



FINANCIAL LITERACY  
THROUGH PUBLIC  
LIBRARIES

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## EDUCATIONAL MEETING SCENARIO WITH LIBRARY USERS FOR LIBRARIANS-EDUCATORS CREDITS AND LOANS MODULE NO. 3 / BASIC 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 given by the teacher, e.g. "write some of your associations regarding credit / loan / debt 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. You can choose from among the substantive stages of the meeting and decide which stages you will eventually complete during an educational meeting with a group of participants. It all depends on the specificity of the age group of 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**

CREDITS AND LOANS

## **EDUCATIONAL GOALS OF THE MEETING**

1. Understanding the difference between a credit and a loan.
2. Acquiring the skills to draw up a private loan agreement between family members.
3. Acquiring knowledge about credit sources and loans.
4. Acquiring the ability to independently determine the actual cost of the loan and protection against "supposedly free" services.
5. Acquiring the necessary awareness that a credit decision should be strictly dependent on the possibilities of a home budget.
6. Understanding the risk of losing your ID and credit card, and acquiring the skills to behave properly in the event of loss of documents.

## **STAGES OF THE MEETING**

STAGE 1 (approx. 15 min) - Welcoming people, getting to know each other. Presenting the project, goals and rules of the meeting

STAGE 2 (approx. 45 min) - Credit and loan

STAGE 3 (approx. 30 min) - A loan between family members

STAGE 4 (approx. 40 min) - Sources of credits and loans

STAGE 5 (approx. 40 min) - Is there a free credit or a free loan?

\* STAGE 6 (approx. 40 min) - The amount of debt

\* STAGE 7 (approx. 40 min) - Debt and ID card

STAGE 8 (approx. 5 min.) - Summary and conclusion

## STEP-BY-STEP DESCRIPTION OF THE EDUCATIONAL MEETING (OF ONE MODULE)

### 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, for example on the Zoom platform, and send each participant a meeting link with short instructions on 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 of an online whiteboard, etc.)

1.1 Name of the stage: Welcoming people, getting to know each other, presenting the project, goals and rules of the meeting.

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) presentation of the topics and goals of the educational meeting.

1.3 Organizational issues:

1.3.1 Planned time for activity: 10 min.

1.3.2 No. of screens in an online course: no course screens.

1.3.3 Required materials to conduct the educational meeting: photos/ postcards / cards, large sheet of paper.

1.4 Activity (description and additional comments):

1.4.1 Introduce yourself, and then, in order to integrate the group, conduct one of the proposed integration games:

#### Game no.1

Integration of the group in which the participants know each other and the group that does not know each other. Group of 3–30 people. Ask the group to stand in a circle. Then ask each participant to name the four words (things/ features/ colors/ animals) that best describe him/ her (e.g. pot, hardworking, yellow, elephant).

Game no. 2

Integration of the group in which the participants know each other and the group that does not know each other. A group of up to 10 people. Prepare coins with different dates of putting them into circulation (from the last 5-10 years). Distribute one coin to the participants, and then ask them to share in 2-3 sentences what has happened in that year in their lives.

Game no. 3

Integration of the group in which the participants know each other and the group that does not know each other. A group of up to 10 people. Prepare postcards, photos with different pictures (forest, sea, mountains, city, countryside, animals, waterfalls etc.) and spread them on the table / desk. Ask participants to choose one picture and explain in 1-2 sentences why this picture fits them best. (You can also use cards from the popular board game Dixit).

You can offer the participants a mini-integration depending on the group, taking into account the technological mobility of the participants:

(1) on the online board (Whiteboard or Jamboard) - participants enter their name and attach a symbol using the available tools of the board (colored symbols, shapes, etc.) or

(2) write in chat - give their name together with a character trait that begins with the name.

Another idea for the participants to introduce themselves: suggest introducing themselves to the camera

(by the way, participants will practice turning on the microphone and video).

Take turns using the following key:

(1) "my name is Iza, I am a librarian and my hobby is swimming"

(2) "if I ever took a loan from a bank, I would use it for ..."

You give the floor to the participants and make sure that everyone can express themselves and integrate with the group.

1.4.2 Briefly introduce the participants to the project, its topic and objectives of the meeting.

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 function).

Offer the participants to write down a "contract" for the classes - rules to which everyone is committed.

Ask them to propose rules that will allow you to spend your meeting time well and effectively.

On a large worksheet, write down the rules everyone agrees to.

Sample contract content:

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 to each other, we don't interrupt each other.
5. If we criticize, it is the opinions, not the people who expressed them.

Prepare a sample contract with a group for an online meeting and display (Share Screen function).  
Then ask if participants agree with the rules or if they have their own suggestions.

## STAGE 2

2.1 Name of the stage: Credit and loan.

2.2 Educational purpose of the stage:

a) understanding the difference between a credit and a loan

2.3 Organizational issues:

2.3.1 Planned time for activity: 45 min.

2.3.2 No. screens in an online course: chapter no. 1 of the course.

2.3.3 Required materials to conduct the educational meeting: computer, projector.

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

### 2.4.1 Experience

Ask participants to open the online course on slide 4, then invite participants to talk with the whole group.

Refer to the experiences:

- Have you ever paid attention to whether you are using a loan or a loan when borrowing money?
- Have you ever been surprised by the high loan cost?

You can prepare the same questions, ask them in the forum and ask for answers from participants. You can also invite people to write comments in the chat, and then read the replies from the chat and comment on them.

### 2.4.2 Reflection

During the discussion, ask for any factors that distinguish a loan from a loan. Try to ask if these differences have any practical significance according to the meeting participants - if they had obtained two identical offers (one loan and the other loan), would it make no difference to them which one they choose?

Prepare a Jamboard question: "What's the difference between a loan and a loan?" Share the link in chat to Jamboard.

Ask the participants to write their comments on the virtual flipchart on small colored cards. View replies and comment.

### 2.4.3 Knowledge/ theory

Ask participants to take the online course through slides 5–9. After analyzing these slides, participants will be able to distinguish a loan service from a loan.

Note the two most practical differences:

- the loan may be cheaper than the loan,
- a loan is a more formalized service - it has been very strictly regulated by the provisions ( Banking Law), it can be used for a specific purpose (specified in detail in the loan agreement).

You do the same during the online training. Participants go through the course on their own.

You can suggest that those willing to share their screen (Share Screen function) and read successive screens aloud for the whole group.

You can also add that:

- currently the maximum interest rate on credits and loans in Poland is 10%,
- when granting a loan, the bank examines the customer's creditworthiness, i.e. checks whether the customer will be able to repay the loan,
- credit institutions granting loans (banks) are supervised by the Polish Financial Supervision Authority.

Remember that despite the differences between a loan and a loan, both should be used with caution and only when it is necessary, and not according to the current need for additional cash, for example, for whmis.

Pay attention to the concept of "parabanks", which is commonly equated with financial institutions borrowing at a very high percentage or even with institutions operating on the border of the law. Parabank is a financial institution that offers banking-like services but is not a bank.

When discussing slide 9, pay special attention to the middle column of the table (you can summarize it with the comment "the devil is in details "). The mere term "household appliances / electronics" does not yet define a possible service.

#### **2.4.4 Application/ deployment**

List various financial needs on a flipchart / blackboard:

- purchase of an apartment (only credit),
- car purchase (credit or loan),
- co-financing of the missing amount for the renovation of the apartment (credit or loan),
- purchase of a refrigerator (credit or loan),
- co-financing of the household budget for the holidays (only loan),
- large purchases of various small toys in several stores (only loan).

You can prepare an online survey for participants using the Google Docs form. Plan the survey so that participants can choose and mark their answers by choosing from three options: (1) loan only, (2) loan only, (3) credit or loan).

Ask participants to consider whether a particular financial need can only be met with a loan service, with a loan service only, and maybe with both a loan and a loan service. Indicate the correct answer (the correct answer is given in brackets).

Remind participants what the most important purpose of recognizing a loan / loan is (a loan may be cheaper than a similar loan and is a more standardized service). Therefore, in the case of the possibility of taking advantage of both a credit and a loan, it is always better to choose a credit. It is also worth formulating your needs in such a way as to increase the chances of getting a loan. Instead of e.g. I want to borrow a TV to buy ", take the goal" I want to go to the store and choose a specific TV there and take a loan for it in installments ".

## STAGE 3

3.1 Name of the stage: A loan between family members.

3.2 Educational purpose of the stage:

a) acquiring the ability to draw up a private loan agreement between family members

3.3 Organizational issues:

3.3.1 Planned time for activity: 30 min.

3.3.2 No. screens in an online course: chapter no. 2 of the course.

3.3.3 Required materials to conduct the educational meeting: computer, projector, flipchart / blackboard, A4 sheets, pens.

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

### 3.4.1 Experience

Ask participants to form pairs or three, depending on the size of the group. Then provide a short story:

Kasia wants to borrow PLN 3,500 from her grandmother to buy a new TV set. Unfortunately, she is a student and cannot count on a bank loan.

Grandma decides to lend her money. Because she planned going on vacation with a friend and she will need cash, she decides to grant a loan only for a year. Ask the participants to prepare a draft loan agreement between Kasia and her grandmother.

[Prepare a document in Etherpad. Forward the link to the participants in the chat.](#)

[They will be able to work together on a virtual document and create a draft loan agreement.](#)

### 3.4.2 Reflection

Ask participants what made it difficult for them to draw up the loan agreement and which parts of the agreement were obvious to them.

In the end ask one of the groups to read your loan agreement.

[Participants answer your questions on the forum to the camera using a microphone.](#)

### 3.4.3 Knowledge/ theory

In order to show the participants of the meeting how important it is to maintain the correct form of concluding a loan between family members, refer to the research carried out by an intermediary company PayPal electronic payments (according to which 15.3% of Poles find it difficult to recover debts from friends and family members. Ask the participants to read the content of the course screens in Chapter 2.

[You do the same during the online training. Participants go through the course on their own.](#)

[You can suggest that those willing to share their screen \(Share Screen function\) and read successive screens aloud for the whole group.](#)



**3.4.4 Application/ deployment**

Ask participants when the loan agreement should be concluded in writing and when verbal form is sufficient. In the middle of the flipchart/ board, write the limit amount of PLN 500: a loan of less than PLN 1000 may (but does not have to) be concluded in writing and still retains full legal force, it can be concluded orally, for an amount greater than PLN 1000 the loan agreement must be concluded in writing.

You can use the Whiteboard (as a virtual flipchart) and try to write these numbers in a graphically readable way, using colors and arrows (up, down or other available graphic characters).

**STAGE 4**

4.1 Name of the stage: Sources of credits and loans.

4.2 Educational purpose of the stage:

a) acquiring knowledge about the sources of credits and loans

4.3 Organizational issues:

4.3.1 Planned time for activity: 40 min.

4.3.2 No. screens in an online course: chapter no. 3 of the course.

4.3.3 Required materials to conduct the educational meeting: computer, projector, flipchart, blackboard.

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

**5.4.1 Experience**

Write on a flipchart / board the terms: "payday loan", "cash in hand", "loan without BIK".

Ask participants to indicate what they associate these terms with (possible answers collected from participants: quick, accessible money, no formalities).

Make the most of the Jamboard app. On the virtual board, enter the passwords as above, that is: "payday loan", "cash in hand", "loan without BIK" in three columns and ask participants to write their associations on cards and set them in a given column (exercises for a group of participants digitally able!). Another suggestion for participants who are not so mobile and find it too difficult to use the application: ask questions and ask for answers in the chat.

**4.4.2 Reflection**

Ask the participants if "payday" is a good source of money? Ask to indicate the arguments "for" and "against" reaching for "payday loans".

You can ask participants to raise their hands (e.g. the Reaction function in Zoom) if someone is "in favor" of using "payday loans" - and analogously: if someone is "against" reaching for "payday loans" - let him, for example, draw an X on a piece of white paper to show his objection to the camera.

**4.4.3 Knowledge/theory**

Ask participants to complete the online course part of the course. Participants will learn about the sources of credits and loans and the proper definition of parabanks (non-banking institutions financial). Pay attention to the possible consequences of using this type of product without checking their offer: charging very high contractual penalties and additional fees in the event of, for example, untimely regulating repayments. [Participants go through the course on their own. You can suggest that those willing to share their screen \(Share Screen function\) and read successive screens aloud for the whole group.](#)

**4.4.4 Application/deployment**

Ask participants to watch the video of the social campaign Do not be fooled. Check before you sign. Loan guide. Then ask participants to identify the items that should be checked before signing the loan agreement.

Four rules for safe loans:

- 1) Check the credibility of the company.
- 2) Read the contract carefully.
- 3) Calculate the total cost of the loan (more on this later in the course).
- 4) Don't sign if you don't understand.

More information on the principles of safe loans can be found on the website of the social campaign "Don't be fooled".  
Check before you sign.

**STAGE 5**

5.1 Name of the stage: [Is there a free credit or a free loan?](#)

5.2 Educational purpose of the stage:

a) acquiring the ability to independently determine the actual cost of the loan and protection against fake-free ones services

5.3 Organizational issues:

5.3.1 Planned time for activity: 40 min.

5.3.2 No. screens in an online course: chapter no. 4 of the course.

5.3.3 Required materials to conduct the educational meeting: computer, projector, flipchart, blackboard.

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

**5.4.1 Experience**

Ask participants if they have come across the concept of "free loan", "no-cost loan".

[You ask the same questions in the group forum during the online meeting and wait for answers from participants in the chat.](#)

**5.4.2 Reflection**

If so, ask if they think it is possible to take a "free loan" or "free loan" at all.

You ask the same questions in the group forum during the online meeting and wait for answers from participants in the chat.

**5.4.3 Knowledge/ theory**

Ask the meeting participants to try to list the main costs associated with taking out a credit / loan.

Invite participants to work on a joint document in Etherpad, provide a link to the document in the chat.

Main costs:

- interest on the funds made available,
- commission for considering the application
- commission for granting a loan / loan,
- loan insurance,
- life policy.

Write two abbreviations on a flipchart / blackboard: NSO, APRC (the definition can be found on the course slides in chapter no.4).

Ask participants if they have ever encountered these acronyms. Probably the most recognizable for most will be the acronym APRC.

Explain what these abbreviations mean - for this you can ask participants to read the content on the course screens.

Finally, emphasize that when deciding to take a credit/ loan, we should carefully read the offer and add up all costs, because the total cost of the credit / loan is made up of all interest and all additional fees and commissions that must be incurred throughout the duration of the contract, not just one year.

It is worth paying attention to how illegible and difficult to access information about the APRC on advertisements is (e.g. visible only in small print at the bottom) screen). Participants should remember to always ask about the APRC value and the total cost of the loan when concluding the contract - both in the event of timely repayment and in the event of minor delays (e.g. due to missing the repayment date).

Write two shortcuts (NSO, APRC) on the virtual Whiteboard and ask participants to write down what it means next to the shortcut.

They can use a text box for this purpose, in which they will enter the full name for the abbreviations.

Another way is to save your reply in the chat.

**5.4.4 Application/ deployment**

Ask participants if they have ever met these abbreviations. Probably more so for most the abbreviation APRC will be recognizable.

Explain what mean these abbreviations - you can ask participants for this them to read the course slides in chapter 4.

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.

## STAGE 6

6.1 Name of the stage: The amount of debt.

6.2 Educational purpose of the stage:

a) acquiring the necessary awareness that the credit decision should be strictly dependent on the possibilities of the home budget

6.3 Organizational issues:

6.3.1 Planned time for activity: 40 min.

6.3.2 No. screens in an online course: chapter no. 5 of the course.

6.3.3 Required materials to conduct the educational meeting: computer, projector, flipchart, blackboard.

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

### 6.4.1 Experience

Participants already know that taking out a loan / loan involves certain costs.

Refer to the experiences of the meeting participants - probably everyone was in debt at least once in their life (e.g. he took a loan to buy a flat or build a house, a loan to buy a car or for a vacation, he bought household appliances/ electronics in installments or borrowed money from his family or friends).

Ask what factors they took into account, what they analyzed when deciding on making a financial commitment?

You can propose group work in virtual rooms (for example, you send participants to Zoom (you assign them to the Breakout Room) so that participants do not have to talk about their personal debt money decisions in the forum.

Then you only ask for group discussions.

### 6.4.2 Reflection

Bring up a discussion, what is more important when taking a loan - the total amount of debt or the amount of the installment to be repaid?

Ask the question whether the installments agreed upon when taking out the loan and stipulated in the contract may decrease or increase over time.

You conduct the same discussion online.

### 6.4.3 Knowledge/ theory

On a flipchart / blackboard, write two simple examples on both sides in an approximate layout:

Credit 1: PLN 100 000 / installment: PLN 600

Credit 2: PLN 10 000 / installment: PLN 2 000

In this example, explain that what is important from the point of view of the budget and repayment capacity is not the period for which the loan is taken, but how much it costs us to pay it off per month.

Loan 1 has a very long repayment period (many months), so the installment is small and is a much smaller burden on the household budget than the Loan 2 installment, which is to last very short (several months), but due to the monthly installment it can get us into trouble with timely settlement of other obligations.

Now go to the course screen where there is a more extensive table.

The most important conclusion from this table is given in the last column.

A loan for a longer period may be safer for the household budget, although it will be more expensive due to higher interest, and therefore also the total cost of the loan.

On the basis of successive screens of the course, familiarize participants with the concept of fixed and variable installments.

Ask participants to go to the calculator page and introduce them to the form: the loan amount remaining to be repaid (e.g. PLN 200 000), the number of installments remaining (e.g. 240 months = 20 years), the bank's margin (e.g. 2%).

Make sure that the loan amount and the time remaining to pay off are large - then simulating changes gives the clearest results.

[In the online training, share the screen to discuss an example of the amount of the loan installment depending on the amount and number of installments.](#)

#### **6.4.4 Application/ deployment**

Thanks to the knowledge that the security is determined by the amount of the unit installment, the amount of income and expenses at home, their variability and the variability of the loan. Installment itself, connect users into groups of 2-3 people.

Ask for the maximum amount the burden of installments that they would take at home for a multi-year variable rate car loan in the following financial situation: net earnings of PLN 3000 (one spouse), PLN 3000 (the other spouse), a repaid housing loan with an installment of approximately PLN 1850 per month, three children aged 5, 8 and 14, other fixed expenses at the level of PLN 2000 per month.

As a result of this exercise, it is very likely that each group will set the maximum installment level at a different level. This is what shows how difficult it is to determine a person's creditworthiness. Banks examine the creditworthiness of customers, taking into account the possibility of repaying the loan taken together with interest, on the dates specified in the loan agreement.

[Offer participants a meeting in virtual rooms \(Breakout Room\), in which they will discuss the family's financial situation and propose a new amount of installments to be repaid in connection with the planned next loan - this time for a car.](#)

## **STAGE 7**

7.1 Name of the stage: Debt and ID card.

7.2 Educational purpose of the stage:

- a) realizing the risk of losing an identity document and credit card
- b) acquiring the skills to properly behave in the event of loss of documents

7.3 Organizational issues:

7.3.1 Planned time for activity: 40 min.

7.3.2 No. screens in an online course: chapter no. 6 of the course.

7.3.3 Required materials to conduct the educational meeting: computer, projector.. flipchart, blackboard, markers.

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

#### 7.4.1 Experience

Offer the participants to watch the film prepared by the Center for Banking Law and Information as part of the information campaign of the DOCUMENTS RESERVED System.

After watching the video, refer to the experiences of the meeting participants:

- Have you lost your ID card?
- Or maybe you have been the victim of a theft, as a result of which you lost your wallet with your ID card and / or credit card?
- Or maybe such a theft happened to someone from your relatives?

#### 7.4.2 Reflection

During the discussion caused by the material watched and the reference to your own or relatives' experiences, ask the meeting participants about the consequences of losing identity documents and credit cards. Referring to the material watched and the statements of participants, emphasize that the possibility of extorting loans / credits is one of the most serious consequences of data theft personal.

[Offer an online discussion.](#)

#### 7.4.3 Knowledge/ theory

The participants of the meeting already know the consequences of losing an identity document or credit card. In this part, they should learn how to properly behave in the event of loss of an identity document.

On a flipchart/ blackboard, write down the procedure to be followed, starting with the most important, i.e. blocking the document at the bank. Explain briefly what the RESTRICTED DOCUMENTS System is. Emphasize that you should also reserve the document at the bank when it is not a customer of any bank.

Ask participants to go to the featured website. There they will find a list of banks accepting reports not only from their clients.

Then ask them to consider which of these banks are closest to the places they most frequently visit - this will help meeting participants to react quickly if they encounter a loss of document.

Then explain why the lost card should be blocked - this protects you from liability for unauthorized transactions made with the lost card.

Write the center's telephone number on a flipchart / blackboard to cancel payment cards and ask meeting participants to write down this number on their mobile phones or calendars / notebooks in which they write down the most important telephone contacts.

Offer participants to visit the website of the Credit Information Bureau. Together, look for information about BIK reports that allow you to check whether we have become a victim of extortion (whether we do not have loans that we do not know about). Ask the participants to find out what the BIK Alert is and why it is worth activating.

All the described activities can be carried out via chat and the virtual whiteboard. Together, you can create a procedure for dealing with the loss of an identity document. As the leader, you save the participants' requests in a virtual document, e.g. Etherpad, providing them with the screen (Share Screen function).

#### **7.4.4 Application/ deployment**

In the previous stage, the participants learned not only about the dangers of losing an identity document, but also learned how to deal with the loss of documents and tools to protect them from becoming a victim of extortion. In order to fully realize that the problem of using someone else's identity for the purpose of extortion can affect everyone, introduce the participants to meeting a handful of System statistics RESTRICTED DOCUMENTS.

Ask the meeting participants to indicate the situations in which they may be a victim of personal data (ID card) theft, as a result of which they can become a victim of extortion.

Referring to the statements, emphasize how you should protect your personal data.

When summing up the meeting, emphasize once again how important it is to protect their identity - ask participants to write down the serial number of their identity document on the phone or other safe place when they return home, which will help them to quickly block their documents in case of loss.

Try to do the same activities online. Invite participants to discuss and speak in front of the camera.

## **STAGE 8**

8.1 Name of the stage: Summary and conclusion.

8.2 Educational purpose of the stage:

a) summary of the module content.

8.3 Organizational issues:

8.3.1 Planned time for activity: 5 min.

8.3.2 No. screens in an online course: module summary screen and assessment tool.

8.3.3 Required materials to conduct the educational meeting: online course with assessment tool.

8.4 Activity (description and additional comments):

8.4.1 Thank participants for attending the meeting. Encourage them to consolidate their knowledge by taking an online course in their free time after returning home.

8.4.2 Ask participants to take a test summarizing the educational meeting on the subject of credits and loans.

9. Methodical materials:

9.1 List of materials and equipment needed to conduct an educational meeting: training room equipment, computer, flipchart and markers, blackboard and chalk (marker), internet course, pens, A4 sheets; coins with different mintage dates (optional), photos/ postcards.

9.2 List of sources for expanding knowledge - individually for each country.

10. 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:
Credit and loan	2	1	all slides	trainer's decision
A loan between family members	3	2	all slides	trainer's decision
Sources of credits and loans	4	3	all slides	trainer's decision
Is there a free credit or a free loan?	5	4	all slides	trainer's decision
The amount of debt	6	5	all slides	trainer's decision
Debt and ID card	7	6	all slides	trainer's decision

Place for notes:

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