EmpowerED: Tools for Literacy and Financial Wellness in Poverty Alleviation



Editorial Note from the Project Managers

By Adriaanse Tom & Cuperus Tessa - Gemeente Rotterdam

Sometimes the best projects start with just some conversations

Every good project starts with a gap and ours started with a rather glaring one. Within the municipality of Rotterdam, our integral approach to basic skills had already given language and financial matters plenty of attention. Numeracy though, and financial literacy to be more precise, remained a blind spot. Not because nobody cared, but because nobody had quite gotten around to it yet. So, we decided to.

In Tom's work as a policy advisor within the municipality of Rotterdam, he deals daily with exactly the intersection of basic skills and financial matters. So together with our valued colleague René Keijzer from International Affairs, he started exploring the possibilities for a project. Early in the process, Tessa joined as well.

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She'd discussed Erasmus+ options with René before and her experience in this field together with her enthusiasm proved to be a huge asset to the project right from the start. It didn't take long before we found ourselves talking to the late Kees Hoogland of Utrecht University of Applied Sciences, one of the Netherlands' leading experts in numeracy. Kees was immediately enthusiastic about the project. This, he said, would fill a real gap in the field's collective knowledge. Coming from someone who had spent a career mapping that field, that was not a small compliment.



A thorough dive into the literature then pointed us toward Babeș-Bolyai University as a partner with real depth of expertise. And here's where the story gets a little bit magical: that same week in 2023, René happened to be travelling to Romania anyway and used the opportunity to sit down with Miruna Pochea from the university to talk through a possible application. Sometimes the best partnerships start with nothing more than good timing and a plane ticket already booked.

From there, the network grew organically, each partner chosen for what they could bring to the table on basic skills and financial literacy: Ligo Waas & Dender, the City of Sint-Niklaas, Albeda, the Vrije Universiteit Brussel, Brasov Metropolitan Agency, and the National Economic College "Andrei Bărseanu" Brașov all joined the application. And somewhere along the way, in conversation after conversation, a shared feeling took hold among all of us: we weren't just filling in a form. We were building something genuinely original.



That feeling has stayed with us ever since and it's the reason this project exists and thrives in collaboration today. After some posts on LinkedIn, this newsletter is the first detailed update on the progress of the project that we share with the outside world. We're very excited about what the next months will bring!

Kick-off meeting in Rotterdam

By Keijzer René - Gemeente Rotterdam



The EmpowerED project officially launched on 18–19 November 2025 in Rotterdam, with the kick-off meeting hosted by the City of Rotterdam and Albeda College. As project coordinator, the City of Rotterdam welcomed partners from across Europe to begin a collaborative journey aimed at strengthening adult education and tackling poverty through improved numeracy and financial literacy.

The event brought together representatives from nine partner organisations, including universities, local governments, research institutes and adult learning providers from Belgium, Romania and the Netherlands. Participants included Vrije Universiteit Brussel, Ligo Waas & Dender, the Municipality of Sint-Niklaas, Babeș-Bolyai University, Brașov Metropolitan Agency, Colegiul Național Economic „Andrei Bârseanu", and Hogeschool Utrecht.

During the two-day meeting, partners discussed the project's main objectives:

- Co-creating an innovative e-learning platform for adult education professionals, focusing on the relationship between numeracy, financial literacy and poverty;
- Developing a database of good practices from the three pilot regions;
- Raising awareness and promoting sustainable improvements in adult learning through dedicated communication and outreach activities.

Participants also had the opportunity to learn from inspiring local initiatives in Rotterdam. A particularly valuable session was delivered by Reint van der Vlis from Stichting Lezen en Schrijven, who presented the foundation's work in preventing and tackling low literacy. The session reinforced the message that society becomes stronger when everyone is able to participate fully.

The kick-off meeting laid a strong foundation for future collaboration, knowledge exchange and innovation. Partners left Rotterdam with a shared vision and commitment to developing practical solutions that will enhance adult education and support more inclusive communities across Europe.









Partner Spotlight: VUB Interview

By Carolina Santillano Tellez - Vrije Universiteit Brussel

1.Could you briefly introduce VUB's role in the EmpowerED project and explain what motivated your institution to join this partnership?

C.S.T: Vrije Universiteit Brussel (VUB) will mainly lead the development of the Microcredentials Platform. It will also conduct a literature review to identify evidence-based interventions and best practices in adult financial numeracy education. Furthermore, it will develop standardized evaluation tools to assess learners' knowledge, satisfaction, and reflective thinking, helping ensure the platform supports effective learning.

Our motivation for joining the EmpowerED partnership comes from VUB's commitment to advancing inclusive, evidence-based education and developing innovative learning solutions that empower adult learners through personalized learning opportunities.



Carolina Santillano Tellez

2.VUB has extensive experience in adult education and educational innovation. How will thisexpertise contribute to the development of the EmpowerED microcredentials?

C.S.T: The Brussels Research Centre on Innovation in Learning and Diversity (BILD), based at the Vrije Universiteit Brussel, has extensive experience in research and projects that promote and support learning within educational systems. With it's Learner-Centred Practices & Education Systems unit, BILD will contribute to the development of microcredentials by designing digital learning experiences that are not abstract or theoretical but directly connected to professional practice and real-world scenarios that promote constructive feedback, deep learning, reflection, and formative assessment.



Vrije Universiteit Brussel

3.Financial literacy and numeracy are often addressed separately. Why is it important to integrate these skills when supporting adults at risk of poverty?

C.S.T: Numeracy and financial literacy are closely connected. Numeracy helps people understand and work with numbers, while financial literacy enables them to apply those skills to everyday financial decisions. Integrating both is important for adults at risk of poverty because it helps them budget, manage debt, understand financial information, and make informed decisions that can improve their financial well-being.

4.From your research perspective, what are the biggest challenges adults face when trying to improve their financial literacy skills?

C.S.T: From our research perspective, one of the main challenges is bridging the gap between knowledge and practice. Adults need learning opportunities that are practical, relevant to their everyday lives, and tailored to their individual needs. Other challenge is that many adults have limited opportunities to develop financial literacy skills later in life. They may also lack the numeracy skills needed to confidently understand financial information and make informed decisions.

5.How do you expect the EmpowerED learning platform and microcredentials to create long-term impact for adult learners and educators across Europe?

C.S.T: We expect the EmpowerED microcredentials to make high-quality financial literacy education more accessible and flexible for adult learners across Europe. We will follow a learner-centered design contextualizing numeracy and financial knowlegde in real-life scenarios.

5.How do you expect the EmpowerED learning platform and microcredentials to create long-term impact for adult learners and educators across Europe?

This pedagogical approach will enhance motivation, transfer and retention. Futhermore, they will allow learners to have their achievements recognized through small, meaningful certifications that can support lifelong learning and, potentially, their employability.

6.What message would you like to share with local stakeholders, educators and learners?

C.S.T: We hope EmpowerED inspires educators and local stakeholders to make financial education more accessible, practical, and learner-centered. Even small improvements in financial knowledge and numeracy can make a meaningful difference in people's everyday lives.



Brașov Meeting Overview

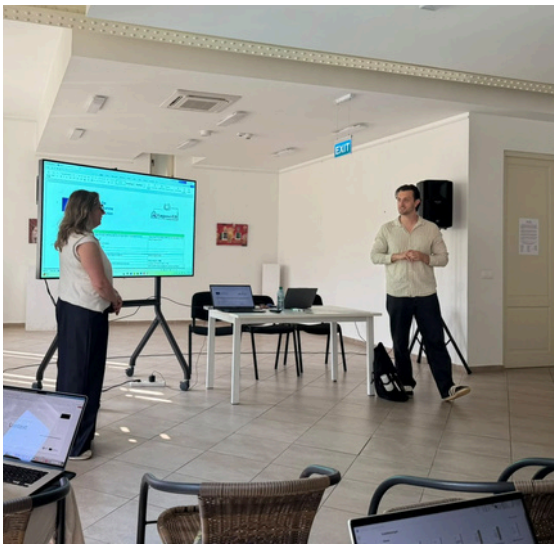
By Cojocaru Andreea - Metropolitan Agency for Sustainable Development Brasov

On 25–26 June 2026, the Brașov Metropolitan Agency (AMB) welcomed the partners of the Erasmus+ EmpowerED project to Brașov, Romania, for the second International Partner Exchange. The two-day meeting brought together representatives of partner organisations, researchers, educators and communication specialists from across Europe to review the project's progress and jointly shape the next phase of implementation.

The partner exchange represented an important opportunity to transform the research carried out during the first phase of the project into concrete educational solutions that will have a lasting impact on adult education.

The meeting opened with a review of the project's achievements to date, followed by presentations on the Context Analysis, Evidence-Based Interventions and the Good Practice Database. These activities provided a comprehensive overview of the current challenges faced by vulnerable adults across partner countries and highlighted successful approaches that can serve as inspiration for the project's future educational materials.

An important part of the discussions focused on the results of the Needs Analysis and the Focus Groups, which gathered valuable input from adult learners, educators and relevant stakeholders.



The findings confirmed that many adults experience difficulties in understanding financial information, planning personal budgets and making informed financial decisions. Partners also identified the need for flexible, learner-centred educational resources that combine practical knowledge with real-life situations and encourage confidence in everyday financial management.

Building on these results, the consortium reviewed the Gap Analysis, identifying the areas where current educational provision does not adequately respond to learners' needs. This session marked an important transition from research to the design phase of the project, allowing partners to define the key themes and competencies that should be reflected in the future EmpowerED learning platform.



Interactive working sessions were dedicated to the development of the project's upcoming e-learning courses and microcredentials. Partners exchanged ideas on learning pathways, course structure, assessment methods and digital learning approaches, ensuring that the future educational resources will be engaging, accessible and applicable across different European contexts. The collaborative discussions demonstrated the added value of bringing together organisations with diverse expertise in education, research, public administration and communication.

The consortium also coordinated upcoming communication and dissemination activities to ensure the project's results reach a wide range of stakeholders across Europe.

The second day of the meeting provided an opportunity to present the conclusions of the working groups and to plan the activities for the coming months. Participants also visited the National Economic College "Andrei Bârseanu" Brașov, where they exchanged ideas on educational innovation and lifelong learning while gaining insight into the local educational environment.

The meeting concluded with the allocation of responsibilities, the establishment of clear timelines and the coordination of the next project deliverables.

The meeting in Brașov marked another important step in the EmpowerED project, strengthening collaboration between partners and setting clear priorities for the months ahead. Building on the research findings and the expertise shared during the meeting, the consortium will continue developing practical learning resources that support financial literacy, numeracy and lifelong learning for adults across Europe.



Research Update

By Anghel Maria - Babes -Bolyai University

Inside EmpowerED: Listening Before Building

Before writing a single lesson for our microcredentials learning platform, EmpowerED wanted to understand the specific needs of the people we are designing for. Over the past months, that meant sitting down to discuss numeracy and financial literacy with adult learners, students, and teachers across the Netherlands, Belgium, and Romania. The goal was not to test anyone, but to hear how numeracy and money show up in the daily lives of our target audience, and to identify where the real friction points are.

Grounded in what's already known

The conversations didn't start from scratch. We built on two established frameworks, the Common European Numeracy Framework[1] and the EU Financial Competence Framework for Adults[2], which shaped the direction of our interview sessions. These frameworks define numeracy as the ability to cope confidently with the mathematical demands of adult life, and financial competence as the knowledge, skills, and attitudes needed to make sound money decisions. Together they gave us a shared vocabulary and ensured the sessions covered everyday number scenarios, financial decision-making, and the confidence level people bring to both.

[1] Hoogland, K., & van Groenestijn, M. (Eds.). (2021). Common European Numeracy Framework: Aspects and levels. HU University of Applied Sciences Utrecht.

[2] European Union/OECD (2022), Financial competence framework for adults in the European Union.

A conversation, not an exam

Interviews happened in small groups of three to five, led mostly by teachers the participants already knew and trusted. This familiarity matters. Each session opened with a light, non-competitive puzzle game to break the ice and ease nerves before any of the sensitive topics came up. From there, the talk moved gently through four areas: numeracy in daily life, how people think about words like math and arithmetic, financial choices like saving and banking, and the kinds of learning materials they would enjoy using to explore these topics further.

Keeping the groups small was a carefully planned choice. The aim was to give everyone room to speak, and people tended to build on each other's answers rather than shut down. What might feel intimidating one-on-one became far more relaxed as a shared conversation.



What we're hearing so far

A few things stood out early in the process. Anxiety around mathematics is real. To ease it, we had to be very clear about the intention of the interviews: a conversation, with no assessments and no judgment. Many participants showed strong, practical numeracy by managing household budgets, tracking grocery costs, monitoring rent, and helping their children with homework, even when formal mathematical language felt foreign. Often the bigger barrier wasn't the numbers at all, but the administrative language wrapped around them. Visual aids and everyday examples kept things moving, while abstract ideas like financial risk were harder to engage with unless tied to something concrete. There was also a clear appetite for digital, real-world learning over paper-based materials.

What are our next steps?

Every interview is being transcribed and analyzed for patterns across groups, topics, and countries. Those patterns feed into a needs analysis report, followed by a gap analysis that pinpoints the distance between best practices for numeracy and financial education and what our target groups need for day-to-day life. That gap analysis is the bridge to what comes next, the learning materials and microcredentials platform that EmpowerED will design and build in the months ahead, shaped directly by the voices in our interview rooms.

Parteners

- GEMEENTE ROTTERDAM
- VRIJE UNIVERSITEIT BRUSSEL
- METROPOLITAN AGENCY FOR SUSTAINABLE DEVELOPMENT BRASOV
- STICHTING HOGESCHOOL UTRECHT
- STICHTING ALBEDA ROTTERDAM
- STAD SINT-NIKLAAS
- CENTRUMVOOR BASISEDUCATIE VZW-LIGO WAAS&DENDER
- BABES-BOLYAI UNIVERSITY
- ANDREI BARSEANU NATIONAL ECONOMIC COLLEGE

Co-funded by the European Union

EmpowerED is an Erasmus+ project
Ref. Project: 2025-1-NL01-KA220-ADU-000365715