

Finances 4Youth

Project 2023-1-PT01-KA210-VET-000164896



# REGULATION CONTEST

MONEY HEROES

AUGUST 2024

Abstract

Regulation and Schedules of the Money Heroes Contest

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# Money Heroes



## Presentation

The *Money Heroes* competition is an initiative promoted by the *Finances 4 Youth* project, within the scope of the European Erasmus+ project, with the collaboration of ETACADEMY in Leiria, Portugal, and the University of Oradea, in Romania.

The main objective of this project is to promote and disseminate financial literacy among young people aged between 14 and 25. However, it was considered that the object of this competition would focus on students attending lower secondary level (general school) and upper secondary education (theoretical, vocational and technological lycées) and vocational or apprenticeship education.

This competition aims to encourage students and teachers to create projects that promote financial literacy within their communities, in line with the goals and indicators recommended by the following Sustainable Development Goals (SDGs). However, the remaining ones may be identified in the projects (Figure 1).

*Figure 1 | Sustainable Development Goals*



Note: adapted from the UN Portugal (2022) accessed in ods.pt

Schools and training centers that include the levels of education mentioned earlier will be challenged to promote and encourage the creation of projects that foster the dissemination of themes underlying financial literacy, such as:

1. Savings Incentive
2. Sustainable Consumption
3. Entrepreneurship
4. Poverty Eradication
5. Quality Education
6. Credit and/or Insurance
7. Investments and/or Cryptocurrencies
8. Taxes and Fees
9. Between others...

The competition will be divided into two parts. In the first part, students will be challenged, in groups of a minimum of two and a maximum of four, to answer a *quiz on various financial literacy topics included in <https://www.finances4y.eu/pt>* website and may require the use of a calculator.

Each level of education lower secondary level (general school) and upper secondary education (theoretical, vocational and technological lycées) and vocational or apprenticeship education) will compete against its peers nationally, with the best five qualifying for the second phase of each education cycle.

The selection criteria will be based on the number of correct answers and the speed of response.

In the second phase, qualified students are challenged to present a project, as explained in article four of these regulations.

The competitions will be independent for each educational cycle.

## Regulation

### Article One

#### Objectives

1. *Money Heroes* competition aims to reward, for each teaching cycle, the best financial literacy project in the current academic year.
2. Projects must consider the following objectives:
  - a. Raise awareness of the importance of financial knowledge in everyday life.
  - b. Develop knowledge, skills, and tools in students.

- c. Promote the creation of savings habits.
- d. Promote sustainable consumption.
- e. Provide students with tools and knowledge to make financial decisions.
- f. Encourage the use of the content and resources available on the *website* <https://www.finances4y.eu/pt.>

## Article Two

### Recipients

1. *The Money Heroes* competition is aimed at school groups, non-grouped schools, private and cooperative educational establishments, and training centers that provide basic education at lower (7th, 8th year of study) and upper secondary levels (theoretical, vocational and technological lycées) and vocational or apprenticeship education in Portugal and Romania, starting now referred to as "Institutions."
2. The projects are aimed at the following levels of education:
  - a. lower secondary level (7th, 8th year of study)
  - b. Upper secondary (any level or type of education)

## Article Three

### Methodology

1. Institutions will be able to register as many teams as they wish through a digital form, with individual registration required for each group.
2. Teams may include students from different school years but not from different levels of education and may not include members from other institutions.
3. All student teams must have a responsible teacher/trainer.
4. Teachers do not have a limit on the number of teams.
5. The first phase of the *Money Heroes competition* will be held simultaneously and online for all registered teams. Hence, it is advisable to allocate at least one digital device with internet access per team (mobile phone, tablet, computer, or similar).
6. The dates for the *Money Heroes* competition lower secondary and upper secondary education (theoretical, vocational and technological lycées) and vocational or apprenticeship education will be

different. They will be announced via email to the email addresses provided in the registration for the teachers who registered the teams.

7. If the teams tie in the first phase, they will advance tied to the second phase.
8. The absence of teams in the first phase of the competition compromises their continuity in the second phase.
9. Teachers/trainers assigned to the teams will receive all information via email.
10. Communication with the *Money Heroes organizing team* must be carried out exclusively via email at [ana.diogo@etacademy.pt](mailto:ana.diogo@etacademy.pt).
11. All participants in the competition will be invited to attend the International Conference on Financial Education for Young People: Building Financial Sustainability for Generation Z, streamed online.
12. Project submissions outside the competition dates will not be considered.

#### Article Four

##### Projects

1. Projects may be presented in any format (presentation, written document, video, brochure, game, workshop, etc.) or typology (awareness-raising action, training action, game, digital application, etc.), with creativity being valued.
2. The students must author all projects submitted. If this is not the case, they will be disqualified.
3. Submission of projects in digital format presupposes compliance with GDPR rules and safeguarding the possibility of future editions of the works (for example, written documents, presentations, or brochures must be submitted in PDF format). Projects in editable format (for example, Word, PowerPoint, or similar) will not be accepted.
4. Projects should be sent to [ana.diogo@etacademy.pt](mailto:ana.diogo@etacademy.pt).
  - a. Projects sent via *WeTransfer* or another similar tool will be accepted.

#### Article Five

##### Principles

1. The projects submitted to the competition by the Institutions must be original, and their authors are responsible for any copyright infringements and the respective consequences.

2. In the event that minor students can be identified, in some way, in the projects, attaching a declaration from their Guardians to publicize the work on the communication platforms inherent to the *Finances4Youth project* and its partners is advisable.
3. The projects aim to promote financial literacy within the school community.

### **Article Six**

#### **Evaluation and valuation criteria**

1. The project is evaluated on a scale of 0-20 values.
2. The evaluation and valuation criteria are as follows:
  - a) Pedagogical and scientific quality (four values);
  - b) Creativity and relevance (five values);
  - c) Involvement of the school community (three values);
  - d) Viability and feasibility (four points);
  - e) Incorporation of the Sustainable Development Goals (four values).

### **Article Seven**

#### **Selection Jury**

1. The evaluation of projects is the responsibility of the selection jury.
2. The selection jury will consist of members of ETACADEMY, members of the *Finances4Youth project*, public figures in the field of education, guest teachers, and a member of the media.
3. Teachers invited to the selection jury will not be able to enroll teams.
4. Selection Jury's decision is final and is not liable to appeal.

### **Article Eight**

#### **Project selection and evaluation process**

1. In the process of selecting candidate projects:
  - a) There will be no ex-aequo in the second phase of the Money Heroes competition.
  - b) The Selection Jury reserves the right not to award prizes if it considers that the projects do not meet the quality conditions that justify it.
2. Any cases not covered by these Regulations shall be resolved by deliberation of the Selection Jury.



3. The project selection and evaluation process is individual and confidential.
4. Projects must comply with these Regulations to be included in the competition.

## Article Nine

### Awards

The prizes will be gift cards from the bookstore Cărturești, which can be converted into the purchase of books or entertainment. However, prizes will be awarded for primary and secondary education or equivalent.

First Prize – voucher Cărturești - 500.00 lei

Second Prize – voucher Cărturești - 300.00 lei

Third Prize - voucher Cărturești - 200.00 lei

All participants will be given a certificate of participation.

## Article Ten

### Announcement of results and prize-giving location

1. The winning projects will be officially announced during the conference in Leiria, and the award conference follow.
2. The conference will be open to all who wish to participate upon prior registration using a digital form.
3. Those responsible for award-winning projects are contacted by the organizing team of the Money Heroes contest.
4. The results and award-winning works will be published on the communication platforms of *Finances4Youth* and its partners.

## Timeline

Registration

From November 1st to 20th, 2024

First Phase

3rd cycle or equivalent – November 28th (morning - time to be designated)

High school or equivalent – November 28th (afternoon - time to be designated)

- All guidelines will be sent via email to the teachers responsible.

Second Phase

Projects must be submitted by January 9, 2025, via email to [ana.diogo@etacademy.pt](mailto:ana.diogo@etacademy.pt)

Finalist teams announced on January 13, 2025.

## Application Forms (sample)

Team Name

Full names of the team members

School year(s)

Institution Identification

Identification of the teacher/trainer responsible for the project

School email address

Email address of the teacher/trainer responsible for the project

We acknowledge the terms and conditions of the *Money Heroes Regulations*

We authorize disseminating the Finances4Youth project and its partners on digital platforms.

General lines of the project.

General project lines and inherent materials.

General project outlines and materials under terms to be agreed upon bilaterally.

Director's Signature: \_\_\_\_\_

Signature of the teacher(s): \_\_\_\_\_