

# Scaffolding ed educazione finanziaria

Riflessioni su come insegnare la finanza personale  
ai giovani adulti

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# COSA SI INSEGNA/PUO' INSEGNARE?

- *knowledge, skills and confidence to manage their money* (All Party Parliamentary Group on Financial Education for Young People Report, 2016)
- Conoscenze di **base** per esercitare la propria cittadinanza economica (Una traccia per una Strategia nazionale per l'educazione finanziaria, assicurativa e previdenziale):
  - Moneta e transazioni
  - Gestione del budget e risparmio
  - Rischio e rendimento
  - Sistema economico e finanziario

# COME LO SI PUO' INSEGNARE?

- Problema è IMPATTO (di lungo termine)
- Financial literacy è:
  - CONOSCENZA (Knowledge),
  - PROPENSIONE AL RISPARMIO/LUNGO TERMINE (Attitude)
  - COMPORTAMENTO (Behavior)

# SCAFFOLDING (sostegno)

- *Act of teaching that: 1) supports the immediate construction of knowledge by the learner; 2) provides the basis for the future independent learning of the individual (Holton & Clarke, 2006)*
- L'attività didattica deve essere effettuata tra l'area effettiva di sviluppo e quella potenziale (Vygotsky, 1978)
  - area effettiva di sviluppo: competenze effettivamente acquisite ad un certo momento dello sviluppo cognitivo di un individuo;
  - area potenziale di sviluppo: competenze potenzialmente acquisibili in un futuro ravvicinato o raggiungibili attraverso l'aiuto di una persona esperta

# Che tipo di scaffolding?

- Esperto
- Gruppo di pari
- Self-scaffolding
  
- Due esempi
  - Expense tracking (assignment guidato dal docente)
  - Esperienza finlandese (Oma Onni)

# 1. Expert scaffolding: how do I spend my money?

- *It is easy to remember how much money is spent on fixed expenses (rent or car payments). Variable expenses can be more difficult. Using the **worksheet provided**, students will write down all expenses incurred during a 30-day period. They will then categorize the expenses and total them for the month (Student Handout 1C).*

## INSTRUCTIONAL OBJECTIVES

The first step in creating a budget is to track expenses.

In this assignment, students will:

- Identify personal expenses incurred over the course of one month
- Determine how they should categorize or group their expenses
- Sort and compile expenses into groups

# worksheet

## PROJECT 1 ACTIVITY

### 30-DAY EXPENSE TRACKING WORKSHEET

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#### POSSIBLE EXPENSE CATEGORIES

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Groceries • Dining Out • Gas • Entertainment • Car Payment • Car Repair • Car Insurance •  
 Gifts • Rent • Renters Insurance • Health Insurance • Utilities • School • Clothing • Credit Cards  
 • Loans • Pet Expenses • Savings • Hair/Nails • Fees or Dues • Other

Day 1

Expense Name      Amount

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Day 2

Expense Name      Amount

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Day 3

Expense Name      Amount

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

# Handout finale

## PROJECT 1 ACTIVITY

### 30-DAY EXPENSE TOTALS WORKSHEET

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Groceries	\$ _____	Cell Phone	\$ _____
Dining Out	\$ _____	Credit Cards	\$ _____
Gas	\$ _____	Loans	\$ _____
Entertainment	\$ _____	Pet Expenses	\$ _____
Car Payment	\$ _____	Savings	\$ _____
Car Repair	\$ _____	Hair/Nails	\$ _____
Car Insurance	\$ _____	Fees or Dues	\$ _____
Gifts	\$ _____	Other	\$ _____
Rent	\$ _____		\$ _____
Renters Insurance	\$ _____		\$ _____
Health Insurance	\$ _____		\$ _____
Utilities	\$ _____		\$ _____
School	\$ _____		
Clothing	\$ _____	<b>Total</b>	\$ _____

### 30-DAY EXPENSE TRACKING ESSAY

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In a one- to two-page reflective essay, typed and double-spaced, answer the following questions. Make sure you proof the essay for grammar and word usage mistakes.

- What challenges did you encounter with the assignment?
- How frequently did you record your transactions?
- Were you surprised by any of your spending habits?
- How would you summarize how you spend your money?
- Will you change your spending behavior? If so, how?

## Attenzione al mezzo di raccolta dati

- For this assignment, students must use the worksheet (Student Handouts 1B and 1C) provided. They may not use phone apps, spreadsheets, or other electronic methods.
- Perché il docente ha notato (esperienza) che l'uso della carta e penna risulta più efficace
- Si può fare esperimento dividendo la classe in gruppi a seconda del dispositivo utilizzabile (mobile app, excel spreadsheet, carta e penna – kakebo)

## 2. Peer scaffolding

- The Finnish experiment designed as a test of peer-to-peer learning for lower secondary school pupils.
- The peer-to-peer learning environment has several important features: it was created by slightly older students (peers) from a secondary-level educational institute, was provided online, and used games and videos as part of its pedagogy.

# OMA Onni programme

- The students involved: third-year students at Sedu, who are approximately 18 years of age and who are studying either IT or business administration.
- Both the business students and the IT students work together as a team,. The business students are responsible for developing the survey instrument and the content of the educational material that is posted on the Onni website. The IT students design and maintain the Onni-related webpages and organize the online survey questionnaire.
- Supervisors: a lecturer in IT, a lecturer in business administration, and a lecturer in communications.
- The targets of the intervention: students in the final lower secondary grade (9<sup>th</sup>) and are approximately 15 years old.
- In this grade, these students must take one course in economics consisting of approximately 40 lecture hours. These lectures are given as part of the social studies curriculum.

# Valutazione del programma

- Panu Kalmi (Economic Notes, 2018)
- Quasi-experimental setting with a control group to evaluate the effects of this very specific and innovative learning environment and to distinguish them from the effects of a general economics course.
- Positive effects of financial education on financial knowledge; besides, increased knowledge and enhanced savings behavior are strongly correlated, supporting the notion that financial education holds promise for changing financial behavior.
- These effects are in addition to those obtained by traditional teaching methods, which are themselves already quite significant and in contradiction to the pessimistic hypothesis that personal finance issues cannot be taught effectively.
- The Finnish study also holds interesting results related to the debate on gender and financial literacy. In both years of data collection, girls initially presented lower average financial literacy than boys, yet were able to close this gap during the education period.

### 3. Self scaffolding

- <https://www.ebf.eu/europeanmoneyquiz/>
  - Kahoot: <https://kahoot.com/explore-games/>
  - Self practice:  
<https://www.ebf.eu/europeanmoneyquiz/practice/>

**In conclusione....**

