

IO3: Financial Literacy Training for Parents

Session Plan

Module 3 - Financial Online Resources and Tools



INTRODUCTION

The Money Matters training sessions contain a series of eight half-day workshops for parents and guardians.

Workshops 1 – 6 aim to assist parents and guardians in developing their financial literacy capacity through a range of dedicated Money Matters activities and learning materials. Workshops 7 and 8 aim to support parents and guardians in their role as trainers of family learning within their immediate family networks, by providing them with the skills and competences to share the Money Matters resources with their networks.

Module Contents

- 1 Financial Vocabulary
- 2 Family Financial Management
- 3 Financial Online Resources and Tools
- 4 Managing emotions associated with money
- 5 Managing money during critical life periods
- 6 Becoming a critical consumer.
- 7 Family Learning
- 8 Digital Toolkit Money Matters

Welcome to Module 3- Financial Online Resources and Tools.

Learning Outcomes: After completing this workshop, parents and carers will be able to:

- describe the risks related to electronic and online payments
- recognize a trustworthy site for online payments
- use the most common platforms safely
- pay safely by avoiding fraud, scams, phishing, etc.

Module Title: Financial Online Resources and Tools				
Timing	Learning Activities	Training methods	Materials / Equipment Required	Handouts and Activity Sheets
5 minutes	<p>Welcome</p> <p>Learning Outcomes (LO)</p> <p>Provide a brief overview of the learning outcomes of the module and a description of the importance of the correct use of online and electronic payments.</p> <p>Plan for the session</p> <p>Introduce the visual plan giving a brief overview and any housekeeping/notices.</p>	Orientation	<p>PC and projector, Flip markers and pens</p> <p>PP 2- LO</p> <p>PP3 VISUAL PLAN</p>	Sign-in sheet for the workshop
10 minutes	<p>Activity M3.1: Warmer <i>Find Someone Who...</i>:</p> <p>Each participant is given a card and circulates amongst the group to find people who have the following characteristics: has used a PC, uses a Smartphone; has another digital device; has a social media account; bought something online last week; has an online bank account; has an online shopping account; finds financial advice online.</p> <p>They also find out something else about them and then introduce them to the rest of the group.</p>	Orientation	PP4	Handout M3.1 - Find someone who..
20 minutes	<p>Activity M3.2. Are online payments safe? Risks and Benefits</p> <p>Put the participants into pairs or threes and ask them to list the risks and benefits of online shopping and using electronic payments.</p> <p>Bring the group back together and collect answers from the group.</p> <p>Compare their list to PP 6 and 7</p> <p>Ask the group if anything has been missed, or can they add anything to the list?</p>	<p>Active Learning and collaboration</p> <p>Participants can use their smartphones or tablets to gain information if they wish to.</p>	<p>PC and projector;</p> <p>PP 6-7</p>	Plain paper and pens for participants.

<p>20 minutes</p>	<p>Activity M3.3 How to recognise a trustworthy site for online payments.</p> <p>Ask the group to find a website on their smartphone or tablet they use to pay for goods or services. How do they know the website is secure and safe to use?</p> <p>As a whole group, they identify methods they use (if any) to verify the reliability of a webpage. Then write all the findings on the flip chart.</p> <p>Compare the participants ideas with and show suggested strategies on PP9 and 10 to check you have covered all possibilities of being secure online.</p>	<p>Active Learning:</p> <p>Collaboration & Practice</p>	<p>Flip chart and markers;</p> <p>PC and projector;</p> <p>PP8</p> <p>PP 9-10</p>	
<p>20 minutes</p>	<p>Activity M3.4 How do you check if shopping websites, banks, or services are safe and authentic sites?</p> <p>Ask participants to search for a webpage which they think is safe on their PC or smartphone. Then ask the whole group to explain how they know this is a safe site online store to make purchases.</p> <p>How can they check if it is a new service is reliable? Do they use Trustpilot or some other method?</p> <p>Collect responses from the group. Refer to slides to see if they have missed anything or can add to the list.</p>	<p>Active Learning.</p>	<p>PC and projector</p> <p>PP 11</p> <p>Participants use PCs or smartphones</p> <p>PP12</p>	
<p>20 minutes</p>	<p>ACTIVITY M 3.5 How do you pay safely online?</p> <p>Give out Handout M3.5 containing the list of suggested ways of paying online. Participants will be asked to fill in the 'fors' and 'againsts' of using each method of payment.</p> <p>Show the PP 14-18 with tutors' ideas and ask participants to compare. Is anything missing? Is anything not right?</p> <p>With whole group discuss the different methods for online purchases. The benefits and disadvantages of each method.</p>		<p>PP 13</p> <p>PP14-18</p>	<p>Handout M3.5</p>

10 minutes	Tea Break		PP19	
20 minutes	<p>Activity M3.6 Making a secure online purchase</p> <p>Read through the O'Connor Family buy a Washing Machine Story in the PowerPoint.</p> <p>Ask the participants to consider the following reflective questions:</p> <ul style="list-style-type: none"> • Which kind of payment do you prefer for online purchases? • Do you use any webpage for web store reviews? • Have you ever bought something online without checking before the reliability of the web store? <p>All questions will be discussed in group and the trainer will write the main observations on the flip charts.</p>		<p>PP 20</p> <p>PP21</p>	
30 minutes	<p>Activity M3.7 Michael makes an online payment</p> <p>Give out Handout M3.7 A</p> <p>After reading Michael's story, distribute to the participants the Handout M3.7 PART B with the reflective questions:</p> <ul style="list-style-type: none"> • Have you, or someone you know, ever received emails like Michael's one? • Do you think this is something that might rarely happen? • What would you do if it happened to you or a close friend? • What would you do if Michael was your child? • What could Michael have done to avoid the scam? <p>Then give out Handout M3.7 PART C with suggestions of what Michael could have done to avoid the scam.</p> <p>Ask the group if they have anything to add.</p> <p>After completing the exercise, show to the participants PP 24 with the explanation of</p>	<p>Active Learning</p> <p>Collaboration & Practice</p>	<p>Flip chart and markers</p> <p>PP 22</p> <p>PP 23</p> <p>PP 24 -25</p>	<p>Handout M3.7A</p> <p>Handout M3.7B Reflective Questions</p> <p>Handout M3.7C</p>

	phishing. Then discuss as a group the importance of knowing the risks of being phished and what to do to protect themselves.			
20 minutes	<p>Activity M3.8 Discussion- What is the best way to purchase things, looking at different perspectives.</p> <p>Show the PP26 to describe the scenario and the objective of the discussion. The seller is offering e-commerce services.</p> <p>Divide into two groups, representing the seller and the buyer. Each group considers a purchasing method that benefits them the most. The whole group then discusses the purchase from the two viewpoints of the seller and buyer.</p> <p>Take feedback and guide the discussion to lead participants to find the best advice.</p>	Active Learning. Collaboration & Practice	Flip chart and markers; PC and projector; PP26	
5 minutes	<p>Workshop Closing</p> <p>The trainer will thank participants for their participation and will close the session. For more resources visit the Money Matters website.</p>	Collaboration & Practice	PP 27	
<p><u>Assessment (How will you find out what parents and guardians have learned?)</u></p> <p>Participants will be continually assessed throughout the session, in their active participation in individual and group activities. Also, during the workshop the trainer will ask reflective and assessment questions to the group.</p>				
Examples of assessment	<p>- Reflective questions: e.g. Have you or a friend ever had any unusual or uncomfortable online experiences when trying or buy something online?</p> <p>- Assessment questions: e.g. What should Michael have done to avoid the scam? (Various options to be discussed as a group)</p>			
Duration	180 Minutes			