



**FINANCIAL LITERACY
THROUGH PUBLIC
LIBRARIES**

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EDUCATIONAL MEETING SCENARIO WITH LIBRARY USERS FOR LIBRARIANS-EDUCATORS BANKING ONLINE MODULE NO. I / ADVANCED LEVEL OF THE COURSE

--->>> If you will conduct an educational meeting in a stationary mode, use this version of the scenario prepared in black.

--->>> If you are conducting an online educational meeting, use the methodological guidelines prepared in blue.

This is the scenario of a stationary educational meeting on financial education for final recipients, i.e. residents of the commune / region - library users. The scenario is adapted to the corresponding online course module located on the FINLIT platform: <https://finlit.eu>.

Therefore, financial education in the library will take place in a mixed learning formula. During the on-site training for library users, online educational resources will be used on the FINLIT e-learning platform.

The scenario proposes the use of adult learning methodologies according to David Kolb's concept. The scenario supports the leaders and provides them with methodical inspiration for educational work with library users. Using this scenario, the librarian who had previously completed the training for financial education trainers will conduct an educational meeting.



As an online meeting leader, use the functionality of your chosen remote working platform to guide your course participants through the training content of the module. Participants will also be able to perform specific activities stationary at their place of stay during the online meeting (i.e. they will be able to perform short tasks on their own according to the instructions provided by the teacher, e.g. "write some of your associations with the bank via the Internet / bank account, etc. on a piece of paper. and read your answers to other course participants").

Participants will also take part in various online activities proposed by the trainer, such as speaking in front of the camera, asking questions, commenting / answering in a chat, participating in surveys, working in virtual rooms, performing short tasks alone or in a group. During the online training, educational materials and short exercises from the course screens on the e-learning platform of the FINLIT project will be used.

Caution:

The stages of the educational meeting are planned for a few hours. It may be too long for one educational meeting with the residents. Therefore, you can choose from among substantive stages 4, 5 or 6 and decide which of them you will finally complete during an educational meeting with a group of participants. It all depends on the specificity of the age group of the students and their personal needs in terms of knowledge contained in the module and interest in the subject.

Remember, however, that if you decide to carry out a selected stage of the educational meeting - make sure to guide participants through the entire activity described in this stage (do not shorten a given stage of the meeting and do not select only individual parts from it!).

Try to complete all 4 stages of the Kolb cycle, such as: experience, reflection, knowledge / theory and application / implementation) described in the script. It is important that the goal of a given stage of the meeting that you carry out with the participants is achieved while maintaining the principle of adult learning in accordance with the Kolb cycle proposed in the scenario.

After selecting the stages of the meeting that you plan to carry out with the participants, do not forget to plan two breaks (15 minutes each) between each stage of the meeting.

TITLE OF THE EDUCATIONAL MEETING

BANKING ONLINE

EDUCATIONAL GOALS OF THE MEETING

1. Expanding knowledge of banking and basic banking services for individual customers.
2. Developing skills in making decisions about choosing a bank and verifying the credibility of financial institutions.
3. Developing skills in choosing a personal account.
4. Expanding knowledge of the function of a basic payment account.
5. Expanding knowledge about the basic functions of saving on an e-account.
6. Developing skills in the selection, establishment and use of basic e-account functions.
7. Knowing the types of operations on the e-account and banking services available through the Internet.
8. Developing competences and knowledge related to the secure use of an e-account.
9. Develop skills in using the basic functions of an e-account.
10. Develop skills in performing online transfers.

STAGES OF THE MEETING

STAGE 1 (about 10 min.) - Welcoming the participants, getting to know each other

STAGE 2 (about 10 min.) - Presentation of the goals and principles of the meeting

STAGE 3 (about 30 min.) - How do you choose the bank that's right for you?

STAGE 4 (about 30 min.) - How to choose a personal account that is right for you?

STAGE 5 (about 40 min.) - Creating an e-account, i.e. an online personal account

STAGE 6 (about 30 min.) - Using an e-account

STAGE 7 (about 20 min.) - Summary and conclusion

STEP-BY-STEP DESCRIPTION OF THE EDUCATIONAL MEETING

STAGE I

Before starting an online meeting, consider choosing an educational platform. We recommend: Microsoft Teams, Zoom, Jitsi Meet, because these platforms are intuitive and have the necessary communication tools to engage people participating in the meeting. You can choose from tools such as: online writing board (Whiteboard), screen sharing (Share Screen function), online polls, chat, real-time conversation with participants. Before starting an online meeting, plan it, e.g. on the Zoom platform and send each participant a link to the meeting with short instructions, what to do to join the meeting.

After the meeting starts, when all participants are joined to the virtual room, do a short technological warm-up, review the available functionalities and discuss the most important elements of the online training. Inform participants how they will communicate with each other and how to work together online. (important points to mention are: camera and microphone on / off, chat, use from the online board, etc.)

1.1 Name of the stage: Welcoming the participants, getting to know each other.

1.2 Educational purpose of the stage:

- a) getting to know each other of the participants of the educational meeting
- b) integration of participants and invitation to the first joint activity.
- c) introduction to the topic of an educational meeting through short exercises to develop association around the topic of finance and the bank.

1.3 Organizational issues:

1.3.1 Planned time for activity: 10 min.

1.3.2 No. of slides in an online course: no slide.

1.3.3 Required materials to conduct the educational meeting: flipchart or board, marker, small cards.

1.4 Activity (description and additional comments):

1.4.1 Welcome the participants. Remind your name. Invite participants to introduce themselves by the formula you proposed.

1.4.2 Write the beginning of the sentence on the board / flipchart: "If I won a million, then ..."

Ask each participant to complete it on small pieces of paper.

Ask for the card to be placed at the beginning of the sentence.

Read all ideas and ask where participants would store such money.

Certainly the answer will be: "In the bank."

Use this to ask a rhetorical question: "In which bank? In what account? "

Summarize this stage by saying that these are the questions today you will look for answers.

Proposed topic self-presentation aims to free introductory participants to think about personal finances.

You can finish the sentence first and then invite another eager person. In case of lack willing, invite a person who has contact with you visually.

You can use the Mentimeter application - participants enter the completion of a sentence or Jamboard - they add their suggestions on small virtual cards, then you share the screen with participants' records. Another option: offer participants an online round. One by one, each person turns on and off the camera and microphone, thus practicing the use of online tools and reading his notes from the paper.

STAGE 2

2.1 Name of the stage: Presentation of the goals and principles of the meeting.

2.2 Educational purpose of the stage:

- a) presentation of topics and goals of the educational meeting
- b) determining the applicable rules for working with participants

2.3 Organizational issues:

2.3.1 Planned time for activity: 10 min.

2.3.2 No. slides in an online course: 2-3.

2.3.3 Required materials to conduct the educational meeting: flipchart or board, markers.

2.4 Activity (description and *additional comments*)

2.4.1 Say that the main topic will be the use of banking products and services, and primarily electronic banking.

Explain that some of the exercises participants will perform during the online course, and some - working in a group. Please inform them that at the end of the meeting they will receive materials from useful websites. Indicate that participants will learn how to choose a bank and personal account appropriate for you, how to set up a bank account in a branch or online, how to use banking services safely electronic and how to use consumer protection in the case of problems with the bank.

Use the initial screens of the online course to present the topic of the course module.

2.4.2 Briefly outline the principles of group work. You can use rules such as: we listen, we speak on our behalf, we respect the views of others, we mute phones. Finally, ask participants if they want to be with each other by name during the meeting.

The rules should be written on a flipchart or board. Drawings illustrating each of the principles can be used, e.g. vibrating telephone - turning off the sound in the telephone, ear - listening. Each teacher can choose drawings according to their preferences.

You can prepare a sample contract with participants and display it on the screen (Share Screen function).

If participants want to add their rules, they can save them in the chat.

STAGE 3

3.1 Name of the stage: How do you choose the bank that's right for you?

3.2 Educational purpose of the stage: during the course, participants will develop:

- a) Knowledge about banking and basic banking services for individual clients.
- b) Skills in making decisions about the choice of a bank and verifying the credibility of financial institutions.

3.3 Organizational issues:

3.3.1 Planned time for activity: 30 min.

3.3.2 No. slides in an online course: 4-9.

3.3.3 Required materials to conduct the educational meeting: A4 white sheets or small, sticky notes, pens, flipchart or board, markers.

3.4 Stages of the Kolb cycle (description and additional comments):

3.4.1 Experience

Tell participants that you are now moving on to general issues related to banking services. Give each participant one sheet of paper.

Ask them to write on them the criteria that they used or will be guided when choosing a bank. Say that their task is to list from 3 to 5 such criteria. Then ask the participants to form groups of 4-5 people and create a common list of such criteria. Ask one person from each group to present a common list of criteria created by the group and write them on the board.

Write the question to be answered by the participants on the board. If you notice that there is a problem with grouping, help the participants.

You can also ask the participants to count to 5, and then invite them to meet in the group with the number 1, the next with the number 2, etc.

Ask the participants to write their criteria on cards. Then you can group participants into smaller groups in Breakout Rooms to work on a list of common criteria and save them, for example, in an Etherpad document (send participants a link to the document in the chat). This is followed by the presentation of the groups' work by speaking to the camera.

3.4.2 Reflection

Ask participants:

What made you consider these criteria important?

What made you choose a bank?

When asking questions, write them on the board or flipchart. Then write the criteria provided by the participants under the password.

Conduct an online discussion, invite participants to speak in front of the camera.

3.4.3 Knowledge/ theory

Tell participants that they will now learn some details about choosing the bank that is best for them. Emphasize that they will also learn to verify their bank on the website of the Polish Financial Supervision Authority. Ask to start an online course. Participants read the text.

Before you invite participants to computers, make sure that each participant reads the course at their own pace.

Emphasize that they may familiarize themselves with the topics familiar to them. Encourage careful reading of new information that develops their knowledge of bank selection.

You can invite participants to cooperate and ask if they are willing to share their screen (Share Screen function) and read the course content on the screen for other people.

3.4.4 Application/ deployment

Show participants how to use the search engine entities supervised by the Polish Financial Supervision Authority Recommend to in the Categories field they selected: Supervised entities, in the field Supervised entities they left category: All, and then entered the name of the bank that they use or would like to use (slide no. 9).

Using the list in the search engine, participants check whether banks (including cooperative societies and credit unions and other financial institutions) have a license and are covered by state supervision. If participants report that they are not yet bank customers, they can search for the names of banks they know or of the services they want to use.

Share your screen and show participants how the search engine works on the example of any bank.

After that, you can invite people who are willing to do the same and practice the search tool.

STAGE 4

4.1 Name of the stage: How to choose a personal account that is right for you?

4.2 Educational purpose of the stage: during the course, participants will develop:

- a) skills in choosing a personal account
- b) knowledge of the function of a basic payment account
- c) knowledge about the basic functions of saving on an e-account

4.3 Organizational issues:

4.3.1 Planned time for activity: 30 min.

4.3.2 No. slides in an online course: trainer decision.

4.3.3 Required materials to conduct the educational meeting: A4 white sheets or small sheets of paper, pens, flipchart or board, markers; printable materials for participants (the material will be found at the end of this scenario):

HANDBOOK GUIDE: ADVANTAGES AND DISADVANTAGES OF HAVING A PERSONAL ACCOUNT (Auxiliary material for the trainer);

EXERCISE NO. 1: HOW TO CHOOSE THE RIGHT PERSONAL ACCOUNT FOR YOU?;

AUXILIARY MATERIAL FOR THE LEADER: SOLUTIONS FOR EXERCISE NO. 1;

4.4 Stages of the Kolb cycle (description and *additional comments*)

4.4.1 Experience

Participants meet in the same groups as in the previous activity. Ask them for 5 minutes. listed at least 5 advantages and 5 disadvantages of using a bank account. When they are finished, one person from each group reads the work. Summarize the experience, paying attention to what was most often mentioned in the statements. As a leader, use the hints provided in the HANDBOOK GUIDE: ADVANTAGES AND DISADVANTAGES OF HAVING A PERSONAL ACCOUNT (Auxiliary material for the trainer).

You can use the Jamboard app to collect requests from participants.

Prepare the application in advance, send the link to the participants.

On two separate cards of the virtual flipchart, write down two lines on each of them:

(1) ADVANTAGES OF USING A BANK ACCOUNT

(2) DISADVANTAGES OF USING A BANK ACCOUNT

Ask the participants to write their answers on virtual colored cards.

After completing the exercise, you can view the results of the participants' work, read and comment on their statements.

4.4.2 Reflection

Ask participants: What criteria are they guided by or would they choose when choosing a personal account?

Which of these criteria are key to them?

Offer an online discussion. Collect responses from as many participants as possible to learn about people's preferences.

4.4.3 Knowledge/ theory

Tell participants to move on to the next part of the course. Tell them they'll know what criteria to consider when choosing an account that suits your needs.

Note that they will also learn about changes in the law related to the implementation of a basic payment account and the obligation to pay remuneration without cash. Ask what differences they have noticed between different types of accounts.

Make sure they understand them correctly before moving on to the next stage of the meeting.

Before proceeding to the online course, ask participants to familiarize themselves with the course, pay attention to the differences between a paid commercial savings and settlement account (PL: ROR), basic payment account (PL: PRP), savings account and term deposit. Summarizing this part, please indicate that the savings account is used to increase the return on funds that we want to use from time to time, and the deposit supports the multiplication of savings in the long-term and it is customarily the higher the interest rate, the longer our money stays on it.

You can invite participants to cooperate and ask if they are willing to share their screen (Share Screen function) and read the course content on the screen for other people.

4.4.4 Application/ deployment

After reading an excerpt from the online course, ask participants to do EXERCISE NO. 1: HOW TO CHOOSE THE RIGHT PERSONAL ACCOUNT FOR YOU? which summarizes considerations for choosing an account. Hand out the printouts to each of the participants and provide instructions for the task. Then ask the participants to check the correctness of their tasks by reading the correct AUXILIARY MATERIAL FOR THE LEADER:

SOLUTIONS FOR EXERCISE NO. 1.

You can send the exercise file via chat. Each participant will download the file to their computer to individually solve the task. Show participants in advance how the files uploaded in chat are being downloaded. Participants perform the exercise independently on their computers. Set the time to complete the task for about 5 minutes. Then invite people who can read the camera solutions to your presentation. After the participants' speeches, provide (display on the screen) correct solutions.

STAGE 5

5.1 Name of the stage: Creating an e-account, i.e. an online personal account.

5.2 Educational purpose of the stage: during the course, participants will develop:

- a) Skills in the selection, setting up and using the basic functions of an e-account.
- b) Knowledge of the types of operations on the e-account and banking services available via the Internet.
- c) Competence and knowledge related to the secure use of an e-account.

5.3 Organizational issues:

5.3.1 Planned time for activity: 40 min.

5.3.2 No. slides in an online course: trainer decision.

5.3.3 Required materials to conduct the educational meeting: flipchart or board, A4 sheets, markers.

5.4 Stages of the Kolb cycle (description and additional comments):

5.4.1 Experience

Ask participants to read a fragment of the electronic banking course and the criteria for choosing an electronic account. Then encourage them to take advantage of sample programs that compare Internet accounts (slide no. 30). Each person's task is to find the offer best suited to their needs. Give participants about 5 minutes to familiarize themselves with the page layout and view the offer table.

Make sure that participants do not click the button: *Open account* on the bank's website, nor enter any personal data.

Encourage participants to select the button:

More under the summary information about the account. Thanks to this, they will expand their knowledge about the advantages of a given account, fees, the use of ATMs, additional services and terms of promotion. Some participants may say that they had too little time to make a decision. Show them understanding and tell them to talk about their first impression if they have failed to decide. Please note that this decision is only an exercise and can change it at any time.

Participants perform the same activities in the online training. You can encourage them to share the screen (Share Screen function) and discuss how to use the online account comparison in the whole group forum.

5.4.2 Reflection

Ask participants:

What were they guided by when making the decision or what influenced their first impression? What fees have caught their attention?

What additional services did the banks offer? Did banks have the option of opening an account online? Ask participants to click on the button: *Open online* with the bank of your choice and they look for a button to click in order account creation. Give them 2-3 minutes to read with the site. Finally, ask if it would be easy to open an online account for them.

Using the comparison tool, participants can check items such as: account opening fee, transfer fees, account interest, additional services, card usage, free ATMs and more. Write the criteria they mention on the board and summarize. If necessary, use the hints contained in the support material for the teacher. When participants indicate difficulties in setting up an online account, show them understanding and ensure that you hope that thanks to the next stage of the meeting some of the doubts will be dispelled. Conduct the whole exercise so that the participants sit at the computers, being able to use the comparison tool several times.

Offer an online discussion. Ask participants one by one the above questions and get as many people as possible to contribute to hear their views. Summarize the statements. It will be easy to present the possibilities of the online account comparator if you share the screen (Share Screen function) and show the discussed items.

5.4.3 Knowledge/ theory

Tell participants to familiarize themselves with the next part of the online course on creating an account. This part should help dispel their doubts from the previous part of this stage. Perform the task of checking the security certificate with the participants - see instructions on slide no. 38. Invite participants to familiarize themselves with the next part of the online course on other types of security. Notice the rules for setting your own password, because they will be needed in the next exercise.

Each person participating in the online training performs the task individually. You can suggest that people are willing to share their screen (Share Screen function).

The accumulation of terminology at this stage of the course can be difficult for participants, so before proceeding, summarize and explain the most important concepts. You can use comparisons or synonyms, e.g. login - account entry; login - customer number; password - individual key that opens access to the account; activating - launching etc. You can also save explanations on a flipchart.

5.4.4 Application/ deployment

Invite participants to an exercise using the knowledge they have just gained about setting up a secure password (slide no. 42-43).

Ask them to choose and write on the cards one symbol they think is appropriate in a secure internet password. Designate 2 pairs that will use: a lowercase letter, an uppercase letter, numbers, a special mathematical sign, a special punctuation mark. Each pair saves the selected symbol on the entire surface of the paper. Then all the pairs line up in such a way to create one password consisting of 10 characters. Have the participants decide among themselves the order of the characters. Write the password they created on the board and invite participants to take a photo together.

You can offer participants to work in virtual breakout rooms on a virtual flipchart in the Jamboard application. However, you need to prepare the exercise and links to virtual rooms and applications in advance. Here is an example instruction for participants:

Use the following characters: lowercase letter, uppercase letter, number, special math mark, special punctuation mark, create sample passwords that you think are safe. Justify your choice of characters used in the password.

Taking a final photo after exercise is not mandatory - only for those willing. For ease of use, you can use auxiliary material containing exercise cards. This will help better manage the work of couples and make it easier for participants to remember the category. It is worth printing and cutting them before the meeting.

STAGE 6

6.1 Name of the stage: Using an e-account.

6.2 Educational purpose of the stage:

During the course, participants will develop:

- a) Skills in using the basic functions of an e-account.
- b) Ability to make online transfers.c) Competence and knowledge related to the secure use of an e-account.

6.3 Organizational issues:

6.3.1 Planned time for activity: 30 min.

6.3.2 No. slides in an online course: trainer decision.

6.3.3 Required materials: printable materials for participants (the material will be found at the end of this scenario):

EXERCISE NO. 2: WHY IS IT WORTH TO HAVE AN INTERNET BANK ACCOUNT?

SOLUTION - EXERCISE NO. 2: WHY IS IT WORTH TO HAVE AN INTERNET BANK ACCOUNT?

6.4 Stages of the Kolb cycle (description and additional comments):

6.4.1 Experience

Inform the participants that you will now look at the benefits of having an e-account. Invite them to practice (individually or in pairs).

Give participants EXERCISE NO. 2: WHY IS IT WORTH TO HAVE AN INTERNET BANK ACCOUNT? Provide instructions for the exercise.

Ask them to read the statements in the material and choose ones that fit Paul's story (he did not to set up an e-account in an internet bank) and Igor (who has an e-account), Check the answers together with the participants, using from the hints in the material SOLUTION - EXERCISE NO. 2: WHY IS IT WORTH TO HAVE AN INTERNET BANK ACCOUNT?

Offer participants to work in groups in virtual breakout rooms to participate in this activity. Share the file with participants EXERCISE NO. 2: WHY IS IT WORTH TO HAVE AN INTERNET BANK ACCOUNT? from the instruction to the exercise. You can use Google Documents for this purpose, with the help of which you can easily share the file containing the table.

6.4.2 Reflection

Again, invite participants to attend an online course. Indicate that they log in to the sample e-account using the DEMO version, look at the tabs, and then log out. After completing the exercise, ask the participants: What operations can be performed on the e-account? Which ones do they use or would they use most often?

Notice attention to the importance of this participation logging out the account each time.

Each person participating in the online training carries out the online course individually.

You can suggest that people are willing to share their screen (Share Screen function).

6.4.3 Knowledge/ theory

Tell participants to familiarize themselves with the next one part of an online course during which they develop knowledge of the most popular banking operations that they can carry out thanks to having an e-account as well as exercising online transfers.

Pay attention to the participants how important it is logging out each time account. Worth a warning participants that in this part an online course will find two tasks to self-made online: Finding the balance accounts and history account.

Answers to easy questions regarding payment accounts. Let me know that they can complete tasks now or at home. I

invite to ask questions if there will be problems with tchem execution.

You can allocate approximately 10 minutes for the participants to complete the tasks themselves.

When working independently with the course, they can ask questions that you will answer.

6.4.4 Application/ deployment

Offer participants to perform a simple exercise on ordering a transfer via the Internet. Let them know that this exercise will prepare them to make real transfers over the Internet using the transfer form on the bank's website, after logging into their e-account.

Preparation of the exercise: on separate sheets (you need 7 sheets), write down the steps to be taken to complete the online transfer form:

"Enter the recipient's details, account number, transfer amount, date of the transfer and title";

"Check if you can see the order acceptance confirmation on the e-account page";

"Click: One-time transfer";

"Click the tab: Transfers";

"Click the button: Submit";

"Confirm the transfer - enter the SMS code, one-time code from the code card or confirm the transaction in the mobile application"

"Check and confirm the entered data - click the button: Next";

Instructions for the exercise:

Suggest to the participants that in a 4-person groups arranged cards describing individual steps, resulting in making a transfer from the e-account. Invite the first group to complete the task to present their solution.

For the exercise, you can use the earlier division into groups. The exercise is simple and only requires a brief summary.

Alternatively, you can ask participants what was difficult for them in this exercise and briefly explain their doubts.

Hint for the leader:

Solution to the exercise - Next steps to be taken to complete the online transfer form:

"Click the tab: Transfers";

"Click: One-time transfer";

"Enter the recipient's details, account number, transfer amount, date of the transfer and title";

"Check and confirm the entered data - click the button: Next";

"Confirm the transfer - enter the SMS code, one-time code from the code card or confirm the transaction in the mobile application"

"Click the button: Submit";

"Check if you can see the order acceptance confirmation on the e-account page";

For online training, in the Jamboard application, you can prepare 7 pieces of paper arranged on a virtual flipchart, describing the individual steps to be taken to complete the online transfer form. The participants' task is to organize these cards in the correct order, e.g. in a column, so that the exercise result is clear and understandable. However, you need to plan this exercise in advance and send the participants a link, e.g. via chat.

STAGE 7

7.1 Name of the stage: Summary and conclusion.

7.2 Educational purpose of the stage:

- a) summary of the course content
- b) conduct a short knowledge assessment tool for participants
- c) distribution of additional educational materials for participants to consolidate knowledge at home

7.3 Organizational issues:

7.3.1 Planned time for activity: 20 min.

7.3.2 No. slides in an online course: assessment tool.

7.3.3 Required materials to conduct the educational meeting: online course, assessment test.

7.4.1 Offer learners to retake the course at home to review the message.

7.4.2 Run the final part of the online course: summary and short knowledge test.

7.4.3 Highlight this at the beginning of the summary that before participants start to set up their own online account, they should use the DEMO version, check the banks' websites, and look for additional information.

7.4.2 Run the last part of the online course: summary and short test of knowledge (assessment tool).

7.4.3 Underline this at the beginning of the summary before participants create their own electronic account, they should use the DEMO version, check bank sites, look for additional information.

Ask each participant to complete the sentences: "The most useful to me was ...",

"I will definitely use ..." regarding the knowledge and information provided during the meeting.

Write both sentences on the board or on a flipchart.

Make sure each participant has the opportunity to speak. Invite those who are ready and able to start.

If someone does not know what to say, do not press. Some people have a problem giving feedback in the forum.

Perform the same activities during the online training. Participants can save their responses, e.g. in a chat.

7.4.4 Thank participants for active participation in meeting and feedback.

Note that messages received by participants during the meeting contain largely information new to them and not easy to remember.

Encourage them to complete the task home that will help them consolidate the acquired knowledge and practice skills.

Ask if participants still have some questions. After answering, say goodbye to a smile.

8. Methodical materials:

8.1 List of materials and equipment needed to conduct an educational meeting: training room equipment - flipchart or board, multimedia, projektor; A4 sheets, small cards, markers;
 additional materials for carrying out exercises with participants:
 HANDBOOK GUIDE: ADVANTAGES AND DISADVANTAGES OF HAVING A PERSONAL ACCOUNT (Auxiliary material for the trainer),
 EXERCISE NO. 1: HOW TO CHOOSE THE RIGHT PERSONAL ACCOUNT FOR YOU?
 AUXILIARY MATERIAL FOR THE LEADER: SOLUTIONS FOR EXERCISE NO. 1
 EXERCISE NO. 2: WHY IS IT WORTH TO HAVE AN INTERNET BANK ACCOUNT?
 SOLUTION - EXERCISE NO. 2: WHY IS IT WORTH TO HAVE AN INTERNET BANK ACCOUNT?

8.2 List of sources for expanding knowledge - additional resources for this topic are available in each language version of the module.

9. Structure of the educational meeting:

Course issue / module:	Meeting stage (no.):	Chapter in online course (no.):	Number of slides in the course:	"From ... to" slides:
How do you choose the bank that's right for you?	3	1	all slides	all slides
How to choose a personal account that is right for you?	4	2	all slides	all slides
Creating an e-account, i.e. an online personal account	5	3	all slides	all slides
Using an e-account	6	4	all slides	all slides

Place for notes:

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HANDBOOK GUIDE: ADVANTAGES AND DISADVANTAGES OF HAVING A PERSONAL ACCOUNT

(Auxiliary material for the trainer)

Among the potential disadvantages that participants may point to, there may be elements such as:

the need to contact bank employees, incomprehensible procedures,

- important information in small print, a complicated contract,
- the need to pay bank fees, including for account maintenance,
- the need to check the correctness of the commission charged,
- soliciting with additional offers,
- increased risk of taking an ill-considered loan, no ATMs in the immediate vicinity,
- no security - possibility of a hacker attack, card loss, PIN or password theft.

EXERCISE NO. 1: HOW TO CHOOSE THE RIGHT PERSONAL ACCOUNT FOR YOU?

Read the following list of steps to follow to choose a personal account.

Fill in the blanks with fragments of the text in such a way as to receive instructions on how to proceed.

Text fragments to fill in the empty spaces in the sentences below:

- leaflets, hotline or information posted on websites
- easy access to ATMs
- contact (facility, Internet, telephone)
- the most important and which you will carry out often
- paying the least
- number
- table of fees and commissions
- the cost of the operation
- offers
- the most common
- suitable for your needs

Sentences to be completed with text fragments:

1. Collect offers from several banks by using
2. Select the offers of banks that guarantee in your area and the type of that suits you.
3. List the operations that you will use, starting with those that are for you
4. For each operation, write down the cost of its execution and the average operation in a month.
5. The cost of the operation can be found in the bank price list, called
6. Multiply by their number per month.
7. Summarize all costs for each of the analyzed
8. Check which account you will use, taking into account the total cost of all operations.
9. Find out which account you will use with the least paying considering the cost of the operations that are right for you the most important, because you use them take into account the first 3 from the list.
10. If the same account is repeated in points 8 and 9, it is probably an account

AUXILIARY MATERIAL FOR THE LEADER: SOLUTIONS FOR EXERCISE NO. 1

1. Collect offers from several banks using leaflets, a hotline or information on their websites.
2. Choose bank offers that guarantee easy access to ATMs in your area and the type of contact that is right for you (branch, Internet, telephone).
3. List the operations that you will use, starting with those that are most important to you and that you will perform frequently.
4. For each operation, write down the cost of performing it and the average number of operations per month.
5. The cost of the operation can be found in the bank's price list, called the table of fees and commissions.
6. Multiply the cost of the operation by their number per month.
7. Summarize all costs for each of the analyzed offers.
8. Check which account you will use with the lowest cost, taking into account the total cost of all operations.
9. Check which account you will use with the lowest cost, taking into account the cost of operations that are most important to you because you use them most often - consider the first 3 on the list.
10. If you keep repeating the same account in steps 8 and 9, then this is probably the account that suits your needs.

EXERCISE NO. 2: WHY IS IT WORTH TO HAVE AN INTERNET BANK ACCOUNT?

Read the following statements and choose the ones that fit the story of Paul, who did not decide to open an online bank account. Then select those statements that match the story of Igor who has an e-account.

	The life of Paul without an e-account	Igor's life with an e-account
1. He received his entire salary at the company's cash desk.		
2. When he ran out of money, he had the opportunity to take advantage of a cash loan on his account that for it was activated even 15 minutes after submitting the application.		
3. Sending transfers was a laborious process for him.		
4. When he retired, he waited for a postman every month.		
5. He paid his bills at the post office, often standing in a long, tiring queue and paying commission. If he paid late - paid interest.		
6. When he ran out of money for shopping, he would go home or bank for an additional amount.		
7. He did not have to complete or keep receipts for payment. Everything was available to him on the e-account, at any time.		

8. He often had large amounts of cash with him or her at home, was afraid of theft and worried about his safety.		
9. When he wanted to donate money to children in college, he sat down for 3 minutes. In front of computer and with two clicks he ordered the transfer. The money was in their accounts within minutes.		
10. He put the money in the "sock" - he took out of it as much as he had put and not a penny more.		
11. He felt safe because he was never forced to have large amounts of cash at home or with him - money was available to him 24 hours a day. 24 hours a day via an online account and ATMs around the world, and on working days - also bank branches.		
12. When he lacked funds for a vacation, he asked family and friends if they could lend him money, which was not always successful.		
13. He paid his bills without leaving home, with one click, and some paid for themselves thanks to it direct debit or standing orders. He didn't have to remember them every month.		
14. He never had to worry about cash in his wallet as he could always pay with a debit card he allowed to use the funds on the account.		
15. For him, handing over money to his grandchildren or brother meant a visit to the post office or bank.		
16. His salary, and then his retirement pension, were at his disposal at all times in his bank account. He was withdrawing as much as he needed from the ATM.		
17. Even when he was ill, he had to go to the facility to order a transfer.		
18. He learned about the receipt of his salary, and then his pension, from an e-mail or SMS sent by the bank.		
19. By keeping his savings in an interest-bearing account, he always withdrew more money than he deposited.		

SOLUTION - EXERCISE NO. 2: WHY IS IT WORTH TO HAVE AN INTERNET BANK ACCOUNT?

	The life of Paul without an e-account	Igor's life with an e-account
1. He received his entire salary at the company's cash desk.	X	
2. When he ran out of money, he had the opportunity to take advantage of a cash loan on his account that for it was activated even 15 minutes after submitting the application.		X
3. Sending transfers was a laborious process for him.	X	
4. When he retired, he waited for a postman every month.	X	
5. He paid his bills at the post office, often standing in a long, tiring queue and paying commission. If he paid late - paid interest.	X	
6. When he ran out of money for shopping, he would go home or bank for an additional amount.	X	
7. He did not have to complete or keep receipts for payment. Everything was available to him on the e-account, at any time.		X
8. He often had large amounts of cash with him or her at home, was afraid of theft and worried about his safety.	X	
9. When he wanted to donate money to children in college, he sat down for 3 minutes. In front of computer and with two clicks he ordered the transfer. The money was in their accounts within minutes.		X

10. He put the money in the "sock" - he took out of it as much as he had put and not a penny more.	X	
11. He felt safe because he was never forced to have large amounts of cash at home or with him - money was available to him 24 hours a day. 24 hours a day via an online account and ATMs around the world, and on working days - also bank branches.		X
12. When he lacked funds for a vacation, he asked family and friends if they could lend him money, which was not always successful.	X	
13. He paid his bills without leaving home, with one click, and some paid for themselves thanks to it direct debit or standing orders. He didn't have to remember them every month.		X
14. He never had to worry about cash in his wallet as he could always pay with a debit card he allowed to use the funds on the account.		X
15. For him, handing over money to his grandchildren or brother meant a visit to the post office or bank.	X	
16. His salary, and then his retirement pension, were at his disposal at all times in his bank account. He was withdrawing as much as he needed from the ATM.		X
17. Even when he was ill, he had to go to the facility to order a transfer.	X	
18. He learned about the receipt of his salary, and then his pension, from an e-mail or SMS sent by the bank.		X
19. By keeping his savings in an interest-bearing account, he always withdrew more money than he deposited.		X