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Creating an Educational Program and Verifying it

OUTPUT 5



UNION OF WORKING
CONSUMERS OF GREECE



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Project description

The aim of the project “Development of the Key Competences of Adults by Innovation Program of Consumer Education” is to create educational programs adapted to the needs of the unemployed under 29 years of age with low skills or low qualifications.

Aim of the research: To verify the quality of the program focused on the development and measurement of key competencies

Sampling: unemployed under 29 with low or low skills or low qualification

Research process: Action research

Research methods: Observation, assessment, data processing methods, method of presentation of results

Research questions:

1. Was the chosen topic of consumer education attractive and motivating?
2. Did experiential teaching stimulate students' activity for learning?
3. What was the quality of elaborated tasks which the participants have presented?
4. Did the students manage to solve the tasks in the set time?
5. Were all members of the group active in solving the tasks?
6. Were all participants in the communication involved?
7. Have the tools for measuring the development of key competencies been appropriately developed?
8. Did the indicators measure different levels of development of the participants' key competencies?
9. Has the verification confirmed the development of Social and Civic competencies? What knowledge, skills and attitude were developed and in what quality?
10. Did the verification confirm the development of Communication in the Mother Tongue? What communication skills were developed and in what quality?
11. Was the self-assessment of the participants in the training objective?
12. Have participants confirmed that consumer education is useful and want to be educated?
13. Has the Action Research confirmed that the Consumer Education Program has met the objectives of developing of key competencies?

The verification process took place in Italy, Greece, the Czech Republic and Slovakia, in two regions in each country.

VERIFICATION IN ITALY

Due to Corona virus pandemic, in Italy it is not yet possible to hold lessons and training courses in presence. The reference law is n. 6 of 21 February 2020 and subsequent amendments until the most recent of 14 July 2020 in which the Prime Minister signed the Dpcm which extends the measures of the Dpcm to 31 July 2020 of 11 June 2020. They are also confirmed and remain in force till 31 July 2020, us the provisions contained in the ordinances of the Minister of Health 30 June 2020 and 9 July 2020 (<http://www.governo.it/it/iorestoacasa-misure-governo>).

For this reason we had to carry out the two verifications of the lessons in the form of distance education.

Recruitment of participants

Two methods were used to recruit participants: search through publication of a notice on Facebook on the pages of: Consumer Competency, Federconsumatori, Consumer and Consumer Psychology, personal profiles, sampling of convenience, through contacts of the Federconsumatori (other offices of the association, request to the associates, etc.

The recruitment brought 12 participants, while another 4 were identified among young people who perform civil service at the association. For a total of 16 people, divided into 8 for each lesson

Division of participants

As it was difficult to establish the connection with 10 people (8 participants + the connection of the conductors), so in both lessons the 2 participants of the civil service were present with the conductors and the two trainers were together. This was possible because being in strength of the association and respecting the directives (which foresees to maintain the distance of one meter from one person and the other and the use of safety devices and an open window) it is possible to be in 4 people in a room if it has certain measures. In this way the link was between 6 participants and the trainers.

Points of weakness

Also as a consequence of lack of confidence with online lessons, we have noticed many weaknesses both from a technical and methodological point of view.

We talked to some teachers who held online lessons throughout the school year and confirmed that they themselves had to deal with the problems we encountered. Technology is a great help and a great tool, but you have to know it and take the right measures to use it. We were taken by surprise and everything had to be structured thinking about this tool and not to the frontal lessons.

We have identified two types of weaknesses: 1) of conductors, 2) structural

1. There are many platforms that allow you to do online lessons in a structured way and that allow you to have a large number of participants. They are structured to create a virtual classroom and if we had used one of those we would have encountered less problems, but both for the haste (we waited in the hope that the law that prevents the frontal lessons would change) and for lack of knowledge, we did not use the right channel.
2. online lessons do not allow participants to be in direct contact with each other and to carry out group activities. This is a very strong gap that affects the conduct of the lessons

in the way they were planned. It is true that each group task has been transformed into an individual delivery, but it is not the same thing

Strengths

In case of inability to carry out lessons in the presence this is an excellent solution, but we strongly reiterate that the project must be designed for the online tool from the beginning. The real strength is the very strength of the Consumer issues which, when explained, manage to involve even people who did not know them as they realize the importance they have in their daily lives and which are a matter that involves them in a way transversal: in daily life, in their communication skills, in the world of work as they are an added value to general culture.

Lessons

Although in the intentions the lessons should have been interactive, in reality they became frontal lessons, in which the conductors took turns to explain the themes. The first five minutes have passed to give instructions on how to keep in touch, we have had problems with microphones and videos. We then shared the didactic materials of the respective lessons on the e-mails of the participants, we gave the links to the videos they had to view. We moved on to personal presentations and the next ten minutes were devoted to the presentation of the projects. In practice it was not possible to respect the scheduled times because they were distorted by the online and our inexperience with the method. After the first moments of impasse, when we got to the heart of the topics, the climate also changed, as can be seen from the following reports

Theme: Environmental Issues and Consumer Regulation

Educational objectives:

- The individual can make a difference if he behaves appropriately and implement behaviour that respect the environment (Social and Civic Key Competencies).
- Search for, collect and process of information concerning environmental protection (Communication in Mother Tongue).

Date and time: 07/07/2020 - (9.30/11.00)

Address of the venue: Online training

Name of the researchers: Flavia Cavalero and Fabio Verneti

Duration of the event: 90 minuts

Number of the respondents: 8

Research sample	Men	Women
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Age	16-19 years	1	
	20-24 years		1
	25-29 years	4	2
Level of education	ISCED 1 Primary education		
	ISCED 2 Lower secondary education	2	
	ISCED 3 Upper secondary education	3	3
Unemployment time	1-4 years	5	3
	5-9 years		
	More than 10 years		

Answers to research questions:

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

The participants found the topic covered interesting; two of them said that initially they were not very interested in the topic, but then they became passionate. The thing that made them change their attitude was to understand that individual behavior has repercussions on the environment.

2. Did experiential teaching stimulate students' activity for learning? Unfortunately, due to the legal restrictions caused by the Corona virus pandemic, the lesson was online, this did not allow for the creation of working groups, and the video was viewed individually.

3. What were the quality of elaborated tasks that the participants have presented?

The participants were very collaborative despite the distance and, in general, the quality of the work done was good. Especially the video exercise, which was designed as an individual task, was done very well

4. Did the students manage to solve the tasks in the set time?

The activities were carried out regularly on schedule, in some cases even a little in advance

5. Were all members of the group active in solving the tasks? Participants were equally interested and active

6. Were all participants in the communication involved? Participants were equally involved in the communication

7. Have the tools for measuring the development of key competencies been appropriately developed?

The face-to-face lesson is certainly preferable, the distance dimension does not allow the participants to collaborate with each other and the individual dimension can be penalizing compared to the group dimension

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

In this group, the initial level of knowledge was quite equivalent, and in the end the participants were attested to a good level of development of key competences and the indicators highlighted the differences

9. Has the verification confirmed the development of Social and Civic competencies? What knowledge, skills and attitude were developed and in what quality?

All participants understood that individual behavior has a strong collective impact. Starting from the case study, they identified themselves with the characters and found some of their behaviors. One participant said *"so my mother is right when she tells me that I have to take a shower and not a bath in the tub ... I thought she said it because I stay in the toilet too long"*. The class understood the importance of participating effectively and constructively in social and working life

10. Did the verification confirm the development of Communication in the Mother Tongue? What communication skills were developed and in what quality?

Students learned and understood the meaning of words they didn't know, for example that of "water footprint" and there was confusion about words that were used as synonyms, such as "consumerism / consumerism" - "environmentalism / ecology". Participants actively participates in discussions, they took notes and asked for references to further investigate the topic. Now they know basic daily behaviors to protect the environment and to expresses opinions, experiences and attitudes in a coherent, clear and concise manner. All of them are able to give concrete examples and to indicate correct ways to protect the environment.

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

No, it wasn't, but I think it's important to include it as it allows participants to evaluate both their actual involvement and the learning achieved

12. Have participants confirmed that consumer education is useful and want to be educated? Everyone confirmed that intend to participate in other training course

13. Has the Action Research confirmed that the Consumer Education Program has met the objectives of developing of key competencies?

Yes, despite the change in the type of lesson which is certainly not positive compared to the planned one (online lessons versus attendance lessons); all this makes us hope that with face-to face lessons the objectives can always be achieved with a program of this type.

Theme: Advertising and Consumer Behaviour

Educational objectives:

- Ability to criticize and decode advertising (Social and Civic Competencies)
- Use language in a positive manner and in a creative way (Communication in mother tongue).

Date and time: 08/07/2020 - (9.30/11.00)

Address of the venue: Online training

Name of the researchers: Flavia Cavalero and Fabio Verneti

Duration of the event: 90 minuts

Number of the respondents: 8

Research sample		Men	women
Age	16-19 years	0	0
	20-24 years	2	2
	25-29 years	1	3
Level of education	ISCED 1 Primary education		
	ISCED 2 Lower secondary education	3	5
	ISCED 3 Upper secondary education	0	0
Unemployment time	1-4 years	3	5
	5-9 years	0	0
	More than 10 years	0	0

Answers to research questions:

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

Yes, the participants were interested and intrigued by the topic; they wanted to understand how advertising managed to condition consumers during purchases

2. Did experiential teaching stimulate students' activity for learning?

Yes, but presence mode would have been preferable Unfortunately, due to the legal restrictions caused by the Corona virus pandemic, the lesson was online, this did not allow for the creation of working groups, and the video was viewed individually.

3. What were the quality of elaborated tasks, which the participants have presented?

The level of tasks performed was medium, perhaps because the participants cannot collaborate each other, but had to work individually. The task of detecting misleading advertisements in some magazines was deemed difficult to execute

4. Did the students manage to solve the tasks in the set time?

The activities were carried out regularly on schedule

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

Yes, but with differences of involvement depending on the task, in that on misleading advertising, considered complicated, I noticed less involvement, while on what related to advertising communication techniques I noticed a greater participation

6. Were all participants in the communication involved?

Yes, they were. They were all very curious and asked many questions

7. Have the tools for measuring the development of key competencies been appropriately developed?

The face-to-face lesson is certainly preferable, the distance dimension does not allow the participants to collaborate with each other and the individual dimension can be penalizing compared to the group dimension

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

Yes the indicators have been useful to highlight the learning differences in the group

9. Has the verification confirmed the development of Social and Civic competencies? What knowledge, skills and attitude were developed and in what quality?

All actively participated in making personal contributions and were able to associate the issues faced in the classroom with their personal experiences, understood what criticism is and some learned to decode advertising. Everyone understood that it is possible and important to participate effectively and constructively in social and working life

10. Did the verification confirm the development of Communication in the Mother Tongue? What communication skills were developed and in what quality?

All students are able to explain to the colleagues of the course the meaning of a specific advertising message and to understand the manifest message; some have better understood how to decode the message and are able to explain it to others

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

No, it wasn't, but I think it's important to include it as it allows participants to evaluate both their actual involvement and the learning achieved

12. Have participants confirmed that consumer education is useful and want to be educated?

Everyone confirmed that intend to participate in other training course

13. Has the Action Research confirmed that the Consumer Education Program has met the objectives of developing of key competencies?

Yes, despite the change in the type of lesson which is certainly not positive compared to the planned one (online lessons versus attendance lessons); all this makes us hope that with face to face lessons the objectives can always be achieved with a program of this type.

VERIFICATION IN GREECE

The “Development of the Key Competences of Adults by Innovation Program of Consumer Education” is a project that focuses on the value of the key competences to the successful life of individuals in society and consequently to designing educational material which through lifelong learning educational sessions will aim at the development of those competencies. The scope of this

report is to summarize the results from the verification Action Research sessions for the educational material designed for the “Development of the Key Competences of Adults by Innovation Program of Consumer Education” project. The details of the two verification sessions are given below.

Theme: Traveler Rights

Educational objectives:

- Ability to practice consumer protection measures at Traveler Rights (Social and Civic Key Competencies).
- Ability to express opinions, experiences and attitudes by clear and coherent way (Communication in Mother Tongue).

Date and time: 01.07.2020

Address of the venue: Athens, 28, Ioulianou str 10433

Name of the researchers: Anastasia Chatzipavlou, Konstadia Zogaki

Duration of the event: 90 minutes

Number of the respondents: 4

Research sample		Men	Women
Age	16-19 years	3	
	20-24 years	1	
	25-29 years		
Level of education	ISCED 1 Primary education		
	ISCED 2 Lower secondary education		
	ISCED 3 Upper secondary education	4	
Unemployment time	1-4 years	4	
	5-9 years		
	More than 10 years		

For the first verification session the theme examined was “Traveller Rights”. The specific objectives were to examine the ability to:

- ✓ Practice consumer protection measures at Traveller Rights (Social and Civic Key Competencies).
- ✓ Express opinions, experiences and attitudes by clear and coherent way (Communication in Mother Tongue).

The session took place on the 01st of July 2020 at Athens, 28, Ioulianou str 10433. The researchers participating at the session were Ms Anastasia Chatzipavlou and Ms Konstadia Zogaki. The session lasted for 90 minutes and 4 participants, all male, were present. Three of the participants

were between 16-19 years of age while the other was 20-24 years old. All of the participants had attended upper secondary education and all have been unemployed for 1-4 years.

The session had the form of an Action Research focus group with the objective to verify the impact of the consumer education program on the development of key competencies, through observation, evaluation, data processing methods and method of presentation of results. A set of thirteen (13) questions were used to generate data, the answers of the opinions and experiences expressed by the participants.

During the first verification session all participants agreed that the chosen topic for education was both attractive and motivating for learning purposes. The method of experiential teaching used during the session was stimulating for all participants to learn from one another. They all seemed willing to participate in the procedure, both actively listening to others and by making an effort to reply to all given questions. All but one of the participants solved the given tasks in set time and all but one of the participants seemed to be fully engaged in actively solving the given tasks and therefore communicate appropriately throughout the procedure. The results obtained from the session gives us enough data to believe that the tools for measuring the development of key competencies performed adequately, overall serving their purpose by efficiently measuring different levels of development of the participants key competencies.

At first participants seemed hesitant to express their opinions however after thoroughly reading the case study material, they begun to actively participate in the problem solving procedure. They learned to identify the steps for problem solving of similar cases.

The second scope of the verification session was to confirm the development of communication in the Mother Tongue and the results from the session showed that all participants had a very good response in terms of verbal communication as well as the written communication. One of the participants showed a limited engagement at first, only to see his level of participation increasing during the session.

All the participants showed an increased level of interest in further educational programs around consumers' issues and seemed to be fully aligned with the scope of the Educational scope and the development of Key competencies. Self-assessment was not included in the verification material.

Theme: E-commerce: Withdrawal Right

Educational objectives:

- Ability to practice consumer protection measures in distant contracts/e-commerce (Social and Civic Key Competencies).

- Ability to express opinions, experiences and attitudes by clear and coherent way (Communication in Mother Tongue).

Date and time: 02.07.2020

Address of the venue: Elefsina, 28, Charilaou str, 19200

Name of the researchers: Anastasia Chatzipavlou, Konstadia Zogaki

Duration of the event: 90 minutes

Number of the respondents: 5

Research sample		Men	Women
Age	16-19 years		
	20-24 years	3	
	25-29 years	1	1
Level of education	ISCED 1 Primary education		
	ISCED 2 Lower secondary education		
	ISCED 3 Upper secondary education	5	
Unemployment time	1-4 years	3	1
	5-9 years	1	
	More than 10 years		

The session lasted for 90 minutes and there were 5 participants. The theme of the session was about “E-commerce and the Withdrawal Right”. The objectives of the session were similar to the previous session i.e.:

- ✓ Ability to practice consumer protection measures in distant contracts/e-commerce (Social and Civic Key Competencies).
- ✓ Ability to express opinions, experiences and attitudes by clear and coherent way (Communication in Mother Tongue).

The session had the form of an Action Research focus group with the objective to verify the impact of the consumer education program on the development of key competencies, through observation, evaluation, data processing methods and method of presentation of results. A set of thirteen (13) questions were used to generate data, the answers of the opinions and experiences expressed by the participants.

In this session four (4) male and one (1) female were present. Three of the participants were aged 20-24 years old and two of them were 25-29 years old. They all held an upper secondary education level. All of the participants have been unemployed for 1-4 years.

During the second verification session all participants agreed that the topic chosen for consumer education was both attractive and motivating. The method of experiential teaching used during the session was stimulating for all participants to learn from one another. All participants were actively participating in the entire procedure and managed to solve the given tasks in the set time, being fully involved communication-wise throughout the process. They were actively participate in the problem solving procedure and they learned to identify the steps for problem solving of similar cases.

The second scope of the verification session was to confirm the development of communication in the Mother Tongue and the results from the session showed that all participants had a very good response in terms of verbal communication as well as the written communication. All the participants showed an increased level of interest in further educational programs around consumers' issues and seemed to be fully aligned with the scope of the Educational scope and the development of Key competencies.

Self-assessment was included in the verification material. Participants answered positively to the self-assessment questions. Specifically they declared that they contributed to the work of the group, they submitted the views and opinions and they found useful the knowledge, skills and experience of the specific lesson.

VERIFICATION IN THE CZECH REPUBLIC

Theme: Family Budget

Educational objectives:

- Act responsibly with limited sources (Social and Civic Competencies)
- Formulate oral and written argument (Communication in Mother Tongue)

Date and time: 16.06.2020

Place of commencement: Bruntál

Verifiers: Mgr. Ing. Renata Horáková, Marcela Reichelová

Duration: 90 minutes

Number of respondents: 9

Research sample		Men	Women
Age	16-19 years-old	5	3
	20-24 years-old	1	
	25-29 years-old		
Level of education	ISCED 1 Primary education	6	2
	ISCED 2 Lower secondary education		1
	ISCED 3 Upper secondary education		
Unemployment Time	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 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?

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 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.

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.

Theme: Electronic Communication Services

Specific objectives:

- Resolve Conflict to Respect of Democratic Principles (Social and Civic Competencies)
- Ability to Use Different Types of Texts (Communication in Mother Tongue)

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 sample		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		
Unemployment time	1-4 years	1	4
	5-9 years		
	More than 10 let		

Research questions:

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

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

1. 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.

2. 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.

3. 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.

4. 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.

5. 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.

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

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.

7. 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.

8. 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.

9. 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 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.

10. 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.

VERIFICATION IN THE SLOVAK REPUBLIC

Theme: Complaints

Educational objectives:

- Ability to deal with consumer complaints based on democratic rules (Social and Civic Competencies)
- Ability to recognize effective and constructive communication (Communication in Mother Tongue)

Date and time: 26.02.2020

Venue: Úrad práce, sociálnych vecí a rodiny, ČSA 7, 974 01 Banská Bystrica

Researchers: Božena Stašenková, Andrea Stašenková

Duration: 90 minutes

Number of respondents: 9

Research sample		Men	Women
Age	16-19 years		
	20-24 years	5	2
	25-29 years	2	
Level of education	ISCED 1 Primary education		2
	ISCED 2 Lower secondary education	7	
	ISCED 3 Upper secondary education		
Unemployment time	1-4 years	5	2
	5-9 years	2	
	More than 10 years		

Table n. 1 Structure of the respondents in Banská Bystrica

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

Out of the total number of nine participants, two participants also participated in the first survey of educational needs in Banská Bystrica on January 23, 2019. The topic was attractive and motivating, attracting their attention and interest in working individually and in groups.

2. Did experiential teaching stimulate students' activity for learning?

A motivating case study of consumers' daily lives allowed learners to use their own experiences, thus increasing the activity and initiative of learners.

3. What were the quality of elaborated tasks which the participants have presented?

We evaluated the quality of the developed tasks in the work of cooperative groups and individual processing. Cooperative tasks had a qualitatively higher level, because it was the work of several members of one cooperative group. In individual work, diametrical differences of quality were seen, which were also visible in communication

4. Did the students manage to solve the tasks in the set time?

The assigned tasks were completed in the allotted time, but the tasks for the individual work of some students required a larger time allowance.

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

All group members were active during the cooperative work.

6. Were all participants in the communication involved?

Not all students responded equally quickly, so more time for discussion would allow more students to join the discussion.

7. Have the tools for measuring the development of key competencies been appropriately developed?

Indicators for measuring the development of key competencies are suitable and allow to teachers use formative assessment of performance of students

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

Selected indicators enabled the teacher to observe different levels of students' performance of Social and Civic competencies, Communication in Mother Tongue require much time and observation.

9. Has the verification confirmed the development of Social and Civic competencies? What knowledge, skills and attitude were developed and in what quality?

Participants demonstrated abilities to use necessary regulations and dealing with complaints.

10. Did the verification confirm the development of Communication in the Mother Tongue? What communication skills were developed and in what quality?

Development of communication skills was evident during the role-playing for the seller and the buyer, when the students demonstrated the performances of decent communication and the ability to seek compromise and resolve the situation.

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

The participants' self-evaluation in the form of emoticons was simplified to a dichotomous yes / no because most students did not have experience with this form of assessment. Assessment by students showed an overestimation of their competencies.

12. Have participants confirmed that consumer education is useful and want to be educated?

After the end of the educational program, a discussion was held with the participants of the education about what they liked / did not like about the aim, what interest they have in further education. All participants in education expressed interest in this type of education and supported the need for education for employment in the market.

13. Has the Action Research confirmed that the Consumer Education Program has met the objectives of developing of key competencies?

Tools for assessing the development of key competences enabled educators to measure the development of social competence at three different performance levels. The researchers confirmed that in order to measure the different performance levels of communication competence in the mother tongue, they need a longer period of time or an assessment of the previous state of communication.

Interpretation of learning process

A case study entitled Complaints aroused the active interest of respondents to solve tasks and to develop rules for resolving complaints. Respondents first worked without information sources to resolve complaints, then by the provisions of the law, comparing and discussing their feelings and findings. The use of methods involving roles plays allowed respondents to resolve complaints, express their views and attitudes and develop communication skills.

Assessment the development of key competencies

The respondents presented the development of Social and Civic Competencies during the activities related to the handling of complaints. They acquired the necessary knowledge about consumer protection and critically assessed the communication of actors during role-playing. Respondents have been the parts of new groups, needed to know each other to be willing to share their opinions and attitudes. After the initial obstacles in communication, other respondents were gradually involved in the discussion and expressed their opinions and attitudes in more detail. Educators involved the respondents in the self-assessment of the development of both key competencies. In the structured observation tables, they expressed their agreement or disagreement with prepared statements by the form of emoticons. Exceptionally, we recorded a critical assessment. It can be assumed that respondents had not any experience with this form of evaluation.

THEME: Groceries - What Will You Learn at Home

Educational objectives:

- Ability to practice consumer protection measures at labeling of groceries (Social and Civic Key Competencies).
- Ability to express opinions, experiences and attitudes by clear and coherent way (Communication in Mother Tongue).

Date and time: 03.03.2020

Venue: Úrad práce, sociálnych vecí a rodiny, Dr. Alexandra 61, Kežmarok

Researchers: Božena Stašenková, Andrea Stašenková

Duration: 90 minutes

Number of respondents:11

Research sample		Men	Women
Age	16-19 years	2	0
	20-24 years	3	0
	25-29 years	1	5
Level of education	ISCED 1 Primary education	4	2
	ISCED 2 Lower secondary education	2	3
	ISCED 3 Upper secondary education	0	0
Unemployment time	1-4 years	5	1
	5-9 years	2	3
	More than 10 years	0	0

Table n. 2 Structure of the respondents in Kežmarok

Interpretation of learning process

The selection of the case study corresponded to the preferences of the themes of unemployed during the survey of educational needs in focus group in Kežmarok in February 2019. The topic of food was known to the respondents and interactive methods supported their interest in learning. The case study motivated respondents to focus their attention and be active in solving theoretical and practical tasks. As part of individual and group work, they solved tasks for food labeling, which they demonstrated on specific examples. Applying the EUR method to the development of critical thinking was a challenging task for the participants and required better support of the researcher.

Assessment the development of key competencies

Indicators for monitoring the level of development of key competencies were developed into structured tables and enabled researchers to monitor selected performances of respondents. The researcher compared the specific performance of respondents with individual indicators on a three-point scale. The presentation of the rules by the representatives of the groups and the discussion on food labeling showed that they had acquired the necessary knowledge and practical experience necessary for the life of the consumer. The researchers recorded the development of the competence of communication in the mother tongue in the gradual involvement of the respondents in the discussion and in a more coherent expression of opinions and experiences.

Measuring the development of key competencies by researchers complemented the self-assessment of respondents who assessed the quality of learning with emoticons of agreement or disagreement with the relevant statements in the table. The self-assessment was positively received and expressed only satisfaction with their own performance. It can be assumed that this is a lack of experience with this form of evaluation.

THEME: To Buy or not to Buy? Or Maybe Save a Little and then Buy?

Educational Objectives:

- Ability to change consumer behavior into a less consuming way (Social and Civic Competences)
- Ability to express and interpret ideas in written and oral form (Communication in the Mother Tongue)

Date and time: 09.07.2020

Venue: Námestie gen. Štefánika 6, Stará Ľubovňa

Researchers: Božena Stašenková, Andrea Stašenková

Duration: 90 minutes

Number of respondents:6

Research sample		Men	Women
Age	16-19 years	1	
	20-24 years	3	2
	25-29 years	1	
Level of education	ISCED 1 Primary education	3	2
	ISCED 2 Lower secondary education	1	
	ISCED 3 Upper secondary education		
Unemployment time	1-4 years	2	2
	5-9 years	2	
	More than 10 years		

Table n. 3 Structure of the respondents in Stará Ľubovňa

Interpretation of learning process

The content of the training was determined on the basis of the preferences chosen by the participants of the focus groups in Klaipėda, Lithuania. The case study on shopping was motivating, but the topic of consumer behaviour requires prior knowledge and experience from respondents. The tasks from the case study are demanding and more suitable for respondents who have completed the secondary education. The assigned tasks were more demanding and thus required closer explanation of consumer concepts was achieved, so we recommend reducing the number of the tasks and complexity of tasks.

Assessment the development of key competencies

Structured positioning tables with indicators for measuring different quality of performance were a useful tool for measuring conscious consumer behaviour. Respondents acquired the knowledge,

skills and attitudes needed to compare irresponsible consumer behaviour and conscious shopping. At the end of the training, the respondents themselves were involved in the process of evaluating the development of key competencies, presenting an understanding of the learning objectives and a willingness to change consumer behaviour.

The degree of development of communication in the mother tongue cannot be determined by three levels due to the fact that researchers do not know the previous level of communication skills of respondents, and so it is not possible to measure different levels of performance, respectively. quality of communication development.

THEME: Do My Food Choices Shape the World?

Educational objectives:

- Ability to critically evaluate impact of consumption on environment (Social and Civic Competences)
- Ability to communicate with other consumers about protection of environment (Communication in Mother Tongue)

Date and time: 09.07.2020

Venue: Námestie gen. Štefánika 6, Stará Ľubovňa

Researchers: Božena Stašenková, Andrea Stašenková

Duration: 90 minutes

Number of respondents:6

Structure of the respondents		Men	Women
Age	16-19 years	1	
	20-24 years	3	2
	25-29 years	1	
Level of education	ISCED 1 Primary education	3	2
	ISCED 2 Lower secondary education	1	
	ISCED 3 Upper secondary education		
Unemployment time	1-4 years	2	2
	5-9 years	2	
	More than 10 years		

Table n. 4 Structure of the respondents in Stará Ľubovňa

Interpretation of research findings

The content of the education was based on a case study, which was proposed at a focus group meeting in 2019 in Vilnius, Lithuania. The story from the case study stimulated the respondents'

interest in learning, but we suggest shortening its duration. This will create more time for solving tasks, the number of which must also be reduced due to the specified time limit. The use of interactive educational methods supported the active interest of respondents towards environmental behaviour and environmental protection. The development of conscious consumer behaviour requires a more detailed explanation of the concept of consumer behaviour in the context of the consumer's everyday life.

Assessment the development of key competencies

Indicators of the development of key competencies in a structured record of the three performance levels allowed researchers to focus their observations on monitoring the specific performance of respondents, thus confirming the development of social and civic competencies. Respondents were involved in measuring the development of key competencies by preparing a television commentary. From the respondents' own observations and from the respondents' comments, the researcher was able to confirm that the respondents had achieved the intended development of social and civic competencies. It is not possible to determine the level of development of communication competence in three different performance levels because researchers do not have input data that would allow them to compare the rate of development.

DISCUSSION

The research sample of the unemployed under 29 years of age with low skills or low qualifications was selected by agreement of partners in the beginning of 2019. The advantage in Slovakia was the verification date in February and March 2020 and the possibility to select the determines samples. The partners of the Czech Republic selected a sample of the unemployed from children's homes and diagnostic institutes. The verification process was complicated by the health restrictions of COVID-19 influenza, and therefore the verification took place three months later. Restrictions of the training events caused that in Greece and Italy, a selected sample of respondents was not complied with; verification in Italy took place online.

The conclusions from the verification of the educational program cannot be generalized but allow us to discuss:

Education of unemployed requires knowing their specific educational needs of unemployed and adapting the content, forms and methods of education. Motivation is one of the most important prerequisites for learning. Case studies created from the current life of the consumer have supported the motivation of learners to be active in various tasks, activities, solving problems, cooperation, communication and using previous experiences in real life situations. Selected topics

and the content of case studies were motivating to such an extent that during the educational process, spontaneous activities of the learners were recorded without disturbing moments.

The development of key competences required to specify the knowledge, skills and attitudes that are important for the development of a particular area of key competences. Indicators in structured observation defined the development of key competences as specific knowledge, skills and attitudes and were grouped into three different performance levels. Each level of the scale required the selection of appropriate statements respecting the taxonomy of educational goals. Creating special scales for educators are methodologically demanding activity that needs to be practiced and improved in practice.

It is important that all learners know their learning progress. One effective way to achieve this was allow unemployed to self-assess their own learning performance on a regular basis. In this way, they received feedback on their activities during education and the evaluation of their own performance contributed to motivation for further education.

The researchers verified that program of consumer education confirmed the development of Social and Civic competencies and Communication in the Mother Tongue. Measurement of development of key competencies Communication in Mother Tongue requires longer observation than was possible during process of verification.

The samples of respondents in Greece and Italy consisted not only unemployed under the age of 29 with low skills or low qualifications but also adults with secondary education. Verification showed that program of consumer education is suitable also for unemployed with secondary education.

Unemployed expressed an interest to continue in further education with consumer content. In the discussion, they stated that this form of education helps them to better express ideas, experiences and present their own attitudes to the presented topics. An informal discussion confirmed that the selected topics and interactive methods supported their interest in further education. They are aware that they will use Social and Civic Competences in everyday life and the development of communication will help them in their personal life and employment. They confirmed the importance of lifelong learning and its impact on their life chances.

Experience from the implementation of the project in all partner countries confirmed that the consumer education program supported the development of key competencies of the unemployed under the age of 29 with low skills or low qualifications. Tools for measuring the development of key competencies enabled educators to observe and record the development of key competencies through indicators - appropriate statements of three different levels of performance..

The verification of the program confirmed its quality for development and measurement of key competencies of unemployed under the age of 29 with low skills or low qualifications .

CONCLUSION

The results of the verification of the quality of the educational program showed that the program motivated the unemployed with a low level of skills or low qualifications to look for other opportunities for self-realization in society in the future.

Participation in a further education program can develop their key competencies and support their decision to continue their education in order to achieve better self-realization in society.

The current system of support for the unemployed usually favors their preparation for specific job positions in the market. In the current education-oriented economy, we believe that support in all states of the European Union should support the programs of further education of the unemployed in the same way.

RESOURCES

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