



## A SHORT GUIDE TO THE “CONSUMER CLASSROOM” WEBSITE (FORMERLY DOLCETA)

[www.consumerclassroom.eu](http://www.consumerclassroom.eu)

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### Why is The Consumer Classroom website useful for Eurodiaconia members?

Because many Eurodiaconia members run programs that support young adults, this website can be useful for staff members or volunteers who would like tools to provide students or users with improved financial education skills. For those young adults struggling **to maintain a housing payment, stay off of the streets, and those that continue to make poor choices with their finances or are in debt**, the tools to download on this website in 23 different languages can be invaluable. Staff members can conduct lessons on these topics in fun, new and interactive ways that may help a young person grasp a financial topic better.

Many volunteers and staff members among our member organizations may not have time to focus on **consumer and financial education** and develop comprehensive lesson plans for the young adults they are supporting, which is why **the ready-made lesson plans** this website provides is a great tool for our members! This website does not require staff, teachers or volunteers to have any prior knowledge of consumer and financial education when seeking to use these materials in lesson plans, thus saving the time and energy of those working to support young people.

For many of our members who support **youth or adults that struggle with financial independence, security and staying out of debt**, addressing consumer education could be a first-step to success for them in understanding their role in society as a consumer and the way that their consumer choices affect their future and the future of the world around them.

### An Overview: What is the Consumer Classroom website?

The **Consumer Classroom** is an EU commission sponsored website located at [www.consumerclassroom.eu](http://www.consumerclassroom.eu) and was previously called the “Dolceta” website. Dolceta stood for, **“Development of Online Consumer Education Tools for Adults”**. The Consumer Classroom is an updated version of the Dolceta website and aims to promote consumer education and financial literacy among young Europeans (12-18 and 18+) all throughout the Union.

The website is designed to help teachers across the EU educate young adults on “consumer education” topics like **consuming responsibly, safely and sustainably, recognizing marketing and advertising techniques, and understanding health and nutritional labels correctly when purchasing products**.

From research done by the European Commission, it was found that most individuals are unaware on how their individual purchases and choices as a consumer can affect the environment, the economy and society as a whole.<sup>1</sup> In order to help the younger generation of Europeans stay out of unnecessary debt, contribute to the economy in a healthy way and protect the future of our environment, more “consumer education” needs to be taught all throughout the Union.

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<sup>1</sup> <http://www.consumerclassroom.eu/about/why-teach-consumer-education>



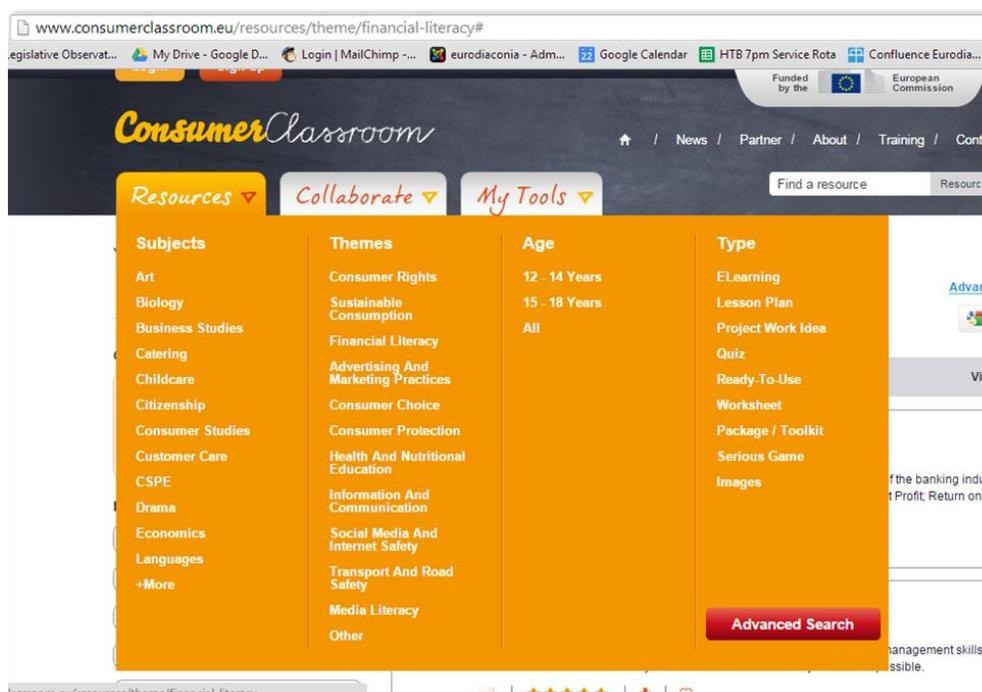
The website is financed by the European Commission and was created by the General Directorate of Health and Consumers. This website offers countless resources for teachers on how to conduct lesson plans specifically concerning consumer education topics. The website not only provides interactive tools for teachers to use in their lesson plans to educate students, but it also provides easy to understand material that explains these consumer education topics to educators. This way, teachers and volunteers can quickly learn about a topic in consumer education, easily choose a ready-to-use teaching resource for their lesson plan and then teach it right away to young adults!

## How can I navigate this website and what are some specific sections of this website that could be particularly useful?

This website offers important resources that can be easily used by staff members working with young adults seeking to improve their lives. First of all, the website offers ready-made lessons on consumer education that are specifically divided up in a number of different ways: by core education topics (**math, history, literature, art, science, etc.**), by themes (**consumer rights, financial literacy, advertising and marketing, etc.**), by target age groups and by methodologies of the lessons (**paper, online, games, quizzes, etc.**).

By offering lessons specifically designed for all of these different categories, the **Consumer Classroom** website can be used by virtually any teacher or student in Europe no matter what age group or topic they are wanting to focus on.

Below is a picture taken directly from the website that gives you an overview of all the different ways lessons are divided under the **“Resources”** tab:



In particular, the financial literacy section may be quite useful for our members as they seek to educate young people with financial independence. Once you click on this section under the **“Themes”** section of the **“Resources”** tab, you will see many different lessons that have been posted by teachers and educators all across Europe. In order to find the most useful lessons under a particular topic (the topic for this lesson search is **“financial literacy”**, but there are many others) sort the lessons by **“highest rated”**. Below, you will see a picture taken directly from **the Consumer Classroom** website showing you how to sort the lessons plans according to the **“highest rated”** lessons in that particular category.



Once you sort by “**highest rated**”, many different lessons will come up from that particular category that have been chosen as the most useful by the users of the website. Some of the lessons are online websites, some are quizzes, and some are Microsoft Word documents that can be printed out. Depending on what type of lesson a member wants to use, there are countless options listed on this page that a member can use to help teach a young adult.

The screenshot shows the search interface for 'Financial Literacy'. At the top, there are navigation tabs for 'Home', 'My Tools', and a search bar with the text 'Find a resource'. Below the search bar, the theme is 'Financial Literacy' and the results are sorted by 'Highest Rated'. Two results are visible:

- Result 1:** Author: Kronenberg Foundation, Format: Weblink. Title: Pierwszy Milion is a Serious Game developed to improve personal finance management skills of young consumers. The task is not easy - to save 1 Million Polish Zlotys as fast as possible. It has a 5-star rating and a 'Share' button.
- Result 2:** Author: F. Butler, J. Gottschau, S.A. Gunnlaugsdottir, S. Gudmundsdottir, M. Jepson, N. Melo, L. Petyrkova, M. O'Donoghue, S. Piscopo, G. Torkar, Format: Weblink, pdf. Title: Images and Objects, Active Methodology Toolkit #3: Financial Literacy, personal finance management. It has a 5-star rating and a 'Share' button.

As can be seen from the picture above, the language of each lesson plan depends on the native language of the person writing the lesson. For example, in this picture “**Pierwszy Million**” is a **Polish** game designed to improve personal finance skills of young consumers. This game is accessible online and in Polish. So for those wanting to teach financial literacy to young people in Poland, this game can be extremely useful.

## How can I find resources to use in my language or the language of the students I teach?

To find games, lesson plans, websites and other documents about a consumer education topic in your own language, or the language of the young adult you are teaching, do a “**narrow your results**” search on the side of the page pictured above and choose from one of the available languages.

Please see a picture below directly from the **Consumer Classroom** website depicting how to find lesson plans on a particular consumer education topic (like **financial literacy**, which is shown in the picture below) in a certain desired language.

You can also search on this bar for lessons designed for specific EU countries, for specific age groups of students, for lessons plans in a particular format and

The screenshot shows the 'Narrow your results' sidebar with various filters:

- Keyword search:** A search bar with a magnifying glass icon.
- Theme:** A list of themes with 'Financial Literacy (228)' selected.
- Subject:** A dropdown menu.
- Language:** A list of languages with 'English (78)' selected.
- Age:** A dropdown menu.
- Rating:** A dropdown menu.
- Format:** A dropdown menu.
- Country:** A dropdown menu.

On the right side of the sidebar, there are preview cards for search results, including 'First Million', 'Images and Objects, Active Methodology Toolkit #3: Financial Literacy, personal finance management', and 'Kako ravnati z denarjem'.



much more. This “**narrow your results**” search area can be extremely useful for ALL of our members that operate in different countries and languages across the continent. Use this tool to find lesson plans that are designed specifically for students in your own country!

## What can Eurodiaconia members do now?

1. We encourage you to **familiarize yourself** with **the Consumer Classroom** website, its resources, and lesson plans by going to the website itself, reading over this briefing and checking out other resources in the “**Further information and helpful links**” section of this document.
2. **Do a “narrow your results” search on a topic on the Consumer Classroom website** that you would like to know more about, specifying specifically which language you would like the lesson to be in, what age group it should specifically target and what kind of lesson it should be (i.e. educational website, online quiz/game, printable documents, etc.).
3. Use the different lesson plans available and **leave comments** on the website on how effective a lesson plan was with educating young adults on a particular subject.

## Further information and helpful links

- <http://www.consumerclassroom.eu/?referer=dolceta.eu> : The Consumer Classroom website
- <http://www.consumerclassroom.eu/training.html> : Training tools on the Consumer Classroom website, including a virtual “tour” of the website, explaining its key elements
- [http://ec.europa.eu/consumers/archive/empowerment/docs/Dolceta\\_project\\_en.pdf](http://ec.europa.eu/consumers/archive/empowerment/docs/Dolceta_project_en.pdf) : A helpful PowerPoint explaining the reasoning behind creating this website
- [http://europa.eu/rapid/press-release\\_IP-10-613\\_en.htm](http://europa.eu/rapid/press-release_IP-10-613_en.htm) : A Press Release from 2010 explaining the need for Consumer Education and Financial Literacy as responses to the financial crisis