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SUMMARY REPORT

of short-term exchange of groups of pupils

„Essential Life Skills“

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Erasmus+ Programme
of the European Union

Venue: **Žilina (Slovakia)**

Name of the hosting school: **Súkromná SOŠ Pro scholaris**

Date of the mobility: **from 8th to 12th January 2019**

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1 OBJECTIVES and PARTICIPANTS of the meeting

During the LTT event students and teachers participated in two special lectures and following workshops focused on bank products and home economics.

The lectures were led by professional financial manager Tomáš Hanus who is CEO & owner of NRF, Ltd. Mr. Hanus is a financial expert since 2002. His company offers various financial services under the motto "Let's learn to understand the finances". It is focused on looking for the most budget-wise financial options for client and after the consultation they also offer the arrangement of mortgage, loans, insurance or financial investment that are advantageous to the client. During the studies at the university, Mr. Hanus had the opportunity to get to know the financial market. His biggest vision is to offer to the people important financial education to facilitate them make right financial decisions without using the services of financial experts. In fact, his team teaches and coaches people to understand finances and financial products.

The interactive workshops for students were prepared by Economics teachers from Súkromná SOŠ Pro scholaris Ms. Anna Šarlinová, Ms. Martina Štomfaiová, and Ms. Klaudia Polková.

At the beginning of the project meeting, the difference between regulated and non-regulated financial companies was explained during the first presentation led by Mr. Hanus. He also described the bank system in Slovakia and main characteristics of different bank products such as credit products (credit card, consumer loan, mortgage, leasing) and deposit products (debit card, current account, terminated account, shares, bonds, funds, commodities). After the lecture, the students were divided into international groups for the workshop focused on problem task solving. The main aim was to compare bank products (mortgage loan, consumer loan and student bank account) in partner countries and decide which of them is more convenient.

All the project teams had to prepare short presentation about the economy of their country. The students had to complete the worksheet with data mentioned during the presentation such as unemployment rate, minimum and average wage in national economy, value added tax, personal income, tax rate and Human Development Index. The mentioned data were put into a graphs using the tablet apps and the results were interpreted during the discussion moderated by Mr. Matúš Dobeš. The main objective of this activity was to compare the national economies of partner countries.

Mr. Hanus also prepared a presentation about the financial planning and home economics giving advances to the students how to manage their own money. The information obtained during the lecture was useful for them because they had to apply them into the practical international workshop focused on problem task solving as well. The main aim of first task was to calculate the net income in partner countries, to make a pie chart that took into account the percentage ratio among gross income, levies and taxation (total) and net income. During the second task, the students had to make a good financial decision between loan and savings using the mobile applications for comparing mentioned bank products. The last task was focused on the own personal financial plan that was created by each participant individually. All the results were presented and discussed during the final debate led by Mr. Matúš Dobeš and Ms. Eva Ladňáková. The students compared the net income in partner countries and discussed about the advantages and disadvantages of loans and savings. A part of the debate was also realized by group working where the students used the mobile app Padlet to compare the mentioned bank products.

There were also two excursions included in the agenda of LTT in Slovakia. The participants visited the Slovak National Bank, where they took part in the presentation about the characteristics of mentioned institution and its main responsibilities. To live up the secondary aims of the Erasmus+ programme, the students and their accompanying teachers attended the cultural sightseeing walking tour in Bratislava city. Thanks to this activity, the participants acquired basic knowledge about the Bratislava history and its monuments. As the walking tour was guided by English speaking guide, the students and their teachers had an opportunity to improve their English, as well.

The second excursion was focused on getting to know Slovak cultural and historic heritage. At first, the participants visited beautifully located town of Kremnica where they had a chance to take part in a tour around Kremnica Mint - the historic centre of gold mining and coin striking in Slovakia which started creating first coins almost 700 years ago. In the mint they saw how the coins were produced in the past and how the process looks like today. Next the students and their accompanying teachers went to Banská Štiavnica – UNESCO World Heritage Site and the oldest mining town in Slovakia. During the walking tour with a guide they visited the Old Town and the mine of gold and silver - an outstanding example of an important mining settlement that has developed impressively since the Middle Ages.

Obviously, all the activities realized in Slovakia, were linked with the main objective and the topic of LTT. As the Súkromná SOŠ Pro scholaris is the only one which offers the business studies, it was necessary to transmit the economic knowledges to all the participants. However, the partner countries took part in the preparation, they had to work out the expert task about the state economy. The topic of the LTT was also included into the school curriculum of each partner school.

Number of international participants: 23 (without Slovak students and their teacher)

Country	members	Names
Poland	teachers	Grażyna Wiał-Kisielińska
		Agata Dutkowska
		Danuta Jakubowska
		Dorota Ściślewska
	students	Błażej Stasiukiewicz
		Aleksandra Bukowska
Laura Janczewska.		
Greece	teachers	Georgia Loukidou
		Mplatsis Dimitris
	students	Eleni Triga
		Eleni Georgatzi
		Meggie Jahja
Italy	teachers	Maria Ferrara
		Margherita Malafronte
		Domenico Divano
	students	Nalbone Benedetta
De Crescenzo Rosanna Pia		
Lithuania	teachers	Irena Navikienė
		Inga Andrijauskienė
		Aurelija Betingienė
	students	Neda Eitutytė,
		Rokas Auryla
		Beatričė Rupšlaukytė

2 AGENDA of the meeting

Erasmus+ Project meeting in Žilina, Slovakia ELS			
When	Time	What	Notes
Monday 7th January 2019	evening	Arrival	
		Accommodation	http://www.hotelgrand.sk/
		Individual dinner	
Tuesday 8th January 2019	9.00 am	Official opening	<u>Milata (opening speech)</u>
	9.00 am - 10:00 am	Bank products are also for us	Financial manager presentation
	10.00 am - 10.30 am	Coffee break	
	10.30 am - 12.30 pm	Workshop - Bank products	Comparing the bank product in different countries
	12.00 pm - 14.00 pm	Lunch time	Individually, free time
	14.00 pm - 15.00 pm	Different states - different banks	Short presentations about schools, states and their economy
	15:00 pm - 15:30 pm	Coffee break	
	15:30 pm - 17:30 pm	Discussion: Is our financial world so different?	Group work - comparison of the states' economy
	17:30 pm	Free time	
20:00 pm	Ceremonial coordinators meeting		
Wednesday 9th January 2019	7:00 - 18:00	All day trip to Bratislava	Slovak National Bank, walking tour in the city
Thursday 10th January 2019	10.00 am - 11.00 am	How to manage home economy?	Teoretical part - the financial manager will explain how to manage home economics
		Coordinators' meeting	For teachers
	11.00 am - 13.00 am	Lunch time	
	13.00pm - 17:00 pm	Can we manage our finance?	Practical part - problem solving activities
		Discussion of results	
17.00 pm	free evening		

Friday 11th January 2019	7.00 am - 17.00 am	all day trip to Kremnica and Banská Štiavnica	Mint in Kremnica and UNESCO heritage of the city of Banská Štiavnica - the Middle ages economic center of Europe
Saturday 12th January 2019	9.00 am - 12.00 am	Gala program	Special program for the participants
		Certificates giving	
	12.00 am	Free time	
	19.00	Ceremonial coordinators meeting	Evaluation of the LLT and dicussion
Sunday 13th January 2019	individually	Departure	Individually

3 MINUTES from the coordinators' meeting

The coordinators' meeting was opened by Ms. Eva Ladňáková. She welcomed all the teachers on behalf of Súkromná SOŠ Pro scholaris, where this meeting took place.

The points talked over the meeting were the following ones:

- **Leftovers from previous TPM meeting**

Project coordinators Ms. Agata Dutkowska and Ms. Grazyna Wial controlled all the documents and task that should be done according to our project timing.

- The lesson plans that will be done till the LTT in Poland are:
 - The Polish lesson plans in English will be uploaded to the website.
 - The Greek lesson plans in English and in their native though will be uploaded.
 - The Lithuanian lesson plans in English and in their native though will be uploaded.
 - The Slovak and Italian lesson plans have already been uploaded on the website in both languages.
- The chapters for the guidebook that will be done till the LTT in Poland are about:
 - The Lithuanian topic – it will be prepared and sent to the coordinators.
 - The Slovak topic – it will be prepared and sent to the coordinators.
- **Survey of the Transnational project meeting in Italy**
 - Ms. Agata Dutkowska will send again the link for the teachers who took part in TPM in Italy because of the technical problems.
 - They have to fill in the survey after the coordinators' meeting held in Slovakia.
- **Survey of the LTT in Slovakia**
 - Ms. Agata Dutkowska will send the link for all the participants attending the LTT in Slovakia.
 - Each school coordinator have to notify the students about the requirement, that the deadline for answering the survey is 1 week after sending the survey by the Polish coordinator.

- **The dissemination activities**

- Each partner will organize the 2nd ELS Day at the school and inform about its realization via project website, Facebook, Instagram, etc.
- The Slovak partner organized the 2nd ELS day on 29th of November 2018 and Ms. Eva Ladňáková described all the activities that were involved in the programme of the event.
- Each school has to promote the project by the media – press articles, TV, radio, project website, school Erasmus corners, dissemination presentation at local schools etc.

- **The LTT in Poland (8th – 12th April 2019)**

- The Polish coordinator informed the partners about the program of the mobility.
- The Polish coordinator asked about the numbers of participants to arrange the appropriate accommodation for them.

- **Other comments and discussion**

Ms. Eva Ladňáková clarified the agenda for all the week in Slovakia. She explained the programme for other days and asked the partners to check the invoice data and names on the certificates to correct potential mistakes before printing. She requested the mobility agreements and signatures for the attendance list per each participant as well.