Co-funded by
the European Union

PROJECT GAMI.FI.RE.

Fostering Financial Literacy and Career Readiness through Gamification in Vocational Education

Persona-Based Lesson Plans Handbook

Table of content

01

EXAMPLE LESSON PLANS

The following pages present a collection of persona-based lesson plans developed within the GAMI.FI.RE. project. Each plan connects financial literacy with real-life challenges, using gamified learning and scenario-driven strategies tailored to diverse learner profiles.

Persona Focus 1

Describe the learner persona: who are they, what is their background, and what financial challenges do they face?

Learner Profile:
Part-time Student of Business Administration (Economic Technician)

The learner is an adult aged between 20 and 30 who is enrolled in a part-time upper secondary school program in Business Administration (Economic Technician) at a public adult education center. They are responsible individuals who are motivated to complete their secondary education for both personal and professional reasons.

Background

Most of these learners are already employed, typically working in sectors such as retail, manufacturing, or services. Many have young families and are balancing work, family life, and education. Continuing their requires strong motivation, time management, and commitment.

Financial Challenges

- They pay tuition fees, which adds to their financial burden alongside everyday living expenses.
- Their income – usually a monthly salary – must cover family needs, educational costs, and other personal obligations.
- They face challenges in budgeting their monthly income evenly across all needs and also setting aside some savings – for example, for further education, emergencies, or their children's future.
- They often lack a financial safety net, making them especially vulnerable to unexpected expenses. This makes them especially vulnerable to unexpected expenses such as medical bills, home repairs, or temporary job loss.

PROJECT
GAMI.FI.RE.
Financial Literacy and Career Readiness

Real-Life Financial Challenge

Describe the core problem or decision the persona must face during the lesson/game.

A second-year student in the economic technician program, attending adult secondary school at a public education center, faces the challenge of covering tuition fees from limited monthly income while also providing for the basic needs of their young family. Their salary must stretch to cover rent, food, utilities, transportation to work and school, and the needs of their children, such as clothing, school supplies, or kindergarten.

The student is often faced with real, everyday financial decisions, such as:

- Should I pay tuition this month or buy new winter shoes for my child?
- Can I postpone paying a bill so I have enough money for food and fuel until the next paycheck?
- Should we go on a weekend family trip or save the money for next month's tuition payment?
- Could I start saving a little each month to afford an extra course in a year that might help me get a better job?

Such decisions require a good understanding of personal finance, planning, finding a balance between current needs and long-term goals, and the ability to prioritize. These challenges are explored during the lesson or through the GAMI.FI.RE. game, where students can safely try out different strategies and solutions.

Targeted Badge

Which badge does this lesson connect to? Explain why this badge is relevant and include the Point of Attention if applicable.

- This lesson is connected to the financially savvy badge because it focuses on learning how to make smart and cost-effective decisions. This is very important for students as they will learn how to manage costs like tuition fees, how to budget their money throughout the month, and how to save for the future, such as for further education.
- Point of Attention: With this badge, it's important not to shy away from necessary decisions that involve small risks, such as applying for a scholarship, if it means they can continue their education or professional development.

Learning Objectives

List the behavioral and/or knowledge-based outcomes expected by the end of the lesson.

Subject: Slovenian Language

Focus on reading comprehension and text interpretation.

Educational Objectives:

1. Understanding of professional texts: Students will develop the ability to analyze and understand professional articles on financial terms, such as budgeting, saving, investments, interest rates, loans, etc.
2. In-depth understanding of financial concepts: Students will be able to identify and explain key financial terms, such as personal finance management, risks, budgeting, and saving.
3. Critical analysis skills: Students will develop the ability to critically analyze financial articles and understand different approaches and solutions related to personal finances.
4. Communication of financial information: Students will be able to communicate financial topics clearly, both in writing and speaking, and effectively use professional terminology.

Educational and Developmental Objectives:

1. Promoting financial responsibility: Students will develop responsibility towards their finances and recognize the importance of making thoughtful financial decisions in daily life.
2. Critical engagement with financial issues: Students will be encouraged to think about the impact of financial decisions on their personal and family well-being.
3. Developing independence and responsibility: Through the analysis of financial articles, students will develop independence in managing their finances, such as paying obligations, saving, and investing.
4. Respecting ethical principles: Students will develop an awareness of ethical principles in financial decision-making, such as honesty, transparency, and responsibility towards others.
5. Encouraging future-oriented decisions: Through understanding financial topics, students will be encouraged to plan and save for the future, such as honesty, transparency, and responsibility (e.g., declaring income truthfully when applying for scholarships).

Game Integration

How is the GAMI.FI.RE. game used in this lesson? Which scenario is played and at what stage?

Lesson Segment 1 (four school hours):

- Introduction to Financial Literacy:
  - Explanation of basic financial literacy terms and related concepts.
  - Clarification of what financial literacy is, why it's important, and which topics are part of this field.
  - The teacher prepares a professional article on financial literacy (e.g., from the finance field or something similar) for students to read and analyze.
- Objectives in Slovenian Language:
  - Emphasis on identifying and using technical terms.
  - Learning the components of professional articles (introduction, main body, conclusion).
- Homework:
  - Students write a blog post on "What is financial literacy to me?".
  - Reflect on their own finances and write it down.

Lesson Segment 2 (four school hours):

- Review of Blog Posts:
  - Students review and correct their blog posts, focusing on grammar, spelling, and technical terms.
- Introduction to the GAMI.FI.RE Game:
  - Explanation of the game and terms related to it.
  - Students take on their role in the game and understand how these terms are used in practice.
- Activity Distribution:
  - Students are divided into groups and tackle all four islands (sections of the game).
- Homework:
  - Students reflect on their results and prepare them for the next class.

Lesson Segment 3 (four school hours):

- Review of Badges and Achievements:
  - Students review which badges they have earned and what they learned from the game.
  - Discussion of progress and challenges in the game.
- Creating a Financial Plan:
  - Students create a personal financial plan, considering grammar and spelling rules.
  - Inclusion of concepts like saving, future planning, and cost-effectiveness.
- Homework:
  - Students complete their financial plan and check for grammar and spelling correctness.

Lesson Segment 4 (four school hours):

- Review of Financial Plans:
  - Students present their financial plans, including reasons for the decisions they made.
  - They analyze their choices and how they applied learned financial concepts.
- Final Reflection:
  - Students reflect on how they used grammar and spelling skills in the context of professional and popular writing.
  - Discussion about the importance of financial literacy in everyday life.

Instructional Content

What financial concepts or tools need to be explained before or during the lesson?

- **Financial Literacy** – Understanding financial literacy, why it's important, and the basic concepts involved in managing money effectively.
- **Budgeting** – How to create and manage a personal budget, track expenses, and plan for short-term and long-term financial goals.
- **Savings** – The importance of saving, different types of savings accounts, and strategies for building savings over time.
- **Investing** – Introduction to different types of investments, such as stocks, bonds, and mutual funds, and the principles of risk and return.
- **Insurance** – What insurance is, the different types (life, health, home, etc.), and why having the right insurance is crucial for financial security.
- **Loans and Debt** – Understanding loans, interest rates, credit cards, student loans, and how to manage and repay debt responsibly.
- **Cryptocurrencies** – Introduction to digital currencies like Bitcoin, how they work, and their potential risks and benefits in the financial world.
- **Retirement Planning** – The importance of planning for retirement, different retirement accounts (e.g. pension plans), and how to ensure financial stability in the future.
- **Investing Options** – Where to invest money (stocks, real estate, mutual funds, etc.), and understanding the risks and returns associated with each.
- **Bank Accounts** – What a bank account is, different types of accounts (checking, savings, etc.), how to open an account, and why it's important for managing finances.
- **Bank Deposits** – What deposits are, how they work, and why investing in bank deposits can be a safe option for saving money.
- **Credit Cards and Bank Loans** – Basic concepts about credit cards, how they work, and the different types of bank loans (personal loans, mortgage loans, etc.), with their pros and cons.
- **Interest** – What interest is, how banks determine interest rates on deposits and loans, and how interest affects long-term financial decisions.
- **Online Banking** – What internet banking or mobile banking is, how it allows for easy financial management and tracking of transactions, and how to maintain security while using online banking.

PROJECT GAMI.FI.RE. Financial Literacy and Career Readiness

Engagement & Feedback Strategies

How will learners stay engaged? How will they receive feedback on their progress?

Students will stay engaged by participating in various activities, such as analyzing a professional article, writing a blog post, and engaging in the GAMI.FI.RE game. These activities will allow students to apply the financial concepts they've learned to practical scenarios and connect with the financial terms they've discussed. Students will receive feedback through the review of their blog posts, participation in the game, and individual discussions about their financial goals and strategies. The focus will be on encouraging self-reflection, so students will have the opportunity to think about their progress and decision-making.

Assessment & Reflection

How will learners reflect on their decisions? How will the badge be awarded or validated?

Learners will reflect on their decisions by writing a blog where they will describe what financial literacy means to them and how they plan to apply the learned financial concepts in their lives. They will also create their own financial plan, including goals, saving strategies, and money management.

The badge will be awarded based on their reflections in the blog and financial plan, where they demonstrate their ability to make informed financial decisions and apply the knowledge gained.

Timing & Pacing

Break the lesson into key phases with estimated duration (total time: 45–60 minutes).

Lesson Segment 1 (four school hours):

- Introduction to Financial Literacy:
  - Explanation of basic financial literacy terms and related concepts.
  - Clarification of what financial literacy is, why it's important, and which topics are part of this field.
  - The teacher prepares a professional article on financial literacy (e.g., from the finance field or something similar) for students to read and analyze.
- Objectives in Slovenian Language:
  - Emphasis on identifying and using technical terms.
  - Learning the components of professional articles (introduction, main body, conclusion).
- Homework:
  - Students write a blog post on "What is financial literacy to me?".
  - Reflect on their own finances and write it down.

Lesson Segment 2 (four school hours):

- Review of Blog Posts:
  - Students review and correct their blog posts, focusing on grammar, spelling, and technical terms.
- Introduction to the GAMI.FI.RE Game:
  - Explanation of the game and terms related to it.
  - Students take on their role in the game and understand how these terms are used in practice.
- Activity Distribution:
  - Students are divided into groups and tackle all four islands (sections of the game).
- Homework:
  - Students reflect on their results and prepare them for the next class.

Lesson Segment 3 (four school hours):

- Review of Badges and Achievements:
  - Students review which badges they have earned and what they learned from the game.
  - Discussion of progress and challenges in the game.
- Creating a Financial Plan:
  - Students create a personal financial plan, considering grammar and spelling rules.
  - Inclusion of concepts like saving, future planning, and cost-effectiveness.
- Homework:
  - Students complete their financial plan and check for grammar and spelling correctness.

Lesson Segment 4 (four school hours):

- Review of Financial Plans:
  - Students present their financial plans, including reasons for the decisions they made.
  - They analyze their choices and how they applied learned financial concepts.
- Final Reflection:
  - Students reflect on how they used grammar and spelling skills in the context of professional and popular writing.
  - Discussion about the importance of financial literacy in everyday life.

Persona Focus 2

Describe the learner persona: who are they, what is their background, and what financial challenges do they face?

A typical student from Novo mesto attending the 2nd year of the Media Technician program is likely young, ambitious, and full of ideas about how to connect their future with the media world. They may come from a low-income family, which means they need to be very responsible with money management.

Since their parents cannot afford to cover all of their needs, the student is often in a position where they have to earn money for their own expenses. This includes transportation costs to school, which may be slightly higher if they have to travel from the suburbs or other parts of Novo mesto. Additionally, they need to ensure regular meals, which often means preparing food at home to save money or opting for budget-friendly meals at school.

School supplies such as a computer, notebooks, pens, and other technological devices are also important for success in media and technical subjects. As media technicians are often involved in creative work, they might also need extra equipment for recording or editing audio and video, which can represent additional costs.
When it comes to personal hygiene and clothing, they strive to look fashionable and neat, but have to adjust to a limited budget. They might occasionally shop at discount stores or wait for sales.

Despite these challenges, the student is reliable, motivated, and willing to take on various forms of temporary work, such as helping out in stores, delivering food, or other jobs to earn money for daily needs. They maintain a balance between school obligations and earning extra income in order to remain independent and achieve their goals.

Real-Life Financial Challenge

Describe the core problem or decision the persona must face during the lesson/game.

High costs of the camera and additional equipment.

Video cameras, especially those with better technical features, can be very expensive. In addition to the camera itself, he may need accessories like tripods, batteries, memory cards, and other tools necessary for quality recording. These additional items can quickly increase the total cost of the purchase.

Lack of sufficient funds

Since the student also has to cover costs for transportation, food, school supplies, and personal hygiene, it is likely that it will be difficult to save enough money for such a large purchase without cutting back on other necessities.

Solutions for raising money

The student may consider the following solutions to cover the camera expenses:

- Finding additional work: To earn extra money, he could look for occasional jobs such as helping with tasks, food delivery, working in stores, or any other temporary work. This allows him to earn money for the camera, although it means spending more time outside of school.
- Saving money: He may need to adjust his monthly budget to save money for the camera. This could mean limiting unnecessary expenses such as clothes or trips so he can allocate more money towards the camera.
- Help from parents or family: Although his parents do not have high incomes, they might be able to contribute to the purchase to some extent. However, this is not always feasible, depending on their financial situation.
- Buying used or cheaper cameras: The student could choose to buy a used camera, which may be much cheaper but still offer good recording quality. He can also look for special offers and discounts to reduce costs.
- Credit or installment payments: If available, the student might consider installment payments, where the purchase is paid off in smaller monthly payments. However, this could be a risky option, as he would need to be mindful of interest rates and long-term financial commitments.
- Scholarships or competitions: If the student actively participates in various media and technical projects or competitions, he could win scholarships or prizes that help fund the purchase of the camera.

Lack of time for additional work

The student may be highly motivated to purchase the camera because it will allow him to develop his technical and creative skills. If this goal is important in the long term, this motivation could help him overcome financial challenges and find solutions that enable him to achieve his goal without compromising his financial stability.

Long-term goal and motivation

The student may be highly motivated to purchase the camera because it will allow him to develop his technical and creative skills. If this goal is important in the long term, this motivation could help him overcome financial challenges and find solutions that enable him to achieve his goal without compromising his financial stability.

Targeted Badge

Which badge does this lesson connect to? Explain why this badge is relevant and include the Point of Attention if applicable.

- This lesson is connected to the financially savvy badge because it focuses on learning how to make smart and cost-effective decisions. This is very important for students as they will learn how to manage costs like tuition fees, how to budget their money throughout the month, and how to save for the future, such as for further education.
- Point of Attention: With this badge, it's important not to shy away from necessary decisions that involve small risks, such as applying for a scholarship, if it means they can continue their education or professional development.

Learning Objectives

List the behavioral and/or knowledge-based outcomes expected by the end of the lesson.

For a student in the second year of the Media Technician program who faces the challenges of financial responsibility and balancing school obligations with personal well-being, the expected behavioral outcomes and knowledge-based outcomes by the end of the lesson are as follows:

Behavioral Outcomes:

1. Independent time management: The student will demonstrate the ability to effectively balance school assignments and responsibilities with additional work for income, meaning they will organize their time so they can complete school tasks and earn extra money without feeling overwhelmed.
2. Responsible money management: The student will be able to make financial decisions based on smart money management, such as finding cost-effective options for transportation, food, and purchasing school supplies.
3. Developing positive habits to maintain well-being: The student will demonstrate the ability to set boundaries to maintain physical and mental health, despite challenges like school assignments and temporary jobs.
4. Adaptability and problem-solving: The student will show proactivity in finding solutions for problems such as low income or lack of necessary items, and will be able to quickly adjust their budget and lifestyle.

Knowledge-based Outcomes:

1. Understanding the basics of financial planning: The student will acquire knowledge on how to create and track their monthly budget and how to make cost-effective decisions, which will impact their ability to save money for important purchases, such as a video camera.
2. Technical knowledge and use of media tools: The student will demonstrate an understanding of basic media technology, including the use of computer programs for audio and video editing, as well as a basic understanding of how a video camera works, should they decide to purchase one.
3. Understanding the importance of a balanced life: The student will understand why it's important to maintain balance between school obligations, work, and free time to avoid burnout and maintain mental and physical health.
4. Aligning personal and academic goals: The student will demonstrate the ability to set clear goals, such as buying a video camera, and find ways to achieve them without overwhelming themselves, while balancing short-term and long-term goals in life.

These competencies and knowledge will enable the student to effectively tackle everyday challenges and make progress both in the field of media technology and in personal development.

Game Integration

How is the GAMI.FI.RE. game used in this lesson? Which scenario is played and at what stage?

The GAMI.FI.RE game was integrated into this lesson as a way to promote student engagement, improve their financial literacy, and develop skills necessary for successfully balancing school and personal responsibilities. In the game, students simulate various real-life scenarios they face when managing personal finances, budgeting, making purchasing decisions, and seeking ways to earn money. The game includes decision-making, strategy, and collaboration elements, allowing students to enhance their understanding of financial topics in a fun and interactive way, and learn how to balance their goals with limited resources.

Use of the Game in the Learning Process:

1. Learning financial literacy: Through the game, students acquire the basic principles of financial planning, money management, and making cost-effective decisions.
2. Adaptability and problem-solving: The game allows students to face situations where they need to adjust their decisions and strategies to achieve their goals despite limited financial resources.
3. Interactive learning: Students learn skills such as understanding budgets, managing unexpected costs, and taking responsibility for their decisions through gameplay.

What scenario is being played, and at which stage?

Game Scenario

The game scenario is based on the life cycle of a student who wants to buy a video camera but faces various financial challenges such as transportation costs, food, clothing, school supplies, and additional obligations. The student must make various financial decisions, seek additional sources of income, and manage their monthly budget to achieve their goal of buying the camera. The game allows for simulating decisions such as:
Choosing between different forms of earning money (working in a store, helping with tasks, online jobs, etc.)
Planning expenses for transportation, food, and other essential needs
Deciding how much money to save for the long-term goal (buying the camera) and how much to spend on daily necessities.

Game Stage

The game is played at an intermediate level, meaning that students already have basic knowledge of financial management and can start making more complex decisions about their finances. The game includes elements such as:

- Setting priorities: Students learn how to prioritize when dealing with limited resources.
- Simulation of different situations: Students will be exposed to simulations of various events (e.g., unexpected health expenses, repairs, urgent equipment purchases), and they will have to manage and decide how to handle these situations within their budget.
- Long-term and short-term decisions: Students will learn how to balance long-term goals (such as buying a camera) with short-term needs and limited resources.

The goal of the scenario is not only to teach students financial management but also to develop their ability to think critically about their decisions and their long-term impact on their lives. The game will also allow students to face various challenges and learn important life skills in real-time.

Instructional Content

What financial concepts or tools need to be explained before or during the lesson?

Before the Lesson: Basic Concepts

1. Personal Budget (Budget)
   - What is a budget and why do we need it?
   - Basic structure of a budget: income, expenses, savings
2. Income and Expenses
   - The difference between fixed and variable costs
   - Examples of different types of income (e.g., allowance, earnings from work)
3. Saving and Goal-Oriented Saving
   - Why do we save? How do we set goals?
   - Short-term vs. long-term saving
4. Spending Decisions
   - How do we decide what is essential and what we want?
   - The concept of “opportunity cost” – what do we lose when we choose one thing over another?

During the Lesson (during the game): Support with More Complex Terms

1. Simulation of Unexpected Costs
   - Explain the importance of an emergency fund
   - How to react to financial "crises" in the game
2. Different Ways of Earning Money
   - Pros and cons of various earning methods
   - The concept of “time value” – how to manage time as a resource
3. Long-Term Planning
   - The importance of setting goals
   - Strategies for achieving goals over time (allocation of resources, priorities)
4. Risk Assessment and Decision-Making
   - What does a risky decision mean in a financial context?
   - How to assess the consequences of a decision

Engagement & Feedback Strategies

How will learners stay engaged? How will they receive feedback on their progress?

1. How will the student stay engaged?

- Role and personal goal: Each student is given a "role" with a personal goal (e.g., buying a camera), which fosters a sense of responsibility and motivation.
- Decision points: The game includes numerous decision-making moments where the student chooses between different paths – this enhances the sense of influence and autonomy.
- Realistic situations: The scenarios are based on the students' real-life experiences (transport, snacks, school, hobbies, etc.), which increases their personal connection to the game.
- Collaboration and peer comparison: The opportunity to collaborate with others or compare solutions within the group strengthens the competitive and collaborative spirit.
- Visual representation of progress (e.g., points, leaderboards, graphs): Helps maintain an overview and a sense of progress.

2. How will the student receive feedback?

- Ongoing reflection: After each major decision, the student fills out a short "reflection" – writing down why they made that decision, the results, and what they would do differently.
- Digital tracking or journaling: If the game is digital, the system can automatically track points, decision outcomes, spending, and savings. In the analog version, students maintain their financial journal.
- Teacher or peer feedback: The teacher can comment on the student's decisions (e.g., in a group discussion), and peers can provide opinions on different approaches.
- Final reflective part of the game: At the end of the game, students analyze their progress – how much they saved, whether they reached their goal, and what they would change. This leads to an understanding of the long-term consequences of decisions.

PROJECT GAMI.FI.RE. Financial Literacy and Career Readiness

Assessment & Reflection

How will learners reflect on their decisions? How will the badge be awarded or validated?

How will the student reflect on their decisions?

1. Reflective Sheet (at the end of the game or after each phase): The student fills out a reflective questionnaire with questions such as:
    - What did I want to achieve in the game?
    - What strategies did I use?
    - What went well for me?
    - What would I do differently next time?
    - Which decision did I make that had the biggest impact? Why?
2. Pair or group discussion: After the game, students discuss their experiences in pairs and compare them. This encourages critical thinking and transferring learning from the game to real life.
3. Connection to real life: The teacher leads a conversation: "How would you apply what you learned in the game to your everyday life?"

How will the badge be awarded or confirmed?

The badge can be awarded as a digital or physical confirmation of achieved knowledge and skills. It can be based on the following criteria:

1. Measurable goals (linked to the game): The student sets a goal (e.g., save €100 for a camera in 4 months of the game) – the badge is awarded if the goal is achieved or if the student can justify their approach, even if the goal wasn't fully reached.
2. Active participation: The badge is confirmed if the student actively participates in all phases of the game, makes decisions, and completes the reflection.
3. Critical reflection: The "Financial Strategist" badge (or similar) is awarded to the student who demonstrates understanding the connection between their decisions and financial consequences.

Badge examples:

- "Budget Master" – for effective income and expense planning.
- "Savings Champion" – for successfully achieving a long-term goal.
- "Responsible Decision-Maker" – for thoughtful decisions in unpredictable situations.
- "Reflective Learner" – for a deep analysis of their decisions.

PROJECT GAMI.FI.RE. Financial Literacy and Career Readiness

Timing & Pacing

Break the lesson into key phases with estimated duration (total time: 45–60 minutes).

Lesson Plan: GAMI.FI.RE – Learning Financial Literacy through Computer Simulation
Subject: Active Citizenship / Home Economics / Computer Science (Interdisciplinary)
Grade: High School (2nd or 3rd year)
Duration: 45–60 minutes
Equipment: Computers/tablets with access to the GAMI.FI.RE game, projector, internet, worksheets/reflection sheets

LEARNING OBJECTIVES:
Cognitive:
- The student understands the basic concepts of personal finance: budget, income, expenses, savings, planning.
- The student can explain the connection between decisions and their long-term effects.

Psychomotor:
- The student uses the computer game to simulate financial decisions.
- The student monitors and records their decisions and game results.

Affective:
- The student develops a responsible attitude towards personal financial management.
- The student can critically evaluate their behavior and choices.

REQUIRED LEARNING MATERIALS:
- Computers with the GAMI.FI.RE game installed or accessible
- Worksheet with basic concepts
- Reflective sheet for decision analysis
- Digital badges or printed certificates (optional)

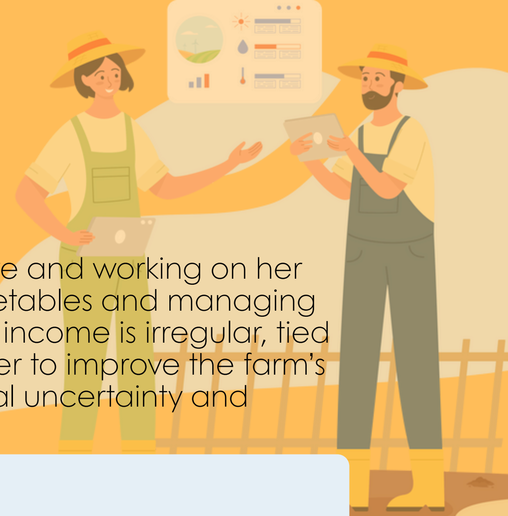
LESSON FLOW:
1. INTRODUCTION (5–10 min)
    - Brief motivation: “How much does your future cost?”
    - Introduction to the GAMI.FI.RE game concept
    - Explanation of the goals and rules of the game
    - Quick overview of key concepts: budget, income/expenses, savings, decision-making
2. GAME – SIMULATION (30 min)
    - Phase 1: Beginning
        - Students select their goal (e.g., camera)
        - Set their initial monthly budget
        - Start playing – allocating resources, choosing earning options, covering expenses
    - Phase 2: Unexpected Events
        - The system generates “events” (device failure, income reduction, store discounts, etc.)
        - Students adjust their strategies and record decisions
    - Phase 3: Simulation Conclusion
        - Students check if they have achieved their goal
        - The game displays results (savings status, total expenses, decisions made)
3. REFLECTION AND DISCUSSION (10–15 min)
    - Students fill out the reflective sheet:
        - What did I learn? What would I change?
        - Which decision was the best/worst?
        - Group discussion

02

DETAILED LESSON PLANS

The following section contains in-depth lesson plans designed for practical classroom use. Each plan offers detailed guidance for educators, including timing, content, activities, and assessment strategies, all centred around real-life financial scenarios and gamified learning experiences.

Agriculturalist Role



"Seasons, Storms, and Savings" – Budgeting for Life on the Farm

Sophia is a 20-year-old VET student in Cyprus, training in agriculture and working on her family's small farm. She helps with seasonal tasks like growing vegetables and managing livestock, while learning to budget for tools, feed, and labour. Her income is irregular, tied to weather and market prices. Practical and hands-on, she's eager to improve the farm's sustainability but struggles with long-term planning due to financial uncertainty and unexpected repair costs.

Real-Life Financial Challenge

Sophia must develop a plan to manage a 3-month farming period with variable income and unpredictable expenses. She needs to ensure the farm stays operational while planning investments for future growth.

Targeted Badge

🏅 Financially Savvy Agriculturalist – This badge fits because the lesson helps Sophia manage irregular income and make practical budgeting decisions under uncertainty.

🧠 Point of Attention: She might become too cautious and miss strategic investment opportunities.

Learning Objectives

- Understand irregular income patterns in agriculture
- Create a realistic short-term budget
- Identify financial risks and prepare for them
- Reflect on decision-making in unpredictable contexts

Gamified Activities

- Play the 'Agriculturalist' scenario in the GAMI.FI.RE. game (20–25 minutes)
- Use 'weather cards' or event cards to introduce unpredictability
- Earn points for staying operational and saving a set amount over 3 months
- Bonus: invest in a small upgrade without going into debt

Instructional Content

- Concepts of irregular income
- Emergency funds and financial buffers
- Risk and investment in agriculture
- Long-term vs. short-term budgeting

Engagement Strategies

- Budget simulation in teams using role cards (planner, buyer, risk assessor)
- Use printed farm expense cards and income dice
- Group challenge: 'Keep the farm running without debt'
- Compare budgeting strategies in a visual scoreboard

Mechanisms for Feedback

- In-game responses to decision outcomes
- Peer feedback on budgeting choices and investment decisions
- Self-reflection discussion: 'What would you do differently next season?'
- Teacher rubric based on badge criteria

Timing & Pacing

1. Budgeting under uncertainty – 10 min
2. Game play + random events – 25 min
3. Strategy review in groups – 15 min
4. Badge and reflection session – 10 min

Total: ~60 minutes

Assessment and Reflection

- Review group budgets and investment outcomes
- Reflection sheet: 'What risk did you take? What worked or didn't?'
- Badge issued if the plan was flexible, balanced, and showed strategic thinking
- Optional creative reflection: 'Draw your ideal farm setup based on what you learned'

Employee Role

"Building from the Ground Up" – Financing Your First Contracting Job

Giovanni, 22, is a VET graduate in his first full-time job at a logistics company in Bologna. Living in a shared flat, he earns €1,200/month but struggles to balance rent, food, transport, and saving. With little experience in taxes or planning, he aims to become financially independent. Practical and cautious, he prefers structure but often overlooks unexpected expenses.

Real-Life Financial Challenge

A construction company faces a depleted budget in the final month of a major project. The team must decide how to fund a crucial brick wall without compromising reputation or project completion.

Targeted Badge

🏅 Financially Savvy Employee – This badge is chosen because the lesson helps Giovanni track and plan his income across different spending categories.
🧠 Point of Attention: He may play it too safe and miss out on growth or smart investment opportunities.

Learning Objectives

- Understand fixed vs. variable monthly expenses
- Learn the difference between net and gross income
- Plan a monthly budget with savings included
- Recognize and prepare for unexpected costs

Gamified Activities

- Play the 'Employee' scenario in the GAMI.FI.RE. game (20 minutes)
- Choose how Giovanni allocates his salary: rent, food, entertainment, savings
- Earn points by ending the month with money saved and bills paid
- Bonus task: avoid bank overdraft despite two unexpected expenses

Instructional Content

- Monthly budgeting basics
- Understanding salary slips (gross vs. net)
- Managing fixed and flexible costs
- Importance of emergency funds

Engagement Strategies

- Budget planning challenge in pairs
- Team leaderboard based on game results
- Group roleplay: 'What would you cut?' budgeting dilemmas
- Use of visuals (salary slips, pie charts)

Mechanisms for Feedback

- Real-time feedback from the game scenario
- Peer review on budgeting plans using discussion cards
- Group feedback session comparing strategies
- Teacher feedback linked to badge criteria

Timing & Pacing

1. Budgeting intro & discussion – 10 min
2. Game play (Employee scenario) – 20 min
3. Peer review + strategy sharing – 15 min
4. Badge discussion & reflection – 10 min

Total: ~55 minutes

Assessment and Reflection

- Students present their final budget plans
- Reflection sheet: 'What would I do differently next month?'
- Badge awarded if budget is realistic and includes savings and emergency planning
- Optional group journaling: 'What does financial independence mean to me?'

“The Brick Wall Dilemma” – Budget Crisis in Construction

You are a contractor renovating a national company's building. One month before handover, additional masonry work is required—but the budget is gone.

Real-Life Financial Challenge

How do you fund the final construction task without damaging your reputation or delaying the project? Options include loans, savings, cutting costs, or renegotiating.

Targeted Badge

🥇 Financially Resilient Contractor
This badge is chosen because the lesson teaches students how to handle budget crises under pressure while protecting business outcomes.
🧠 Point of Attention: They may focus too much on fast fixes and overlook long-term risks.

Learning Objectives

- Apply financial decision-making in a time-sensitive scenario
- Understand consequences of budget choices
- Practice teamwork and stakeholder negotiation

Gamified Activities

- Role-based game scenario in GAMI.FI.RE.
- Decision-making with budget and schedule constraints
- Score-based outcome simulation
- Badge rewards based on strategy

Instructional Content

- Scenario setup (contractor, client, builders)
- Financial options (decision cards: loan, savings, etc.)
- Budget report and timeline
- Risk vs. impact analysis

Engagement Strategies

- Small group collaboration with assigned roles
- Peer-to-peer feedback
- Realistic dilemma + hands-on decision simulation
- Presentations and outcome comparison

Mechanisms for Feedback

- Simulation outcome for each choice
- Peer group reactions and risk assessment
- Badge scoring: sustainability, time, satisfaction
- Teacher debrief and reflection prompts

Timing & Pacing

1. Phase 1: Briefing – 40 min
2. Phase 2: Strategy Planning – 15 min
3. Phase 3: Decision Time – 15 min
4. Phase 4: Decision Table – 10 min
5. Phase 5: Debrief & Reflection – 10 min

Total: 90 minutes

Assessment and Reflection

- Group badge awarded based on decision impact
- Reflection questions:
  - What worked?
  - What would you change?
  - Which option was most sustainable?

"Steps to Success" – Turning Wages into Opportunity

You've just started working in a small local shop, managing stock in the back room. It's your first real job, and the pay is modest. You dream of becoming the storage manager one day, but to get there, you'll need more than just hard work—you'll need to develop new skills, take initiative, and learn how to manage your money wisely. Every euro counts, and each decision—whether to save, spend, or invest in yourself—can bring you closer to your goal or set you back.

Real-Life Financial Challenge

The student must balance everyday expenses with saving and investing in career growth, such as taking a course or gaining experience—on a limited income.

Targeted Badge

🏅 Growth-Oriented Employee & Financially Savvy Employee - This badge is chosen because the lesson helps students plan for career advancement while managing their finances effectively.
🧠 Point of Attention: They may focus too much on caution or ambition, missing out on key opportunities.

Learning Objectives

- Use key financial terms in context
- Understand personal budgeting
- Explore how finances support career growth
- Draft a basic personal career plan

Gamified Activities

- Play GAMI.FI.RE. game in small groups
- Make choices about saving, spending, and career investment
- Reflect on progress and receive badges

Instructional Content

- Income, expenses, budgeting basics
- Saving vs. investing in self
- Intro to leadership and goal-setting
- Personal financial planning

Engagement Strategies

- Role-play via game scenario
- Group decision-making and peer input
- Scenario choices with real consequences

Mechanisms for Feedback

- In-game feedback
- Peer evaluations
- Group reflection led by teacher

Timing & Pacing

1. Intro & discussion – 10 min
2. Game setup – 5 min
3. Gameplay – 25 min
4. Group reflection – 10 min
5. Badge feedback – 5 min
6. Wrap-up – 5 min

Total: ~60 minutes

Assessment and Reflection

- Reflection: What helped their career/finances? What would they change?
- Badge based on planning, decision-making, and balanced growth

Independent Professional Role

“Freelance, But Make It Work” – Handling Fluctuating Income Like a Pro

Daan is a 21-year-old freelance graphic designer from the Netherlands. He recently finished a creative media VET programme and now works independently for small businesses and student clients. His income fluctuates depending on how many jobs he books, and he often forgets to save for taxes and unexpected gaps between payments. Daan is motivated by creative freedom and is enthusiastic about building his brand, but he finds budgeting boring and overwhelming. He wants to feel more confident and structured in handling his finances.

Real-Life Financial Challenge

Daan needs to build a financial plan that accommodates irregular income, reserves money for taxes, and allows him to invest in new tools and marketing. He also wants to avoid underpricing his services while learning how to communicate value to clients.

Targeted Badge

🏅 Financially Savvy Independent Professional – This badge fits because the lesson helps Daan build structure around irregular income and learn to manage business-related finances.
🧠 Point of Attention: He may undervalue his services or avoid long-term planning.

Learning Objectives

- Learn how to track freelance income and expenses
- Understand how to calculate and reserve tax obligations
- Set personal and professional financial goals
- Explore how pricing affects profitability

Gamified Activities

- Play the 'Independent Professional' scenario in the GAMI.FI.RE. game (20–25 minutes)
- Choose projects with varying income and time commitments
- Earn points by balancing income, taxes, and time
- Bonus: price services wisely to reach savings target

Instructional Content

- Freelance budgeting basics
- Invoicing and VAT
- Pricing strategies and break-even analysis
- Saving for taxes and investing in tools

Engagement Strategies

- Create a personal invoice using a template
- Peer simulation: pitch your service and get feedback
- Group pricing game: who makes the best offer?
- Visual budgeting board with tokens (income vs. expenses)

Mechanisms for Feedback

- In-game feedback based on time/earnings balance
- Peer review of invoices and pricing decisions
- Teacher observation and guided questions
- Badge issued based on clarity and logic in budgeting

Timing & Pacing

1. Intro to freelance finances – 10 min
2. Game play and pricing challenge – 20 min
3. Peer feedback and invoice review – 15 min
4. Reflection + badge discussion – 10 min

Total: ~55 minutes

Assessment and Reflection

- Students reflect on pricing strategy and tax planning
- Badge awarded if budget reflects awareness of irregular income, tax, and savings
- Optional creative task: 'Design a freelance goal board for the next 6 months'naling: 'What does financial independence mean to me?'

"QTSTICK Startup Rush" – Budgeting for a Dream

A young entrepreneur, Sotia, is launching QTSTICK, a business producing solid care products in stick form. She's excited to grow the brand—but needs to learn how to handle finances, expand product lines, and sell smart, all while staying grounded.

Real-Life Financial Challenge

Sotia wants to expand her startup, but lacks the money and knowledge to do so. She must borrow, manage costs, and sell products wisely while maintaining balance between ambition and personal well-being.

Targeted Badge

🏅 Independent Professional
This badge is chosen because the lesson helps students navigate business decisions as entrepreneurs—juggling passion, finance, and responsibility.
🧠 Point of Attention: Sotia may become so focused on work that she neglects other areas of life.

Learning Objectives

- Understand saving, borrowing, and pricing
- Explore entrepreneurship and personal finance
- Recognize risks in startup growth
- Balance ambition with personal well-being

Gamified Activities

- Play GAMI.FI.RE. game (Independent Professional scenario)
- Budgeting and decision-making on production, pricing, transport
- Bonus challenge: earn at least €800 profit
- Peer feedback and solution sharing

Instructional Content

- Borrowing and interest rates
- Financial risk
- Manufacturing and pricing
- Basic marketing and sales
- Repayment planning

Engagement Strategies

- Game-based scenario with real consequences
- Think-Pair-Share: reflection on decision-making
- Quiz (Mentimeter/Kahoot)
- Printed planning activity sheet

Mechanisms for Feedback

- In-game feedback based on decisions
- Peer discussions on solution viability
- Teacher notes during observation
- Badge awarded after gameplay

Timing & Pacing

1. Intro to scenario – 10 min
2. Financial terms (borrowing, interest) – 10 min
3. Gameplay – 30 min
4. Peer review + group discussion – 20 min
5. Quiz + badge wrap-up – 10 min
6. Transition & reflection – 10 min

Total: ~90 minutes

Assessment and Reflection

- Students present solutions and explain their thinking
- Reflection: What would they do differently next time?
- Badge awarded based on budgeting and business performance

"Freelance from Scratch" – Starting Smart Without a Safety Net

Fleur is 18 and wants to start her own business while still in school. Without a support network or prior experience, she must independently figure out how to register, budget, and grow her idea—while managing risks and staying compliant.

Real-Life Financial Challenge

Fleur is 18 years old and wants to start her own business while still attending school. She has no support network and must navigate everything on her own—registration, startup costs, legal requirements, and risk planning. She needs to find a way to build something sustainable from scratch, without backup.

Targeted Badge

🏅 Personal Growth
This badge is chosen because the lesson encourages independence, problem-solving, and real-life entrepreneurial thinking.
🧠 Point of Attention: Students may underestimate the risks of freelancing without backup (e.g., illness, taxes, lack of clients).

Learning Objectives

- Understand steps to register a business
- Assess costs, risks, and legal setup
- Explore marketing and communication strategies
- Build a sustainable business pitch

Gamified Activities

- Step-by-step simulation of setting up a business
- Legal structure comparison (sole proprietorship vs. other)
- Brand name check & marketing plan
- Pitching business ideas for peer review

Instructional Content

- National registration requirements
- Startup costs and budgeting
- Freelancing risks (e.g., illness, tax obligations)
- Branding, communication, and client targeting

Engagement Strategies

- Work in steps from idea to registration
- Invite local freelancer as guest expert
- Peer feedback on pitches
- Use real examples and tools (e.g., name registry check)

Mechanisms for Feedback

- Feedback from guest expert
- Peer comments on business feasibility
- Teacher feedback during pitch presentations
- Optional rubric for pitch evaluation

Timing & Pacing

1. Business idea generation – 15 min
2. Research: legal, cost, name, risks – 25 min
3. Marketing & communication planning – 15 min
4. Pitch preparation – 20 min
5. Presentation & feedback – 15 min

Total: ~90 minutes

Assessment and Reflection

- Students present a business pitch
- Reflect: "What did I not consider at first?"
- Badge awarded for demonstrating initiative, planning, and awareness of risk

Student Role

"Wants vs. Wallet" – Social Spending on a Student Budget

Aida, 18, is a VET hospitality student in Slovenia. She lives with her parents and earns about €150/month from a weekend café job. Social and spontaneous, she often spends on outings and fashion, but struggles to budget and save for a school trip. With little prior financial education, she learns best through interactive, real-life challenges.

Real-Life Financial Challenge

Aida needs to manage her small monthly income to cover essentials, leisure, and save for a trip. She must learn to prioritise spending, avoid impulse buying, and plan ahead.

Targeted Badge

🏅 Financially Savvy Student – This badge is chosen because the lesson targets Aida's budgeting and planning skills.
🧠 Point of Attention: Aida might become overly cautious and miss out on valuable social or learning opportunities.

Learning Objectives

- Understand needs vs. wants in spending
- Build a weekly budget from limited income
- Reflect on the emotional drivers behind spending habits

Gamified Activities

- Play the 'Student' scenario in the GAMI.FI.RE. game (15–20 minutes)
- Earn points by making smart financial choices (transport, food, leisure)
- Unlock the 'Financially Savvy Student' badge upon successful budgeting
- Bonus challenge: Save at least €25 by the end of the week

Instructional Content

- What is a budget?
- Needs vs. wants
- Categories of daily expenses
- Techniques to resist impulse spending

Engagement Strategies

- Think-Pair-Share: students discuss typical spending habits in pairs
- Use of visuals (sample budget cards, emoji decision trees)
- Gamified recap quiz via Kahoot or Google Forms
- Real-life budget scenario matching (printed activity sheet)

Mechanisms for Feedback

- Immediate feedback within the game (positive/negative outcomes)
- Peer review using a two-star–one-wish method on group budgets
- Self-reflection prompts after the game
- Teacher observation and notes during the activity

Timing & Pacing

1. Introduction to budgeting and goals – 10 min
2. Play GAMI.FI.RE. Student scenario – 20 min
3. Budget discussion + peer review – 15 min
4. Recap quiz and badge criteria review – 10 min

Total: ~55 minutes

Assessment and Reflection

- Students complete a personal reflection sheet: 'What would I change in my budget next time?'
- Badge awarded if the student successfully applies budgeting principles and reflects meaningfully
- Optional journaling for extended learning: 'My next money goal and how I'll reach it'

"First Paycheck, First Decisions" – Smart Money Moves for Beginners

Mario is a 16-year-old student from a disadvantaged background who just started a part-time job. With little support and big responsibilities, he now earns a small income and must decide how to manage it: pay for essentials, save for the future, and avoid common financial pitfalls—all while finishing school.

Real-Life Financial Challenge

Mario has earned his first paycheck but doesn't know how to use it wisely. He must learn to budget, distinguish between needs and wants, start saving, and avoid impulsive spending—all with limited income and a lot of pressure.

Targeted Badge

🏅 Financially Savvy Student - This badge is chosen because the lesson equips learners with essential money skills like budgeting, and prioritizing expenses.
🧠 Point of Attention: Students may underestimate emotional spending or be unaware of scams and risky offers aimed at young earners.

Learning Objectives

- Understand paycheck basics (gross/net, deductions)
- Identify and prioritize financial needs
- Create a basic budget
- Learn to avoid common money mistakes and scams

Gamified Activities

- Play GAMI.FI.RE. as "Student" role
- Budgeting and savings tasks
- Scenario-based decisions in the game
- Group discussion and reflection afterward

Instructional Content

- Paycheck components (gross/net, deductions)
- Budgeting 101 (income vs. expenses)
- Needs vs. wants
- Simple saving strategies
- Risks: scams, overspending, emotional purchases

Engagement Strategies

- Interactive discussion: "What would you spend on first?"
- Sorting activities (needs vs. wants)
- Budget-building with templates
- Think-pair-share before the game
- Use of relatable examples and sample payslips

Mechanisms for Feedback

- In-game outcomes and decisions
- Peer and teacher guidance during budgeting
- Quizzes and sorting exercises
- Reflection prompts after the game

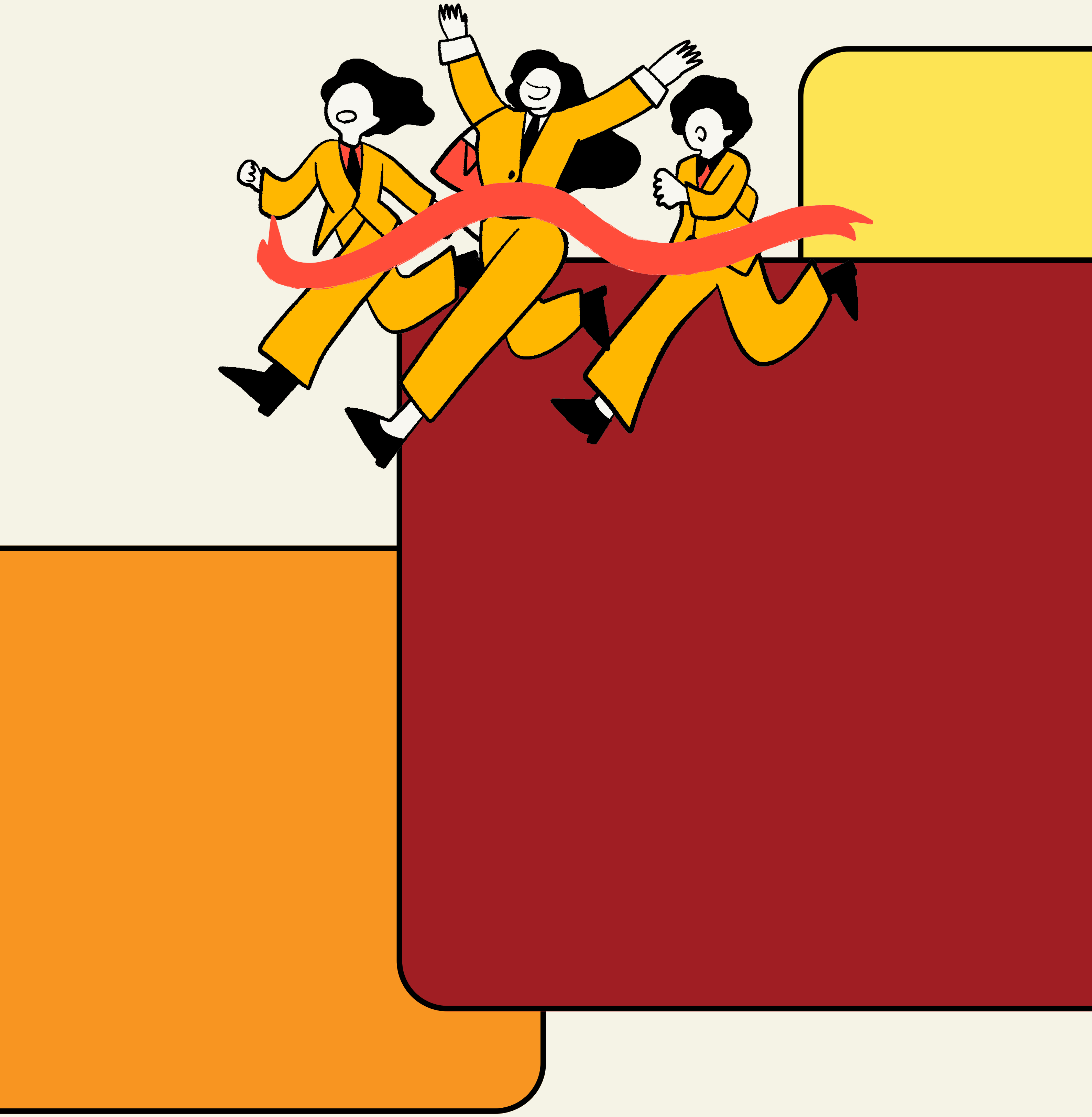
Timing & Pacing

1. Intro & Persona Connection – 5–7 min
2. Concepts: income, expenses, needs/wants – 15–20 min
3. Budgeting & Saving basics – 10–12 min
4. Gameplay (Student scenario) – 10–15 min
5. Reflection & Discussion – 5–8 min
6. Wrap-up & Resources – 2–3 min

Total: ~65 minutes

Assessment and Reflection

- Students create a simple budget
- Reflect: What helped? What would they change?
- Badge awarded for completing the scenario and demonstrating budgeting knowledge through discussion or journaling



Co-funded by
the European Union

Thank You

This paper and the wider outcomes of the GAMI.FI.RE. project would not have been possible without the dedicated collaboration of partners from Slovenia, the Netherlands, Italy, and Cyprus. Special thanks go to the VET students, educators, and educational leaders who generously shared their insights and helped shape the project's direction. We would also like to acknowledge the support of the Erasmus+ Programme of the European Union for enabling innovative educational initiatives that promote lifelong learning, equity, and inclusion.

We express sincere appreciation to the teams at RIC Novo mesto, Emphasys Centre, PRISM Impresa Sociale, and Gear Up for their vision, expertise, and commitment throughout the project. Your collective effort has brought financial literacy education one step closer to the real needs of young learners across Europe.

Contact Information

Phone	+386 7 393 45 50	Social Media	@gami_fi_re
Website	www.gamifire.eu	Address	Topliška cesta 2, 8000 Novo mesto, SLOVENIA
Email	tina.krzisnik@ric-nm.si		