



**FINANCIAL LITERACY  
THROUGH PUBLIC  
LIBRARIES**

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## **EDUCATIONAL MEETING SCENARIO WITH LIBRARY USERS FOR LIBRARIANS-EDUCATORS INSURANCE MODULE NO. 4 / 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 insurance associations 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**

INSURANCE

## **EDUCATIONAL GOALS OF THE MEETING**

1. Increasing knowledge about insurance and raising awareness that it is worth taking out insurance.
2. Developing the habit of checking insurance conditions in insurance documents.
3. Increasing the knowledge about the insurance offer available on the insurance market.
4. Increasing the skills of purchasing insurance with the use of online tools.

## **STAGES OF THE MEETING**

Stage 1 (10 min.) - Establishing contact with a group of participants

Stage 2 (20 min.) - Announcement of the topic, goals and rules of the meeting

Stage 3 (30 min.) - Insurance - first steps

Stage 4 (30 min.) - Insurance documents under a magnifying glass

Stage 5 (60 min.) - Purchase of the selected insurance market offer

Stage 6 (30 min.) - Summary and conclusion

## STEP-BY-STEP DESCRIPTION OF THE EDUCATIONAL MEETING

### STAGE I

1.1 Name of the stage: Establishing contact with a group of participants.

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

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: markers, small cards, pins, adhesive tape, scissors.

1.4 Activity (description and additional comments):

1.4.1 Welcoming meeting participants. Introduction of the meeting leader.

Stand in front of the group and greet all participants. Smile - introduce a friendly atmosphere of the meeting.

1.4.2 Mini-integration of meeting participants. Introductions of each person attending the meeting.

You can additionally suggest that participants make "business cards" with their name using painter's tape and colored markers.

Offer the participants an online round. Each person turns on and off the camera and microphone in turn, thus practicing the use of online tools. Then everyone makes a virtual business card, typing in place of their first and last name - only their first name, but in the form they want to be referred to during the meeting. For example, Jan Kowalski enters: Janek.

Show the participants on their own example how to do it and give the instructions: "in the window, where you can see yourself, in the upper right corner, click on the hidden menu - graphic symbol 3 dots" ... ", then the Rename option will appear - which means "rename, name again", click on Rename and in the text field enter your name in place of the previous name, close the window, confirm the change".

### STAGE 2

2.1 Name of the stage: Announcement of the topic, goals and rules of the meeting.

2.2 Educational purpose of the stage:

- a) presentation of the topics and goals of the educational meeting
- b) establishing the applicable rules of work with participants

2.3 Organizational issues:

2.3.1 Planned time for activity: 20 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 Presentation of the topics and goals of the educational meeting. Announce the topic of the meeting.

Briefly present the form of the meeting.

Tell participants that the online course is the main pivot around which the learning meeting will run.

This means that during the meeting each person will also work at the computer and follow the course via the Internet.

List the educational goals of the meeting in points:

- Increasing knowledge about insurance and raising awareness that it is worth taking out insurance.
- Developing the habit of checking insurance conditions in insurance documents.
- Increasing the knowledge about the insurance offer available on the insurance market.
- Increasing the skills of purchasing insurance with the use of online tools.

Show the main thematic blocks of the meeting: insurance - first steps, insurance documents, purchase of selected insurance market offers.

Share your screen (Share Screen function) and present the initial screens with a description of the benefits for participants and the topics of the course module.

*When listing goals for the meeting, also refer to screen 2 in the course. There, the same goals are formulated in the language of benefits for the participants - read them one by one so that everyone knows immediately what exactly will be gained by going through the online course. Show the benefits of participating in the meeting, because it motivates and affects the involvement of people. Present the subject of the meeting in an attractive way by displaying screen no.3 of the online course (course map).*

2.4.2 Determining the rules of cooperation with the participants during the meeting.

Agree with the participants on the rules of cooperation during the meeting. Say that before starting the meeting, it is worth establishing the rules, otherwise known as the contract, that will apply at the meeting - and immediately explain what a contract is and why it is concluded.

A contract is a set of rules that are agreed upon by a group of meeting participants so that they can be referred to if necessary.

The contract gives the participants a sense of security and helps to avoid difficult situations that may happen at the meeting.

Offer a contract - a sample list of 10 rules:

- 1) We are active and committed
- 2) We speak briefly on the subject and on our behalf
- 3) When one person is talking, the others are listening.
- 4) We use arguments, not ratings

- 5) We don't interrupt each other.
- 6) We do not judge other people
- 7) Turn off or mute phones.
- 8) We work in pairs at the computer.
- 9) We adhere to the principle of punctuality (a break of 10 minutes equals 10 minutes)
- 10) We follow the principle of "4 walls" (what is happening in class, it remains only between us)

Ask if everyone agrees with him, possibly ask him to add your suggestions. At the end, each participant goes to the flipchart and puts his parish (signature) as confirmation that he agrees with all the rules and will follow them.

You can use various online collaborative tools for this exercise, e.g. Etherpad (a text document for online group work), which, as an online meeting leader, you need to prepare in advance and then provide participants with a link to the document during the meeting so that they can do it. work together). In the Etherpad document, write down the proposed terms of the contract and ask the participants to analyze them and possibly add their own suggestions.

*On a large flipchart, write down the rules you propose in advance. You can also write down each rule on a separate longitudinal colored strip and stick it next to the participants asking if they want this rule in the contract. Then you will create a contract together. You can also ask someone from the participants to help attach the straps with the rules of the contract.*

### STAGE 3

3.1 Name of the stage: Insurance - first steps.

3.2 Educational purpose of the stage:

a) increasing knowledge about insurance and raising awareness that it is worth taking out insurance

3.3 Organizational issues:

3.3.1 Planned time for activity: 30 min.

3.3.2 No. slides in an online course: trainer's decision.

3.3.3 Required materials to conduct the educational meeting: laptop, overhead projector, speakers.

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

#### 3.4.1 Experience

Invite participants to watch the movie "Insurance". You watch the video together.

You share your screen (Share Screen function) with the movie.

*Watching the film will allow U to find herself in the middle of a specific life situation, "feel" it from the inside, as if they were there and experienced what the film's characters did. In "here and now" they experience the situation that takes place somewhere in the scenery of the film ... and shows the risk we are exposed to ... in everyday life, when we do not insure ourselves.*

### 3.4.2 Reflection

After watching the video, ask U to make them reflect on what just happened:

- What was the movie about?
- What information did the footage provide us with?
- What facts do you remember in particular?
- What emotions did you feel while watching the movie?
- What was the message of this film?

*Ask questions to the participants and mobilize them to speak, let each of the participants speak, try to make the participants share their feelings and observations about what they saw in the film.*

*Suggest a discussion in the group forum. Ask participants to speak to the camera and turn on the microphone.*

*Give the floor and make sure that everyone has a chance to express themselves and share their observations.*

### 3.4.3 Knowledge/ theory

Now help the participants to formulate conclusions. Ask questions:

- What could have been done to avoid the damage and losses shown in the film?
- What did this film teach us?

Ask participants to share their tips and write them down in points on the flipchart.

Read and summarize conclusions, refer to regularities: If they insured - there would be no these losses and misfortunes.

Then the participants of the meeting in pairs sit down to computers and go through chapter 1 of the course.

*Participants should spontaneously formulate their recommendations, give tips, good advice on what to do and how to behave in order to avoid losses and damage caused by random events.*

*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 questions:*

- (1) *What could have been done to avoid the damage and losses shown in the film?*
- (2) *What did this film teach us?*

*Ask the participants to write their answers on colored cards and to write them below the questions.*

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

### 3.4.4 Application/ deployment

After presenting the groups, summarize and generalize.

Ask a question: How can you use it in your everyday life? What have we learned and learned?

Encourage participants to reflect upon meeting what changes they will introduce in insurance issues.

*Ask participants to finish the sentence by chatting "After meeting today, I know ..." and then read their responses.*

*Do they see the need to be additionally insured? Help plan the changes participants can / want to implement in terms of insurance. Perhaps after the meeting they will start thinking about insuring themselves and their families.*

## **STAGE 4**

4.1 Name of the stage: Insurance documents under a magnifying glass.

4.2 Educational purpose of the stage:

a) developing the habit of checking insurance conditions in insurance documents

4.3 Organizational issues:

4.3.1 Planned time for activity: 30 min.

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

4.3.3 Required materials to conduct the educational meeting: General Terms and Conditions of Insurance (GTC) - 4 document templates, 4 magnifiers, A4 sheets of paper, markers, flipchart, overhead projector, screen.

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

### **4.4.1 Experience**

Exercise: "Mandatory reading, i.e. the General Terms and Conditions of Insurance (GTC) under a magnifying glass"

Divide the group into a maximum of 4 teams (3-4 people per group). Each group sits at a separate table.

Give each group one full printout of the General Terms and Conditions of Insurance (GTC) and a very important item to read in the GTC - a magnifying glass.

Additionally: 2 sheets of A4 paper - one with a large word EXCLUSIONS, on the other with the word SCOPE and colored markers.

Then give a short instruction: "Please use the magnifying glass to review the GTC and find the two types of records contained in this document:

(1) SCOPE OF THE INSURANCE COVER

(2) DISCLAIMERS

Then ask them to read the records, check what they refer to, and count how many there are and how many others.

Each group, using their EXCLUSION and SCOPE worksheets, records their observations. Then each group "adds up" its GTC, i.e. it checks that e.g. for 12 protection ranges there are 7 switch-ons (12/7). The most favorable GTC will be the one with the fewest exclusions and with the highest insurance coverage.

The GTC has several or a dozen pages, there is no question of printing the document. Before the meeting, get documents, e.g. from the insurance company in your city. You can get such a document without any problem.

NOTE 1: As you can see, the stage requires prior preparation - obtain the GTC printouts and magnifiers.

NOTE 2: It is worth knowing that in some GTC the category of EXCLUSIONS have a different name: LIMITATIONS OF LIABILITY.

Tell the participants about it.

You can divide the participants into groups to work in virtual rooms (Breakout Room), so that they analyze the provisions of the GTC.

Before that, you must provide them with the file from the GTC.

Instead of a magnifying glass, ask them to turn on document magnification in their web browser or in the document options displayed as PDF.

As a result of enlarging the content in the GTC, small print will be clearly visible as if a magnifying glass was used.

#### **4.4.2 Reflection**

Ask the participants: What did you do to check the provisions of the Scope of Insurance Cover and the Disclaimer in the GTC document?

How do you feel after reading the GTC?

Ask the same questions in the forum and encourage participants to answer.

#### **4.4.3 Knowledge/ theory**

Ask for conclusions from the exercise. You can ask:

If you were to make a note of the conclusions you just made, what would it include?

Suggest that they write their comments on the EXCLUSIONS and SCOPE cards, which you will then hang on the flipchart.

Suggest that now you complete the exercise with a large dose of knowledge about insurance documents by taking the course.

Then all people sit at the computers and go through Chapter 2 of the course.

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**

Ask in what situations they will use the ability to check and carefully read the GTC?

Offer participants to enter their answers in the chat.

## **STAGE 5**

5.1 Name of the stage: Purchase of the selected insurance market offer.

5.2 Educational purpose of the stage:

- a) increasing the knowledge about the insurance market offer
- b) acquiring the ability to purchase selected insurance via the Internet

5.3 Organizational issues:

5.3.1 Planned time for activity: 60 min.

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

5.3.3 Required materials to conduct the educational meeting: scissors (4 pieces), flip chart, masking tape and printing materials included at the end of this scenario: PART A: CUSTOMER, PART B: TYPE OF INSURANCE, PART C: EXERCISE KEY (for the trainer).

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

##### 5.4.1 Experience

Divide the participants into 4 groups. Each group will receive a different client description (PART A: CUSTOMER) and an insurance package to choose from (PART B: TYPE OF INSURANCE) → Note: The print materials can be found at the end of this scenario!

Instructions for the exercise:

The task of each group is to make a detailed analysis of the client's situation based on the description provided.

Then the client has to choose a set of insurance, but those that will be the most suitable for him, i.e. will match his situation.

When each group is ready, have it stick the proposed insurances next to the client's profile (on a flipchart or on the table top).

You can propose work in virtual rooms (Breakout Room) and divide participants in such a way that they work on a virtual flipchart in 4 separate groups. They will analyze examples of clients' situations and select the appropriate insurance for them.

However, you need to prepare a customer description and a set of insurance from which you can choose in advance for each of the 4 groups.

You will do this in the Etherpad app by copying the relevant content from the accompanying materials at the end of this scenario. After you have 4 different documents ready in Etherpad, send the participants the links in the chat.

##### 5.4.2 Reflection

Ask the groups one by one to present and justify their choices. Each of the 4 groups has approx 2 minutes for their presentation.

Ask questions one by one:

- What were your guidelines when choosing policies for customers?
- What was important when determining the type of insurance?

Each group or group representative answers questions, reports and shares their reflections.

*Encourage participants to express their own opinion and to argue; the presentation of the groups should take place either at flipcharts so that others can hear well, or at the tables - where they worked in a group.*

After completing the sentence, one of the participants of each of the four groups makes their screen available (Share Screen function) and discusses the insurance package prepared by the group for "their" client and answers the questions asked.

##### 5.4.3 Knowledge/ theory

Note that the policy should primarily correspond to the life situation and the needs of the client. Stick all types of policies in a visible place, e.g. on a flipchart. Suggest that now, using the online course, you will supplement this set of policies with a dose of specific knowledge about other offers available on the insurance market. There will also be an opportunity to see how fast and convenient it is to buy a selected offer using online tools.

*You can suggest that for the purpose of the exercise, participants may enter fictitious data into the comparison form.*

*Recommend that they work carefully and not while learning about the tool they run commands like: Order or Buy.*

During an online meeting, you can ask volunteers to share their screen and read the course content aloud to all participants.

It can be done by 2-3 people, several slides each. Each participant performs the exercises on the course screens independently.

#### 5.4.4 Application/ deployment

Ask meeting participants to apply what they learned here:

- How will you use in your life the ability to choose the type of policy for the situation of a given person?
- What do you need the ability to use the comparison engine for insurance?

Ask questions on the forum. Make the so-called "Round" and encourage participants to speak in front of the camera one by one.

### STAGE 6

6.1 Name of the stage: Summary and conclusion.

6.2 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

6.3 Organizational issues:

- 6.3.1 Planned time for activity: 30 min.
- 6.3.2 No. slides in an online course: assessment tool.
- 6.3.3 Required materials to conduct the educational meeting: projector, screen.

6.4 Activity (description and additional comments):

6.4.1 Participants sit down at the computers in pairs and take a knowledge test.

You invite participants to solve the online test on their own.

6.4.2 Summarizing the meeting, ask the participants:

What have you learned here?

How are you going to put the acquired knowledge and skills into practice?

Also, be brief about what you, like the presenter, are getting out of this meeting with.

Make sure everyone has a say.

Offer participants to write in the chat to complete the sentence: "At today's meeting, I found out/ found out ..."

*Summarize the meeting: recall its topic and goals. It is good to emphasize that the meeting was supposed to increase awareness that it is worth taking out insurance and show how to insure well. The ending is a very important part of the meeting, so make sure you don't run out of time. Often a group seeing that the meeting is coming to an end, he starts packing, whispering, making arrangements. Then explicitly ask for a moment to focus and treat the class with the same amount of mindfulness as all the other stages of the meeting.*

7. Methodical materials:

7.1 List of materials and equipment needed to conduct an educational meeting: training room equipment - computers with internet access, multimedia projector, screen tables for group work (optional), flipchart, A4 sheets, small sticky notes, scissors.

Materials for participants: writing materials (notes) for participants, markers in several colors, sample insurance offers in the form of folders, leaflets, sample documents: PART A: CUSTOMER, PART B: TYPE OF INSURANCE, PART C: EXERCISE KEY, General Terms and Conditions of Insurance;

Materials for the trainer: an internet course and an educational scenario for a trainer librarian, additional materials for the instructor: General Terms and Conditions of Insurance (GTC) - 4 different document templates (printouts can be downloaded from the insurer).

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

8. 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: |
|---|---------------------|---------------------------------|---------------------------------|-----------------------|
| Insurance - first steps                         | 3                   | 1                               | trainer's decision              | trainer's decision    |
| Insurance documents under a magnifying glass    | 4                   | 2                               | trainer's decision              | trainer's decision    |
| Purchase of the selected insurance market offer | 5                   | 3                               | trainer's decision              | trainer's decision    |

Place for notes:

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**PART A: CUSTOMER**

(4 descriptions, 1 for each group)

✂ - - - - - ✂

Mr. and Mrs. Janowski - a married couple with three school-age children, they live in their own single-family house in the suburbs, have a new car, Mr. Janowski works in a large company, his wife runs a household and takes care of children, once a year the family goes on holiday to a selected EU country European.

✂ - - - - - ✂

Mrs. Ewa - a widow, lives with her son (technical school student, planning to study) in a small cooperative apartment in a block of flats in a large estate near the city center.

✂ - - - - - ✂

Mr. and Mrs. Wiśniewscy - a young married couple, both working, each of them has an inexpensive used car imported from abroad, they have to commute to work every day (unfortunately, each of them in a different direction), they rent a flat in a block of flats, they regularly save, spend their holidays in the country "under the pear tree".

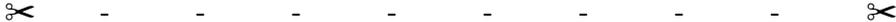
✂ - - - - - ✂

Mr. Piotr - single, 37 years old, higher education, runs his own business, owns a flat in a block of flats and a car, makes frequent business trips abroad, likes fast driving in good cars.

✂ - - - - - ✂

**PART B: TYPE OF INSURANCE**

(kit for each group)



Accident insurance covers the effects of events consisting in bodily injury, permanent health impairment or death of the insured person (then the family receives the sum insured).



Home insurance against random events, such as fire, flooding, hurricane, hail, explosion, landslides.



Foreign travel insurance covers, among others: medical costs, costs of transporting the insured and relatives in emergency, consequences of accidents, luggage.



Life insurance makes it possible to financially secure a family after the insured person's death.



Autocasco vehicle insurance (AC) ensures the payment of benefits, incl. in the case of: theft, vandalism (paint damage, dents), damage as a result of a cullet or accident, fire, total destruction, as well as damage or destruction by flood, wind force, etc.



✂ - - - - - ✂

Apartment insurance against random events.

✂ - - - - - ✂

Home insurance against random events, burglary and devastation.

✂ - - - - - ✂

Life and endowment insurance enables the family to be financially secured after the death of the insured person, if the insured person reaches a certain age and the insurance cover ends, the accumulated money is paid out.

✂ - - - - - ✂

Motor third party liability insurance (OC) - obligatory for owners of cars registered in a given country. In the event of an accident, the insurance company covers the costs of damages and compensation for persons sustained in the accident.

✂ - - - - - ✂

Apartment insurance against random events, theft with burglary and devastation, civil liability (civil liability), e.g. flooding of neighbors.

✂ - - - - - ✂

Home insurance against random events, theft with burglary and devastation, extended with accident insurance for residents.

✂ - - - - - ✂

**PART C: EXERCISE KEY**

Appropriate insurance packages (for the attention of the teachers)

Mr. and Mrs. Janowski:

- insurance for foreign travel (when going on vacation),
- accident insurance for children (they are probably insured at school),
- OC and AC (new car),
- home insurance,
- life and endowment insurance or life insurance (Mr. Janowski is the sole breadwinner).

Mrs. Ewa:

- life and endowment insurance or life insurance (in the event of a tragedy, the daughter will be able to continue her education),
- home insurance against random events, burglary and devastation, civil liability (OC).

Mr. and Mrs. Wisniewski:

- OC for both cars, you can opt out of AC due to the low value of the cars,
- home insurance against random events, theft with burglary and devastation, civil liability (OC),
- unless the owner has previously insured the apartment (they rent it)

Mr. Piotr:

- travel insurance (frequent business trips),
- OC and AC (car),
- home insurance against random events, burglary and devastation, civil liability (OC).