CRYPTOPOLIS SKILLS CARD AND METHODOLOGY TOOLBOX

This document outlines the set of skills to be acquired by secondary school teachers and students. It serves as a foundation for developing training materials. The creation of a skill card is derived from the insights gathered in PR1.

The CRYPTOPOLIS skill set centers on financial and crypto literacy, encompassing the following course modules:

- *MODULE 1: Finance Basics*
- *MODULE 2: Key components of financial literacy*
- *MODULE 3: Where to invest?*
- *MODULE 4: Cryptocurrency*
- *MODULE 5: Investing*

The skills and competences align with the European Qualification Framework (EQF) to shape a tailored and sustainable CRYPTOPOLIS training course. The skill card is designed to be flexible, accommodating multiple tasks or learning objectives for one skill. It acknowledges that a single activity may address several learning objectives simultaneously, and conversely, the same learning objective can be achieved through various training activities. The CRYPTOPOLIS skill card adheres to EQF levels 2 and 3, while also considering the DigComp2.2 matrix. This card covers all content areas (modules) to be incorporated in the training, and strategically suggests teaching tools for acquiring the specified skills and competences.

Skill Card for the MODULE 1: FINANCE BASICS

Level 2 (based on EQF and DigComp 2.1; Levels 2 to 3)	
Knowledge (What they know)	- Comprehend the impact of financial literacy on personal and societal well-being. - Know the history, forms, and functions of money. - Understand the value of money, inflation, and deflation. - Understand basic cashless transactions. - Identify key financial institutions such as banks, credit unions, and investment firms. - Understand the roles these institutions play in the financial market.
Cognitive and practical skills (What they can do)	- Assess and recognize the significance of financial decisions. - Recall the historical context and various forms of money. - Analyze the value of money, comprehend inflation and deflation. - Analyze and understand cashless transactions. - Synthesize understanding of financial institutions and their offerings.
Digital skills (What they can do**)**	- Know reliable online resources where to check the most important information related to these topics. - Search the most important information about all the topics mentioned on the internet.
Competences (How responsible and selfreliant they can do it)	- Able to find and explain the meaning of basic terms commonly used in the area of financial literacy. - Explain the meaning of money and other basic characteristics of money. - Have a basic understanding of different financial institutions. - Aware of the most important features about cashless payments
Methodology toolbox: This module serves as an introduction, aiming to provide learners with essential and straightforward information on fundamental financial topics. The delivery can take a traditional approach, utilizing a PowerPoint (PPT) presentation accompanied by a teacher guide. The content should present a clear and uncomplicated overview of general terms associated with financial and crypto literacy as well as some topics important to understand the importance of being financially literate.	

Skill Card for the MODULE 2: KEY COMPONENTS OF FINANCIAL LITERACY

Level 2	
(based on EQF and DigComp 2.1)	
Knowledge (What they know)	- Understand the basics of key components of financial literacy. - Understand the importance of budgeting in managing financial resources effectively. - Know to identify the difference between saving and investing.
Cognitive and practical skills (What they can do)	- Able to grasp the fundamental concepts of financial literacy, comprehend the relationships between various financial components, and recognize their importance. - Able to translate understanding of financial literacy into practical actions, such as applying financial concepts in everyday scenarios. - Able to create and manage a budget, prioritize expenses, and adapt budgeting strategies based on changing financial circumstances.
Digital skills (What they can do)	- Able to access online resources, educational platforms, and digital materials to enhance their understanding of key components of financial literacy. - Capable of researching online to understand the distinctions between saving and investing. - Learners can put the information they find in an excel type of framework so that they can generate overall and specific insights.
Competences (How responsible and selfreliant they can do it)	- Understand features of key components of financial literacy - Develop an awareness of the consequences of financial choices. - Develop competences in recognizing the relevance of financial literacy in their daily lives.
Level 3	
(based on EQF and DigComp 2.1)	
Knowledge (What they know)	- Know how to create a basic budget, including income, expenses, and savings.
Cognitive and practical skills (What they can do)	- Can apply budgeting skills to set and prioritize financial goals. - Can demonstrate the ability to set savings goals and allocate funds accordingly.
Digital skills (What they can do)	- Can explore basic financial apps for simple budgeting and expense tracking. - Learners can make basic calculations to figure out how much saving or borrowing is needed to deal with spending needs, now and in the future.

	- They can also make basic calculations to determine if an insurance is relevant and a proper solution for possible loss of property.
Competences (How responsible and selfreliant they can do it)	- Demonstrate responsibility in making basic financial decisions.

Methodology toolbox:

This module focuses on the key components of financial literacy, aiming to equip learners with a comprehensive understanding of crucial financial concepts. The instructional approach involves a traditional method, utilizing a PowerPoint (PPT) presentation accompanied by a teacher guide. The content is structured to deliver clear and concise information about the essential elements of financial literacy and should include numerous interactive activities to make presentation more interesting as well as quizzes to check learners understanding of the topic.

Skill Card for the MODULE 3: WHERE TO INVEST

Level 2 (based on EQF and DigComp 2.1)	
Knowledge (What they know)	- Identify and differentiate between various types of assets, including stocks, bonds, real estate, and commodities. - Understand the key characteristics, benefits, and risks associated with each type of asset. - Recognize the importance of diversification in building a balanced investment portfolio. -
Cognitive and practical skills (What they can do)	- Able to recognize and name different types of assets, understanding their definitions and basic features. - Able to distinguish between stocks, bonds, real estate, and commodities based on their fundamental characteristics. - Able to organize and sort different asset types based on key criteria, aiding in decision-making. - Able to analyze and comprehend the fundamental features, benefits, and risks associated with each asset class.
Digital skills (What they can do)	- Able to use online resources to gather information about various assets. - Able to conduct online research and using digital tools to analyze the characteristics, benefits, and risks of different asset classes.
Competences (How responsible and selfreliant they can do it)	- Make informed decisions about investments by understanding their pros and cons. - Able to make smart choices about where to invest based on personal goals.
Methodology toolbox: This module is dedicated to guiding learners on investment decisions. The objective is to provide clear insights into the various investment assets. The instructional approach adopts a traditional method, employing a PowerPoint (PPT) presentation paired with a teacher guide. The content is designed to simplify complex topics related to investment assets, enabling learners to understand the difference between investment possibilities. It is suggested to include quizzes, videos, group discussions, and critical thinking in the lecture.	

Skill Card for the MODULE 4: CRYPTOCURRENCY

Level 2 (based on EQF and DigComp 2.1)	
Knowledge (What they know)	- Know the terminology of crypto literacy. - Understand the technological development that leads to crypto market and assets. - Know the legal framework (main regulation and laws) on crypto assets. - Understand dangers and risk of crypto assets and the need of specific regulation. - Can argue about the main ethical and moral issues of investing in crypto assets.
Cognitive and practical skills (What they can do)	- Understand the terminology of crypto assets and their technological features. - Are able to identify the main sources of regulation in the crypto field. - Understand the ethical and moral issues associated with crypto market and assets.
Digital skills (What they can do**)**	- Can search the most important information about all the topics mentioned on the Internet. - Know reliable online resources where to check the most important information related to these topics.
Competences (How responsible and selfreliant they can do it)	- Demonstrate a responsible approach to managing risks associated with different assets. - Adjust investment strategies based on risk tolerance and market conditions. - Make informed decisions regarding asset allocation based on individual financial goals. - Take responsibility for the outcomes of investment decisions. - Understand and are able to explain general concepts of crypto fundamentals, law and regulation about crypto assets in the national and European perspective, and moral and ethical considerations of buying and selling crypto assets.
Level 3 (based on EQF and DigComp 2.1)	
Knowledge (What they know)	- Know different types of crypto assets. - Understand functionality of crypto currencies and other crypto assets. - Understand the differences between cryptocurrencies, token and NFTs - Learners understand mechanisms of price determination in a market. - Learners know national and European official sources of regulation. - Learners can argue about the minimum age to invest in crypto assets. - Learners can argue about the hooks in betting and consequences using crypto assets.

Cognitive and practical skills (What they can do)	- Can identify the differences between crypto assets and their functionalities and understand how prices are determined in markets. - Are able to understand crypto regulation from ECB, National Banks… - Are able to explain tax practices with crypto assets and problems related to launder money, minimum age to invest and the hooks in betting and consequences.
Digital skills (What they can do**)**	- Can search the most important information about all the topics mentioned on the Internet. - Know reliable online resources where to check the most important information related to these topics.
Competences (How responsible and selfreliant they can do it)	- Understand and are able to explain advanced concepts of crypto fundamentals, law and regulation about crypto assets in the national and European perspective, and moral and ethical considerations of buying and selling crypto assets.
Methodology toolbox: This module is dedicated to exploring the realm of cryptocurrencies. The goal is to equip learners with a comprehensive understanding of this evolving financial landscape. The instructional approach embraces a variety of teaching tools, including face-to-face lectures with PowerPoint (PPT) presentations, quizzes, videos, talk-discussions, guided reading sessions, group work, debates, and critical thinking exercises. By incorporating these diverse tools, the module aims to engage learners and provide a multifaceted perspective on the subject of cryptocurrencies.	

Skill Card for the MODULE 5: INVESTING

Level 2 (based on EQF and DigComp 2.1)	
Knowledge (What they know)	- Understand the basic principles of investing, including the risk/reward trade-off. - Comprehend the importance of diversification in managing investment risks. - Recognize the impact of transaction costs on investment returns. - Learners can explain the risk and its role in investing. - Learners can analyze effective strategies to manage investment risk.
Cognitive and practical skills (What they can do)	- Analyze the characteristics of specific assets to make informed investment decisions. - Apply critical thinking to evaluate the potential benefits and risks of different assets. - Able to critically evaluate the potential advantages and drawbacks of investing in stocks, bonds, real estate, and commodities. - Apply diversification strategies to mitigate specific investment risks. - Demonstrate the ability to construct a diversified investment portfolio.
Digital skills (What they can do**)**	- Utilize digital tools for monitoring and managing an investment portfolio. - Access and interpret financial data related to various asset classes. - Use digital resources to stay informed about market trends and economic indicators.
Competences (How responsible and selfreliant they can do it)	- Make informed decisions regarding the risk/reward trade-off in investment. - Demonstrate responsibility in managing risk within the context of investment goals.
Methodology toolbox: This module is designed to delve into the intricacies of investing, guiding learners in making informed decisions in the financial landscape. The instructional approach integrates various teaching tools, such as face-to-face lectures with PowerPoint (PPT) presentations, quizzes, workshops, interactive scenarios ("What would happen if..."), formative testing, and hand-in assignments. These diverse tools aim to engage learners actively, fostering a comprehensive understanding of investment concepts and the ability to transfer insights to related contexts.	

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