

5. MODULE PLAN AND CONTENT

Financial Literacy Curriculum for Deaf Youth



Version 1.0

1. MODULE PLAN: Banking and Financial Services

Module Plan	Partner Contribution
Partner	equalizent (Austria)
Module Title	Banking and financial services
Duration	4 hours
Learning Objectives	<p>By the end of this module, participants will be able to:</p> <ul style="list-style-type: none"> ▪ Understand different types of bank accounts and their features ▪ Learn how to use online and mobile banking safely and effectively ▪ Comprehend the basics of credit cards and loans
Key Topics	<ul style="list-style-type: none"> ▪ Types of bank accounts (checking, savings, fixed deposit, etc.) ▪ Online and mobile banking features and security ▪ Credit cards: benefits, risks and responsible use
Lesson Plan	<p>1. Introduction (30 minutes)</p> <ul style="list-style-type: none"> • Brief overview of the module: different types of bank accounts, online and mobile banking, basics of credit cards • Icebreaker activity: Warm up: line up game (take a step forward if ...); <ul style="list-style-type: none"> ○ Participants have to make up a story, the first sentence is given ("I walked into a bank and...") • Teaching methodology: Practical Exercises

Module Plan	Partner Contribution
	<p>2. Topic 1: Bank accounts (60 minutes)</p> <ul style="list-style-type: none"> • Main points to cover: Types of bank accounts (e.g., checking, savings, fixed deposit), how to open a bank account – what do I need? • Activity: Make a presentation or poster: “5 steps for opening a bank account” (what documents do I need, do I need to make an appointment, communication, ...) <ul style="list-style-type: none"> ○ Short presentations • Interactive materials: Clickable map → compare banking services in Europe (https://www.financialsigns.eu/io1-3/#out1) • Teaching methodology: Interactive map exploration, practical exercises <p>3. Topic 2: Online and mobile banking, online security (60 minutes)</p> <ul style="list-style-type: none"> • Main points to cover: Online and mobile banking features and security • Activity: Discussion about “What do you know about online safety?” → raising awareness of internet connections • Video: “Security” • Teaching methodology: group discussion <p>4. Topic 3: Basics of credit cards (60 minutes)</p>

Module Plan	Partner Contribution
	<ul style="list-style-type: none"> • Main points to cover: Credit cards: benefits, risks, and responsible use, Loans: types, interest rates, and repayment strategies, Insurance basics: types of insurance and their importance • Activity: Participants get scenarios (you bought a car, a house) with the monthly payment of the credit. How high is the interest? • Video: “Credits” • Teaching methodology: group-work, reflection, application, video-based learning <p>5. Wrap-up and Assessment (30 minutes)</p> <ul style="list-style-type: none"> • Review key points • Assessment activity: Participants prepare a presentation about online safety (collect 5 good practices) • Teaching methodology: Practical exercise
Materials Needed	<ul style="list-style-type: none"> ▪ scenario cards, paper, markers, flashcards, pen paper
Deaf Role Model Integration	-
Adaptations for Different Delivery Formats	<ul style="list-style-type: none"> ▪ Online: Break out rooms for group activities, Google Doc for group activities ▪ In-person: Create large visual aids
Additional Resources	

2. MODULE CONTENT: Banking and Financial Services

Content	Description	Content
Lesson Content		<p>Topic 1: Bank accounts are essential tools for managing personal finances. The most common types are checking accounts (provide easy access to funds for daily transactions), savings accounts (accumulating interest on deposits) and fixed deposit accounts (offer higher interest rates for locking in funds for a set period). What are the steps to open a bank account? Participants create a poster, presentation or video answering what documents are needed or if an appointment is necessary.</p>
	Topic 1: Bank accounts	
	Topic 2: Online and mobile banking, online security	<p>Topic 2: Online and mobile banking have revolutionized how we manage our finances, offering features such as 24/7 account access, fund transfers, bill payments and transaction monitoring. These platforms utilize multiple security measures, including encryption, two-factor authentication and biometric identification, to safeguard users' personal and financial information. However, as convenience increases, so do security risks, making awareness of inline safety crucial. In a group discussion, participants will share their knowledge and experiences related to online safety, focusing on practices for protecting personal information when using internet connections. This collaborative dialogue will enhance understanding of potential threats, identifying safe behaviours, such as using secure passwords, avoiding public Wi-Fi for banking, and recognizing phishing scams. This integration of security awareness will empower users to navigate online banking safely.</p>
	Topic 3: Basics of credit cards	<p>Topic 3: Credit cards offer several benefits, including convenience, the ability to build credit history, and rewards or cash back on purchases. However, they carry risks like high-interest rates, potential debt accumulation, and negative impact on credit scores if mismanaged. Responsible use is crucial – paying off the balance in full each month and avoiding unnecessary debt. Participants will also learn about loans, their various interest rates and effective repayment strategies to minimize financial burden. Understanding different types of insurance (health, auto, homeowner's insurance) is</p>

Content	Description	Content
		essential to safeguard against unforeseen expenses. Participants will engage in group work using real-life scenarios (for example buying a car or house) to calculate monthly payments based on given interest rates, fostering reflection on financial decisions.
Video summary		<p>Title: "Security" (Duration: 9 minutes)</p> <p>Link: https://youtu.be/62SoXxvrwwk?si=N71489so66JnDYzK</p> <p>Summary: "There are many security features in the financial sector. They ensure that financial transactions and personal data are protected from fraud and theft. There are various security measures."</p> <p>Title: "Credits" (Duration: 6 minutes)</p> <p>Link: https://youtu.be/Mj25LDMxbWk?si=zssZ6XGhfTYHrKX0</p> <p>Summary: "Credits are borrowed money. Private individuals and companies can borrow money through credits. A person or a bank gives a credit. A person or a company receives a credit. There is a credit agreement. It says: How do borrowers have to pay back the money? By when? In how many rates? How high is the interest?"</p>
Activity	<p>Activity 1: "Bank accounts"</p> <p>Activity 2: Online and mobile</p>	<p>Activity 1:</p> <ol style="list-style-type: none"> 1. Each participant has to make a presentation 2. It can be a PowerPoint, a video, a poster, ... 3. Topic: "5 steps for opening a bank account" 4. Short presentations <p>Activity 2:</p>

Content	Description	Content
	<p>banking, online security</p> <p>Activity 3: Basic of credit cards</p>	<p>1. Group discussion on the topic of “What do you know about online safety?”</p> <p>2. Starting as pairs – discussion for 10 minutes</p> <p>3. Discussion in the bigger group for 10 minutes</p> <p>4. Lastly presenting outcomes in the whole group</p> <p>Activity 3:</p> <p>1. Each participant gets a scenario</p> <p>2. For example: you bought a car with a credit, and you pay monthly ...€, the interest rate is ...%</p> <p>3. Participants have to calculate how much interest they pay</p>
Assessment	Multiple Choice Quiz	<p>1. What is the primary purpose of a checking account?</p> <p>A. To save money for the future</p> <p>B. To provide easy access to funds for daily transactions</p> <p>C. To lock in funds for a set period</p> <p>D. To earn high interest rates</p> <p>2. What should you avoid when using mobile banking?</p> <p>A. Using secure passwords</p> <p>B. Public Wi-Fi networks</p> <p>C. Monitoring transactions regularly</p> <p>D. Setting up alerts for account activity</p>