



Co-funded by the
Erasmus+ Programme
of the European Union



Agreement No. 2019-1-PL01-KA204-065804

Project “Academy of Home Economics”

2019-1-PL01-KA204-065804

Scheme of the training for educators working with disadvantaged groups in a specific situation on the labour market, including the unemployed and disabled.



Module I: Managing Your Household Budget

To empower users with the knowledge and tools necessary to have a household economy adequate to their family budget.

1: Welcome

Contents	Objectives	Activities	Methodology	Material	Duration
<ul style="list-style-type: none"> ● Knowledge of group members. ● Expectations and objectives to be fulfilled by the group. ● Introduction to the concept of home economics. ● Presentation of basic concepts of empowerment and personal empowerment. 	<ul style="list-style-type: none"> ● Get to know each other among the users participating in the project. ● To know the expectations that the participants have and the objectives at the end of the project. ● To become familiar with the concept of home economics. ● To know new concepts such as empowerment and personal empowerment 	<ul style="list-style-type: none"> ● Group dynamics with presentations. ● Group dynamics to express all group members' expectations. ● Explanatory PowerPoint. ● Explanatory power point with group dynamics. 	<p>The methodology to be used to carry out the activities will combine theoretical aspects in which they will be taught new concepts related to the economy, with aspects of knowledge about the participating users, through group dynamics in which they can express the situation in which they are and in which they expect to learn.</p>	<ul style="list-style-type: none"> ● Consumables: paper, pens, pencils, etc. ● Projector ● Computer 	<p>2.5 hours in a single initial session</p>



Module I: Managing Your Household Budget

To empower users with the knowledge and tools necessary to have a household economy adequate to their family budget..

2: Classification and control of expenditure

Contents	Objectives	Activities	Methodology	Material	Duration
<ul style="list-style-type: none"> Analyse and calculate the fixed costs for items such as food, clothing, cleaning and hygiene according to the number of family members. 	<ul style="list-style-type: none"> To know the fixed monthly expenses that the family has. Identify expenses that can be reduced or eliminated. 	<ul style="list-style-type: none"> Creation of an individual table identifying fixed monthly costs. Group dynamics to analyse the expenses that each user has previously identified. 	<ul style="list-style-type: none"> The methodology to be used will be mainly practical with both individual and group exercises, in order to identify necessary expenses and possible expenses that can be reduced. 	<ul style="list-style-type: none"> Consumables: paper, pencil, pens, calculator 	2.5 hours in a single session.



Module II: Saving

Empowering users with the knowledge and tools needed to have a household economy that fits their family budget.

1: Save on purchases

Contents	Objectives	Activities	Methodology	Material	Duration
<ul style="list-style-type: none"> ● The shopping list and the supermarket. ● The food wheel and the balanced diet ● The labelling of food products. ● The ticket of purchase. ● Money management. 	<ul style="list-style-type: none"> ● Identify purchasing needs and priorities. ● Make simple shopping lists. ● Learn how to make a menu for a balanced diet. ● Interpret product labelling correctly. ● Become aware of the importance of requiring a shopping ticket and checking that it is correct. ● Become familiar with handling money. 	<p>ACTIVITY 1: Making a food pyramid so that students know the right foods for good health Draw the food pyramid on a large piece of cardboard and have students place the food pictures where appropriate.</p> <p>ACTIVITY 2: PRODUCT LABELLING ANALYSIS ACTIVITY: Students will take different packaged foods to analyze expiration date, packaging, lot, ingredients, etc., in order to select healthy foods.</p> <p>ACTIVITY 3: SUPERMARKET WORKSHOP: Choosing several products from supermarket brochures, students will compare prices to see which is the cheapest. At the end a weekly shopping list will be made.</p> <p>ACTIVITY 4: WE ARE GOING TO BUY: Simulations of buying and selling situations will be made. Some students will be the customers and others the cashiers. Those who act as ATMs must go to the brochure to</p>	<p>The methodology to be used in the different activities, will combine the theoretical aspects with the practical ones through dynamics that allow the participants a deeper knowledge of the contents, facilitating the assimilation of them. The learning will be individualized, respecting the individual rhythms of work, as well as the different characteristics and individual needs.</p>	<ul style="list-style-type: none"> ● Cardboard. ● Food images. ● Packaged food. ● Supermarket brochures ● Euros. ● Calculators. ● Buy tickets. ● Consumables: pens, paper, etc. 	<p>3 hours, divided into sessions of 1.5 hours each</p>



			<p>find their prices and make the appropriate operations, working the use of euros.</p> <p>ACTIVITY 5: THE TICKETS: Students will be given some shopping tickets, which will have to be answered by different questions about them in order to get familiar with all the information that appears.</p> <p>ACTIVITY 6: Working with simple recipes: Students will think of a healthy recipe and will make a shopping list with the products and foods that are needed.</p>			
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Module II: Saving

Empowering users with the knowledge and tools needed to have a household economy that fits their family budget.

2: Saving on telecommunications

Contents	Objectives	Activities	Methodology	Material	Duration
<ul style="list-style-type: none"> ● Telecommunications companies and tariffs. ● Mobile devices and home technology. ● Portability and permanence. ● Data consumption and WiFi. 	<ul style="list-style-type: none"> ● Choose the company and rate that best suits the needs of the household. ● Identify the devices used in the home for telecommunications. ● Identify the most common mistakes when choosing mobile or home technology. ● Differentiate between different speeds and technologies for data transfer. ● To save on data consumption. 	<p>Workshop to find rates and improve conditions. In this workshop students will have to identify their needs and carry out a search in the main telephone companies to make a comparison. They will create a table with the tariffs they have searched for. From these, they will choose the three that best suit their needs and finally choose the most appropriate of these. This workshop is also valid for portability.</p>	<p>The methodology to be used in the different activities, will combine the theoretical aspects with the practical ones through dynamics that allow the participants a deeper knowledge of the contents, facilitating the assimilation of them. The learning will be individualized, respecting the individual rhythms of work, as well as the different characteristics and individual needs.</p>	<ul style="list-style-type: none"> ● Computer with internet connection. ● Digital blackboard, projector or similar means. 	1.5 h.



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3: Save on energy

Contents	Objectives	Activities	Methodology	Material	Duration
<ul style="list-style-type: none"> • The concept of energy. • Renewable (water, sun and wind) and non-renewable (oil, coal and gas) energy sources. • The need for sustainable consumption. • Ways to save energy. 	<ul style="list-style-type: none"> • To differentiate between renewable and non-renewable energy sources, analysing the advantages and disadvantages of each. • Become aware of the need for responsible energy use. • To acquire efficient and responsible energy consumption habits. 	<p>Students will use a simulator to calculate the energy consumption in the different rooms of the house and to identify the critical elements where to act to optimize the consumption.</p>	<p>The methodology to be used in the different activities, will combine the theoretical aspects with the practical ones through dynamics that allow the participants a deeper knowledge of the contents, facilitating the assimilation of them. The learning will be individualized, respecting the individual rhythms of work, as well as the different characteristics and individual needs.</p>	<ul style="list-style-type: none"> • Computer with internet connection. • Digital blackboard, projector or similar means. 	<ul style="list-style-type: none"> • One session of 1.5 hours.



Module II: Saving					
<i>Empowering users with the knowledge and tools needed to have a household economy that fits their family budget..</i>					
4: Save on water					
Contents	Objectives	Activities	Methodology	Material	Duration
<ul style="list-style-type: none"> ● Relationship between the different activities in the home and water consumption ● Water consumption of household appliances. ● Saving habits. ● Consumption management. 	<ul style="list-style-type: none"> ● Calculate water consumption ● Identify the key elements in water saving. ● Design an action plan to reduce water consumption. ● Differentiate the different actions to reduce water consumption. 	<p>Water consumption calculation workshop. Students will use a water consumption calculator by entering current consumption data. Once the current consumption has been calculated, students will have to apply the different techniques learned in class to reduce water consumption.</p>	<p>The methodology to be used in the different activities, will combine the theoretical aspects with the practical ones through dynamics that allow the participants a deeper knowledge of the contents, facilitating the assimilation of them. The learning will be individualized, respecting the individual rhythms of work, as well as the different characteristics and individual needs.</p>	<ul style="list-style-type: none"> ● Computer with internet connection. ● Digital blackboard, projector or similar means. 	1 h.



Module II: Saving

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5: Saving on heating

Contents	Objectives	Activities	Methodology	Material	Duration
<ul style="list-style-type: none"> ● Efficient heating systems. ● Saving habits. ● Consumption management. 	<ul style="list-style-type: none"> ● To know the different heating systems that exist. ● Calculate heating consumption. ● Identify the key elements in saving heating. ● Design an action plan to reduce heating consumption. 	<p>Users will work through a virtual simulator to estimate their heating expenses, based on the data from their last bill.</p>	<p>The methodology to be used in the different activities, will combine the theoretical aspects with the practical ones through dynamics that allow the participants a deeper knowledge of the contents, facilitating the assimilation of them. The learning will be individualized, respecting the individual rhythms of work, as well as the different characteristics and individual needs.</p>	<ul style="list-style-type: none"> ● Computer with internet connection. ● Digital blackboard, projector or similar means. 	1 h.



Module III: Cost Planning

1: Family budget creation workshop

Contents	Objectives	Activities	Methodology	Material	Duration
<ul style="list-style-type: none"> ● Family Budget: Definition and Utilities. ● Specific family budget model: identification and definition of budget items. ● Basic functioning of the family budget. ● Treasury control (liquidity). ● Explanation of specific family budget Excel sheet. ● Practical experience of elaboration and management of a family budget. 	<ul style="list-style-type: none"> ● To make known what a family budget is in general and its profits. ● Present a specific family budget model, identifying and defining its budget items. ● Show how a family budget is prepared and managed. ● Impact on the treasury (liquidity) and term management. ● Teach the operation of a basic Excel sheet of the specific family budget model presented. ● Carry out a practical case of elaboration and management of a family budget through a role play. ● Have a fun experience. 	<ul style="list-style-type: none"> ● Theoretical teaching of what a family budget is. ● Brainstorming by students of the utilities based on what they know from their day to day. ● Propose a concrete model of family budget. Present them with different documents (bills, receipts, direct debits, etc.) so that they can introduce them to the model. Clarify any doubts. ● Present them with several cases of completed family budgets in order to compare them, analyse them and reflect on what could be improved in each case. ● Development of a Role Play game. In small groups, the participants will represent different families that will have to make decisions regarding 	<p>The methodology to be used in the different activities, will combine the theoretical aspects with the practical ones through dynamics that allow the participants a deeper knowledge of the contents, facilitating the assimilation of them. The learning will be individualized, respecting the individual rhythms of work, as well as the different characteristics and individual needs.</p>	<ul style="list-style-type: none"> ● Computer with internet connection. ● Digital blackboard, projector or similar means. ● Photocopies of blank quotations, business documents and role play instructions ● 1 laptop for each group working on a household budget in Excel 	5 hours.



			<p>their own expenses with the objective of minimizing expenses and payment forecasts. They will manage their own budget based on a simple Excel sheet template. They will finish with a final evaluation in which they will recognize the family that has been able to afford all the payments and with the greatest relative savings.</p> <ul style="list-style-type: none">● Individual evaluation. Recognize what you have liked most, the emotions.● Final conclusions based on what has been experienced, putting it in relation to point 2 (profits).			
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Module 4: Cost Control

Empowering users with the knowledge and tools needed to have a household economy that fits their family budget.

1: Control of money flow and its variability over time

	Contents	Objectives	Activities	Methodology	Material	Duration
IV	<ul style="list-style-type: none"> ● Deficit ● Surplus ● Cash in and out. ● Liquidity forecast. ● Money and loans. 	<ul style="list-style-type: none"> ● Learn how to prepare cash flow forecasts that show when money will be received or spent ● Discuss the importance of using numbers and learn how a calculator can help. ● Analyze when we can predict whether we will be able to save and when we will be able to buy something we need. 	<p>Develop a profile of our cash flow. We'll draw a tree. Trees depend on water (they suck it up through their roots and the water flows to the branches and evaporates in the leaves). The roots represent the income and the branches where the money flows. We will use pictures or objects instead of words. Discuss the different types of expenses and how each student decides to spend their money.</p>	<p>The methodology to be used in the different activities, will combine the theoretical aspects with the practical ones through dynamics that allow the participants a deeper knowledge of the contents, facilitating the assimilation of them. The learning will be individualized, respecting the individual rhythms of work, as well as the different characteristics and individual needs.</p>	<ul style="list-style-type: none"> ● Computer with internet connection. ● Digital blackboard, projector or similar means. 	2 h.



Module 4: Cost Control

Empowering users with the knowledge and tools needed to have a household economy that fits their family budget.

2: Debt management and consolidation

Contents	Objectives	Activities	Methodology	Material	Duration
<p>IV</p> <ul style="list-style-type: none"> ● Debt consolidation. ● Types of debt. ● Debt commitments. ● Types of loans. ● Loan costs. ● Loan interest. ● Fees. ● Credit cards. ● APR. 	<ul style="list-style-type: none"> ● Differentiate types of debt. ● Identify needs before acquiring goods. ● Calculate installments and loan repayments. ● Identify the requirements for consolidating debts. ● Evaluate the drawbacks of debt consolidation. ● Identify additional expenses in debt consolidation. 	<p>Carry out a debt consolidation simulation. Students should calculate the total amount outstanding on a series of loans. Use a loan simulator to calculate which option would be feasible for them.</p>	<p>The methodology to be used in the different activities, will combine the theoretical aspects with the practical ones through dynamics that allow the participants a deeper knowledge of the contents, facilitating the assimilation of them. The learning will be individualized, respecting the individual rhythms of work, as well as the different characteristics and individual needs.</p>	<ul style="list-style-type: none"> ● Computer with internet connection. ● Digital blackboard, projector or similar means. 	<p>2 h.</p>



Module 5: Common errors in budget management

To give the necessary tools and knowledge in the field of errors in the management of the family budget to avoid them.

1. Knowledge of common errors.

Contents	Objetives	Activities	Metodology	Material	Duration
<ul style="list-style-type: none"> ● Strict budgets. ● Take into account annual expenses. ● Impulsive consumption. ● Unnecessary and unknown expenses ● Budget for shopping and leisure. ● Creation of an emergency fund. ● Unrealistic budgets. ● Monitoring of budgets. 	<ul style="list-style-type: none"> ● Differentiate between economic budget and strict budget ● Know the family's annual or semi-annual expenses. ● Control possible impulsive expenses. ● Select purchases and leisure activities to include in the budget. ● Learn how to set up a family emergency fund. ● Identify unrealistic budgets. 	<ul style="list-style-type: none"> ● Case studies of strict and flexible budgets ● Individual view of annual movements in your accounts to identify annual or semi-annual fixed costs. ● Brainstorming among all participants to select leisure and extra purchases. ● Group dynamics to create a family emergency fund 	<p>The methodology to be used in the different activities of this module is going to be only practical, seeing real cases so that in this way they assimilate the learning better, always taking care of in an individual way those needs that arise along the activities.</p>	<ul style="list-style-type: none"> ● Consumables: paper, pencils ● Computer with office package. ● Projector 	<p>2 hours 2 sessions of 1 hour each.</p>

V



Module 5: Common errors in budget management

To give the necessary tools and knowledge in the field of errors in the management of the family budget to avoid them.

1. Conclusion.

Contents	Objetives	Activities	Metodology	Material	Duration
<p>V</p> <ul style="list-style-type: none"> Actual monthly budget. 	<ul style="list-style-type: none"> Identify the contents acquired. Acquire the ability to make a monthly budget adjusted to the family budget. 	<p>A monthly budget prepared by each participant including fixed and possible expenses for the month chosen by the user.</p>	<p>The methodology to be used in this activity is practical to express everything learned throughout the project and to be able to apply it in daily life.</p>	<p>Computer Projector</p>	<p>1 hour</p>