



Economic and Consumer Literacy in European Schools

IO1 - State of Art on Economic and Consumer Literacy level of knowledge of students

NATIONAL REPORT

BULGARIA
St. Cyril and St. Methodius University of Veliko Tarnovo
College of pedagogy
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1. Introduction

Research investigating the state-of-the-art of economic and consumer literacy education in Bulgaria was undertaken by St. Cyril and St. Methodius University of Veliko Tarnovo, College of pedagogy in March and April 2021 to identify the level of knowledge amongst students aged 7 to 18 years and to determine the didactic and pedagogical preferences of teachers on the topic. It was also an opportunity for project partners to research the current educational strategies, statistics, policies, and programs addressed to the topic and identify two national best practice examples that could contribute to the future development of the ECOLES project, specifically IO2: Economic and Consumer literacy education material and Guidelines and IO3: ECOLES virtual consumer manager game. The results of both the desk research and field research processes are presented in this national report.

2. Results of Desk Research

In 2016, under the new Educational Law was included a new subject “Technology and Entrepreneurship”. The rethinking of the name in this case is associated with a paradigm shift in technology training, favoring students' performance, as well as targeted efforts to achieve the seventh key competence of the European Reference Framework "Initiative and Entrepreneurship". Technological training has not only practical but also emotional expression, so it must cultivate initiative, entrepreneurship and a positive attitude towards work. Linking the subject with the key competence initiative and entrepreneurship presupposes the shift of the emphasis from work according to instruction and model to creative activities for manifestation of the personally significant qualities initiative, entrepreneurship and responsibility; to the formation of a positive attitude towards labor, modern equipment and technology. The curriculum in technology and entrepreneurship is for 7-18 years old students and includes topics and activities through which the basic technological knowledge, skills and attitudes related to technological and economic literacy of students are acquired on a practical basis as an essential element of their general culture. The specificity of the subject brings to the fore the topics related to construction and modelling, making models and products according to instructions, sample and own idea from familiar materials. The set of technological knowledge and skills related to the practice of people and the life experience of students should contribute to the gradual development of modern key competencies. The development of various products aims to provoke students to activities through which they acquire knowledge, develop skills, build competencies in the techno sphere and economics and cultivate qualities in the context of entrepreneurial culture. It includes a wide variety of topics and activities, through which on a practical basis the basic knowledge, skills and attitudes related to the technological and economic literacy of students are acquired as an essential element of their general culture.

In this sense, the planning of activities is not only associated with the selection of the product, but above all with the ability to choose the most appropriate materials for its



manufacture, the most appropriate technology, the most appropriate design to solve a technical problem and not last place in the most appropriate environment in which each student to be active and achieve a satisfactory result. The goals of sustainable development require attention to determine the consequences of the use of certain materials for the manufacture of the product. The change of the concept for the subject is related to the emphasis on the new topics, Technology and Safety, Technology, Initiative and Entrepreneurship, which are not included in the current textbooks. The realization of these topics can be done in a specific practical activity or through projects, without having to adhere to the lesson articles of existing textbooks. In order to achieve the key competence, initiative and entrepreneurship, it is essential for students to be involved in the search for different solutions for originality, uniqueness of the product, in discussing opportunities to promote the product or to include it in charitable causes. The new ideas of the curriculum imply a change in the way of assessing the learning outcomes, so as to take into account the individual progress of each student in terms of demonstrated abilities to generate ideas and put ideas into action. At the same time, it is necessary for the assessment to stimulate the individual possibilities of the student and his satisfaction with each concrete result, with the success in general. Conducting personality-oriented training in this subject requires providing the student with an opportunity for self-assessment of the activity and its result in relation to the selected goals.

In this regard, the training is aimed at expanding technological and entrepreneurial competence, as well as the formation of skills to establish suitability for a profession. The aim is:

- expanding the acquired knowledge of market interaction in the cycle of economic activity by including the role of the state;
- formation of entrepreneurial and technological culture and readiness for acquiring economic knowledge;
- formation of skills and habits for structuring the acquired economic knowledge when choosing a career.

The learning content is structured in areas of competence:

1. Profession and career
2. Market economy
3. Entrepreneurial process
4. Technology
5. Entrepreneurial initiative

Leading approaches are: modular-integrative; learning by doing; experiential learning web-based learning.

The practical work is related to research and acquaintance with the means and subject of work of professions, which include management and control of machines and equipment



from place and remote. Students use a variety of sources to develop a competency model of behavior related to career and career choices. In the generalized topic "Market Economy" the main emphasis is on deepening and expanding economic knowledge about how society organizes its economy and the role of the enterprise as a specific business unit. The practical activity - implementation of specific studies, analysis and processing of results, supports the acquisition of competencies for making informed decisions. Students are given the opportunity to work independently with different sources of information, stimulating critical thinking and presentation skills. In a generalized topic e.g. "Entrepreneurship process" focuses on the place of entrepreneurship in the conditions of free business initiative, the market environment with analysis of competition and consumers, financial markets as part of resource markets, and possible interactions with trade unions. Leading place is occupied by teamwork for the development and implementation of projects, as well as their presentation. The teacher stimulates an innovative approach to solving practical tasks, as well as the ability to plan and manage projects. In the generalized topic "Technologies" the emphasis is on the skills for establishing the advantages and disadvantages of the forms for organization of the production process. Activities in which accessible software products for computer modeling are applied are stimulated. An attitude towards the benefits of energy efficiency and waste-free technologies for health, safety, environmental protection and sustainable development is being formed. In the generalized topic "Entrepreneurial initiative" the main emphasis is on the skills to analyze business ideas and to find the winners for creating a new business, to organize and effectively manage a company with a specific subject of activity. The practical work is related to the acquisition of knowledge and skills related to teamwork, touching the real problems of the entrepreneur and the development of activity and entrepreneurial behavior.



3. Best Practice from (Insert Country)

General information		
Title of the practice	Together FOR and With Teo - the power of the campaign	
Does this practice come from an Erasmus+ project	<i>Not applicable</i>	<i>Not applicable</i>
Location of the practice	Country	<i>Bulgaria</i>
Detailed description		
Detailed information on the practice	<p>Teodor is a student in the 9th grade (15-16years old) of school in the town of H. He has been with his classmates since the 1st grade. The boy is very curious and easily does the learning activity. He has a strong interest in the field of physics and information technology and wants to continue his education in this field. The current school year is very important for him in connection with the successful completion of the basic stage of education and because of the upcoming application in the desired profiled class. A few months ago, in connection with a seemingly insignificant malaise, Theo underwent medical tests to determine that the boy was suffering from a rare autoimmune disease that affected the functioning of some of the major organs. Maintenance medications, as well as treatment abroad, which gives hope for dealing with the disease, are very expensive and cannot be afforded by the boy's family. Theo's students, who love him very much, decide to organize a fundraising campaign to support the treatment and contribute to its full recovery Children are aware that for a campaign to be successful, it must be different from many similar causes. As a first step, a class discussion was organized with the participation of all of Theo's classmates and the class teacher to discuss ideas and suggestions for the campaign. The general opinion is that the campaign should be a series of different initiatives to take place during the school year, and not a one-time act.</p>	
Timescale (start/end date)	<i>Last school year</i>	
Evidence of success (results achieved)	<p>Solution:</p> <p>activities targeted at different target groups for fundraising:</p> <ul style="list-style-type: none"> - Popularization of the idea among the other seventh grades in order to organize joint initiatives - making products and souvenirs. - Production in the classes of technology and entrepreneurship and the classes of fine arts of products (Christmas cards, Christmas 	



	<p>souvenirs, martenitsas, etc.) to be sold at improvised bazaars on the eve of the respective holidays.</p> <ul style="list-style-type: none"> - With the assistance of the pedagogical advisor - organizing a charity concert-performance on November 13 (World Day of Kindness) with the participation of various school groups and talented students from all over the school. Making invitations for parents, as well as invitations for representatives of various local institutions, organizations and companies with brief information about the purpose of the concert-performance. - With the assistance of the school management and the physical education teacher - organizing a sports holiday in April - football tournament and other team games with the participation of teams from all schools in the town of H. - With the assistance of the class teacher and parents' representatives - negotiations with local companies and brands to advertise their company logos and brands during sporting events against sponsorship (in the form of funding for Theo). <p>Next step: implementation of the planned activities during the school year.</p> <p>Result:</p> <ul style="list-style-type: none"> - With the joint efforts of all seventh graders, enough cards, souvenirs and martenitsas were made, which were sold on the eve of Christmas and Baba Marta in pavilions of students, teachers and parents located in the school lobby and in the school yard. The total amount collected from the sale is BGN 215.50. - In November a concert-performance was organized with many individual and group performances of young and old students from the school. Parents wishing to enjoy the talent of the performers, as well as representatives of the invited public organizations pay an entrance fee of 2 levs. A donation box is placed separately in the lobby of the hall. The total amount collected from the concert amounts to BGN 635. - In April, a football tournament was organized between teams from different age groups of schools in the city of H. The tournament was accompanied by many sports games and entertainment, with the participation of cheerleaders. During the tournament, the teams wear T-shirts with brands of different companies, around the fields are also banners with company logos and trademarks. The companies have provided sponsorship for the provided advertising space, the total amount being BGN 860. In addition, two of the sponsoring companies have decided to provide financial assistance to Teo in the total amount of BGN 700.
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	The total amount collected for Teo by his classmates through a number of initiatives implemented by them - BGN 2,410.50.
Potential for learning or transfer to ECOLES	The practice shows how to create a carrying community of stakeholders about things that happen to people, regardless of their age. The sooner people understand the power of the campaign and its main points, the more it is assumed that the people of tomorrow will be able to uphold the democratic principles of solidarity, freedom, the right to choose.
Further information	<i>Not applicable</i>

General information		
Title of the practice	Outdoor digital classroom	
Does this practice come from an Erasmus+ project	<i>Not applicable</i>	<i>Not applicable</i>
Location of the practice	Country	<i>Bulgaria</i>
Detailed description		
Detailed information on the practice	<p>In the Computer modelling class, the students from 4 grade (10 years old) in one school and their teacher talk about the advantages of modern digital technologies in education, especially in situations where distance learning has to be conducted. Listening to and participating in an interesting conversation about the different types of digital devices and their capabilities, Georgi asks the teacher if it is possible for the outdoor classroom to be equipped with the necessary devices to be even more attractive for learning. The outdoor classroom is the only separate space in a remote part of the large school yard, which is isolated from noise, covered and resembles a classroom - with a whiteboard, nice tables and chairs for students, a place for the teacher. In suitable meteorological weather, the students from the primary school stage spend their afternoon classes and their self-preparation in the open-air classroom. What is different from the classroom in the school building is the lack of an interactive whiteboard, a</p>	

	<p>computer and a multimedia projector connected to it. To Georgi's question, the teacher answered that there are enough suitable devices on the market that are portable and suitable for use in different places - e.g. mobile interactive whiteboard.</p> <p>In the Technology and Entrepreneurship class, students again raise the topic of the outdoor classroom and its equipment with an interactive whiteboard. The teacher of Technology and Entrepreneurship, who is also a class teacher in grade 4b, says that this idea is feasible provided that appropriate opportunities are found to provide the necessary funds to purchase the devices. By drawing students' attention to issues they have already discussed in Technology and Entrepreneurship classes - budgeting, allocating funds, raising funds for causes - the teacher encourages them to think and come up with a general proposal for the realization of their idea.</p> <p>The students divide among themselves the tasks related to the preparation of the proposal. After researching on various sites information about the necessary devices and their prices, the students from 4b class summarize that the equipment of the outdoor classroom requires: one laptop (approximate price BGN 750), one mobile interactive whiteboard (approximate price BGN 650), one multimedia projector (approximate price BGN 700), connecting cables and network devices (approximate price BGN 200). Total funds needed: BGN 2,200. The students discuss and select the activities through which the campaign will be implemented.</p>
<p>Timescale (start/end date)</p>	<p><i>Last school year</i></p>
<p>Evidence of success (results achieved)</p>	<p>In the Technology and Entrepreneurship class, they present their plan: Required funds: BGN 2,300.</p> <p>Activities and participants for the implementation of the fundraising campaign:</p> <ul style="list-style-type: none"> - Presentation of the idea of the school management in order to provide support in the implementation of the campaign - Presentation of the idea to the parents at a special parent meeting in order to provide logistical support and participation in some of the activities - Organizing and conducting a concert-performance of the young talents of the school. With the assistance of the class teachers of the primary classes and the pedagogical advisor, talented students - singers, musicians, dancers are included in the performance. The students from the fourth grades in the classes in Technology and



	<p>Entrepreneurship have personally made invitations to the parents and to some public organizations. The concert-performance of the young talents has a ticket worth 5 leva.</p> <ul style="list-style-type: none"> - Organizing a charity auction. The idea of the fourth graders is to send letters of invitation to participate in the auction to famous artists from Veliko Tarnovo - artists, sculptors, as well as celebrities to submit their works for the auction. With the assistance of the class teacher and some of the parents, invitation letters were prepared and sent, in which information was provided for the purpose of the campaign and specifically for the purpose of the tender. Information about the auction was published on the school's website, on the FB page, as well as invitations were sent to the parents. <p>Results:</p> <ul style="list-style-type: none"> - A concert-performance of the young talents, which was a great success. Extreme interest from parents has been reported. The total amount collected from the entrance tickets is BGN 860. - Charity auction. The invitation of the students from 4b grade was accepted by almost everyone to whom it was sent. 9 paintings, 3 icons, 6 small sculptures, 12 works of applied art - panels and souvenirs of various natural materials were sent or brought to the auction personally by their authors. Dimitar Berbatov, who is currently part of the coaching staff of Etar Football Club, personally joined the tender. He provided a soccer ball and a T-shirt with his signature. The famous singer Mihaela Fileva also took part in the auction, providing props used in the video for one of her most popular songs. The auction passed with very high interest from both parents and many guests who learned about it on social networks. The total amount of the sold exhibits amounts to BGN 1,645. <p>Total funds raised from the campaign: BGN 2 505</p>
<p>Potential for learning or transfer to ECOLES</p>	<p>The practice provides an opportunity to apply the knowledge gained in school on how digital technologies can become an occasion to organize campaigns on this topic. This practice can be applied to any initiative, being organized in the right way and involving the right and famous people. Thus, on the basis of publicity, many problems of the school related to the use of various resources can be solved.</p>
<p>Further information</p>	<p><i>Not applicable</i></p>



4. Results of the Teachers Survey

Please include a short summary (3 – 4 lines) to explain how the survey was implemented in your country and the number of teachers reached.

In the survey participated 20 teachers from four Bulgarian schools as two primary schools (from 6-10 years old) and two schools from lower secondary education (from 11-18 years old). All these teachers filled in questionnaires for the opportunity to increase their knowledge on teaching and training related teaching of topics from the area of consumer education and financial literacy skills for students.

Results of the survey per question:

1. How interested were teachers in learning more about consumer education and financial literacy skills for students?

Most of 80 % of the teachers are very interested in increasing their teaching knowledge and skills of the subject: consumer education and financial literacy skills for students. The remaining percentage of respondents are less interested in the subject.

2. Identify the topics to be included on the subject of consumer education and financial literacy (list and rank according to priority identified by the teachers)

In the table are arranged the topics which have to be included on the subject of education and financial literacy of consumers by priority identified by teachers:

	Topics	Number of teachers choose the topics
1	Digital skills – online purchases, online safety, online dangers	15
2	Product Safety	14
3	Consumer rights	13
4	Basic protections under law	13
5	Personal and household budgets	12
6	Media Literacy – understanding information in multi-media formats.	12
7	Personal Responsibility	12
8	Basic banking	11
9	Using credit	10
10	Savings	10
11	Influence of marketing and media at the individual and social levels	10
12	Technology and entrepreneurship	10
13	Life skills and life choices	9
14	Sustainable Consumption	8



15	Methods and strategies of consumer communications by businesses	6
16	Other: Franchise	1

3. Describe the preferences expressed for how learning content could be presented and the preferred length of time (combine results from Questions 3 and 4):

The next table presents the preferences of the teachers expressed for how learning content could be presented:

The preferences for how learning content could be presented	Number of teachers choose for the way to teach learning content
1. Video based resources with activity sheets.	15
2. Computer-based or gamified activities for students	13
3. Workshop sessions with a full range of materials	13
4. Lesson plans and activity sheets for face-to-face delivery	8
5. Social media activities, awareness raising campaigns, and collaborative forums.	4
6. Other - combined	1

The preferred time period for which each activity should continue to be suitable for class teaching is between 30 to 45 minutes according to 60% of the surveyed teachers. Only 30% of teachers think that time should be less than 30 minutes. The remaining 10% vote for 45-60 minutes.

4. Identify the curriculum subjects that most closely align to the topic of consumer education and financial literacy in your schools:

According to teacher's opinion, the curriculum subjects that most closely align to the topic of consumer education and financial literacy in Bulgarian schools are Geography, Economics and Maths. Other curriculum subjects, closely align to the topic of consumer education and financial literacy in Bulgarian school are Bulgarian and Literature language, Fine Arts, Business Communication.



5. Results of the Student Survey

Please include a short summary (3 – 4 lines) to explain how the survey was implemented in your country and the number and ages of students reached.

In the survey participated 35 students from two Bulgarian schools as one primary school and the other school from lower secondary education. 20 students are younger age group from 7 to 10 years old, which study in primary school and the other 15 students - 11-18 years old - learn in secondary school. All these students filled in questionnaires about four key headings: personal (and household) finances, consumer rights and responsibilities, sustainable consumption (product safety), online safety.

5.1 Student Responses (7 and 10 years old):

Please summarise the results under the four key headings:

1. Personal (and household) finances

The survey finds that students in this age group (7-10 years old) know about their personal finances. All children know how to save money. The following table reflects the answers to individual questions.

Questions	Answers	Student Responses
1. You check the change in your pocket and find lots of 1c, 2c, 5c coins. Do you:	Make sure you spend them the next chance you get.	0
	Throw them away because they are worth very little.	0
	Save them in a money box.	20
2. You get your weekly pocket money. Do you:	Spend it straight away.	0
	Spread it out over the week.	13
	Spend what you need and save the rest	7
3. You buy chocolate and when you go out of the shop you notice that your change is 50c short. Do you:	Leave it until the next time you go into the shop and ask for your missing change.	2
	Go straight back in and ask for the 50c.	16
	Eat your chocolate, forget about the 50c.	2



2. Consumer rights and responsibilities

The survey finds that students in this age group (7-10 years old) know their rights and responsibilities as buyers. All children are of the opinion that the store must receive a receipt for his purchases. The following table reflects the answers to individual questions:

Questions	Answers	Student Responses
1. All consumers have rights when buying new goods/services from a business.	True	15
	False	0
	Unsure	5
2. A shop must always give you a receipt when you buy goods or services. Please choose whether this statement is:	True	20
	False	0
	Unsure	0
3. You get a present for your birthday, but you do not like it. Should you:	Take it back to the shop and demand a full refund.	1
	Take it back to the shop with the gift receipt and ask if it is possible to exchange it for something else.	14
	Give the present to someone else	5

3. Sustainable Consumption (Product Safety)

Questions	Answers	Student Responses
1. Which of the following is NOT an example of sustainable living?	Avoid buying “Funny Fruit”. These fruits and vegetables should be thrown out because their size, shape, and/or colour are not right.	2
	Get a rug. Carpets and rugs keep your house warm and your thermostat low.	5
	Take short showers. Bathtubs require gallons more water than a 5 to 10-minute shower.	13
2. How much produced groceries get thrown away every year?	None	3
	33%	10
	50%	5
	75%	2
3. Which of the following makes up the biggest part of the water usage in your house?	Flushing the toilet	0
	Watering plants	0
	Bathing and showering	13
	Drinking and cooking	7



4. Online Safety

The survey finds that students in this age group are familiar with the concept of online safety. Also know that it is not right to buy applications and online games without permission from their parents. The next table shows the answers to individual questions about online safety:

Questions	Answers	Student Responses
1. To keep safe online, what information should you NOT post online? (tick all that apply)	Your full name	8
	What you had for dinner	6
	Where you live	19
	Which school you go	16
	Passwords	15
	A cartoon image as a profile picture instead of a photo	9
2. How old do you have to be to use these sites and games? Facebook, Instagram, Snapchat, WhatsApp:	8 years old	0
	10 years old	1
	12 years old	8
	13 years old	11
3. Is it ok to buy games or apps online without asking the permission of an adult?	Yes	0
	No	20
	Don't know	0

5. 2 Student Responses (11 - 18 years old):

Please summarise the results under the four key headings:

In the survey participated 15 students (11-18 years old) learn in secondary school. All these students filled in questionnaires about four key headings: personal (and household) finances, consumer rights and responsibilities, sustainable consumption (product safety), online safety.

1. Personal (and household) finances

The survey finds that students in this age group (11-18 years) know about their personal finances. Most of the students know how to save money. The following table reflects the answers to individual questions about personal (and household) finances:

Questions	Answers	Student Responses
1. You get money for your birthday. Do you:	Head for the shops with your money	0
	Think about what you want/need and spend the money on those things.	6
	Buy yourself one thing as a treat and save anything that is left.	5
	Save it all, you have big plans for that money in the future.	3



2. You or your family get a text from the mobile phone company to say that their prices are increasing. Do you:	Reduce the amount of texts and calls you make.	3
	Look around for a better deal.	3
	Ignore it because you mainly send texts and that is cheap.	9
3. You see something you like at a discounted price in the sales. Do you:	Buy it - you are saving by buying it.	5
	Stop and think. Do I need it? Can I afford it?	10
	Get one for yourself and one for a friend, it is a bargain after all.	0
	Talk yourself out of buying it.	0

2. Consumer rights and responsibilities

The survey finds that students in this age group (11-18 years) know their rights and responsibilities as consumers. The following table reflects the answers to individual questions:

Questions	Answers	Student Responses
1. You buy a pair of shoes but decide they do not suit you at all. Yesterday you noticed the same shoes are now on sale. Should you:	Take the shoes back to the shop and ask for a refund of the sale price.	0
	Take the shoes back to the shop and demand a full refund of the pre-sale price.	2
	Check with the shop their returns policy.	13
2. You buy a new laptop. It works for a week then you experience problems turning it on. You return it to the shop, where you are asked to pay €50 to get it fixed. Do you think this is right?	True	2
	False	13
	Unsure	0
3. You buy a top and later notice a hole in it. You take it back to the shop, but the staff just point at a sign saying 'No refund or exchanges'. Is this right?	Yes	3
	No	9
	Unsure	3

3. Sustainable Consumption (Product Safety)

Questions	Answers	Student Responses
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1. How much water is needed to produce one pair of jeans?	100 litres	1
	500 litres	10
	5,000 litres	4
	12,000 litres	0
2. Which of the following options are NOT sustainable?	Buying unpackaged groceries and avoiding packaged products.	5
	Using electronic devices until the end of their lifespan.	4
	Buying only the newest and cheapest clothes.	3
	Swapping or giving away unwanted clothes.	3
3. Considering the waste in the production chain of groceries, how much food is thrown away in Europe per capita each year?	280-300 kg	1
	320-350 kg	4
	410-430 kg	3
	480-500 kg	7

4. Online Safety

Students in this age group (11-18 years old) believe that the recommended deadline of products purchased online is 14 days. The price is most likely to influence their decision for online shopping according to 67% of students. The most variety in students' answers is observed in sharing their contact information online and sign up for emails alerts from their favourite brands to receive information about sales and promotions.

Questions	Answers	Student Responses
1. How long is the cooling-off period when buying items online:	14 days	12
	A week	1
	There is none	1
	3 days	1
2. When shopping online, what is most likely to influence your decision:	Price	10
	Brand	3
	Friend's recommendation	2
	Packaging	0
	Social media advertising or Influencers	0
3. How likely are you to share your contact information online and sign up for emails alerts from your favourite brands to receive information about sales and promotions?	Blogger/vlogger endorsement	0
	Extremely unlikely	3
	Unlikely	4
	Don't Know	1
	Likely	3
Extremely likely	4	



6. Recommendations for the development of IO2 and IO3 in your country

In the end we can summarise that the research realizes its role. On the base of the data, we can say that the activities under IO2 and IO3 are very realistic and very welcome for most of the teachers does not from which level of educational system they are. Furthermore, some of the difficulties teachers can improve in their concrete work with students not only under the project but and after.

