SKILLS NORWAY

Numeracy Counts

The Norwegian story

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Skills Norway

The situation in Norway

- 5 million people
- Geographical/ regional distances and differences => challenges in gathering learners and “teachers”
- Low unemployment rate –app 5% (see Labour marked information in English)
- Above OECD average in PIAAC, but
- 500 000 very low numeracy skills

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Skills Norway

- Agency of the Norwegian Ministry of Education and Research
- Established as Vox, in 2001, to establish one governmental institution with strong expertise and competence on adult learning. Changed name to Skills Norway 1.1.2017
- Purpose: Serving adult learning within and outside working life

Main goals:

- to contribute to supporting active citizenship,
- improving employability and
- increasing participation in education

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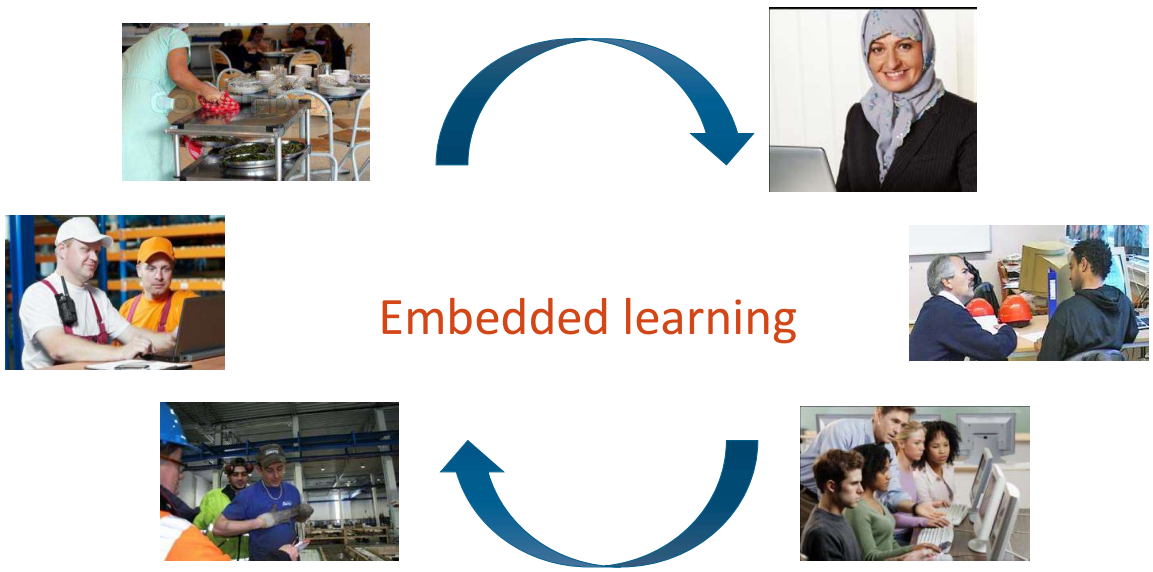
Important to create a link between the need for skills in real life and the teaching



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Why Skills Plus+ ? Legal and political "frames"

- Part of the Government's competence policy
  - Basic skills implemented in all curriculas
  - Regulations for Skills Plus (Ministry of Education and Research)
  - Yearly priorities and signals
- Immigration politics
  - Legislation and priorities (Norwegian language skills)
- New national skills strategy in 2017
- Previous initiative (before 2006) did not reach the low skilled adults

=> Skills Plus started as "Basic Skills in Working life" in 2006

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The aim….

…give adults the opportunity to acquire the basic skills they need to keep up with the demands and changes in modern working life and civil society.

- Especially targeting low skilled adults
- The training should be linked with job-related tasks

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Financial literacy

- Outcomes of project:
  - Basic skills profile
  - video

- Motivation for learning numeracy
  - Save money
  - Learn budgeting
  - Understand consequences regarding financial decisions

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Minar

- Project in 2012-2013
- Focused on young adults
- 10 week courses

- Video - english subtext

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Managing Money

- Erasmus + project involving 8 countries.
- Developing curriculum for financial literacy
- Develop an app based on:

mathseverywhere

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Curriculum

Areas	Budgeting	Banking	Loans/credit cards	Shopping
Skills (what to know))	• pay and pay slips • income sources • type of expenses • Set up budget • managing budget • financial planning	• Pay bills • use online banking services	• Types of loans • Cost of loans • costs of credit cards • recognizing debt problems	• Safe online shopping • consumer rights • compare prices • split costs
Learning Outcomes **Short term?** **Medium term?** **Long term?**	• Understand pay slips • Make sure pay slip is correct • Know difference between gross and net pay • Understand your income • Understand your expenses • Fixed expenses • Varied expenses • Essential expenses • Non-essential expenses • Unexpected expenses • Balance income/expenses in a month/year • Add savings in a budget • Set aside money for a future event • Numeracy skills	• Read an invoice • Understand the invoice • Log in/on safely • Set up saving account • Pay invoices • Transfer money between accounts • Know amount needed to pay all invoices	• Understand what a loan is • Understand different types of loans • Understand difference between secured and unsecured loans • Understand interest and how it affects cost of loans • Understand compound interest • Understand contracts and ramifications when getting a loan •	• Understand risks of shopping online • use safe ways to pay for services and good online • difference between secure and non-secure websites • compare prices between goods • compare prices between goods of different packaging/size • check receipts • split costs between two people • split costs between group of people • estimate costs of goods in the cart

				• estimate new costs on goods on sale
Actions/tasks	• Look through pay slip, check amount, hours, overtime • Look at all sources of income, add up. • Go through expenses, divide them into: fixed/varied, essential/non-essential, possible unexpected •	• Find an invoice, look at the different information. • Find the amount owed, the date the invoice is due and what the "KID"number is (the number that identifies you) • Use online banking demos o to practice logging on/in o Practice transfer money between accounts o Open up savings acoount(s) o Pay invoices	• Contact bank/financial institution to get more information about the loans • Find and compare loan offers online – which one suit you? • Practice filling out loan forms • Find out what other documents you need to apply for a loan • Look up different credit cards and see the different terms	Compare prices: • Check prices in store. What information is available on sizes/prices • Find out which brand is cheaper • Compare different prices between l, dl, cl. Receipts • Use a receipt, check the total price, price of different items, items on sale Make grocery lists based on recipes Make grocery lists based on a weekly meal plan Pick out different items and estimate the total cost Estimate which goods can be purchased with a set amount of money Find different items, estimate prices with a sale.

Life Moments	Tasks	Numeracy
moving out	paying bills	calculate %

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Tools and resources

- Information about basic skills

Basic skills in financial literacy

Tasks for personal finance:

- Keep a balance between incomes and expenses
- Have a good overview of personal finances

Reading

- read receipts
- read recipes and make a grocery list
- read an invoice

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Thank you!

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