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Financial Literacy for the Economic Development of Society - FLEDS
№2022-1-BG01-KA220-SCH-000087865

**" Financial Literacy for the Economic Development
of Society - FLEDS "**
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DISSEMINATION PLAN

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Table of Contents

Introduction	3
The context and objectives of the project.....	3
Aims.....	4
Objectives.....	5
Dissemination tools and channels	5
Website and social media	5
Multiplier events.....	6
Evaluation of the Dissemination of the project.....	6
Schedule of the dissemination activities - partners' tasks and responsibilities	7
Dissemination Reporting Deadlines.....	8
Annexes.....	8



Introduction

Financial literacy is considered as one of the literacy areas required by the digital age. Young people are faced with more complex financial products, services and systems in today's world where rapid transformations, innovations and a large data flow are experienced. Under these conditions, young people's awareness of financial risks and opportunities, their ability to manage their budgets correctly, and their ability to develop foresight against financial problems will contribute to improving the financial health of individuals and therefore society. At this point, providing financial education for young people as early as possible and integrating financial education with the compulsory education curriculum, which are frequently emphasized by the OECD, are the issues to be considered. This competence, which will affect the welfare level of individuals and society, should be presented within the framework of equal educational opportunities for each individual. Countries risking such a competence by waiting for individuals to develop it within their own means and ignoring financial education may cause negative effects that will prevent the healthy functioning of the financial system in the society in the long run.

The context and objectives of the project are:

Financial literacy means much more than money and budget management at a basic level. Because the consumption and saving habits of individuals in their own households reflect the financial character of the society. In today's socio-economic conditions, it is important for individuals to have financial literacy skills in terms of both predicting and solving financial problems and leading a prosperous life. In order to catch up with the ever-evolving and changing world, financial issues need to be followed and people need to be able to make the most meaningful decision for their own lives. This can only be achieved by seeing your financial situation, maintaining financial balances, accepting change, and knowing that financial literacy is a lifelong concept. It should not be forgotten that in a globalizing and borderless world, even a crisis in another country is reflected on us. Being able to see the butterfly effect in the markets and take precautions will be possible with financial literacy. Financial literacy is a basic life skill that every individual needs. It helps you understand the basics of economics, personal finance and money management and apply these concepts in your daily life.

In order to carry the concept of financial literacy to the level of financial competence and financial awareness, it is very important to define it as a culture from an early age. With increasing digitalization, it is now easier to internalize information and set financial goals.

Based on all this, we can say that financial literacy is a key skill. As a matter of fact, our project aims to develop this skill at an early age by using digital methods and materials.



Our goals:

- Developing a financial literacy curriculum that can be used at secondary school level
- Developing content for the curriculum, determining teaching methods and techniques
- Creating a digital content for documents and studies related to financial education
- To encourage students to be aware of their feelings, self-confident and able to direct their lives.
- To create awareness of saving and spending in individuals
- To raise awareness of students so that they can be economical in the use of food and natural resources by teaching the difference between wants and needs.
- Enabling planning and budgeting
- To teach students how to organize their resources, including time, to inculcate the ability to calculate income and expense with simple resources, and to set savings goals.
- Promoting social and financial entrepreneurship
- To encourage students to produce projects that will provide both social and financial benefits in their schools.
- Developing teachers' financial literacy skills
- Providing easily accessible, qualified and effective learning materials and pedagogical resources for schools and teachers, suitable for grade levels studied
- Cultural and linguistic interaction with our colleagues in European countries
- To improve our cooperation network capacity in Europe

Concrete outputs:

1. In this project, a Financial Literacy curriculum will be prepared to be taught at secondary school level by experts within our partnership.
2. Contents and activities related to the prepared curriculum will be created and turned into a digital book. Developing printed or electronic content for students and enabling students to access these content, Enriching the content under financial literacy gains, supporting teachers and preparing guiding guide materials are also among the strategies.
3. A digital portal will be created where students and teachers can access financial content and make financial transactions.

The aims of the Dissemination plan are:

- promotion, dissemination and exploitation of the project and project products;
- defining the tools and mechanisms of promotion, dissemination and exploitation;
- to determine how during, and after the end of the project, the results will be exploited;



- to identify which outside players and bodies need to be aware of, or involved with, the project in order to promote it to policy makers and encourage the take-up of its' outputs with relevant sector actors;
- to determine how to best pass on the project results to other potentially interested persons and organisations (especially decision makers and key stakeholders);
- to determine how project partners can use existing networks and resources for dissemination and exploitation;
- to help ensure the continuing visibility, accessibility and use of the results after the end of the project in order to promote maximum impact and sustainability.

Objectives

The objectives of the Dissemination plan are to ensure that the FLEDS activities and results are largely communicated towards the target groups previously identified above. The promotion and dissemination of the aims and both partial and final results of the project results at various stages of realization is one of the basic goals of the present strategy of FLEDS. Dissemination includes both the communication to all relevant stakeholders in the European Union and in the sector, as well as among the project partners. The present document lists the promotion and dissemination actions in detail. It will be continually supplemented with new information about diffusion activities that have already been realized.

Dissemination tools and channels

The successful promotion and valorization of the FLEDS activities and results towards the target groups requires the use of a wide variety of tools and channels. This section presents the various tools the consortium intends to use for this task and the purpose they are trying to achieve.

Website and social media

The project website (including partners' own websites and their profiles in social media e.g. Facebook, Instagram, Google+, relevant forums). The project's website will be kept up-to-date with at least: a description of the action, the contact details of the coordinating organization, the list of partner organizations, information on the EC financial support with the relevant logo and access to the principal results as they become available. Website will be the mean through which the project consortium will be able to communicate with the broad target group and stakeholders. The online tools will be updated as much as possible by all partners.



Multiplier events

Two multiplier events will be implemented in order for the project results to be disseminated:

1st Multiplier event on place will be held in Varna, Bulgaria at the end of the project it is expected that the concrete outputs of the project will be introduced to the participants and the evaluation results will be received.

2nd Multiplier event will be held online and will be organized by South West University, Blagoevgrad. As a result of this activity, it is expected that the concrete outputs of the project will be introduced to the participants and the evaluation results will be received.

Evaluation of the Dissemination of the project

The dissemination activities will be constantly monitored and evaluated throughout the project implementation, with the main indicators for all partners, being the below:

Indicator No.	Promotion tool	Indicator	Method of measurement	Expected Progress (Partnership, in total)			
				Year 1	Year 2	Year 3	Total
1	Project website and Social media	Number of visits	Quantitative analysis	100	200	200	500
4	Multiplier Events activities	Number of attendants	Quantitative and Qualitative analysis	-	-	100	100
5	Press releases (media and websites)	Number of news published in media	Quantitative analysis	20	30	30	80



Schedule of the dissemination activities - partners' tasks and responsibilities

Each project partner will use his own dissemination strategy on a national level i.e. by dissemination of the project results by websites and social media. Each main stage of the project implementation will be accompanied by promotional actions according to the agreed timetable.

Partners will be expected to:

- Use their networks to promote the take up of the materials in project activities;
- Contact relevant stakeholders to inform them of the project results.

Nr	TASK	DESCRIPTION	PARTNER	DEADLINE
1.	Dissemination plan	Dissemination Plan	VFU	30/05/2023
2.	Project website	Development and maintenance through the project implementation	VFU	30/06/2023
3.	Partner dissemination report	Check Dissemination Reporting Deadline & Annex	ALL PARTNERS	See Deadlines



Dissemination Reporting Deadlines

Task	Partner	Period covering	DEADLINE to be delivered to VFU
Dissemination report	ALL PARTNERS	01/09/2022 28/02/2025	– 28/02/2025

* Dissemination Activity Report must be accompanied by relevant proofing (copies, photos, agendas, attendance lists, citations or links etc.) for each and every one activity.

ANNEXES – Reporting templates:

Annex N1

FLEDS Dissemination plan Partner`s name..... Town, contry					
N	Objectives	Target	Where, when, how	Responsible	Links
1.					
2.					
3.					
...					
...					

* Dissemination Activity Report must be accompanied by relevant proofing (copies, photos, agendas, attendance lists, citations or links etc.) for each and every one activity.



Please complete also table the below based on the activities done:

Annex N2

Indicator No.	Promotion tool	Indicator	Method of measurement	Number
1	Project website and social media	Number of visits	Quantitative analysis	
2	Multiplier Events activities	Number of events	Quantitative analysis	
		Number of participants	Quantitative analysis	
3	Press releases (media and websites)	Number of news published in media	Quantitative analysis	

