



Educado Mobile Application - App

UNIVERSITY OF BRASÍLIA (UnB)/BRAZIL – 2023





UnB

Faculdade de Tecnologia
Engenharia de Produção



WISSEN

Laboratório de Educação Financeira
e Economia Comportamental



EDUCADO MOBILE APPLICATION APP - TEAM WORK

Professors:

Daniel Russo (AAU)

Jens Pedersen (AAU)

Marcia Longen Zindel (UnB)

Maurício de Borges Mello (UnB)

Students:

Jonathan Eis Benzon (AAU)

Freja Lüders Rasmussen (AAU)

Eduardo (UnB)

Joanny Vitorino (UnB)

Maria Fernanda Bastos Campani (UnB)

Frederik Bode (AAU)

Alexandre Delmonte (UnB)

Joanne Borges (UnB)

Karl-Emil Grarup Hertz (AAU)

Guyllherme Biasi Vieira Fernandes (UnB)

Marcos Cruz (UnB)

Anton Stengaard Olsen (AAU)

Vera Lúcia (UnB)

Eduardo C. Ferreira (UnB)

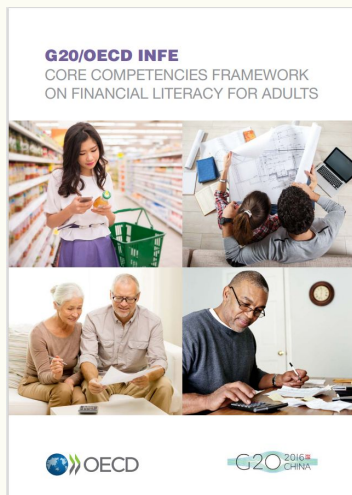
OBJECTIVE OF THIS PRESENTATION

Present the:

- **Core competences framework on financial literacy for adults/OEDC/INFE**
-
- **Field research in “Recicla Mais Brasil” Cooperative - Paranoá/Brasília/Brazil**
 - **What did we find out?**
 - **Which and why?**
- **Content Creation**
 - **Guidelines**
- **Usability test**
- **Future of Educado App:**
 - **Next steps**
 - **Contact table**

G20/OECD-INFE - CORE COMPETENCIES FRAMEWORK ON LITERACY FOR ADULTS (AGE 18+)

It is a document that contains an outcome-based core competencies framework on financial literacy for adults, developed by the OECD International Network on Financial Education (OECD/INFE) in response to a call from G20 Leaders in 2013.



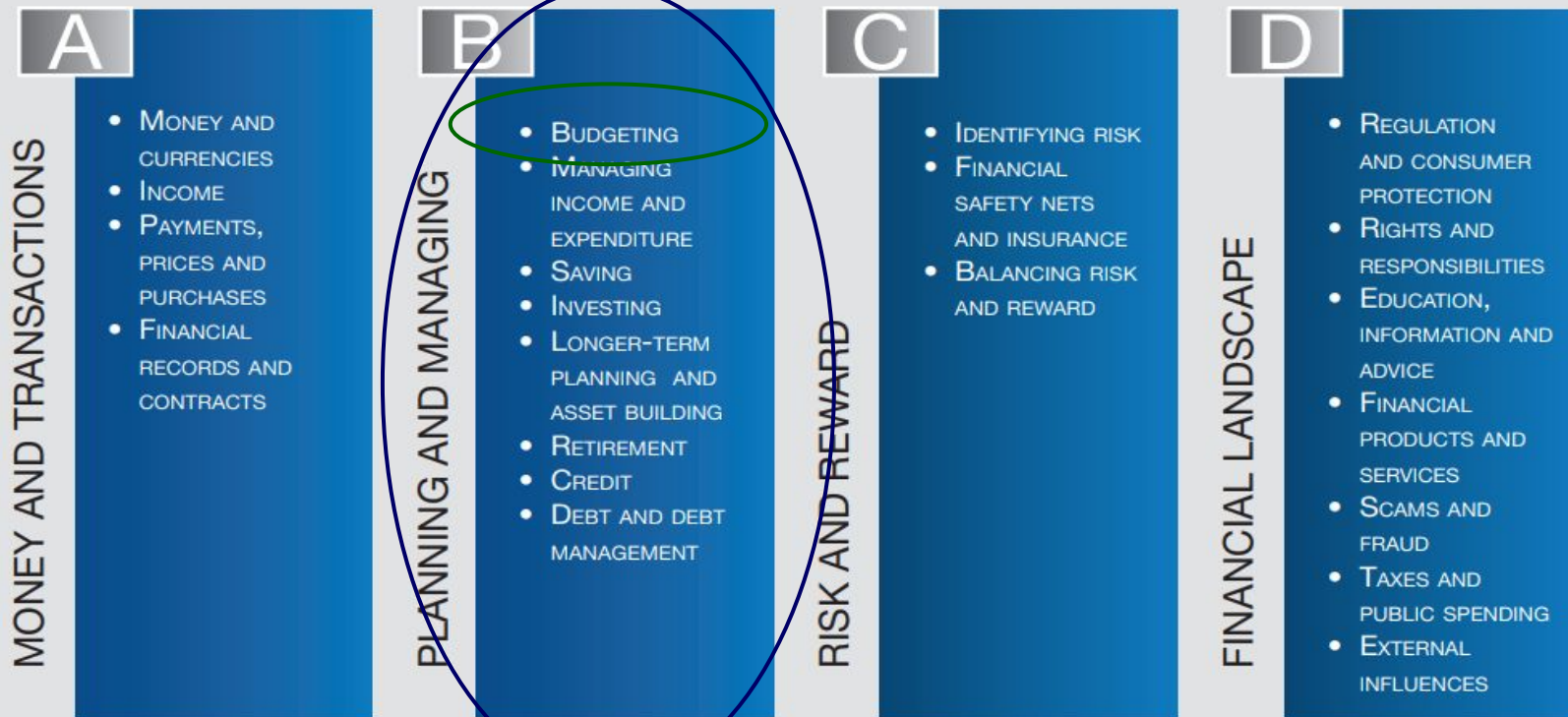
It can be used to inform the development of a national strategy on financial education, improve program design, identify gaps in provision, and create assessment, measurement and evaluation tools.

Date of publication: 29 August 2016

[Core-Competencies-Framework-Adults.pdf](https://www.oecd.org/core-competencies-framework-adults.pdf)
(oecd.org)



OVERALL ARCHITECTURE OF THE CORE COMPETENCIES FRAMEWORK



FIELD RESEARCH IN “RECICLA MAIS BRASIL” COOPERATIVE -

Date of research: January- 2023

Research's Purpose: Measuring financial literacy and financial inclusion - based on OECD - Toolkit

Cooperative members: 63

Interviewees: 28

Interviewers: Joanne, Marcos, Eduardo, and Vera

Methodology: Quizzes

Researchers: Marcia L. Zindel, Maurício Mello (PSP2)



Cooperativa de Catadores
Recicla Mais Brasil



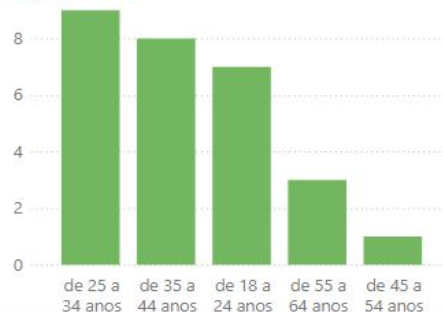
General profile of participants

Gender

● Feminino ● Masculino

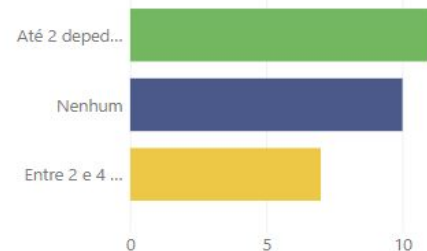


Age Group



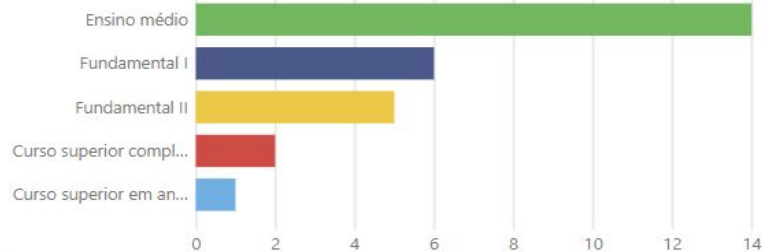
Number of Dependents

● Até 2 dependentes ● Nenhum ● Entre 2 e 4 dependentes



Education

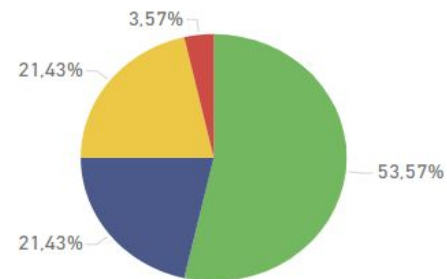
● Ensino médio ● Fundamental I ● Fundamental II ● Curso superior completo ● Curso superior em an...



Family income

Renda Familiar (R\$ 1.320,00)

● Entre 1 e 2 salários míni...
● Até 1 salário mínimo.
● Entre 2 e 5 salários míni...
● Entre 5 e 10 salários míni...



FIELD RESEARCH

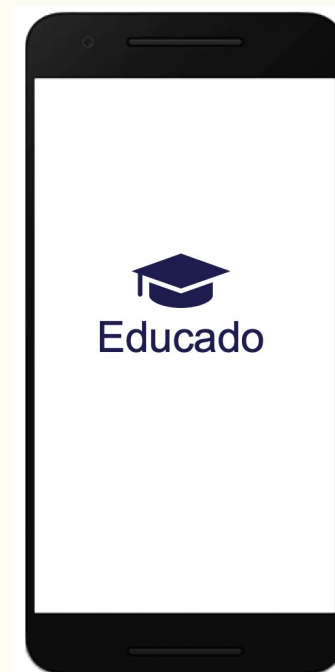


Cooperativa de Catadores
Recicla Mais Brasil



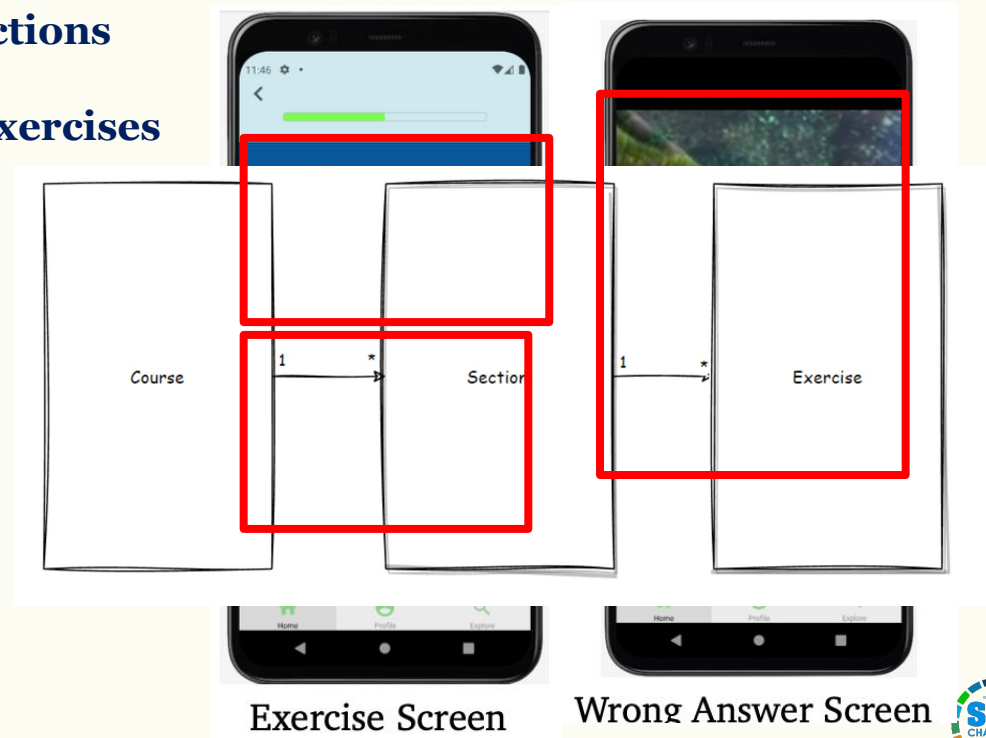
THE EDUCADO APP

- **A digital learning platform**
- **Web application**
 - **Content creators**
 - **Backend**
- **Mobile application**
 - **Waste pickers**
 - **Frontend**



CONTENT CREATION AND GUIDELINES

- Courses consist of one or more sections
- Sections consists of one or more exercises
- Exercises consists of:
 - Content video
 - Answers
 - Feedback video








CONTENT CREATION AND GUIDELINES

Exercise Example:

Video transcript (max 2 min)	<p>This is the video transcript that will be spoken in the video. The video will fit in the Exercise Screen.</p> <p>##The idea is to explain something to the user of the app and then ask a question based on the explanation. (Video part of exercise)##</p>
Right Answer text	The right answer
Wrong answer text	This is wrong answer 1
Wrong Answer text	This is wrong answer 2
Wrong Answer text	This is wrong answer 3
Wrong Video Transcript	<p>This is the video transcript that will appear if the user ends up choosing a wrong answer (Wrong Answer Screen). The idea is that the user will learn if they choose the wrong answer.</p> <p>##This part should explain what is the right answer and why it is the right answer###</p>

CONTENT CREATION AND GUIDELINES



Educado Studio



Course Details

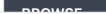
Title

Finanças Pessoais




Description


Hello World





 No file selected.

Copyright © 2023 - All rights reserved by Educado



Educado Studio








 No file selected.



Categories



Finance

Course Sections


 Add new


 Finanças consciência
 


 Finance awareness
 


 Finance awareness
 

Copyright © 2023 - All rights reserved by Educado

USABILITY TEST

Tasks:	Observations:	Completed:	Time to complete:
1) You want to access the application. What do you do?	The waste picker had no problem in opening the application	Yes	Unknown

Think-aloud test

- Observer, interviewer
- Tasks
- Observations
- Completed or not



USABILITY TEST

Feedback/evaluation





FUTURE OF EDUCADO AND NEXT STEPS

Content creation:

- How do we present the content in the right way for the waste pickers?
- Is personal finance the most important subject for the waste pickers? If no, what is?

Future development:

- More gamification elements
- Styling of the application
- Smart-caching
- More exercise formats
- Course progression



BENEFITS

1. App will help waste pickers & other individuals;
2. **Free financial** information & other educational content;
3. **Wherever and whenever** they want to learn;
4. **Fun** and **rapid** learning process due to the gamification;
5. Waste pickers can become genuinely interested in finance subject;
6. Efficiently and effectively **money management**;
7. App can stimulates **organization skills**.



UnB

Faculdade de Tecnologia
Engenharia de Produção



WISSEN

Laboratório de Educação Financeira
e Economia Comportamental

**“Education does not
transform the world.
Education changes people,
and people change the world”**
(FREIRE, Paulo).



MEMORIES

