



Economic and Consumer Literacy in European Schools

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

GREECE – NATIONAL REPORT

KEPKA – Consumers' Protection Center - Greece
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1. Introduction

Research investigating the state-of-the-art of economic and consumer literacy education in Greece was undertaken by KEPKA – Consumers’ Protection Center 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 programmes 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

2.1 Profile of the consumer education statistics amongst school-aged children and young people in Greece

Consumer education is part of the Health Education Program of the Primary and Secondary education in Greece according to [Law 2817/2000](#) (Article 7). Schools decide before the beginning of every school year if they want to participate in the Health Education Program the following year. They have to submit an implementation plan to the Primary and Secondary Education Directorate with details the to which topics they are willing to cover. Topics can be: health, nutrition, addictive substances, traffic education and road safety, consumer education, financial literacy, environmental protection, sustainability etc. The implementation is accomplished interdisciplinary in different topics of the formal curriculum such as mathematics, home economics, languages, etc. [Guidelines](#) on the submission and the execution of the implementation plans are provided to teachers by the Primary and Secondary Education Directorate.

At the end of the school year the schools that participated in the Health Education Program submit the educational material produced for future use to the Primary and Secondary Education Directorate. Educational material available for consumer education and financial



literacy is extremely rare, not updated and limited. According to the Primary and Secondary Education Directorate teachers tend to choose health and nutrition as main topics to be covered due to the fact that these topics dispose more educational material.

The Primary and Secondary Education Directorate do not dispose statistics related to the topic of consumer education and on how it is implemented at schools.

2.2 The current educational strategies, policies, and programmes for promoting consumer education and financial literacy skills amongst school-aged children and young people

Two main initiatives during the last 10 years promoted and raised awareness on consumer education and financial literacy skills amongst school-aged children and young people:

- **Active Citizen Year 2013 – 2014:** Schools all over Greece were asked to cover [numerous subjects](#) related to Active Citizen Priority such as personal relationships, mental health, human rights, democracy, health and nutrition, consumer education, health and literature, traffic education and road safety, accident prevention and first aid, prevention and response to force majeure, preventing the use of addictive substances, preventive medicine, quality of life (health and environment), health in history and art, health in sports, mass media and internet, volunteerism. Teachers and schools could choose the topic they wanted to analyse to their students. Teachers that chose consumer education could focus on one of the following subjects: consumers' rights and safety, young consumers' challenges, financial literacy, advertising and mass media, nutrition for children and how nutrition is influenced by advertising and marketing. Teachers didn't receive educational material to help them cover the topics related to consumers' education. Teachers should find and create material related to this subject by themselves. The Ministry of Education and Religious Affairs neither disposes any educational material produced by teachers during this year nor any consumer education statistics.



- **Information and Awareness on Human Rights Week 2018-2019:** Schools of Secondary Education all over Greece were asked to participate in “Information and Awareness Raising on Human Rights” Week 2018-2019. The topics covered were: nutrition and quality of life, traffic education and road safety, preventing the use of addictive substances, gender identities and respect for other citizens. Consumer education was included in the topic nutrition and quality of life. [Educational material](#) produced for teachers by the Institute of Educational Policy includes [material related to advertising only](#). Teachers who wanted to cover more issues on consumer education had to find and create education material on their own. The Ministry of Education and Religious Affairs does not dispose any consumer education statistics.

2.4 Current challenges or gaps in provision:

Our long lasting experience in the consumer education shows that consumer education and financial literacy in Greece is not a priority of our educational system. The recent research conducted in the framework of Ecoles project validated our opinion on the situation. Challenges and gaps that need to be addressed by the Ecoles project are:

- Creation of educational material that can be used by teachers in classrooms. Material should be easy to use by teachers. Material must include activities that will engage teachers and students in the consumer education and raise awareness. The material should be interactive and experience gathering (eg visit a supermarket) so that students are trained to cope with everyday situations implementing their rights as consumers.
- Creation of guidelines for teachers on how they can make the best out of the material. Teachers do not feel confident to address consumer education because they do not dispose educational material and knowledge to support the educational process.
- Dissemination of the material to all the Primary and Secondary Education Directorates in Greece and more specifically to the Departments responsible for the Health



Education Program. This way we will ensure that teachers are aware of the produced material.

- Promote intellectual output 2 and 3 (material, guidelines and virtual consumer manager game) to teachers and students all over Greece.

2.5 Skills validation systems and processes

NQF does not certify skills gained by school-aged children and young people (7 to 18 years) in Greece as these are skills provided by the primary and secondary obligatory education only. Educational material designed for this target group (7 to 18 years) must be submitted to the [Institute of Educational Policy](#) and approved by the Ministry of Education and Religious Affairs in order to be used in classrooms. Submission of the educational material can be done as described in the "[Guide to approval to educational material](#)". After the submission of the education material the Institute of Educational Policy issues an evaluation. The evaluation concerns only one school year. Applicants should always follow the procedure described on the website of the Institute of Educational Policy.



3. Best Practice from Greece

General information		
Title of the practice	<i>Safer Internet</i>	
Does this practice come from an Erasmus+ project	<i>No</i>	
Location of the practice	Country	<i>Greece</i>
Detailed description		
Detailed information on the practice	<p>The Greek Awareness Centre Saferinternet.gr and the homonymous Internet safety campaign are conducted in Greece since 2004. The main goals of Saferinternet.gr campaign are to:</p> <ul style="list-style-type: none"> • Protect minors from illegal and harmful content, contacts and conduct as far as Internet and other online technologies are concerned. • Create awareness and educate parents about the ways they can protect themselves and they can protect their children from the potential dangers lying in the improper use of online technologies, like the Internet and the mobile phone. • Promote the positive aspects of the online technologies as valuable tools for enhancing the quality of our daily life. • Educate teachers about the safe use of the Internet, ensuring that they are aware of both benefits and risks, with the scope to create multiplier-effect actions within the classroom. • Encourage dialogue between minors and parents on proper online technologies use and safety issues, promote online safety and critical thinking. • Support (grand-) parents, educators as well as minors with appropriate awareness and informative material. <p>For the implementation of the above goals, the Greek Awareness Centre is implementing a variety of awareness activities, such as informative seminars towards the wider public, train-the-trainers workshops for educators, promotion of issues concerning Internet</p>	



	<p>safety to the mass media, creation of polymorphic online and print material, and TV and radio campaigns. The Awareness Centre collaborates with representatives from the government, the online technologies industry, as well as NGOs in Greece and abroad, which have as primary goal the provision of a safer online environment.</p> <p>Saferinternet.gr has been the national representative for Greece of the Insafe Network of Safer Internet Awareness Centres, with 30 members across Europe and Russia.</p>
Timescale (start/end date)	2004 until today
Evidence of success (results achieved)	<p>The project has been recognized by the European Evens Foundation (as the only project from Greece) as one of the most inspiring and best practices in Europe that promotes digital literacy, helping children discover basic internet safety rules, while highlighting ways that enable parents and grandparents to play an active role in their children's activities and guide them in a safe, ethical and constructive navigation.</p> <p>In this context, the project was included in the Foundation's special edition "Media Literacy in Europe: Inspiring ways to involve parents", along with 11 other outstanding projects from other European countries.</p>
Potential for learning or transfer to ECOLES	<p>Experts have created informational material for students, for teachers and for parents in many different forms such as booklets, manuals, lesson plans, board games, applications for mobile, videos, posters, crafts, webinars etc that can inspire ECOLE partners to create their educational material.</p>
Further information	<p>https://www.saferinternet.gr</p>



General information		
Title of the practice	Cyberkid	
Does this practice come from an Erasmus+ project	No	
Location of the practice	Country	Greece
Detailed description		
Detailed information on the practice	<p>Cyberkid is an initiative of the Ministry of Citizen Protection and the Hellenic Police, implemented by the Cybercrime Prosecution Directorate, in the context of informing and raising awareness of children up to 18 years old, as well as of their parents about internet security. Cyberkid aims to safely familiarize the public with the new technologies and in particular with the internet.</p> <p>The purpose of creating Cyberkid is to promote the positive aspects of the internet, such as finding useful information and entertainment. A parallel goal is to inform people about the possible dangers that are hidden. Parents can visit CyberKid with their children, have fun and learn how to navigate safely. Cyberkid is available in application form for iOS, Android and Windows.</p>	
Timescale (start/end date)	2014 until today	
Evidence of success (results achieved)	<p><i>Award in the category "Social Responsibility Excellence" in the e-BIZZ AWARDS 2015 that were held during the 4th Conference "e-Business World"</i></p> <p><i>Award in the category "Extroverted Information Systems & Internet Applications / Services" in the Business IT (BITE) Excellence Awards 2015</i></p> <p><i>Golden Award in the category "Mobile Non – Profit Services" in Mobile Excellence Awards 2015</i></p> <p><i>Golden Award in the category "Best Social and Economic Development App" in Mobility Forum & Apps Awards 2015</i></p>	
Potential for learning or transfer to ECOLES	<p><i>Cyberkid includes updated and young consumer friendly content for age groups: 6-10, 11-14, 15-18 years old, parents and teachers. The content</i></p>	

	<i>is available in many different formats: video, children book, comic book, application, games, etc.</i>
Further information	https://www.cyberkid.gov.gr/



4. Results of the Teachers Survey

The survey was conducted through an online questionnaire created by The Rural Hub and translated and adapted by KEPKA (https://bit.ly/ecole_teachers). Google Forms was the main tool to collect responses. 15 teachers were asked to provide their answers to the questionnaire. Teachers that have provided their feedback are cooperating with KEPKA on consumers' education issues. Responses were provided to the questionnaire during 11/3/2021 until 19/3/2021. The results of the survey are presented under the four key subjects below.

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

More than 46,7% are interested in learning more about consumer education and financial literacy for students. In details:

- Very interested: 26,7%
- Somewhat Interested: 20%
- Neutral: 40%
- Not very interested: 13,3%
- Not at all interested: 0%

Identify the topics to be included on the subject of consumer education and financial literacy.

The main topics that teachers wanted to be included in consumer education and financial literacy were: consumers' rights, sustainable consumption, digital skills, personal and house hold budgets and product safety. In details:

- Consumer rights: 86,7%
- Sustainable Consumption: 86,7%
- Digital skills – online purchases, online safety, online dangers: 86,7%
- Personal and household budgets: 73,3%
- Product safety: 66,7%
- Influence of marketing and media at the individual and social levels: 60%
- Savings: 53,3%
- Life skills and life choices: 53,3%



- Personal responsibility: 53,3%
- Media Literacy – understanding information in multi-media formats: 40%
- Methods and strategies of consumer communications by businesses: 40%
- Technology and entrepreneurship: 26,7%
- Basic protections under law: 13,3%
- Using credit: 13,3%
- Basic banking: 6,7%

Describe the preferences expressed for how learning content could be presented and the preferred length of time:

Teachers prefer the learning content to be made available to them in the form of computer based or gamified activities for students and in the form of lesson plans with activity sheets for face to face delivery. In details:

- Lesson plans and activity sheets for face-to-face delivery: 73,3%
- Computer-based or gamified activities for students: 80%
- Workshop sessions with a full range of materials: 40%
- Social media activities, awareness raising campaigns, and collaborative forums: 20%
- Video based resources with activity sheets: 46,7%

66,7% of the teachers prefer each activity to last 30 to 45 minutes and 33,3% prefer each activity to last less than 30 minutes for classroom teaching.

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

Teachers identified social studies and the subject of home economics as the most closely aligned to consumer education and financial literacy. In details:

- Social studies: 86,7%
- Home economics: 86,7%
- Environmental studies: 46,7%
- Communication and media studies: 26,7%
- Civic and citizenship: 26,7%



- Maths: 20%
- IT: 13,3%
- Technology: 13,3%
- Other: 13,3%

5. Results of the Student Survey

The survey was conducted through an online questionnaire for students aged 7 to 12 years old and through an online questionnaire for students aged 13 to 18 years old. Both questionnaires were created by The Rural Hub, translated by Enoros and adapted by KEPKA (http://bit.ly/ecoles_students13-18 and https://bit.ly/ecoles_students7-12). Google Forms was the main tool to collect responses. Parents were asked to cooperate with their kids and provide answers to the questionnaire. Parents are members of KEPKA and have kids belonging to the specific age group. 55 responses were provided to the questionnaire during 14/3/2021 until 21/3/2021. The results of the survey are presented under the four key subjects below.

5. 1 Student Responses (younger age group for example 7 and 12 years):

1. Personal (and household) finances

Young consumers tend to value their money and spend them in a responsible and efficient way. Some indicative results are the following:

- 78,9% of students save 1c, 2c and 5c coins in a money box.
- 78,9% of students spend part of their weekly allowance to buy things they need and save the rest.
- 65,9% of students ask to get the right change after paying for their purchase.

2. Consumer rights and responsibilities

Young consumers seem to be somehow informed on their basic rights. Some indicative results are the following:

- 76,3% of students know that they have rights when they buy a product or a service.



- 94,7% of students know that a shop should always provide them with a receipt for their purchase.
- 86,8% of students know that changing a product purchased in a shop is a matter of merchants' policies.

3. Sustainable Consumption (Product Safety)

Young consumers seem to be a bit confused on sustainable consumption issues. Some indicative results are the following:

- 55,3% of students know that avoiding funny shaped fruits and vegetables is not very sustainable.
- 63,2% of students believe that their family wastes more than necessary water in the shower and the bath.
- 28,9% of students believe that taking short showers instead of long baths in a bathtub full of water is not very sustainable.

4. Online Safety

Young consumers seem to be somehow informed on their basic rights. In details:

- 57,9% of students believe that they should be 16 years old in order to use sites such as facebook, instagram, snapchat etc.
- 28,9% of students believe that they should be 13 years old in order to use sites such as facebook, instagram, snapchat etc.
- 89,5% of students believe that they should not share their school's address in social media.
- 94,7% of students believe that they should not share their home's address in social media.
- All students believe that it is not ok to buy games online without asking the permission of an adult.



5. 2 Student Responses (older age group for example 12 and 18 years):

1. Personal (and household) finances

Young consumers will spend money received as a gift buying goods and services they need (17,6%) while others (47,1%) will save them. A few students (5,9%) will spend immediately all money received without second thoughts.

In the probable scenario of a price increase in telecommunication cost, 11,8% will pay no attention to the increase and go on the service as before while 70,6% will search for a better offer. Their behavior in sales is quite efficient since 64,7% will think twice before buying a product that is offered at a much lower price. 17,6% will buy immediately a product offered at a much lower price without thinking twice If they needed this product.

2. Consumer rights and responsibilities

The right of withdrawal often trouble consumers and young consumers seem not to be an exception. Young consumers seem to ignore that the right of withdrawal is valid only for online. 11,8% of students will ask for a refund for products they purchased at a conventional shop because they have changed their mind on it regardless of the shops' policies. 23,5% will ask to be refunded for the initial price of the product without taking into account that the product was bough during the sales period.

The vast majority (94,1%) of students know that they should not pay for a repair of a laptop purchased a few days ago. Also the majority (88,2%) of students know consumers have certain rights when they buy defective products irrespective of the business poilicies.

3. Sustainable Consumption (Product Safety)

Young consumers are not aware of the true cost on energy, water and resources needed for the production of the products they use. 41,2% believe that 100 lt of water are enough to produce one pair of jean and 23,5% believe that 500 lt of water are enough to produce one pair of jean.



It is quite impressive that 58,8% of students believe that 410-430kg of food products are thrown away in Europe per capita each year and 35,3% of students believe that 480-500kg food are thrown away in Europe per capita each year. Students' estimation of food waste is exceeding the real amount by far. That might be due to unsustainable handling of food within the family or among the people of their close environment.

41,2% of students believe that using electronic devices until the end of their lifespan is not a sustainable attitude and 17,6% of students believe that buying unpackaged groceries and avoiding packaged products is not sustainable. The survey shows in a very clear way that students need more information and education on sustainability issues.

4. Online Safety

Students seem unaware of the withdrawal right. Only 29,4% of the students know that cooling-off period is 14 days. When shopping online students are influenced mostly by price (58,8%) and friends (17,6%). 52,9% of students think that it is likely to share their contact information online and sign-up for email alerts from their favourite brands.

6. Recommendations for the development of IO2 and IO3 in Greece

The key findings and recommendations of the research are:

- There is a great need of updated and attractive education material on consumer education and financial literacy for teachers and students.
- Guidelines on the proper use of the material are needed to support teachers in classrooms.
- Teachers prefer the learning content to be made available to them in the form of computer based or gamified activities for students and in the form of lesson plans with activity sheets for face to face delivery.
- Education material should introduce activities to last 30 to 45 minutes of classroom teaching.
- Education material, guidelines and the virtual activity must be disseminated to teachers and students in the most efficient way.
- Topics that need to be addressed by the Ecoles project are consumer rights, sustainable consumption, online purchases, personal and household budget and product safety.

