

## EUROPEAN FINALS 2018 PARTICIPANT'S GUIDE

SCHOOL



You've cracked the mystery of managing your money!

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# **WELCOME!**



Welcome to Brussels! Did you know that across Europe more than 40.000 kids took part in the European Money Quiz? That makes it even more special for you as national champion to be in Brussels now.

You will represent one of the 25 countries taking part in the European finals.

The European Money Quiz is a very special project for us. It helps people to understand more about the need for better financial education to boost financial literacy. But just as important: the quiz is a fun way to learn and play. I sincerely hope these two days in Brussels will let you take some nice memories back home. Have fun!

### Wim Mijs, CEO, European Banking Federation



On behalf of all of us at European Money Quiz, let me congratulate you for participating in this great European final. For us, you are already a winner! By playing you're also helping more people,

also those working for the EU, understand the importance of financial literacy. Knowing how to manage your money gives you better opportunities as you grow older.

When you return home we hope that you will have many stories to tell, have made new friends from countries you did not know before and have become our 'ambassador', inspiring others to take an interest in money management.

Beatriz Morilla, Chair, EBF Financial Education Project Group

# WHAT'S Kahoot!?



Putting the fun back in to learning! And doing that in a way that is inclusive and engaging in all contexts. That is what Kahoot! is all about. Based in Oslo, Norway, Kahoot! is on a mission to unlock the deepest potential of each and every learner, of all ages and in all contexts. It does that by making learning fun, magical, inclusive, engaging and shareable through games.

Kahoot! wants to improve education all over the world and help everyone—of any age, aptitude or circumstance—unleash the magic of learning. Its founding principles are **Social, Play** and **Learning**. Driven by this mission, the company's crew has built a game-based platform that creates an emotional, playful, engaging and truly social learning environment. Instead of looking down into their textbooks or devices, learners are encouraged to look up while playing and connect with each other—Kahoot! calls it a 'campfire moment'.

Engagement is about unlocking everyone's potential. It means bringing that student from the back of the class to the front and letting everyone become the classroom superhero.

### How it all started

So, where did the Kahoot! journey start? A few years ago, several talented entrepreneurs with fire in their belly —Johan Brand, Jamie Brooker and Morten Versvik—put their heads together to make learning awesome. In a joint project with the Norwegian University of Technology and Science, they teamed up with Professor Alf Inge Wang, and were later joined by Norwegian entrepreneur Åsmund Furuseth.

Kahoot! has been around since 2013. Building a company with learning at its heart, the founder chose to address the classroom first, but it seems game-based learning is now a pop culture phenomenon! Today, the Kahoot! movement spans far beyond classrooms: it is played in business training sessions, at sporting and cultural events, or in any social and learning context really.

### **The European Money Quiz and Kahoot!**

When Kahoot! presented its platform to the EBF financial education group in the summer of 2016 its potential became clear very quickly. Easily scalable, kid-friendly and passionate about learning, Kahoot! offered a relatively simple way to run a quiz for classrooms and kids across Europe. And if National Geographic uses Kahoot for geography classes, then the EBF could very easily use it for financial education.

Initially EBF looked for five countries to play the quiz, but in September it was clear that 30 countries wanted to do it.

And what's more: Kahoot! offered a way to stream the quiz live into classrooms. In March national finals were streamed live onto smart boards and projectors in some 3000 classrooms in 25 countries. Not only was the European Money Quiz a new fun way to learn about money; it also broke new ground in using digital tools for education. As one teacher said: "It was great fun to play live against other classrooms in our country."



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The Brussels finals in the European Money Quiz will be played at the Meeting Centre of the European Banking Federation. There will be several rooms. The main room will be the auditorium, where the audience and guests are welcomed, and where the players will be before and after they play the quiz. The auditorium is where all announcements will be made before and after and where the awards ceremony takes place. A sandwich lunch is served at 12 in the restaurant downstairs

### Two times 15 questions in 22 languages

The actual quiz will be played in the 'Europe' room on the other side of the EBF Meeting Centre. This will only be accessible the players and crew. Guests and the audience will stay in the auditorium. In the Europe room each one of the 25 teams will have its own table. On each table there will be a PC connected to Kahoot! This PC can be used to for the quiz. Players may alternatively choose to use their own tablet or phone to answer the questions via the Kahoot app.

There will be two rounds. The first round starts at 11 CET. The second one after lunch at 1330 CET. Each round will have 15 questions, similar but not identical to the questions used in the national finals. The same questions will be available in 22 different languages.

Each team gets a specific set of questions in their own language. They will answer these questions directly, after which the Kahoot! crew monitors the final score. After round two, the scores from both rounds will be added up. This determines the final ranking and ultimately the champion.



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# **PROGRAMME**



# MONDAY 7 MAY: DINNER WITH NATIONAL WINNERS

### Venue:

Thon EU Hotel, Rue de la Loi

### Time:

19:00-22:00 CET

### **Format:**

Informal buffet, with a warm welcome for all.



### TUESDAY 8 MAY: THE FINALS

### Venue:

EBF Meeting Centre, 56 Arts

### Time:

09:30-15:30 CET

### **Planning:**

**09:30** doors open at the EBF auditorium,

**10:00** Welcome and opening remarks

- Raymond Frenken, Head of Communications & CSR, EBF
- Wim Mijs, CEO of the EBF
- Beatriz Morilla, Chair of the EBF Financial Education Group
- · And Sigurd Ringstad, Kahoot! Quizmaster

**11:00** Finalists play Round 1, in the Europe room.

 Audience and guests will stay in the auditorium, where a similar Kahoot quiz will be played in English

**12:00** Lunch

13:30 Finalists play Round 2, in the Europe room.

 Audience and guests will stay in the auditorium, where a similar Kahoot quiz will be played in English 14:30 End of Round 2. The crew with Kahoot! determines final scores
 15:00 Awards ceremony and announcement of the first European Money Quiz champion
 15:30 Programme ends

### **WORTH NOTING:**

- All finalists will wear the orange European Money Quiz t-shirt. The green t-shirts are available for the team coaches and the EBF staff and jurors will be recognizable by their blue shirts. Only kids, jurors and EBF staff will be allowed in the Europe room.
- Every finalist will play in their own language via a Kahoot on a PC or a tablet. The Kahoot scores will be written up by the jurors and collected. All finalists will play two rounds with 15 questions.
- The same questions will be played live in the EBF auditorium on a screen in English, so that the 'audience' gets a flavour of the questions that the kids are facing.
- By finishing before 16 CET we want to enable finalists to travel back to their home country on the evening on Tuesday 8 May.

# THE EBF OFFERS THREE OPTIONAL VISITS FOR THE AFTERNOON OF 7 MAY AND THE MORNING OF WEDNESDAY 9 MAY

### Option 1:

Visit to the Parliamentarium of the European Parliament

### Option 2:

Visit to the House of European History

### Option 3:

Visit to the Belvue museum



### **PARLIAMENTARIUM:**

Handheld multimedia guides accompany visitors to the heart of the European Parliament, explaining the path towards European integration, how the European Parliament works and what its Members are doing to meet the challenges of today. The Parlamentarium is dynamic and interactive by design and can be experienced in any of the European Union's 24 official languages, making it the perfect place for visitors of all ages to discover European politics.

### **HOUSE OF EUROPEAN HISTORY**

A place to debate, question and reflect on Europe's history. From myths and discoveries to the chaos and cohesion of the 20th century, the House of European History takes visitors on a journey along the path of Europe's history and challenges them to contemplate its future.

### **BELVUE MUSEUM**

Chips, beer and chocolates... surely there is more to Belgium than that? Democracy, prosperity, solidarity, pluralism, migration, languages and Europe: these are the themes used by the BELvue Museum to help you to discover Belgium. Each one is developed through present-day testimonials and then traced right through history. This is a modern, original way of gaining a fuller understanding of modern-day Belgium.

# THE FINALISTS

# ALBANIA Albanian Association of Banks





### 450 players

### Sotir Gurra high school

The Albanian final brought together 450 students from different cities across the country in the auditorium of the Resurrection Cathedral in the capital Tirana. After a thrilling final, where all players enthusiastically answered questions on their smartphones, the team from 'Sotir Gurra' high school in Korca came out on top and will represent Albania in the European finals in Brussels.

# AUSTRIA The Austrian Bankers' Association





### 1100 players

### **HTL Ottakring**

In Austria 50 classes with 1100 students registered for the EMQ final. After a very exciting game the HTL Ottakring, a technical school in Vienna, won the Austrian final by a narrow margin. The general feedback - especially from teachers: "Financial education is very important and the students had fun playing the kahoots! And they learned a lot!"

### **BELGIUM**

### **Febelfin**





### 1800 players

### De Passer school

The Belgian final was remarkably exciting. No fewer than 90 eager classes competed against each other. The 14-year-olds from class 2B Nutrition/Care/Trade of the school De Passer in Bruges won the battle. They achieved a clear round in record time! Their school has even more reasons to be proud: they also took home the bronze medal. Kudos!

# **CROATIA**Croatian Banking Association



### 1100 players

### Gimnazija Antun Vrančić

In Croatia, 262 teams participated from 140 schools from all over the country – from small towns to bigger cities. Players were ages 13-15: from 7th and 8th grade of primary school and 1st grade of high school. Interest from youth and teachers was exemplary and students participated with lots of enthusiasm. Young people clearly like online learning along with teamwork. In other words: "online is fun!". The quiz has shown that financial literacy including math knowledge related to financial decisions is gaining more and more momentum. Kahoot! was already known to many and for those to whom it was new, it was perceived as user-friendly.

During the competition, 50 classes answered all questions correctly, many being close in finishing number of points. A small difference in timing in the end decided a winner. The team from class 1a of Gimnazija Antun Vrančić from Šibenik won. Niko Perica and Roko Petković (both 15 years old) will represents Croatia.

# CZECH REPUBLIC Czech Banking Association





### 450 players

### Jeseniova school

From the 9 to 13h of April we have played the Czech National Finals. More than 450 students from 27 classrooms from different schools from all over the Czech Republic took part. All of them really enjoyed playing Kahoot! The winner was the classroom from the final grade of Jeseniova school in Prague. They will be represented by two of their classmates at the European Finals. We are looking forward to coming to Brussels!

# **ESTONIA**Estonian Banking Association





### 1200 players

### **Tallinn English College**

We have Kahoot! fans also in Estonia and therefore our first money quiz was warmly welcomed. Estonians as hard workers prepared well for finals - training tests were played more than 3 000 times. In national final participated 77 schools all-over Estonia and the happy winner was Tallinn English College 9b class.

### **FINLAND**

### **Finance Finland**





### 700 players

### Oulu

Finland already had its own national financial literacy competition for teenagers up and running when the idea of European Money Quiz was presented. The Finnish competition is included in Zaldo financial learning material—the class completes the final test of Zaldo together. In total, approximately 8,000 pupils completed Zaldo's online exercises and more than 700 pupils took the final test. The winners come from the northern city of Oulu.

# **FRANCE**Fédération Bancaire Française



### 43 players

### Collège Jean Rostand

En route to Brussels! As for France, we had 43 players for the national finals. Four teachers out of five would play again with their class, even though they underlined that financial education is not into the curriculum, so it takes too much time to train. All students will receive goodies and their teachers will get a €200 voucher to spend for the class. The two representatives of the winning class are identified are ready to challenge the other countries in Brussel.

# **GERMANY**Association of German Banks





### 6700 players

### **Adolf-Weber-Gymnasium**

Digital learning is currently high on the agenda of education policy in Germany. There was very significant interest in the European Money Quiz and Kahoot among teachers, students and policymakers. Both national finals were closely contested and decided by the very last question. It will not be just the classrooms which took part in the competition rooting for Eric and Emile from Munich, who will represent Germany in the European final.

# **GREECE**Hellenic Bank Association





### 1000 players

### **Avgoulea-Linardatou Gymnasium**

The Greek competition for the European Money Quiz was conducted online among 51 classes from 25 gymnasiums all over Greece. More than 1.000 students embraced the competition with great enthusiasm. The winner was class C1 of Avgoulea-Linardatou Gymnasium in Athens. They will be represented in the European final by Konstantinos Kokoros and Alexandros Kontopoulos, both 15 years old.

# **HUNGARY**Hungarian Banking Association





### 10800 players

### **Arany János School**

In Hungary the European Money Quiz was the part of the PÉNZ7– involving 202 000 students. The ten schools most dedicated to financial education were invited to the Hungarian final. The winning school is the Budapest-based Arany János Elementary and Grammar School. Their students have been selected by not only on the basis of their financial knowledge, but on their quickest reaction time. Adam Nemeth and Bence Somogyi are the members of the fastest team and even providing flawless answer! Will they be able to keep their amazing performance? All of Hungary keeps its fingers crossed!

# ICELAND Icelandic Financial Services Association





### 500 players

### Austurbæjarskóli

The participants in the Icelandic national final played an Icelandic web-based game developed in accordance with OECD knowledge framework of financial literacy. It is the third time the game is played in Iceland, with huge success. The teachers love it. The competition was between schools where 15 years old students participated on behalf of their school. Each student registered to play by answering 64 questions. The school which had relative most points won. Some 500 students in 25 schools in almost 50 classrooms participated. The winning school was Austurbæjarskóli (translation in English: The school in the east end of town), one of the oldest schools downtown Reykjavík, the capital of Iceland.

### **IRELAND**

### **Banking & Payments Federation Ireland**





### 230 players

### O'Carolan College

Competition was fierce during Ireland's money quiz final with over 230 students competing across 14 schools. With two teams answering all 15 questions correctly, only a matter of seconds divided the first and second place teams, with Ciarmhac O'Fionnagáin, 14, and Michael McGovern 14, of O'Carolan College, Nobber, County Meath, taking top spot. Ciarmhac and Michael are very much looking forward to their trip to Brussels and hope to do Ireland proud in the final.

# ITALY Fondazione Educazione Finanziaria





### 60 players

### Liceo delle Scienze Umane "E. Gianturco"

"An exciting and thrilling experience." "A new engaging way to learn about financial education." This is what participants of the Italian money quiz said about it. Four classrooms with more than 60 students took part to the challenge, playing head to head until the end. We are glad Luisa and Viviana, both 15 years old, will represent Italy to the European Money Quiz in Brussels!

Keep on with Fun Education in Finance with FEduF www.feduf.it

### **LATVIA**

### The Association of Latvian Commercial Banks





### 907 players

### **Ogre Secondary School**

In Latvia the European Money Quiz gathered 48 classes with approximately 907 pupils from all over the country. The quiz was played 3400 times with 8900 players. Ogre Secondary School No. 1, 7th grade with teacher Nora Heinrihsone, won the national final. After the final, the winning class teacher, said that the students are very happy and happy about the success of the class. Winning our national competition was a great feeling. One of the students said: "teacher, we have never won something as a class, but this means that we can!". The teacher added that it was a positive adventure and experience.

### **LITHUANIA**

### Association of Lithuanian Banks





### 650 players

### Lavoriskiu Gymnasium

In Lithuania, the quiz has received a lot of positive feedback from schools. Teachers and students praised the format of the test-this is what students need-serious things are presented in a game form, promoting team engagement and the use of modern technology. Over 650 schoolchildren from all over Lithuania participated in the national finals.

### **LIECHTENSTEIN**

### Liechtenstein Bankers Association





### 200 players

### Realschule Schaan

With an area of just over 160 square kilometres and an estimated population of 37.000 people, Liechtenstein is the fourth smallest country in Europe. From a Liechtenstein perspective, the participation of nine school classes at the competition is a big success. Due to the small size of the country, some of the students have known each other before and this made this event even more special and exciting for them.

### **NETHERLANDS**

### **Dutch Banking Association**





### 420 players

### **Tabor College**

The Dutch final in the European Money Quiz was a new experience for 20 teachers and their classrooms. Each class was very eager to participate and to win. One classroom was exceptionally well prepared, and this surely paid off. This classroom won the Dutch final!

Jessie and Stan will represent their classroom, A3 from Tabor College in Hoorn, during the European Finals.

## **NORWAY**

### **Finance Norway**





## 1260 players

## Presterød ungdomsskole

Norway is Kahoot's home country, so all kids here know how to play these types of quizzes. The national money quiz final was a thriller, with lots of classes competing for the top spot until the very end. Even classrooms who did not do well were enthusiastic. One teacher called the organizers afterwards to ask how to better prepare for next year and if teaching materials were available.

## POLAND Polish Bank Assocation





## 8000 players

## **Primary School No. 3**

In Poland more than 8000 students joined the national selections. They represented classes from 220 schools from the whole country. Each class had to pick a winning couple already before the Polish final. Teachers could choose tradional or Kahoot test. Some 516 teams, with 1032 students, played in the final test. The winners: Emilian and Paweł are 14 years old and live in Głogów.

### **PORTUGAL**

#### **Portugese Bank Assocation**





### 50 players

#### Padre António Vieira School

In Portugal 50 students participated in the national final in a pilot project, also involving the National Council of Financial Supervisors. It was run in the Padre António Vieira School in Lisbon. The winning classroom will be represented in the European final by Mariana Policarpo, 15 years old, and Leonor Madeira, 15 years old. Everybody was quite enthusiastic about this initiative. We had a national TV reporting it and written news in different media.

#### **SERBIA**

#### The Association of Serbian Banks





## 1617 players

#### Duško Radović school

The European Money Quiz has been a hit in Serbia. Association of Serbian Banks has invited the Ministry of Education to support the project, so that all elementary and high schools were invited to take a part. The children loved the idea and were rather competitive, especially given the prospect of traveling to Brussels to compete in the European finals. There were 77 classrooms from 51 schools participating. What was interesting during the competition, was the fact that we have discovered high interest, motivation and fun among pupils of non—economic schools (such as philology or gymnasium) and among pupils of elementary schools (13 years old). The winning classroom is VIII-1 from the elementary school "Duško Radović" from Belgrade. They will be represented by Nikola and Marko, both 14-year olds. They have been already invited by some media to tell their story, as a good example and motivation to other children.

#### **SLOVENIA**

#### The Bank Association of Slovenia





### 135 players

## **Primary School Dravlje**

Slovenia piloted a national competition which included one school from every region. We posted practical quizzes on our webpage and contacted the schools through the Education Institute, which is involved in the preparation of national school programs. Eight classrooms were included with a total of 135 pupils, and seven classes actually competed. All of them prepared with practice quizzes. Two classrooms exchanged the first place back and forth. The winner was the classroom from the capital Ljubljana. Slovenian national TV reported the event and the importance of financial literacy for young people. Both teachers and students enjoyed Kahoot! and agreed that all gained significant financial knowledge in a friendlier way.

# SPAIN Spanish Banking Association





## 600 players

## Santa Joaquina de Vedruna school

Some 600 students from different schools from all over Spain participated in the national final on 10 and 11 April. All of them had previously received a financial education course organised by the Spanish Banking Association called 'Your finances, your future'. In this course, bank employees go to school three times during a month to teach students about personal budget, responsible consumption and cyber security. The school Santa Joaquina de Vedruna from Madrid achieved the highest score, so they will represent Spain in the European final in Brussels.

## **SWEDEN**

#### Swedish Bankers' Association



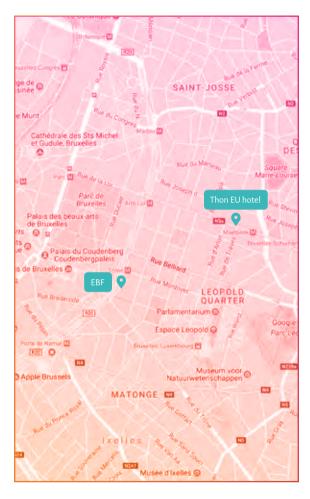


## 1000 players

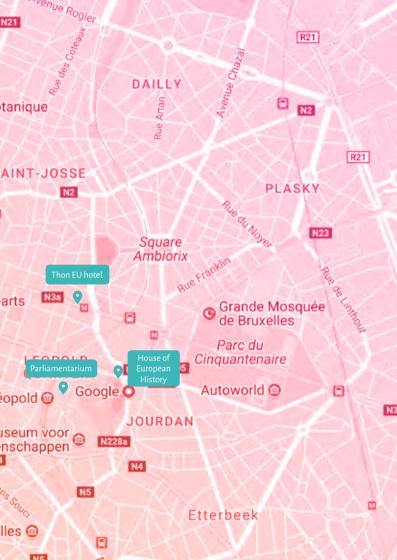
## Kordelia school

The Swedish final was a success with more than 1000 Swedish students competing from the very south to the cold north. Amongst tough and close competition, it was the students from class 9 in Kordelia school in the little town of Erikslund who drew the long straw. They have now prepared rigorously before the European final!











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