



The Initial Training of Future Teachers in Financial Education through Digital Resources

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Abstract

The pandemic period revealed insufficient training of teachers in the field of technology, and this aspect directly influences the instructional-educational act carried out online with students. Teacher training to use technology for education-related purposes is closely correlated with the individual ability to adapt to contemporary challenges, but also to the continuous training that each teacher must undertake in his career, considering the multitude of digital tools that facilitate the didactic activity and facilitate learning by the students. The financial education of students is a necessary discipline in the formation of the individual for the future and society, and a correct acquisition of economic notions can be facilitated by technology, through appropriate digital resources. We believe that the foundations of a minimum financial education should be laid in the primary classes, to form student's skills related to financially responsible behavior - a very problematic aspect in the education system, because it does not offer such a discipline in the common core of the school curriculum. One solution regarding the implementation of financial education in primary school students would be the delivery of such education by the technology-savvy teacher so that the content taught is presented in an attractive form for students. Training future teachers to implement financial education through digital resources is a challenge. In the following, we will present the results of a research carried out following the author's teaching activity at the "Vasile Alecsandri" University of Bacău, Romania, within the discipline "Computer Assisted Instruction and Online Educational Platforms". The research aim was to explore the capacity of future teachers to adopt various technological solutions for a quality educational act. Finally, we will suggest a professional profile of the modern teacher - adapted to modern methods of implementing financial education.

Key words: Digital resources; financial education; initial training

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1. Introduction

The current times require that we are more responsible, more patient, and more adaptable in such a strategic field that concerns the formation of the individual as a human being: education. According to UNESCO (2020), the pandemic affected approximately 1.6 million pupils and students, from 194 countries. They represent 91.3% of all those enrolled in the education system. Thus, when the school became "home", educational institutions quickly adapted and teachers began to look for various tools, platforms, applications, and online resources for all students to access. Due to the implementation of health protocols and vaccination programs, schools are open today in most countries because "the consequences for learning, health, well-being, and school dropout are considerable".

National financial education strategies appeared, for the first time, on the public agenda of developed countries in the early 2000s (in Japan, the Netherlands, the USA, Great Britain, etc.). After the 2008 crisis, an expansion of these practices was observed in many countries, to coordinate and promote collective activities regarding the improvement of financial capability among the population (Ministry of Education, 2022). Financial education has also become a concern for entities that are part of the Romanian financial system, but also for other institutions, such as governments, financial supervisory institutions, government financial companies, NGOs, consumer protection, and, in general, for all relevant organizations in the banking and financial markets. This led to financial education programs aimed primarily at students.

The Republic of Moldova promotes educational policy in line with European educational policies. The documents for the strategic development of the education system demonstrate the interest of the Government of the Republic of Moldova in the transformation of education. This transformation will lead to quality in the training process, as well as to the skills acquired by students in the training process. Therefore, the Concept of the Education Development Strategy for the years 2021-2030 "Education-2030" and the Implementation Program were developed (Ministry of Education and Research of the Republic of Moldova, 2022). The strategic objective of this concept is to allow every citizen to develop the necessary skills to use their full potential and to better adapt to the changes that may occur.

The present article relies on a one-semester university activity with future teachers, an activity carried out by the author, and outlines, based on what was observed, the importance of training future teachers in the context of teaching financial education through digital resources, the characteristics of the modern teacher adapted to the new demands of society, as well as the proposal of concrete measures to implement the financial education of students through digital resources, so that students benefit from a much-needed training for life and society.

2. General aspects in the field of initial training of teachers on the dimension of financial education

The low level of awareness of financial education issues is a present aspect both in Romania and the Republic of Moldova. The OECD study carried out in 2020 on the financial literacy of the population highlighted the fact that the level of financial literacy of the population in the Republic of Moldova is the highest in the region, while, in Romania, this degree of knowledge in the financial field is very low, compared to other countries in the analyzed sample (Organisation for Economic Cooperation and Development, 2020).

The importance of financial education for economic development has been reported by several studies. For example, Hogarth notes that this type of education can be one of the strategies for economic development, but he also notes that it is difficult "to scientifically prove a link between financial education and economic development" (Hogarth, 2006). Hogarth also emphasized the importance of distinguishing between information and education and the need for a complementary approach to achieve behavioral change in the financial sector.

A brief review of educational theory and practice over the past few decades shows that concrete steps have been taken to achieve a concise educational approach to student financial inclusion. Profile academic research, carried out to diagnose the level of financial education around the world, indicates the need for the development and application of entrepreneurial skills training projects and programs for members of society.

Several studies describe how important financial education is to overall economic development. In Hogarth's opinion, for example, this type of education could be a variant of economic development strategy, even if it is difficult to scientifically prove "a connection between financial education and economic development" (Hogarth, 2006). In the opinion of the same author, it is very important to distinguish between information and education, but also the value of an approach that complements individual training, to obtain a change of personal attitude in the financial field. The importance of financial education has been analyzed in direct relation to various associated elements, such as high-cost loans (Lusardi and de Bassa Scheresberg, 2013), saving behavior (Lusardi, 2008), stock market activity (van Rooij et.al., 2007), increasing well-being (Behrman et.al., 2010), preparing for retirement (Lusardi, 2008), etc.

In the Republic of Moldova, the basics of entrepreneurship and the economic education of young students are studied in the works of the researcher Lora Ciobanu; the problems of integrating financial education into school programs are reflected in the works of researchers Cara Angela, Gremalschi Anatol, Achirii Ion; the problems of economic education and ensuring the quality of education are mentioned in the works of researchers Patraşcu Dumitru, S. Baciuc, Ina Grigor.

In the Republic of Moldova, the National Bank, the Ministry of Education, Culture, and Research, the Institute of Educational Sciences, as well as the Expert Group organization have developed didactic materials for teachers to implement financial education. In this direction, the National Bank of Moldova, in partnership with the European Fund for South-Eastern Europe, has developed teaching materials for students: *A journey in the world of money, Financial Education Guide 2016* (National Bank of Moldova, 2016).

In 2018, the Ministry of National Education, the National Bank of Romania, the Ministry of Public Finance, the Financial Supervisory Authority, and the Association of Romanian Banks signed a collaboration protocol for carrying out joint activities in the field of financial education and development through the National Financial Education Strategy. This document provides an official framework for the five organizations, a framework through which the five partners support joint activities specific to the field of financial education. Also, the National Bank of Romania is the institution that contributes to the development, acquisition, and deepening of some elementary notions of financial education at different levels of study (from primary to university education, including adult education) (Ministry of Education, 2022). Thus, learning financial literacy and forming responsible financial behavior at an early age can provide people with a baseline for lifelong financial well-being.

The review of specialized literature determined that the subject of financial education for primary school students was not systematically addressed in the Republic of Moldova and Romania. Similarly, the problem of training financial skills in general education students, from an interdisciplinary perspective, as well as the problem of using digital technologies in the training of these skills have been insufficiently addressed.

To face challenges like those assumed by the financial education of primary school students, new strategies are needed, as well as new didactic approaches, so that the training action continues with innovative methods, for a good life and a prosperous future. Education helps build life skills, and financial education builds students' ability to understand and operate with money. We recall here the link that exists between the level of education and the level of well-being, as this aspect emerges from the official documents of the Institute of Statistics (National Institute of Statistics, 2021).

3. Curricular innovations in Computer Assisted Training and Online Educational Platforms in the context of the digitization of financial education

As a teacher who taught the seminar classes, I aimed to train future teachers in the context of teaching through digital resources, both the subjects in the school curriculum and the Financial Education subject, as an optional subject. The educational journey carried out during the 12 seminars wanted to provide the students with a baggage of knowledge, so necessary for modern teaching, as well as for the realization of an attractive and interactive educational process. The modern educational incursion involves the application in the classroom of methods intertwined between traditional and new so that students are motivated and drawn into the educational action. Financial education does not deviate from such an approach, especially since the notions in the economic field are much more abstract. During the IACPEO seminar, students learn, first of all, to learn, to acquire (or improve) certain digital learning skills, as can also be seen from Figure 1: by exploring useful educational platforms in the didactic activity, by creating educational content according to a financial education lesson, by creating a virtual class to follow the progress of students, by creating presentations of some topics in the economic field.

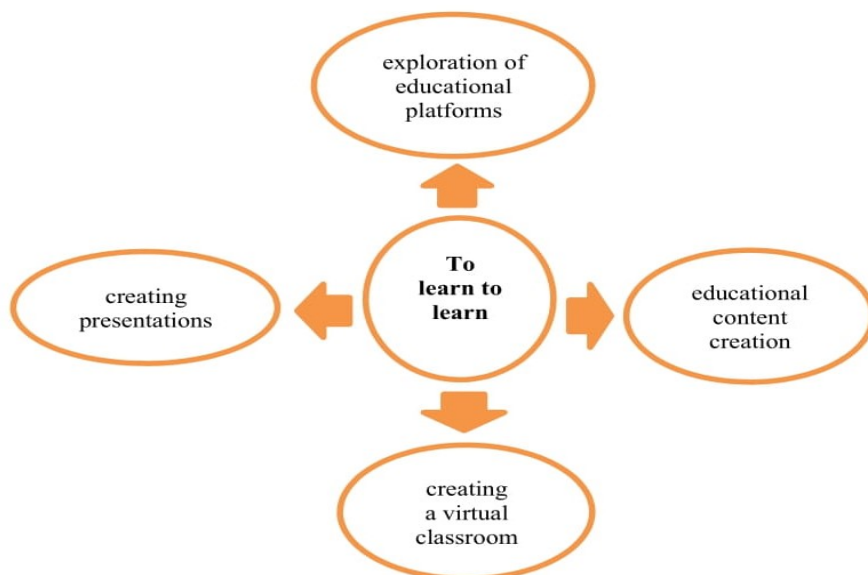


Figure 1. Digital learning skills

The premises for such action consider the analysis, planning, development, review, and support of strategies in four critical interconnected areas: access to education for all students, quality inclusive education, well-being (such as mental health and psychosocial support), safe and friendly schools (UNICEF Regional Office for Europe and Central Asia, 2020), to materialize the principle of equal opportunities, but also the lack of discrimination. At the same time, we intervened in the old curriculum and addressed current topics, according to the table below. In dynamics, we aimed to familiarize students with free platforms that would facilitate access to education as well as collaborative learning (Table 1).

Table 1. Comparative analysis of old and new approaches to the curriculum

The approach in the old curriculum	The approach in current curricula
Wikieducator and Wikispaces. Debates and opinions – 2 hours	Wordwall, octagon.studio – 2 hours
Slideshare – studying and making special presentations – 3 hours	Prezi, workspace.google.com – 3 hours
Portals for images and video files. Their use in educational materials – 1 hour	Portals for musical experiments (musiclab.chromexperiments, typatone) – 1 hour
Portals for collaborative work – 2 hours	Portals for collaborative work – workspace.google.com (questionnaires, forms) – 2 hours
Integrated assessment platforms. Examples – 2 hours	Financial education platform appe.ro and learning platform for students khanacademy.org – 2 hours
Digital libraries. Debates and search for resources – 2 hours	Digital textbooks, websites with educational resources (didactic.ro, twinkl.ro) – 2 hours

In the context of the adaptation and modification of the initial objectives, the following activities were done with the students, and the subsequent learning outputs were reached (Table 2).

Table 2. Initial teacher training activities for financial education with the help of digital resources

No. crt.	Platform description	Objection	Leveraged digital skills	Finality	Learning outputs
1.	www.wordwall.net				
	Provides an easy way to create your teaching resources through quizzes, matches, and word games, using already existing templates	O1 O2 O3 O5	- Search for information on the Internet - selection of educational content	- discovering/creating the most suitable material for the topic of a lesson	- creating a game for a classroom activity (teaching/learning/assessment), of your choice
2.	www.musiclab.chromexperiments.com				
	Features fun and hands-on experiments for learning music in a more accessible way (Shared Piano, Song Maker, Rhythm, Spectrogram, Kandinsky, Voice Spinner)	O1 O2 O5	- exploring the music laboratory to access the most suitable experiment - creation of educational content	- experiencing music through digital applications	- carrying out a musical experiment, of your choice, from those displayed on the presented website

3.	www.typatone.com				
	Platform to make a song while writing letters or numbers	O 1 O 5	- creation of educational content	- musical experiences	- practicing different ways of creating short messages, which can be transformed into musical sounds
4.	www.workspace.google.com				
	Work forms to ascertain a situation	O 1 O 3 O 5	- creation of educational content	- creating forms/questionnaires to obtain information on a given topic	- drawing up a form with freely chosen topic (knowledge assessment or questionnaire)
5.	www.manuale.edu.ro				
	Digital textbooks for all subjects, for grades I - XIII	O 1 O 4	- exploring the platform	- familiarization with the available teaching materials	- individual study to become familiar with different digital textbooks approved by the Ministry of Education; comparing textbooks from the same class, same discipline, but with other authors
6.	www.didactic.ro				
	Lesson plans, worksheets, tests, various teaching materials needed in the classroom	O 1 O 2 O 4	- exploring the platform	- familiarization with the available teaching materials	- familiarization with the offer of the platform
7.	www.twinkl.ro				
	Tests, presentations, and didactic materials effective in teaching/learning/evaluation activity	O 1 O 2 O 4	- exploring the platform	- familiarization with the available teaching materials	- individual study of the platform to orient the topics addressed to the learning content, as well as the organization of information-rich materials during a school year
8.	www.appe.ro				
	Financial	O	- exploring the	- familiarization with	- creating a digital

	education for the pre-university education level: preschool, primary, middle school, and high school	1 O 2 O 4	platform	the available teaching materials	resource with the theme provided by the platform (essay, project, worksheet, test)
9.	www.octagon.studio				
	Products in augmented reality, virtual reality, and mixed reality, through cards and 4D+ images	O 1 O 2 O 4	- exploring the platform	- familiarization with the available teaching materials	- exploring the content of the site to use attractive products for the teaching process (holograms)
10	www.khanacademy.org				
	Learning platform for students, at their own pace, under the supervision of the teacher	O 3 O 4	- creating a virtual class	- tracking the student's progress, following the independent training activity	- the creation of a virtual learning class, in which students can go through content outlined by the teacher, and their progress and results can be easily managed by the teacher for the individual orientation of each student in the learning process
11	www.workspace.google.com				
	Various online presentations, achievable through cooperation	O 2 O 3 O 4 O 6	- creation of presentations	- making presentations	- making a presentation in small teams or individually, on a topic of your choice or the bachelor's thesis
12	www.prezi.com				
	Smart educational presentations make lessons more interesting and easier to remember	O2 O3 O4 O6	- creation of presentations	- making presentations	- creating a sharable presentation, with impactful visual messages or making the presentation of the bachelor's thesis

The tasks completed by the students were shared with the whole class. The actual didactic activity was carried out both in the classroom and online, on the Microsoft Teams platform, used by “Vasile Alecsandri” University in Bacău, Romania. Meetings with students were both physical and online, facilitated by an Internet connection and a computer room. After the seminar, I noticed a real interest from the students to study, analyze, and carry out the proposed tasks, so that the preparation for teaching in front of the students was a successful one, crowned with success. The assignments made by the students were among the most special, in most cases impressing the capacity for involvement, as well as the creativity in their completion, as well as respecting the deadlines.

The old curriculum provides for the approach of some useful topics, of interest to students, but not suitable for online school. The adaptations we have made in the proposed new curriculum are aimed at more effective training of future teachers for working in the classroom with appropriate digital tools. Comparatively analyzing the two applied curriculum variants, we find that the newly adopted curriculum is superior to the old one due to applicability and accessibility from a didactic point of view.

The task that the students received, related to educational resources of financial education, was a very diversified topic: essays were created on the given topic, lesson plans were drawn up, and applicable worksheets were compiled in different subjects (e.g. Mathematics – “Units of measurement for value”), games were created in Wordwall, but also quizzes in google forms and presentations. All assignments were done creatively and with interest in the subject covered.

The students were constantly aware of the importance of this seminar because they are convinced that technology is a very important aspect of the didactic activity, the didactic act being more attractive and more accepted by the students if digital educational resources are adopted, even if the training process takes place in the classroom of class. Interaction with students is much more effective if a digital connection is also used between teachers and students, especially if we consider the inclination of the little ones to the online environment.

According to the study carried out by Adam (2020) regarding generations and their succession, generation X (1965-1980) and generation Y (1980-1995) are represented in the group of students who team up to prepare for the training of generation Z (approx. .2000-present) – Gen Z who are convinced they “have better digital skills than their teachers” and “don't understand any perspective” other than digital. We remind you that the students had at their disposal the time necessary to complete the assigned tasks so that they could complete their homework at will, after a prior and sufficient period of individual study of the platforms, a period so necessary for their training. We believe that the seminar “Computer Assisted Education and Online Educational Platforms” (IACPEO) achieved its goal because the feedback questionnaire at the end of the classes conveyed the delight and satisfaction of the students that this seminar was a real use, as well as the impatience to apply in the classroom what was learned in the seminar.

A concrete application action in practice is the inspection carried out in May, this year, by one of the students given the tenure exam in education, an inspection that I assisted, being carried out even in the 4th grade that I coordinated it for five years, as a teacher. The proposing student has drawn up the necessary documentation to carry out the didactic activity in an appropriate way, adapted to physical teaching in the classroom, with digital resources suited to the learning contents. Everything that the student in question has achieved demonstrates the effectiveness of the IACPEO seminar and the fact that the essence has been assimilated: the didactic activity in the classroom or online can be substantially enriched if the right technology and resources are used.

The activity of the seminar at the university will be able to be transformed later, so that the educational content transmitted is permanently adapted to the didactic requirements, the novelties in the field, as well as from the point of view of facilitating the training act applied by modern technical means, given the fact that the technology and devices are advancing at a rapid pace.

4. Digitization of financial education: the profile of the modern teacher

A modern, open teaching staff, inclined to the diverse needs of students, is a teaching staff that does not insist on learning permanently, so that it can adapt to changes and can intervene in time to adjust the students' preparation for life. Adaptation is the key word when it comes to modern teaching methods, but this adaptation comes from the personal desire for change, for permanent learning, so that you are aware of new methods, innovative strategies, and games that can greatly improve your class activity. An adapted teacher is a teacher in a permanent search for "new", "interesting", "attractive", "fun", and "interactive", so that, through the applied methods, he can carry out special activities with the children and address including an open pedagogy (Bezede, 2015). An "adapted" teacher is a teacher who is not afraid of the new, who adapts to the demands of society, and who learns how to teach financial education to primary school students.

Change is another element we emphasize, as technology can be seen as "the environment in which the educational act can take place, but also as a resource for education" (Ceobanu, 2020). The change of methods in the implementation of financial education, from traditional to modern, can only be an innovative element that supports effective learning.

"Adopting an open mentality" is another aspect that should characterize the modern teacher (Arbinger Institute, 2016), because, through an attitude of openness (open mind), optimal solutions can be seen for a correct acquisition of notions in the financial field. The attitude of the teacher in the classroom greatly influences the attitude of the students towards the didactic act. An attitude open to the new, to technology, to innovation, but also to saving and responsibility when it comes to money, will lead to changes in the students' attitude towards these aspects. Students imitate behaviors observed in the adults around them - parents and teachers, as noted by psychologist Albert Bandura, cited by Neacșu (2019) in studies on the copying of the behaviors of adults by children. The preparation / continuous training of the teacher refers to the availability and ability of the teacher to be in step with the news in the field of financial education, to his participation in training courses in the field of financial education, conferences, workshops on this topic, etc., thus so that the part related to technology is not an impediment, but a real support in the didactic activity of the teacher in his action of teaching financial education through digital resources.

5. Conclusions

Financial education was carried out even before the pandemic period, through traditional learning methods and on a rather reduced scale. Interest in this type of education was occasional and expressed in narrow circles. The pandemic has moved both classroom teaching and outdoor activities online: meetings with financial specialists have taken place on Zoom (Junior Achievement Romania, 2022), outdoor financial education workshops have turned into workshops online (School of Values, 2022), and visits to banking institutions have become virtual (National Bank of Romania, 2022). The financial advantages of such actions are that they have costs that tend to be zero. Students can access information just a click away, needing only an electronic device and an internet connection. Another opportunity offered by the online environment is that several students can participate in a learning activity at the same time, even from different schools, and from different cities.

This is why we consider the teacher's attitude towards technology, his training in the ICT field, and his openness to new things to be of particular importance. Last but not least, continuous adaptability to permanent changes, continuous training/training, as well as an open-mindedness are the ingredients of a teacher prepared for the teaching act through digital resources, either in the classroom or in the online environment - aspects that will be the subject of studies subsequent. All this, together with a wide range of school and extracurricular activities, will certainly lead to a change in the mentality of students: more care with money and improving the ability to think critically when it comes to needs and wants. Our goal, as teachers responsible for

students, is the formation of a responsible generation, with the ability to correctly discern between what is "wanted" and what is "possible" from a financial point of view, between what is important and what is irrelevant.

In our opinion, there would be some concrete measures that we propose and that could be applied, so that the financial education of the students becomes an independent educational discipline, is part of the common trunk, and is accepted both by the students, as well as by teachers:

- to establish this type of education as a mandatory discipline, starting with primary education, in the common core of the education program;
- to implement this discipline through a program/curriculum based on digital resources, easy to access and easy to use by any student, from any device;
- to carry out training programs for teachers in the economic field, so that it does not represent a difficult subject to teach due to specific economic notions and terms;
- to inform public opinion through different communication channels, fairly and completely, for an awareness of the society/community/parents towards such a change in the primary education system;
- to carry out extracurricular activities of the fair/shop/bazaar type in which students are encouraged to use real money and to apply the theoretical notions learned;
- to establish partnerships between the school and different financial institutions, so that students have the opportunity to interact with specialists in the economic field;
- to visit small local businesses, where the students can discover important information about the way of operation.

To talk about primary financial education only as a theory, without practical applications, would mean a lack of grounding of knowledge in real life. This is why the European Commission suggested, as early as 2013, that teachers become innovative and open (European Commission, 2013). The general context created by the pandemic has accelerated adaptation, change, and innovation in the realization of the process of implementing financial education through digital resources, and the implementation of this type of education through digital resources in the physical classroom will be the subject of another study.

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