After the Financial Literacy in Marginalised Communities (FLIMCO) project successfully gained Erasmus+ funding in 2018, and kicked off in Salerno, Italy in October 2018, the project partners have been working hard to develop the initial intellectual outputs, and to ensure that the project remains on track to achieve its goals.

The 2nd transnational meeting took place at Eurospeak Language School, Southampton in the United Kingdom on the 3rd and 4th April.

The main areas of discussion were the progress of the development of the Handbook on the relationship between financial literacy and cultural norms. Partners have been working on completing the handbook since the first project meeting in Salerno and completed the first draft at the end of March, which was showcased at the meeting. The discussion and review of the handbook was one of the key points addressed during the meeting.

During the meeting, the partners took steps to finalise the document and checked the quality and first draft version, which was presented by Accion Laboral. During the review and checking, partners agreed that adding additional, relevant content to include best practices relating to improving the financial literacy of the project's target groups, and to increase the and deadlines were set so that partners are able to embellish, and add greater value to the initial research results gathered during IO1.

The partners also discussed and agreed how to start the development of the second and third intellectual outputs; a framework for a financial literacy curriculum, and an online e-course for financial literacy for marginalised communities, refugees and NEETs. The development of both outputs will take place simultaneously, as neither is dependent on the other.

For the second intellectual output, partners are currently gathering and collating the relevant frameworks for FL curricula within partner countries, so that we are able to take best practices from this, so that our curriculum will incorporate the most important, relevant and meaningful aspects of these. This output will form the basis of the financial literacy curriculum used for the content within the FLIMCO project.

Intellectual output 3, the partners were presented with a number of similarly used platforms and tools by Danmar Computers to get an idea about the style and type of platforms which have been used for similar projects and uses in the past, with a focus on which target groups use those platforms. This helped the partners understand the practicalities of the necessary functions, and also to visualise how the FLIMCO platform may look when completed. The most important aspect of the platform, which is oriented at the target groups, is that it is user-friendly and functional in a way that allows the target groups to maximise their use of it, so that the output, and the project, meets it's aims and objectives.

We expect that the impact of the handbook will be that number of local, regional and national VET organisations will have a greater understanding of the way cultural behaviours and habits impact communities' ability to achieve financial literacy.

The framework for financial literacy curriculum will also allow these organisations to develop and deliver their own financial literacy courses, modules and materials, which may be used for specific target groups, namely the people or community groups they work with.

FLIMCO's e-course on financial literacy will provide the project target groups (marginalised communities, refugees, NEETs and VET organisations and trainers) to be able to increase their own financial literacy directly through an interesting, interactive and up to date course which focuses on the real financial literacy needs of the people mentioned above. The e-course will be hosted within the project website: http://flimco.erasmus.site.

The next transnational project meeting for the FLIMCO project will take place in Austria in September 2019, with SPES as the hosts. By that time, the project expects to have completely developed the framework for financial literacy curriculum, and to be heavily involved in the development of the e-course, in terms of content, functionality and aesthetic design of the e-course.