FINANCIAL LITERACY THROUGH PUBLIC LIBRARIES

EDUCATIONAL MEETING SCENARIO WITH LIBRARY USERS FOR LIBRARIANS-EDUCATORS
EARNING IN RETIREMENT
MODULE NO. 6 / 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 certain 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 retirement/ earning retirement 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 scheduled for several hours. It may be too long for one educational meeting with the locals. Therefore, you can choose from among the substantive stages of the meeting and decide which of them you will finally complete during the educational meeting with a group of participants. It all depends on the specific age group of the students and their personal needs in terms of the knowledge contained in the module and interest in the topic.

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 scenario. 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

EARNING IN RETIREMENT

EDUCATIONAL GOALS OF THE MEETING

1. Raising the level of knowledge about the possibilities of increasing the retirement benefit.

2. Raising the level of knowledge about the possibilities and forms of undertaking gainful activity by retirees.

STAGES OF THE MEETING

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

STAGE 2 (10 min.) - Presentation of the project, goals and rules of the meeting

STAGE 3 (40 min.) - Your retirement pension - rules for granting retirement benefits

STAGE 4 (40 min.) - Do you have the right to supplement your pension?

STAGE 5 (40 min.) - Forms of employment in retirement

STAGE 6 (30 min.) - Will employment increase pension?

STAGE 7 (10 min.) - Summarizing and ending the meeting

STEP-BY-STEP DESCRIPTION OF THE EDUCATIONAL MEETING

STAGE 1

1.1. Name of the stage: Welcoming the participants, getting to know each other.
1.2 Educational goal of the stage:
a) integrating the participants and inviting them to work together
1.3 Organizational matters:
1.3.1. Scheduled duration of classes: 10 minutes.
1.3.2 Online course module screens: coach selection.
1.3.3 Required materials for conducting the educational meeting: flipchart, small post-it notes, pens, markers.

1.4 Activity (description and additional remarks):
1.4.1 Welcome participants. Recall your name.
Ask who of the participants is retired and who is still working.
1.4.2 Ask participants to complete the sentence:
"The greatest advantage of living in retirement is ...".
The participants write down their answers on small colored cards.
Then they stick their answers on a flipchart.
You read all the saved cards one by one and formulate conclusions,
what advantages of life in retirement recur most often.

Suggest a short exercise taking into account the technological mobility of the participants:
(1) on the online whiteboard - participants write their name in color and attach a symbol using the available tools of the whiteboard
or - in the case of people with lower digital skills:
(2) write in a chat - give their name together with a character trait that begins with the first letter of the first name,
eg. Asia - assertive, Piotr - positive.
1.4.3 Give thanks for your commitment to the exercise. Invite participants to the next stage of the meeting.

STAGE 2

2.1 Stage name: Presentation of the project, goals and rules of the meeting.
2.2 Educational goal of the stage:
a) familiarizing the participants with the subject of the meeting
b) discussing the methods of working together and adopting the rules that will be followed in the training
2.3 Organizational matters:
2.3.1 Scheduled duration of classes: 10 minutes.
2.3.2 Online course module screens: the initial module screens with a description of the benefits, objectives and topics of the course.
2.3.3 Required materials for conducting the educational meeting: flipchart, markers.

2.4 Activity (description and additional remarks):
2.4.1 Inform about the project under which the educational meeting is taking place.
Briefly discuss the objectives and agenda of the meeting by referring to the entries in the initial screens of the course module.
Inform participants that during the training they will use the online course and work in a group by carrying out various tasks.
2.4.2 Discuss organizational matters.
Ask if there are any issues at this stage that need clarification. Try to answer all the questions.
2.4.3 Ask participants about their motivation and expectations for attending the meeting.
Record all responses on a flipchart and briefly summarize your expectations.
Access the initial screens of the online course with a description of the objectives and structure
of the course by sharing your screen (Share Screen).

2.4.4 Offer the participants to write down the rules of cooperation during the meeting.
Ask them to propose rules that will allow you to spend time well and efficiently at the meeting.
On a large worksheet, write down the rules everyone agrees to.
Sample content of the contract with participants (to be completed):
1. We speak by name.
2. We are polite to each other.
3. Everyone has the right to express their own opinion.
4. We listen, we don't interrupt each other.
5. ………. (what else?)
Prepare a sample contract with a group for an online meeting and display it on the big screen (Share Screen function).
Then ask if participants agree with the rules and if they have their own suggestions.

STAGE 3

3.1 Name of the stage: Your retirement pension - rules for granting a retirement pension.
3.2 Educational goal of the stage:
a) increasing the level of knowledge about the possibilities of increasing the retirement benefit
3.3 Organizational matters:
3.3.1 Scheduled time of classes: 40 minutes.
3.3.2 Screens of the online course module: chapter 1 of the course module.
3.3.3 Materials required for the educational meeting: flipchart / blackboard, A4 sheets, markers.

3.4 Stages of the Kolb Cycle (description and additional notes):
3.4.1 Experience
Bring participants together into small groups. Each group is to reflect and prepare an answer to the question:
- How is the right to a pension determined?
The participants discuss and write down their conclusions on the A4 sheet.
You can ask participants about the same in the online training and ask them to write their answers in the chat or speak on camera.
3.4.2 Reflection
Ask the participants:
- Is the topic you discussed a moment ago known to you?
- Did you find it difficult to collect the answer to the question? If so - what did it result from?
Collect answers. Suggest speaking to the camera or entering comments in the chat.
3.4.3 Knowledge/ theory
Offer the participants to read the content of chapter 1 of the course on the principles of determining the right to a retirement pension and the amount of benefits.
Participants go through the course on their own. You can suggest that people willing to share their screen (Share Screen function) and read successive screens aloud to the whole group.
3.4.4 Application
Ask the participants:
- What in the course content was an incentive for you to increase your current or future retirement benefit?
Talk about it. Note that retirement and pension benefits may be a difficult topic for some participants to discuss in the group as a whole.
Depending on the openness of people and their readiness to talk on this topic, you can possibly create small groups of 3-4 people to provide participants with more comfortable conditions to talk about their situation and plans for the future.

You can use the Jamboard app to collect requests from participants. Prepare the application in advance, send the link to the participants.
Offer a group discussion in Breakout Rooms.
On the virtual flipchart card, write down the question:
What in the course content was an incentive for you to increase your current or future retirement benefit?
Ask the participants to write their answers on colorful virtual cards and put them under the question.
After completing the exercise, you can view the results of the participants' work, read and comment on their records one by one.

STAGE 4

4.1 Stage name: Do you have the right to supplement your pension?

4.2 Educational goal of the stage:

a) increasing the level of knowledge about the possibilities of increasing the retirement benefit

4.3 Organizational issues:

4.3.1 Scheduled time of classes: 40 minutes.

4.3.2 Screens of the online course module: chapter 2 of the course module.

4.3.3 Materials required for the educational meeting: flipchart, A4 sheets, pens, markers.

4.4 Stages of the Kolb cycle (description and additional notes):

4.4.1 Experience

Offer participants to participate in the exercise. In small groups, they will reflect together on the answer to the question:

(1) What affects the amount of the retirement benefit?

Ask additional questions:

(1a) How can people planning to retire have an impact on the amount of the future ZUS benefit?

(1b) What exactly can be done to get a higher pension?

Record all answers on a flipchart.

You can offer work in virtual Breakout Rooms and divide the participants so that they work on a virtual flipchart in smaller groups.
However, you have to prepare the above questions on a virtual flipchart for each group, e.g. in the Etherpad document and send
them a link to the document in chat.

4.4.2 Reflection

Ask the participants:

- Is the topic you discussed a moment ago known to you?

- Did it bother you to answer, and what helped?

- If the questions were difficult to answer, why?

You ask the same questions during the online training and encourage a representative of each group to answer.

4.4.3 Knowledge / theory

Offer the participants to read the content of chapter 2 of the course module on the possibility of earning extra money in retirement.

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

Ask the participants:

Is it worth earning extra money in retirement?

You can propose pairs or small group discussions to provide participants with a more comfortable environment to talk about their situation and plans for the future.

Ask participants to respond in the chat by completing the sentence: "When I think about retirement, then ...."

ETAP 5

5.1 Name of the stage: Forms of employment in retirement.

5.2 Educational goal of the stage:

a) raising the level of knowledge about the possibilities and forms of undertaking gainful activity in retirement

5.3 Organizational matters:

5.3.1 Scheduled time of classes: 40 minutes.

5.3.2 Online course module screens: chapter 3 of the course module.

5.3.3 Materials required for the educational meeting: flipchart, sheets of paper, pens, markers.

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

5.4.1 Experience

Divide the participants into groups of several people. Ask them to talk about ways to earn extra money in retirement.

Let them write their answers on pieces of paper - each suggestion on a separate piece of paper.

Then each group presents its conclusions.

Saved cards can be placed on a flipchart and then grouped together similar answers.

You can use the MENTIMETER application to collect requests from participants and make a quick survey among participants.

Prepare the application in advance, put the question there: "What are the ways of additional earning in retirement?"

Send the code to the application in the chat, previously set the possibility of giving multiple answers to participants in the application.

You will immediately display the results on the big screen.

5.4.2 Reflection

Ask the participants which of the submitted proposals - in their opinion - are actually real and what are they based on?

Encourage discussion, make sure that as many people as possible can comment.

Ask the same questions during the online training and encourage activity in front of the camera.

5.4.3 Knowledge/ theory

Suggest that the participants read chapter 3 of the course module on the various possibilities of earning money in retirement.

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

For example, a different person applies for each form of employment described in the course (reading by role). This will liven up the meeting!

5.4.4 Application

Ask the participants:

What ideas do you have for earning money?

As homework, suggest that everyone think about:

- What individual steps can I take to increase my retirement income?

- What can I do in this regard? Where can I work in retirement?

- What can I do for extra pay?

Ask for the completion of the sentence in the chat: My idea of earning extra money in retirement is ... "

STAGE 6

6.1 Name of the stage: Will employment increase pension?

6.2 Educational goal of the stage:

a) increasing the level of knowledge about the benefits and consequences of taking up gainful employment in retirement

6.3 Organizational matters:

6.3.1 Scheduled time of classes: 40 minutes.

6.3.2 Online course module screens: chapter 4 of the course module.

6.3.3 Required materials for conducting the educational meeting: sheets of paper, pens, a place to hang the cards.

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

6.4.1 Experience

Participants in small groups talk and prepare an answer to the question:

- When is the best time to retire?

They write down their conclusions on an A4 sheet.

You can ask participants about the same in the online training and ask them to write their answers in the chat or speak on camera.

Another option: to collect the answers of the participants, you can use the MENTIMETER application in which you ask a question:

"What's the best time to retire?" Send the code to the application in the chat, previously set the possibility of giving multiple answers to participants in the application. The results are immediately presented on the big screen.

6.4.2 Reflection

Comment on the responses of the participants. Ask them if the question about when to retire was a good time for them.

Depending on what the participants' answers are displayed by the MENTIMETER application, ask them what made them give the most answers, e.g. X and / or Y.

6.4.3 Knowledge/ theory

Suggest that the participants read chapter 4 of the course module on the various earning opportunities in retirement and the resulting ones on this account of liabilities.

During the online meeting, ask if there are people willing to share their screen to read the course content aloud to all participants.

1-2 people can do it, reading several screens taking turns.

6.4.4 Application

Ask the participants:

After reading the content of this part of the module, were they inspired by any ideas for earning money in retirement?

The module described the story of Mr. Zbyszek. Ask for comments, ask what was his additional job?

Is it worth (is it profitable) to apply a similar solution as Mr. Zbyszek to increase your retirement benefit?

Or maybe someone participating in the course has a different idea of earning money in retirement?

Ask questions to participants and invite them to participate in small group discussions in virtual breakout rooms.

How did Mr. Zbyszek's story, presented in the course, inspire you to earn in retirement?

What could you do in retirement to make this job a source of additional income for you?

STAGE 7

7.1 Stage name: Summary and end of the meeting.

7.2 Educational goal of the stage:

a) a summary of the content of the course module

7.3 Organizational matters:

7.3.1 Scheduled duration of classes: 10 minutes.

7.3.2 Screens in the online course: assessment tool.

7.3.3 Required materials and equipment to conduct the educational meeting: online course, computers with Internet access.

7.4 Activity (description and additional comments):

7.4.1 Summarize the meeting briefly.

Ask the participants what they learned during the training.

Then ask for the completion of the sentence:

"After today's training, I know ..."

Ask to finish the sentence: "After today's training, I know ..." in the chat.

7.4.2 Thank the participants for participating and being active in the learning meeting.

Remind that everyone can also use the course from home to learn about the course.

7.4.3 Allow participants time to complete the final test on their own.

8. Methodical materials:

8.1 List of materials and equipment needed to conduct an educational meeting: training room equipment - tables for group work, multimedia projector, computers for participants, flipchart, A4 sheets, small colored sticky notes, pens, markers.

8.2 List of sources of knowledge extension - individually for each country.

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:
Your retirement pension - rules for granting a retirement pension.	3	1	trainer's decision	trainer's decision
Do you have the right to supplement your pension?	4	2	trainer's decision	trainer's decision
Forms of employment of pensioners	5	3	trainer's decision	trainer's decision
Will employment increase pension?	6	4	trainer's decision	trainer's decision

Place for notes:

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