

# Financial Literacy Curriculum for Deaf Youth



Version 1.0

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## 1. COURSE OVERVIEW

This course, "Financial Signs: Financial Literacy for Deaf Youth," is designed to empower deaf young people with essential financial knowledge and skills. The curriculum is part of the Financial Signs project, which aims to make financial education accessible in Sign Language across Austria, Hungary, Italy, and Slovakia.

This curriculum draws inspiration from and aligns with key aspects of the OECD/INFE Core Competencies Framework on Financial Literacy for Youth (OECD, 2015). It covers areas such as money and transactions, planning and managing finances, risk and reward, and the financial landscape, which are highlighted in the OECD/INFE framework. However, our course has been specifically tailored to meet the unique needs of deaf youth aged 15-30, extending beyond the 15-18 age range of the OECD/INFE framework.

### 1.1.Course Details:

- Target audience: Deaf youth (ages 15-30) and youth workers
- Course duration: 30 hours
- Delivery method: Blended learning (combining in-person and virtual elements)
- Languages:
  - Written content available in English, German, Slovak, Hungarian, and Italian
  - Video content from resources IO2 and IO3 (Video Toolkit) in Austrian Sign Language (ÖGS), Italian Sign Language (LIS), Slovak Sign Language (SPJ), Hungarian Sign Language (MJNY), and International Sign

## 1.2. Course Structure:

The Financial Signs curriculum is now divided into 8 modules, each focusing on key aspects of financial literacy. These modules are designed to build upon each other, providing a comprehensive understanding of personal finance management. They can also be delivered independently if needed, allowing for flexibility in course delivery.

Module	Title	Duration
1	Introduction to Financial Literacy	2 hours
2	Income and Budgeting	4 hours
3	Savings and Basic Investments	4 hours
4	Advanced Investments and Risk Management	4 hours

Module	Title	Duration
5	Banking and Financial Services	4 hours
6	Financial Planning and Decision Making	4 hours
7	Consumer Rights and Financial Safety	4 hours
8	Digital Finance and Future Trends	4 hours

## 1.3. Key Features:

- Integration of resources from IO2 (Interactive Online Map) and IO3 (Video Toolkit)
- Animated videos in Sign Language explaining financial concepts
- Highly visual content with infographics, charts, and real-life scenarios
- Practical exercises and case studies based on real-world financial situations
- Integration of country-specific financial tools and resources
- Accessibility features including Sign Language content (some videos), visual aids, and plain language explanations of complex terms

## 1.4. Certification:

Upon completion of the course, participants will receive a certificate of attendance. Additionally, as this is a youth project funded by Erasmus+, participants will have the opportunity to receive a Youthpass certificate. Youthpass is a recognition tool for non-formal and informal learning in youth projects. It helps participants to reflect on their learning process and outcomes, and to describe their acquired competences. The Youthpass certificate can be a valuable addition to a participant's portfolio, supporting their personal and professional development

## 1.5. Project Components:

1. Digital map showcasing best practices for deaf financial inclusion in Austria, Hungary, Italy, and Slovakia
2. Animated videos in Sign Language explaining 10 different financial skills
3. Vocabulary list of complex financial terms with pictures and plain language explanations in all project sign languages (ÖGS, LIS, SPJ, MJNY, and International Sign)
4. Blended learning training course tailored to the needs of deaf young people and youth workers

This curriculum incorporates Sign Language resources, including videos in ÖGS, LIS, SPJ, MJNY, and International Sign. While not all written content will be signed, key concepts and the video toolkit (IO3) provide core information in Sign Language to enhance accessibility.

## 2. LEARNING OBJECTIVES

The primary goal of this course is to enhance financial literacy among deaf youth, empowering them to make informed financial decisions in their daily lives. By the end of this course, participants will be able to:

1. Understand and use basic financial concepts and terminology relevant to the European context
2. Create and manage a personal budget effectively, considering country-specific financial practices
3. Make informed decisions about savings and investments, including understanding digital financial tools
4. Use online banking and financial services safely, with awareness of accessibility features for deaf users
5. Develop short-term and long-term financial plans, considering the specific needs and challenges of deaf individuals
6. Identify and avoid financial fraud, with particular attention to risks that may target the deaf community
7. Understand their rights as financial consumers within the European Union framework
8. Navigate country-specific financial systems and regulations effectively
9. Apply critical thinking skills to financial decision-making in real-world scenarios
10. Recognize and address financial challenges specific to the deaf community

These objectives are designed to be achievable, measurable, and relevant to the needs of deaf youth across different European countries. They align with the overall project goals of increasing financial independence and resilience among deaf young people, while also incorporating elements from the OECD/INFE Core Competencies Framework on Financial Literacy for Youth.

## 2.1. Objectives Mapped to Modules:

To help partners understand how these objectives are addressed throughout the course, here's a mapping of objectives to modules:

Objective	Module 1	Module 2	Module 3	Module 4	Module 5	Module 6	Module 7	Module 8
1. Financial concepts	X	X	X	X	X	X	X	X
2. Budgeting		X				X		
3. Savings & investments			X	X		X		
4. Online banking					X			X
5. Financial planning		X	X	X		X		
6. Fraud prevention							X	X
7. Consumer rights							X	
8. Risk management				X		X		
9. Digital finance					X			X
10. Future trends								X

### 3. COURSE STRUCTURE

The Financial Signs curriculum is now divided into eight modules, each focusing on key aspects of financial literacy. These modules are designed to build upon each other, providing a comprehensive understanding of personal finance management. They can also be delivered independently if needed, allowing for flexibility in course delivery.

#### 3.1. Module Overview:

##### 1. Introduction to Financial Literacy (2 hours)

- Basic financial concepts and terminology
- The importance of financial literacy for deaf youth
- Overview of the financial system

##### 2. Income and Budgeting (4 hours)

- Types of income
- Creating and managing a personal budget
- Tracking expenses
- Strategies for saving money

##### 3. Savings and Basic Investments (4 hours)

- Different types of savings accounts
- Introduction to basic investment concepts
- Understanding interest rates and compound interest

##### 4. Advanced Investments and Risk Management (4 hours)

- Introduction to stocks, bonds, and mutual funds
- Risk assessment and management

- Diversification strategies

##### 5. Banking and Financial Services (4 hours)

- Types of bank accounts
- Online and mobile banking
- Credit cards and loans
- Insurance basics

##### 6. Financial Planning and Decision Making (4 hours)

- Setting financial goals
- Making informed financial decisions
- Dealing with financial challenges
- Planning for major life events

##### 7. Consumer Rights and Financial Safety (4 hours)

- Understanding consumer rights
- Identifying and avoiding financial fraud
- Safe online financial practices
- Where to get help with financial issues



## 8. Digital Finance and Future Trends (4 hours)

- Introduction to digital currencies and fintech
- Emerging payment technologies
- Future trends in personal finance
- Adapting to changing financial landscapes

Each module integrates resources from both IO2 (Interactive Online Map) and IO3 (Video Toolkit). The modules combine video lessons with interactive activities, discussions, and practical exercises to reinforce learning and encourage application of financial concepts.

## 3.2. Blended Learning Approach:

Each module will incorporate a mix of:

1. Self-paced learning using the video toolkit (IO3)
2. Interactive activities using the clickable map (IO2)
3. Group discussions (in-person or virtual)
4. Practical exercises and real-life case studies
5. Quizzes and assessments

## 3.3. Long-term Support (if possible):

To ensure ongoing financial literacy development beyond the course, implement the following:

- Establish a mentorship program connecting course graduates with deaf professionals in finance-related fields.
- Create an online community or forum for alumni to discuss financial topics and seek advice.
- Offer periodic refresher webinars or workshops on advanced financial topics.
- Develop a newsletter with updates on financial trends and opportunities relevant to deaf individuals.
- Provide access to a curated library of financial resources and tools specifically designed for deaf users.

This long-term support structure will help reinforce learning, provide ongoing guidance, and foster a community of financially literate deaf individuals.

## 4. MODULE DESCRIPTIONS

Module	Description	Learning Objectives	Key Topics	Suggested Activity Types	Assessment Suggestions
<b>1. Introduction to Financial Literacy</b>  <b>(2 hours)</b>	<ul style="list-style-type: none"> <li>This module provides an overview of basic financial concepts and the importance of financial literacy for deaf youth. It introduces learners to the financial system and its relevance in their daily lives.</li> </ul>	<ul style="list-style-type: none"> <li>Understand and use basic financial terminology</li> <li>Recognize the importance of financial literacy for personal and professional success</li> <li>Gain an overview of the financial system and its components</li> </ul>	<ul style="list-style-type: none"> <li>Basic financial concepts and terminology</li> <li>The importance of financial literacy for deaf youth</li> <li>Overview of the financial system</li> <li>Introduction to personal finance management</li> </ul>	<ul style="list-style-type: none"> <li>Interactive glossary using IO3 (Video Toolkit) videos to explain key financial terms</li> <li>Group discussions on the importance of financial literacy, using real-life examples from IO2</li> <li>Case studies illustrating the impact of financial decisions, adapted from IO2 resources</li> <li>Exploration of the Interactive</li> </ul>	<ul style="list-style-type: none"> <li>Quiz on financial terminology, incorporating content from IO3 (Video Toolkit) videos</li> <li>Reflective essay on the importance of financial literacy</li> <li>Group presentation on a component of the financial system, using information from IO2</li> </ul>

Module	Description	Learning Objectives	Key Topics	Suggested Activity Types	Assessment Suggestions
				Online Map (IO2) to compare financial systems across countries	

Module	Description	Learning Objectives	Key Topics	Suggested Activity Types	Assessment Suggestions
<b>2. Income and Budgeting</b>  <b>(4 hours)</b>	<ul style="list-style-type: none"> <li>This module focuses on understanding different types of income and developing essential budgeting skills. Participants will learn how to create and manage a personal budget, track expenses effectively, and implement strategies for saving money.</li> </ul>	<ul style="list-style-type: none"> <li>Identify and differentiate various types of income</li> <li>Create a comprehensive personal budget</li> <li>Develop skills for tracking expenses accurately</li> <li>Apply effective strategies for saving money</li> </ul>	<ul style="list-style-type: none"> <li>Types of income (e.g., salary, freelance, passive income)</li> <li>Components of a personal budget</li> <li>Tools and methods for expense tracking</li> <li>Saving techniques and their importance</li> </ul>	<ul style="list-style-type: none"> <li>Use IO2 (Interactive Online Map) to compare income types and budgeting practices across different countries</li> <li>Utilize IO3 (Video Toolkit) for explanations of key budgeting concepts in sign language</li> <li>Interactive budgeting exercise using real-life scenarios from IO2 resources</li> <li>Group discussion on income sources relevant to deaf youth, referencing IO3</li> </ul>	<ul style="list-style-type: none"> <li>Quiz on types of income and budgeting terminology, based on IO3 (Video Toolkit) video content</li> <li>Practical assignment: Create a monthly budget based on a given scenario</li> <li>Peer review of expense tracking methods, using IO3 (Video Toolkit) videos as reference</li> <li>Reflection essay on personal saving goals and strategies, incorporating</li> </ul>

Module	Description	Learning Objectives	Key Topics	Suggested Activity Types	Assessment Suggestions
				(Video Toolkit) videos  <ul style="list-style-type: none"> <li>▪ Hands-on practice with expense tracking tools, integrating examples from IO2 (Interactive Online Map)</li> <li>▪ Role-play activities demonstrating saving strategies</li> </ul>	insights from both IO2 and IO3 (Video Toolkit)

Module	Description	Learning Objectives	Key Topics	Suggested Activity Types	Assessment Suggestions
<b>3. Savings and Investments</b>  <b>(4 hours)</b>	<ul style="list-style-type: none"> <li>This module focuses on the importance of saving money and introduces basic investment concepts. Participants will learn about different types of savings accounts, understand interest rates and compound interest, and gain an introduction to basic investment options.</li> </ul>	<ul style="list-style-type: none"> <li>Understand the importance of saving and different saving strategies</li> <li>Differentiate between various types of savings accounts</li> <li>Comprehend the concept of interest rates and compound interest</li> <li>Gain basic knowledge of simple investment options</li> </ul>	<ul style="list-style-type: none"> <li>Importance of saving money</li> <li>Different types of savings accounts</li> <li>Interest rates and compound interest</li> <li>Introduction to basic investment concepts</li> <li>Risk and return in investments</li> </ul>	<ul style="list-style-type: none"> <li>Use IO2 (Interactive Online Map) to compare savings account options across different countries</li> <li>Utilize IO3 (Video Toolkit) for explanations of compound interest and basic investment concepts in sign language</li> <li>Interactive compound interest calculator exercise</li> <li>Group discussion on saving strategies, referencing IO3</li> </ul>	<ul style="list-style-type: none"> <li>Quiz on types of savings accounts and investment terminology, based on IO3 (Video Toolkit) video content</li> <li>Practical assignment: Create a savings plan for a specific financial goal</li> <li>Group presentation on the pros and cons of different investment options, using information from IO2 (Interactive Online Map)</li> <li>Reflection essay on personal</li> </ul>

Module	Description	Learning Objectives	Key Topics	Suggested Activity Types	Assessment Suggestions
				(Video Toolkit) videos  ▪ Case studies comparing different saving and investment options, using examples from IO2 (Interactive Online Map)	saving and investment goals

Module	Description	Learning Objectives	Key Topics	Suggested Activity Types	Assessment Suggestions
<b>4. Advanced Investments and Risk Management</b>  <b>(4 hours)</b>	<ul style="list-style-type: none"> <li>This module delves deeper into investment strategies and risk management, building on the basic concepts introduced in Module 3. Participants will learn about various investment options, understand the concept of risk in investments, and develop strategies for managing financial risks.</li> </ul>	<ul style="list-style-type: none"> <li>Understand different types of advanced investment options</li> <li>Analyse the risk-return relationship in investments</li> <li>Develop strategies for diversifying investment portfolios</li> <li>Comprehend the basics of risk management in personal finance</li> </ul>	<ul style="list-style-type: none"> <li>Advanced investment options (e.g., stocks, bonds, mutual funds, ETFs)</li> <li>Risk assessment in investments</li> <li>Diversification strategies</li> <li>Basics of portfolio management</li> <li>Long-term investment planning</li> </ul>	<ul style="list-style-type: none"> <li>Use IO2 (Interactive Online Map) to compare investment options and regulations across different countries</li> <li>Utilize IO3 (Video Toolkit) for explanations of complex investment concepts in sign language</li> <li>Interactive investment simulation game</li> <li>Case studies analysing real-world investment scenarios</li> </ul>	<ul style="list-style-type: none"> <li>Quiz on investment terminology and concepts, based on IO3 (Video Toolkit) video content</li> <li>Practical assignment: Create a diversified investment portfolio based on a given scenario</li> <li>Group presentation on comparing different investment options, using information from IO2</li> <li>Reflection essay on</li> </ul>



Module	Description	Learning Objectives	Key Topics	Suggested Activity Types	Assessment Suggestions
				<ul style="list-style-type: none"> <li>Group discussion on risk tolerance and investment strategies</li> </ul>	personal risk tolerance and investment goals

Module	Description	Learning Objectives	Key Topics	Suggested Activity Types	Assessment Suggestions
<b>5. Banking and Financial Services</b>  <b>(4 hours)</b>	<ul style="list-style-type: none"> <li>This module focuses on various banking services and financial products. Participants will learn about different types of bank accounts, online and mobile banking, credit cards, loans, and insurance basics. The module aims to equip learners with the knowledge to make informed decisions about financial services.</li> </ul>	<ul style="list-style-type: none"> <li>Understand different types of bank accounts and their features</li> <li>Learn how to use online and mobile banking safely and effectively</li> <li>Comprehend the basics of credit cards and loans</li> <li>Gain an overview of insurance products and their importance</li> </ul>	<ul style="list-style-type: none"> <li>Types of bank accounts (e.g., checking, savings, fixed deposit)</li> <li>Online and mobile banking features and security</li> <li>Credit cards: benefits, risks, and responsible use</li> <li>Loans: types, interest rates, and repayment strategies</li> <li>Insurance basics: types of insurance and their importance</li> </ul>	<ul style="list-style-type: none"> <li>Use IO2 (Interactive Online Map) to compare banking services across different countries</li> <li>Utilize IO3 (Video Toolkit) for explanations of banking terms and concepts in sign language</li> <li>Interactive simulation of online banking platform</li> <li>Group discussion on pros and cons of different financial products</li> <li>Case studies on responsible credit card use</li> </ul>	<ul style="list-style-type: none"> <li>Quiz on types of bank accounts and financial services terminology, based on IO3 (Video Toolkit) video content</li> <li>Practical assignment: Compare and contrast different types of bank accounts or credit cards</li> <li>Group presentation on safe online banking practices</li> <li>Reflection essay on personal experiences with banking services</li> </ul>

Module	Description	Learning Objectives	Key Topics	Suggested Activity Types	Assessment Suggestions
				and loan management	

Module	Description	Learning Objectives	Key Topics	Suggested Activity Types	Assessment Suggestions
<b>6. Financial Planning and Decision Making</b>  <b>(4 hours)</b>	<ul style="list-style-type: none"> <li>This module focuses on developing skills for effective financial planning and decision-making. Participants will learn how to set financial goals, make informed financial decisions, deal with financial challenges, and plan for major life events.</li> </ul>	<ul style="list-style-type: none"> <li>Set realistic short-term and long-term financial goals</li> <li>Develop strategies for making informed financial decisions</li> <li>Learn techniques for dealing with financial challenges</li> <li>Understand the financial implications of major life events</li> </ul>	<ul style="list-style-type: none"> <li>Setting financial goals (short-term and long-term)</li> <li>Decision-making frameworks for financial choices</li> <li>Strategies for overcoming financial challenges</li> <li>Financial planning for major life events (e.g., education, marriage, retirement)</li> <li>Balancing financial priorities</li> </ul>	<ul style="list-style-type: none"> <li>Use IO2 (Interactive Online Map) to compare financial planning practices across different countries</li> <li>Utilize IO3 (Video Toolkit) for explanations of financial planning concepts in sign language</li> <li>Interactive goal-setting exercise using SMART criteria</li> <li>Case studies on financial decision-making in various scenarios</li> <li>Group discussion on strategies for overcoming</li> </ul>	<ul style="list-style-type: none"> <li>Quiz on financial planning terminology and concepts, based on IO3 (Video Toolkit) video content</li> <li>Practical assignment: Create a 5-year financial plan for a given scenario</li> <li>Group presentation on financial strategies for a major life event, using information from IO2 (Interactive Online Map)</li> <li>Reflection essay on personal financial goals</li> </ul>

Module	Description	Learning Objectives	Key Topics	Suggested Activity Types	Assessment Suggestions
				common financial challenges	and decision-making process

Module	Description	Learning Objectives	Key Topics	Suggested Activity Types	Assessment Suggestions
<b>7. Consumer Rights and Financial Safety</b>  <b>(4 hours)</b>	<ul style="list-style-type: none"> <li>This module focuses on empowering deaf youth with knowledge about their rights as financial consumers and equipping them with skills to ensure their financial safety. Participants will learn about consumer protection laws, how to identify and avoid financial fraud, and where to seek help for financial issues.</li> </ul>	<ul style="list-style-type: none"> <li>Understand consumer rights in financial transactions</li> <li>Identify common types of financial fraud and scams</li> <li>Learn strategies for safe online financial practices</li> <li>Know where and how to seek help for financial issues</li> </ul>	<ul style="list-style-type: none"> <li>Consumer protection laws and regulations</li> <li>Types of financial fraud and scams</li> <li>Safe online banking and shopping practices</li> <li>Identity theft prevention</li> <li>Dispute resolution processes</li> <li>Resources for financial assistance and advice</li> </ul>	<ul style="list-style-type: none"> <li>Use IO2 (Interactive Online Map) to compare consumer protection laws across different countries</li> <li>Utilize IO3 (Video Toolkit) for explanations of common financial scams and fraud prevention techniques in sign language</li> <li>Role-playing exercises simulating scenarios of potential fraud or consumer rights violations</li> <li>Group discussions on</li> </ul>	<ul style="list-style-type: none"> <li>Quiz on consumer rights and financial safety terminology, based on IO3 (Video Toolkit) video content</li> <li>Practical assignment: Create a personal financial safety plan</li> <li>Group presentation on how to identify and report a specific type of financial fraud</li> <li>Reflection essay on the importance of consumer rights</li> </ul>

Module	Description	Learning Objectives	Key Topics	Suggested Activity Types	Assessment Suggestions
				<p>personal experiences with financial safety issues</p> <ul style="list-style-type: none"> <li>▪ Case studies analysing real-world examples of consumer rights violations and their resolutions</li> </ul>	in financial transactions

Module	Description	Learning Objectives	Key Topics	Suggested Activity Types	Assessment Suggestions
<b>8. Digital Finance and Future Trends</b>  <b>(4 hours)</b>	<ul style="list-style-type: none"> <li>This module focuses on emerging digital financial technologies and future trends in personal finance. Participants will learn about digital payment systems, cryptocurrencies, and fintech innovations, as well as how to adapt to the changing financial landscape.</li> </ul>	<ul style="list-style-type: none"> <li>Understand the basics of digital finance and fintech</li> <li>Gain knowledge about cryptocurrencies and blockchain technology</li> <li>Learn about emerging payment technologies and their implications</li> <li>Develop skills to adapt to future financial trends</li> </ul>	<ul style="list-style-type: none"> <li>Introduction to digital finance and fintech</li> <li>Cryptocurrencies and blockchain technology</li> <li>Mobile payment systems and digital wallets</li> <li>Emerging trends in personal finance management</li> <li>Potential risks and benefits of new financial technologies</li> </ul>	<ul style="list-style-type: none"> <li>Use IO2 (Interactive Online Map) to compare digital finance adoption across different countries</li> <li>Utilize IO3 (Video Toolkit) for explanations of complex digital finance concepts in sign language</li> <li>Interactive simulation of a digital wallet or cryptocurrency transaction</li> <li>Group discussion on the potential impact of fintech</li> </ul>	<ul style="list-style-type: none"> <li>Quiz on digital finance terminology and concepts, based on IO3 (Video Toolkit) video content</li> <li>Practical assignment: Create a plan for safely adopting a new digital financial tool</li> <li>Group presentation on the pros and cons of a specific fintech innovation</li> <li>Reflection essay on how future</li> </ul>



Module	Description	Learning Objectives	Key Topics	Suggested Activity Types	Assessment Suggestions
				on deaf financial inclusion <ul style="list-style-type: none"> <li>▪ Case studies analysing real-world examples of digital finance applications</li> </ul>	financial trends might impact deaf communities

## 5. TEACHING METHODOLOGIES

The Financial Signs curriculum employs a variety of teaching methodologies to ensure effective learning for deaf youth. These methodologies are designed to be visually engaging, interactive, and accessible in Sign Language.

Methodology	Description	Application	Considerations for Deaf Learners
<b>Video-based Learning</b>	Utilizes the video toolkit (IO3) to deliver core content in Sign Language	<ul style="list-style-type: none"> <li>Present new concepts</li> <li>Demonstrate practical skills</li> <li>Provide real-life examples</li> </ul>	<ul style="list-style-type: none"> <li>Ensure high-quality Sign Language interpretation</li> <li>Include clear visual aids and subtitles</li> <li>Allow for pausing and rewatching</li> </ul>
<b>Interactive Map Exploration</b>	Uses the clickable map (IO2) to explore financial practices and resources across countries	<ul style="list-style-type: none"> <li>Compare financial systems</li> <li>Discover country-specific resources</li> <li>Understand cultural differences in finance</li> </ul>	<ul style="list-style-type: none"> <li>Provide clear instructions in Sign Language</li> <li>Ensure all map content is visually accessible</li> <li>Allow for collaborative exploration in pairs or small groups</li> </ul>
<b>Group Discussions</b>	Facilitates exchanges of ideas and experiences among participants	<ul style="list-style-type: none"> <li>Share personal financial experiences</li> <li>Debate financial strategies</li> <li>Solve case studies collaboratively</li> </ul>	<ul style="list-style-type: none"> <li>Ensure a Sign Language interpreter is available</li> <li>Establish clear turn-taking rules</li> <li>Use visual aids to support discussions</li> </ul>
<b>Practical Exercises</b>	Hands-on activities to apply learned concepts	<ul style="list-style-type: none"> <li>Create personal budgets</li> <li>Practice using online banking platforms</li> <li>Develop financial plans</li> </ul>	<ul style="list-style-type: none"> <li>Provide clear, step-by-step instructions in Sign Language</li> <li>Offer one-on-one support when needed</li> </ul>

Methodology	Description	Application	Considerations for Deaf Learners
			<ul style="list-style-type: none"> <li>Use real or simulated financial tools</li> </ul>
<b>Role-playing</b>	Simulates real-life financial scenarios	<ul style="list-style-type: none"> <li>Practice handling banking transactions</li> <li>Learn to identify and respond to fraud attempts</li> <li>Negotiate financial decisions</li> </ul>	<ul style="list-style-type: none"> <li>Ensure scenarios are relevant to deaf youth experiences</li> <li>Provide props or visual aids to support role-play</li> <li>Allow time for preparation and feedback</li> </ul>
<b>Case Studies</b>	Analyses real or fictional financial situations	<ul style="list-style-type: none"> <li>Apply financial concepts to concrete situations</li> <li>Develop critical thinking skills</li> <li>Understand complex financial decisions</li> </ul>	<ul style="list-style-type: none"> <li>Present case studies in both written and Sign Language formats</li> <li>Use visual representations of financial data</li> <li>Encourage collaborative analysis in small groups</li> </ul>
<b>Quizzes and Assessments</b>	Evaluates understanding and retention of key concepts	<ul style="list-style-type: none"> <li>Check comprehension after each module</li> <li>Identify areas for further explanation</li> <li>Reinforce important financial terms and concepts</li> </ul>	<ul style="list-style-type: none"> <li>Offer quizzes in both written and Sign Language formats</li> <li>Use visual question formats (e.g., matching, ordering)</li> <li>Provide immediate feedback on responses</li> </ul>
<b>Peer Teaching</b>	Encourages learners to explain concepts to each other in Sign Language	<ul style="list-style-type: none"> <li>Reinforce understanding of complex financial terms</li> <li>Share personal financial experiences</li> <li>Develop communication skills</li> </ul>	<ul style="list-style-type: none"> <li>Provide clear guidelines for peer teaching sessions</li> <li>Ensure all participants have opportunities to teach and learn</li> <li>Offer support materials in Sign Language for peer teachers</li> </ul>

## 6. ASSESSMENT METHODS

Assessment is a crucial component of the Financial Signs curriculum, ensuring that deaf learners have effectively grasped key financial concepts and skills. This section outlines various assessment methods, provides examples, and offers guidelines for making assessments accessible in Sign Language.

Assessment Type	Description	Advantages	Considerations for Deaf Learners
<b>Quizzes</b>	Short, frequent tests covering specific topics	<ul style="list-style-type: none"> <li>▪ Immediate feedback</li> <li>▪ Reinforces key concepts</li> <li>▪ Identifies areas for review</li> </ul>	<ul style="list-style-type: none"> <li>▪ Provide in both written and Sign Language formats</li> <li>▪ Use visual question formats (e.g., matching, ordering)</li> <li>▪ Allow extra time if needed</li> </ul>
<b>Practical Exercises</b>	Hands-on activities applying learned concepts	<ul style="list-style-type: none"> <li>▪ Demonstrates practical skills</li> <li>▪ Mimics real-life situations</li> <li>▪ Encourages active learning</li> </ul>	<ul style="list-style-type: none"> <li>▪ Provide clear, step-by-step instructions in Sign Language</li> <li>▪ Offer one-on-one support when needed</li> <li>▪ Use real or simulated financial tools</li> </ul>
<b>Group Presentations</b>	Collaborative projects presented to the class	<ul style="list-style-type: none"> <li>▪ Encourages teamwork</li> <li>▪ Develops communication skills</li> <li>▪ Allows for peer learning</li> </ul>	<ul style="list-style-type: none"> <li>▪ Ensure a Sign Language interpreter is available</li> <li>▪ Allow use of visual aids (e.g., slides, posters)</li> <li>▪ Provide clear rubrics for evaluation</li> </ul>

Assessment Type	Description	Advantages	Considerations for Deaf Learners
<b>Case Study Analysis</b>	In-depth examination of real or hypothetical financial scenarios	<ul style="list-style-type: none"> <li>▪ Develops critical thinking</li> <li>▪ Applies knowledge to complex situations</li> <li>▪ Encourages holistic understanding</li> </ul>	<ul style="list-style-type: none"> <li>▪ Present case studies in both written and Sign Language formats</li> <li>▪ Use visual representations of financial data</li> <li>▪ Allow for group discussions before individual analysis</li> </ul>
<b>Reflective Essays</b>	Written or signed personal reflections on financial topics	<ul style="list-style-type: none"> <li>▪ Encourages self-awareness</li> <li>▪ Connects learning to personal experiences</li> <li>▪ Develops analytical skills</li> </ul>	<ul style="list-style-type: none"> <li>▪ Accept essays in written form or as signed videos</li> <li>▪ Provide clear prompts and rubrics</li> <li>▪ Offer feedback in the learner's preferred format</li> </ul>
<b>Final Project</b>	Comprehensive assignment integrating multiple course concepts	<ul style="list-style-type: none"> <li>▪ Demonstrates overall learning</li> <li>▪ Allows for creativity</li> <li>▪ Prepares for real-world application</li> </ul>	<ul style="list-style-type: none"> <li>▪ Offer a choice of project formats (e.g., video, presentation, report)</li> <li>▪ Provide ongoing support and check-ins</li> <li>▪ Ensure clear objectives and evaluation criteria</li> </ul>

## 7. RESOURCES

This section provides guidance on integrating the Interactive Online Map (IO2) and the Video Toolkit (IO3) into the Financial Signs curriculum, as well as guidelines for creating additional resources.

### 7.1. INTEGRATING IO2: INTERACTIVE ONLINE MAP

The Interactive Online Map is a valuable tool for exploring financial practices and resources across different countries. Here are guidelines for integrating IO2 (Interactive Online Map) into the curriculum:

1. Use the map to highlight differences in financial systems, practices, and terminology across countries.
2. Encourage learners to use the map to find country-specific financial resources throughout all modules.
3. Develop case studies based on financial scenarios from different countries, using information from the map.
4. Create group activities where learners explore the map to answer questions or complete tasks related to each module's content.
5. Assign map exploration as homework, asking students to research specific financial aspects of chosen countries.
6. Develop activities that require learners to compare and contrast financial practices between their home country and others represented on the map.
7. Use the map to identify and compare emerging financial technologies and services across countries.

### 7.2. INTEGRATING IO3: VIDEO TOOLKIT

The Video Toolkit provides essential content in sign language. Here are guidelines for integrating IO3 (Video Toolkit):

1. Use relevant videos as primary teaching materials for each module, ensuring key concepts are explained in sign language.
2. Assign videos for students to watch before class, allowing for more interactive activities during class time.

3. Use videos for review sessions or as additional explanations for complex topics.
4. Incorporate video content into quizzes and other assessments to ensure alignment between taught and tested material.
5. Ensure all learners have access to the video toolkit for self-paced learning and revision.
6. Use the videos as a starting point for discussions and practical exercises.
7. Utilize screenshots or short clips from the videos to create visual aids for in-person or virtual sessions.
8. Create homework assignments that require students to watch specific videos and complete related task

### 7.3. DEAF ROLE MODELS

Incorporating deaf role models into the financial literacy curriculum is important for inspiring and empowering deaf learners. Here's how to integrate this important element:

1. **Guest Speakers:** Invite successful deaf professionals from finance-related fields to share their experiences and insights.
2. **Video Profiles:** Create or curate short video profiles of deaf entrepreneurs, bankers, financial advisors, and economists.
3. **Case Studies:** Develop case studies featuring real-life financial success stories of deaf individuals.
4. **Career Spotlights:** Include a "Deaf Financial Leaders" spotlight in each module, highlighting a different role model relevant to that module's topic.
5. **Interactive Sessions:** Organize Q&A sessions or panel discussions with deaf financial experts.
6. **Success Stories:** Incorporate written or video testimonials from deaf individuals who have achieved financial independence or success.

By featuring deaf role models throughout the curriculum, we can inspire confidence, demonstrate career possibilities, and provide relatable examples of financial success within the deaf community.

## 7.4. CREATING ADDITIONAL RESOURCES

When creating additional resources, consider the following:

1. Develop highly visual materials such as infographics, charts, and diagrams to support learning.
2. Ensure all additional resources are available in the relevant sign language(s) or can be interpreted.
3. Create resources that encourage active engagement, such as fillable worksheets or interactive online tools.
4. Develop resources that connect financial concepts to real-life situations relevant to deaf youth.
5. Ensure all digital resources are compatible with common assistive technologies.
6. Tailor resources to reflect the cultural and financial context of each partner country.
7. Provide resources in multiple formats (e.g., video, text, interactive) to cater to different learning preferences.
8. Design resources that can be easily updated or adapted as financial systems and technologies evolve.
9. Involve deaf learners in testing and providing feedback on new resources before finalizing them.



## 8. COURSE SCHEDULE

This section provides a detailed sample schedule for the Financial Signs curriculum and explains how to adapt it for different delivery formats.

### 8.1. SAMPLE COURSE SCHEDULE

The following schedule is based on a 30-hour course delivered over 8 weeks, with one 2-4-hour session per week. Each session includes a mix of activities to maintain engagement and reinforce learning.

Week	Module	Time	Session Content
1	1. Introduction to Financial Literacy	2 hours	<ol style="list-style-type: none"> <li>1. Course introduction and overview (15 min)</li> <li>2. Pre-course assessment (20 min)</li> <li>3. Video lecture: What is financial literacy? (30 min)</li> <li>4. Group discussion: Personal experiences with money (20 min)</li> <li>5. Interactive map exploration: Financial practices across countries (25 min)</li> <li>6. Q&amp;A and wrap-up (10 min)</li> </ol>
2	2. Income and Budgeting	4 hours	<ol style="list-style-type: none"> <li>1. Video lecture: Types of income (45 min)</li> <li>2. Interactive activity: Identifying income sources (30 min)</li> <li>3. Video lecture: Creating a budget (45 min)</li> <li>4. Practical exercise: Personal budget creation (45 min)</li> <li>5. Group presentation: Sharing personal budgets (45 min)</li> <li>6. Video lecture: Saving strategies (30 min)</li> <li>7. Quiz: Income and budgeting concepts (20 min)</li> <li>8. Q&amp;A and wrap-up (10 min)</li> </ol>
3	3. Savings and Investments	4 hours	<ol style="list-style-type: none"> <li>1. Video lecture: Importance of saving (45 min)</li> <li>2. Group discussion: Saving habits and goals (30 min)</li> <li>3. Video lecture: Types of savings accounts (45 min)</li> <li>4. Practical exercise: Comparing savings options (45 min)</li> </ol>

Week	Module	Time	Session Content
			5. Video lecture: Introduction to basic investments (45 min) 6. Interactive activity: Understanding risk and return (30 min) 7. Quiz: Savings and basic investments (20 min) 8. Q&A and wrap-up (10 min)
4	4. Advanced Investments and Risk Management	4 hours	1. Video lecture: Types of investments (stocks, bonds, mutual funds) (45 min) 2. Interactive activity: Building a diversified portfolio (45 min) 3. Video lecture: Risk assessment and management (45 min) 4. Case study analysis: Investment scenarios (45 min) 5. Group discussion: Personal risk tolerance (30 min) 6. Quiz: Advanced investments and risk management (20 min) 7. Q&A and wrap-up (10 min)
5	5. Banking and Financial Services	4 hours	1. Video lecture: Types of bank accounts (45 min) 2. Practical exercise: Choosing the right bank account (45 min) 3. Video lecture: Online and mobile banking (45 min) 4. Interactive demonstration: Using online banking platforms (30 min) 5. Video lecture: Credit cards and loans (45 min) 6. Role-play activity: Applying for a loan (30 min) 7. Quiz: Banking and financial services (20 min) 8. Q&A and wrap-up (10 min)
6	6. Financial Planning and Decision Making	4 hours	1. Video lecture: Setting financial goals (45 min) 2. Individual activity: Creating a personal financial plan (60 min) 3. Video lecture: Financial decision-making process (45 min) 4. Case study analysis: Making financial decisions (45 min) 5. Group presentation: Long-term financial plans (45 min) 6. Quiz: Financial planning and decision making (20 min) 7. Q&A and wrap-up (10 min)

Week	Module	Time	Session Content
7	<b>7. Consumer Rights and Financial Safety</b>	4 hours	1. Video lecture: Consumer rights in finance (45 min) 2. Interactive activity: Identifying financial fraud (45 min) 3. Video lecture: Safe online financial practices (45 min) 4. Group discussion: Experiences with financial issues (30 min) 5. Role-play activity: Handling consumer rights situations (45 min) 6. Quiz: Consumer rights and financial safety (20 min) 7. Q&A and wrap-up (10 min)
8	<b>8. Digital Finance and Future Trends</b>	4 hours	1. Video lecture: Introduction to digital finance (45 min) 2. Interactive activity: Exploring fintech applications (45 min) 3. Video lecture: Cryptocurrencies and blockchain basics (45 min) 4. Group discussion: The future of money (30 min) 5. Final course assessment (45 min) 6. Course wrap-up and next steps (30 min)

## 8.2. ADAPTING THE SCHEDULE FOR DIFFERENT DELIVERY FORMATS

The Financial Signs curriculum is designed to be flexible and adaptable to various delivery formats. Here are some common scenarios and key considerations for each:

### 1. Intensive Course Format:

- Condensed into a 5-day program
- 6-hour daily sessions with regular breaks
- Focus on hands-on activities and practical application

### 2. Online Self-Paced Format:

- Modules divided into 30-45 minute units
- Clear sequence of video lectures, readings, and activities
- Regular knowledge checks and quizzes
- Recommended timeline for completion

### 3. Blended Learning Format:

- Alternating online self-study and in-person sessions
- Online components for lectures and individual exercises
- In-person sessions for group activities and discussions
- Flipped classroom approach

### 4. Extended Part-Time Format:

- Course spread over a longer period (e.g., 16 weeks)
- 2-hour weekly sessions
- More time for in-class exercises and discussions

- Substantial projects or case studies between sessions

### 5. Workshop Series Format:

- Standalone workshops for each module
- Full-day (6-7 hours) workshops
- Focus on hands-on activities and real-world applications
- Take-home resources for continued learning

### 6. When adapting the schedule, always ensure:

- Learning objectives for each module are met
- Balance between instruction, practice, and assessment is maintained
- Adequate time for sign language interpretation and visual demonstrations
- Opportunities for interaction and peer learning
- Appropriate pacing for deaf learners, with regular breaks
- Integration of IO2 (Interactive Online Map) and IO3 (Video Toolkit) resources throughout the course
- Use of deaf-friendly and accessible technology
- Time allocated for Youthpass certification and reflection