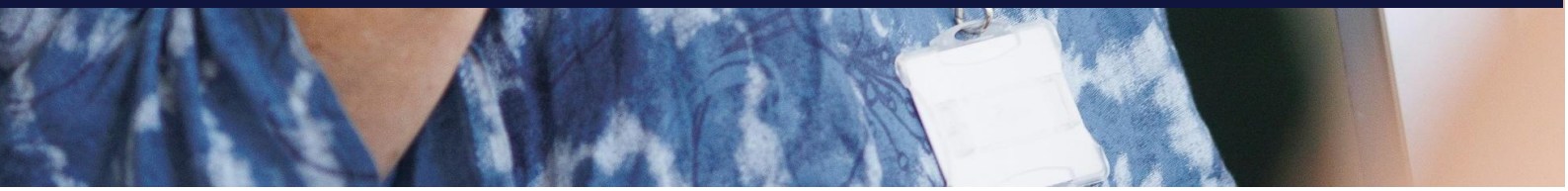
[FEM]power
in Finance - skills to thrive

TUTOR GUIDE



FEMpower in Finance: Upskilling women in sustainable financial literacy to raise their confidence and counter the threat of old age poverty.

For adult educators, trainers and facilitators working with women across life stage



Co-funded by the European Union

www.fempower.finance

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Content Developers

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- Tvw GmbH - Germany
- UCLAN Cyprus Limited - Cyprus
- Momentum Educate and Innovate - Ireland
- The Hub Nicosia - Cyprus
- Stichting Go Woman Alliance Europe – Netherlands

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01 |INTRODUCTION

Welcome to the FEMpower in Finance Tutors Guide. This guide has been designed to provide you with the resources and strategies needed to effectively deliver this training course using OPEN EDUCATION RESOURCES (OERs).

Objectives of Open Education Resources (OERs)

The main objective is to provide educators & training staff with new andragogic approaches and teaching resources to bridge gender gaps in financial literacy, with a focus on empowering women to achieve sustainable financial independence. A further goal is to equip women with essential financial knowledge and skills to address the disproportionate risk of poverty faced by women, particularly in old age, due to existing economic inequalities.

The ultimate aim is to deliver a CAPACITY BUILDING PROGRAMME in Adult education.

Whether you are an experienced trainer/teacher or new to teaching, this guide will support you in creating an engaging and impactful learning experience for your learners.

Localisation and Updates

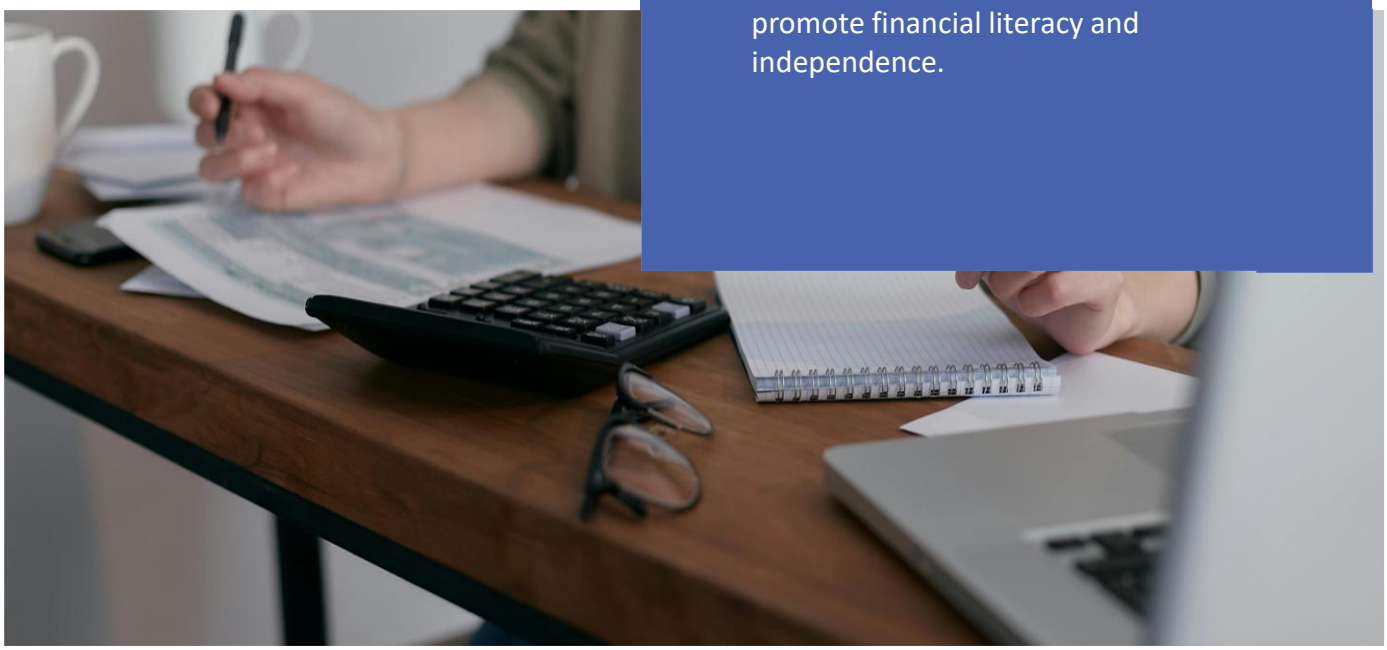
Remember, contents can be adapted for your local context in each member country, and updated with any new regulations, taxation changes or new initiatives that take place after the date of publication.

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Course Overview

The FEMpower in Finance training course is aimed first at educators and trainers to provide them with new methods and content to enable them to empower women's financial literacy.

Secondly, the course is aimed at the final beneficiaries, women, to improve their skills and confidence to foster and promote financial literacy and independence.





01 | INTRODUCTION

Learning Objectives:

Overreaching objective:

To enable Adult Educators to improve the financial knowledge and skills of women to empower them to make sustainable financial decisions

Intended Impact: To contribute to counter the threat of old-age poverty of European women and reduce gender inequalities by upskilling women in sustainable financial literacy

The curriculum is structured to include general information on each topic, then specific information that is particularly relevant to three life stages: Early, Mid and Late Career.

The modules contain a mix of theoretical knowledge and practical applications.

Sub-Objectives:

1. Enable Adult Educators to address specific knowledge and skills gaps of women to improve their financial literacy, enabling them to make financial decisions, including sustainable investments
2. Increase the self-confidence of women to take care of their financial affairs in both the short-term and long-term
3. Raise awareness of the importance of old-age provision and asset accumulation to counter the threat of old-age poverty and reduce gender inequalities

01 |INTRODUCTION

Guide Structure

This guide is organised into the following sections:

1. **Overview of the Project:** Outlines the project idea, its objectives and activities
2. **Meet the partners:** presents you with the professionals involved in this project
3. **Course delivery options** refer to the methods used to design, deliver, and assess courses.
4. **Teaching approaches:** A teaching approach is a set of principles, beliefs or ideas about the nature of learning, which is translated into the classroom
5. **Artificial Intelligence:** Provides an introduction to AI in teaching and some tools which can be useful for the delivery of the course.
6. **Teaching Tips:** You will find some useful suggestions and advice for your teaching.
7. **Overview of the Modules:** each overview contains the learning objects, an overview of the contents, suggested case studies, exercises, videos and further readings

Using This Guide

We recommend that you read this guide thoroughly before beginning the course. Familiarise yourself with the modules and resources, and feel free to adapt and change the materials to better suit your teaching style and the needs of your participants. Keep in mind, the goal is to create a dynamic and supportive learning environment where all participants can thrive.

We hope you find this guide helpful and inspiring.



02 | THE PROJECT

The primary objectives of FEMpower in Finance are to enhance self-confidence among women to make informed financial decisions, raise awareness of retirement and wealth accumulation strategies, and promote gender-inclusive financial education. Through collaborative efforts and tailored resources, this initiative focuses on creating accessible educational tools, a curriculum, and a knowledge hub to empower adult educators and facilitate meaningful peer-to-peer engagement.

The Need

Women in Europe face persistent financial inequalities: in 2020, the Gender Pay Gap was at 13%, and in 2021, the Gender Pension Gap was nearly 26%, putting women at greater risk of poverty in old age. Despite holding 40–45% of private wealth, women are significantly less likely to invest; fewer than 1 in 5 do so regularly, compared to 1 in 3 men.

A lack of financial literacy and confidence often holds women back from making informed financial decisions. FEMpower in Finance addresses this by providing inclusive training, a practical curriculum, and interactive tools to empower women to manage and invest their finances sustainably, reducing gender gaps and unlocking economic potential.

Project Rational

Inclusion and diversity in all fields of educati training

With FEMpower in Finance, we want contribute to reducing gender inequalities improving the financial knowledge and skills European women and increasing their se confidence to make independent financ decisions. Our aim is to assist women in ru areas where gender inequalities are more prevalent and support social inclusion by countering the threat of old-age poverty amongst women through innovative learning resources.

Creating and promoting learning opportunities among all citizens and generations

Our resources will specifically address the needs of different age groups – after all, young women have very different requirements and challenges than older women. FEMpower in Finance fosters intergenerational learning by providing an innovative pedagogical approach and expertise, allowing all generations to benefit from the creation of interactive teaching and learning resources.

Improving the availability of high-quality, flexible and recognised learning for adults

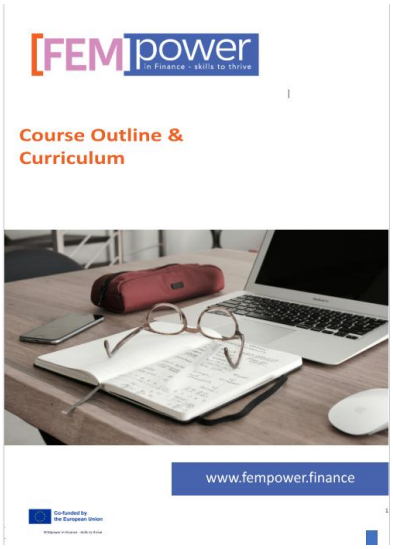
Within FEMpower in Finance, we will develop comprehensive educational resources, including a curriculum that responds to real-life challenges of women regarding their finances and a toolbox that facilitates the management of financial matters as well as strategy development for retirement planning and wealth accumulation. Our flexible, learner-centred resources are designed to adapt to the specific conditions and individual needs of any region. These resources aim to enhance the digital and sustainable finance competencies as stipulated in the Financial Competence Framework for Adults within the European Union.



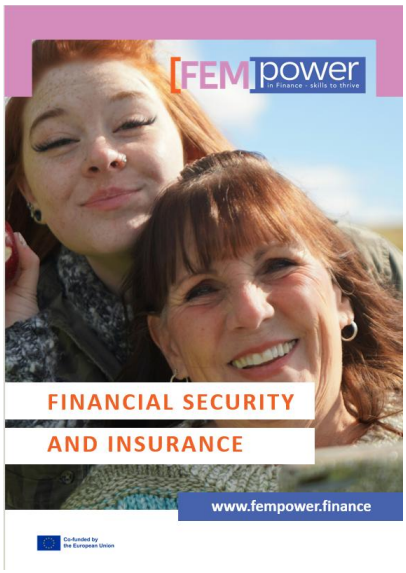
02 | THE PROJECT

Results

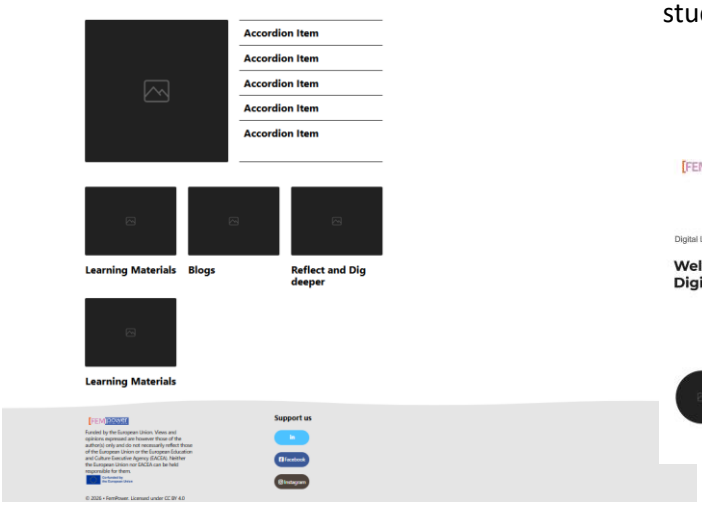
To address these issues, the project has created several results:

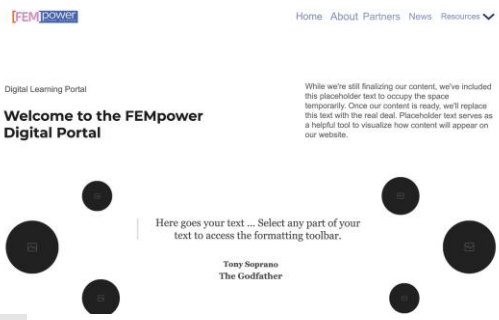


A Curriculum that responds to real-life challenges of women regarding their finances.



Learner-centred resources designed to directly address women's needs and challenges regarding their financial literacy, adapt to the specific conditions and individual needs of any region, and enable their use as classroom courses, hybrid learning models and online self-study.





A toolbox with at least 20 practical tools that facilitates the management of financial matters as well as strategy development for retirement planning and wealth accumulation.

An interactive Knowledge Hub that combines learning resources, knowledge sharing and collaboration innovatively in an inspiring virtual learning environment, giving access to users with different needs and in different learning situations.

03 | MEET THE EXPERTS



David Blunck-Goldenberg
Role: Project Co-Ordinator / Founder and CEO of the vision works
LinkedIn

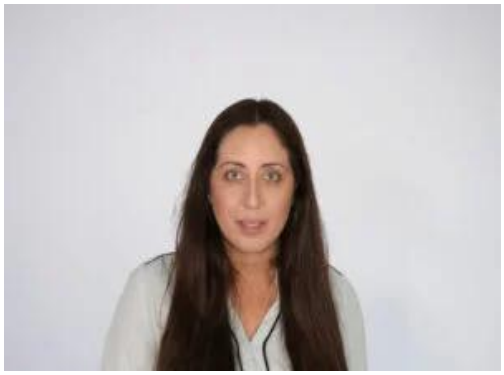
David Blunck-Goldenberg is the founder and CEO of the vision works - TVW GmbH. He is an experienced management consultant, tutor and business angel with a strong focus on finance, restructuring, business development and change management. In FEMpower in Finance, he contributes his expertise in financial literacy, consulting and high-quality project management. He is particularly committed to translating complex financial topics into accessible educational formats and practical tools that support women and adult educators alike.

What they do…

The Vision Works (TVW GmbH) is a German consulting and education company specialising in finance, business development, risk management and digitalisation. Within FEMpower in Finance, TVW brings strong expertise in financial literacy, practical consulting and project management. The organisation develops accessible, user-oriented education programmes and learning resources that help adult educators and women address financial topics with more confidence. TVW combines strategic consulting experience with a strong commitment to inclusive and adaptable learning offers, ensuring that project results are practical, relevant and easy to use in different educational contexts.

03 | MEET THE EXPERTS

University of Central Lancashire
UCLan Cyprus



Andria Michael

Role: Lecturer in English & Comparative Literature

Andria has more than 10 years of teaching and research experience in Academia. She holds a Ph.D. in Classics from Royal Holloway, University of London, UK. Her research interests revolve around comparative literature, critical theory, and political theatre. She is passionate about life-long learning, female empowerment, and driving change through education.



Konstantinos Kakoudakis

Role: Lecturer in Tourism Management & Consumer Marketing

Konstantinos has more than 10 years of teaching and research experience in Academia. He holds a Ph.D. in Business & Management from the University of Nottingham, UK. His research interests revolve around social tourism, and social sustainability. He is passionate about life-long learning, social inclusion, and driving change through education.

What they do…

UCLan Cyprus is a Branch Campus of the University of Lancashire, and a fully-licensed University in Cyprus, accredited by the UK Quality Assurance Agency, and the Cyprus Agency of Quality Assurance and Accreditation in Higher Education (CYQAA), respectively. Our aim is to develop successful future professionals in a variety of fields.

The University's strategy is based on three main pillars: high quality, lifelong, education, through the offering of innovative academic programmes; interdisciplinary research, through the development of a strong research culture; and engagement with the wider community, through building partnerships with private and public stakeholders, and knowledge transfer knowledge, including business consulting.

UCLan Cyprus is proud of its role in developing the FEMpower in Finance brand, which is carried through all the project resources and communications.

03 | MEET THE EXPERTS



Orla Casey

Role: Managing Director of Momentum

LinkedIn

Over the last 20+ years, Orla Casey has built a solid reputation for economic development vision and action, innovative problem-solving, transfer of innovation, and delivery of game-changing projects both at an Irish and European level.



Denise Callan

Role: Project Co-ordinator

LinkedIn

Key skills: Denise holds a B. Agr. Sci in Agribusiness (UCD) and has more than 20 years of experience working in public and private sector businesses. She holds a postgraduate certification in Female Entrepreneurship. She is passionate about life-long learning and female empowerment, and driving change through digital education.

What they do…

Momentum Educate + Innovate is an award-winning Irish educator focused on developing progressive learning programmes (course curriculum and content development) and platforms for education, with a special focus on adult further education in female empowerment & digital skills. Their experienced team helps educators and learners respond to the dynamic and changing needs they experience, and thus, Momentum aims to provide more sustainable employment and futures to adult learners. They train and mentor hundreds per annum, and they advise networks and policymakers.

Momentum also has a strong marketing and dissemination division specialising in brand development, content generation, communication strategies, digital media, and social media, attracting high-profile attention to their programmes. Momentum is very proud of its role in developing the FEMpower in Finance brand, which is carried through all the project resources and communications.

03 | MEET THE EXPERTS



Andrea Papouri
Role: Project Manager, HUB Nicosia

Andrea has a diverse background in law, international relations, gender studies, and project management. She is experienced in writing, managing and operating projects focused on cultural activities, socially engaged arts, gender equality, community engagement, peacebuilding and environmental education.

What they do…

Hub Nicosia is an educational NGO based in Nicosia, Cyprus, aiming to mobilise youth to fully engage in the civic, political and economic life. It offers learning opportunities for strengthening skills such as: Soft skills for empowerment, democratic participation and active citizenship, Employment skills to assist youth transition into employment, and Enterprise skills so they can start their own enterprises.

In addition, Hub Nicosia aims to:
Develop new skills for professionals particularly in the creative and cultural sector,
Enhance intercultural dialogue, promote shared EU values and mutual understanding through arts, and
Equip youth and educators with skills, tools and competencies to raise awareness about global issues and build capacity around sustainable development.

HUB Nicosia is very proud of its role in developing the FEMpower in Finance brand, which is carried through all the project resources and communications.

03 | MEET THE EXPERTS



Yasmin Akhtar
Role: Project Co-Ordinator / Founder and Director of Stitchting Go-Woman Alliance Europe
https://shorturl.at/KLeBN

Yasmin Akhtar is the Founder and Director of Go-Woman Alliance Europe and a seasoned Project Co-ordinator with over 20 years of experience working at the grassroots level in the United Kingdom and more recently, the Netherlands. She is dedicated to empowering women particularly migrant women by developing tools, programmes, and opportunities that support their journey toward economic independence. Through her leadership, Yasmin has built a strong reputation for advocacy, community development and creating impactful initiatives that elevate underrepresented women across Europe.

What they do…

Stichting Go-Woman Alliance Europe (GWAEU), founded in 2022, is a foundation dedicated to combating social exclusion and promoting innovation among minority ethnic communities across Europe. It focuses on supporting disadvantaged groups, including migrants, refugees, women and older people, empowering them to build confidence and achieve personal and professional growth.
With expertise in social innovation, GWAEU's leadership brings extensive experience in European projects, sharing best practices and tackling employment barriers for "hard-to-reach" groups, particularly women. The organisation has contributed to initiatives under Leonardo, Grundtvig, and ErasmusPlus programs.
By facilitating inclusive work opportunities, GWAEU strengthens social and economic participation, fostering well-being and empowerment for marginalized communities across Europe.

04 | COURSE DELIVERY OPTIONS

Considering a variety of course delivery options can significantly enhance the learning experience for learners. Different methods can satisfy diverse learning styles and preferences, ensuring that all learners have the opportunity to engage with the material in a way that suits them best. Incorporating different delivery options is fundamental for creating a dynamic, inclusive, and effective educational environment. This consideration enables educators to meet the diverse needs of their learners, enhance technological advancements, and promote lifelong learning.

The following pages give an overview of a selection of delivery options.

Traditional Classroom Training & Tools required

Classroom training remains one of the most popular training techniques for building skills capacity. Typically, it is instructor-centred face-to-face training that takes place in a fixed time and place. The following table outlines FEMpower in Finance training tools and their use, and additional suggested resources that can be used.

Classroom Tool	Suggested Use in the Classroom	Additional Resources Required
PowerPoint presentation	Training materials are developed as workbooks. We suggest that elements from these will be displayed on a large screen for classroom delivery	Laptop/ Computer Projector Large screen / wall
Videos	Videos are used to explain certain sections of the training content and to present case studies for discussion.	Audio / sound system
Exercises	Exercises can be used either as homework activities or as group activities in class. Their use promotes active engagement, practical application of the gained knowledge, and collaboration if used for groupwork.	Whiteboard/Flip Chart/ Big Sheets of Paper Pens/Markers
Case studies	The analysis of Real-World Case scenarios can be analysed by the learners and discussed.	Whiteboard/Flip Chart/ Big Sheets of Paper Pens/Markers
Self Assessment Questionnaires	They invite learners to reflect on their own skills, knowledge, and attitudes, providing insights into areas for improvement and growth	Google/Microsoft forms/printed versions

04 | COURSE DELIVERY OPTIONS

Online Synchronous Lessons and Tools required

Online synchronous lessons have become increasingly popular. Using online applications such Teams, zoom, Google Meet, or others, instructors and learners interact in real-time via the Internet. These lessons offer the benefits of traditional classroom settings while allowing the flexibility of attending classes from any location reducing travel time and costs and accessibility of online platforms.

Online Tool	Suggested Use	Additional Resources Required
Online Platform	Create an online classroom and provide the learners with a calendar of the lessons. Make sure that all participants can access the platform	Teams, Zoom, Google Meet
Technology	Online lesson rely on stable internet connections and appropriate software to facilitate smooth communication and interaction.	Each participant needs a Laptop or other surface with stable internet connection.
PowerPoint presentation	Training materials are developed in a workbook.. We suggest that elements from these can be displayed on a large screen for classroom delivery	Create an online training material depository for example on teams to share materials in advance.
Videos	Videos are used to explain certain sections of the training content and to present case studies for discussion.	Make sure that everybody hears the sound of the videos
Exercises	Exercises can be used either as homework activities or as group activities in class. Their use promotes active engagement, practical application of the gained knowledge, and collaboration if used for groupwork.	Use Breakout rooms to divide the online class in smaller groups. Use online shared whiteboards such as Padlet.
Case studies	The analysis of Real-World Case scenarios can be analysed by the learners and discussed.	Use Breakout rooms to divide the online class in smaller groups Use online shared whiteboards.
Reflection and Self Assessment Activities	They invite learners to reflect on their own skills, knowledge, and attitudes, providing insights into areas for improvement and growth	Downloadable Resources, Google/Microsoft forms/printed versions

04 | COURSE DELIVERY OPTIONS

Online Learning

This delivery method utilises Internet technologies embedded in the FEMpower in Finance learning platform to deliver a broad array of solutions to enable learning. The FEMpower in Finance course is provided as an online learning programme, for direct access by all stakeholders, including trainers, learners, and womens networks.

The project platform will be a multilingual, interactive site combining informative resources with this Educator's Guide, and the aforementioned Learner's Workbook, digitalised exercises, and enterprise & innovation skills development activities. Additional suggested reading and multimedia links will also be provided.

Blended Learning

Combines traditional face-to-face classroom methods with online educational materials and opportunities for online interaction, this approach promotes the best of both worlds to create a more flexible and effective learning experience. Blended learning offers learners the ability to learn at their own pace and on their own schedule, while still providing the structure of traditional classroom learning. It makes learning also more accessible to a wider group of learners by including those who may not be able to attend in-person classes regularly. Furthermore, it allows personalisation of learning experiences. learners can put additional focus on areas where they need more help and skip over material they already understand.

Hybrid Lessons

Hybrid lessons combine both in-person and online learning. They offer a flexible and inclusive approach to education since they promote the strengths of both modalities to create a comprehensive and inclusive learning experience. Hybrid lessons provide flexibility, allowing learners to choose between attending in-person or online and thus accommodating different needs and preferences. Since this option provides access to lessons regardless of the location, education becomes more inclusive. However, hybrid lessons require a very effective use of technology to ensure seamless interaction and communication between all participants.

05 | TEACHING APPROACHES

Teaching approaches refer to the various methods and strategies teachers/trainers use to facilitate learning. These approaches can be tailored to suit different learning styles, objectives, and contexts. Teaching methods help learners:

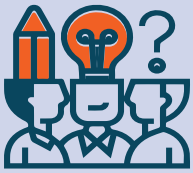
- **master the content of the course**
- **learn how to apply the content in particular contexts**

Trainers and Educators should identify which teaching methods will properly support a particular learning outcome. To make the most appropriate choice, you, as the course facilitator, should consider learning outcomes, learner needs, and the learning environment. The effectiveness of the teaching approaches depends on this alignment.

The following table presents different useful teaching approaches, their characteristics, benefits and applicability.

Approach	Characteristics	Benefits	Applicability
Flipped Classroom 	• learners gain necessary knowledge before class; • Instructors guide learners to actively and interactively clarify and apply that knowledge during class;	• learners learn more deeply. • learners are more active participants in learning. • Interaction increases and learners learn from one another. • Instructors and learners get more feedback	Face to face lessons Online Synchronous lessons Hybrid lessons
Discussion-Based Teaching 	• learners are required to sit around a table and are tasked to find new information together, talk, wait for answers, and ultimately think for themselves. • The teacher plays the role of facilitator. • Focuses on critical thinking and exchanging ideas.	• Promotes active learning and engagement. • Helps learners develop communication and analytical skills.	Face to face lessons

05 | TEACHING APPROACHES

Approach	Characteristics	Benefits	Applicability
Collaborative Learning 	• learners work together in groups to complete tasks and solve problems. • Emphasises teamwork and peer learning	• Enhances social and communication skills. • Encourages cooperative problem-solving and knowledge sharing.	Face to face lessons Online Synchronous lessons Hybrid lessons by allowing collaboration online Blended learning
Project-Based Learning (PBL) 	• Focuses on real-world problems and challenges using problem-solving, decision-making and investigative skills. • Foresees the presence of a driving question or central concept. • The presence of a task, a process, a product and a reflection. • learners learning through investigation of defined goals supporting knowledge building. • learner-centred projects with teacher facilitation, guidance and/or mentorship. • Projects that have significance to the learner.	• Its capacity to engage learners in developing self-directed learning skills. • It can be focused on academic, personal or industry problems and involve external stakeholders such as clients or partners • Enhances problem-solving and critical thinking skills. • Provides opportunities for practical application of knowledge.	Face to face lessons Online Synchronous lessons Hybrid teaching by allowing to work on projects online Blended learning

05 | TEACHING APPROACHES

Approach	Characteristics	Benefits	Applicability
Gamification 	Incorporates game elements into the learning process like point systems, leaderboards, badges, or other elements related to games into "conventional" learning activities. Focuses on motivation and engagement through challenges and rewards.	• Increases learner motivation and participation. • Makes learning fun and interactive.	Face to face lessons Online Synchronous lessons Hybrid Lessons Blended lessons Online Learning
Differentiated Instruction 	• Tailors teaching methods and materials to meet diverse learner needs • Focuses on individual learning styles and abilities.	• Addresses the unique needs of each learner. • Promotes inclusivity and equity in the classroom.	Face to face lessons
Game-Based Teaching 	• Involves designing learning activities so that game characteristics and game principles inhere within the learning activities themselves. • Use of games to refresh old concepts or solidify new ones.	• Helps problem-solving • Encourages critical thinking • Increases learner engagement and motivation • Introduces situational learning • Addresses special education needs	Face to face lessons Online Synchronous lessons Hybrid Lessons Blended lessons Online Learning

05 | TEACHING APPROACHES

Approach	Characteristics	Benefits	Applicability
Experiential Learning 	• Learning through direct experience and reflection. • Focuses on hands-on activities and real-world applications	• Provides meaningful and memorable learning experiences. • Develops practical skills and knowledge	Face to face lessons Online Synchronous lessons Blended lessons Online Learning
Technology-Enhanced Learning 	• Utilises digital tools and resources to support learning. • Focuses on integrating technology into the curriculum.	• Provides access to a wide range of resources and information. • Enhances interactive and personalized learning experiences.	Face to face lessons Online Synchronous lessons Hybrid Lessons Blended lessons Online Learning
Inquiry-Based Learning 	• learners explore questions and problems, conducting research and investigations. • Focuses on learner-driven learning and discovery.	• Encourages curiosity and independent thinking. • Develops research and inquiry skills.	Face to face lessons Online Synchronous lessons Hybrid Lessons Blended lessons Online Learning
Critical and Design Thinkings 	• It emphasises active learning and encourages learners to question, analyse, and evaluate information. • It focuses on developing skills like problem-solving, communication, and decision-making.	• Become Future-Ready • Enhanced Creative Problem-Solving Skills • Promote Self-Assertion & Self-Reflection • Enhanced Interdisciplinary Learning	Face to face lessons Online Synchronous lessons Hybrid Lessons Blended lessons Online Learning

05 | TEACHING APPROACHES

Approach	Characteristics	Benefits	Applicability
Lecture Based Teaching 	• Instructor-centered approach where the teacher delivers content through lectures; • Focuses on transmitting information to learners;	• Allows to cover a large amount of material in a short time and for structured and organised presentation of content.	Face-to-face lessons Online Synchronous lessons Hybrid Lessons
Storytelling 	• Using a story creates constructive and creative comprehension of the given matter. • A storyline provides the acquisition of new knowledge and skills in a veiled manner.	• It enhances learning and helps learners connect more deeply with the material. • It creates a dynamic and inclusive environment that nurtures curiosity, empathy, and lifelong learning.	Face-to-face lessons Online Synchronous lessons Hybrid Lessons Blended lessons
Scenario Analysis 	• It involves presenting learners with hypothetical situations or case studies to analyse and solve. • It allows critical thinking, problem-solving, and the application of theoretical knowledge to practical situations	• Enhances critical thinking, practical application, engagement, collaboration, and the development of essential soft skills.	Face-to-face lessons Online Synchronous lessons Hybrid Lessons Blended lessons Online Learning
Framing/ Reframing 	• It involves presenting information in different ways. • It helps learners view problems and concepts from multiple perspectives, leading to deeper insights and more effective learning.	• It enhances understanding, critical thinking, creativity, and engagement. • It allows teachers/trainers to create a dynamic and inclusive learning environment that supports diverse learning styles and promotes lifelong learning.	Face-to-face lessons Online Synchronous lessons Hybrid Lessons Blended Lessons

06 | ARTIFICIAL INTELLIGENCE



Benefits for teaching and learning

Artificial Intelligence is innovating education by enhancing both teaching methods and learning experiences.. AI offers automated administrative tasks such as grading and attendance, freeing up teachers' time for more meaningful interactions with learners. Interactive platforms, gamification, and immersive technologies like virtual reality improve learners' engagement.

AI can also be used to analyse learner data in order to get valuable insights that help educators identify learning gaps and tailor interventions. Language translation and accessibility features provide inclusivity by ensuring all learners can participate fully. Furthermore, AI assists in content creation, enabling teachers to generate quizzes, lesson plans, and visual aids efficiently. Overall, AI is a powerful ally in creating more effective, inclusive, and engaging educational environments.

Keep in mind that the responsible use of AI is fundamental to ensuring ethical practices, data privacy, and equitable access.



EU Ethical Guidelines on the use of AI in teaching

These guidelines provide clarifications about common misconceptions regarding AI that very often confuse people and cause anxiety and negative opinions over its use, especially in education. They contain ethical considerations and requirements, and practical advice on how to integrate the effective use of AI and data into school education.

Furthermore, they discuss emerging competences for the ethical use of AI and data among teachers and educators, suggesting ways of raising awareness and engaging with the community.

> ***Ethical guidelines on the use of AI and data in teaching and learning are an incremental process of continuous deliberation and learning***
>
> **Expert Group on AI and data in education and training**

Trustworthy AI requirements

Human agency and oversight, including fundamental rights, children's rights, human agency, and human oversight.

Transparency, including traceability, explainability, and communication.

Diversity, non-discrimination, and fairness, including accessibility, universal design, the avoidance of unfair bias, and stakeholder participation,

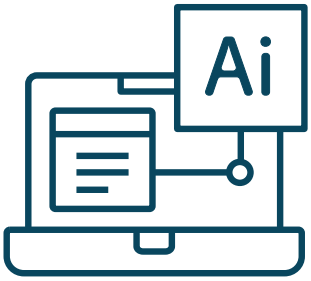
Societal and environmental well-being, including sustainability and environmental friendliness, social impact, society, and democracy.

Privacy and data governance, including respect for privacy, quality and integrity of data & access to data.

Technical robustness and safety, including resilience to attack, security, and general safety, accuracy, reliability, and reproducibility.

Accountability, including auditability, minimization, and reporting of negative impact, trade-offs, and redress.

06 | AI Teaching Tools



Personalised Learning Platforms

- **Khan Academy (Khanmigo)** – AI tutor that helps learners with math, science, and more.
- **Socratic by Google (App)** – Uses AI to help learners solve problems and understand concepts.
- **Century Tech** – Adapts learning paths based on learner performance and behavior.

Assessment and Feedback Tools

- **Gradescope** – AI-assisted grading for assignments and exams.
- **Turnitin** – Detects plagiarism and provides writing feedback using AI.
- **Edulastic** – Allows teachers to create assessments with instant AI-powered analysis.

Language and Accessibility Tools

- **Duolingo** – AI-driven language learning with personalized lessons.
- **Microsoft Immersive Reader -** Enhances reading comprehension with text-to-speech, translation, and grammar tools.
- **Speechify** – Converts text to speech for learners with reading difficulties.

AI Teaching Assistants

- **ChatGPT / Copilot** – Assists with lesson planning, answering learner questions, and generating educational content.
- **Quizlet** – Uses AI to generate flashcards and quizzes tailored to learner needs.
- **Carnegie Learning** – Offers AI-driven math tutoring and feedback

Gamification and Engagement

- **Kahoot!** – AI-enhanced quiz games to make learning fun.
- **Classcraft (APP)** – Uses AI to gamify classroom management and learner motivation.

Content Creation and Planning

- **Canva for Education** – AI tools for designing presentations, infographics, and worksheets.
- **Curipod** – Generates interactive lessons and presentations using AI.
- **MagicSchool.ai** – Helps teachers create lesson plans, rubrics, and parent emails.

07 | MODULE OVERVIEW



[FEM power in Finance - skills to thrive

Open Education Resources (Modules)

Retirement Planning

- Understand the concept of retirement and pension systems.
- Set financial goals related to retirement
- Review existing pensions and savings, and adjust plans where gaps are identified
- Prepare emotionally and financially for the retirement transition

Money in Everyday Life: Budgeting & Managing Finances

- Introduction to Business Idea
- Validation
- Understanding Feasibility Analysis
- Minimum Viable Product (MVP)
- Moving Forward with Your Validated Idea
- Self-Reflection and References

Saving and Investing

- Introduction to Financial Literacy
- Building a Business Financial Plan
- Accessing Financial Resources and Funding
- Financial Monitoring and Continuous Improvement
- Liquidity Planning and Spotting Crisis
- Self-Reflection and Reference

Credit and Debt Management

- Introduction to Networking for Under-represented Founders
- Building Investor Relationships
- Leveraging Incubators and Business Events
- Mentorship for Under-represented Entrepreneurs
- Reflection and Self Assessment

Financial Security and Insurance

- Identify your personal financial risks and how to plan for them to help achieve financial security.
- Understand the main types of insurance and what they cover.
- Read and understand basic insurance policies.
- Know how to make a claim and where to get help if something goes wrong.

Personal Development

- Know Yourself: Understand your strengths, values and financial habits
- Boost Confidence: Build a growth mindset to tackle financial challenges
- Make Smart Choices: Strengthen decision-making for better financial outcomes
- Set & Reach Goals: Plan and achieve personal and financial objectives

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Money in Everyday Life – Budgeting and Managing Finances



Learning Objectives:

By the end of this module, you will be able to:

- Understand the concept of budgeting and everyday financial management.
- Identify income sources and classify expenses as fixed, variable, and irregular.
- Create a realistic monthly budget that reflects their personal situation.
- Track spending in a simple way and recognise patterns that affect financial stability.
- Plan for bills and irregular costs so that "money surprises" become less stressful.

Brief Description:

This module supports women in building practical everyday money-management skills across different life stages. It explains how budgeting helps create stability, reduce stress, and improve financial confidence. Learners are guided to understand income and expenses, distinguish between fixed, variable, and irregular costs, and apply simple routines for tracking spending, planning ahead, building a buffer, and staying financially safe.



Key Concepts & Keywords:

Key Concepts You Should Know

Budget: A plan that shows what money comes in, what money goes out, and how you will manage it in everyday life.

Income: Money you receive, such as salary, freelance income, benefits, allowances, or support payments.

Net income: The money that actually arrives in your account after tax and deductions.

Expenses: Money you spend, including bills, daily costs, and irregular payments.

Fixed costs: Costs that stay similar each month, such as rent, insurance, subscriptions, or transport passes.

Variable costs: Costs that change from month to month, such as groceries, leisure, clothing, or children's needs.

Irregular costs: Costs that do not happen every month but appear during the year, such as repairs, annual fees, medical bills, gifts, or holidays.

Financial buffer: Money set aside for unexpected costs so you do not have to rely on overdrafts or short-term credit.

Suggested delivery approach & trainer guidance;

Use a **blended, practice-oriented approach** combining:

- Use plain, relatable language and avoid unnecessary jargon.
- Start from learners' real-life situations, including housing, care responsibilities, income stability, and existing payment commitments.
- Encourage learners to work with their own examples where possible.
- Combine short theory inputs with simple exercises such as budget drafting, spending tracking, and scenario reflection.
- Emphasise that budgeting is not about perfection or restriction, but about clarity, preparedness, and reducing stress.

Practical activities, assessment suggestions & reflection prompts;

1. Practical Additional Activities

Activity 1 – Create your first monthly budget
Learners create a simple monthly budget using a template, including income, fixed costs, variable costs, and irregular costs. **Purpose:** Helps learners build a first realistic overview of their financial situation and apply the basic budgeting structure in practice.

Activity 2 – Track your spending for 7 days
Learners use one tracking method such as a notebook, banking overview, or app to record spending for one week. **Purpose**: Helps learners recognise spending patterns and understand where money goes in everyday life.

Activity 3 – "3 Priorities" Budget Check
Learners identify their five most important essential costs, three hidden costs that often surprise them, one monthly buffer goal, and one next action. **Purpose**: Helps simplify budgeting during busy life phases and focus attention on essentials, irregular costs, and buffer-building.

Activity 4 – Buffer Plan
Learners choose a realistic buffer target, decide how they will build it, define a rule to protect it, and write a short personal statement about why it matters. Purpose: Supports resilience by helping learners define and protect a financial buffer in a realistic and motivating way.

Activity 5 – The 20-Minute Weekly Money Check
Learners practise a short weekly routine that includes checking balances, reviewing spending, planning the next week, and choosing one improvement action. **Purpose**: Builds a sustainable routine that keeps budgeting manageable and reduces stress in everyday life.

Activity 6 – Fixed-Income Budget
Learners build a monthly budget based on fixed or predictable income, essential costs, irregular costs, and a safety margin. Purpose: Helps learners in later life stages apply budgeting to a more fixed-income context and maintain financial stability.

Adaptation notes & links to related modules:

Adapt examples to the learner's life stage and local context. In early career, emphasise first budgeting habits, spending tracking, and understanding cost categories. In mid career, focus more strongly on household coordination, irregular costs, and financial buffers. In late career, prioritise fixed-income budgeting, health-related costs, simplification, and fraud prevention. For learners with lower digital confidence, provide paper-based options alongside digital tools.

Saving And Investing: Building Wealth Steadily & Safely Across Life Stages



Learning Objectives:

By the end of this module, you will be able to:

- Understand the difference between saving and investing.
- Set clear short-, medium-, and long-term goals and connect each goal to a suitable approach.
- Explain the basic ideas of risk, return, diversification, and time horizon in simple terms.
- Make a realistic plan to build an emergency fund (buffer) and start saving consistently, even with limited income.
- Identify common mistakes (such as investing money you may need soon) and take safer, step-by-step decisions.

Brief Description:

This module helps women understand the difference between saving and investing and build realistic strategies for financial security across life stages. It explains how saving supports stability and short-term needs, while investing can support longer-term goals such as wealth-building and retirement preparation.



Key Concepts & Keywords:

Key Concepts You Should Know

Saving: Setting money aside in a safe and accessible way for near-term needs and emergencies.

Investing: Putting money into assets that may grow over time; investments can rise and fall and may lead to losses.

Emergency fund / buffer: Money set aside for unexpected costs so you do not need expensive credit or have to sell **investments** under pressure.

Asset: Something you own that has value, such as cash, savings, shares, bonds, property, or crypto-assets.

Risk: The chance that the value goes down or that you lose money.

Return: The gain or loss from an investment over time.

Diversification: Spreading money across different investments to reduce dependence on one option.

Time horizon: When you expect to need the money; this helps decide whether saving or investing is more suitable.

Compound interest: Interest earned on both your original money and on the interest already earned.

Suggested delivery approach & trainer guidance;

Use a **blended, practice-oriented approach** combining:

- Use plain, relatable language and avoid unnecessary jargon.
- Trainers should focus on helping learners make informed decisions rather than teaching complex technical calculations.
- The module can be followed from start to finish or used selectively depending on life stage.
- Each section combines short explanations, practical tips, short activities, and simple assessments.
- Trainers should adapt delivery to the learner's stage of life: in early career, focus on building habits and understanding basic concepts; in mid career, focus on balancing multiple goals, risk, and fees; in late career, focus on preservation, clarity, and fraud prevention.

Practical activities, assessment suggestions & reflection prompts;

1. Practical Additional Activities

Activity 1 – Personal Situation Reflection
Learners reflect on their income pattern, emergency fund, goals, risk comfort, and values before beginning the module. **Purpose:** Helps learners connect the module to their personal financial situation and identify realistic next steps.

Activity 2 – Savings Goal Worksheet
Learners choose one short-term goal and one long-term goal, decide whether each goal should be saved or invested, define a realistic monthly step, and choose one practical action to make progress easier. **Purpose:** Helps learners connect goals, time horizon, and financial approach in a practical and beginner-friendly way.

Activity 3 – Risk Level Check
Learners classify different asset types such as savings accounts, fixed-term deposits, diversified funds/ETFs, single-company shares, Bitcoin, and meme coins according to their typical risk level. **Purpose:** Helps learners practise matching asset types to risk level, time horizon, and safety needs.

Activity 4 – Create Your Goal Buckets
Learners organise goals into short-term, medium-term, and long-term buckets, decide whether each should be mainly saving or investing, and assign a realistic monthly amount to each bucket. **Purpose:** Helps learners structure multiple goals and make clearer funding decisions in mid career.

Activity 5 – Income & Assets Map
Learners list monthly income sources and payment dates, create a simple overview of savings and assets, and mark what money must remain stable. **Purpose:** Supports clarity and safer decision-making in later life by creating an overview of financial resources and access needs.

Adaptation notes & links to related modules:

Adapt examples and delivery to the learner's current life stage. In early career, focus on emergency funds, saving habits, compound interest, and first exposure to investing basics. In mid career, focus more strongly on balancing multiple goals, diversification, inflation, fees, and the relationship between risk tolerance and risk capacity. In late career, focus on preservation, lower-risk options, access to money, and fraud prevention. Trainers should also adapt examples to local national contexts where account types, pension systems, and investment products differ.

Financial Security and Insurance



Learning Objectives:

By the end of this module, you will be able to:

- **Identify** your personal financial risks and how to plan for them to help achieve financial security.
- **Understand** the main types of insurance and what they cover.
- **Read** and understand basic insurance policies.
- **Know** how to make a claim and where to get help if something goes wrong.

Brief Description:

This module helps you understand how insurance can protect you and your loved ones from unexpected financial shocks. Whether you're just starting your career, juggling family responsibilities, or preparing for retirement, insurance is a key part of your financial toolkit.



Key Concepts & Keywords:

Key Concepts You Should Know

Premium: The amount you pay regularly (monthly, quarterly, or annually) to maintain your insurance coverage.

Policy: A contract between you and the insurance provider outlining what is covered, under what conditions, and for how much.

Deductible: The amount you must pay out-of-pocket before your insurance kicks in.

Claim: A request you make to your insurer to cover a loss or expense.

Coverage: The specific risks or events your insurance policy protects against

Coverage Limit: The maximum amount the insurer will pay.

Exclusions: What is not covered by the policy.

Co-pay/Co-insurance: Your share of the cost after the deductible is met.

Indemnity Value: The benefit amount is based on your actual income at the time of claim.

Agreed Value: The benefit amount is locked in when you take out the policy, based on proof of income at that time.

Suggested delivery approach & trainer guidance;

Use a **blended, practice-oriented approach** combining:

- **Short theory inputs** (micro-lectures of 5–7 minutes)
- **Demonstrations** (e.g. discuss the case study mentioned on slide 15 or 33)
- **Guided discussions** (e.g considering the topics in the Insurance Needs Checklist)
- **Hands-on exploration** (Budgeting Worksheet)
- **Reflection** (what have you learned, what financial risk are you least prepared for, what can you do to minimise that risk)

Practical activities, assessment suggestions & reflection prompts;

1. Practical Additional Activities

Activity 1 – Complete the Insurance Needs Checklist
Learners assess their current situation:
- What is their current situation
- What changes can they anticipate to that situation
- What insurance they need

Purpose: Develops comprehensive assessment of current insurance needs

Activity 2 – Budgeting Worksheet
Understand your current financial situation and what funds you have available for insurance. Ask learners to note:
- When they last reviewed utilities to identify potential savings
- What exactly they purchase under discretionary spending
- Where they could make savings to fund insurance and financial security

Purpose: The first step to taking controls of your finances.

Activity 3 – Take the Insurance Terms Vocabulary Quiz

Helps reinforce new terms and what they mean
Purpose: Build confidence in dealing with insurance companies and identifying what best suits learners needs

2. Optional Applied Assessment
Learners can test their knowledge in a selection of assessment activities e.g.
- FEMpower Insurance Crossword
- Life and Income Insurance Quiz
- FEMpower Health Insurance Comparison Checklist

Purpose: Demonstrates understanding through application, not memorisation.

Adaptation notes & links to related modules:

Adapt examples to the local context:
- **Health Insurance:** the need for private health insurance differs from country to country so consider that when delivering the module
- **Childcare costs :** in some countries these are negligible, while in others they can exceed housing costs do consider the local situation

When teaching mixed ability groups, use **visual demonstrations** and **scenario-based tasks** to ensure accessibility regardless of digital literacy level

Credit and Debt Management



Learning Objectives:

By the end of this module, you will be able to:

- **Understand** how credit and debt work, including interest, repayment structures, and long-term financial impact.
- **Identify** personal financial behaviours and factors that influence borrowing and debt accumulation.
- **Apply** strategies for managing and reducing debt, such as the snowball and avalanche methods.
- **Evaluate** credit decisions by considering affordability, risks, and long-term financial consequences.
- **Develop** practical plans to improve financial stability and reduce reliance on credit.

Brief Description:

This module explores how credit and debt function in everyday financial life and how they influence long-term financial stability. It examines women's experiences across different life stages and highlights the behavioural, social, and structural factors that shape financial decisions.

Through practical tools and re al-life scenarios, the module supports learners in developing the knowledge and confidence needed to manage credit responsibly and reduce financial risk.



CLICK TO VIEW

Key Concepts & Keywords:

Key Concepts You Should Know

Credit: The ability to borrow money with the obligation to repay it in the future.
Debt: Money that is owed to a lender, often including interest.
Interest Rate: The cost of borrowing money, expressed as a percentage.
Minimum Payment: The smallest amount required to be paid on a debt each period.
Compound Interest: Interest calculated on both the initial amount and accumulated interest.
Debt Snowball Method: A repayment strategy focusing on paying off smaller debts first.
Debt Avalanche Method: A repayment strategy focusing on high-interest debts first.
Credit History: A record of borrowing and repayment behaviour.
Financial Behaviour: The habits and decisions that influence how individuals manage money.
Financial Vulnerability: Increased risk of financial instability due to limited resources or poor financial decisions.

Suggested delivery approach & trainer guidance;

This module should be delivered using a **blended**, **learner-centred** and **practice-oriented approach**, combining:

- Short theoretical inputs (5–7 minutes per concept) to introduce key ideas such as interest, debt accumulation, and repayment strategies.
- Scenario-based learning using real-life examples (e.g. Maria, Elena, Anna) to support understanding.
- Guided discussions on financial behaviours, emotional triggers, and decision-making.
- Hands-on activities using tools such as: Debt Overview Template, Debt Repayment Planner, True Cost of Credit Calculator.
- Reflection exercises to support behavioural awareness and confidence-building

Practical activities, assessment suggestions & reflection prompts;

1. Practical Additional Activities

Activity 1 – Understanding Your Relationship with Credit
Purpose: Develop awareness of personal attitudes, behaviours, and emotional responses related to credit and debt.

Activity 2 – Mapping Your Current Debt Situation
Purpose: Build a clear and structured overview of financial obligations to support better decision-making.

Activity 3 – Scenario Analysis: The Hidden Cost of Debt (Maria)
Purpose: Understand how interest and minimum payments affect long-term debt and financial stability.

Activity 4 – Scenario-Based Planning (Elena)
Purpose: Develop structured thinking and practical strategies for managing multiple debts and financial pressure.

2. Additional Practical Activities

Activity 5 – Credit Decision Simulation
Learners use the **Credit Decision Checklist** to evaluate a borrowing scenario.
Purpose: Develop critical thinking and informed decision-making before taking credit.

Activity 6 – Debt Action Plan Development
Learners create their own structured **Debt Action Plan**.
Purpose: Translate knowledge into practical financial planning and behaviour change.

Adaptation notes & links to related modules:

Adaptation Notes & Contextualisation:

- Financial systems differ across countries, including credit scoring systems, interest rates, consumer protection laws - Trainers should adapt examples accordingly.
- Access to credit products varies, especially credit cards, buy-now-pay-later systems, loans.
- Gender dynamics may differ culturally, including financial decision-making roles, access to income and resources.
- For mixed-ability groups: use visual examples and simplified explanations, prioritise scenario-based learning, avoid overly technical financial language.

Money In The Partnership



Learning Objectives:

By the end of this module, you will be able to:

- Recognise the importance of open financial communication in relationships.
- Understand how to set shared financial goals. Identify early warning signs of financial control or dependence.
- Reassess financial roles and habits in long-term partnerships.
- Plan for family-related costs.
- Understand the financial impact of divorce or separation.
- Navigate widowhood or solo living with financial clarity.
- Strengthen autonomy after years of financial interdependence.

Brief Description:

This module helps women navigate first joint expenses, and establish equal participation in decisions. Furthermore, it helps them understand how partnership finances evolve and renegotiate responsibilities for maintaining equality and financial resilience. Finally, it explains how to navigate widowhood or divorce, and ensure economic security for later life.



CLICK TO VIEW

Key Concepts & Keywords:

Key Concepts You Should Know

Proportional contribution systems: Each partner contributes based on their income percentage (often more equitable for couples with disparate earnings).

Hybrid systems: Combining joint funds for shared costs with separate accounts for personal spending.

Financial control: Includes behaviours such as, discouraging a partner from making independent purchases, insisting on managing all accounts alone, and economic abuse, including restricting access to money, monitoring transactions, and withholding financial information.

Joint contingency planning: The joint planning of both partners for unexpected events (e.g., illness, job loss, or caregiving responsibilities), to reduce financial stress during periods of crisis.

Will and estate planning: It is the process of writing down important decisions about your healthcare, belongings, and finances to be carried out when you're incapacitated or pass away.

Suggested delivery approach & trainer guidance;

Use a **blended, practice-oriented approach** combining:

- Use plain, relatable language and avoid unnecessary jargon.
- Trainers should focus on helping learners make informed decisions rather than teaching complex technical calculations.
- The module can be followed from start to finish or used selectively depending on life stage.
- Each section combines short explanations, practical tips, short activities, and simple assessments.
- Trainers should adapt delivery to the learner's stage of life: in early career, focus on building habits and understanding basic concepts; in mid career, focus on balancing multiple goals, risk, and fees; in late career, focus on preservation, clarity, and fraud prevention.

Practical activities, assessment suggestions & reflection prompts;

1. Practical Additional Activities

Activity 1 – Financial Compatibility Test & Relationship money styles quiz
Learners answer questions designed to spark enlightening discussions amongst partners, and complete a relevant quiz. **Purpose:** Helps learners establish foundations for financial transparency, within a partnership.

Activity 2 – Practice creating a shared budget for a household
Learners organize their household budget, and calculate their monthly expenses, putting expenses into different categories. **Purpose:** Helps learners and their partners reflect on how they are spending their money and where financial improvements can be made.

Activity 3 – Scenario analysis: What would you do if your partner made all financial decisions?
Learners take specific actions, such as sscheduling a formal meeting to cover long-term planning with their spouse. **Purpose:** Helps learners deal effectively with events that have a major impact on their quality of life, such as divorce or widowhood.

Activity 4 – "Money Talk" worksheet: prepare for a financial planning conversation
Learners use a worksheet as a discussion starter and answer the questions listed together. **Purpose**: Helps learners prepare for upcoming changes in their financial situation.

Activity 5 – Role-play: navigating financial disagreement respectfully
Learners practice key communication strategies with their partner. **Purpose:** Helps learners build eeffective communication with their partner, when discussing finances.

Activity 6 – Divorce impact calculator
Learners answer a series of questions which will help them evaluate their financial situation. **Purpose**: Guides learners' next step in calculating a financial settlement.

Activity 7 – Scenario: Planning for retirement without a partner
Learners consider several steps to plan for your retirement, and maintain their financial independence. **Purpose**: Helps learners be proactive, and start preparing for retirement, early.

Adaptation notes & links to related modules:

Adapt examples and delivery to the learner's current life stage. In early career, focus on open financial communication in relationships, shared financial goals with a partner, and warning signs of financial control. In mid career, focus more strongly on planning for family-related costs, understanding the financial impact of divorce or separation, and maintaining autonomy while sharing financial responsibilities. In late career, focus on navigating widowhood or solo living, and strengthening financial autonomy. Trainers should also adapt examples to local national contexts where account types, pension systems, and investment products differ.

Retirement Planning



Learning Objectives:

By the end of this module, you will be able to:

- Understand the concept of retirement and pension systems.
- Set financial goals related to retirement
- Review existing pensions and savings, and adjust plans where gaps are identified
- Prepare emotionally and financially for the retirement transition

Brief Description:

This module is designed to help women in the EU plan for a secure and comfortable retirement. It addresses the unique challenges women face at different life stages and provides practical tools and resources to support their retirement planning journey. The module aims to empower women at different stages of their careers with the knowledge and tools they need to plan effectively for retirement. By addressing the unique challenges women face, we hope to help them achieve financial security and peace of mind in their retirement years.



Key Concepts & Keywords:

Key Concepts You Should Know

State Pension
The public pension provided by your home country based on your contributions to its social security system. Each EU country has its own rules for eligibility and calculation.

Supplementary Pension
Additional pension savings beyond the state pension, often through **occupational schemes** (via employers) or **personal pension plans**. These are becoming increasingly important due to demographic changes.

Occupational Pension
A workplace pension scheme offered by employers. In the EU, these can be **Defined Benefit (DB)** or **Defined Contribution (DC)**:
DB: Guarantees a fixed income based on salary and years of service.
DC: Contributions are invested, and benefits depend on investment performance.

Personal Pension
A private pension plan you set up independently, often through banks or insurance companies, to complement state and occupational pensions.

Suggested delivery approach & trainer guidance;

Use a **blended, practice-oriented approach** combining:

- **Short theory inputs** (micro-lectures of 5–7 minutes)
- **Demonstrations** (e.g. discuss the Retirement Vision board on page 19)
- **Guided discussions** (e.g., considering the topics in the Retirement Planning Checklist
- **Hands-on exploration** (Budgeting Worksheet)
- **Reflection** (what have you learned, what financial risk are you least prepared for, what can you do to minimise that risk)

Practical activities, assessment suggestions & reflection prompts;

1. Practical Additional Activities

Activity 1 – Complete the Monthly Budget Planner
Learners assess their current situation: Ask learners to note:
- When they last reviewed utilities to identify potential savings
- What exactly they purchase under discretionary spending
- Where they could make savings to fund retirement planning

Purpose: The first step to identify what you can afford to fund your pension.

Activity 2 – Conduct a Personal Retirement Audit
Help Learners understand:
- Their current financial situation
- Their retirement Lifestyle Goals
- Family and Caregiving Responsibilities
- Strengths, Risks and Opportunities

Activity 3 – Watch a video

Watch the Pension consolidation: What it is and how it works

Purpose: Helps introduce concepts in a new, engaging way and can then stimulate conversation on the topics addressed.

2. Optional Applied Assessment
Learners can test their knowledge in an assessment activity

- Spot the Risky Assumption in These Retirement Myths Quiz

Purpose: Demonstrates understanding through application, not memorisation.

Adaptation notes & links to related modules:

Adapt examples to the local context:
- **State pension:** The State Pension provision differs from country to country, as do the payments by employees required to receive particular benefits
- **Private Pensions :** The regulations again differ from country to country, can have a variety of tax implications, and if you have worked or lived in a number of jurisdictions, you need to understand any implications that may have.

Personal Development



Learning Objectives:

By the end of this module, you will be able to:

- Know Yourself: Understand your strengths, values and financial habits.
- Boost Confidence: Build a growth mindset to tackle financial challenges.
- Make Smart Choices: Strengthen decision-making for better financial outcomes.
- Set & Reach Goals: Plan and achieve personal and financial objectives.

Brief Description:

Personal development enhances self-awareness, confidence and goal-setting skills, key ingredients for financial empowerment. By understanding their strengths, values and priorities, women can make conscious choices that align with both their personal and financial goals.



Key Concepts & Keywords:

Key Concepts You Should Know

Self-Awareness ("Know Yourself") - Understanding strengths, values, financial habits and how they influence decisions.

Confidence Building - Developing a growth mindset to overcome limiting beliefs, approach financial challenges positively and communicate effectively.

Smart Decision-Making - Evaluating options, risks and rewards to make intentional financial choices and avoid impulsive actions.

Goal Setting (SMART Goals) - Defining clear, measurable, achievable, relevant and time-bound objectives to guide personal and financial growth.

Financial Routines & Boundaries - Establishing consistent budgeting, saving and spending practices and setting limits to protect financial well-being.

Support & Communication - Leveraging mentors, advisors and assertive communication skills to negotiate, set boundaries and navigate financial discussions confidently.

Suggested delivery approach & trainer guidance;

Use a **blended, practice-oriented approach** combining:

- Use plain, relatable language and avoid unnecessary jargon.
- Open with a conversational framing: financial security is part of personal growth, independence and resilience.
- Emphasise that the session is about empowerment, not perfection.
- Focus on self-awareness and personal reflection.
- Encourage learners to understand their strengths, values and financial habits.
- Frame challenges as learning opportunities rather than risks or failures.
- Introduce SMART goals for personal and financial objectives.

Practical activities, assessment suggestions & reflection prompts;

Practical Additional Activities

Activity 1 - Activity - Partner Role-Play: Discussing Financial Boundaries

This activity helps participants practice clear and assertive communication around money. By role-playing real-life scenarios, such as negotiating shared expenses or setting limits, participants build confidence in expressing their financial boundaries effectively.

Activity 2 - Activity - Financial life timeline exercise.

The Financial Life Timeline is a reflective and visual activity designed to help gain clarity about individual's financial journey so far. By mapping key financial moments from early money memories to recent decisions, one can develop a deeper understanding of the patterns, turning points and experiences that shape their current financial identity

Activity 3 - Journaling - "Who am I as a Financial Decision Maker?"

This reflective journaling activity helps participants explore their identity, beliefs and behaviours around money. By writing freely and honestly, they uncover insights that may not surface during conversation. This activity supports deeper self-awareness and helps participants recognise how their emotions, experiences and values shape their financial choices.

Activity 4 - Legacy letter writing

To help participants reflect on their values, experiences and hopes for the future and to articulate the legacy they wish to leave financially, emotionally and intellectually. This activity fosters self-awareness, intention-setting and the practice of sharing wisdom.

Activity 5 - "One lesson I'd teach my granddaughter" reflection

To help participants identify and articulate the wisdom, values and lessons they most want to pass on to the next generation. This activity encourages introspection, clarity about personal values and recognition of one's legacy beyond material wealth.

Adaptation notes & links to related modules:

Tailor content by career stage: early-career women focus on budgeting, goal-setting and confidence; mid-career women explore financial identity, complex decisions and midlife transitions. Adjust examples to cultural and local contexts and adapt delivery for in-person, online, or hybrid formats.


“Money won’t create success, but the freedom to make choices will lead to success in all areas of your life, including financial independence. “

[FEM]power
in Finance - skills to thrive



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