

# 1. MODULE PLAN AND CONTENT

## Financial Literacy Curriculum for Deaf Youth



Version 1.0

## 1. MODULE PLAN

Module Plan	Partner Contribution
Partner	Innosign, Slovakia
Module Title	Introduction to Financial Literacy
Duration	2 hours
Learning Objectives	<p><b>By the end of this module, participants will be able to:</b></p> <ul style="list-style-type: none"> <li>▪ <b>Understand basic financial concepts and terminology</b>, enabling them to navigate financial discussions confidently.</li> <li>▪ <b>Recognize the importance of financial literacy</b> in personal and professional contexts, especially for deaf youth.</li> <li>▪ <b>Gain an overview of the financial system and its components</b>, understanding how it affects daily life.</li> <li>▪ <b>Identify how financial decisions impact their future goals</b>, promoting responsible financial behaviour.</li> </ul>
Key Topics	<ul style="list-style-type: none"> <li>▪ Basic financial concepts and terminology.</li> <li>▪ Importance of financial literacy for deaf youth.</li> <li>▪ Overview of the financial system.</li> <li>▪ The impact of financial decisions on personal and professional life.</li> </ul>
Lesson Plan	<p><b>1. Introduction (15 minutes)</b></p> <ul style="list-style-type: none"> <li>▪ <b>Brief overview of the module:</b></li> </ul>

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	<ul style="list-style-type: none"> <li>○ Introduce the concept of financial literacy and its relevance.</li> <li>▪ <b>Icebreaker activity: "Financial Associations":</b> <ul style="list-style-type: none"> <li>○ Participants share words they associate with money and finance.</li> </ul> </li> <li>▪ <b>Teaching methodology:</b> <ul style="list-style-type: none"> <li>○ Interactive group discussion supported by visual aids.</li> </ul> </li> </ul> <p><b>2. Understanding Financial Literacy (30 minutes)</b></p> <ul style="list-style-type: none"> <li>▪ <b>Main points to cover:</b> <ul style="list-style-type: none"> <li>○ Definition of financial literacy.</li> <li>○ Key financial terms (income, expenses, savings, investment, credit).</li> <li>○ The role of financial literacy in everyday life.</li> </ul> </li> <li>▪ <b>Activity: "Terminology Match-Up":</b> <ul style="list-style-type: none"> <li>○ Participants match financial terms with definitions using cards.</li> </ul> </li> <li>▪ <b>Reference:</b> <ul style="list-style-type: none"> <li>○ Reference the financial signs glossary to reinforce terminology</li> </ul> </li> <li>▪ <b>Teaching methodology:</b> <ul style="list-style-type: none"> <li>○ Interactive lecture with visual presentations and sign language support.</li> </ul> </li> </ul>

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	<p><b>3. Importance of Financial Literacy for Deaf Youth (30 minutes)</b></p> <ul style="list-style-type: none"> <li>▪ <b>Main points to cover:</b> <ul style="list-style-type: none"> <li>○ Unique challenges faced by deaf individuals in financial contexts.</li> <li>○ Empowerment through financial knowledge.</li> </ul> </li> <li>▪ <b>Activity: "Sharing Stories":</b> <ul style="list-style-type: none"> <li>○ Discuss real-life scenarios where financial literacy made a difference.</li> </ul> </li> <li>▪ <b>Teaching methodology:</b> <ul style="list-style-type: none"> <li>○ Group discussions and collaborative learning.</li> </ul> </li> </ul> <p><b>4. SmartSave Bank Challenge (30 minutes)</b></p> <ul style="list-style-type: none"> <li>• <b>Objective:</b> Engage participants in a hands-on simulation that introduces basic banking concepts, the use of visual currency (currency coins), and practical percentage calculations.</li> <li>• <b>Main Points to Cover:</b> <ul style="list-style-type: none"> <li>○ <b>Banking Basics:</b> How deposits, withdrawals, and saving work in a bank-like setting.</li> </ul> </li> </ul>

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	<ul style="list-style-type: none"> <li>○ <b>Currency Tokens:</b> Introduce currency coins that will be used during the simulation.</li> <li>○ <b>Percentage Calculation:</b> Explain how to calculate percentages in financial contexts, including interest and growth of savings.</li> <li>● <b>Activity Description:</b> <ul style="list-style-type: none"> <li>▪ <b>Simulation Setup:</b> Divide participants into small groups. Each group receives a set of currency coins to simulate funds.</li> <li>▪ <b>Banking Role-Play:</b> Groups take turns acting as customers depositing money at the simulated "SmartSave Bank" while other groups act as bank managers who help calculate and apply a given percentage rate (interest) to the deposits.</li> <li>▪ <b>Calculation Challenge:</b> Participants work with provided scenarios to determine the interest earned (or savings growth) by applying set percentage rates to their deposits.</li> <li>▪ <b>Debrief Discussion:</b> Groups reconvene to discuss challenges, share</li> </ul> </li> </ul>

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	<p>insights about the importance of saving wisely, and clarify any confusion regarding the calculations.</p> <ul style="list-style-type: none"> <li> <b>Teaching Methodology:</b>  Combines interactive simulation, group collaboration, and visual aids (such as charts and tables) to break down percentage calculations step by step. Accessibility is ensured through the use of sign language interpreters and clear, visually guided instructions. </li> </ul> <p><b>5. Life Skills – Math and Money Mastery (15 minutes)</b></p> <ul style="list-style-type: none"> <li> <b>Objective:</b>  Blend practical math skills with everyday money management by practicing real-life percentage calculations and decision-making to build essential life skills. </li> <li> <b>Main Points to Cover:</b> <ul style="list-style-type: none"> <li> <b>Real-Life Math Applications:</b>  Demonstrate how to perform percentage calculations in everyday scenarios (e.g., calculating discounts, tax, and interest). </li> <li> <b>Budget and Decision-Making Skills:</b>  Understand the impact of financial choices on personal and family budgets. </li> </ul> </li> <li> <b>Activity Description:</b> </li> </ul>

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	<ul style="list-style-type: none"> <li>▪ <b>Scenario-Based Exercises:</b> Present brief and relatable scenarios. Examples include: <ul style="list-style-type: none"> <li>▪ Calculating the final price of an item after a 15% discount.</li> <li>▪ Determining the impact of a small percentage change on a monthly budget.</li> </ul> </li>   <li>▪ <b>Interactive Problem Solving:</b> Participants work individually or in pairs to solve practical problems involving math-based percentage calculations.</li>   <li>▪ <b>Quick Quiz and Discussion:</b> A short quiz using visual questions consolidates the percentage calculations and budgeting concepts covered.</li>   <li>• <b>Teaching Methodology:</b> Emphasize individual or small group work with hands-on exercises and immediate feedback. Visual aids, worksheets, and sign language support are used to ensure clarity and accessibility.</li>   <li><b>6. Wrap-up and Assessment (15 minutes)</b> <ul style="list-style-type: none"> <li>• <b>Review key points:</b> <ul style="list-style-type: none"> <li>○ Summarize the module's main lessons.</li> </ul> </li> </ul> </li> </ul>

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	<ul style="list-style-type: none"> <li>• <b>Assessment activity:</b> <ul style="list-style-type: none"> <li>○ Quick quiz using visual questions on key concepts.</li> </ul> </li> <li>• <b>Teaching methodology:</b> <ul style="list-style-type: none"> <li>○ Individual assessment with immediate feedback in sign language.</li> </ul> </li> </ul>
<b>Materials Needed</b>	<ul style="list-style-type: none"> <li>▪ Visual presentation slides.</li> <li>▪ Matching cards for terminology activity.</li> <li>▪ Flipcharts and markers for group activities.</li> <li>▪ Access to IO2 Interactive Online Map and IO3 Video Toolkit.</li> <li>▪ Handouts summarizing financial terms and the financial system.</li> <li>▪ Kahoot or mentimeter for quiz</li> </ul>
<b>Deaf Role Model Integration</b>	-
<b>Adaptations for Different Delivery Formats</b>	<ul style="list-style-type: none"> <li>▪ <b>Online:</b> <ul style="list-style-type: none"> <li>○ Utilize video conferencing tools with breakout rooms.</li> <li>○ Digital versions of handouts and activities.</li> <li>○ Interactive online tools (e.g., virtual whiteboards) for collaborative work.</li> </ul> </li> <li>▪ <b>In-person:</b> <ul style="list-style-type: none"> <li>○ Arrange the room to facilitate group discussions.</li> <li>○ Provide printed materials and physical activity props.</li> <li>○ Ensure all visual aids are clearly visible to all participants.</li> </ul> </li> </ul>
<b>Additional Resources</b>	<ul style="list-style-type: none"> <li>▪ Glossary of financial terms.</li> <li>▪ Links to websites offering financial education for youth.</li> <li>▪ Infographics depicting the financial system.</li> </ul>



## 2. MODULE CONTENT

Content	Description	Content
<b>Lesson Content</b>	Understanding Financial Literacy	<p>Financial literacy is the ability to comprehend and use various financial skills, including managing personal finances, budgeting, and investing. It involves understanding how money works, the concepts of income and expenditure, and the skills to make informed and effective financial decisions.</p> <p><b>Key Financial Terms:</b></p> <ul style="list-style-type: none"> <li>• <b>Income:</b> Money received, particularly on a regular basis, for work or through investments.</li> <li>• <b>Expenses:</b> Money spent on goods, services, and bills.</li> <li>• <b>Savings:</b> Portion of income not spent on current expenditures.</li> <li>• <b>Investment:</b> Using money with the expectation of achieving a profit or material result by putting it into financial schemes, shares, property, or commercial ventures.</li> <li>• <b>Credit:</b> The ability to obtain goods or services before payment, based on the trust that payment will be made in the future.</li> </ul> <p>Being financially literate allows you to plan for the future, avoid debt, and achieve financial independence.</p>
<b>Video summary</b>	-	-
<b>Activity</b>	"Financial Terms Matching	<ol style="list-style-type: none"> <li>1. Divide participants into small groups of 3-4.</li> <li>2. Distribute sets of cards to each group: <ol style="list-style-type: none"> <li>a. One set with financial terms.</li> </ol> </li> </ol>

Content	Description	Content
	Game" (Duration: 20 minutes)	<p>b. Another set with corresponding definitions.</p> <ol style="list-style-type: none"> <li>3. Task: Match each financial term with its correct definition.</li> <li>4. Encourage discussion within groups to promote learning.</li> <li>5. After matching, groups present their results to the class.</li> <li>6. Facilitate a discussion to clarify any misunderstandings and reinforce correct definitions.</li> <li>7. Connect terms to real-life scenarios relevant to deaf youth for better understanding.</li> </ol>
	SmartSave Bank Challenge (Duration: 30 minutes)	<ol style="list-style-type: none"> <li>1. Divide participants into small groups of 3-4.</li> <li>2. Provide each group with visual currency tokens to simulate money.</li> <li>3. In this role-play activity, some participants act as customers depositing funds, while others assume the role of bank managers who calculate interest using percentage rates applied to the deposits.</li> <li>4. Emphasize how percentage calculations work, particularly how interest can help savings grow over time.</li> <li>5. Conclude with a group discussion to link the simulation with real-life money management and the benefits of saving and smart financial decision-making.</li> </ol>
	Life Skills – Math and Money Mastery	<ol style="list-style-type: none"> <li>1. Present real-life scenarios such as calculating discounts, determining tax impacts, and planning monthly budgets.</li> <li>2. Allow participants to tackle these scenarios either individually or in pairs, applying basic math and percentage calculations.</li> </ol>

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	(Duration: 15 minutes)	<p><b>3.</b> This activity aims to strengthen everyday financial decision-making by demonstrating how small mathematical adjustments can have a significant impact on household budgeting and overall financial health.</p> <p><b>4.</b> Wrap up with a brief interactive quiz and discussion to reinforce the learning points.</p>
<b>Assessment</b>	Multiple Choice Quiz	<p><b>1. What does 'savings' refer to?</b></p> <p>A. Money spent on daily expenses. B. Money received from work. <b>C. Money set aside for future use.</b></p> <p><b>2. Which of the following best describes 'investment'?</b></p> <p>A. Using money to purchase daily necessities. <b>B. Allocating money with the expectation of generating profit.</b> C. Receiving income from employment.</p> <p><b>3. In the SmartSave Bank Challenge, percentage calculations are used to:</b></p> <p>A. Determine the interest earned on deposits. B. Arbitrarily increase funds. C. Complicate financial transactions.</p>