



Knowledge is POWER:

**Providing learning and empowering opportunities for young adults
with special educational needs (SEN)**

Project Nr: 2023-1-BG01-KA220-ADU-000156540

WP3: Development of a Training Course

A3: Design and Development of 6 microlearning modules

Coordinated and Edited by Institute of Entrepreneurship Development – iED / March 2025

MODULE No 5 (IN ENGLISH)

**CORE ENTREPRENEURIAL SKILLS AND COMPETENCIES
(IED & ENOROS)**

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MODULE 5: CORE ENTREPRENEURIAL SKILLS AND COMPETENCIES

Module 5: Learning Needs

In everyday life, we encounter many different types and forms of work: self-employed, employees, freelancers, hourly workers, and more. How can we determine if each of them is in the right place?

Self-awareness regarding one's abilities and talents is a crucial factor for professional success and personal fulfilment. It's not just about what profession I will choose, but also about how I will perform it, in what role, and from which position.

Equally important is the ability to recognise the skills and unique talents of the people we collaborate with, enabling us to function effectively in team settings and manage human resources wisely. However, resource management is often approached in financial terms. Therefore, there is a need to become familiar with the fundamentals of financial planning and management.

By completing this cycle, we will enhance our confidence in making sound personal, professional, and financial decisions.

Module 5: Desired Learning Outcomes

Learners will acquire the skills to identify their abilities and talents to undertake or delegate tasks rationally. With a focus on fostering entrepreneurship, they will learn how to combine personal skills and experiences with market environments to develop business ideas, plans, and innovative solutions. They will recognise the importance of experimentation in fostering innovation and build entrepreneurial resilience.

Knowledge will be developed regarding different forms of employment (e.g., self-employed, salaried) and the skills, competencies, and attitudes associated with each. This will empower learners to make informed decisions concerning themselves and others, such as collaborators, employees, subcontractors, or suppliers.

Finally, they will familiarise themselves with the fundamentals of financial management to design realistic business plans, considering the economic, environmental, social, and political responsibilities of contemporary enterprises.

Module 5: General Theoretical Background

Work and access to market and production opportunities are fundamental human rights. Entrepreneurship is not solely defined by financial and technical terms such as profit, balance sheets, cash flows, and taxation. While economics are essential, they are merely some of the tools for fostering

entrepreneurship. Job satisfaction, personal fulfilment, the creation of social connections, the development of human solidarity, creativity, the satisfaction of curiosity and the need to explore the world, autonomy, contribution to the community, and environmental protection are equally integral aspects of modern entrepreneurship.

The concept of a new business that addresses a novel need in an innovative way is inherently linked to the characteristics and experiences of all individuals. The courage to take risks and face the challenges of entrepreneurship is not necessarily innate but can be cultivated through education. To learn how to map ourselves and our surroundings, effectively utilise available resources, and create new opportunities, there are numerous tried-and-tested tools available.

Entrepreneurship education supports the development of a modern entrepreneurial mindset aligned with ethics and social-environmental responsibility. The focus on people, the environment, and society in the [Industry 5.0](#) initiative (EC: 2021) encompasses all the theoretical elements needed to equip today's aspiring entrepreneurs to take on the role of contemporary explorers contributing to a better world.

Module 5: References

European Commission: Directorate-General for Research and Innovation, Renda, A., Schwaag Serger, S., Tataj, D., Morlet, A. et al., Industry 5.0, a transformative vision for Europe – Governing systemic transformations towards a sustainable industry, Publications Office of the European Union, 2021, <https://data.europa.eu/doi/10.2777/17322>

Unit 5.1: Leveraging Strengths to Navigate Market Challenges and Opportunities

Learning Needs of Unit 5.1

Analysis and Utilisation of Internal Strengths: The further development of entrepreneurial and professional skills builds upon an individual's existing abilities and personal talents. Self-awareness is fundamental to achieving this growth. Enhancing one's understanding of personal skills and talents can help place an individual in the most suitable professional role, ensuring greater job satisfaction. In addition to self-awareness, recognising and evaluating an individual's potential, both on a personal and team level, is essential. This ensures the realistic and effective utilisation of these capabilities in professional development.

Understanding the Market and Adaptation: Exploring the factors that influence the market—such as economic trends, competition, technological advancements, and cultural shifts—is an ongoing process. Through such investigation, combined with each individual's personal filters (experience, skills, and talents), real opportunities can emerge, allowing for the utilisation or even prediction of market trends. Competition plays a key role in market analysis. When competition is strong, entrepreneurial efforts must find ways to differentiate themselves, for example, by offering more cost-effective or higher-quality solutions.

Seizing Opportunities: This is a combination of the two factors mentioned above, as opportunities do not present themselves in the same way to everyone but are influenced by the abilities, experiences, and personal vision of entrepreneurs. To effectively seize opportunities, a deep understanding and keen analysis of the market and trends are essential, as well as trust in the entrepreneur's personal traits and vision.

Entrepreneurial Resilience and Innovation: New trends and needs create a demand for inventing new, innovative solutions. An innovative solution doesn't only involve new components; it could be a new combination of old solutions or even the application of traditional and outdated methods in new contexts. Testing innovative solutions involves the risk of failure. In entrepreneurship, the failure of an innovative solution does not signify the end of the venture; it is simply a natural part of the process. Through continuous efforts, and thus through several failures, a truly innovative solution will emerge. Entrepreneurial resilience is the ability to reconcile with the many potential failures before achieving success. *"I have not failed. I've just found 10,000 ways that won't work"* (Thomas Edison).

Specific Theoretical Approaches for Understanding and Support

The abilities and experiences of an individual or a team (organization) are valuable resources for any entrepreneurial venture. Awareness of these skills and experiences, and their proper utilisation, is useful in both strategic and operational management within a business. According to the Resource-Based View (Barney: 1991), a company's competitive advantage comes from the resources it

possesses, both tangible and intangible. Intangible resources include the skills and experiences of individuals, their ability to innovate, manage failure, collaborate, etc.

The heterogeneity within a company in terms of the skills and experiences of individuals, if properly leveraged, can become its competitive advantage, as no other company will be able to imitate or replicate it. Here, the focus is on individuals' strengths, using the principles of Positive Psychology. This need for analysing strengths and trends is also addressed by the SWOT analysis (SWOT stands for Strengths, Weaknesses, Opportunities, Threats), which can be utilised to evaluate both a company's internal resources and the external factors and trends.

Market analysis, trend evaluation, and competition monitoring must also be dynamic—both during the process of creating the business plan (product or service, size, management structure, etc.) and throughout the operation of the business. There are many models and methods for market analysis, and SWOT can be used (in its entirety, as well as focusing specifically on the two dimensions related to opportunities and threats) for this purpose. Simple but essential and always relevant ideas for the themes or variables that one can utilise when performing SWOT analysis are provided by the PESTEL model, which examines six different categories of external factors: (a) political, (b) economic, (c) social, (d) technological, (e) environmental, and (f) legal factors.

For fostering innovation and entrepreneurial resilience, we can focus on the Lean Startup methodology, which highlights the primary role of experimentation and testing various solutions. The philosophy behind this approach centres on quickly applying and testing many assumptions before creating a detailed and rigid business plan or product/service. In this way, entrepreneurial resilience—defined as reconciling with failure and using the conclusions to further development—is already incorporated into the proposed innovation development model.

Desired Learning Outcomes of Unit 5.1

Knowledge

- To become familiar with tools and theoretical approaches for evaluating the capabilities of human resources and market trends.
- To understand how available resources and capabilities influence a company's strategy.
- To discover the main categories of external factors that impact a company's strategy.
- To understand the importance of competition in entrepreneurial practice.
- To comprehend the concept of entrepreneurial resilience and its connection with experimentation and the possibility of failure.
- To become familiar with change management.

Skills

- To be able to identify the strengths and weaknesses, opportunities, and threats of an idea.
- To manage the adaptation of potential business ideas based on the results of a SWOT analysis.
- To be able to coordinate a project by leveraging key skills and capabilities.
- To perform a basic market analysis.
- To think strategically in order to adapt to new conditions.
- To communicate with others in order to receive and evaluate information.
- To design experimental processes by testing ideas, products, and services.

- To integrate mistakes into their daily routine as a source of learning.

Attitudes

- Development of self-confidence in decision-making based on knowledge and assessment of internal strengths.
- Recognition of the value of continuous improvement.
- Development of flexibility and willingness to change.
- Exploratory attitude towards the market environment.
- Development of initiative to take risks.
- Development of perseverance and optimism.
- Resilience under the pressure caused by changes and the difficulties of adaptation.
- Open attitude towards experimentation and innovation.
- Appreciation of failure as part of the learning process.

Suggested feedback question(s) for Unit 5.1

| What theoretical elements are used here? | Recommended feedback question(s) | Activities (quiz, game, coordinated discussion, case study, visit, guest, etc) |
|--|---|--|
| <ul style="list-style-type: none"> • Analysis and Utilisation of Internal Strengths | <ul style="list-style-type: none"> • Why is it important to analyse our strengths and the things we enjoy doing before making a professional decision? | N/A |
| <ul style="list-style-type: none"> • Understanding the Market and Adaptation • Seizing Opportunities | <ul style="list-style-type: none"> • What other alternative could you think of other than personalising the tote bags to adapt to customer needs and wants? • Why is it important to look at the competition? | N/A |

Tips for trainers and facilitators

If the trainees do not identify with the strengths of the characters in the video and hesitate to openly discuss their own strengths and interests, try to foster a discussion about their general interests and link them to skills that can be applied professionally or entrepreneurially (e.g., "I enjoy watching movies" -> patience, storytelling, empathy, etc.).

Additional Material

U 5.1/1: Resource-Based View

What is it?

It is a comprehensive article that shows how the Resource-Based View can drive a business or organisation to a comparative advantage.

Where can I find it?

<https://strategicmanagementinsight.com/tools/resource-based-view/>

Which theoretical elements does it support / refer to?

All theoretical elements of this module are supported through this methodology.

This article is addressed to trainers who wish to deepen their understanding of entrepreneurship in order to support their trainees in the best possible way.

U 5.1/2: The Lean Startup Methodology

What is it?

The Lean Startup methodology is a scientific approach to creating and managing startups, focused on rapidly building products and testing them with customers to validate ideas before committing significant resources. It emphasizes the importance of learning through experimentation, continuous feedback, and adapting quickly to customer needs. Key principles include building a minimum viable product (MVP), measuring customer responses, and learning from those insights to improve or pivot the business strategy. This iterative process helps startups reduce uncertainty, accelerate growth, and increase the chances of long-term success.

Where can I find it?

<https://theleanstartup.com/principles>

Which theoretical elements does it support / refer to?

The Lean Startup methodology supports several theoretical elements, including Lean Thinking, which emphasizes minimizing waste and optimizing processes; Validated Learning, a concept that focuses on testing assumptions and gathering data to verify business hypotheses; and Innovation Theories (Schumpeter, Christensen), which highlight the importance of disruptive innovation and market-driven approaches. It also aligns with Effectuation Theory, encouraging flexibility and decision-making based on available resources, and draws from Agile Development by promoting iterative cycles of development and feedback. Additionally, the Lean Startup method incorporates Design Thinking principles, focusing on user-centered solutions and empathy. Together, these theories help startups reduce risk, foster innovation, and adapt quickly to customer needs.

It can be used as preparatory work for the trainer prior to the course.

U 5.1/3: Pestel Analysis

What is it?

The PESTEL analysis framework is a strategic tool utilized by businesses to assess and respond to external macro-environmental factors influencing their operations.

It encompasses six key dimensions:

1. Political
2. Economic
3. Social
4. Technological
5. Environmental
6. Legal

Where can I find it?

<https://ideascale.com/blog/what-is-pestel-analysis/>

Which theoretical elements does it support / refer to?

All theoretical elements of this module are supported through this analysis technique as it can help anticipate future challenges and opportunities. This technique is especially helpful when formulating a strategic business plan that methodically takes both internal and external influences on the business into account.

At the end of the module presentation, the trainees could discuss openly the 6 different dimensions of the PESTEL analysis.

References

Barney, J. (1991). Firm Resources and Sustained Competitive Advantage. *Journal of Management*, 17(1), 99-120.

Rath, T. (2015). *Strengths Finder 2.0*. New York: Gallup Press.

https://www.earthgifts.com.au/ebook/StrengthsFinder.pdf?srsId=AfmBOoowU6TpizdBGPEnffGVGSqf_Ed-tPC5_jM1O8ycyFzfJsEYQI7j

Unit 5.2: Self-employment and salaried employment

Learning Needs of Unit 5.2

Introduction to Work Forms: In the field of modern businesses, there are self-employed individuals and employees with employment contracts. Although they may sometimes work on the same tasks, the form of employment can lead to very different outcomes in terms of how they produce, are compensated, derive satisfaction from their work, and balance their personal and professional lives. International literature discusses the advantages and disadvantages of each form of employment. However, the aim of this chapter is to explore which forms of work are better suited to each individual, depending on their skills, expectations, and personal characteristics.

Skills of the Self-Employed/Entrepreneur: There are certain skills and abilities, along with personal characteristics, that are required from individuals who choose self-employment and the role of an entrepreneur, as opposed to dependent employment and the role of an employee. Creativity and innovation, the ability to design and continuously adapt a business plan, risk management, leadership and team management, conflict resolution, and financial management are some of the key characteristics that define an entrepreneur.

Combination of Roles and Types of Employment: In a business environment, many different people and teams coexist and collaborate, with various roles and types of employment. There are entrepreneurs, company employees, external collaborators, suppliers, subcontractors, volunteers, supporters, etc. In the modern labor market and business world, roles and forms of employment may change and adapt to new circumstances. Those involved in business processes need to develop self-awareness and the ability to set realistic professional goals, be able to dynamically adapt to different needs, and recognize that changes are not obstacles but tools for fulfilling expectations and professional and personal visions.

Specific Theoretical Approaches for Understanding and Support

In today's era of rapid transitions and changes, the "one career for a lifetime" model is no longer valid. Nearly all workers are called upon to be prepared for different positions and forms of employment, multiple job tasks, different tools, and environments, among other things. Each person is not isolated from the rest of the world while working but simultaneously maintains roles in the family, among friends, in the community, and in any other groups they belong to. Work roles, forms of employment, and professional areas are not solely dependent on skills, experiences, talents, and educational background. They are influenced by personal life (Work-Life Balance Theory), social life (Role Theory), technological developments and new work environments, such as online and/or hybrid work (Gig Economy Theory), different cultural settings, and contemporary socio-economic conditions (Sociology of Work, Cultural Sociology). These factors also extend to gender (Gender Equality in Work), social class (Cultural Capital Theory), and the multiple activities individuals engage in (Portfolios of Careers Theory).

An entrepreneur is not simply someone who seeks to maximize profit, but an innovator who derives satisfaction and personal fulfillment from creating new ideas, products, services, and forms of governance within the economy and society (Schumpeter's Entrepreneurship Theory). Entrepreneurs are explorers, and their reward lies in pioneering, discovering new paths, and uncovering new territories.

Desired Learning Outcomes of Unit 5.2

Knowledge

- To become familiar with the basic principles and characteristics of various types of employment (e.g., salaried employment, self-employment, entrepreneurship).
- To discover the different legal and tax requirements for self-employed individuals and entrepreneurs.
- To understand developments in the labor market and the importance of flexibility.
- To understand the concepts of time, resource, and risk management.
- To become familiar with the key characteristics of the entrepreneur's role.
- To understand the dimensions of multiple roles (e.g., entrepreneur, employee, family member, social actor, etc.).

Skills

- To be able to recognize personal interests, strengths, and limitations.
- To cultivate self-confidence and self-motivate.
- To communicate effectively with partners, clients, and stakeholders.
- To be able to develop professional networks.
- To manage change and develop strategies for adaptation.
- To think and apply innovative solutions in the workplace.
- To set professional goals and prioritize them.
- To operate effectively in environments that involve multiple roles and forms of employment.

Attitudes

- To appreciate each form of employment based on its characteristics and usefulness in each organization.
- To be willing to test new ideas.
- To be open to constructive criticism and feedback.
- To have mental resilience in the face of various challenges.
- To focus on solutions rather than problems and obstacles.

Suggested feedback question(s) for Unit 5.2

| | | |
|--|----------------------------------|--------------------------------------|
| What theoretical elements are used here? | Recommended feedback question(s) | Activities (quiz, game, coordinated) |
|--|----------------------------------|--------------------------------------|

| | | discussion, case study, visit, guest, etc) |
|---|---|---|
| <ul style="list-style-type: none"> Self-employment and salary employment <p>The quiz would incorporate several theoretical elements to assess the best fit between self-employment and salaried employment. Knowledge elements, like Work-Life Balance Theory and Role Theory, would explore preferences for flexibility, personal-professional balance, and how different roles in life influence career choices. Skills such as self-awareness, communication, adaptability, and goal-setting would be assessed to determine an individual's capabilities and comfort with both work forms. Attitudes like appreciation for different work styles, openness to innovation, resilience, and a solution-focused mindset would be included to evaluate the individual's mindset and approach to challenges in self-employment or salaried roles. These elements would help the quiz provide insights into which work form aligns best with the individual's characteristics and preferences.</p> | <ul style="list-style-type: none"> How helpful did you find the quiz in identifying which work form (self-employment or salaried employment) suits you best? Did the quiz make you think about your personal strengths and preferences in a new way Which aspect of the quiz did you find most useful? Were there any questions in the quiz that were difficult to understand or answer? Do you feel more confident in making a decision about which work form is right for you? What additional information or support would help you better understand your career options? | <p>M5.A2 Quiz: Self-Employment vs Salaried-employment - Which suits you best?</p> |

Tips for trainers and facilitators

As the discussion is expected to focus on the differences between various forms of employment, it is helpful to highlight that each form of work may suit some individuals more or less, but it is also important to consider the environment and timing each person is in. In other words, while someone

may currently identify more with salaried employment, circumstances may change in the near future, and they may find that self-employment suits them better.

Additional Material

U 5.2/1: Self-employment vs Salary-Employment characteristics table

What it is?

This table summarises the differences between self-employment and salaried employment, based on 7 comparison criteria

Where can I find it?

<https://www.differencebetween.net/wp-content/uploads/2018/05/Self-Employed-VERSUS-Employee.jpg>

Which theoretical elements does it support / refer to?

The work forms and especially the forms of self-employment and salaried employment.

After the screening of the video, trainees could reflect on the elements on the table. The Activity M5.A2 should be implemented afterwards.

U 5.2/2: 10 characteristics of successful entrepreneurs

What it is?

An online article by Harvard Business School presents a short definition and the top 10 characteristics of entrepreneurs.

Where can I find it?

<https://online.hbs.edu/blog/post/characteristics-of-successful-entrepreneurs>

Which theoretical elements does it support / refer to?

Skills of the Self-Employed/Entrepreneur.

This is additional material that can be used to empower the trainer and/or discussed openly with the group of trainees to deepen the understanding of the characteristics and skills of entrepreneurs.

U 5.2/3: Self-employment in the EU

What it is?

This is a detailed analysis of the latest developments in the field of self-employment in the EU, focusing on the problems that have arisen since the covid pandemic.

Where can I find it?

<https://www.eurofound.europa.eu/en/publications/2024/self-employment-eu-job-quality-and-developments-social-protection>

Which theoretical elements does it support / refer to?

Self-employment and forms of work

It is addressed to trainers in order to gain a more comprehensive understanding of the framework that has been created in the field of self-employment and to increase the critical capacity of both them and their trainees.

U 5.2/4: Freelancer vs. Contractor vs. Employee: What Are You Being Hired As

What it is?

It is an article that supports a better understanding of the differences between the forms of work: freelancer, contractor and employee. It contains a table presenting the main differences in an organised way.

Where can I find it?

<https://www.freshbooks.com/blog/are-you-being-hired-as-an-employee-or-freelancer>

Which theoretical elements does it support / refer to?

Forms of work

It is addressed to trainers in order to gain a more comprehensive understanding about the different forms of work.

References

Walsh, W.B., Savickas, M.L., & Hartung, P. (Eds.). (2013). Handbook of Vocational Psychology: Theory, Research, and Practice (4th ed.). Routledge.

Ayala-Hurtado, Elena, and Michele Lamont. (2021). "Sociology of Work Meets Cultural Sociology: Thoughts on Arne Kalleberg's Precarious Lives: Job Insecurity and Well-Being in Rich Democracies." Contemporary Sociology 50(2):111-14.

<https://lamont.scholars.harvard.edu/publications/sociology-work-meets-cultural-sociology-thoughts-arne-kalleberg%E2%80%99s-precarious>

Unit 5.3: Financial Literacy

Learning Needs of Unit 5.3

Basic Principles of Financial Management: The importance of financial literacy is highlighted, making clear the differences between personal income, general revenues-expenses, basic needs, savings, and investments. An introduction is made to the concept of financial goals, utilizing the variable of time (short-term, long-term goals). Familiarization with simple budget models for managing income, expenses, and creating reserves is also included.

Finance for Businesses: The money earned by an entrepreneur from their business activities is not identical to the money managed within the operation of the business. The distinction between personal and business finances is highlighted, enhancing the understanding of key financial tools (balance sheet, cash flows). The goal is to introduce various business financing models (loans, investments, grant programs, crowdfunding), highlighting the key benefits and risks of each model. The concept of taxation is analyzed, and familiarity is developed with the different forms of financial risks associated with business activities.

Ethics in Financial Transactions: The positive social contribution and impact of businesses is achieved through ethics in financial transactions. Business ethics are not focused on outcomes but on the rights and obligations toward employees, partners, the state, society, and the environment. The basic principles of ethics, as introduced by Immanuel Kant, are: (a) think about what would happen if everyone acted the way you are considering acting, and (b) do not treat people merely as tools to achieve a goal. The importance of transparency in building trust and avoiding the consequences of unethical financial practices is emphasized.

Designing a Financial Future: Introduction to creating a financial sustainability plan that addresses both the rational management of expenses and the pricing of products and services (focused on the business's operational period) and the personal needs for insurance, savings, and retirement (extending beyond the operational lifespan of the business).

Specific Theoretical Approaches for Understanding and Support

This section is based on an interdisciplinary theoretical framework that combines economic theories, ethics, and resource management strategies. The key financial concepts for running a business draw on the core characteristics of Neoclassical Economic Theory, which asserts that the production, consumption, and pricing of products and services in the market follow the "supply and demand" model. Through this model, revenues and expenses are interconnected, highlighting the need for budget preparation. A budget is used for various purposes, such as organizing and coordinating a business, allocating resources, mobilizing and rewarding employees, and adhering to government laws and social-ethical norms. For this reason, the theoretical framework for budgeting incorporates approaches from economics, sociology, and psychology. In simple economic terms, the budget helps forecast a business's revenues and expenses and manage them dynamically. However, the decisions made during the budgeting process have direct implications for the internal structure of the organization (e.g., what amounts each department manages and for what reasons) and affect how the

organization collaborates with external individuals and teams (e.g., criteria for selecting partners and suppliers, amounts spent on social and environmental responsibility, etc.). The budget also has psychological effects at the individual level, as it can encourage or discourage certain employees, influencing their productivity, commitment, and overall job satisfaction.

Business ethics have advanced considerably since Kant's time, although the core principles still hold their value. However, in recent years, there have been areas of politics, economics, production, and society that fall under the title of "Corporate Social Responsibility" (CSR). Large companies in Europe are legally required to publish an annual report detailing how they protect the environment, contribute to society, and ensure their internal management aligns with human rights, democracy, and the needs of employees and partners ([ESG: Environmental, Social and Corporate Governance](#)).

Desired Learning Outcomes of Unit 5.3

Knowledge

- To become familiar with basic financial concepts such as income, expenses, profit, and loss.
- To become acquainted with tools for preparing and managing a budget.
- To understand the difference between personal and corporate finances.
- To explore the various financing sources available to a business.
- To familiarize with the basic principles of risk and capital management.
- To learn the ethical management rules of businesses.
- To understand strategies for short-term and long-term financial planning.

Skills

- To be able to evaluate various financial data for decision-making.
- To explore possible alternatives and assess their positive and negative aspects.
- To prepare and monitor simple budgets.
- To manage income and expenses effectively in both personal and business contexts.
- To develop plans for sustainable economic development.
- To operate with transparency and social responsibility in their transactions and professional practices.

Attitude

- Responsible approach to financial obligations.
- Compliance with both formal and informal rules of financial management.
- Respect for the social and environmental impacts of financial decisions.
- Focus on the importance of prevention and future planning.
- Empowerment and confidence through understanding and managing financial issues.
- Trust in the ability to make financial decisions.

Suggested feedback question(s) for Unit 5.3

| | | |
|--|----------------------------------|---|
| What theoretical elements are used here? | Recommended feedback question(s) | Activities (quiz, game, coordinated discussion, case |
|--|----------------------------------|---|

| | | study, visit, guest, etc) |
|--|---|---------------------------|
| <ul style="list-style-type: none"> • Knowledge on personal and business finances, investing and budgeting • Attitudes towards proactive saving and investing to further financial means. • Skills in budgeting • Positive approach to finance management to make it less overwhelming. | <ul style="list-style-type: none"> • How would you budget your own personal finances? • Do you focus on savings or spending or use any form of budgeting for your personal expenses? • Would you be interested in investing? • What stops you from investing/budgeting etc? | Activity M5.A1 |

Tips for trainers and facilitators

Although financial literacy is of great importance, not only in entrepreneurship education but in every aspect of daily life, it should not come as a surprise that trainees may not be enthusiastic about the prospect of discussing budgets, income-expense balance sheets, etc. We would suggest reviewing the activity M5.A1 (Personal income and expenses game) and engaging with the trainee group prior to the start of the training process in order to generate the greatest possible interest.

Additional Material

U 5.3/1: Needs and Wants examples

What it is?

It is an article that supports a better understanding of the differences between basic needs, secondary needs and desires, containing many examples.

Where can I find it?

<https://helpfulprofessor.com/needs-and-wants-examples/>

Which theoretical elements does it support / refer to?

The differentiation of needs and wants is essential for financial literacy that affects the entire financial strategy of a venture.

After watching the video, the trainer can open a discussion with the trainees about the differences between needs and wants, and how they influence financial strategy. Specific examples from the article can be discussed to increase the critical thinking skills of the trainees.

U 5.3/2: What is Corporate Social Responsibility? 4 types

What it is?

It is an article from Harvard Business School that provides a definition of Corporate Social Responsibility and breaks it down into 4 main categories. It includes a short video explanation.

Where can I find it?

<https://online.hbs.edu/blog/post/types-of-corporate-social-responsibility>

Which theoretical elements does it support / refer to?

Ethics in Financial Transactions

It is addressed to trainers/facilitators who wish to deepen their knowledge, develop their skills and find new techniques and methods to support the educational process in the best possible way.

References:

Covaleski, Mark & Evans III, John Harry & Luft, Joan & Shields, Michael. (2006). Budgeting Research: Three Theoretical Perspectives and Criteria for Selective Integration. Handbooks of Management Accounting Research. 15. 587-624. 10.1016/S1751-3243(06)02006-2.

MODULE 5 ACTIVITIES

ACTIVITY 1 (M5.A1)

| | |
|-------------------------------------|--|
| Title | Personal income and expenses |
| Type | Game |
| When to use? | Prior to the screening of the video for Module 5, the group of learners can engage in this fun game to gain a hands-on understanding of the importance of using an income-expense list for managing personal finances. The facilitator leading the group can draw parallels between the usefulness of this simple list and managing the more complex budget of a business (which also relies on the fundamental distinction between income and expenses and their accurate recording). |
| Number and skills of the trainer(s) | The game can be implemented with a single facilitator who does not require any specific expertise. Basic budgeting knowledge can be helpful during the “Evaluation-assessment-reflection method” which is suggested at the end of this document. |
| Number of participants | 2-15 participants |
| Duration | Approximately 30 minutes It may take longer if followed by a discussion with the learners (recommended – please refer to the instructions and questions provided in the evaluation-assessment-reflection section). |
| Skills needed | Basic language and teamwork skills. The game involves simple arithmetic calculations. |
| Equipment | The two templates (M5.A1_pu’s money and M5.A1. Income-Outcome sheet), scissors to cut the money, and a box. If the group is larger than 5 people, you can split the group into two sub-groups that will play simultaneously. Print each template twice and provide two boxes for use. |
| Setting | No specific setting is required. It can be applied anywhere. |
| Aims | Development of a hands-on experience to highlight the importance of recording income and expenses. |
| Procedure/description | The game is divided into 2 rounds. If the group of learners is larger than 5 people, it should be split into two sub-groups. |

Each group starts with an initial capital of 200 power-ups (banknotes from the template).

In each group, one person takes on the role of the cashier and is responsible for the money. The other members of the group should not know how much money the cashier has at any time, only that they start with 200 power-ups.

In the first round of the game, the facilitator reads the following scenario. Depending on the storyline, each group will ask the cashier for money to put in the box or return money from the box without seeing how much the cashier has in their hands.

Scenario - Round 1:

- You need to pay 55 pu's for the rent (the cashier gives these pu's to the group, and they put them in the box).
- You need to pay 35 pu's for the electricity bill (the cashier gives these to the group, and they put them in the box).
- You need to pay 18.5 pu's for the phone and internet bill (the cashier gives these to the group, and they put them in the box).
- Your bank gives you an interest of 5 pu's this month (the group takes these from the box and returns them to the cashier).
- Your mobile phone broke. You need to buy a new one. Pay 43 pu's (the cashier gives these to the group, and they put them in the box).
- For your birthday, you receive 20 pu's as a gift from relatives (the group takes these from the box and returns them to the cashier).
- You need to spend 23.3 pu's for grocery shopping (the cashier gives these to the group, and they put them in the box).
- You won a cash prize of 37 pu's in a competition (the group takes these from the box and returns them to the cashier).
- Your car needed a service, and you have to pay 33.2 pu's at the garage (the cashier gives these to the group, and they put them in the box).
- The tax office gives you a tax refund of 16 pu's (the group takes these from the box and returns them to the cashier).

At the end of the first round, the group is asked to estimate how much money remains with the cashier, without counting what is in the box. The group is asked to agree and provide only one answer. The cashier then reveals the available amount. It is expected that the group will be incorrect in the first round, as they did not record the income and expenses.

Immediately after, the second round of the game begins. The group is provided with the Income-Outcome sheet and instructed to record each income and expense from the next process.

The facilitator reads the following – different – scenario. As before, depending on the storyline, each group will ask the cashier for money to put in the box or return money to the cashier from the box, without seeing how much the cashier has in their hands.

Scenario - Round 2:

- You need to pay 75 pu's for the rent (the cashier gives these pu's to the group, and they put them in the box).
- You inherited a store. From the monthly rent, you receive 25 pu's (the group takes these from the box and returns them to the cashier).
- You have plumbing issues at home and need a plumber. You need to pay 18.5 pu's (the cashier gives these to the group, and they put them in the box).
- You are organizing a party for your friends. You make purchases for 19.2 pu's (the cashier gives these to the group, and they put them in the box).
- Your friends come to the party and insist on sharing the party expenses. They give you 15 pu's (the group takes these from the box and returns them to the cashier).
- You need to pay 35 pu's for the electricity bill (the cashier gives these to the group, and they put them in the box).
- Your bank gives you an interest of 5 pu's this month (the group takes these from the box and returns them to the cashier).
- You need to pay 18.5 pu's for the phone and internet bill (the cashier gives these to the group, and they put them in the box).
- You need to spend 32.8 pu's for grocery shopping (the cashier gives these to the group, and they put them in the box).
- The tax office gives you a tax refund of 22 pu's (the group takes these from the box and returns them to the cashier).

At the end of the second round of the game, the group is asked to estimate how much money remains with the cashier, without counting what is in the box, but by calculating it based on the income-expense sheet they have completed. The cashier then reveals the available amount.

It is expected that in the second round, the group will have predicted the exact amount or - at least - will have been much closer than in the first round.

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| | The facilitator congratulates the group and proceeds to the Evaluation-assessment-reflection session. |
| Evaluation-assessment-reflection method, including feedback question(s) | <p>Once both rounds are completed, the group can gather in a circle for a discussion led by the facilitator.</p> <p>The following questions can be used:</p> <ol style="list-style-type: none"> 1. What is the key takeaway from the game? 2. Why is it important to record income and expenses? 3. Before this game, have we used an income-expense list? What was the situation? 4. How does a simple income-expense list differ from a business budget? 5. Are you familiar with any digital programs/software that can facilitate the recording of income and expenses in your daily lives? 6. On a scale from 1 (not useful) to 5 (extremely useful), what rating would each member (individually) give the game? You could repeat the same question asking rates for: not fun at all – extremely fun. |
| Pay attention | <p>The cashier should not allow the team members to have access to the account. It is essential that they base their estimates for the available money solely on their memory (in the 1st round) and on the calculations from the income-expense sheet (in the 2nd round). The cashier should not reveal whether their estimation is correct or incorrect (either verbally or non-verbally) until the game's instructions request it.</p> <p>The money the team receives for expenses should be placed in a closed box to prevent visual access. Ideally, one member of the team should open the box and take the money each time the instructions require it, without counting the money inside the box.</p> <p>Also important! When the team is asked to estimate the available amount the cashier has (at the end of both the first and second rounds), the trainer should ask for one answer from the team. This means that each team must come to a decision and state a single amount after a discussion among the members. It is not recommended for each member to state their own estimate separately, as this could create competition such as "who estimated more accurately."</p> <p>The dialogue among the team members (excluding the cashier) to agree on an amount can strengthen teamwork skills (e.g., managing disagreements, reasoning, compromise, etc.). Additionally, the dialogue process itself (especially in the first round) can highlight the need for recording income and expenses. This can spark an interest in the concept of budgeting in a hands-on way.</p> |

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| REFERENCES | The game was designed by Andreas Almpanis (iED) |
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ACTIVITY 2 (M5.A2)

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| Title | QUIZ: Self-Employment vs. Salaried Employment – Which Suits You Best? |
| Type | Quiz |
| When to use? | This quiz can be used after watching the video of Module 5. Use this to invite reflection on self-employment vs salaried employment. |
| Number and skills of the trainer(s) | 1 facilitator/trainer who is quite familiar with the terms of self-employment and salaried employment (to be prepared, you can use the U 5.2/1: Self-employment vs Salary-Employment characteristics table) |
| Number of participants | 1-15 participants |
| Duration | 20minutes |
| Skills needed | Basic language skills |
| Equipment | Connection to the platform/ access to the internet/phones or pcs |
| Setting | It can be done in any room used for training. It is strongly recommended that the group of learners be seated in a circle so that all members can maintain eye contact with all the other members. |
| Aims | The aim of this quiz is to help individuals assess whether self-employment or salaried employment aligns better with their skills, mindset, and career preferences. By integrating theoretical elements like Work-Life Balance Theory and Role Theory, the quiz evaluates key factors such as flexibility, risk tolerance, decision-making style, motivation, financial planning, and long-term career goals. It encourages self-awareness, reflection, and discussion, allowing participants to explore their strengths, adaptability, and work environment preferences. |
| Procedure/description | <p>QUIZ: Self-Employment vs. Salaried Employment – Which Suits You Best?</p> <p>We ask you to score the importance of the answers to the following questions, using the numbers from 1 to 4 (where 1: Very important, 2: Quite important, 3: Important, 4: Less important).</p> |

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| | <p>Take a moment to think—there is no right or wrong answer, but your responses will help you reflect on which work form aligns best with your skills, mindset, and career preferences.</p> |
| | <p>1. Work-Life Balance Preferences</p> <p>What is most important to you when considering your career choice?</p> <ul style="list-style-type: none"> ○ The ability to control my work schedule and set my own hours (Self-employment offers flexibility but requires discipline.) ○ Stability and a predictable work structure (Salaried employment provides a steady routine.) ○ Having clear boundaries between work and personal life (Salaried jobs often offer structured hours and benefits.) ○ The ability to work when I feel most productive, even if it means irregular hours (Self-employment allows for this but can blur personal time.) <p>① Very important, ② Quite important, ③ Important, ④ Less important</p> |
| | <p>2. Risk Tolerance and Financial Stability</p> <p>How comfortable are you with financial uncertainty?</p> <ul style="list-style-type: none"> ○ I am comfortable taking financial risks and managing fluctuating income (Self-employment requires risk-taking and financial planning.) ○ I prefer a steady paycheck and predictable income (Salaried roles offer financial security.) ○ I am willing to take some financial risks but prefer some level of stability (A mix of freelance and salaried work might suit me.) ○ I value financial independence and am willing to invest in my own business (Self-employment demands investment and patience.) <p>① Very important, ② Quite important, ③ Important, ④ Less important</p> |
| | <p>3. Professional Growth and Career Goals</p> <p>What drives your professional development?</p> |

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| | <ul style="list-style-type: none"> ○ The ability to shape my own career and build something of my own (Self-employment allows full control over career growth.) ○ Advancing within a structured organization with clear career paths (Salaried roles often provide training, promotions, and benefits.) ○ Learning a variety of skills across different industries and projects (Entrepreneurs need to wear many hats.) ○ Specializing in a field and becoming an expert within a company (Salaried jobs often provide focused career paths.) <p>① Very important, ② Quite important, ③ Important, ④ Less important</p> <p>4. Adaptability and Decision-Making</p> <p>How do you handle decision-making in a work setting?</p> <ul style="list-style-type: none"> ○ I enjoy making all the key decisions and taking full responsibility (Entrepreneurs must be self-reliant in decision-making.) ○ I prefer receiving guidance and clear instructions from leadership (Salaried employees work within a structured environment.) ○ I like collaborating with a team but also having autonomy in some areas (Some salaried roles and hybrid positions offer this balance.) ○ I thrive in unpredictable environments and enjoy solving problems on my own (Self-employment often requires high adaptability.) <p>① Very important, ② Quite important, ③ Important, ④ Less important</p> <p>5. Motivation and Work Environment</p> <p>Which work environment best suits you?</p> <ul style="list-style-type: none"> ○ I like working independently and being my own boss (Self-employment requires independence.) ○ I prefer working in a team with clear roles and responsibilities (Salaried employment provides structured teams.) ○ I enjoy a mix of teamwork and independent projects (Some roles allow for flexibility between collaboration and autonomy.) |
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| | <ul style="list-style-type: none"> ○ I value networking and working with multiple clients/customers (Entrepreneurs often work with diverse contacts.) <p>① Very important, ② Quite important, ③ Important, ④ Less important</p> <p>6. Resilience and Problem-Solving</p> <p>How do you approach challenges at work?</p> <ul style="list-style-type: none"> ○ I see challenges as opportunities and am comfortable handling setbacks (Entrepreneurs must be resilient and solution-focused.) ○ I prefer having a support system to help navigate workplace challenges (Salaried employees often have HR and leadership support.) ○ I try to problem-solve on my own but seek guidance when needed (Both self-employed and salaried roles require adaptability.) ○ I like structured solutions and policies in place for handling difficulties (Salaried employment often provides clear guidelines.) <p>① Very important, ② Quite important, ③ Important, ④ Less important</p> <p>7. Financial Planning and Stability</p> <p>How do you manage financial planning?</p> <ul style="list-style-type: none"> ○ I am comfortable handling taxes, budgeting, and financial planning on my own (Self-employment requires financial literacy.) ○ I prefer having benefits like health insurance and a steady paycheck (Salaried roles provide financial security and benefits.) ○ I don't mind an irregular income as long as I have growth potential (Entrepreneurs often experience fluctuating income.) ○ I value job security and retirement plans more than flexibility (Salaried employment offers structured financial benefits.) <p>① Very important, ② Quite important, ③ Important, ④ Less important</p> |
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| | <p>8. Long-Term Career Vision</p> <p>What is your long-term career vision?</p> <ul style="list-style-type: none"> ○ I want to build my own business and take full control of my career (Entrepreneurs must be dedicated to long-term growth.) ○ I want a stable and predictable career with clear goals and milestones (Salaried employment offers structured career paths.) ○ I am open to exploring different career paths before committing to one (Some mix of freelance and salaried work may be ideal.) ○ I want a career that allows me to work on multiple projects and ideas (Entrepreneurs and freelancers often thrive in dynamic roles.) <p>① Very important, ② Quite important, ③ Important, ④ Less important</p> |
| Evaluation-assessment-reflection method, including feedback question(s) | <p>At the end of the training process, and after allowing time for all participants to share their views, the person leading the session could ask the group the following questions:</p> <ol style="list-style-type: none"> 1. How helpful did you find the quiz in identifying which work form (self-employment or salaried employment) suits you best? 2. Did the quiz make you think about your personal strengths and preferences in a new way? 3. Which aspect of the quiz did you find most useful? 4. Were there any questions in the quiz that were difficult to understand or answer? 5. Do you feel more confident in making a decision about which work form is right for you? 6. What additional information or support would help you better understand your career options? |
| Pay attention | <p>This quiz is part of the learning process, as it allows participants to learn from each other (peer learning approach), drawing on the experience and knowledge they have already acquired. Even if some participants express something that is incorrect or does not reflect reality, avoid focusing on the mistake. Simply highlight another, more significant aspect of the same issue and ask for their opinion. Try to confirm all the rankings suggested by the participants using knowledge, information, and data from the theoretical part of Module 5 or other reliable sources you may have.</p> |
| REFERENCES | N/A |

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ACTIVITY 3 (M5.A3)

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| Title | Strengths Auction" Game |
| Type | Game |
| When to use? | Following the presentation of the Module 5 video to help participants identify, prioritize, and reflect on the value of different entrepreneurial strengths in navigating market challenges and opportunities. |
| Number and skills of the trainer(s) | 1-2 facilitators/trainers |
| Number of participants | 2-15 participants |
| Duration | 30-60 minutes (depending on the depth of the discussion) |
| Skills needed | Basic language skills |
| Equipment | <p>Auction Items & Bidding Materials:</p> <ul style="list-style-type: none"> ● 20 A4 papers (for listing strengths & displaying auction items) ● Scissors (for cutting out strengths to be auctioned) ● Markers/Pens (15 pcs) (for writing bids and personal notes) ● Sticky notes or small index cards (to write personal strengths preferences) <p>Bidding Currency & Auction Setup:</p> <ul style="list-style-type: none"> ● Auction tokens (printed or digital points) – alternatively, small coins or stickers can be used ● A whiteboard or flipchart (to track bids and display auction results) ● Small baskets or envelopes (to collect bidding tokens) <p>Presentation & Display:</p> <ul style="list-style-type: none"> ● Projector & computer (if running a digital version of the auction) ● Internet access (optional – for online participation or using a digital auction platform like Kahoot or Menti) <p>Facilitation & Logistics:</p> <ul style="list-style-type: none"> ● Stopwatch or timer (to limit bidding rounds) ● Chairs & tables (arranged in a way that allows group discussion) |

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| Setting | In a room with a projector -sitting around a table setting would be fine. |
| Aims | The Strengths Auction Game aims to help participants identify, prioritize, and reflect on the value of different entrepreneurial strengths in navigating market challenges and opportunities. By simulating an auction environment, the activity encourages self-awareness, strategic thinking, and decision-making under constraints, mirroring real-world resource allocation. Participants must evaluate which strengths are most valuable for success in business and employment, fostering a deeper understanding of how different traits contribute to resilience, adaptability, and innovation. Through collaborative discussion, learners gain insights into the importance of leveraging strengths to overcome challenges, make informed career choices, and thrive in competitive environments. Ultimately, the game engages participants in a dynamic and interactive way, reinforcing entrepreneurial thinking and professional growth. |
| Procedure/description | <p>Instructions:</p> <ul style="list-style-type: none"> ● Each participant receives 10 "investment tokens" (fake money or digital points). ● A list of strengths (e.g., creativity, leadership, adaptability, communication, resilience, networking) is displayed. ● Participants bid on strengths they believe are most valuable for success in entrepreneurship. ● After the auction, a discussion follows on why certain strengths were prioritized and how they relate to market success. <p>Debrief: Why did you bid on specific strengths? How do these strengths help navigate market challenges?</p> |
| Evaluation-assessment-reflection method, including feedback question(s) | <p>The game will be assessed through participant reflections, group discussions, and facilitator observations to gauge engagement and learning outcomes. After the auction, learners will share insights on why they bid on specific strengths, how these align with their career goals, and what they learned about their own abilities.</p> <p>Feedback Questions:</p> <ul style="list-style-type: none"> ● What influenced your bidding decisions? ● Did this activity change your perception of your strengths? ● How can you apply these strengths in real-life challenges? ● What strengths did you overlook but now find valuable? ● How did this game help you understand market adaptability? |
| Pay attention | Facilitators should ensure active participation and encourage diverse perspectives in bidding decisions. Pay attention to how participants justify their choices, as this reveals their self-awareness and strategic |

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| | thinking. Watch for overemphasis on common strengths while neglecting less obvious but valuable traits. Ensure that discussions remain inclusive, constructive, and reflective, helping learners connect strengths to real-world challenges and market adaptability. |
| REFERENCES | <p>PESTEL Analysis for Market Trends.</p> <p>https://ideascale.com/blog/what-is-pestel-analysis/</p> <p>Discovering Character Strengths.</p> <p>https://transformandthrive.co.uk/blog/discover-character-strengths/</p> |

ACTIVITY 4 (M5.A4)

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| Title | Budget Creation |
| Type | Activity of learning by doing |
| When to use? | Following the presentation of the Module 5 video to empower participants to build budgeting skills and take ownership of personal financial decisions. |
| Number and skills of the trainer(s) | 1 facilitator/trainer, familiar with budget templates |
| Number of participants | 1-15 participants |
| Duration | 20-30 minutes |
| Skills needed | <p>Basic numeracy (addition, subtraction)</p> <p>Basic reading comprehension</p> <p>Optional: Basic digital skills (if using online tools)</p> |
| Equipment | <ul style="list-style-type: none"> • Budget template (printed or digital) (for example/digital: https://create.microsoft.com/en-us/template/simple-personal-budget-b6c07597-04ed-458a-93ef-786081eb4999) • Pens, markers, calculators • Visual aids (icons for income/expenses) • Optional: Laptop/tablet with budgeting software or spreadsheet |
| Setting | In a room with a projector -sitting around a table setting would be fine. |
| Aims | Empower youth to build budgeting skills and take ownership of personal financial decisions. |

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| Procedure/description | <p>The activity begins with a short, interactive introduction to the concepts of income, expenses, savings, and needs vs. wants, using visual aids and real-life examples. Each learner receives a simple fictional scenario (e.g., monthly allowance or small income from part-time work) and a budget worksheet with categories like rent, food, entertainment, transport, savings, etc.</p> <p>Trainers guide learners to allocate their fictional income across these categories, encouraging reflection on priorities. Support is given through visual symbols, color-coding, and hands-on examples (e.g., using tokens to represent money). Facilitators scaffold learning by checking in regularly and offering clarifications.</p> <p>After learners complete their first draft, they face small “surprise expenses” (e.g., bike repair, gift for a friend) and must adjust their budgets accordingly. This dynamic part of the exercise reinforces self-regulation and adaptive decision-making.</p> <p>The session ends with a group reflection where learners share what was challenging, what they learned, and how they might apply budgeting in real life.</p> <p>The exercise is inclusive and adaptable: tasks are broken down into small steps, visual aids are provided, and learners can work individually or in pairs depending on their comfort level.</p> |
| Evaluation-assessment-reflection method, including feedback question(s) | <p>Facilitators use observation checklists and short self-reflection questions such as:</p> <ul style="list-style-type: none"> • What was the most important category in your budget? • What did you learn about spending and saving? • What would you do differently next time? <p>Peer or group sharing reinforces understanding and encourages discussion of different approaches.</p> |
| Pay attention | <p>Ensure instructions are broken into small, manageable steps. Use visual aids and examples for learners with dyslexia or cognitive processing difficulties. Allow extra time and check for understanding regularly. Be sensitive to learners' real-life financial experiences—use fictional examples to reduce pressure or emotional responses.</p> |
| REFERENCES | <p>Financial competence framework for children and youth in the European Union</p> <p>https://finance.ec.europa.eu/system/files/2023-09/230927-financial-competence-framework-children-youth_en.pdf</p> |

ACTIVITY 5 (M5.A5)

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| Title | SWOT Analysis |
| Type | Case study |
| When to use? | Following the presentation of the Module 5 video to empower participants in self-awareness and entrepreneurial planning through simple SWOT analysis. |
| Number and skills of the trainer(s) | 1 facilitator/trainer |
| Number of participants | 1-15 participants |
| Duration | 20-30 minutes |
| Skills needed | <p>Basic reading and writing skills</p> <p>Basic critical thinking and reflection</p> <p>Optional: Visual organization or drawing skills (for mind-mapping or chart use)</p> |
| Equipment | <ul style="list-style-type: none"> • Large printed SWOT templates (or handouts) • Pens, markers, post-it notes • Visual cards/icons representing each SWOT category • Flipchart or whiteboard for facilitator demonstration • Optional: Digital whiteboard or projector for group demonstration |
| Setting | In a room with a projector -sitting around a table setting would be fine. |
| Aims | Support youth in self-awareness and entrepreneurial planning through simple SWOT analysis. |
| Procedure/description | <p>This hands-on activity introduces learners to the concept of SWOT Analysis as a simple tool for understanding themselves or their business idea. Facilitators begin with an explanation of each component using a relatable language:</p> <ul style="list-style-type: none"> • Strengths: What I'm good at • Weaknesses: What I find difficult • Opportunities: What I can try or explore • Threats: What might make things harder <p>Visual cards and real-life examples (e.g., a student who is creative but struggles with organization) help reinforce understanding. Learners receive a printed SWOT chart and are guided to fill it in—either as a personal SWOT or for a business idea (e.g., running a school café, making crafts, offering digital art).</p> |

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| | <p>For accessibility, learners can choose to write, draw, or use picture cards. Facilitators move between tables offering support and prompting reflection. Learners can also pair up and help each other brainstorm.</p> <p>Once complete, learners share their SWOTs in pairs or small groups, promoting peer learning. The facilitator leads a brief group discussion on how strengths can be used to overcome weaknesses and how to turn opportunities into actions.</p> <p>The session closes with a reflection on what they learned about themselves and how SWOT can help them make future decisions.</p> |
| Evaluation-assessment-reflection method, including feedback question(s) | <p>Learners answer 2–3 reflection prompts or fill out a simple exit slip:</p> <ul style="list-style-type: none"> • What is one strength you feel proud of? • What is one opportunity you want to explore? • Did you find it easy or hard to think of your strengths and weaknesses? Why? <p>Facilitator(s) assess engagement and understanding through observation and discussion.</p> |
| Pay attention | <p>Avoid negative language—use supportive terms (e.g., “things I find challenging” instead of “weaknesses”). Offer sentence starters or icons for learners with dyslexia or autism. Ensure a safe, non-judgmental space—no one is required to share if they’re uncomfortable. Use examples relatable to their interests and comfort zones.</p> |
| REFERENCES | N/A |