



Policy Recommendations for National and European Stakeholders: Social and Financial Education of Youth

These recommendations were written in cooperation of three organizations:

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INTRODUCTION:

Skola dokoran – Wide Open School n. o., as a part of the international consortium, has been realizing the project Aflateen - Social and Financial Education for Engagement Entrepreneurship and Employment since October 2019. The consortium consists of 3 partners (Hungarian, Serbian and Slovak partner organization).

The goal of the project is, based on the experience of partners from 3 countries, to offer a solution for the lack of financial and entrepreneurship education in Hungary, Serbia and Slovakia, which has been identified as one of the roots of high rates of unemployment among young people in the region. These recommendations have been prepared based on the knowledge and experience of project realizators for those relevant stakeholders who are responsible for the improvement of current situation in the area of social, financial and entrepreneurship education in Slovakia and in Europe.

Recommendations have been divided in three thematic groups:

- Diversity of Children's Needs
- Content and Methods of Education
- Future Success of Disadvantaged Youth at the Job Market

Recommendations give a general analysis of the situation in each of the areas and specific suggestions for improving the situation at a national and European level. It is anticipated that these recommendations will contribute to the Slovak government's ongoing efforts to promote the financial literacy and active citizenship approach among the youth. These findings and recommendations might inform the discussions and help shape educational reform plans.

AREA 1: DIVERSITY OF CHILDREN'S NEEDS

Analysis of the situation:

Children and pupils have diverse learning needs, but the system fulfils the needs of only some of them. Both the education system and the teachers are often not sufficiently prepared to cater to the needs of young people. Currently, the education system is unable to address the variety of learners' needs and interests at schools. Indeed, particular groups of children, such as the physically disabled or Roma from excluded localities, are being systematically excluded from education. The lack of support at the right time even multiplies the initial difficulties these children face on their education path. Many of them end their education without completing a level that would enable them to continue with further studies, and without acquiring a qualification sufficient to succeeding on the labour market. In secondary education, these students attend mostly practical schools and special vocational schools for students with mental disabilities, or they attend mainstream vocational schools.

The findings indicate that transition to secondary school can also pose problems for children diagnosed with autism, multiple disabilities or sensory disabilities. Transition to secondary

schools is further complicated by the limited access to career advice. Physical barriers in school buildings pose a particular problem, along with the lack of teaching assistants and personal assistants for learners with disabilities, and the inadequate competences of teachers in working with these learners.

Students in teaching programmes point out the lack of attention placed on this issue in their pre-service training, and no remedy is provided during in-service teacher training. Almost three quarters of teachers at mainstream schools participating in the survey in Slovakia did not attend any further training on supporting children with diverse needs in education. Despite two thirds of teachers expressing a need to attend such training, it is not actually available. According to the international survey TALIS 2018, it is in this field that the highest proportion of current teachers feel they need to develop professionally.

A high proportion of children educated in separate schools and classes for students with the same/similar disabilities runs contrary to the international commitments and trends supporting education of all children in their local communities. It limits interaction of these children with the rest of society and increases their chances of exclusion from the labour market or society in the future. Separate education also prevents typically developing children from learning to live in a diverse society and benefit from professional and customised support.

Recommendations:

- School should address the diverse learning needs children have, and provide them with the quality and customised support that would enable them to experience success both there and also later in their lives.
- A choice of various educational content should be supported, so that each pupil can discover and develop their strengths. With support from the career guidance advisor, each pupil at primary school should choose their secondary school so that it matches their abilities and interests.
- Effective preventive measures should be introduced to lower the risk of dropping out of school.
- No student should leave secondary school without acquiring a work qualification. This can be addressed by an upgraded model of secondary vocational education, according to which each school leaver receives a certificate stating a specific qualification level according to the National Qualifications Framework.
- Support in education should be available to all learners to the extent they need it, and it should not only reflect shortcomings on the side of a learner (e.g. physical disability), but also the barriers in access to education at a particular school (e.g. existence of physical barriers, language of instruction differing from the learner's mother tongue).
- Continuous professional development of teachers should be supported. Teachers and professional staff at schools should have access to quality and diverse in-service teacher training programmes.

- In pre-service teacher training, we recommend extending teaching internships for students and increasing their quality, along with specialised training in general and subject-based didactics, so that graduates gain not only theoretical knowledge on what to teach, but most especially the practical teaching skills on how to teach.
- Teachers must be trained to be able to customise their teaching and address the variety of learners' needs and interests. Prospective teachers should learn how to recognise learners' talents and needs, adapt their teaching methods, and co-operate with other professionals in providing adequate support for each learner. Special needs education and inclusive education should become mandatory subjects in pre-service teacher training.
- The informal networking of schools should also be supported.
- All relevant actors should be mobilized, making use of the opportunities and value of the contributions from members of the most disadvantaged groups.
- Mutual learning should be supported by highlighting good practice, developing knowledge and strengthening the analytical tools.
- Conditions should be created for better mutual tolerance in the society, combating segregation and institutional prejudice.
- Improve the motivation, school results and attendance of Roma children in elementary schools, which requires ensuring the availability of qualified and diverse educational programmes focused on supporting the individualized needs of the student; increase the inclusiveness of the educational system, increase the effectiveness of the system of social support of education, reevaluation of the system of funding the marginalized Roma children,
- Support activities targeting work with families, applying comprehensive integration of gender sensitive and multicultural upbringing in elementary schools. Gradually establish conditions preventing teenage mothers to drop out of school prematurely.
- Address problematic issues of education and upbringing in special schools and school facilities, including school consultancy and prevention services; improve the process of diagnostics and placement of children into the system of special education and remove the reason for unjust placement of children into this system (methodology of diagnostic exams must take into reasonable account the abilities of children from marginalized Roma communities); create specific models of school inclusion for all types of disadvantaged children.
- Improve access to quality education with special emphasis on removing possible segregation at schools; prevent premature termination of school attendance and ensure a smooth transition from school to employment. Implement policies that will bridge gaps in the educational level of Roma and the rest of the population.

AREA 2: CONTENT AND METHODS OF EDUCATION

Analysis of the situation:

Education should provide learners with relevant knowledge and skills development, and enable their holistic development. It should reduce inequalities, address various needs and develop the potential of all learners as much as possible. Moreover, higher education institutions should also develop culture and new knowledge. At the same time, education should prepare learners to succeed in their personal, civic, and professional life. However, the current reality of the education system is different. The content of education is not defined so as to develop relevant competences, besides providing essential knowledge. Teaching at schools does not currently support active exploration, nor the development of critical thinking, ethical behaviour, creativity, co-operation or civic engagement. The dominant teaching methods are conversation about a topic and lecturing. However, these methods do not support learners in acquiring the various learning strategies they could use in real life; they do not motivate them to explore, search for context, and they do not develop their analytical and critical thinking.

Yet these are precisely those skills employers expect from graduates. Teachers explain that the barriers hindering them from applying active teaching methods are not only related to time and material resources, but also to the lack of methodological guidance in implementing new methods in practice.

Insufficient attention is given to the holistic personal development of students (motivation to work and study, communication, entrepreneurship, creativity, etc.), along with ethical behaviour, active citizenship, critical thinking and learning in context.

Active teaching methods are only applied to a limited degree, despite such approaches making learning content more attractive to students and easing their learning. Teachers who apply active learning methods and student group work reported several challenges and barriers to this approach. A frequent barrier perceived is a lack of time for more complex activities, related to 45-minute school classes and the impossibility of teaching in longer blocs. They also experience a lack of methodological and professional support in their own experiments with new teaching methods.

The teaching methods applied have an impact on methods for assessing learners. In the Learning Makes Sense questionnaire, teachers claimed that to assess the knowledge and skills attained by learners, they mostly use announced written tests or oral evaluation at the board.

The focus on acquiring isolated pieces of knowledge is further strengthened by the teaching methods applied at schools, where students are mostly passive recipients of information. The underdevelopment of skills such as learning strategies, communication and co-operation with other people, openness to change, resilience, problem solving, active citizenship and ethical behaviour, can consequently form a barrier to nurturing a successful personal, civic and work life. A variety of skills and personal characteristics, rather than isolated pieces of knowledge, are a prerequisite for creating a vision for one's own life and exploring routes to its fulfilment.

During their transition to lower secondary education children enter adolescence, and this period has significant developmental characteristics. The selection of teaching methods by teachers is particularly important, because pupils at this age need more contact with their peers, and they need to discuss, philosophise, and analyse the world around them whilst adopting their own stance to it. The learning environment should take young adolescents' desire for autonomy into account, together with their need to participate in decision-making on all issues that affect them.

Entrepreneurship and **initiative** encourage an engaged approach to life and are also linked to pupils' involvement in extra-curricular activities at school, as well as their willingness to engage in problem-solving. Creativity enables people to find solutions in both ordinary and unusual situations. At schools entrepreneurship is mainly associated with the development of knowledge related to economics just like creativity is often exclusively linked with artistic subjects. However, creativity as well as initiative and problem-solving skills are important personal characteristics that employers expect from their employees. A committed attitude, entrepreneurship and creativity are also important characteristics of a personally and civically responsible personality.

Competences of entrepreneurship and initiative support the ability to bring about change, but also to actively adapt to it. Entrepreneurship can be characterised as acting on opportunities and ideas that translate into value (economic, cultural or social) for others.

Financial literacy is one of the important topics in student development. Understanding, but also managing personal finances, has become one of the educational priorities. In Slovakia, a National Strategy for Financial Literacy was developed in 2008 and a number of methodological materials for teachers have been developed. However, the qualitative data suggests that teachers associate financial literacy primarily with its mathematical dimension and economic thinking. International testing revealed that more than a third of pupils are unable to apply finance-related knowledge and skills at a basic level. Financial literacy is "the ability to use knowledge, skills and experience to effectively manage one's own financial resources in order to ensure lifelong security for oneself and one's household. The PISA testing in the area of financial literacy examined the level of financial knowledge and skills necessary for students to make their financial plans and decisions, and the ability to demonstrate and apply their knowledge and skills in practice. Methods that promote both analytical and critical thinking promote financial literacy. Unfortunately, there is insufficient encouragement for pupils to express their own opinions or to argue and seek solutions creatively. The development of financial literacy is one of the skills and competences associated with successful engagement in life. Financial literacy promotes the learning of the principles of responsible management of personal finances, including the relationship between work and personal income, but it also addresses issues of consumerism or saving, investing and insurance.

Analytical and critical thinking are the most complex types of thinking. They are important for forming one's own opinions, learning about the world, not giving in to first impressions. Critical thinking as a path from information to forming one's own opinion is an important part not only for subsequent studies but also for everyday life. However, the teaching strategies currently used in schools are ineffective in developing critical and analytical thinking as well as learning in context.

Recommendations:

- Regarding the content of education, teaching methods and assessment in education, we recommend elaborating a new national curriculum for particular educational levels.
- Along with updated content and education goals, the new national curriculum should outline recommended strategies for teaching and assessment, and thus provide teachers with a practical guide to implementing changes in their classes.
- Secondary schools should focus on developing professional knowledge and skills in particular subjects, with grammar schools emphasizing knowledge and secondary vocational schools focusing on the combination of skills and knowledge. Hence, we propose that the content of education should have a modular structure, and the recommended combination of school subjects should be determined in consultation with employers.
- The content of education should support holistic personality development, critical thinking, digital skills, motivation to study and work, ability to learn in context and co-operation in problem solving. The content of education should be attractive and up-to-date.
- We propose unifying the national curriculum for individual educational levels so that all learners can develop their own potential systemically, and their diverse needs are respected. To achieve these goals, a new national curriculum is vital, with updated content and objectives, along with a description of recommended teaching strategies and assessment methods.
- The teaching methods used should support active learning and make education more customised, and assessment methods also need to be changed.
- At secondary schools, knowledge and skills in individual school subjects should be further developed. Study programmes (with or without school-leaving exams) should be structured in such a way that students can sufficiently profile themselves by their choice of school subject, and at the same time develop their general and professional competences in a balanced way.
- Education content, teaching methods and assessment approaches should change in such a way that they contribute to complex personal development, and develop the knowledge and skills conducive to a meaningful life.
- The methods of education should take into account the increased need for social contact of adolescents.
- The style of teaching in schools should create space to meet the need of adolescents to discuss, reflect and philosophize.
- The style of teaching should make full use of the adolescents' cognitive abilities.

- The style of teaching should be respectful and accepting.
- Active learning methods should be applied.
- Peer learning should be used as a tool in this age category.
- Non-formal learning opportunities should be promoted and supported.
- Teaching in blocks instead of in fixed 45-minute lessons should be allowed.

AREA 3: FUTURE SUCCESS OF THE DISADVANTAGED YOUTH AT THE JOB MARKET

Analysis of the situation:

The education content, and the lack of holistic and up-to-date approach, is reflected in how HR professionals view how schools prepare their students in relation to employers' requirements. Employees with low, middle and high qualifications only partially fulfil the requirements of employers. Moreover, they fall furthest below expectations in precisely those domains which are most demanded (motivation to work and learn, ability to learn). In most jobs, applicants actually meet the formal education criteria, yet employers put the lowest emphasis on that in the hiring process.

If we claim that holistic personal development should be an educational goal at every educational stage, then it is necessary to balance knowledge acquisition with its application in order to succeed in personal, civic, and professional life. This requires education content that enables learners to acquire the knowledge, skills and competences needed to find a job matching one's potential and interests. At the same time, education should stimulate the motivation to study and work, which is a prerequisite for career progress. Currently, education has a narrow focus and does not develop learners' personalities in various aspects, so learners have to develop them elsewhere. Furthermore, they feel that the school did not develop them in the domains needed for life. As a consequence, people tend to assign education a lower value and demand it less.

Technological progress, digitalisation and the rapid pace of innovation in both everyday and professional life place expectations on individuals to be able to learn constantly, and be open to all new challenges. However, instruction at schools at all educational stages is dominated by teaching methods that provide students with ready-to-use knowledge. As a result, students do not learn how to search for information they could use in life, apply their existing knowledge, create new knowledge, or solve problems by themselves or in teams. With the prevailing teaching methods, including lecturing and dictating notes with frontal teaching or individual work, students neither acquire various learning strategies, nor do they improve their teamwork skills. However, these are precisely the skills that employers request from any

type of job applicant and it is crucial to find ways to provide the youth with these necessary skills in order for them to develop a pro-active attitude to life.

Recommendations:

- Bring together political organizations, non-profit organizations, entrepreneurs, academics and leading personalities to work together at European level, observe, analyse and contribute to the debate on European educational and employment policy issues. Support national and transnational exchange of good practices.
- Make the inclusion of the most disadvantaged groups of unemployed people (young graduates, elderly people, long-term unemployed people, immigrants, Roma people, people with different sexual orientation ..) into the society, in particular into labour market, a priority of the political agenda.
- Pursue equality mainstreaming and gender mainstreaming.
- Identify and address specific barriers to inclusion of members of the most disadvantaged groups.
- Establish a sustainable long term policy for inclusive labour markets, using a targeted, but not segregated approach.
- Mobilise all relevant actors, making use of the opportunities and value the contribution from members of the most disadvantaged groups.
- Support mutual learning by highlighting good practice, developing knowledge and strengthening the analytical tools.
- Create a set of best practices in the area of education of unemployed adults.
- Minimalize the influence of physical barriers on integration to the labour market for the most disadvantaged and accessible groups, through the establishment of motivation factors and better access to re-qualification courses and life-long education.
- Create conditions for work against mentality of stagnation, fearful pessimism and unquestioned technophobia.
- Support second chance classes targeting adults who were previous drop-outs, aim at improving their literacy and qualifications and so increasing their possibilities in the labour market.
- Create conditions for better mutual tolerance in the society.
- Combat segregation and institutional prejudice.
- Make the labour market more flexible and less restrictive.
- Aim at market work instead of public work.

- Encourage the entrepreneurial spirit of the most disadvantaged groups.
- Improve the environment to support job creation activities in the less developed regions, creation of role models and income generation activities.
- Focus specifically on the implementation of policies to improve the participation of long-term unemployed people on life-long learning to break the closed circle of poverty.
- Pay attention also to individuals, do not view communities as groups of people with the same specifics.
- Subsidise employers who take on Roma or similarly disadvantaged workers.
- Monitor and forecast educational objectives of employers to create a lifelong learning system, which would allow participants of all ages and life situations to make a right choice for their further education.
- Provide the best possible clash between the educational opportunities which are available for people and skills, knowledge, attitudes and behaviour, leading to lower unemployment.
- Improve career guidance for young people.
- Strengthen national capacities for lifelong learning.
- Actively engage disadvantaged groups into creation of lifelong learning content.
- Allocate the necessary resources.