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Name of the project: “Development of the Key Competences of Adults by Innovation Program of Consumer Education”

Contract number: 2018-1-SK01-KA204-046393

OUTPUT 5 – Creation of the educational programme and its verification

Form of verification: Action research

The goal of the research: To verify the impact of consumer education on the development of key competences

Research methods: observation, evaluation, data processing methods, data management, method of presentation of results

FIRST VERIFICATION

TOPIC: FAMILY BUDGET

SPECIFIC GOALS:

Date and time: 16.06.2020

Place of commencement: Bruntál

Verifiers: Mgr. Ing. Renata Horáková, Marcela Reichelová

Duration: 90 minutes

Number of respondents: 9

Výzkumný soubor		Men	Women
Age	16-19 years-old	5	3
	20-24 years-old	1	
	25-29 years-old		
Level of education	ISCED 1	6	2
	Primary Education		



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	ISCED 2 Lower secondary education		1
	ISCED 3 Upper secondary education		
Period of unemployment	1-4 years	6	3
	5-9 years		
	More than 10 let		

NOTE: The participants in this training were young people who had recently left the institutional education (children's home or diagnostic institute) and currently for a temporary period of max. 1 year they have the opportunity to live in the so-called "A halfway house" (a social service that provides temporary housing to these young people).

Research questions:

1. Was the chosen topic of consumer education attractive and motivating?

In the near future (in a matter of months), all participants will be facing finding an independent accommodation and the process of becoming independent. The chosen topic Family Budget and the instructions of the case study corresponded with what the participants of the training are currently dealing with in their real lives.

2. Did experiential learning stimulate the activity of participants?

Yes, the participants were active except for one passive observer. For most, we observed more activity while working in a smaller group, and natural leaders took up activity when presenting the results of tasks in front of the whole group.

3. What was the quality of the tasks carried out by the participants that they presented?

Learning with the help of a case study is characterized by the fact that based on the description of the real situation, the student proposes his own solutions and presents them. The level of processed tasks in terms of content was very good despite the lower educational attainment and the small life experiences of the participants, who spent a large part of their life so far in a constitutional facility and are only getting to know the real money management. Participants compiled a budget according to the case study assignment and correctly divided the cost by



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their type. The answers to other questions and tasks mirrored the life situation and experience of the participants. The participants focused mainly on the cost side of the budget and, in order to balance the budget, they looked for reserves on the cost side (e.g. they were willing to save on food and telecommunications services, less willingness to show in savings on entertainment and unfortunately also in finding options on the revenue side of the budget). The lecturer subsequently tried to focus the attention of the participants precisely on the income side.

As for the quality of the presentation of tasks and their own opinions, a certain shyness was notable, which influenced the level of quality of the presentation in the Czech language. As the lesson continued over time, however, we perceived a kind of relaxation, and the participants became increasingly able to talk, and the initially one-word answers and replicas became longer reflections on the possibilities of working with the financial budget.

4. Did the participants of the training solve tasks within the specified time?

Yes, the participants of the training mastered the solution of tasks at the appointed time. The whole lesson eventually stretched to 2 hours, but this is due to a longer final discussion on the topic: When is appropriate and inappropriate to take a loan. As this was a topic that interested participants and expressed a number of interesting insights and ideas, the lecturers did not forcibly end the discussion

5. Were all members of the group active in solving tasks?

The leadership of each of the two formed groups was taken by natural "leaders". The girls were much more passive and were less likely to assert themselves compared to extroverted young men, or they had no need to promote themselves.

6. Were all of the participants of the learning involved in the communication?

All participants were involved in communication, but of course not at the same intensity. The girls in this group were much more restrained and engaged more at the invitation, while the young men in this group were rather extroverted and tried to assert their opinion. However, this distinction does not tell a thing about any gender stereotypes but is merely the result of a random group assembly and the character traits of individual members.

7. Were the tools to measure the development of key competences chosen appropriately?



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Observation was proposed as a tool for measuring the development of key competences. The observer had at his disposal a simple observation sheet in which the indicators show three different levels of qualitative development of the student's key competences.

8. Did the indicators measure the different levels of development of key competences of participants?

As verifiers who are co-creators of the training programme at the same time, we have encountered certain limitations that do not allow us to objectively and fully evaluate the development of the key competencies of individual participants during one meeting only on the basis of observation. In order to measure the level of development, in our opinion it is necessary to know the initial "starting position" of individual participants, especially in the case of evaluation of the level of key competence of communication in the mother tongue. In the 90 minutes, or rather 120 minutes, during which the lecturer is only getting to know the participants, this is not really possible. It should also be noted that in this particular case there were often young people with specific educational needs, for whom monitoring the development of key competences of communication in the mother tongue requires a longer time/more meetings. The information below should thus be viewed with an optic reflecting on the above stated limitations. In measuring the development of social and civic competences, where we set ourselves the main goal of helping participants to understand the basic financial concepts related to the family budget and teach them to create a simple family budget, we were more successful in measuring different levels of development by observing.

9. Has the verification confirmed the development of social competences? Which knowledge, skills, attitudes have been developed and in what quality?

The aim of the lesson was to enable participants to understand the basic financial concepts related to the family budget, to strengthen the skills associated with the creation of a simple family budget. The lecturer actively sought to develop participants' attitudes towards unhealthy debt, saving and a balanced budget.

10. Did the verification confirm the development of communication in the mother tongue? Which communication skills have been developed and in what quality?

The aim was to develop the ability of participants to formulate oral and written arguments to express and present their own opinions and experiences, to express and understand different opinions.



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11. Was the self-assessment of the participants of the training objective?

Self-assessment was not originally proposed as part of this lesson. Given the limited possibilities of observation (see above), we propose to include one of the self-assessment tools additionally in the verification plan based on the results of the action research.

12. Have the participants confirmed that consumer education is useful and they want to educate themselves more?

During the final evaluation, participants confirmed that this type of education is beneficial to them. An appropriate selection of a topic with which participants could identify certainly contributed to the interest in this type of education.

13. Has action research confirmed that the consumer education programme has met the objectives of developing key competencies?

Yes, the consumer education programme based on action research has met the development objectives, in particular for social and civic competences, and a part of the participants, to a lesser extent also in the field of communication development in the mother tongue.

Note: In the case of a longer-term consumer education programme, where all the lessons would be focused on developing the two key competencies mentioned above, it would be possible to observe more pronounced results, as well in the competence of communication in the mother tongue.



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SECOND VERIFICATION

TOPIC: ELECTRONIC COMMUNICATION SERVICES

SPECIFIC GOALS:

Date and time: 29.06.2020

Place of commencement: Ostrava - Mariánské Hory, Přemyslovců 50

Verifiers: Mgr. Ing. Renata Horáková, Marcela Reichelová

Duration: 90 minut

Number of respondents: 5

Research file		Men	Women
Age	16-19 years-old		2
	20-24 years-old	1	2
	25-29 years-old		
Level of education	ISCED 1 Primary Education	1	3
	ISCED 2 Lower secondary education		1
	ISCED 3 Upper secondary education		
Period of unemployment	1-4 years	1	4
	5-9 years		
	More than 10 let		

Research questions:

14. Was the chosen topic of consumer education attractive and motivating?



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At present, every young person has a contract with a telecommunications service provider in a certain form, so this topic immediately affects them. Moreover, the Czech Republic is characterized by the fact that these services are one of the most expensive in Europe and the cost of these services accounts for a large part of the cost in the budget. In April 2020, consumer rights in the Czech Republic in the field of telecommunications services were strengthened and for this reason, part of the information was new and interesting for participants. The above facts make this topic attractive and motivate participants to actively engage.

15. Did experiential learning stimulate the activity of participants?

Yes, the participants were active during most of the lesson as they easily identified with the characters in the case study. Questions, even the individual activities were chosen appropriately, so that they instigated independent activity as well as cooperation in a group.

16. What was the quality of the tasks carried out by the participants that they presented?

The level of the finalized tasks corresponded with the attained educational level and experience of the participants.

17. Did the participants of the training solve tasks within the specified time?

The participants mostly managed to solve the tasks within the specified time. In the case of two more elaborate questions, there was a slight exceeding of the time limit. Nevertheless, we believe that the time set for managing the individual tasks is set adequately and corresponds with the capabilities of an average young consumer. If needed, we recommend that the lector adapts the time limit to the individual tasks to the level of knowledge and skill of the participants of the particular group.

18. Were all members of the group active in solving tasks?

Given the fact that it was a small group and the participants knew each other well, all of the participants were active during the lesson.

19. Were all of the participants of the learning involved in the communication?

The participants knew each other and communicated without restraint. Of course, the involvement in communication was not the same for all, but this is due to the individual nature of the individual participants.

20. Were the tools to measure the development of key competencies chosen appropriately?



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Observation and the "exit ticket" method have been proposed as a tool for measuring the development of key competences. Since the lecturer and the verifier had only this one meeting with the participants, the instruments were chosen appropriately.

21. Did the indicators measure the different levels of development of key competences of participants?

It can be complicated to evaluate the development of key competences of the individual participants entirely objectively. However, the results of the observation during this one lesson indicate that in case of implementation of the whole 10 independent lessons, the lecturer will have quite enough information for objective evaluation.

22. Has the verification confirmed the development of social competences? Which knowledge, skills, attitudes have been developed and in what quality?

We focused on developing the capacity to use consumer protection measures in the field of electronic communications services, besides other things by using out-of-court consumer dispute resolution bodies. Within an hour, participants attempted to apply the expert legal text to situations modelled in the case study. Although these were often legal questions, when the correct answers required a study of the attached manual, the participants decided to solve the tasks first impulsively, depending on how they thought it would be, or an internal feeling about what is possible and fair in consumer business relationships and what is not. When confronted with real legislation, they were often surprised by what rights the consumer, and therefore themselves as consumers, have and what rights or obligations service providers have towards them. We then developed not only the knowledge of individual-specific rights among the participants but especially the awareness of the importance of knowledge of their consumer rights in general. The participants gained knowledge about the existence of out-of-court dispute resolution entities, the existence of which they had not yet known about, and were led to use out-of-court dispute resolution methods as a suitable alternative to court proceedings.

23. Did the verification confirm the development of communication in the mother tongue? Which communication skills have been developed and in what quality?

During the lesson, we focused mainly on the development of the understanding of the professionally written text with legal content. Although these may be relatively complex texts for laymen, contracts with this content are commonly signed by consumers and we, therefore, consider it important for them to be able to understand them. From the beginning, the lecturer



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had to actively lead the participants to use a handbook/manual in the solution and try to understand the attached professional text, which caused difficulties for some participants. It was obvious that at the beginning of the lesson, participants had trouble using some technical terms that appear in consumer contracts correctly, to understand their content. After mastering these concepts, the ability to understand the context of the entire written text and also the ability to apply it to an example from a case study, and thus to one's situation, has significantly improved. We have developed the knowledge that it is not enough to just read a complex text, which in itself can cause considerable difficulties for young people, and therefore they often do not read the contracts, but it is also important to understand the content they sign, not ignore the written communication sent to me, etc.

24. Have the participants confirmed that consumer education is useful and they want to educate themselves more?

The "exit ticket" left by the students in the classroom at the end of the lesson provided us not only with information about the students' perception of the lesson as a whole and possible motivation for further education, but also valuable information about writing skills in their mother tongue.

The participants mentioned in particular the usefulness of consumer education for practical life described the information obtained as important and interesting and expressed their willingness to continue their education. However, participants generally used short, simple sentences, sometimes one-word or two-word conjunctions.

Ostrava, 9. 7. 2020

Mgr. Ing. Renata Horáková

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