

# DISFINLIT

Sustainable Financial Literacy for  
Youth Disabled

*Training Materials*

May  
2023



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# Overview

## DisFinLit- Sustainable Financial Literacy for youth disabled



The DisFinLit course aims to encourage **young people with \* disabilities** to understand their daily lives with a better understanding of their financial responsibility through sustainable acts that contribute to their daily lives. One example is shopping in establishments that prioritize the contribution to the environment. The course materials are distributed in 4 units which focus on green finance, circular economy, sustainable finance and ESG criteria.

*\*DisFinLit's definition of disabilities can be found in Appendix*



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# Overview

## DisFinLit- Sustainable Financial Literacy for youth disabled



Each module is accompanied by activities that can be carried out in class or individually to promote responsible consumption. All activities are based on real examples of the lives of young people with disabilities (shopping, going out with friends) where, through questions and manipulative materials, they encourage reflection and the acquisition of new concepts such as responsible consumption. The entire program and methodology have followed the guidelines of **Universal Learning Design (UDL)**. The course includes a pedagogical guide to help teachers facilitate all activities.



# SUSTAINABILITY ASPECTS IN THIS COURSE

Including sustainability in a course for youth with mild intellectual disabilities promotes holistic development, environmental consciousness, practical life skills, career opportunities, and an inclusive society. It empowers these individuals to make informed decisions, contribute to sustainable practices, and lead fulfilling lives.





# Including sustainability in a course for youth with mild intellectual disabilities is essential for several reasons:

## Holistic development

- By introducing sustainability concepts, we promote a comprehensive understanding of the world and its interconnectedness. It enables young individuals to develop a broader perspective beyond their immediate surroundings, fostering their intellectual, emotional, and social growth.

## Environmental consciousness

- Teaching sustainability encourages youth to recognize the importance of environmental conservation and their role in protecting the planet. They can learn about topics such as recycling, energy conservation, and biodiversity, empowering them to make informed decisions and become responsible global citizens.

## Practical life skills

- Sustainability education equips youth with practical skills that are relevant to their daily lives. It can include teaching them about growing their own food, reducing waste, and managing resources effectively. These skills promote independence, self-sufficiency, and the ability to contribute positively to their communities.

## Career opportunities

- Understanding sustainability opens up potential career paths for youth with mild intellectual disabilities. They can explore areas like sustainable agriculture, renewable energy, waste management, or environmental advocacy. Including sustainability in their education empowers them to pursue meaningful employment and contribute to a sustainable future.

## Inclusive society

- By incorporating sustainability into a course for youth with mild intellectual disabilities, we promote inclusivity and equal opportunities. Sustainability education should be accessible to all individuals, regardless of their abilities. It helps create a society that values diversity and ensures that everyone can actively participate in shaping a sustainable future.



# Impact on the Target Groups

## Increased environmental awareness

- By learning about sustainability, young people with mild disabilities become more conscious of their impact on the environment. They gain knowledge about eco-friendly practices such as recycling, conserving energy and water, and reducing waste. This awareness enables them to make informed choices and adopt sustainable habits in their daily lives.

## Enhanced independence and self-sufficiency

- Sustainability education equips young individuals with practical life skills that promote independence and self-sufficiency. They learn how to grow their own food, tend to plants, and engage in environmentally friendly practices. These skills enable them to take ownership of their actions, contribute to their household's sustainability efforts, and develop a sense of responsibility.

## Improved financial management

- Sustainable living often involves practices that save resources and reduce costs. By incorporating sustainability into their daily lives, young people with mild disabilities can learn about budgeting, minimizing waste, and making economically wise choices. These skills can have a positive impact on their financial management and help them become more self-reliant.

## Enhanced social engagement

- Sustainability promotes community involvement and social responsibility. By participating in sustainability-related activities, such as community gardens, recycling initiatives, or environmental clean-up projects, young people with mild disabilities can actively engage with their peers, neighbours, and community members. This involvement fosters social connections, teamwork, and a sense of belonging.

## Improved overall well-being

- Engaging in sustainable practices can have positive effects on physical and mental well-being. Activities such as gardening, outdoor exploration, and spending time in nature contribute to improved physical fitness, reduced stress, and increased mental clarity. Incorporating sustainability in their daily lives can promote a healthy lifestyle and overall well-being for young people with mild disabilities.



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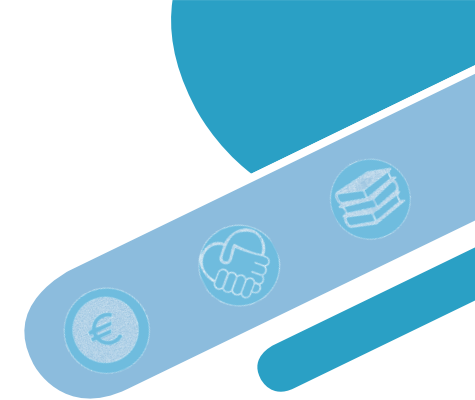
- Unit 1: Introduction to Finance & Sustainable Finance
- Unit 2: Sustainable finance
- Unit 3: Green Finance & Circular Economy
- Unit 4: Products and Strategies in Sustainable Finance

DisFinLit Partners: **IEF** Institut d'Estudis Financers



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# UNIVERSAL DESIGN FOR LEARNING- ACCESSIBILITY



REPRESENTATION -Options for presenting content	ENGAGEMENT -Options for engaging students interest	EXPRESSION -Options for students to demonstrate learning	CULTURAL CONSIDERATIONS 2
<ul style="list-style-type: none"> <li>✓ Pictograms 1</li> <li>✓ Pictures</li> <li>✓ Video clips</li> <li>✓ Lecture</li> <li>✓ Glossary</li> </ul>	<ul style="list-style-type: none"> <li>✓ Cooperative work group</li> <li>✓ Partner work</li> <li>✓ Manipulatives</li> <li>✓ Debates</li> </ul>	<ul style="list-style-type: none"> <li>✓ Oral response</li> <li>✓ Written response</li> </ul>	<ul style="list-style-type: none"> <li>✓ Nature of content</li> </ul>
<p><b>CONTENT-</b> By learning about sustainability, young people with mild disabilities become more conscious of their impact on the environment.</p>	<p><b>PROCESS-</b> Small and class groups will learn about budgeting, minimizing waste, and making economically wise choices.</p>	<p><b>PRODUCT-</b> Recognize the importance of environmental conservation and their role in protecting the planet.</p>	<p>Incorporate sustainability in their daily lives can promote a healthy lifestyle and overall well-being for young people with mild disabilities.</p>

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2. Source: Minarik & Lintner, p. 45. Adapted from Glenna Gustafson and Tamara Wallace, "Radford University Lesson Planning Template with UDL," 2010.



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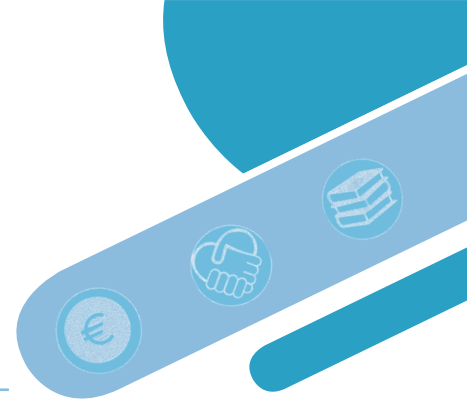
# Glossary

Budget	The money that is available to a person or an organization and a plan of how it will be spent over a period of time.
Income	The money that a person, a region, a country, etc. earns from work, from investing money, from business, etc.
Wage	An amount of money that is paid to an employee, esp. for each hour worked: an hourly wage
Salary	Money that employees receive for doing their job, especially professional employees or people working in an office, usually paid every month.
Interest	The extra money that you pay back when you borrow money or that you receive when you invest money.
Investment	The act of investing money in something.
Dividend	An amount of the profits that a company pays to people who own shares in the company.
Budget surplus	A budget surplus is when income or revenue exceeds expenditures
Expense	The money that you spend on something.
Budget deficit	A budget deficit occurs when government expenses exceed revenue. Many people use it as an indicator of the financial health of a country.
Debit card	A plastic card that can be used to take money directly from your bank account when you pay for something.



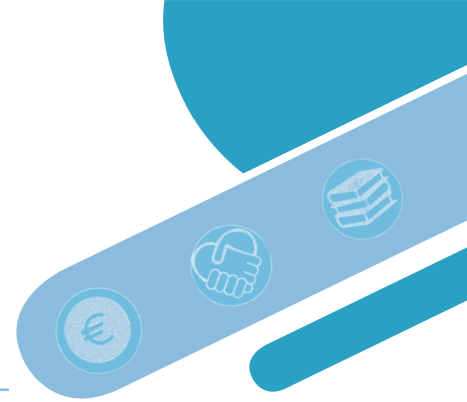
# Glossary

Credit card	A small plastic card that you can use to buy goods and services and pay for them later.
Infrastructure	The basic systems and services that are necessary for a country or an organization to run smoothly, for example buildings, transport and water and power supplies.
Economy	The relationship between production, trade and the supply of money in a particular country or region.
Income taxes	The amount of tax that you pay to the government according to how much you earn.
Payroll taxes	A tax that is based on the wages paid to employees and is paid either by employers or partly by employers and partly by employees.
VAT	A large container for holding liquids, especially in industrial processes
Sales taxes:	An amount of the profits that a company pays to people who own shares in the company.
Capital gains taxes	(In the UK) a tax on the profits people make from selling investments, such as shares or property.
Greenwashing	Greenwashing is the process of conveying a false impression or misleading information about how a company's products are environmentally sound.
Fairtrade	A trading partnership, based on dialogue, transparency and respect, that seeks greater equity in international trade.



# Glossary

Traditional finance	refers to the financial systems and institutions that have been in place for many decades, such as banks and government-issued currencies.
Sustainable Finance	the process of taking environmental, social and governance (ESG) considerations into account when making investment decisions in the financial sector, leading to more long-term investments in sustainable economic activities and projects.
Profitability	A measure of an organization's profit relative to its expenses. Organizations that are more efficient will realize more profit as a percentage of its expenses than a less-efficient organization, which must spend more to generate the same profit.
Climate Neutrality	The idea of achieving net zero greenhouse gas emissions by balancing those emissions so they are equal (or less than) the emissions that get removed through the planet's natural absorption; in basic terms it means we reduce our emissions through climate action.
Energy Efficiency	The use of less energy to perform the same task or produce the same result. Energy-efficient homes and buildings use less energy to heat, cool, and run appliances and electronics, and energy-efficient manufacturing facilities use less energy to produce goods.
Deforestation	The act of cutting down or burning the trees in an area.
Biodiversity	The existence of a large number of different kinds of animals and plants which make a balanced environment.



# DISFINLIT

## Unit 1

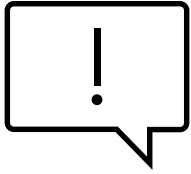
### Introduction to Finance & Sustainable Finance

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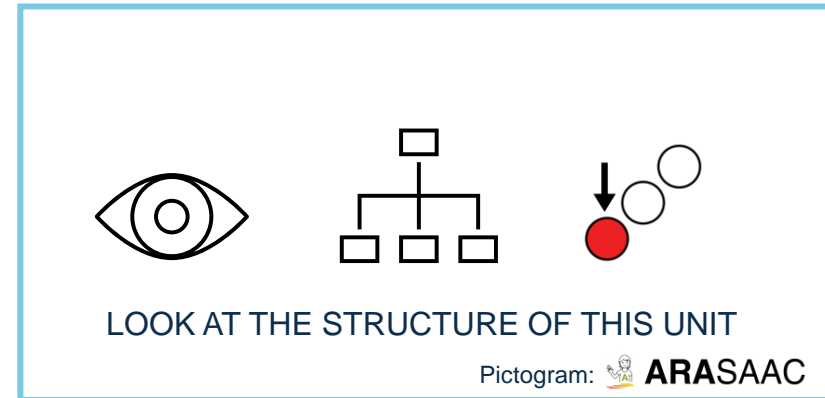
THIS UNIT HAS LINKS TO VIDEOS AND IMAGES

Pictogram:  **ARASAAC**

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# Unit 1: Introduction to Finance & Sustainable Finance

- 1.1 { • Money Management
- 1.2 { • Borrowing Money
- 1.3 { • Money Management
- 1.4 { • Taxes
- 1.5 { • Financial Goals
- 1.6 { • Responsibility of Consumers and Producers
- 1.7 { • Impact on Business





# 1.1 MONEY MANAGEMENT

This unit will look at understanding **income** and **expenses** and the importance of money management.

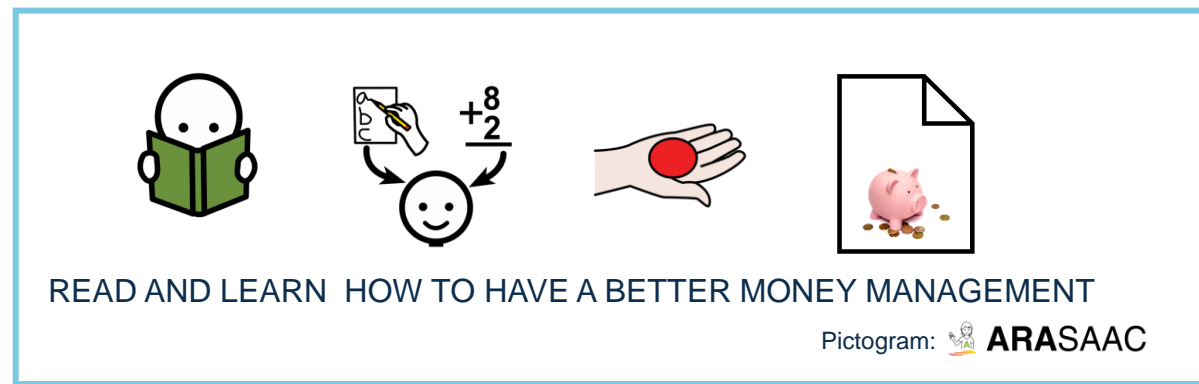
- Better money management using a budget
- The difference between needs and wants
- Where does income come from and where does it go





# BETTER MONEY MANAGEMENT

- Better money management reduces your spending and improves your ability to invest and save.
- You need to acquire some basic financial skills that will allow you to understand the principles on which good financial decisions are based.





# BETTER MONEY MANAGEMENT



People make decisions about what they can afford, or have enough money to pay for, based on a budget.

So, what is a budget 

<https://youtu.be/j1Vwth0B8I8>





      

CLICK TO WATCH THE VIDEO AND ANSWER THE BUDGET QUESTION




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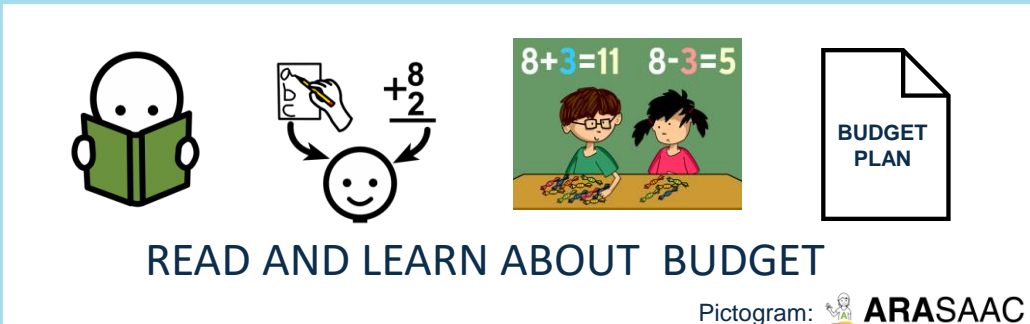


# WHAT IS A BUDGET?


A budget is a **tool to help you manage your money** . It shows the  you **earn** and how you plan to **spend** it. A budget starts with the amount of money you have and the amount you expect to **earn**. Then you subtract the money you **spend**.

The things you spend money on can be divided into two categories: **needs** and **wants**.

<sup>1</sup> , you subtract the money for your needs, like food  and shelter . If you still have money left, you can spend it on what you want, like entertainment.

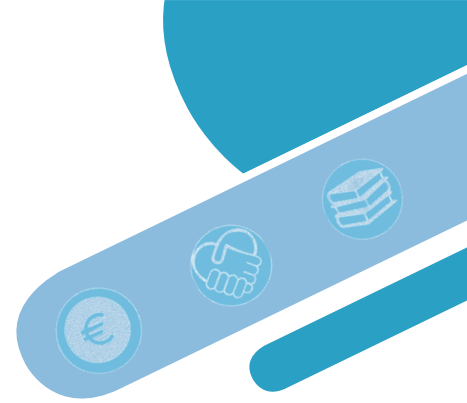


READ AND LEARN ABOUT BUDGET

Pictogram:  ARASAAC



# WHAT IS A BUDGET?



- How to make a budget: Step-by-step guide to managing your money
- 5 Steps to Create a Budget That Actually Works

CLICK THE TWO RESOURCES THAT COULD HELP YOU BETTER UNDERSTAND HOW TO CREATE A BUDGET

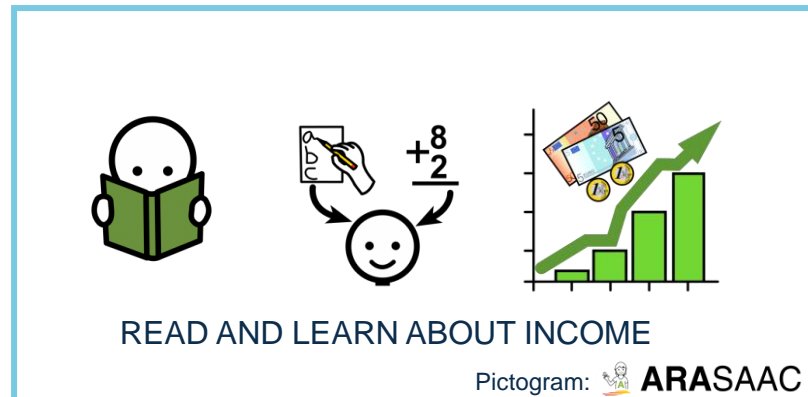
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# WHERE DOES INCOME COME FROM?

**Income** is the money you earn or receive during a certain period.

There are different ways people earn **income**, so there are different terms used to describe it.

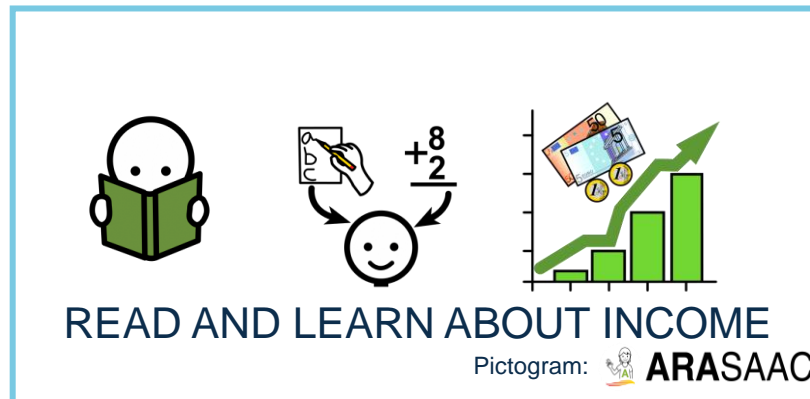




# WHERE DOES INCOME COME FROM?

Some common sources of income include:

- Income from employment or self-employment is **wages or salary**.
- Deposit accounts, like savings accounts, earn **interest**, which could also come from lending.
- **Investments:** When you own stocks or shares in a company, you may receive money called **dividends**.





# WHERE DOES INCOME GO?

When you have **more income than expenses** for a certain period, it means you have a **budget surplus**. This is a financially sustainable situation. You can choose to use the surplus in two ways: **either spend more or save it**.

**Expenses** are the costs of items or resources that you use up in your daily life. These expenses happen repeatedly because you need things like food, housing, clothing, energy, and more every day.





# WHERE DOES INCOME GO?

When your **expenses** are greater than your **income**, it means you have a budget deficit. This happens when you don't have enough money to cover your wants or needs. Having a budget deficit is not financially sustainable.

The only choices are to eliminate the deficit by:

- Increasing income
- Reducing expenses
- Borrowing to make up the difference

But should one borrow money  ? Let's have a look at **1.2** to understand what borrowing is all about.



READ AND LEARN ABOUT THE EXPENSES

Pictogram:  ARASAAC



## 1.2 BORROWING MONEY

This unit will look at borrowing money, good and bad debt, repayments and interest and the difference between a credit and debit card.

- Should I borrow money, or should I save?
- The difference between good and bad debt
- Repayments and how much can you afford to repay
- The difference between a debit and a credit card

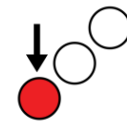






# SHOULD I BORROW MONEY?

If you **don't** need to buy something right away, it's better to think about saving money each month instead of taking out a loan. When you save up and buy something without using credit, it will cost you much less because you won't have to pay any extra money called interest.



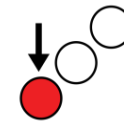
READ AND KEEP IN MIND THIS

Pictogram:  ARASAAC



# SHOULD I BORROW MONEY?

- If you definitely want to borrow money and you're sure you can repay it, there are some important factors to consider.
- Before you borrow, determine if the debt you'll be taking on could have a positive or negative impact on your finances.



READ AND KEEP IN MIND THIS

Pictogram:  **ARASAAC**



# SHOULD I BORROW MONEY?

**“Good” debt** may help you achieve important life goals.

Examples of this type of debt include student loans or mortgages, which can have a positive impact on your future. It's like investing in yourself. However, it's important to make sure that the payments and fees are manageable for both the short-term and long-term before taking on any new debt.



**“Bad” debt** doesn't provide long-term benefits.

Taking out a loan to finance a vacation or using credit cards for excessive shopping, entertainment, or dining out will only increase your debt and make your monthly payments higher.

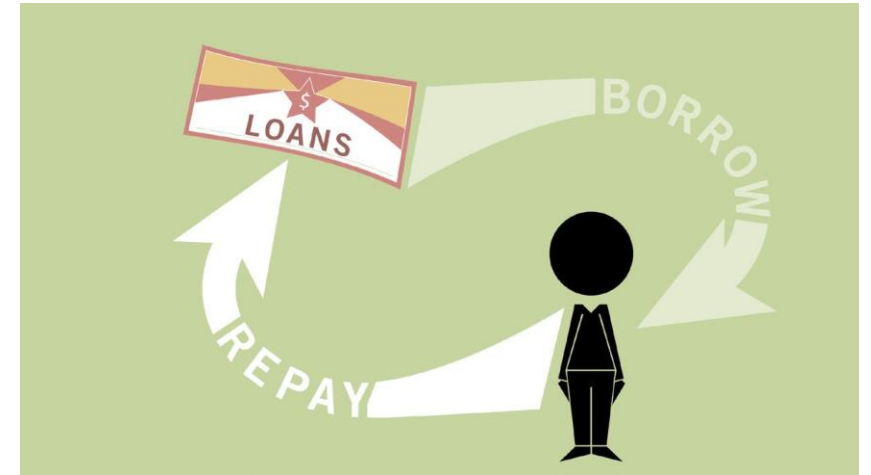
LEARN ABOUT DIFFERENCES OF GOOD AND BAD DEBT

Pictogram: ARASAAC



# HOW MUCH CAN YOU AFFORD TO REPAY?

It's important to work out how much you can afford to repay each month, as this will affect which borrowing option is best for you. Make sure you are realistic about how much you could pay. Before you get a loan, when you're looking to pay off a loan a bit faster, or when you need to take a step back and see where your outgoings are – that's the time to use a loan calculator.



READ AND KEEP IN MIND THIS

Pictogram:  ARASAAC

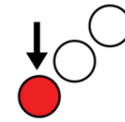
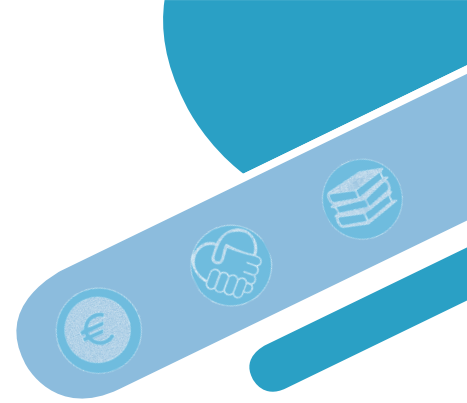


# HOW MUCH CAN YOU AFFORD TO REPAY?

A loan calculator will let you see how long a loan will take to pay off and how much extra you'll be paying in interest.

The results will let you alter the repayment amount, so you can see exactly how that affects the interest you pay and how long you are paying this for.

Read more on [moneyhelper](#) & watch this [video](#).



READ AND KEEP IN MIND THIS

Pictogram:  **ARASAAC**



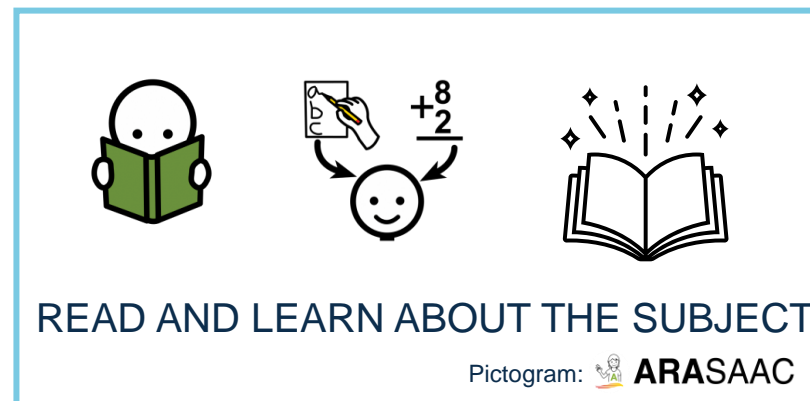
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## 1.3 MONEY MANAGEMENT

This unit will look at credit cards and give a clear understanding to what they are all about

- The difference between a debit and a credit card
- What a credit card is all about





# WHAT IS A DEBIT CARD? WHAT IS A CREDIT CARD?

When you use a **debit card**, the money for your purchase is immediately taken from your bank account. It's like using the money you already have.

When you use a **credit card**, the amount you spend is charged to a line of credit, and you will have to pay the bill later. This gives you more time to pay, but you still owe the money. It's important to know that using a credit card can come with additional costs. Sometimes, you may be charged interest on the money you owe, and this interest can be as high as 30%!



<https://www.unfcu.org/guides/debit-vs-credit-card/>



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# WHAT IS A DEBIT CARD? WHAT IS A CREDIT CARD?

Let's say you buy a pair of shoes for 100€ using a credit card. If you don't pay back this money within 12 months, you may end up paying 130€ for the same shoes.

Watch this [video](#) to learn more.



CLICK AND WATCH VIDEO TO LEARN MORE ABOUT CARDS

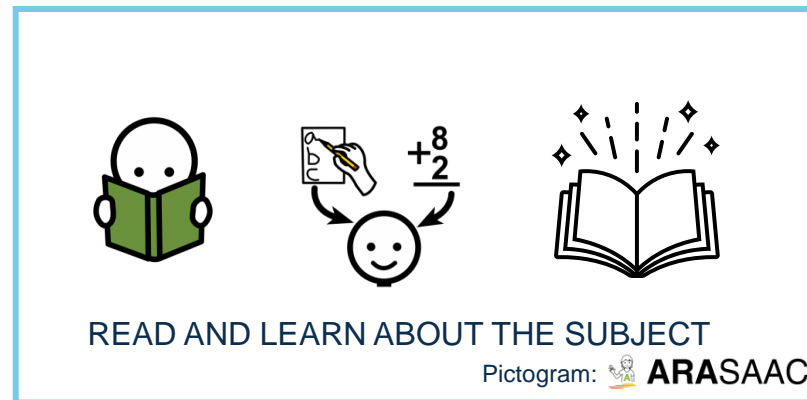
Pictogram:  **ARASAAC**



# 1.4 TAXES

This unit will look at taxes and the different kind of taxes that one encounters

- What taxes are about
- Different kinds of taxes

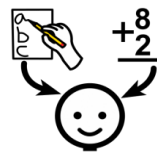




# TAXES – WHAT ARE THEY ABOUT?

Governments collect taxes from individuals and businesses to fund public works, services, and the maintenance of a country's **infrastructure**. The money collected through taxes is used to improve the **economy** and benefit everyone living in the country.

Government spending varies based on factors like population, overall wealth, and the amount of taxes collected. One significant expense is education, which receives a significant portion of the budget.



READ AND LEARN ABOUT THE TAXES

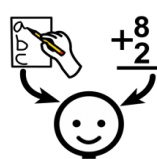
Pictogram:  ARASAAC



# TAXES – WHAT ARE THEY ABOUT?

**Income** taxes are the taxes you pay on the money you earn from your job, such as salaries, wages, tips, and commissions. These taxes help fund various programs and services.

Payroll taxes include Social Security and Maternity taxes. These taxes are deducted from your salary to support specific programs. Social Security covers benefits like sickness, maternity, paternity, old-age pensions, survivors' benefits, and invalidity benefits. Maternity taxes contribute to programs that support maternity benefits.



READ AND LEARN ABOUT THE TAXES

Pictogram:  ARASAAC



# TAXES – WHAT ARE THEY ABOUT?

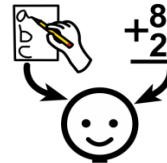
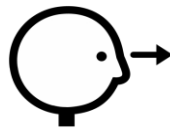
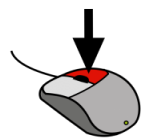
## VAT & Sales taxes

These are a tax on retail products you purchase based on a set percentage of the cost of the item.

Learn more watching these videos

[Video 1](#)

[Video 2](#)



CLICK AND WATCH VIDEO 1 AND 2 TO LEARN MORE ABOUT TAXES

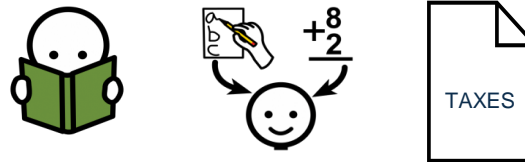
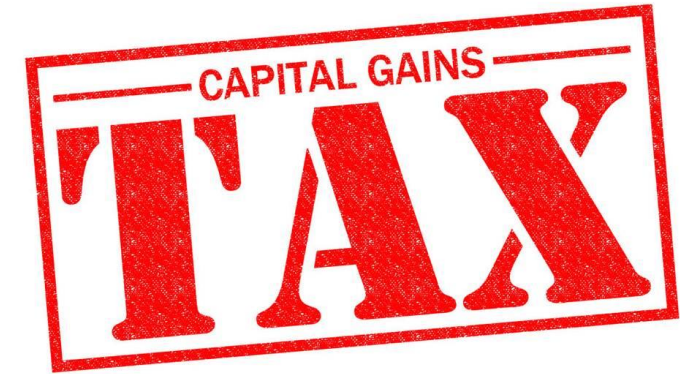
Pictogram:  **ARASAAC**



# TAXES – WHAT ARE THEY ABOUT?

## Capital gains taxes

Capital gains taxes are a tax on the profit you make when you sell an investment such as stocks, bonds or real estate.



READ AND LEARN ABOUT THE TAXES

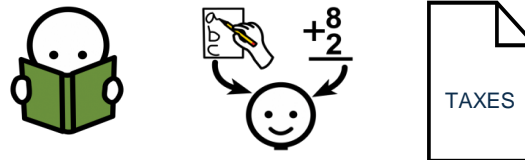
Pictogram:  **ARASAAC**



# TAXES – WHAT ARE THEY ABOUT?

## Corporate taxes

Companies pay taxes based on corporate income minus the cost of making the goods and services sold, administrative costs and other operating expenses.



READ AND LEARN ABOUT THE TAXES

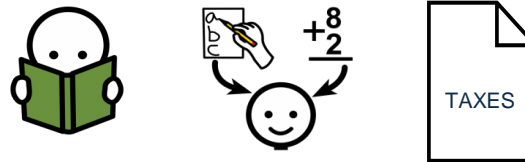
Pictogram:  **ARASAAC**



# TAXES – WHAT ARE THEY ABOUT?

## Estate taxes

Estate taxes are the taxes that need to be paid when property is transferred after someone's death. These taxes are based on the value of everything the person owned or had an interest in at the time of their death.



READ AND LEARN ABOUT THE TAXES

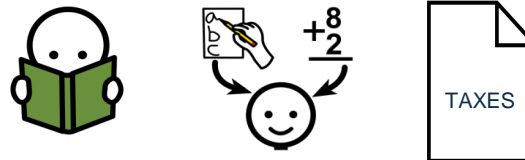
Pictogram:  ARASAAC



# TAXES – WHAT ARE THEY ABOUT?

## Property taxes

Property taxes typically apply to the value of real estate purchased.



READ AND LEARN ABOUT THE TAXES

Pictogram:  ARASAAC





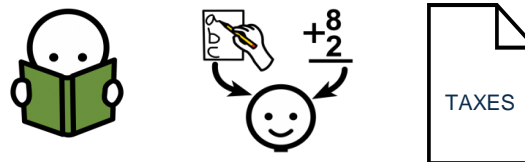


# TAXES – WHAT ARE THEY ABOUT?

## Tariffs

Tariffs are taxes imposed on products that are imported from other countries. When you buy an imported product, you, as the consumer, are the one who pays the tariff, not the foreign country or the importer.

In the European Union (EU), countries trade with each other without imposing tariffs. However, goods from countries like the United States, China, and the United Kingdom (which is no longer part of the EU) are charged tariffs when purchases are made from these countries.



READ AND LEARN ABOUT THE TAXES

Pictogram:  ARASAAC



# 1.5 FINANCIAL GOALS



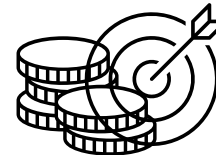
- Goal timespan
- Savings and Investment Planning, Asset Acquisition Planning, Liability and Insurance Planning, Tax Planning, Retirement and Estate Planning
- Learn more on [intro](#)





# FINANCIAL GOALS

Financial goals are targets that we set for ourselves based on our future financial needs. These goals can be specific numbers or tangible things we want to achieve. It's important for our goals to be clear and specific so that we can easily determine if we have achieved them.



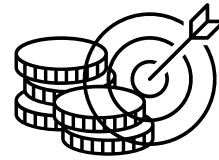
READ AND LEARN ABOUT FINANCIAL GOALS

Pictogram:  **ARASAAC**



# FINANCIAL GOALS

When setting a financial goal, you must determine the **length of time** it is going to take to reach your goal. Your goal can be considered a short-term, medium-term, or long-term goal.



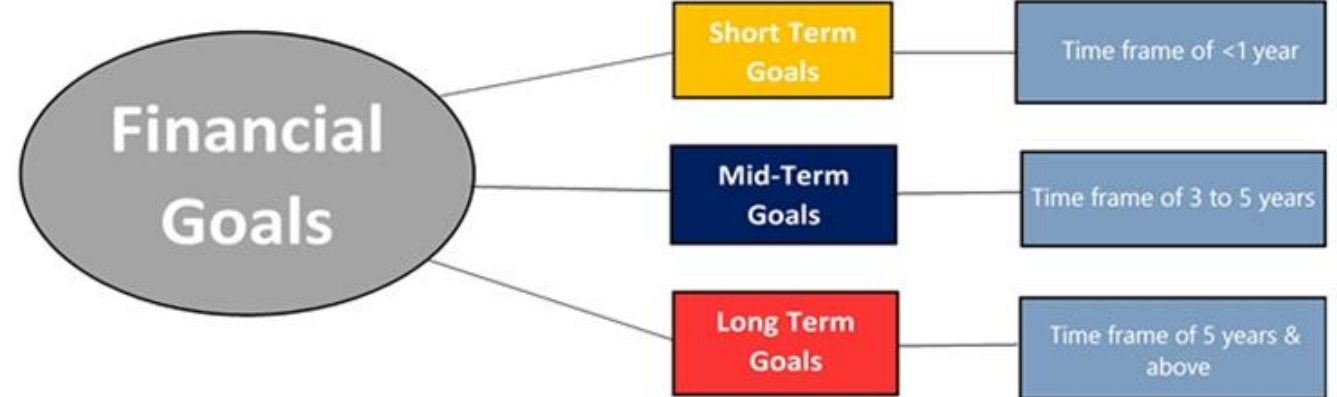
READ AND LEARN ABOUT FINANCIAL GOALS

Pictogram:  ARASAAC



# FINANCIAL GOALS

- **Short-term goal:** Set each year, covering a 12-month period.
- **Medium-term goal:** A period spanning from 1.5 years to 3-5 years (depending on the type of business and the people setting up the goals).
- **Long-term goal:** Relate to a period of 5 years+.



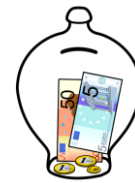
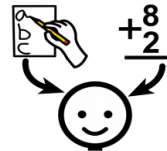


# SAVINGS

The importance of savings and investment planning increases as your income accumulates.

Initially, an emergency fund may be established to meet unexpected investments.

Eventually, however, greater attention is devoted to investing excess income as a means of accumulating wealth



READ AND LEARN ABOUT SAVINGS

Pictogram:  ARASAAC



# RETIREMENT AND INVESTMENT PLANNING

Retirement planning should begin long before you retire. The sooner you start, the better off you will be. Manage your finances well to attain the goals that are important to you after you retire. Examples

- Maintaining your standard of living;
- Extensive Travel;
- Purchasing a vacation home.



**RETIREMENT  
PLAN**

READ AND LEARN ABOUT RETIREMENT

Pictogram:  **ARASAAC**

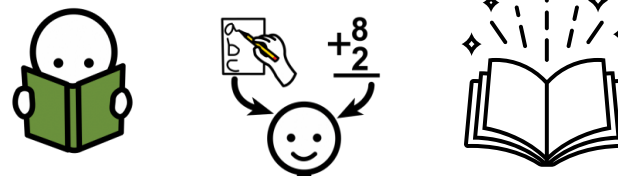


# LIABILITY AND INSURANCE PLANNING

As your income grows, it becomes more important to focus on savings and investment planning.

To start, it's a good idea to establish an emergency fund. This fund is meant to help you cover unexpected expenses that may come up.

As you progress, it becomes essential to direct more attention to investing the extra income you have. This allows you to accumulate wealth over time.



READ AND LEARN ABOUT THE SUBJECT

Pictogram:  ARASAAC

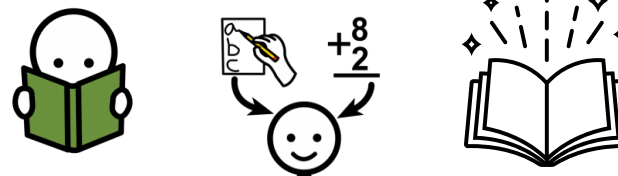




# LIABILITY AND INSURANCE PLANNING

A liability is something we owe, which is measured by the amount of debt we have. Liabilities are created when we borrow money.

Getting insurance coverage helps reduce financial risk and provides better protection for our income and assets. It's a good idea to consider taking out life insurance when you're between the ages of 18 and 25, which can provide coverage until you reach the age of 70.



READ AND LEARN ABOUT LIABILITY

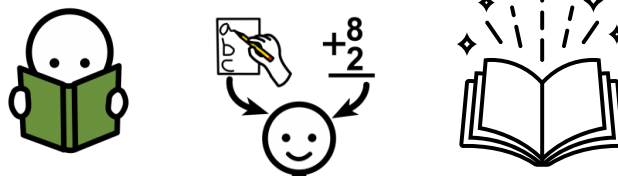
Pictogram:  ARASAAC



# LIABILITY AND INSURANCE PLANNING

The price of life insurance is considerably much higher when taken out at a later stage. Read this Forbes article to understand why

<https://www.forbes.com/advisor/in/life-insurance/why-you-should-opt-for-life-insurance-at-a-young-age/>



READ AND LEARN ABOUT LIABILITY

Pictogram:  ARASAAC



# OTHERS TO CONSIDER

## 1. Asset Acquisition Planning

Liquid assets (type of asset that can be rapidly converted into cash while keeping its market value i.e., cash, savings accounts and money market funds);

Investments (stocks, bonds and mutual funds);  
Personal/movable property; and Real/immovable property.

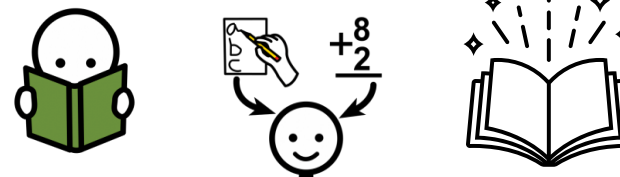






# 1.6 RESPONSIBILITY OF CONSUMERS AND PRODUCERS

- Fairtrade
- Sustainability and the Environment
- Corporate social responsibility (CSR)



READ AND LEARN ABOUT THE SUBJECT

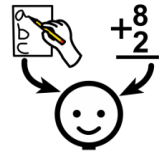
Pictogram:  **ARASAAC**



# CONSUMER RESPONSIBILITY = SUSTAINABLE CONSUMPTION

Globalisation leads companies to try to reduce their production costs by delivering goods at lower prices though irresponsible production.

As consumers our response should be to create awareness and social responsibility in order to influence our behaviour towards responsible consumption.



READ AND LEARN ABOUT CONSUMER

Pictogram:  ARASAAC

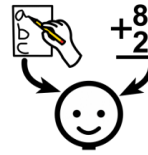


# CONSUMER RESPONSIBILITY = SUSTAINABLE CONSUMPTION

*Consumer responsibility* is taking personal responsibility for the environmental costs

Consumer demand can encourage businesses to design sustainable products.

Informed consumers who know their rights and obligations and are able to stand for and products with green and eco labels



READ AND LEARN ABOUT CONSUMER

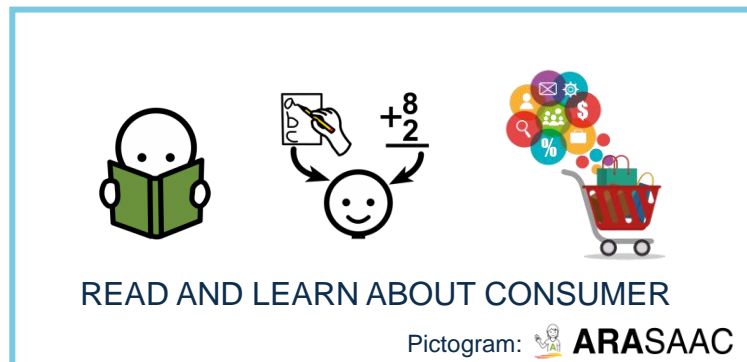
Pictogram:  ARASAAC



# CONSUMER RESPONSIBILITY = SUSTAINABLE CONSUMPTION

Consumers should first read, understand and interpret labels before choosing to buy and should complain in case of misleading or false claims. They should also be wary of greenwashing.

Businesses should comply with consumer information obligations and establish mechanisms to monitor consumer feedback.



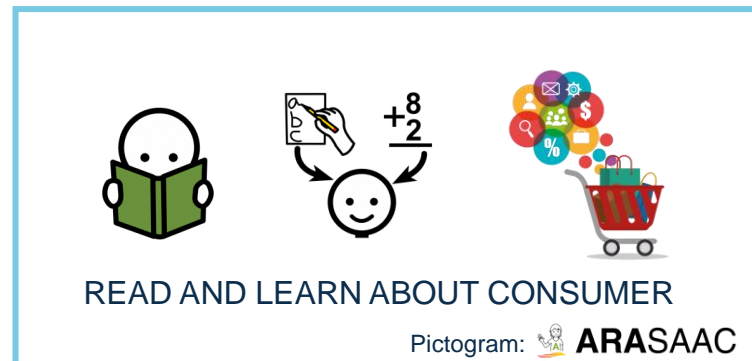




# CONSUMER RESPONSIBILITY = SUSTAINABLE CONSUMPTION

One example how consumers can be wiser in their buying decisions would be to purchase Fairtrade

Fairtrade supports and challenges businesses and governments and connects farmers and workers with the people who buy their products. Learn more about Fairtrade





# CONSUMER RESPONSIBILITY = SUSTAINABLE CONSUMPTION

Many are affected by these issues, so there is a conscious effort to make changes, even if it's the basic three R's: reduce, reuse, and recycle. [Read more about the 3Rs](#)



READ AND LEARN ABOUT CONSUMER

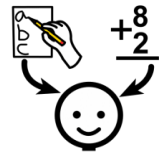
Pictogram: ARASAAC



# SUSTAINABILITY AND THE ENVIRONMENT

We face environmental concerns that require new ways of thinking and acting in our lifestyle.

Whilst one person cannot change everything, if everyone makes some changes, a huge difference will be made.



READ AND LEARN ABOUT CONSUMER

Pictogram:  ARASAAC



# SOME CLIMATE CONCERNS

- Climate change, global warming, and increased carbon footprints
- Deforestation
- Air, water, and land pollution
- Household and industrial waste
- Natural resource depletion
- Natural disasters and loss of endangered species



READ ABOUT THE CLIMATE CHANGE

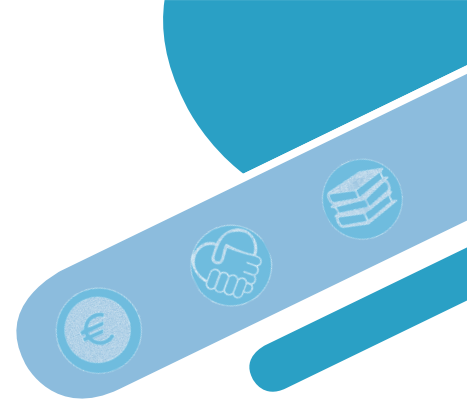
Pictogram:  **ARASAAC**



# CORPORATE SOCIAL RESPONSIBILITY (CSR)

Historically CSR was developed by lawyers and economists to change internal organisational configuration and norm. CSR has shifted from the interaction between business and its societal context to internal management priorities and processes.

[Find out more](#)



The diagram illustrates the components of Corporate Social Responsibility (CSR) centered around a cloud labeled 'CORPORATE SOCIAL RESPONSIBILITY'. The components are: GOAL (target icon), LONG TERM (calendar icon), SINCERITY (handshake icon), MARKET (store icon), RESPONSIBILITY (globe icon), ETHICS (scales icon), SUSTAINABILITY (recycling icon), and RESOURCES (gears icon).

READ ABOUT THE CORPORATE SOCIAL RESPONSIBILITY

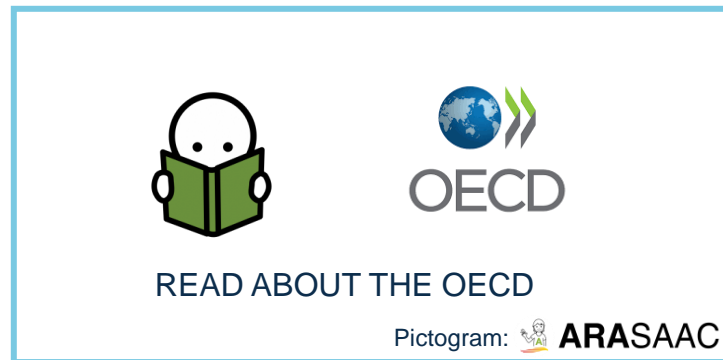
Pictogram: ARASAAC



# CORPORATE SOCIAL RESPONSIBILITY (CSR)

*The Organisation for Economic Co-operation and Development (OECD)* is an international organisation that works to build better policies for better lives.

OECD Guidelines are recommendations by governments to multinational enterprises operating in or from countries that adhere to the Guidelines.

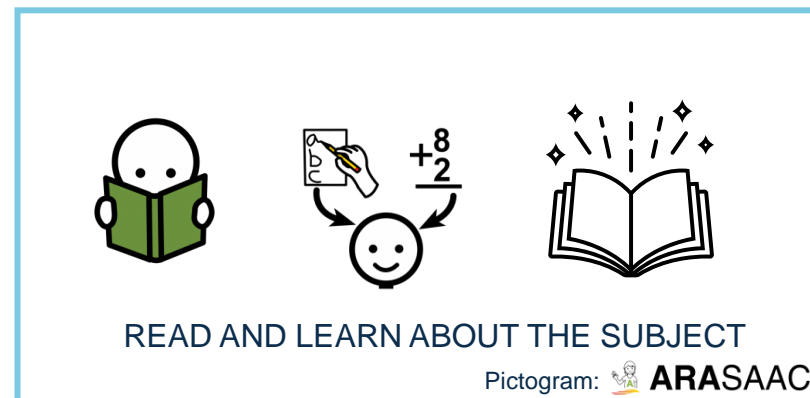


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# 1.7 IMPACT ON BUSINESS

- What is a Business Model?
- The Sustainable Business Models (SBMs)
- The philosophy behind Sustainable Business Models (SBMs)
- Whether and how business models can be innovated to achieve sustainability goals





# BUSINESS STRATEGIES

Business strategies incorporate sustainable development into their long-established frameworks.

Theoretical and practical approaches to sustainability have some common ideas:



READ AND LEARN ABOUT BUSINESS  
Pictogram: ARASAAC





# BUSINESS STRATEGIES

- Innovation for sustainability: Businesses need the ability to innovate in the sustainability domain. This can involve small incremental steps or radical, disruptive innovations. It's important for businesses to embrace innovation as a necessary capability.
- Business model innovation: One way to integrate sustainability into business is through business model innovation. This means rethinking and redesigning how a business operates to incorporate sustainable practices.



READ AND LEARN ABOUT BUSINESS

Pictogram: **ARASAAC**

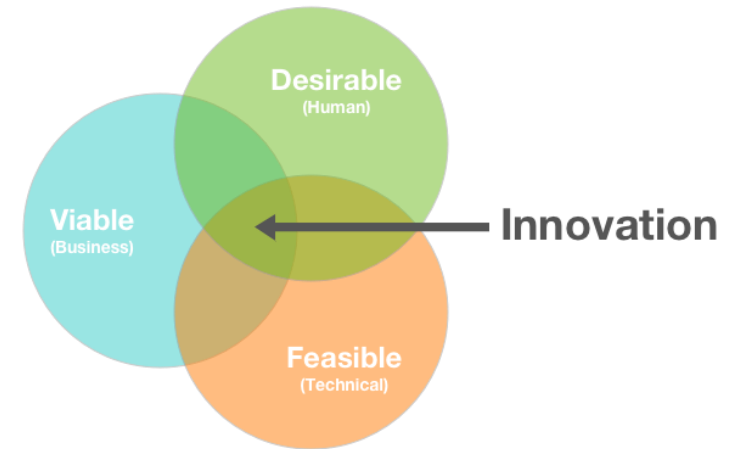


# WHAT IS A BUSINESS MODEL?

A company's core strategy for profitably doing business.

[Learn more](#)

[Learn more](#)

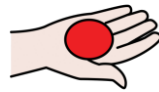
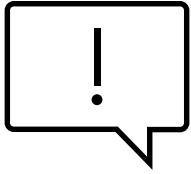


The pictogram box contains three main icons: a person reading a book, a hand writing on a notepad with a smiley face and a plus sign, and a circular economy diagram. Below the icons is the text 'READ AND LEARN ABOUT BUSINESS' and 'Pictogram: ARASAAC'.

# DISFINLIT

## Unit 2 Sustainable finance





<http://www>.



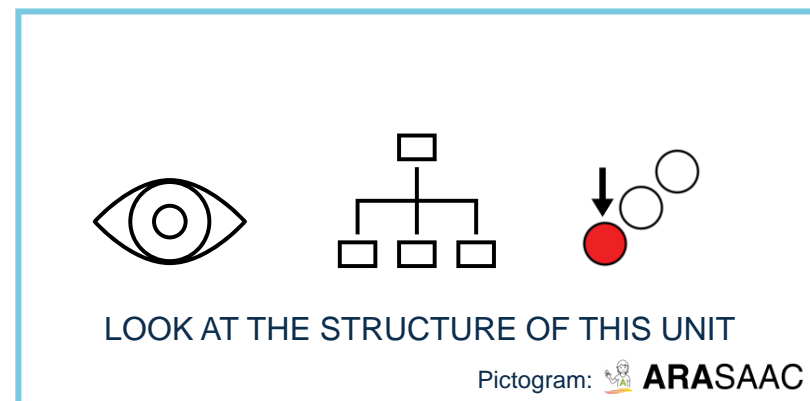
THIS UNIT HAS LINKS TO VIDEOS AND IMAGES

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## Unit 2: Sustainable Finances

- 2.1 { • Introduction to Climate Change
- 2.2 { • Greenhouse Gasses
- 2.3 { • Sustainable Development Goals
- 2.4 { • Sustainable Finance
- 2.5 { • Sustainable Finance Tools
- 2.6 { • Profitability and Risks in Investments
- 2.7 { • The European Green Deal





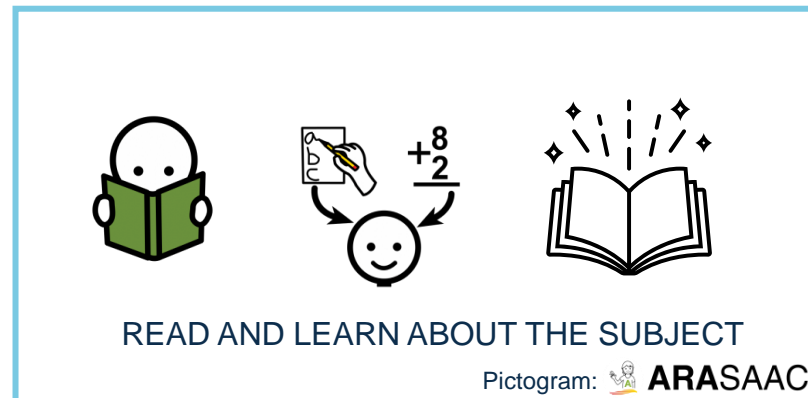
## 2.1. INTRODUCTION: CLIMATE CHANGE

- **What Is Climate Change?**

Climate change is a change in the average temperature in the entire World over a long period of time.

- **What is happening to the global temperature?**

The planet is becoming warmer.





# WHY IS CLIMATE CHANGE A PROBLEM?



Over millions of years, species become adapted to survive in the conditions in which they live.

A stable climate supports this process and allows living things to thrive. If the climate changes quickly, organisms don't have enough time to adapt to new conditions and may no longer be able to survive



READ ABOUT THE CLIMATE CHANGE

Pictogram:  **ARASAAC**



# WHY IS CLIMATE CHANGE A PROBLEM?

Climate change disrupts weather patterns and causes extreme weather events to become more common. These include hurricane activity, droughts and floods.

Moreover, the increase in global temperatures is causing a reduction in sea ice. This causes problems for animals that depend on the ice to hunt, mate and sleep



READ ABOUT THE CLIMATE CHANGE

Pictogram:  **ARASAAC**

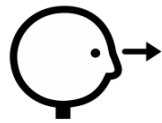
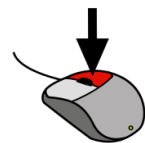




## 2.2: GREENHOUSE GASES

Do you know what greenhouse gases are and why they are dangerous for the environment?

Find it out [here!](#)

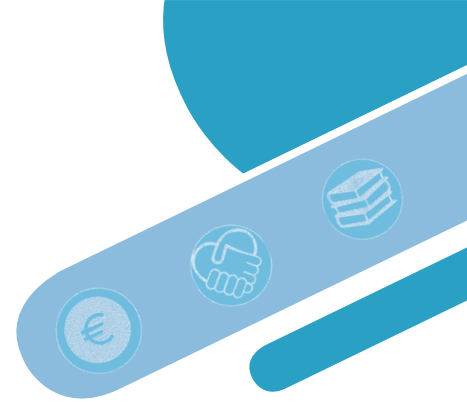


CLICK TO WATCH THE VIDEOS AND ANSWER THE QUESTIONS

Pictogram:  **ARASAAC**



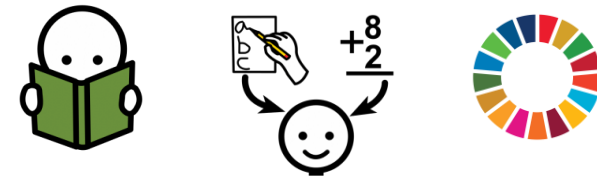
# UNIT 2.3: SUSTAINABLE DEVELOPMENT GOALS



## SUSTAINABLE DEVELOPMENT GOALS



The 17 goals set out the things that need to be achieved to protect the planet and ensure that all people enjoy peace and prosperity.



READ AND LEARN ABOUT THE ODS GOALS

Pictogram:  **ARASAAC**



## UNIT 2.3: SUSTAINABLE DEVELOPMENT GOALS

- [Here](#) you have a short explanation of what Sustainable Development Goals are
- [Here](#) you have a quiz, to assess your newly acquired knowledge. Try to do your best!

Are you really interested in this topic? Find some additional lectures here:

1. [Additional reading 1](#)
2. [Additional reading 2](#)

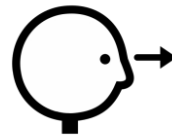
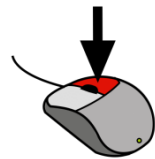




## 2.4: SUSTAINABLE FINANCE

- What is sustainable finance?
- How is sustainable finance related to the Sustainable Development Goals?
- What is the difference between sustainable finance and traditional finance?

Watch a [short video](#) and answer the questions above!



CLICK TO WATCH THE VIDEO AND ANSWER THE QUESTIONS

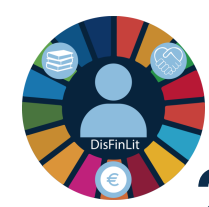
Pictogram:  **ARASAAC**



## 2.4: SUSTAINABLE FINANCE

- **Traditional Finance** is based on the concept that investors act rationally, their aim is to maximise profit and they are usually risk averse. Therefore, traditional finance focuses on financial return and regards the financial sector as separate from the society of which it is part and the environment in which it is embedded.
- By contrast, **sustainable finance** considers financial, social, and environmental returns in combination.



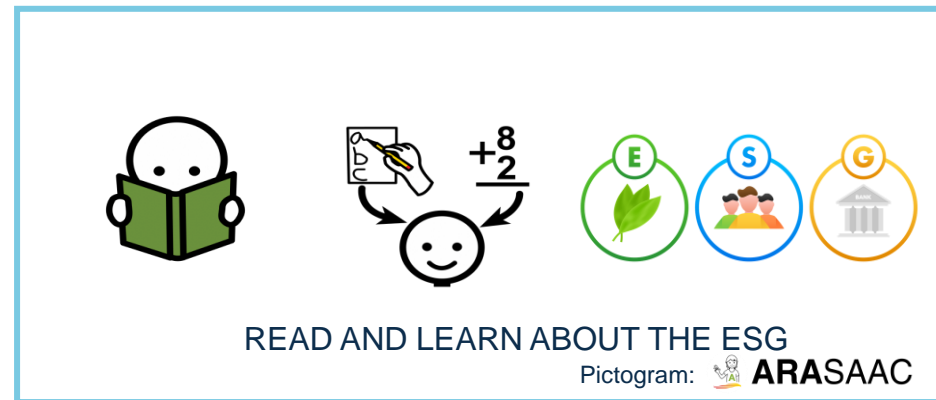


## 2.5: SUSTAINABLE FINANCE TOOLS

- How is finance related to the environmental, social, and economic challenges that the world is facing?

Sustainable Finance refers to the process of taking **E**nvironmental, **S**ocial and **G**overnance (ESG) considerations, but not only, into account when making investment decisions in the financial sector.

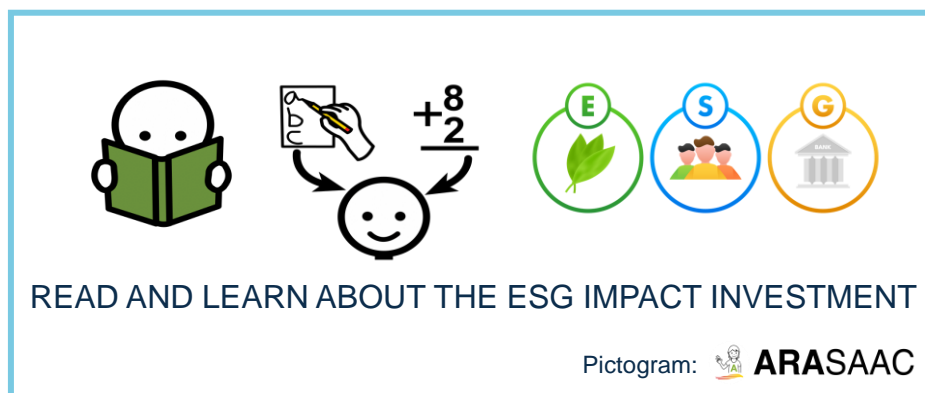
These are the so-called **ESG Criteria**





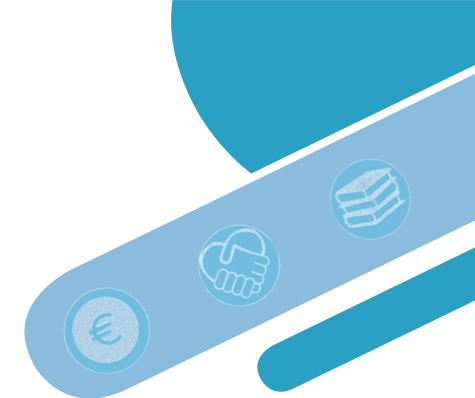
## 2.5: SUSTAINABLE FINANCE TOOLS

- **Impact Investment** is an investing strategy which places more emphasis on turning a profit while nevertheless investing in ventures that address social concerns.
- **Socially responsible investment (SRI)** aims at achieving a return by taking into consideration specific ethical guidelines. However, although it falls within sustainable finance, it differs from the ESG criteria and impact investment.
- **Video**






## 2.6: PROFITABILITY AND RISKS IN INVESTMENTS




- [Video 1](#): What does investing mean?

An investment aims at generating profit. It is usually produced by purchasing bonds, stocks, fixed deposits, or real estate property. Investments are characterized by being both profitable and risky. In this regard, the most important principle that settles the investments is “higher returns entail higher risks”.

- [Video 2](#): Risk and Return (advanced level)



CLICK TO WATCH THE VIDEOS AND ANSWER THE QUESTIONS

Pictogram:  **ARASAAC**



# UNIT 2.6: PROFITABILITY AND RISKS IN INVESTMENTS



## What is it?



Action you take with money to make it grow. Popular investing options are stock bonds, and real estate.

## Expected return

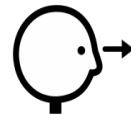


Average return in the stock market is around 11% per year

## Example



€5000 invested in the stock market today has the potential to become over €100,000 in 30 years!



WATCH THE EXAMPLE WITH IMAGE

Pictogram:  **ARASAAC**



# UNIT 2.6: PROFITABILITY AND RISKS IN INVESTMENTS

## Minimum amount



Any amount is OK, even just a few euro a day is enough.

## When to start investing

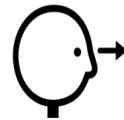


The best time to start investing is now!

## Who should invest?



Anyone! Whether you are a kid, teenager, young adult, employee or entrepreneur, you can invest.



WATCH THE EXAMPLE WITH IMAGE

Pictogram:  **ARASAAC**



## 2.7: THE EUROPEAN GREEN DEAL

The European Green Deal represents one of the main contemporary tools that the EU set up to face climate change. It represents a real growth strategy that will drive the EU towards climate-neutrality by 2050.



# DISFINLIT

## Module 3

## Green Finance & Circular Economy





<http://www>.



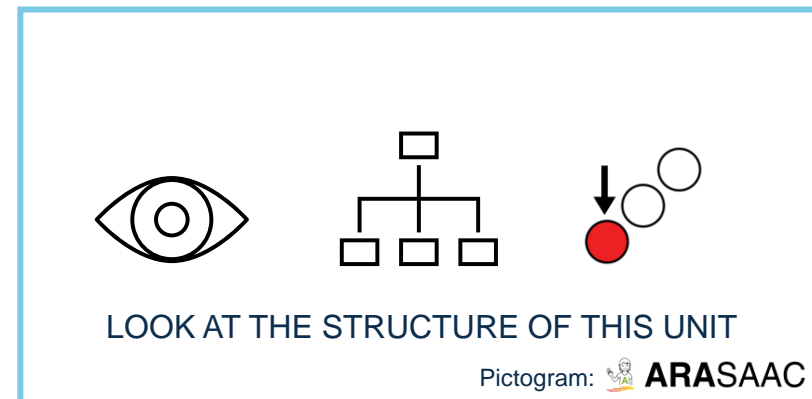
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## Unit 3: Green Finance & Circular Economy

- 3.1 { • Circular Economy
- 3.2 { • Climate Change
- 3.3 { • Green Finance
- 3.4 { • Green Washing
- 3.5 { • DNSH Principle



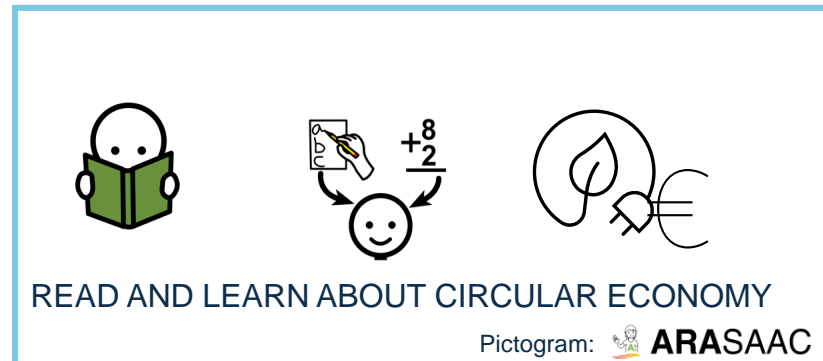


## 3.1 CIRCULAR ECONOMY

- **What is a Circular Economy?**

A circular economy is a production and consumption model where existing materials and products are shared, leased, reused, repaired, refurbished and recycled for as long as possible.

This extends the life cycle of the product.

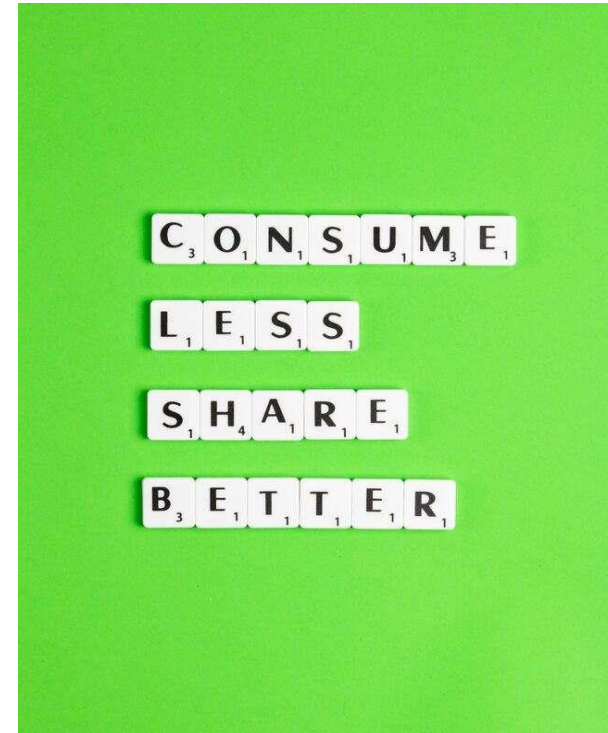
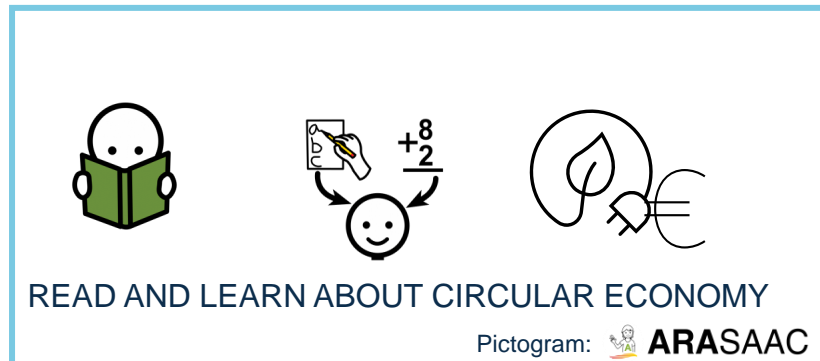




# CIRCULAR ECONOMY

- **Why it is so important?**

In practice, this means minimizing waste. When a product reaches its end of life, its materials will remain as economical as possible. These can be used effectively again and again, creating additional value.







# CIRCULAR ECONOMY

- **Why it is different?**

This is a departure from the traditional linear economic model, which is based on a take-make-consume-throw model.

This model relies on a wealth of cheap, readily available materials and energy.

If goods are delivered as services in the new system, such as refrigerators, the company's cost structure will be completely different than before

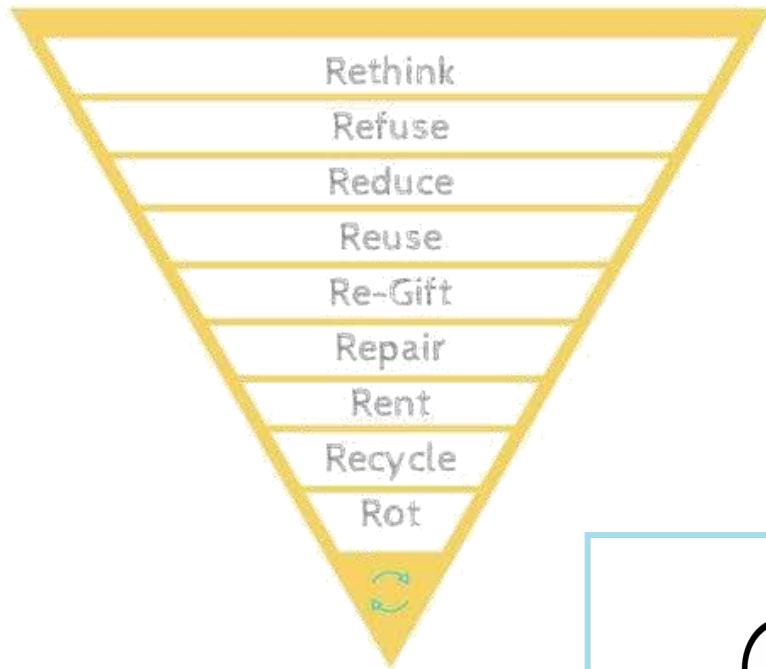
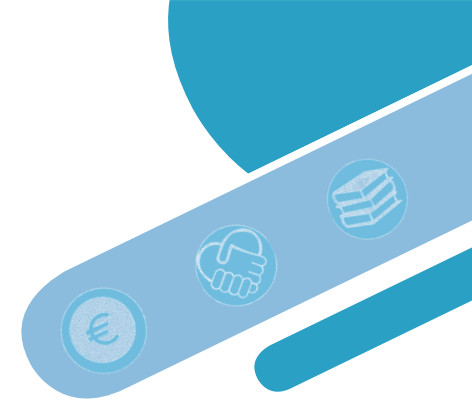


READ AND LEARN ABOUT CIRCULAR ECONOMY

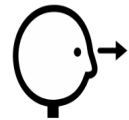
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# CIRCULAR ECONOMY

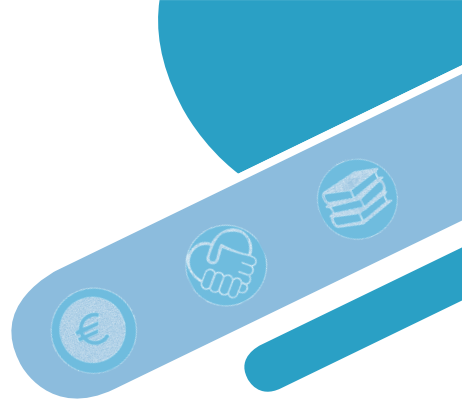


## The “R”s of a Circular Economy



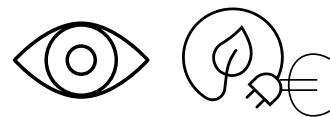
WATCH THE EXAMPLE WITH IMAGE

Pictogram:  **ARASAAC**



**“We do know that through pushing for the circular economy, we are able to change lives. We can never underestimate the power of the social impact that you’re achieving through the circular economy.”**

Stacey Davidson, Executive Director, REDISA



SEE EXAMPLE CIRCULAR ECONOMY

Pictogram:  ARASAAC



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## 3.2 CLIMATE CHANGE

- **What is Climate Change?**

According UN “Climate change refers to long-term shifts in temperatures and weather patterns. Such shifts can be natural, due to changes in the sun’s activity or large volcanic eruptions”.

Since the 1800s, human activities are the main cause of the climate change, primarily because of burning of fossil fuels like coal, oil and gas.



READ ABOUT THE CLIMATE CHANGE

Pictogram:  **ARASAAC**



# CLIMATE CHANGE

## Problems and threats

- Hotter temperatures
- More severe storms
- Increased drought
- A warming, rising ocean
- Loss of species
- Not enough food
- More health risks
- Poverty and displacement



READ ABOUT THE CLIMATE CHANGE

Pictogram:  **ARASAAC**



# GREEN FINANCE

- **What means Green Finance?**

Green finance is any structured financial activity - a product or service - designed to ensure better outcomes for the environment. It includes a range of loans, debt mechanisms and investments to encourage the development of green projects or to minimize the climate impact of more conventional projects. or both.



READ ABOUT THE CLIMATE CHANGE

Pictogram:  **ARASAAC**



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## 3.3 GREEN FINANCE

### The importance of the use of resources and the economy grow

Natural resources are important because they supply us with the things we need to live: food, shelter, and energy. Without natural resources, we would not be able to survive on this planet.



READ ABOUT THE CLIMATE CHANGE

Pictogram:  ARASAAC



# GREEN FINANCE

## The importance of the use of resources and the economy grow

Humanity can't keep taking ever more resources from the environment and generating ever more waste.

In view of these numerous benefits, it is hardly a surprise that resource efficiency has become a key priority for policymaking in Europe.



READ ABOUT THE CLIMATE CHANGE

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# GREEN FINANCE

## Businesses of the past and the future

### BUSINESSES AT RISK

- Fossil Fuels
- Transport
- Heavy industry



### BUSINESSES OF THE FUTURE

- Clean Energy
- Electric Vehicles



READ ABOUT THE CLIMATE CHANGE

Pictogram:  **ARASAAC**



## 3.4 GREEN WASHING

- **What means Green Washing?**

Greenwashing is a type of marketing. It is a way to make products more appealing to customers who care about the environment.

When companies do things that are harmful to the environment while saying they care about climate change, this is called 'greenwashing'.

Read more :

[What is greenwashing and how can you spot it?](#)



READ ABOUT THE GREEN WASHING

Pictogram:  **ARASAAC**



## 3.5 DNSH Principle

### What is the DNSH Principle?

The Do No Significant Harm principle (DNSH) states that the actions outlined in national NRRPs may not cause any significant harm to the environment.

The plans must include actions which contribute **37% of the resources to the ecological transition.**

**DNSH** | Do No Significant Harm



**DNSH** | Do No Significant Harm

READ ABOUT THE DNSH

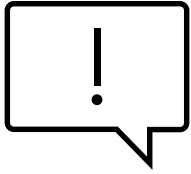
Pictogram:  **ARASAAC**

# DISFINLIT

## Unit 4

### Products and Strategies in Sustainable Finance





<http://www>.



THIS UNIT HAS LINKS TO VIDEOS AND IMAGES

Pictogram:  **ARASAAC**

1. The pictographic symbols used are the property of the Government of Aragón and have been created by Sergio Palao for ARASAAC (<http://www.arasaac.org>), that distributes them under Creative Commons License BY-NC-SA.

# Unit 4: Products and Strategies in Sustainable Finance

4.1

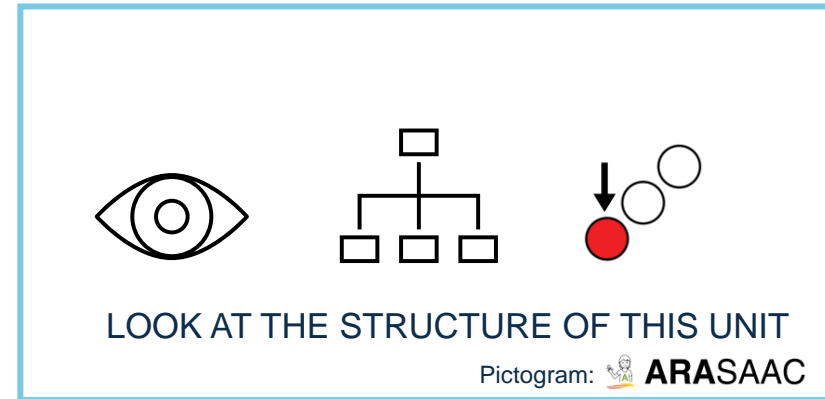
• ESG criteria

4.2

• Investment Strategies

4.3

• Impact investment



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# MY FOOTPRINT AND I

- In this unit you will learn about ESG criteria, responsible investment strategies... but before you learn everything, what impact do you think you make in your daily life?
- Let's calculate our footprint, click on this link and solve these questions:


<https://www.footprintcalculator.org/home/en>

CLICK THE LINK TO CALCULATE YOUR FOOTPRINT IMPACT

Pictogram:  **ARASAAC**



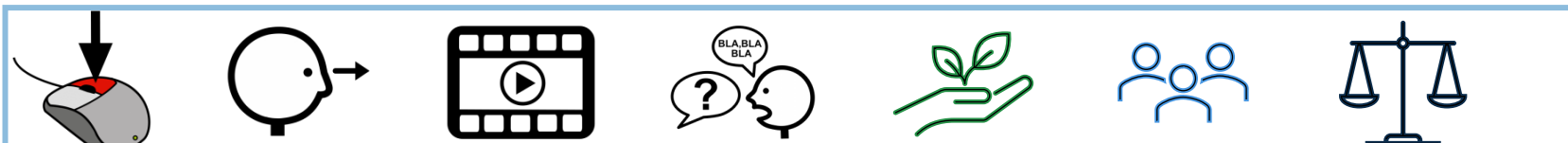
## 4.1 Let's be familiar with the ESG criteria

1  First, let's watch this video and answer the 3 questions to review the meaning of ESG.  
[https://www.youtube.com/watch?v=fDIW\\_Re8lv8](https://www.youtube.com/watch?v=fDIW_Re8lv8)


Does the company have to consider pollution and GHG emissions as **Environmental** criteria?

List one **Social** criteria that a company should take into account.

Do **Governance** criteria avoid unpleasant financial surprises?



CLICK TO WATCH THE VIDEO AND ANSWER THE ESG QUESTION

Pictogram:  ARASAAC





# 4.1 Let's be familiar with the ESG criteria



Environmental

Climate change;  
Energy efficiency; Air and water pollution;  
Waste management ; Gender and diversity; Employee engagement



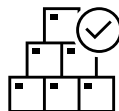
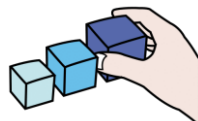
Social

Deforestation; Biodiversity protection and loss; Human Rights; labor Standards; Community relations



Governance

Customer satisfaction; Data protection and privacy; Political contributions



ORDER THE FOLLOWING EXAMPLES ACCORDING TO THE CORRECT CRITERIA

Pictogram:  ARASAAC



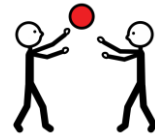
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## 4.2 Discover the Investment Strategies

Each group of 4 members selects an investment strategy: **Exclusión**, **Norm-based screening**, **Best-in-class** and **Integration** (The teacher gives them manipulatives, e.g., different colored balls for exclusion, different colored balls to represent companies in different sectors and each with a score for the best in class..... ) to help them understand different investment strategies by playing games.

Students then have to create a company that reflects that investment strategy.

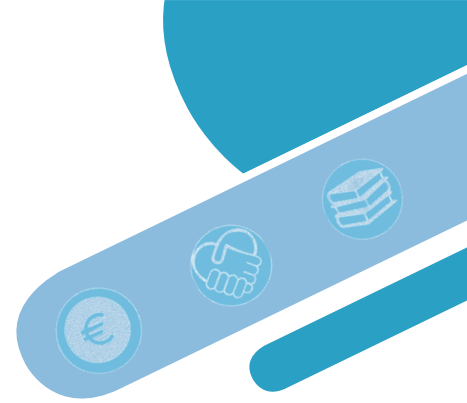


IN GROUP OF FOUR FOLLOW THE INSTRUCTIONS TO PLAY AND LEARN ABOUT THE INVESTMENT

Pictogram:  ARASAAC



## 4.3 Real Examples of Impact Investment

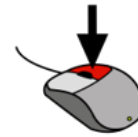


Bring real cases and testimonials to the classroom to insist on the importance of being measurable.

What impact do the different companies created in the previous activity have on the planet?

How will you finance your business?

<https://www.youtube.com/watch?v=bpSNM625LFU> Explain the Microcredit

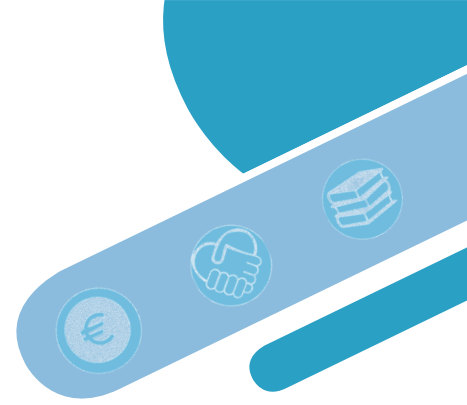


READ AND ANSWER THE QUESTION OF THIS REFLECTIVE ACTIVITY AND CLICK TO WATCH THE VIDEO

Pictogram:  **ARASAAC**



# Appendix



## DEFINITION OF DISABILITY\*

The United Nations Convention on the Rights of Persons with Disabilities defines: “Persons with disabilities include those who have long-term physical, mental, intellectual, or sensory impairments which in interaction with various barriers may hinder their full and effective participation in society on an equal basis with others.”

The International Classification of Functioning, Disability and Health (ICF) is a framework for defining and measurement of functioning and disability. Disability is conceived as an umbrella term for impairments, activity limitations and participation restrictions. It denotes the negative aspects of the interaction between a person’s health condition(s) and that individual’s contextual factors (environmental and personal factors).

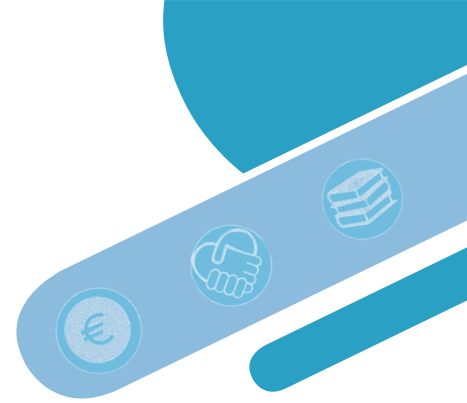
There are different statistical and operational definitions of disability. Examples of four definitions used within the European Statistical System are provided here:

1. Disability measured through a concept of general activity limitation: “Limitation in activities people usually do because of health problems for at least the past six months” which is currently used in European Health Interview Survey (EHIS) and EU statistics on income and living conditions (EU-SILC). The indicator is based on data collected by the Global Activity Limitation Instrument (GALI): “For at least the past 6 months, to what extent have you been limited because of a health problem in activities people usually do? Would you say you have been ...”severely limited / limited but not severely or / not limited at all?”;
2. “Disabled persons are persons whose longstanding health condition, illness, disease or longstanding difficulty with basic activities (such as seeing, hearing, concentrating, moving round) prevents them to participate in at least one life domain” which is used in the European Health and Social Integration Survey (EHSIS);
3. Disabled people are those persons having at least one basic activity difficulty (such as, seeing, hearing, walking, remembering, etc.) (see Regulation (EU) No 317/2010 adopting the specifications of the 2011 ad hoc module on employment of disabled people for the labour force sample survey);
4. Disabled people (in employment) are those persons having a work limitation caused by a health problem and/or difficulty in a basic activity (see Regulation (EU) No 317/2010).

\*<https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Glossary:Disability>



# Appendix



Nowadays, persons with disabilities still face considerable barriers and have a higher risk of poverty and social exclusion. In March 2021, the European Commission adopted the Strategy for the rights of persons with disabilities 2021-2030, a ten-year strategy for improving the lives of persons with disabilities in Europe and around the world\*. The objective of the EU Strategy is to progress towards ensuring that all persons with disabilities in Europe, regardless of their sex, racial or ethnic origin, religion or belief, age or sexual orientation

- enjoy their human rights
- have equal opportunities, equal access to participate in society and economy
- are able to decide where, how and with whom they live
- move freely in the EU regardless of their support needs
- and no longer experience discrimination

Considering that the EU Strategy takes account of the diversity of disability comprising long-term physical, mental, intellectual or sensory impairments, which are often invisible, in line with Article 1 of the United Nations Convention on the Rights of Persons with Disabilities, for the DisFinLit Project such definition has been adopted. In order to achieve efficiently the objectives of the project an intersectional perspective addressing the risks of multiple disadvantage faced by children, refugees and those with socioeconomic difficulties in line with the United Nations 2030 Agenda for Sustainable Development and Sustainable Development Goals (SDGs) has been discarded.

\*<https://ec.europa.eu/social/main.jsp?catId=1484&langId=en#:~:text=In%20March%202021%2C%20the%20European,Europe%20and%20around%20the%20world.>



# Appendix



## MAIN BARRIERS UPON DIFFERENT DISABILITIES

Due to the fact that most of the materials produced upon this project are digital materials, barriers linked to a pedagogical approach, especially those based on digital materials, when coexisting with the different kinds of disability are described herein\*:

### Physical Impairments:

- Impairments of locomotion limbs

Reduced leg and foot function implies dependence on a wheelchair or other walking aids (crutches, cane, etc.). Most technological or pedagogical tools do not require legs or feet for their use, but the difficulty or impossibility to move around does limit the ability to approach and use them.

- Upper Limb Impairments

This includes the loss of arms or hands, or the reduced ability to use them due to limited strength or coordination. Disabilities in arms and hands have a significant impact on the use of any kind of objects, especially those of a technological nature. Practically most technologies require in one way or another some kind of manual handling, so a reduction or loss of capacity in the upper limbs implies limitations in the use of any of them.

### Sensory Impairments

- Impairment of the organs of vision.

We distinguish between blindness, which implies a total or almost total loss of perception of shapes; partial vision, which implies a high dependence on information from other senses as it implies the ability to use certain aspects of visual perception; and reduced vision, which can create impediments for a person in situations that require a high level of vision use.

<http://ardilladigital.com/DOCUMENTOS/EDUCACION%20ESPECIAL/ACCESIBILIDAD%20Y%20AYUDAS%20TECNICAS/AYUDAS%20TECNICAS/Ayudas%20tecnicas%20estudiantes%20discapacidad%20fisica%20y%20sensorial%20-%20Ferrer%20y%20Alcantud%20-%20art.pdf>



# Appendix



Visual impairment has important implications for access to technologies and pedagogical materials. All graphic, textual and image information will be inaccessible to the visually impaired person, thus limiting his or her ability to act. In this sense, the computer in its standard configuration is impossible to use, as both the screen and the printed output are based exclusively on visual information. But not only the computer, other technological instruments include within their configuration some element with visual information: automatic ticket issuing machines, public telephones, which incorporate a small screen where information regarding credit is provided, etc.

- Hearing organ impairment

Hearing impairment implies a total or partial loss of the ability to perceive auditory information. Deafness, which is a severe or profound hearing loss, is usually defined as a situation where the loss is above 90 dB. When the hearing loss is between 70-90 dB, it is called severe hearing loss, while when it is between 40-70 dB, it is considered to be a moderate hearing loss.

In the case of hearing impairment, limitations in the use of technologies or access to pedagogical materials are due to the inability to receive the sound information provided. A household appliance as common as the television simultaneously provides visual and auditory information, both of which are necessary for optimal use. The telephone, an indispensable means of communication today, is, in its standard configuration, totally inaccessible to the deaf person. The computer, although up mainly based on visual information, becomes inaccessible when incorporate sound elements with the introduction of multimedia.

It is also worth highlighting the problem that hearing loss, especially profound prelingual hearing loss, imposes on the development of reading, which greatly limits access to written information, including that necessary for the efficient use of certain pedagogical materials and technologies.

In this case, as in the previous one, we are talking about sensory problems that affect one of the fundamental processes for human learning: perception.

- Speech production impairment

Refers to any reduction in a person's ability to use the voice in a functional and intelligible way. It may be caused by congenital problems, such as mild to severe congenital speech impairment (dysphasia), or by a distortion of speech due to lack of muscle control (dysarthria). It can also be an acquired impairment, such as loss of expressive language skills (expressive aphasia) caused by a stroke or brain tumour.



# Appendix

This impairment has its main impact on the ability to communicate and by extension on the use of communication-based technologies, such as the digital courses or online assistance.

If there is an impairment in sensory functions, it will be necessary to use technical aids to compensate for them. When designing or applying assistive technologies for sensory deficits, the level of disability is critical because if sensory residuals exist, the assistive system will try to increase the sensory signal, as for example with auditory signal amplifiers or tele-magnifiers for the visual signal, whereas if there is no possibility to take advantage of any sensory residuals, the assistive technology will act as a translator, the assistive technology will act as a translator of the information to another sensory modality so that it is provided in a code that can be picked up, as for example when Braille print is used for reading/writing for blind people or the inclusion of videos that simultaneously broadcast a written message in sign language for deaf people. This compensatory function is the role of assistive technologies.

## Intellectual and Mental impairments

- Language comprehension deficits

Includes a loss or reduction in the ability to understand language. In congenital disorders, the impairment of comprehension also has consequences for the ability to express oneself. As an impairment linked to one of the parts of all communication, its repercussions are related to the use of technological means using both sound and written messages.

- Intellectual impairments

They include all those limitations that are a consequence of inadequate, altered or insufficient cognitive processes to deal with the different demands placed on the person. The disability to process any type of information or content in these people often confronts them with situations of great difficulty in analysing, assimilating and giving an adequate response. In this sense, the complex and lengthy procedures, the large number of elements to be considered, the need for flexible response strategies, etc., that most pedagogical and technological resources entail, impose a barrier that is difficult to access.

- Multiple impairments

Some people have multiple impairments, such as combined visual and hearing impairment, or hearing impairment and arm and hand movement control problems. People with intellectual and/or mental impairment are sometimes also affected by another type of impairment. In this case, access limitations are added to each other, having a multiplying effect on the difficulties in handling pedagogical and technological tools. As we can see, there are multiple circumstances in relation to the characteristics of the operator that may occur, imposing conditioning factors on the development of a normal activity and marking the aspects to be considered when selecting one or another type of assistive technology.





# Appendix

## 5. Software and hardware considerations

- Alternative access hardware: Provide alternative keyboards, tactile keyboard overlays, alternative mouse, alternative keyboards, touch covers for keyboards, alternative mice, touch screens, switches and interfaces for switches.
- Alternative access software: Provide supports for reading, writing, organising, digital control organisation, digital control, text-to-speech and speech-to-text conversion.
- Hardware for communication: Provide low-tech equipment such as symbol/illustration cards, picture cards symbol/illustration cards, mouth sticks, head pointing devices or keyboards.
- Hardware for communication: Provide high-tech tools such as visual identification systems (for eye-pointing), touch screens and laptops equipped with software for equipped with software for alternative and augmentative communication software.
- Communication software: Provide alternative methods of communication, such as reading aids, written such as reading aids, written production, organisation, computer control.
- Visual hardware: Provide software for Braille writing, closed captioning television, closed captioned television (CCTV), portable note-taking devices and magnifying glasses.
- Visual software: Provide high-tech tools such as screen readers, scanning and reading systems, as well as digital book readers.

## 6. Inclusive communication strategies

### Face-to-face communication

- Provide sign language interpretation available.
- Provide in the classroom a quiet environment.
- Minimised background noise from fans and mechanical equipment.
- Provide good lighting to illuminate the face of the teacher and/or sign language interpreter

### Remote communication

- When teachers use technology solutions for teaching activities in their classroom, take into account accessibility criteria when selecting technologies.
- When selecting technologies consider accessibility of technologies.
- When using computers and mobile phones to provide students with access to educational activities in remote areas and rural areas, accessibility alternative communication strategies, such as text or video options shall be accessible.

# THANK YOU!

DisFinLit Partners:



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