

PORTUGUESE NATIONAL PLAN FOR FINANCIAL EDUCATION

3rd *Todos Contam*¹ competition

Terms of reference of the competition

The *Todos Contam* competition is an initiative promoted by the National Council of Financial Supervisors, an entity composed of the *Banco de Portugal* (Portugal's Central Bank), the Portuguese Securities Market Commission and the Portuguese Insurance and Pension Funds Supervisory Authority. It also has the support of the Ministry of Education and Science, through the Directorate-General for Education and the National Agency for Qualification and Vocational Education and Training. This competition is part of the Portuguese National Plan for Financial Education, whose main objectives include improvement of financial knowledge and attitudes, support of financial inclusion and development of savings habits.

The *Todos Contam* competition aims to promote and foster the development of financial education initiatives/projects in schools from kindergarten through all stages of basic and secondary education.

Against this background, schools are challenged to prepare and present projects on financial education, to be implemented during the 2014/15 school year, contributing to the development of financial knowledge and skills among students and promoting adequate financial attitudes and behaviour.

The best project in each education level/teaching stage receives an award broken down into two parts: (i) the first part after the winning project is selected; and (ii) the second part subject to proof of actual implementation of the project.

¹ NT: *Todos Contam* means everybody counts/matters.

Article 1

Objectives

- 1.** The *Todos Contam* competition aims to reward the best financial education project for each education level/teaching stage, to be implemented in schools during the 2014/15 school year.
- 2.** On the basis of the Core Competencies for Financial Education in Kindergarten, Basic Education, Secondary Education and Adult Learning and Training (hereinafter referred to as ‘Core Competencies for Financial Education’), the projects shall:
 - (a)** Raise awareness about the importance of financial knowledge in everyday life;
 - (b)** Develop financial knowledge and skills among students;
 - (c)** Promote adequate financial behaviour and attitudes;
 - (d)** Promote the creation of savings habits;
 - (e)** Encourage the use of content and resources available at the *Todos Contam* website.

Article 2

Target groups

- 1.** The *Todos Contam* competition is targeted at school groupings and individual schools, private and cooperative schools and professional schools with basic and secondary education levels in Portugal, hereinafter referred to as ‘schools’.
- 2.** Projects shall target the following education levels/teaching stages:
 - (a)** Kindergarten;
 - (b)** 1st stage of basic education;
 - (c)** 2nd stage of basic education;
 - (d)** 3rd stage of basic education;
 - (e)** Secondary Education.

Article 3

Deadlines and application

1. Projects shall be submitted under the responsibility of the school/school grouping director or pedagogical director, in the case of private schools, by 16 October 2014, for assessment by the Selection Panel.
2. Projects shall be sent to concurso@todoscontam.pt.
3. Schools submitting projects receive an e-mail confirming receipt of the application.

Article 4

Application requirements

1. The description of the candidate project shall comply with the following requirements:
 - (a) Name of the school(s);
 - (b) Name of the school grouping or individual school (where applicable);
 - (c) District;
 - (d) Name of the teacher(s) responsible for the project implementation;
 - (e) E-mail address(es) of the school(s);
 - (f) Level/stage and years of schooling covered by the project;
 - (g) Number of students involved per level/stage;
 - (h) Curricular framework of the project (cross-disciplinary; subject of extra-curricular activity; individual project or activity);
 - (i) Content of the Core Competencies for Financial Education to be discussed in each year of schooling covered by the project;
 - (j) Project's plan of activities;
 - (k) Learnings expected in each year of schooling covered by the project;
 - (l) Project implementation calendar;
 - (m) Indicators for measuring compliance with the objectives set out in the project.
2. The project shall be submitted by sending the Project File annexed to these terms of reference, duly filled in and signed, by electronic means.

Article 5

Principles

1. Projects shall comply with the Principles for Financial Education Initiatives within the National Plan for Financial Education, available at the *Todos Contam* website (www.todoscontam.pt), Directorate-General for Education website (www.dge.mec.pt) and National Agency for Qualification and Vocational Education and Training website (www.angep.gov.pt).
2. Projects that include initiatives developed together with financial sector institutions not falling within the framework of the respective sector association² do not comply with the Principles for Financial Education Initiatives within the National Plan for Financial Education and are therefore excluded from the competition.
3. Candidate projects submitted by schools shall be original works and their authors are responsible for any copyright infringement and the resulting effects.

Article 6

Assessment and valuation criteria

1. Projects are scored from 0 to 20, according to the objectives pursued by the *Todos Contam* competition, laid down in Article 1 of these terms of reference.
2. The assessment and valuation criteria are the following:
 - (a) Educational quality (four points);
 - (b) Scientific quality in the development of subjects within the Core Competencies for Financial Education (four points);
 - (c) Creativity and relevance (four points);
 - (d) Involvement of the school community (three points);

² Associations representing the banking sector, the insurance sector and the capital market, namely Associação Portuguesa de Bancos (APB – Portuguese Banking Association), Associação Portuguesa de Fundos de Investimento, Pensões e Patrimónios (APFIPP – Portuguese Association of Investment Funds, Pension Funds and Asset Management), Associação Portuguesa de Seguradores (APS – Portuguese Association of Insurers) and Associação de Instituições de Crédito Especializado (ASFAC – Association of Specialised Credit Institutions).

- (e) Viability and feasibility (three points);
- (f) Use of the National Plan for Financial Education's website (*Todos Contam*) (two points).

Article 7

Selection Panel

1. The Selection Panel assesses the projects and implementation reports submitted.
2. The Selection Panel comprises members of the National Plan for Financial Education's Advisory Board and members of the Directorate-General for Education and the National Agency for Qualification and Vocational Education and Training, on behalf of the Ministry of Education and Science.
3. The Panel's decision is final and conclusive.

Article 8

Project selection and assessment process

1. In the selection of candidate projects:
 - (a) Prizes are not awarded ex-aequo;
 - (b) The Selection Panel reserves the right not to award any prizes, should it consider that the projects do not fulfil the quality requirements.
2. Projects that cover more than one education level / teaching stage are assessed on the basis of all of their targeted education levels / teaching stages.
3. Any case omitted in these terms of reference shall be settled by the Selection Panel's deliberation.
4. The project selection and assessment process is confidential.
5. The projects that do not comply with these terms of reference shall be excluded from the Competition.

Article 9

Awards

1. The *Todos Contam* competition has five award categories: one for kindergarten, one for each primary education stage and one for secondary education.
2. The award given to each level / stage consists of school books and material to the amount of 1,000 (one thousand) euros.
3. Awards are given in stages:
 - (a) 50% of the total amount of the award after the official announcement of the winning projects;
 - (b) 50% of the total amount of the award after the implementation report is submitted, as set out in Article 10.

Article 10

Implementation report

1. The winning schools of the *Todos Contam* competition shall submit an implementation report, in the course of the 2014/15 school year, detailing the activities envisaged in the respective project.
2. This implementation report shall provide proof of actual implementation of the project, with the following information:
 - (a) Initiatives implemented and material produced in the course of the school year;
 - (b) Fulfilment of the quantitative and qualitative objectives presented in the project;
 - (c) Impact of the project on students and the school;
3. The report shall be sent to *concurso@todoscontam.pt*, by 31 July 2015.

Article 11

Publication of results and award ceremony venue

1. The official announcement of the award-winning projects shall be made on 31 October 2014 at the 'Financial Literacy Day' event organised by the National Council of Financial Supervisors.
2. The parties responsible for the award-winning projects shall be contacted by the promoters of the *Todos Contam* competition.
3. Results are published in the *Todos Contam* website (www.todoscontam.pt), Directorate-General for Education website (www.dge.mec.pt) and National Agency for Qualification and Vocational Education and Training website (www.anqep.gov.pt).
4. The award delivery date and venue for each stage of the *Todos Contam* competition are agreed bilaterally with each school.

Annex – Project file

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Name of the project
Name of the school(s)
Name of the school grouping or individual school (where applicable)
District
Name of the teacher(s) responsible for the project implementation
E-mail address(es) of the school
E-mail address(es) of the teacher(s) responsible for the project
Level / stage and years of schooling covered by the project
Number of students involved per level / stage
Curricular framework of the project (cross-disciplinary; subject of extra-curricular activity; individual project or activity)

Content of the Core Competencies for Financial Education to be discussed in each year of schooling covered by the project

Project's plan of activities

Learning's expected in each year of schooling covered by the project

Project implementation calendar

Indicators for measuring compliance with the objectives set out in the project

Observations / Annexes (where applicable)

We are aware of and undertake to comply with the terms and conditions of the *Todos Contam* competition's terms of reference. We hereby authorise the National Plan for Financial Education's website (www.todoscontam.pt) to publish the:

- Project's general outline.
- Project's general outline and associated material.
- Project's general outline and material in accordance with the provisions to be agreed bilaterally.

Signature of the Director: _____

Signature of the teacher(s): _____