

The Financial Literacy in Marginalised Communities project aims to increase the financial literacy of marginalised, refugee and NEET youth communities who are at an increased disadvantage in day-to-day life due to their comparatively low level of financial literacy. We aim to provide these groups with the support and training they need to bridge the gap in their skills, knowledge and attitudes towards financial literacy.

The 5 European partners involved in the project are:

- Eurospeak Language Schools Ltd (UK) – www.eurospeak.org.uk
- Danmar Computers (PL) – www.danmar-computers.com.pl
- Accion Laboral (Spain) – www.accionlaboral.com
- Essenia UETP (Italy) - www.esseniauetp.it
- SPES GmbH (Austria) - www.spes.co.at

The 3rd transnational meeting took place in Austria on the 24th and 25th September 2019, hosted by SPES.

Following the consortium's progress on the development of the handbook on the relationship between financial literacy and cultural norms, the partners have finished the handbook on the relationship between financial literacy and cultural norms of marginalised communities, the proof reading and translation has begun.

The handbook clocks in at nearly 100 pages, and is aimed at giving contextual background information and an overview of the state of financial literacy in Europe today. The output also draws conclusions on the links between the types of culturally accepted hierarchical structures and informal 'rules' which are in place in marginalised communities, and the impact this has, not only on their general financial literacy, but also their ability to access and participate in activities which promote financial literacy as an important part of daily life.

The hand book is available on the FLIMCO website.

The second intellectual output, a framework for a financial literacy curriculum which has been designed to be adapted for different learning environments has been completed, and the development of the content to be added to the curriculum is underway.

The curriculum is aimed at marginalised communities and disadvantaged people, such as refugees, asylum seekers and other non-voluntary migrants. This will form the basis of the final project output, which is the e-course and tutorial for the e-course. The curriculum will

cover the most important and often overlooked areas of financial literacy. It includes an introduction, learning goals and the framework modules, which will be expanded on within the curriculum used for the e-course.

The final output which will pull all of the project research and outputs together is the platform for a financial literacy curriculum. The platform development has taken into account other similar platforms which work well for the same target groups, in terms of user friendliness, accessibility and functionality, as well as significant input from Danmar Computers, who are experts in the design and development of e-learning platforms, and have worked on many platforms for similar target groups in the past.

Once the platform and e-course is completed, the piloting phase will begin, which the consortium plans to start around early 2020. This will lead to direct feedback and input from members of both target groups, and will allow the project partners to adapt and modify the e-course to ensure that the quality and learning outcomes of the e-course for any learners which take it, match the intended outcomes and ultimately the long-term impact the consortium is aiming for.