DEFINE SKILL CARD CREATION AND STRATEGY DESIGN

IO2 - Skill Card Creation and Strategy Design

Before the development of the training materials it is essential to define the set of skills which need to be acquired by the future trainees. Therefore, a skill card needs to be created. It is essential to use the expertise available in the consortium, but also all findings gathered in O1.

In the case of DEFINE a skill set will be developed which focuses on the areas of digital financial literacy. Possible course modules defined at the KOM in Paris are:

- Definition of financial and digital terms / Digital Financial Services - Basic terminology
- Money management for seniors – how to budget, apply for benefits, and manage prepaid debit cards
- Online banking environment
- Online Security
- Alternative payment methods

Still, within this skill card all data and ideas generated are combined to create a document based on a methodology pre-defined within the project and on scientific analyses. Therefore, initial indications support the development of the skill card but the final modules are defined in a later stage of development.

It is important to align the skills and competences needed according to the European Qualification Framework (EQF) and DigComp 2.1 in order to establish a tailored made and sustainable DEFINE training course.

The skill card describes the course modules which are expected at a certain skill level. First draft of the skill card is prepared according to the review of the existing course materials.

The following tasks will be undertaken in order to develop IO2 successfully:

1) **Template for the Skill Card Development**

2) **Skill Card Creation** Including Internal and External Feedback Cycles

   The skill card will give a detailed overview over the course modules and the elements which can be found within each of the course modules. The main aim of the skill card is the identification of competences and skills which need to be acquired within each of the course modules. Therefore, it can be said that the skill card gives information about the depth of knowledge which can be achieved and acts as a kind of course syllabi. Skill card creation is divided in three steps:
   - First draft of the skill card prepared by FH and UA will serve as a framework and basis for development of the content/topics for all modules. In the draft already the suggestion for the method of teaching/strategy design is included.
   - In feedback cycles all partners including some external experts will give comments/suggestions to the skill card draft with an aim to improve it.
   - Final version of the skill card will be done together with developing the content/topics of all modules.

3) **Strategy Design**

   Strategy design deals with the design of each of the course modules. It describes how each of the course modules will be taught (face-to-face, online or other learning method). In the draft skill cards the suggestion of the strategy design is included, but can/will be adopted in the later phase after the modules content/topics will be finalized.

4) **Preparation of the modules content**

   Based on the curriculum template prepared by FHJ and UA, DEFINE partners will develop the content for all modules. Each partner country will develop contents for one module.

Draft Skill Card: Digital Financial Services - Basic terminology

Level (based on EQF and DigComp 2.1; Levels 2 to 3)	**Knowledge** (What they know)	**Cognitive and practical skills** (What they can do)	**Digital skills** (What they can do)	**Competences** (How responsible and self-reliant they can do it)
Level 2 Basic factual **knowledge** of a field of work or study. Basic **cognitive and practical skills** required to use relevant information in order to carry out tasks and to solve routine problems using simple rules and tools. A range of **digital skills** required to identification of information needs, finding data, information and	Seniors know the meaning of basic terms commonly used in the area of digital financial services within different categories: - concepts (terms relevant to digital financial services for financial inclusion including: ecosystem, accounts, payments, risk management), - infrastructure (the core systems and capabilities that enable DFS transactions), - products and services (provided to end-users of digital financial services, especially customers), - use cases contexts of use (situations in which DFS services are used),	Seniors can understand and explain basic terms which are commonly used in the area of digital financial services within different categories from the knowledge area.	Seniors can search the explanation of basic terms commonly used in the area of digital financial services on the internet. Seniors know reliable online resources where to check basic concepts and terms.	Seniors are able to find and explain the meaning of basic terms commonly used in the area of digital financial services. Besides, they have a basic understanding of financial terminology which is a good basis for further development of digital financial understanding skills.

content through a simple search in digital environments, finding how to access these data, information and identifying simple personal search strategies. **Competence**: work or study under supervision with some autonomy.	- roles (entities involved in the provision of DFS products and services), - processes (supporting processes which are necessary parts of DFS Ecosystem) and - technology (enabling technologies used in the DFS Ecosystem).			

Level 3	Seniors know the meaning of more complex terms commonly used in the area of digital financial services within different categories:	Seniors can explain more complex terms commonly used in the area of digital financial services within different categories from the knowledge area	Seniors can search the explanation of more complex terms commonly used in the area of digital financial services on the internet.	Seniors are able to find and explain the meaning of more complex terms commonly used in the area of digital financial services.
Knowledge of facts, principles, processes and general concepts, in a field of work or study. A range of **cognitive and practical skills** required to accomplish tasks and solve problems by selecting and applying basic methods, tools, materials and information. A range of **digital skills** required for explanation of information needs, performing well-defined and routine searches to find data, information and content in digital environments, explaining how to	- concepts (complex terms relevant to digital financial services for financial inclusion including: ecosystem, accounts, payments, risk management), - infrastructure (different systems and capabilities that enable DFS transactions), - products and services (provided to end-users of digital financial services, especially customers), - use cases contexts of use (situations in which DFS services are used), - roles (entities involved in the provision of DFS products and services), - processes (supporting processes which are necessary parts of DFS Ecosystem) and - technology (enabling technologies used in the DFS Ecosystem).			

access them and navigate between them; explaining well-defined and routine personal search strategies. As **competences** take responsibility for completion of tasks in work or study; adapt own behaviour to circumstances in solving problems.			

Method/strategy design:

This module could be taught face to face and online. The Face to face course would be based on the simple presentation of general and more complex terms and a discussion about their meaning (which the examples showing what these terms mean in practice should be included). Furthermore, the face to face course should also include a practical presentation on how to find the descriptions of the different terms on the internet. The online part of the course should include a glossary with compilation of terms commonly used in the area of digital financial services and an explanation of what these terms mean. Some of the most commonly used terms could also be presented online with short videos.

Draft Skill Card: Money management for seniors – how to budget, apply for benefits, and manage prepaid debit cards

Level (based on EQF and DigComp 2.1; Levels 2 to 3)	Knowledge (What they know)	Cognitive and practical skills (What they can do)	Digital skills (What they can do)	Competences (How responsible and self-reliant they can do it)
Level 2 Basic factual **knowledge** of a field of work or study. Basic **cognitive and practical skills** required to use relevant information in order to carry out tasks and to solve routine problems using simple rules and tools. A range of **digital skills** required to identification of information needs, finding data, information and content through a simple search in digital environments, finding how	Seniors know about simple topics connected with personal finance. This includes the proper management of money and other forms of wealth. It involves understanding how every day spending affects their accounts. Seniors will get the knowledge on planning, monitoring and evaluation income and expenditure, different concepts for budget planning and	Seniors can improve their decisions about their money and other resources. Furthermore, seniors can also improve their current living standards in getting to know different benefits and how to apply for them. In addition, seniors are able to apply common money management tools and can follow money management according to the basic status-quo of the society.	Seniors can prepare their online spending diary. Furthermore, the target group is aware of the available online money management resources and is interested to increase their knowledge in this area.	Seniors are able to keep control of their finances. They understand the fundamentals of personal finance from savings accounts to budgeting and everything in between that could help them build a better financial situation and remove some of the risks. This include the competence of preparing their own spending plan, managing debt, understanding credit cards, etc.

to access these data, information and identifying simple personal search strategies. **Competence**: work or study under supervision with some autonomy.	business evaluation etc.			
Level 3 **Knowledge** of facts, principles, processes and general concepts, in a field of work or study. A range of **cognitive and practical skills** required to accomplish tasks and solve problems by selecting and applying basic methods, tools, materials and information. A range of **digital skills** required for explanation of information needs, performing well-defined and routine searches to find data, information and content in digital environments, explaining how to access them and navigate between them;	Seniors know about more complex topics connected with personal finance. This includes making smart financial decisions (financial goal setting, maximizing money by making the right choices - from mortgages to credit cards, etc.).	Seniors can analyze different personal and professional decisions they confront on a daily basis and can plan their financial goals. The upgrade of the skills then leads to a better understanding and handling of the topics and the connected related available tools.	Seniors can use different online decision-making tools related to money management, and learn to make sound personal decisions. Additionally, seniors are well able to apply the standard technology used with money management by the average user	Seniors are able to evaluate the impact of different financial choices available to them. Furthermore, seniors are able to take a series of decisions related to continually reviewing and refining their goals and strategies to achieve a better economic situation both in their current situation and in the future.

explaining well-defined and routine personal search strategies. As **competences** take responsibility for completion of tasks in work or study; adapt own behaviour to circumstances in solving problems.			

Method/strategy design:

This module can include face to face learning, together with different online tools that help seniors get smart about their financial goals and build the financial planning knowledge they need. The module will include real world examples with an aim to enable seniors to understand and analyze many personal decisions they confront on a daily basis. Resources (learning materials, examples etc.) that already exist in this field can be included.

The partner who will develop this module should think also on the content that could be taught with the game. It is advisable to be in the contact with VITECO during the development of the module in order to check/define the possibilities for development of the game within the module.

Draft Skill Card: Online banking environment

Level (based on EQF and DigComp 2.1; Levels 2 to 3)	Knowledge (What they know)	Cognitive and practical skills (What they can do)	Digital skills (What they can do)	Competences (How responsible and self-reliant they can do it)

Level 2				
Level 2 Basic factual **knowledge** of a field of work or study. Basic **cognitive and practical skills** required to use relevant information in order to carry out tasks and to solve routine problems using simple rules and tools. A range of **digital skills** required to identification of information needs, finding data, information and content through a simple search in digital environments, finding how to access these data, information and identifying simple personal search strategies. **Competence**: work or study under supervision with some autonomy.	Seniors know about online banking environments, especially the most relevant functions and the challenges. In this way, seniors are aware on how to behave towards the challenges in this environment and know who to contact if problems are encountered. Furthermore, they know about different products and services that are provided to them ~~in~~ on an online environment.	Seniors can check their accounts; view transactions, compare products between different banks and can make basic decisions on the online banking environment.	Seniors are able to use a tablet or computer to access a banking provider's internet banking platform and make a simple online transaction.	Seniors are able to make a simple online transaction such as checking their accounts, viewing transactions, transferring money between accounts etc.

Level 3	Seniors know different possibilities they have in online banking environment. Seniors are able to manoeuvre in the online banking feeling confident to act correctly.	Seniors can use online banking for certain transactions like transferals and regular orders.	Seniors are able to use a tablet /computer/ phone to use online banking services for certain financial transactions.	Seniors are able to make different financial transactions online, such as: making and receiving payments, borrowing, saving, scheduling bill payments, managing credit cards, ~~etc.~~ including other financial services / products such as digital loans, digital and mobile investments etc.
Knowledge of facts, principles, processes and general concepts, in a field of work or study.				
A range of **cognitive and practical skills** required to accomplish tasks and solve problems by selecting and applying basic methods, tools, materials and information.				
A range of **digital skills** required for explanation of information needs, performing well-defined and routine searches to find data, information and content in digital environments, explaining how to access them and navigate between them; explaining well-defined and routine personal search strategies.				
As **competences** take responsibility for completion of tasks in work or study; adapt own				

behaviour to circumstances in solving problems.				

Method/strategy design:

This module can include face to face learning, together with different case study examples. The module should be practically oriented in order to help seniors to use online banking environment independently after the DEFINE project ends. This means that practice accounts of banks could be used. Regarding the fact that there are different possibilities in partner countries, this module should be adopted to the national level in each partner country.
While developing a module we should search for possibilities to use already existing platforms from banks in order to be able to show seniors what exists on the market. Sources (learning materials, examples etc.) that already exist in this field can be included.
Some general instructions guiding seniors with simple online transactions can be presented also in videos.

The partner who will develop this module should think also on the content that could be taught with the game. It is advised to be in the contact with VITECO during the development of the module in order to check/define the possibilities for development of the game within the module.

Draft Skill Card: Online Security and Data protection

Level (based on EQF and DigComp 2.1; Levels 2 to 4)	Knowledge (What they know)	Cognitive and practical skills (What they can do)	Digital skills (What they can do)	Competences (How responsible and self-reliant they can do it)

Level 2				
Level 2 Basic factual **knowledge** of a field of work or study. Basic **cognitive and practical skills** required to use relevant information in order to carry out tasks and to solve routine problems using simple rules and tools. A range of **digital skills** required to identification of information needs, finding data, information and content through a simple search in digital environments, finding how to access these data, information and identifying simple personal search strategies. **Competence**: work or study under supervision with some autonomy.	Seniors know basic terminology related to security and data protection, such as fraud management, fraud detections, fraud prevention. Furthermore, they know about key data protection concepts, principles and obligations. They know also about threats and possible risks in online banking transactions.	Seniors can take effective security measures in online transactions. Furthermore, seniors can understand and evaluate the security and data protection level of websites connected to finances.	Seniors can protect their security and data in simple online banking transactions. Furthermore, they are able to process and transfer personal data, and comply with data protection requirements in their day-to-day work.	Seniors are able to understand different types of scams targeting seniors and know how to protect themselves from becoming a victim. Seniors are able to understand and evaluate risks and reject attacks on the security of their banking. Seniors know basic security measures to protect their banking accounts, passwords and personal data.

Method/strategy design:

This module can include face to face learning and online materials for later use, together with different case studies, to show seniors scenarios with different examples of financial abuse. Scenario games could train seniors to reject attacks. Scenario games could show them how to detect fake bank emails and pages. Furthermore, also a written document with tips on security issues could be prepared. Sources (learning materials, examples etc.) that already exist in this field can be included.

The partner who will develop this module should think also on the content that could be taught with the game. It is advised to be in the contact with VITECO during the development of the module in order to check/define the possibilities for development of the game within the module.

Draft Skill Card: Using alternative payment methods

Level (based on EQF and DigComp 2.1; Levels 2 to 4)	Knowledge (What they know)	Cognitive and practical skills (What they can do)	Digital skills (What they can do)	Competences (How responsible and self-reliant they can do it)

Level 2	Seniors know general information about top payment methods in their countries including alternative payments (also online methods). Besides benefits, seniors are informed also about the risks of each payment method.	Seniors know how to use the simplest payment methods in their private lives for their day-to-day routine safely.	Seniors can use the simplest payment methods on an online environment.	Seniors are able to understand the differences (including benefits and risks) between payment methods and are able to pay with the simplest methods of payment.
Basic factual **knowledge** of a field of work or study. Basic **cognitive and practical skills** required to use relevant information in order to carry out tasks and to solve routine problems using simple rules and tools. A range of **digital skills** required to identification of information needs, finding data, information and content through a simple search in digital environments, finding how to access these data, information and identifying simple personal search strategies. **Competence**: work or study under supervision with some autonomy.				

Level 3	Seniors know general characteristics about the most used alternative payment methods that exist on the market. Besides benefits, seniors are also informed about the risks of each payment method.	Seniors know how to use the most used payment methods in their private life safely.	Seniors can use the most used payment methods on an online environment.	Seniors are able to decide which payment method is the most appropriate for them in a given situation. Furthermore, they are able to use different payment methods safely.
Knowledge of facts, principles, processes and general concepts, in a field of work or study. A range of **cognitive and practical skills** required to accomplish tasks and solve problems by selecting and applying basic methods, tools, materials and information. A range of **digital skills** required for explanation of information needs, performing well-defined and routine searches to find data, information and content in digital environments, explaining how to access them and navigate between them; explaining well-defined and routine personal search strategies. As **competences** take responsibility for completion of tasks in work or study; adapt own				

behaviour to circumstances in solving problems.				

Method/strategy design:

This module can include face to face learning with presentation of different payment methods. Case studies could support the presentation of the methods, further in face to face learning seniors will also learn how to pay with different methods of payment. The security module is strongly connected with this module, therefore while developing the content of both modules, partners should work closely together to avoid any duplication of content.

The partner who will develop this module should think also on the content that could be taught with the game. It is advised to be in the contact with VITECO during the development of the module in order to check/define the possibilities for development of the game within the module.

The final version of the skill card which will be done on the basis of the draft skill card and together with developing the content of the modules will be in the following form.

The final version of the skill card done on the basis of the draft skill card and together with developing the content of the modules

MODULE, DURATION (IN TOTAL …H) & MODUL LEADER	TRAINING TOPICS - LIST OF SUB-TOPICS	LEVEL & SKILLS - WHAT THEY KNOW, CAN DO, ARE ABLE TO AND HOW RESPONSIBLE AND SELF-RELIANT THEY CAN DO IT	METHOD & STRATEGY - FACE-TO-FACE OR ONLINE
1. Digital Financial Services - Basic terminology (10 h) Project partner: PROGETTO MARCONI	1.1 TOPIC Definition of digital financial services	**Basic:** **Seniors know and are able to:** - Understand the meaning of digital financial services - give an overview of the transformation of banking services and the main digital finance services.	PPT presentation Video Paperboard Markers
	1.2 TOPIC Overview on digital financial services	**Basic:** - Understand the main terms of financial digital world - Understand the main digital services delivered through digital channels - Search, find and explain the meaning of basic terms	Videos, PPT presentation, PPT summary Q&A Paperboard Markers
		Advanced: - Understand more complex terms commonly used in the area of DFS	PPT presentation Videos PPT summary Q&A Paperboard Markers
	1.3 TOPIC Digital payment methods	**Basic:** - Understand the main terms of digital payment methods - Understand the terms of digital payment services (e-banking, mobile banking and non-financial institution) to transfer funds and provide for payments	PPT presentation Videos Q&A session Paperboard Markers

	1.4 TOPIC **Investment and savings digital services**	**Basic:** - Understand the main terms of investment and savings services accessed and delivered through various digital channels	PPT presentation Videos Q&A session Paperboard Markers
		Advanced: - Understand the use of investment and savings services accessed and delivered through digital channels	PPT presentation Videos Q&A session Paperboard Markers
	1.5 TOPIC **Digital lending**	**Basic:** - Understand the main terms of investment and savings digital services	PPT presentation Video PDF documents
		Advanced: - Understand the use of lending services accessed and delivered through digital channels	PPT presentation Video PDF documents
2. Money management for seniors (8 h) **Project partner:** **UNIVERSITY OF ALICANTE**	2.1 TOPIC **Personal budgets and individual financial decisions**	**Basic:** Seniors know and are able to: - plan their income and expenses - prepare their budget - identify and understand financial decisions - understand the role of financial markets - prepare their online spending diary	Face-to-face PPT presentation On-line tool
		Advanced: Seniors are able to: - use different online decision-making tools related to money management, and learn to make sound personal decisions.	Face-to-face PPT presentation On-line tool
	2.2 TOPIC	**Basic:** Senior are able to:	Face-to-face PPT presentation Learning game

	Time value of money	- distinguish cash flows according to the moment in time when they occur - present any daily financial activity as a cash flow succession (loans, pension plans, rents..) - optimise seniors spending policy	
		Advanced: Seniors are able to: - better understand and handling of the topics related with time value of money	Face-to-face PPT presentation Learning game
	2.3 TOPIC **Investment evaluation**	**Basic:** Seniors are able to: - Understand how buying and selling decisions are made - Identify the best investment and financing opportunities - Visualize the effect of risk	Face-to-face PPT presentation Learning game
		Advanced: Seniors are able to: - apply the standard technology used with money management by the average user	Face-to-face PPT presentation Learning game
3. ONLINE BANKING (8 h) **Project partner:** **FHJ**	**3.1 TOPIC** **Introduction to online banking**	**Basic:** Seniors know and are able to: - understand how banking has evolved - understand general features of online banking - define benefits and challenges of online banking - understand different online banking services	Face-to-face with presentation slides
	3.2 TOPIC **Online banking environments**	**Basic:** Senior are able to: - create their own online account - register themselves for online banking - navigate online banking	Face-to-face with presentation slides Video tutorials with explaining the steps for registration Presenting different free available platforms banks are using the country.
		Advanced: Seniors are able to:	Face-to-face with presentation slides Video tutorials with explaining the steps for registration

		- better understand and handling of the topics related with time value of money	Presenting different free available platforms banks are using the country.
	3.3 TOPIC **Online account management**	**Basic:** Seniors are able to: - use common online banking functions to manage their money.	Face-to-face with presentation slides Video tutorials Game learning
		Advanced: Seniors are able to: - use online banking for certain transactions like transferals and regular orders.	Face-to-face with presentation slides Video tutorials Game learning
4. **ONLINE SECURITY** **(8 h)** **Project partner:** **FHJ**	**4.1 TOPIC** **Security of devices – the risks**	**Basic:** Seniors know and are able to: - define the risks when using PC	Face to face: Presentation Brainstorming with trainer-controlled result assurance
	4.2 TOPIC **Security of devices – the instruments**	**Basic:** Senior are able to: - understand the most important instruments of PC security	Short Video Editing a working sheet
		Advanced: Seniors are able to: - use the most important instruments of PC security	Working on the PC under guidance
	4.3 TOPIC **Security on online banking**	**Basic:** Seniors are able to: - know the risks involved in online banking - able to apply patterns of action for safe online banking	Internet research Face-to-face: exchange of experience Face-to-face or online: Trainer lecture with presentation and information sheet

		Advanced: Seniors are able to: - able to react in case of irregularities - to process and transfer personal data, and comply with data protection requirements in their day-to-day work	Face-to-face: exchange of experience Face-to-face or online: Trainer lecture with presentation and information sheet
5. ALTERNATIVE PAYMENT METHODS (8 h) **Project partner:** **E-Seniors**	**5.1 TOPIC** **Alternative payment methods**	**Basic:** Seniors know and are able to: - understand the existing technologies implemented to purchase any item	PPT presentation Video Q&A session
	5.2 TOPIC **Zoom on NFC and mobile payment methods**	**Basic:** Senior are able to: - understand what NFC and mobile payments are - understand how to use NFC payments in a safe and autonomous way	PPT presentation, Word document
		Advanced: Seniors are able to: - differentiate NFC and mobile payments from other digital payment methods	PPT presentation, Word document
	5.3 TOPIC **Zoom on online wallet services (with simulation)**	**Basic:** Seniors are able to: - Understand what online wallets are - Know about buyers' protection - Know how to use an online wallet service (simulation) - Know how to navigate in the online wallet user interface	PPT presentation and practical session by simulation of creation of a PayPal account Learning by doing Laptops and Internet connection Roundtable Paperboard

		Advanced: Seniors are able to: - Know about the scams that exist, how to prevent them and how to react to them -	PPT presentation and practical session by simulation of creation of a PayPal account Learning by doing Laptops and Internet connection Roundtable Paperboard
	5.4 TOPIC **Zoom on prepaid and debit cards**	Basic: Seniors are able to: - know what prepaid and debit cards are, their advantages and disadvantages, when to use them etc.	PPT presentation; Video; Q&A session.
		Advanced: Seniors are able to: - Know about the scams that exist, how to prevent them and how to react to them	PPT presentation and practical session by simulation of creation of a PayPal account Learning by doing Laptops and Internet connection Roundtable Paperboard
	5.5 TOPIC **Zoom on payments online**	Basic: Seniors are able to: - know what are the different types of online payment - know how to differentiate online payments from other types of payment methods	PPT presentation Videos to illustrate the utility and practicality of online payment Word document Q&A sessions

		Advanced: Seniors are able to: - Participants will learn how to recognize and protect themselves from any potential risks and fraud online	PPT presentation Videos to illustrate the utility and practicality of online payment Word document Q&A sessions