

CYCLES

CHILD AND YOUTH CARETAKERS FINANCIAL LITERACY AND ENTREPRENEURSHIP SKILLS



101 – Desk research

***Done by Jakub Iwański, Fundacja Samodzielni
Robinsonowie***

24.03.2018



Table of Contents

1. BASIC EDUCATION FOR CYCPs	6
2. FURTHER EDUCATION/ FURTHER TRAININGS for CYCPs (INCLUDING SUBJECTS) ON FINANCIAL LITERACY AND/OR ENTREPRENEURSHIP.	13
3. TRAINING ON FINANCIAL LITERACY AND/OR ENTREPRENEURSHIP TOPICS	18
4. PLANNED INITIATIVES related to FINANCIAL LITERACY AND ENTREPRENEURSHIP TRAINING.	24



DESK RESEARCH FOR TRAINING NEEDS ANALYSIS

NAME OF THE PERSON DOING THE RESEARCH _____ Jakub Iwański _____

PARTNER ORGANIZATION _Fundacja samodzielni Robinsonowie _____

COUNTRY ANALYZED _____ Poland _____

Working definitions

Primary target group: Child and Youth Care Practitioners (CYCPs): Professional, who are working with children and youth in out-of-home care and/or with young Care Leaver within the child and youth care system.

Secondary target group: (Future) Care Leaver. Children and youth in care (from the age of approx. 10 years) or young Care Leaver (until approx. 30 years old)

CATEGORIES

- (A) **BASIC EDUCATION for CYCPs:** Basic education required to work as CYCP with children and youth in care and/or young Care Leavers. Please compile information on the different types of basic education of CYCPs in your country.
- (B) **FURTHER EDUCATION/FURTHER TRAININGS for CYCPs (INCLUDING SUBJECTS) ON FINANCIAL LITERACY AND ENTREPRENEURSHIP.** Please compile information on further education or further trainings for CYCPs in your country that deal with or include subjects on financial literacy and/or entrepreneurship.

In Category A and B we compile information on education and trainings for the primary target group, the Child and Youth Care Practitioners (CYCPs), in (A) on the basic education of CYCPs in (B) on further education or trainings that deal with financial literacy and/or entrepreneurship topics.

- (C) **TRAINING ON FINANCIAL LITERACY AND/OR ENTREPRENEURSHIP TOPICS:** Please compile information on trainings on financial literacy and/or entrepreneurship in your country, especially those that are used by or may also be useful for (future) young Care Leavers.

In Category C we compile information on existing trainings on financial literacy and entrepreneurship, thinking of the secondary target group, the (future) Care Leavers.

- (D) **PLANNED INITIATIVES related to FINANCIAL LITERACY AND ENTREPRENEURSHIP TRAINING:** Please compile information on planned initiatives of financial education either in the education or trainings for CYCPs or in financial literacy and entrepreneurship trainings that may be useful for young Care Leavers or are specifically addressed to (future) young care leavers.

In Category D we compile information on any new (planned) initiative on financial education either for CYCPs or trainings that may be useful for (future) Care Leaver.

INTRODUCTION

Legal context is key when gathering data on the issue of teaching financial and entrepreneurial skills in Poland. Two fundamental bodies of regulations are set forth by the Ministry of Education (program requirements for schools) and the Ministry of Family, Labour and Social Policy (regulations concerning professionals in the field of social work).

I. Teaching of entrepreneurial skills in schools

The minimal program requirements set by the Ministry of Education include 60 hours of classes about entrepreneurial skills on the fourth stage of education – that is in high schools, technical schools and vocational schools.

The program requirements include components such as: communication and decision making, economy and business, planning and professional career, ethics.

The program was divided into several parts. Here are some examples of lesson topics:

- 1) An entrepreneur
 - a) A student characterizes their social roles and typical behaviours (4 points)
 - b) A student analyses a career path of someone who achieved success while adhering to an ethical code (6 points)
- 2) Market – features and functions
 - a) A student explains the circulation of money in market economy (4 points)
 - b) A student characterizes factors affecting demand and supply (6 points)
- 3) Market institutions
 - a) A student distinguishes several forms and functions of money (1 point)
 - b) A student understands the role of institutions in market economy: the central bank, commercial banks, stock market, investment funds, insurance firms, retirement funds (2 points)
 - c) A student is able to calculate percentage from a loan and a bank deposit, they can estimate the probability of paying off a loan based on income (3 points)
- 4) Government, economy
 - a) A student can name sources of income and types of expenses in public budget (4 points)
 - b) A student can characterize the main tools of monetary policy (6 points)
- 5) Enterprise

- a) A student can create a project of their own enterprise, based on a business plan (3 points)
 - b) A student discusses stages of realization and plans actions accordingly (8 points)
- 6) Job market
- a) A student can characterize motives for work (2 points)
 - b) A student recognizes various forms of employment and can interpret regulations of the Labour Code, especially the rights and duties of employers and employees (5 points)

The above overview was created before the 2017 reforms, however, its content hasn't changed as a result of this reform.

II. Child and Youth Care Practitioners (CYCPs)

1) Social worker

The regulations concerning the requirements for social work professionals state that in order to gain the right to work in this profession in Poland one has to complete the following education:

- A BA degree in social work
- Or an MA degree in social work
- Or a three-year post-high school study ("kolegium") in social work for civil servants

2) Counselor

Another separate category of a social worker is a counselor in care and educational institutions in the foster system ("wychowawca w placówce opiekuńczo-wychowawczej", described in the law on foster care, "Ustawa o pieczy zastępczej", act from 2011). In order to work as a counselor one has to obtain a higher education with a degree in pedagogy, special needs pedagogy, social work, family studies; or a degree in a program entailing resocialization, social work, pedagogy; or a degree from any program, supplemented by a post-graduate degree in psychology, pedagogy, family studies or resocialization.

3) Coordinator

Similar qualifications are required from coordinators of foster care ("koordynator rodzinnej pieczy zastępczej"). The requirements entail: a degree in graduate studies in psychology, pedagogy, sociology, family studies or social work; or any higher education, supplemented by appropriate postgraduate education, or training in working with families and children with additional, documented experience in working with families and children for a minimum of one year.

4) A family social worker

A family social worker (“asystent rodziny”) is required to either have one of the above mentioned degrees; or a secondary education, supplemented by a training in work with families and children, plus a minimum of three-year documented experience of work with families and children.

1. BASIC EDUCATION FOR CYCPs

(Basic education required to work with children and youth in care and/or Care Leaver in the child and youth care system. Please try to capture the main types of basic education of CYCPs, especially those that include financial literacy and/or entrepreneurship topics).

A - BASIC EDUCATION FOR CYCPs						No: 1
Name of Education	PRACA SOCJALNA (social work)					
Education Provider	INSTYTUT PROFILAKTYKI SPOŁECZNEJ I RESOCJALIZACJI UW (Institute of Social Prevention and Resocialization, Faculty of Applied Social Sciences and Resocialization, University of Warsaw)					
Level (European Qualifications Framework)	3	4	5	6 x	7	Not known
Target groups						
Duration (please select duration type and add the number of semesters, months, weeks, days or hours)	Semester 6	Month	Weeks	Days	Hours	
Final Degree	<ul style="list-style-type: none"> • BA degree • Qualifications to work as a social worker • Is a fundament for building career in professions having to do with support and therapy for individual clients as well as working on solutions for social problems, such as poverty, social exclusion, unemployment, addiction, social maladjustment and others. The degree also prepares undergraduates to design and implement social policy agendas on a local and regional level. BA holders in social work can find employment in social services institutions, employment institutions, healthcare institutions, non-governmental organizations and their programs and projects with a social a socio-economic focus. BA degree in social work allows holders to work as social workers in the EU after completing additional requirements, such as having sufficient language skills and knowledge of legal regulations regarding social work in a given country. 					
Admission requirements	“Matura” exam certificate (an exam ending high school education)					
Tuition fee (please specify per education/per semester/,..)	Free of charge					

<p>Description of the main subjects (in bullet points – max. ½ page)</p>	<ul style="list-style-type: none"> • General knowledge and skills needed in social work, in any specialization (1/2 of the program) • Knowledge and skills required for working with an individual client and with families, so called “micro-practice” (1/4 of the program) • Knowledge and skills required for working with local communities, so called “macro-practice” (1/4 of the program) <p>Courses:</p> <p>Theory of society and social problems, Psychological concepts of man, Introduction to studies on law and government, Health promotion and prevention, Human rights and freedoms, Introduction to Social Welfare and Social Work, Philosophical and axiological foundations of social work, Workshops in interpersonal skills, Social Psychology, Social Pedagogy, Psychosocial basis of social work, Introduction to studies of social policies and public policies, Social law, Information technology, Statistics, Clinical psychology and elements of psychiatry, Problems of disability, Local community, Workshops in social work: skills and process Social work – theory and methods, Sociology of deviation and social control, Methods of social work, Family law and the juvenile justice system, Public policies and the problems of family, Social work with a family, Theory of counseling, Social gerontology, The problem of addiction - prevention programs, Clinical social work, Socioterapy, Local community development – a social project, Social economy basics, Diagnostics of social problems, Social work in international perspective, Psychology of life stages, Social work with a group, Professional ethos of social workers, Sociology of unemployment and social exclusion,</p>
------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

	Organization and management, Issues of crime and social maladaptation - programs to address and counteract them.	
Are any subjects on financial literacy and/or entrepreneurship included?	Yes X	No
If yes – please describe the contents	Introduction to social economy 30h (15 h of lecture, 15 h of seminar)	
Are any subjects included on how to apply the knowledge about financial literacy/entrepreneurship in the daily work with children and youth in care/young care leaver?	Yes	No X
If Yes – please describe the contents		
Source of Information	http://www.ipsir.uw.edu.pl/studia-i-i-ii-stopnia/praca-socjalna	
Comments/Additional Information	-	
Best Practice Example: If you consider this education a best practice example with regard to financial education and/or entrepreneurship learnings please describe below:		
Why? Who benefits from the education/training? Which elements of the training/education could be useful for the training the project consortium will develop for CYCPs?	-	

A - BASIC EDUCATION FOR CYCPs						No: 2
Name of Education	Social Work					
Education Provider	The Maria Grzegorzewska Pedagogical University (APS, "Akademia Pedagogiki Specjalnej")					
Level (European Qualifications Framework)	3	4	5	6 X	7	Not known
Target groups	People interested in acquiring professional qualifications of a social worker; interested in working with people; in acquiring skills and knowledge needed for various forms of social work, especially addressed to groups vulnerable to social exclusion and marginalization.					
Duration (please select duration type and add the number of semesters, months, weeks, days or hours)	Semester 6	Month	Weeks	Days	Hours	
Final Degree	BA, qualifications required for a licence to work as a professional social worker					
Admission requirements	"Matura" exam (an exam at the end of high-school education)					
Tuition fee (please specify per education/per semester/,...)	80 PLN admission fee, Full-time program is free of charge Part-time program costs 5750 PLN in total					
Description of the main subjects	Selection of obligatory subjects:					

(in bullet points – max. ½ page)	<ul style="list-style-type: none"> • Introduction to Philosophy • Introduction to Pedagogy • Social Skills Workshop • Law and the Social Welfare • Introduction to Psychology • Social Policy • Foreign Languages • Psychology of Human Development • Human Rights • Social Problems of Contemporary Europe • Social Pedagogy • Assistant Student Training (1 month, 160 hours) • Interpersonal Training • Social Project - field work • Family and Guardianship Law • Diploma Seminar • Social Welfare in the EU • Problem-solving Skills Workshop. Casework, The Social Security Agreement • Social Economy and Labor Market Policy 	
Are any subjects on financial literacy and/or entrepreneurship included?	Yes X	No
If yes – please describe the contents	<p>Bases of Entrepreneurship (15hrs)</p> <ol style="list-style-type: none"> 1. Entrepreneurship and Innovation 2. establishing and conducting an enterprise in Poland 3. Business plan 4. Management and management process 5. brand and brand-building 6. On-line business and marketing 7. Family business <p>Economic Issues (15hrs)</p> <ol style="list-style-type: none"> 1. Political, cultural, religious foundations for economic theory making 2. Institutional sectors of national economy 3. The laws and mechanisms of free-market economy 4. Economic growth and development and how to measure them 5. The cycles of economic development 6. Job market, its actors and labor protection institutions 7. Government interventionism as a tool of economic policy 8. Public finance as the foundation for realizing the main functions of a government 9. Fiscal policy. Budget revenue and expenditures. Budget deficit. 10. Money, banks, monetary policy 	

Are any subjects included on how to apply the knowledge about financial literacy/entrepreneurship in the daily work with children and youth in care/young care leaver?	Yes	No X
If Yes – please describe the contents		
Source of Information	http://www.aps.edu.pl/rekrutacja/praca-socjalna/	
Comments/Additional Information		
Best Practice Example: If you consider this education a best practice example with regard to financial education and/or entrepreneurship learnings please describe below:		
Why? Who benefits from the education/training? Which elements of the training/education could be useful for the training the project consortium will develop for CYCPs?		

A - BASIC EDUCATION FOR CYCPs						No: 3
Name of Education	"Special and social education" (S1-PESiES), first cycle programme full-time, 3-year studies ("Pedagogika specjalna i edukacja społeczna, stacjonarne, pierwszego stopnia")					
Education Provider	Faculty of Education, University of Warsaw					
Level (European Qualifications Framework)	3	4	5	6 x	7	Not known
Target groups	<p>On completion of the program a graduate:</p> <ul style="list-style-type: none"> • has a basic knowledge of typical structures and institutions of support • has a basic knowledge of social relationships between a disabled person or socially excluded person and their environment and social institutions; • has knowledge of methods, tools and techniques of developmental problem diagnosis; • can use and integrate knowledge in order to support development • can analyze and diagnose needs • can plan therapy 					
Duration (please select duration type and add the number of semesters, months, weeks, days or hours)	Semester 6	Month	Weeks	Days	Hours	
Final Degree	A BA certificate in: Special education and social education in the range of education for social development or in the range of inclusive education or in the range of therapy and development support					
Admission requirements	Matura exam (end-of-high school exam) and interview					
Tuition fee (please specify per education/per semester/,..)	Free of charge					

Description of the main subjects (in bullet points – max. ½ page)	<ul style="list-style-type: none"> • Biomedical and psychological foundation of pedagogy • Pedagogical theories • Humanistic foundation of pedagogy • Didactics (methodology of teaching) • Family in a process of education and rehabilitation of persons with disabilities • Psycho-educational diagnosis • Information technology • Internships 	
Are any subjects on financial literacy and/or entrepreneurship included?	Yes	No x
If yes – please describe the contents		
Are any subjects included on how to apply the knowledge about financial literacy/entrepreneurship in the daily work with children and youth in care/young care leaver?	Yes	No x
If Yes – please describe the contents		
Source of Information	http://informatorects.uw.edu.pl/pl/programmes-all/PESiES/S1-PESiES/	
Comments/Additional Information		
<p>Best Practice Example: If you consider this education a best practice example with regard to financial education and/or entrepreneurship learnings please describe below:</p>		
Why? Who benefits from the education/training? Which elements of the training/education could be useful for the training the project consortium will develop for CYCPs?		

A - BASIC EDUCATION FOR CYCPs						No: 4
Name of Education	Family social worker and foster care coordinator					
Education Provider	Szkoła Wyższa Przymierza Rodzin (Catholic University)					
Level (European Qualifications Framework)	3	4	5	6	7	Not known x
Target groups	BA or MA degree holders. The aim of the study program is a professional, theoretical and practical preparation of graduates for the challenges of working as a family social workers and/or foster care coordinator.					
Duration (please select duration type and add the number of semesters, months, weeks, days or hours)	Semester 3	Month	Weeks	Days	Hours 420	
Final Degree	A certificate in graduate studies program "Family social worker and foster care coordinator"					
Admission requirements	MA or BA certificate					

Tuition fee (please specify per education/per semester/,...)	4650 PLN	
Description of the main subjects (in bullet points – max. ½ page)	<ul style="list-style-type: none"> • Interpersonal skills training, taught by trainers with second degree PTP license (PTP - Polskie Tow. Psychologiczne – Polish Psychological Association) • Communication and mediation training including child and family problems • Workshops in selected problems of child psychology • Legal framework for family support and foster care system • Systemic approach to family • Workshop: analyzing family situation • The situation of children in families: selected issues of family dysfunction • Planning in social work with children and families • Methodology of work for family social workers and foster care coordinators • Workshop: cooperation with biological family • Workshop: support for grown-ups emerging from foster care • Professional ethics in the work of family social workers and foster care coordinator • Internships: practical experience in work with children and families, for example in social assistance centers (ośrodek pomocy społecznej), in regional centers for family support (powiatowe centra pomocy rodzinie), in NGOs that support / work with families, work with foster care families and various kinds of foster care institutions (rodzinny dom dziecka, instytucjonalny dom dziecka), work with a school counsellor, with a biological family. 	
Are any subjects on financial literacy and/or entrepreneurship included?	Yes	No x
If yes – please describe the contents		
Are any subjects included on how to apply the knowledge about financial literacy/entrepreneurship in the daily work with children and youth in care/young care leaver?	Yes	No x
If Yes – please describe the contents		
Source of Information	http://www.swpr.edu.pl/asystemt-rodziny-i-koordynator-rodzinnej-pieczy-zastepczej/	
Comments/Additional Information	The program adheres to the official requirements for training programs for family social workers.	
Best Practice Example: If you consider this education a best practice example with regard to financial education and/or entrepreneurship learnings please describe below:		
Why? Who benefits from the education/training? Which elements		

of the training/education could be useful for the training the project consortium will develop for CYCPs?

2. FURTHER EDUCATION/ FURTHER TRAININGS for CYCPs (INCLUDING SUBJECTS) ON FINANCIAL LITERACY AND/OR ENTREPRENEURSHIP.

Please compile information on further education or further trainings for CYCPs in your country that deal with or include subjects on financial literacy and/or entrepreneurship.

B -FURTHER EDUCATION/FURTHER TRAINING FOR CYCPs						No: 1
Name of Education/Training	Entrepreneurship					
Education/Training Provider	Centrum Kształcenia Podyplomowego AHE (Akademia Humanistyczno – Ekonomiczna) w Łodzi - Center for Postgraduate Education - Academy of Humanities and Economics in Łódź					
Level (European Qualifications Framework)	3	4	5	6	7	Not known x
Target groups	Already working teachers, who want to widen their professional qualifications; career advisors in psychological and pedagogical counselling centres, job centres and social assistance institutions.					
Duration (please select duration type and add the number of semesters, months, weeks, days or hours)	Semester 3	Month	Weeks	Days	Hours 350	
Final Degree	A certificate in this post-graduate study gives a holder the possibility to teach “entrepreneurship” classes in schools (“introduction to entrepreneurship”) and the competence necessary to educate students about matters of economy on various stages of their education.					
Admission requirements	<ul style="list-style-type: none"> Signed copy of a university diploma (graduate) A confirmation of proper pedagogic preparation 					
Tuition fee (please specify per education/per semester/,...)	3200 PLN (10 x 320 PLN)					
Description of the main subjects (in bullet points, max ½ page)	<ul style="list-style-type: none"> School class: “Introduction to entrepreneurship” with didactics Interpersonal communication and entrepreneurship Market – features and functions Job market – features and conditions Globalization and economic integration The workings of financial institutions Enterprise and managing your own business ICT (information and communication technology) as aides in economic education Graduate seminar 					

"The European Commission support for the production of this publication does not constitute an endorsement of the contents which reflects the views only of the authors, and the Commission cannot be held responsible for any use which may be made of the information contained therein."
Project number: 2017-1-AT01-KA204-035082

	<ul style="list-style-type: none"> Practical experience 	
Please describe the subjects on financial literacy and/or entrepreneurship	The curriculum of this post-graduate program was created based on "Podstawa Programowa", a set of minimal program requirements, set by the Ministry of Education for the school subject "entrepreneurship", in accordance with "Rozporządzenie Ministra Edukacji Narodowej z dnia 27.08.2012 r" (Directive of the Minister of Education issued on the 27 th of August 2012).	
Are any subjects included on how to apply the knowledge about financial literacy/entrepreneurship in the daily work with children and youth in care/young care leaver?	Yes x	No
If Yes – please describe the contents	Practical experience	
Source of Information	http://www.ckp-lodz.pl/studia/38/%C5%81%C3%B3d%C5%BA/content/przedsi%C4%99biorczo%C5%9B%C4%87	
Comments/Additional Information		
<p>Best Practice Example: If you consider this education a best practice example with regard to financial education and/or entrepreneurship learnings please describe below:</p>		
Why? Who benefits from the education/training? Which elements of the training/education could be useful for the training the project consortium will develop for CYCPs?		

B - FURTHER EDUCATION/FURTHER TRAINING FOR CYCPs						No: 2
Name of Education/Training	Postgraduate study in entrepreneurship for teachers					
Education/Training Provider	Warsaw School of Economics (Szkoła Główna Handlowa)					
Level (European Qualifications Framework)	3	4	5	6	7	Not known x
Target groups	<ul style="list-style-type: none"> Teachers working in junior high and secondary education schools, who want to start teaching "Entrepreneurship skills" Teachers, who already teach "Entrepreneurship skills" and want to expand their knowledge in the economic, social and individual aspects of the topic, who are interested in 					

"The European Commission support for the production of this publication does not constitute an endorsement of the contents which reflects the views only of the authors, and the Commission cannot be held responsible for any use which may be made of the information contained therein."
Project number: 2017-1-AT01-KA204-035082

	<p>economy, management and the meaning of the economic transformation which took place in Poland after 1989</p> <ul style="list-style-type: none"> Temporarily non-active licensed teachers who would like to develop their qualifications, in order to take up a teaching job, or start teaching entrepreneurial skills as a second subject 				
Duration (please select duration type and add the number of semesters, months, weeks, days or hours)	Semester	Month 10	Weeks	Days	Hours 360
Final Degree	On completion of this post-graduate course, teachers will be qualified to teach "Entrepreneurial skills" in junior high and secondary education schools.				
Admission requirements	Copy of a diploma (at least BA level)				
Tuition fee (please specify per education/per semester/,...)	500 PLN				
Description of the main subjects (in bullet points, max ½ page)	The main aim of this postgraduate program is to prepare teachers to teach "Entrepreneurship skills" as a subject in schools.				
Please describe the subjects on financial literacy and/or entrepreneurship	<p>Module 1. Enterprise and its environment. Macro-economic aspects of enterprise (15 hours) Integration and globalization (15 hours)</p> <p>Module 2. Introduction to entrepreneurship Establishing an enterprise (10 hours) Organization of enterprise (10 hours)</p> <p>Module 3. Man and entrepreneurship Introduction to the job market (10 hours) Career planning (10 hours)</p> <p>Module 4. Introduction to management Communication in an enterprise (10 hours) Management of an enterprise (10 hours)</p> <p>Module 5. Employment Legal aspects of employment (10 hours) Management of human capital (10 hours)</p> <p>Module 6. Legal aspects of enterprise Legal aspects of commercial enterprise (20 hours)</p> <p>Module 7. Taxes Taxes and fees in commercial enterprise (20 hours)</p> <p>Module 8. Financial aspects of enterprise Financial reporting in an enterprise (10 hours) Financing of investment projects (10 hours)</p> <p>Module 9. Financial markets Traditional and innovative forms of business financing (15 hours) Business valuation methods (15 hours)</p> <p>Module 10. Innovation in business Managing innovation in an enterprise (20 hours)</p>				
Are any subjects included on how to apply the knowledge	Yes x		No		

about financial literacy/entrepreneurship in the daily work with children and youth in care/young care leaver?		
If Yes – please describe the contents	Module 11. Methods of entrepreneurs skills teaching (60 hours) Module 12. Internship (60 hours) Module 13. Graduate seminar (20 hours)	
Source of Information	http://oferta.sgh.waw.pl/pl/studiapodyplomowe/przedsiębiorczosc-dla-nauczycieli/Strony/default.aspx	
Comments/Additional Information	On completing the program, a graduate receives a certificate. The requirements for completing the program include: passing all course exams, obtaining signatures from all course professors, writing and defending a thesis.	
Best Practice Example: If you consider this education a best practice example with regard to financial education and/or entrepreneurship learnings please describe below:		
Why? Who benefits from the education/training? Which elements of the training/education could be useful for the training the project consortium will develop for CYCPs?		

B - FURTHER EDUCATION/FURTHER TRAINING FOR CYCPs						No: 3
Name of Education/Training	IMPULS Entrepreneurship Teachers' Club ("Klub Przedsiębiorczych Nauczycieli IMPULS")					
Education/Training Provider	NBP (National Bank of Poland)					
Level (European Qualifications Framework)	3	4	5	6	7	Not known x
Target groups	The aim of the club is to enable teachers to achieve the widest possible scope of activities in teaching the subject of entrepreneurship education. The club connects the most active teachers from junior high and secondary education schools (with the exception of schools for adults), who shape entrepreneurial attitudes of their students by taking part in national educational projects in the fields of economy, finance and entrepreneurship.					
Duration (please select duration type and add the number of semesters, months, weeks, days or hours)	Semester	Month	Weeks	Days	Hours	
Final Degree	The project offers opportunity to: <ul style="list-style-type: none"> Participate in free workshops that allow teachers to develop their professional skills and share experiences 					

"The European Commission support for the production of this publication does not constitute an endorsement of the contents which reflects the views only of the authors, and the Commission cannot be held responsible for any use which may be made of the information contained therein."
Project number: 2017-1-AT01-KA204-035082

	<ul style="list-style-type: none"> • Access information and didactic materials for teaching entrepreneurship education as a subject • Participate in national educational projects on economy, finance and entrepreneurship with the most students from junior high and secondary education schools • Win prizes in competitions dedicated exclusively to students and teachers who are IMPLUS club members • Win attractive prizes in competitions for The Best Entrepreneurship Teacher, The Best Entrepreneurship School Club, The Best School of Entrepreneurship. The prizes are given at the annual IMPULS Gala, organized by the Polish National Bank. The Gala is an opportunity to review all Club activities in a given school year. 	
Admission requirements	A teacher sets up a School club of no less than 5 student members and registers it on the project website.	
Tuition fee (please specify per education/per semester/,..)	none	
Description of the main subjects (in bullet points, max ½ page)	<p>On joining the club, a teacher gains access to projects, competition descriptions and didactic materials. They can then register their teams for projects and collect points.</p> <p>Examples of lesson plans:</p> <ul style="list-style-type: none"> • Searching for a business idea • Consumer needs and how to satisfy them • How to balance a budget • Ways of acquiring capital and investing • What do banks do? • Who is going to help the grandparents – history of retirement programs • Business plan • Everyday choices – what and how to buy • The national budget 	
Please describe the subjects on financial literacy and/or entrepreneurship	All projects and lesson plans refer to financial skills and entrepreneurship.	
Are any subjects included on how to apply the knowledge about financial literacy/entrepreneurship in the daily work with children and youth in care/young care leaver?	Yes	No x
If Yes – please describe the contents		
Source of Information	https://www.nbportal.pl/dydaktyka/klub-nauczycieli-impuls	
Comments/Additional Information		
<p>Best Practice Example:</p> <p>If you consider this education a best practice example with regard to financial education and/or entrepreneurship learnings please describe below:</p>		
Why? Who benefits from the education/training? Which elements		

of the training/education could be useful for the training the project consortium will develop for CYCPs?

3. TRAINING ON FINANCIAL LITERACY AND/OR ENTREPRENEURSHIP TOPICS

Please compile information on trainings on financial literacy and/or entrepreneurship in your country, especially those that are used by or may also be useful for (future) young Care Leavers.

C - TRAININGS on FINANCIAL EDUCATION AND/OR ENTREPRENEURSHIP							No: 1
Name of Training	Young Business ("Młodzieżowe Miniprzedsiębiorstwo")						
Training Provider	Foundation for Youth Entrepreneurship ("Fundacja Młodzieżowej Przedsiębiorczości"), A Member of JA Worldwide						
Level (European Qualifications Framework)	2	3	4	5	6	7	Not known X
Target groups	<ul style="list-style-type: none"> The program is intended for high school and technical schools students. The program is recommended for teaching the subject of "economy in practice", educational programs concerning starting and running an enterprise, internships, after-class programs (especially for students who are interested in running their own business). A youth's mini-enterprise consists of 6 to 15 students. <p>A student can:</p> <ul style="list-style-type: none"> have an intellectual adventure that will increase their self-confidence and initiative and engage them intellectually and emotionally develop crucial skills, useful in adult life and in higher education, such as team work, problem solving, planning, information and communication technologies skills gain experience in running their own business estimate practical opportunities and dangers of running one's own business <p>A teacher can:</p> <ul style="list-style-type: none"> receive innovative tools for teaching the subject "economy in practice" receive support from professional business consultants, offer students an attractive form of learning through doing, in the form of an educational game, create an opportunity for students to work in teams, compete, assess their strengths and skills prepare to teach "economy in practice" as a new subject <p>The school can:</p> <ul style="list-style-type: none"> gain an interesting educational program that encourages the development of students' key skills 						

"The European Commission support for the production of this publication does not constitute an endorsement of the contents which reflects the views only of the authors, and the Commission cannot be held responsible for any use which may be made of the information contained therein."
Project number: 2017-1-AT01-KA204-035082

	<ul style="list-style-type: none"> • shape entrepreneurial attitudes of youth in the most effective way, in line with the European Commission outlines • verify the effectiveness of economic education by interacting with the business world • build its image of a good and modern school 				
Age of the target group(s) (multiple selection possible)	Up to 14 years	15 – 19 years X	20-24 years	25 years and older	Not defined
Duration (please select duration type and add the number of semesters, months, weeks, days or hours)	Semester	Month 9	Weeks	Days	Hours
Final Degree/Certificate					
Admission requirements	Admission requires a teacher to simply fill out a form and send it to a program coordinator by fax or a-mail.				
Tuition fee (please specify per education/per semester/,..)	Tuition free.				
Description of the main subjects (in bullet points, max. ½ page)	<ul style="list-style-type: none"> • A youth's mini-enterprise is an innovative educational program, which aims to: <ul style="list-style-type: none"> - Prepare young people to enter the job market, - Show risks and opportunities connected to self-employment - Effective shaping of an entrepreneurial attitude and learning by doing, - Increasing the interest of students to continue education in the sectors key to national economy - Preparing students for running their own business • At school students establish and run an enterprise – their own small business (organized on the same rules as a general partnership) <ul style="list-style-type: none"> ○ Search for ideas for products ○ Prepare a business plan ○ Gather capital ○ Carry out marketing activities ○ Produce and sell their products or services ○ Keep financial documentation ○ Pay taxes and social insurance contributions (simplified) ○ Take financial risk • The realization of the program is supervised by a teacher – a tutor to the youth's mini-enterprises, • Students receive help in running their businesses from business consultants • Students register their mini-enterprise in the Foundation for Youth Entrepreneurship that provides 				

	<p>students and teachers with continued organizational, methodological and substantive help.</p> <ul style="list-style-type: none"> Part of the program is a country-wide competition for the best youth-run mini-enterprise (“Ogólnopolski Konkurs na Najlepsze Młodzieżowe Miniprzedsieworstwo PRODUKCIK”), The winner of the contest represents Poland in JA Europe Company of the Year Competition. 	
Is this training accessible for (future) young care leaver?	Yes X	No
If No – Please describe why not (fees, admission requirements,...)?		
Source of Information	https://praktycznaekonomia.junior.org.pl/pl/o-programie	
Comments/Additional Information	The program was tested by over 160 teachers and 3,5 thousand students.	
<p>Best Practice Example: If you consider this training a best practice example with regard to financial education and/or entrepreneurship learnings please describe below:</p>		
Why? Who benefits from the training? Which elements of the training/education could be useful for the training the project consortium will develop for CYCPs?		

C - TRAININGS on FINANCIAL EDUCATION AND/OR ENTREPRENEURSHIP							No: 2
Name of Training	“Robinson in the black” board game.						
Training Provider	Robinson Crusoe Foundation						
Level (European Qualifications Framework)	2	3	4	5	6	7	Not known X
Target groups	The game and the workshop are intended for groups of youth, optimally 30 players.						
Age of the target group(s) (multiple selection possible)	Up to 14 years	15 – 19 years X	20-24 years X	25 years and older	Not defined		
Duration (please select duration type and add the number of semesters, months, weeks, days or hours)	Semester	Month	Weeks	Days	Hours 5		
Final Degree/Certificate	none						
Admission requirements	none						
Tuition fee (please specify per education/per semester/,..)	None The budget for the whole event is 5000 PLN (the game, the workshop, prizes, transport and food).						
Description of the main subjects (in bullet points, max. ½ page)	<ul style="list-style-type: none"> The board game is the centre piece of the workshop. 						

	<ul style="list-style-type: none"> • Players participate by themselves or in teams of two; there are three teams at a table. Typically there would be five tables. • The aim of the game is to simulate the influence of financial decisions on a person's budget and earnings • Teams are given boards for planning their budgets, with obligatory, monthly expenses (rent, food, loan payments etc.) • The game uses a fictional currency • The game rewards setting money aside • Apart from money, a player also collects points of "life satisfaction" • The game is built in a way that ensures the best strategies are investments – either in one's qualifications (language courses, programming courses, driving courses) or financial investments (small investments, stock exchange, avoiding debt). • A workshop, built around the game, helps youth see analogies between strategies used in the game and strategies that can be used in real life • Participants have an opportunity to reflect on possible consequences of working without a contract (or illegal work), getting into debt, riding public transport without a ticket • During a game recap, players share strategies for saving and investments • Financial outcome as well as players' initiative is taken into consideration when winners are picked • Winners receive shopping vouchers 	
Is this training accessible for (future) young care leaver?	Yes X	No
If No – Please describe why not (fees, admission requirements,...)?		
Source of Information	http://www.fundacjarobinson.org.pl/strona/programy-fundacji/gry-edukacyjne	
Comments/Additional Information		
<p>Best Practice Example: If you consider this training a best practice example with regard to financial education and/or entrepreneurship learnings please describe below:</p>		
Why? Who benefits from the training? Which elements of the training/education could be useful for the training the project consortium will develop for CYCPs?		

C - TRAININGS on FINANCIAL EDUCATION AND/OR ENTREPRENEURSHIP		No: 3
Name of Training	Young and Entrepreneurial ("Młodzi Przedsiębiorczy")	

Training Provider	Center for Civic Education (CEO “Centrum Edukacji Obywatelskiej”)						
Level (European Qualifications Framework)	2	3	4	5	6	7	Not known X
Target groups	Students aged 15-17 (mainly in high school) and their tutors. “Young and Entrepreneurial” is a practical and innovative project in economic education, based on exploring possibilities of practical use of entrepreneurial skills and knowledge of economy. The project is intended for students and teachers from the whole country. The program promotes the following values and attitudes: creativity, risk taking, innovation, planning and effective realization of enterprise, entrepreneurial attitude. It also offers opportunities for developing mathematical skills and IT skills.						
Age of the target group(s) (multiple selection possible)	Up to 14 years	15 – 19 years x	20-24 years	25 years and older	Not defined		
Duration (please select duration type and add the number of semesters, months, weeks, days or hours)	Semester 2r	Month	Weeks	Days	Hours		
Final Degree/Certificate							
Admission requirements	A teacher puts up a maximum of three teams, consisting of 4-6 students from a single school.						
Tuition fee (please specify per education/per semester/,..)	none						
Description of the main subjects (in bullet points, max. ½ page)	<p>Students participating in the project take up challenges connected to economy and entrepreneurship through a special on-line platform.</p> <p>The challenges offer the students opportunities to learn resource management, including financial management, managing savings, investing, creating budgets. Students also learn about modern banking and selected banking services. While conceiving and carrying out their own virtual business enterprise, students have an opportunity to reflect on their own talents and career plans.</p> <p>Topics included in the students’ course:</p> <ul style="list-style-type: none"> I – Decision making and achieving goals II – The art of budgeting and making savings III – Banking services IV – Retail and consumer rights V – It’s good to help others VI – We are establishing a business VII – Marketing strategies and how to use them VIII – SWOT analysis and project presentation 						

	<p>IX – managing your talents and planning career paths</p> <p>Topics included in the course for teachers:</p> <ul style="list-style-type: none"> • Introduction module • Time management and planning • the project method in career counselling and shaping entrepreneurial attitudes • Personal finance management • New technologies in education • Establishing a business and an NGO • Social entrepreneurship • Career counseling at school • Project review <p>During the project students learn how to:</p> <ul style="list-style-type: none"> • manage their personal finances and plan expenses for themselves and their families • make informed consumer choices (how to take into consideration economic calculations and their own opinions, not only information given in advertising) <ul style="list-style-type: none"> • cooperate with institutions and media outlets to gain allies • manage limited resources and analyze risk • plan and carry out team work, manage their own work and the work of others • present outcomes of their team’s work in an attractive way • make use of information and communication technologies necessary for active involvement in social life • make use of knowledge from the STEM fields (Science, Technology, Engineering, Mathematics) 	
Is this training accessible for (future) young care leaver?	Yes X	No
If No – Please describe why not (fees, admission requirements,...)?		
Source of Information	https://przedsiębiorczy.ceo.org.pl/o-programie-od-a-do-z	
Comments/Additional Information	700 teachers and 1800 student teams have already participated in the program	
<p>Best Practice Example:</p> <p>If you consider this training a best practice example with regard to financial education and/or entrepreneurship learnings please describe below:</p>		
Why? Who benefits from the training? Which elements of the training/education could be useful for the training the project consortium will develop for CYCPs?		

4. **PLANNED INITIATIVES related to FINANCIAL LITERACY AND ENTREPRENEURSHIP TRAINING.** Please compile information on planned initiatives of financial education either in the education or trainings for CYCPs or in financial literacy and entrepreneurship trainings that may be useful for young Care Leavers or are specifically addressed to (future) young care leavers.

D- PLANNED INITIATIVES							No: 1
Name of Initiative	EFG Financial Adviser (EFG Asystent Finansowy)						
Training Provider	Europejska Federacja Doradców Finansowych (European Federation of Financial Professionals Polska)						
Level (European Qualifications Framework)	2	3	4 X	5	6	7	Not known
Target groups	CYCPs	(Future) young care leavers	(Unemployed) Young adults	Others X			Not defined
Target groups description	<ul style="list-style-type: none"> Employees of financial institutions who work directly with clients Financial intermediaries Financial advisers, tax advisers, retirement advisers Teachers Students, graduates of economic programs And any person, who would like to widen their knowledge and skills concerning personal finance, in order to improve their home budgets 						
Age of the target group(s) (multiple selection possible)	Up to 14 years	15 – 19 years (18 and older)	20-24 years	25 years and older			Not defined (18 and older)
Duration (please select duration type and add the number of semesters, months, weeks, days or hours)	Semester	Month	Weeks	Days			Hours 46
Final Degree/Certificate	EFG European Financial Guide						
Admission requirements	none						
Tuition fee (please specify per education/per semester/,..)	gross price 2400 PLN (program), 600 PLN (exam and certificate)						
Description of the main subjects (in bullet points, max. ½ page)	<ol style="list-style-type: none"> Introduction to financial planning – learning to use a financial calculator. Investment and savings - introduction to investing, based on defined goals. Real estate investments – introduction to real estate investment, including legal regulations. Insurance planning – introduction to insurance planning, including risk analysis in a household and small enterprises. 						

	<p>5. Retirement planning – premium allocation, retirements systems, risk analysis, Polish retirement market.</p> <p>6. Taxes – construction, classification, sources of tax law regulations</p> <p>7. Legal rules in the financial market – key concepts of Polish civil law</p>
When/Where available?	Enrolment is ongoing. Two kinds of courses: open (next semester starts March 2018) and closed (determined by the individual client).
Source of Information	www.eafp.pl
Comments/Additional Information	
<p>Best Practice Example: If you consider this initiative a best practice example with regard to financial education and/or entrepreneurship learnings please describe below:</p>	
Why? Who benefits from the initiative? Which elements of the training/education could be useful for the training the project consortium will develop for CYCPs?	

D- PLANNED INITIATIVES							No: 2
Name of Initiative	European Financial Consultant (Doradca Finansowy)						
Training Provider	Europejska Federacja Doradców Finansowych (European Federation of Financial Professionals Polska)						
Level (European Qualifications Framework)	2	3	4	5 X	6	7	Not known
Target groups	CYCPs	(Future) young care leavers	(Unemployed) Young adults	Others X	Not defined		
Target groups description	<ul style="list-style-type: none"> • People aged 50+ with professional experience in financial institutions (eg. banks, insurance companies, investment companies, tax advisers, accountants, chartered accountants), • People with education in psychology, sociology, psychosociology in the fields of business and management, • teachers, • people with the experience of working in the financial services sector (eg. investment advisers, loan advisers, insurance consultants, business consultants) • graduates of programs in finance and economics 						
Age of the target group(s) (multiple selection possible)	Up to 14 years	15 – 19 years (18 and older)	20-24 years	25 years and older	Not defined (18 and older)		
Duration (please select duration type and add the number of semesters, months, weeks, days or hours)	Semester	Month	Weeks	Days	Hours 168		
Final Degree/Certificate	EFC European financial Consultant						

"The European Commission support for the production of this publication does not constitute an endorsement of the contents which reflects the views only of the authors, and the Commission cannot be held responsible for any use which may be made of the information contained therein."
Project number: 2017-1-AT01-KA204-035082

Admission requirements	EFG Certificate
Tuition fee (please specify per education/per semester/,..)	5900 PLN (gross) for the course, 800 PLN for the exam and certificate, 800 PLN for a postgraduate diploma (non-obligatory, only for holders of a BA degree or higher)
Description of the main subjects (in bullet points, max. ½ page)	<ol style="list-style-type: none"> 1. Financial planning Key concepts in macroeconomics, including business cycle, and their consequences for financial products and service portfolios. 2. Investment Knowledge of various methods of optimal investment decision making, characterizing assets, gathering client information, building investment strategies. 3. Real estate investment Real estate market analysis as a tool for decision-making. Legal and tax regulation in the real estate business. 4. Insurance planning Identification of key risk factors for individual clients and households. Assessing insurance needs. 5. Retirement planning Polish retirement and pension system and the parameters for determining benefits. 6. Tax law Structure and functioning of the Polish tax law. 7. Legal regulations Formal and legal aspects of the financial sector with regards to services for individual clients (natural persons).
When/Where available?	Enrolment is ongoing. Two kinds of courses: open (next semester starts March 2018) and closed (determined by the individual client).
Source of Information	www.eafp.pl
Comments/Additional Information	
<p>Best Practice Example: If you consider this initiative a best practice example with regard to financial education and/or entrepreneurship learnings please describe below:</p>	
Why? Who benefits from the initiative? Which elements of the training/education could be useful for the training the project consortium will develop for CYCPs?	