



# “DUPA LICEU, CE?”

proiect by:

*Badescu Miruna Beatrice, who was in charge of posters and forms and organising sessions*

*Calea Mara, who was in charge of creating slideshows for each of the sessions*

*Maftciu Amalia Nicoleta, who was in charge of researching topics we discussed*

## MY SCHOOL ENTERPRISE

*social entrepreneurship projects – competition organised by Liceul Teoretic “Ovidius”*

# MOTIVATION

"După liceu, ce?" is a project intended to introduce basic financial concepts to high school students.

It began developing as an idea after one of the team members realised their dissatisfaction with the manner in which economic and financial issues are explained in class. We realized that we are being taught about the general principles of a capitalist economy. While this information may be useful in certain fields, such as entrepreneurship, it does not provide the educational assets necessary for a worker to thrive. The Economics classes within our school system mainly focus on teaching us from a more structural, macro point of view, failing to thoroughly address issues such as getting a bank credit, or even obtaining a credit card, learning what to invest in, and what options banks give you. There have been projects started in Romania regarding economic education, but they have all seemed to fall sort with the youth.

Taking both those things into consideration and upon mutually agreeing on this theme for our project, we decided to give the opportunity, creating an afterhours activity in our high school, this competition gave us a try and implement a by-student for-student course in economic education. We acknowledged from the beginning that it was a small scaled project set only in our high school, but we had a clear scope in mind and we were excited to reach at least a number of people through the project, even more excited that those people would be our fellow classmates. Amalia later joined the project, being as passionate about the topic.

# CONCEPT PRESENTATION

We have established that our project stems from dissatisfaction with the schooling system and its lack of valuable economic information for the average person who needs to know about their financial options in today's society.

This is the same average person who needs to know about fundamentals such as credits, insurance, taxes, and so on, but unfortunately, they are never properly taught about them. We were part of that “average person” group before starting this project, and noticing how people in our lives, including ourselves, were starting to get anxious having all these questions about finances is what really drove us to start planning how to go about making the project a reality. Hoping that someone was going to create a solution for this problem did not seem like a viable option, and upon that realisation we started get our ideas sorted out. With a common goal in mind, we started planning and discussing what the main topics that we wanted addressed were going to be, topics which later on turned into 4 big chapters.

Discussing the idea through, we came to the conclusion that we wanted our main chapters to also be through enough in explaining how the average person would approach using the knowledge gained from the course in real life scenarios. As mentioned before, this entire project had the purpose of being an introductory course, so establishing elemental notions and teaching students how to pursue certain goals from an economic perspective was an important thing for us from the beginning.

Once we had a general idea of what "După liceu, ce?" was going to be, we began working on the program. Our main focus was to teach students about real-life situations they might encounter, starting with a personal perspective.

Therefore, our presentations were divided by age groups, ranging from young adults to elders, so that everyone could attend the parts they wanted to know most about.

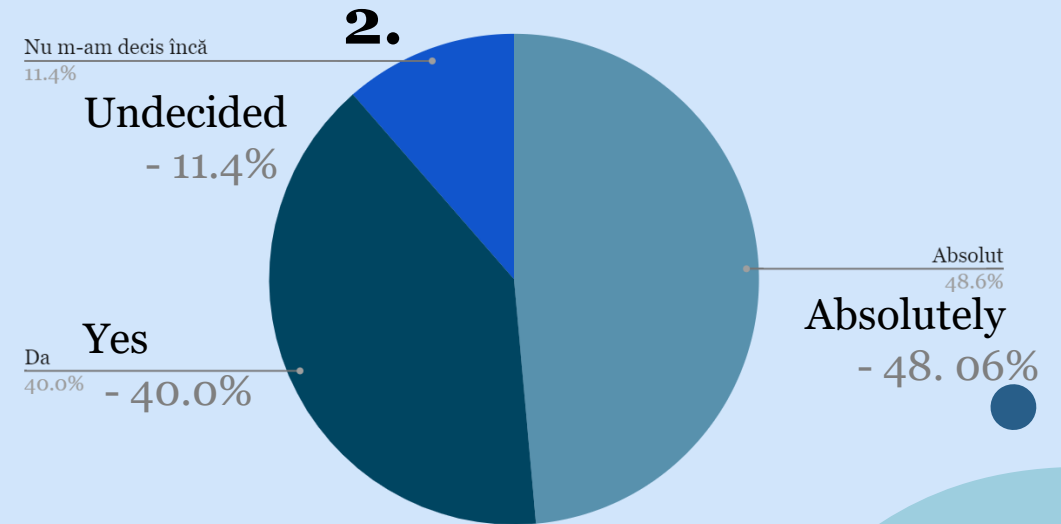
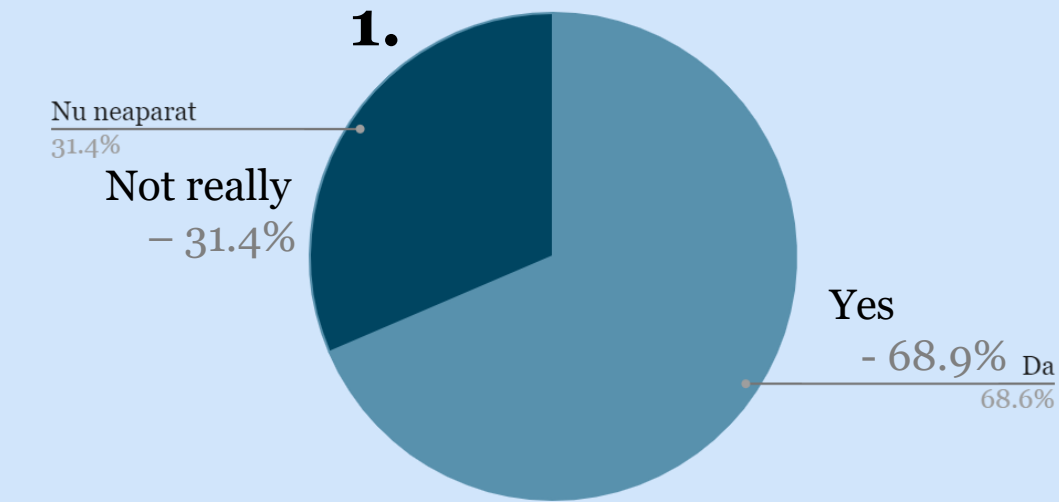
Having this idea in mind of how we wanted to structure and present the course, we wanted to ask the people what they thought about our idea. Truthfully, we also wanted to settle our nerves and see if anyone was truly interested. We sent this form: <https://drive.google.com/file/d/150OyPcukt38p-eUQxvF6wn4gr-iYkxTn/view?usp=sharing> during the winter break, asking Ms. Bucovala to forward it on the group with all the students who are head's of classes, hoping they would forward them back to their classmates so we could reach as many people as possible.

We got few responses back, more so all three of us project members never received the message on our classes group chat, and while this felt quite demoralising, we used it to create an opportunity for ourselves, which later became one of the definitory traits of our project. We will shortly detail that on the next slide, but now we want to bring your attention to the charts to the right, which are taken directly from the excel spreadsheet.

The first one represents **how many students felt like school and other institutions we not preparing them thoroughly adult life financially (1)**, and the second one represents **how many students were interested in a course such as ours (2)**.

The form itself had quite a lot of questions, you can view them all in the excel sheet here: <https://docs.google.com/spreadsheets/d/13i4xOC5nBUodPBRfh3u-86OfAQsMhyL6r7YoZofN1A/edit?usp=sharing>

While some answers were jokes, the response was overwhelmingly positive, so we knew we had to continue.



# ACTIVITIES - PROMOTION

When we were designing the course, we wanted to make sure that everyone had the freedom to attend only the classes they were interested in. We genuinely wanted students to be able to focus on the topics that mattered most to them and learn about the things that would be most useful in their lives. That coupled with the problem we mentioned earlier, of our promotion materials not being spread around properly, encouraged us to be more direct about sharing word about our course.

The solution we came up with: cutting the middle man out. And so to properly promote our project, all three of us went in breaks in between periods and afterhours to get the phone numbers of a person from every single classroom, grades 9 to 12. We sent a weekly message to those phone numbers, asking the person on the other end of the line to redirect it to their own personal class whatsapp group chat. The first time we did this was on the first Monday after winter break, sending the initial google form of interest, that we showcased in the slide before, to every class. The number of responses sky rocketed, from about 8 all the way to 35. In the meantime we also contacted a fellow student whose Erasmus project was about better communication, he had built a website whose purpose was to promote other projects, and we signed ourselves up for a spot on the site.

After the number of responses more then tripled we realised that was the way to go regarding online promotion. Every week we would send off a message to all 28 high school classes. The message contained a summary of what was going to be presented in the following session, an eye catching image to get people's attention and information about when and where the next session would take place. We kept our goal in mind true "a course by-students for-students" by making sure that the messages we sent would be ones that would gain our interest had we been sent them. We were keen on doing this because we wanted to promote a relaxed and safe atmosphere from the get-go.



We did not only focus online promotion however, even though mundane we understood the impact that seeing posters everyday could have on people, so we wanted to make sure that we also excelled there. Every single week, we made a new eye-catching poster. We focused on colourful collages, that made us giggle, in hopes that it would make others giggle too. Even though most people who walked by them probably were not as passionate about financial education as we were, we still hope they were a nice creative touch for the hallways.

Each one of the four weeks got a different “mascot” and these were the ones we came up with. The cat on week 4 even had a storyline of being a magical goddess who was helping students fight against malicious companies. And in week 3 the chapter was about housing, so we found that fitting.

1.



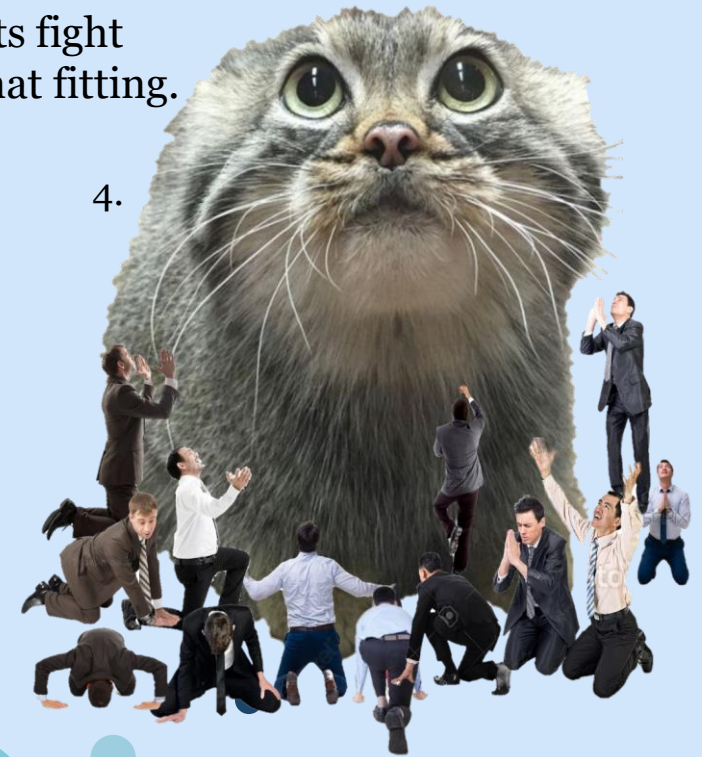
2.



3.



4.



# DUPĂ LICEU, CE?

**Un ghid practic pentru a nu îți lua țeapă financiar.**



Întalniri a 9a - a 10a:

**MARȚI 12:30 - 13.30**

Întalniri a 11a - a 12a:

**MA**

**Primul curs se focuseaza sa va raspunda la intrebari ca:**

săptăm

cu

- Cum functioneaza economia?
- Cum functioneaza actorii principali ai economiei: banca, trezorerie, etc?
- Care este scopul bancii, trezoreriei, etc si cum functioneaza? Ce le ofera consumatorului?
- Cum functioneaza tranzactiile?
- Ce este piata? Dar creditul? Cum functioneaza datoriile?
- Ce sta la baza ciclurilor economice?

Întalniri a 9a - a 10a:

**MARȚI 12:30 - 13.30**

Întalniri a 11a - a 12a:

**MARȚI 13.30 - 14.30**

săptămânal în Aula Mică

**curs - profesori  
inclusiv**

←----- la un flyer, nu fi fraier

**40 de minute din ziua  
ta pentru a înțelege  
economia decodată  
pentru tine <3**

Poster and back of flyer  
from the first session

Even though the theming was pretty different each week the structure of the posters was kept pretty similar so people knew it was our project whenever they saw a new poster on the hallways. Title, catchphrase, week we were on, keyword for that weeks course in later posters, when and where the sessions would be happening, a small mention to say that teachers were welcome and a short description of our projects goal. In weeks 2, 3 and 4, we were keen on mentioning that we would answer questions addressed last session.

Another thing we really wanted to do to make the physical promotion more interactive was have flyers. Each week alongside the poster we would print double-sided sheets of paper with the week's mascot on the front, and questions we would be answering in that weeks course on the back, and place them in an origami-ed box, that sat next to the arrow on the poster. A lot of people at the end of a session would come and tell us how they came that week because the mascots, or the message sent that week or even the catchphrase on the poster for grabbing a flyer. All that made us feel like we were truly reaching the right audience.

# CALENDAR OF EVENTS AND CONDUCT OF ACTIVITIES FOR THE BENEFICIARIES

We settled on having 4 sessions pretty quickly, since we wanted the course to be jam packed with information while also Not being too tedious to listen to for the participating students.

We offered the course twice every Tuesday, so that groups of students who studied in the evening had the same opportunity to participate as students who studied in the morning, not to mention, evening students who started classes at 2.30 and morning students who ended classes one hour earlier at 12.30. We also Tuesday because it was a day that did not have that many activities piled up, so that people didn't need to choose in between another activity, such as another Erasmus project or other school extracurriculars such as sports or other clubs, and ours. Mara and Amalia finish classes at 12.30 on Tuesday so they would conduct the first session, and Miruna would help on the second one when she finished her classes as well. We could have held two different courses on two separate days but then it would be hard to match up with students who would finish one hour earlier, or start one hour later, so two hours back to back – 12.30 to 14.30 was the perfect gap to fit everyone in.

We opted to have the course held in the small hall room of our high school (we asked weekly for permission to hold the activity there) because of the “tech whiteboard” which allowed us to do presentations in a PowerPoint format. However, our preferred presenting medium was not Microsoft's PowerPoint, instead we decided to work on Prezi, which is an website that allows users to create visually intriguing and engaging slideshows. Even though all the moving components did not quite work as intended on the big screen we still feel as though it was a good choice because of how easy the slideshows can be shared.

At the beginning of each session we would remind participants that it was a space for learning and that we wanted to have it as an open judgement free course, so that every person could take their time understanding the topics and asking whatever questions they needed answered or were curious about. In all sessions but the first one, we would also make sure to answer questions from the previous sessions, that we either could not answer the previous session and we researched for that one or questions that were submitted online to us.

Because, at the end of each sessions we would have the participants scan a printed QR code that would lead them to a form which had questions about the sessions where we asked for feedback, suggestions, and questions that they had left.

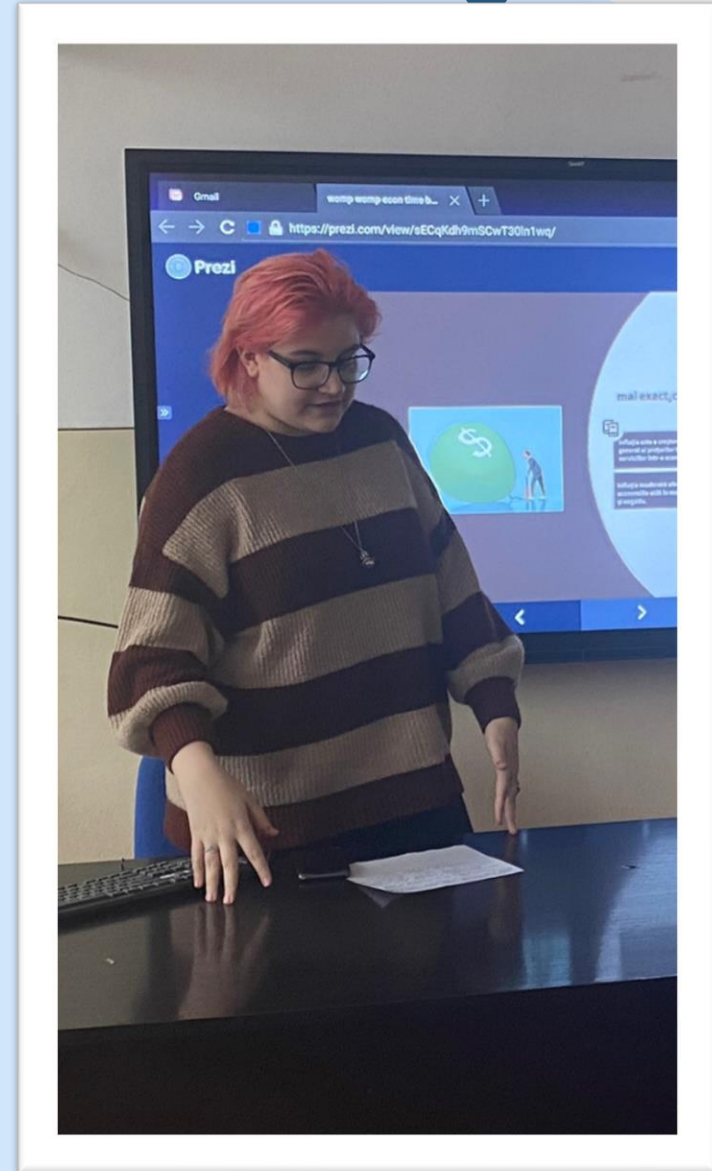




The sessions went as followed:

- Session 1 on 10.01.2023:
  - we discussed the basics of economic principles such as banks, inflation and deflation, economic cycles, and economic markets
  - on the form of this session we added a question where people could voice their opinions regarding what day of the week was best for them, even though there were some people who preferred Monday the overwhelming majority voted for Tuesday
  - this is the slideshow for that session <https://prezi.com/view/sECqKdh9mSCwT30ln1wq/>
  - the form tells us that 18 people were present at both sessions that day
  
- Session 2 on 17.02.2023
  - we continued the theme of going through the ages through presentations and discussed life right out of high school, we detailed how one would go about getting a student loan if they needed one for university or even for a post university degree, we detailed the steps for working or even studying abroad and we detailed the steps of starting a small business, which in Romanian law is called an “IMM”
  - since we talked about how one would get started right after high school, we wanted to give people a starting idea of how to take loans and what leasing contracts entail for business
  - in doing so we managed to curate a list, what we call a tier list for loans especially student ones, by comparing their benefits; the outstanding winner is CEC Bank Study Invest which only makes you pay back the money you took out for the loan, which we found incredible and needed to share
  - this is the slideshow for that session: <https://prezi.com/view/Rj4ZoXzPB15Ary7v1FX/>
  - the form tells us that 9 people were present at both sessions that day, however this session we did notice that a lot of the people who attended did not submit the form

- Session 3 on 31.01.2023
  - we discussed adult life, including buying a house, owning a car, paying off both of those loans and where to get those loans in the first place
  - we also discussed safe places to save money such as saving accounts, deposits for whatever future needs the future adult might need, and insurance for keeping yourself safe
  - this is the slideshow for that session:  
<https://prezi.com/view/RuAmo5pe1QFu7d4TKJfs/>
  - the form tells us that 8 people were present at both sessions that day
- Session 4 on 14.02.2023
  - we skipped a week in preparation for this session, because a big part of this session was going to be a summary for all the past sessions, so we wanted to be thorough because we wanted to give people the opportunity to take the last presentation with them, by creating a QR for them to scan to keep the key points with them
  - beyond this being a summary session, we also investments for later adult life for when they might feel more financially secure and ready to invest, and we also talked about the biggest investment of them all: pensions
  - this is the slideshow for that session :  
<https://prezi.com/view/a13sX3gRWk4AHFi3eNvs/>
  - the form tells us that 8 people were present for both sessions that day





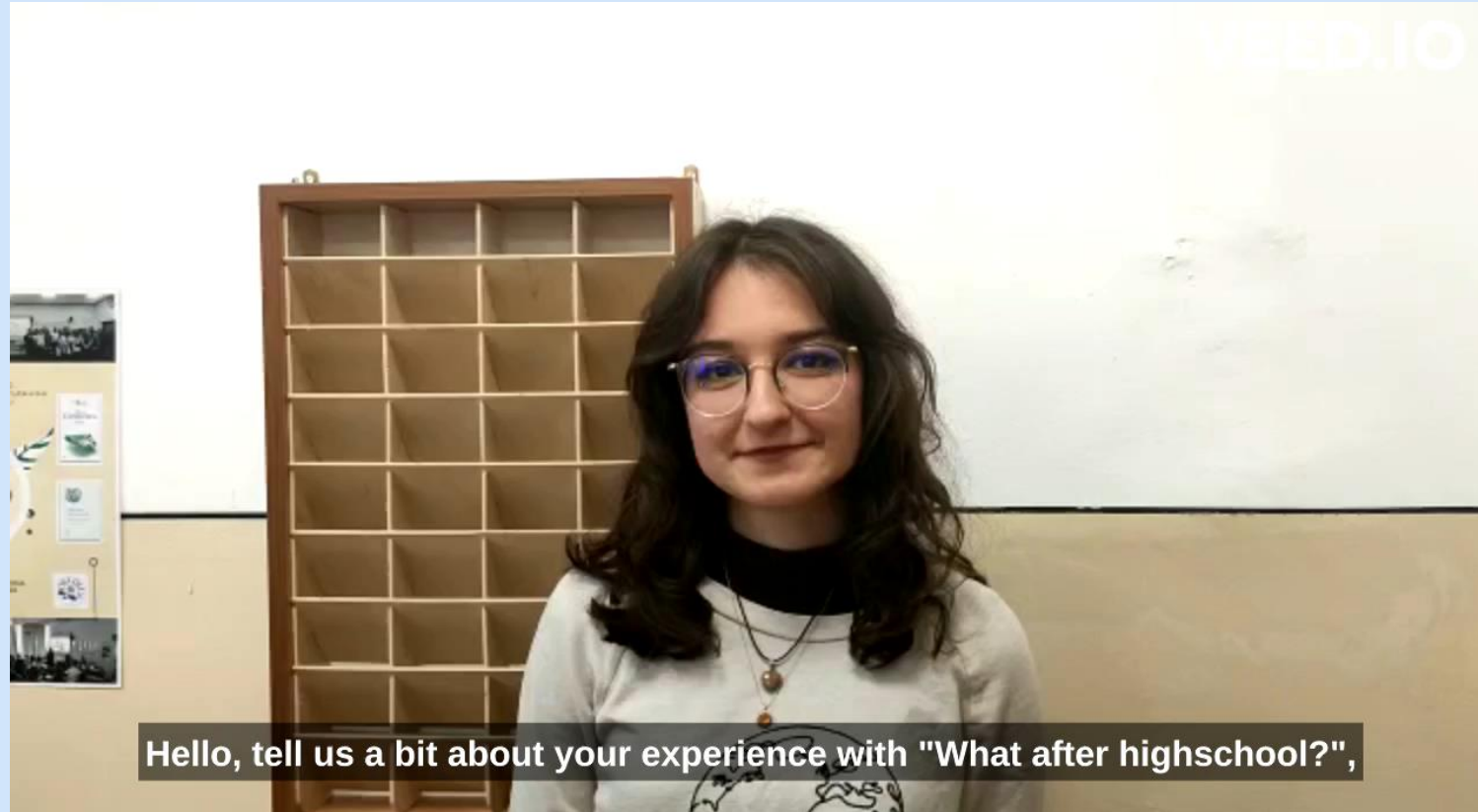
From the data we have we initially reached 35 people who were willing to fill out the interest form and on the course of 4 sessions we had around 40 participants to the course (repeat participants are included in this number).

● Since the forms are quite through we included them as well as a spreadsheet with their answers in this google drive for easy access, from them we can vouch that the impact we had was in fact positive:

<https://docs.google.com/spreadsheets/d/1SSugsxEsMTza2ePYzoSVb3qLjYsmsl1Xsqfvn7dav2E/edit?usp=sharing>



- We mainly used the forms we gave people to fill out at end as an attendance record and as a measure in place to help us conduct the next sessions in a more useful manner to the participants, but on this final project we wanted to show more then just an attendance record, so with the help and willingness of our beneficiaries we created this video showcasing their ending thoughts about our project. It is hard to quantify an exact number of people, or an exact number of hours put into the project, or a key timeline of events that changed the “fate” of the project, so again we thank our beneficiaries for giving us means to at least quantify and end result. If the video does not work in PowerPoint, here is a link: [https://youtu.be/Xz1j0\\_ZbIGk](https://youtu.be/Xz1j0_ZbIGk)



# ***THE FUTURE OF THE PROJECT***

● We would like to continue this project next year when all 3 of us are still in high school, and eventually have it passed down further because through working on this we realized that this is more than a passion project, it is something we are genuinely interested in, and if we could at least continue it, even if indirectly it would be a great honor. Seeing people leave the classroom happy and content with the information they gained, ready to ask us a question on the form has been a great driving force in us wanting to continue this project and elongate its life span. Throughout preparing resources for the presentations there was a lot of research done, and Mara is working on compiling a 20 so page documentation with all the research we gathered and notes we took down from making the presentations. We want to be able to give this complied research document to hopefully future project presenters because its purely the raw material, that has of course been shifted through, but still raw material that could be valuable in case the next generation wants to present it in a different manner. Miruna and Amalia are discussing the possibilities of this with 9<sup>th</sup> and 10<sup>th</sup> graders that they know might be interested.

● **THANK YOU “MAKE SENSE” FOR  
GIVING US THIS OPPORTUNITY IN OUR HIGHSCHOOL**

● **THANK YOU DEAR PARTICIPANTS FOR GIVING US THE  
OPPORTUNITY TO GROW RIGHT ALONGSIDE YOU  
AND THANK YOU FOR BELIEVING IN US**