

## 8. MODULE PLAN AND CONTENT

### Financial Literacy Curriculum for Deaf Youth



Version 1.0

## 1. MODULE PLAN: Digital Finance and Future Trends

Module Plan	Partner Contribution
Partner	Innosign, Slovakia
Module Title	Digital Finance and Future Trends
Duration	4 hours
Learning Objectives	<p>By the end of this module, participants will be able to:</p> <ul style="list-style-type: none"> <li>▪ <b>Understand the basics of digital finance and fintech innovations</b>, recognizing how technology is transforming financial services.</li> <li>▪ <b>Gain knowledge about cryptocurrencies and blockchain technology</b>, appreciating their potential impact on the financial landscape.</li> <li>▪ <b>Explore emerging digital payment technologies</b>, such as mobile payments and digital wallets, and learn how to use them safely.</li> <li>▪ <b>Identify potential risks and benefits</b> associated with new digital financial tools.</li> <li>▪ <b>Develop skills to adapt to future financial trends</b>, ensuring ongoing financial competency.</li> </ul>
Key Topics	<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>▪ Risks and benefits of new financial technologies.</li> </ul>
Lesson Plan	<b>1. Introduction (20 minutes)</b>

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	<ul style="list-style-type: none"> <li>• <b>Brief overview of the module:</b> <ul style="list-style-type: none"> <li>○ Discuss the evolution of finance through technology.</li> </ul> </li> <li>• <b>Icebreaker activity: "Future Finance Predictions":</b> <ul style="list-style-type: none"> <li>○ Participants share ideas about what finance might look like in 10 years.</li> </ul> </li> <li>• <b>Teaching methodology:</b> <ul style="list-style-type: none"> <li>○ Interactive discussion with visual brainstorming.</li> </ul> </li> </ul> <p><b>2. Basics of Digital Finance and Fintech (40 minutes)</b></p> <ul style="list-style-type: none"> <li>• <b>Main points to cover:</b> <ul style="list-style-type: none"> <li>○ Definition and examples of fintech.</li> <li>○ The impact of digital finance on traditional banking.</li> </ul> </li> <li>• <b>Activity: "Fintech Gallery Walk":</b> <ul style="list-style-type: none"> <li>○ Stations set up with information on different fintech innovations.</li> </ul> </li> <li>• <b>IO2/IO3 Integration:</b> <ul style="list-style-type: none"> <li>○ Show IO3 Video 8.1: "Digital Finance 101."</li> </ul> </li> <li>• <b>Teaching methodology:</b> <ul style="list-style-type: none"> <li>○ Interactive exploration and discussion.</li> </ul> </li> </ul> <p><b>3. Cryptocurrencies and Blockchain Technology (60 minutes)</b></p> <ul style="list-style-type: none"> <li>• <b>Main points to cover:</b> <ul style="list-style-type: none"> <li>○ Understanding cryptocurrencies (e.g., Bitcoin, Ethereum).</li> <li>○ How blockchain technology works.</li> </ul> </li> </ul>

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	<ul style="list-style-type: none"> <li>○ Real-world applications and implications.</li> <li>• <b>Activity: "Cryptocurrency Debate":</b> <ul style="list-style-type: none"> <li>○ Shorty researching what cryptocurrency is.</li> <li>Groups discuss the pros and cons of using cryptocurrencies.</li> </ul> </li> <li>• <b>Materials:</b> <ul style="list-style-type: none"> <li>○ Use IO2 Map to view cryptocurrency adoption worldwide.</li> </ul> </li> <li>• <b>Teaching methodology:</b> <ul style="list-style-type: none"> <li>○ Group debate and critical thinking.</li> </ul> </li> </ul> <p><b>4. Mobile Payment Systems and Digital Wallets (40 minutes)</b></p> <ul style="list-style-type: none"> <li>• <b>Main points to cover:</b> <ul style="list-style-type: none"> <li>○ Types of digital wallets and mobile payments.</li> <li>○ Security features and best practices.</li> </ul> </li> <li>• <b>Activity: "Hands-On Practice":</b> <ul style="list-style-type: none"> <li>○ Simulate setting up and using a digital wallet.</li> </ul> </li> <li>• <b>Teaching methodology:</b> <ul style="list-style-type: none"> <li>○ Practical application with guided support.</li> </ul> </li> </ul> <p><b>5. Emerging Trends in Personal Finance Management (40 minutes)</b></p> <ul style="list-style-type: none"> <li>• <b>Main points to cover:</b> <ul style="list-style-type: none"> <li>○ Artificial intelligence in finance (robo-advisors).</li> <li>○ Personalized financial planning apps.</li> </ul> </li> </ul>

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	<ul style="list-style-type: none"> <li>• <b>Activity: "App Exploration":</b> <ul style="list-style-type: none"> <li>○ Participants explore different finance management apps.</li> </ul> </li> <li>• <b>Teaching methodology:</b> <ul style="list-style-type: none"> <li>○ Individual exploration followed by group sharing.</li> </ul> </li> </ul> <p><b>6. Risks and Benefits of New Financial Technologies (30 minutes)</b></p> <ul style="list-style-type: none"> <li>• <b>Main points to cover:</b> <ul style="list-style-type: none"> <li>○ Cybersecurity threats.</li> <li>○ Privacy concerns.</li> <li>○ Opportunities for increased accessibility.</li> </ul> </li> <li>• <b>Activity: "Risk Assessment Workshop":</b> <ul style="list-style-type: none"> <li>○ Identify potential risks and propose mitigation strategies.</li> </ul> </li> <li>• <b>Teaching methodology:</b> <ul style="list-style-type: none"> <li>○ Collaborative problem-solving.</li> </ul> </li> </ul> <p><b>7. Wrap-up and Assessment (10 minutes)</b></p> <ul style="list-style-type: none"> <li>• <b>Review key points:</b> <ul style="list-style-type: none"> <li>○ Summarize how digital finance affects personal finance.</li> </ul> </li> <li>• <b>Assessment activity:</b> <ul style="list-style-type: none"> <li>○ Quick quiz on concepts learned.</li> </ul> </li> <li>• <b>Teaching methodology:</b></li> </ul>

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	<ul style="list-style-type: none"> <li>○ Quiz with visual prompts.</li> </ul>
Materials Needed	<ul style="list-style-type: none"> <li>▪ Projector and screen for videos and presentations.</li> <li>▪ Computers or tablets with internet access.</li> <li>▪ Access to IO2 Interactive Online Map and IO3 Video Toolkit.</li> <li>▪ Handouts with key terms and concepts.</li> <li>▪ Simulated digital wallets or demo accounts for practice.</li> </ul>
Deaf Role Model Integration	-
Adaptations for Different Delivery Formats	<ul style="list-style-type: none"> <li>▪ <b>Online:</b> <ul style="list-style-type: none"> <li>○ Use screen-sharing for demonstrations.</li> <li>○ Provide links to online simulations and resources.</li> <li>○ Utilize online collaboration tools for group activities.</li> </ul> </li> <li>▪ <b>In-person:</b> <ul style="list-style-type: none"> <li>○ Set up interactive stations for activities.</li> <li>○ Provide physical handouts and materials.</li> <li>○ Ensure secure internet access for all participants.</li> </ul> </li> </ul>
Additional Resources	<ul style="list-style-type: none"> <li>▪ Glossary of digital finance terminology.</li> <li>▪ Recommended apps and tools for personal finance management.</li> <li>▪ Articles on cybersecurity best practices.</li> <li>▪ Information on organizations supporting digital inclusion for the deaf.</li> </ul>

## 2. MODULE CONTENT: Digital Finance and Future Trends

Content	Description	Content
Lesson Content	"Introduction to Digital Finance and Fintech"	<p>Digital finance encompasses all products, services, technology, and infrastructure that enable individuals and businesses to access payments, savings, and credit facilities via the internet or mobile devices. Fintech refers to companies or services that use technology to offer financial services in more efficient ways.</p> <p><b>Key Points:</b></p> <ul style="list-style-type: none"> <li>▪ <b>Fintech Innovations:</b> <ul style="list-style-type: none"> <li>○ <b>Mobile Payments:</b> Using smartphones to make payments (e.g., Apple Pay).</li> <li>○ <b>Online Banking:</b> Managing bank accounts over the internet.</li> <li>○ <b>Crowdfunding Platforms:</b> Raising small amounts of money from many people.</li> </ul> </li> <li>▪ <b>Impact on Finance:</b> <ul style="list-style-type: none"> <li>○ Increased accessibility and convenience.</li> <li>○ Lower costs and fees.</li> <li>○ Personalized financial services.</li> </ul> </li> <li>▪ <b>Importance for Deaf Communities:</b> <ul style="list-style-type: none"> <li>○ Visual interfaces enhance accessibility.</li> <li>○ Greater independence in managing finances.</li> <li>○ Opportunities for entrepreneurship in the digital space.</li> </ul> </li> </ul>

Content	Description	Content
Video summary	-	-
Activity	"Fintech Exploration" (Duration: 45 minutes)	<ol style="list-style-type: none"> <li><b>1. Divide participants into small groups</b> of 3-4.</li> <li><b>2. Assign each group a fintech innovation</b> (e.g., mobile payments, robo-advisors, blockchain applications).</li> <li><b>3. Tasks:</b> <ul style="list-style-type: none"> <li>▪ Research how the technology works.</li> <li>▪ Identify its benefits and potential drawbacks.</li> <li>▪ Consider its relevance to deaf users.</li> </ul> </li> <li><b>4. Prepare a presentation</b> summarizing findings with visual aids.</li> <li><b>5. Groups present</b> to the class.</li> <li><b>6. Facilitate a discussion</b> on the diverse impacts of fintech.</li> </ol>
Assessment	Multiple Choice Quiz	<ol style="list-style-type: none"> <li><b>1. What is blockchain technology primarily used for?</b> <ol style="list-style-type: none"> <li>A. Tracking physical shipments.</li> <li><b>B. Facilitating secure, transparent transactions digitally.</b></li> <li>C. Creating social media platforms.</li> </ol> </li> <li><b>2. A benefit of mobile payment systems is:</b> <ol style="list-style-type: none"> <li><b>A. Reduced need for carrying cash.</b></li> <li>B. Increased banking fees.</li> <li>C. Limited accessibility for users.</li> </ol> </li> </ol>