

Studying.  
Working.  
Living.  
**In Europe.**

Certificate of Excellence in

**EUROPEAN  
BUSINESS  
BEHAVIOUR  
DEMOCRACY**

Business Competence in Europe.



## **EBBD Portfolio**

### **EBBD**

Certificate of Excellence  
in European Business  
Behaviour and Democracy –  
professional recognition  
of internationalization,  
mobility and excellence

# Table of Content

1	Introduction . . . . .	3
2	Learning Units . . . . .	4
2.1	General Aspects . . . . .	4
2.2	Transversal Skills based on European Frameworks . . . . .	5
2.3	Learning Unit: European Citizenship. . . . .	7
2.4	Learning Unit: Cultural Awareness and Intercultural Communication. . . . .	8
2.5	Learning Unit: European Economy. . . . .	9
2.6	Learning Unit: Marketing . . . . .	10
2.7	Learning Unit: Goods/Services . . . . .	11
2.8	Learning Unit: Procurement . . . . .	12
2.9	Learning Unit: Finance & Controlling . . . . .	13
2.10	Learning Unit: Human Resources . . . . .	14
3	Technical Requirements. . . . .	15
3.1	Foreign Languages. . . . .	15
3.2	CLIL – Content and Language Integrated Learning. . . . .	15
3.3	Work Placements Abroad . . . . .	16
3.4	Work-based Learning . . . . .	16
3.5	General University Entrance Qualification . . . . .	20
4	Annex . . . . .	21
4.1	Glossary. . . . .	21
4.2	Summary of Transversal Skills based on European Frameworks (attachment to Learning Units) . . . .	25
4.2.1	Key Competences for Lifelong Learning (LLL) . . . . .	26
4.2.2	The Digital Competence Framework for Citizens (Dig.Comp.2.1) . . . . .	29
4.2.3	The Digital Competence Framework for Consumers . . . . .	31
4.2.4	EntreComp. . . . .	33
4.2.5	Reference Framework of Competences for Democratic Culture. . . . .	36

# 1 Introduction

The non-profit organization Certificate of Excellence in European Business Behaviour and Democracy e.V. or “EBBD” provides students and adult learners having achieved or aiming at a general university entrance qualification with an economic focus to acquire additional qualifications in the fields of Economy, Europe and Mobility. These competences form a homogeneous standard across Europe and will be accredited as Certificate of Excellence in European Business Behaviour and Democracy – EBBD, thus being a label of excellence, which is based on but goes beyond the respective national/regional curricula. The EBBD curriculum defines a graduate profile that can be developed in different manners in different national systems.

In a converging Europe the EBBD, in particular at vocational schools, should promote the development of a standard that assists the mobility of graduates and improves their chances for employment. The value of economy-related education will be increased, the transparency of the diploma on a European level will also be increased and the motivation to acquire economy-related competences will be promoted.

Transversal skills based on European competences frameworks are an essential part of the profile and they are closely integrated into the qualifications and conditions of the diploma.

As a consequence, the introduction of a Certificate of Excellence in European Business Behaviour and Democracy – EBBD leads to an added value for the economy, for the participating educational institutions and for the graduates. Moreover, it enhances the development of a European area of education in general.

In principle, current developments in the European education debate have been and continue to be considered and incorporated into the design of the EBBD. In doing so, we constantly try to take national conditions into account without losing sight of the goal of a Europe-wide harmonised curriculum. For example, the recognition and validation of non-formal and informal learning is taken into account in the EBBD.

The standards defined in the EBBD curriculum therefore focus on this basic idea and hence on the demands of the European job market.



## 2 Learning Units

### 2.1 General Aspects

When redesigning the EBBD it was a huge task to face the new challenges and at the same time keep it feasible for students and colleges. Especially the accelerated change of the working environment due to digitalization made it necessary to create room for durable and future-proof basic competences instead of accumulating detailed knowledge in specific areas.

The European competence is to be seen as the core of the Diploma, the “roof” that covers everything else. The European competence comprises citizenship (including European politics), intercultural competences and European Economics. As these Learning Units are the core of the EBBD which every college that wants to be accredited needs to give proof, that they cover these completely.

Under this roof special business competences that are crucial for any kind of business are taken into account, such as Marketing, Goods/Services (depending on the focus of each college), Procurement, Finances and Controlling and Human Resources. As EBBD is a European qualification the European/international perspective needs to be taken into account, whenever possible. Regarding accreditation each college needs to give proof of including the international perspective at least for three of the five business Learning Units.

Legal aspects and ICT no longer stand separately but are related to the core business competences where relevant, e.g. contract law and ERP systems in procurement.

Especially digital competences can no longer be seen isolatedly but are more and more crucial in order to do business successfully. Nevertheless, there are some crucial digital competences such as the competent use of text, spreadsheet and presentation programmes that students need to master. The acquisition of the ICDL (International Certification of Digital Literacy) can be recommended as one way to prove that.

As EBBD is no specific professional qualification but a more basic one preparing for professional life and studies a direct application of the ECVET system is not possible. For EBBD it is important to integrate different focuses of business education while ECVET demands absolute comparability.

However, it was possible to orient the design of the Learning Units on ECVET criteria by describing more general Learning Outcomes and defining them by knowledge, skills and competences and by proposing possible forms of assessment to validate the Learning Outcomes.

The assessment of Learning Outcomes for each Learning Unit has to be based on a mix of at least 3 of the following instruments:

- exams/tests
- written assignments (presentations, essays, term papers, reports)
- oral presentations
- role plays
- observing the student's work and behaviour and evaluating the results produced in different social forms (individual work, partner work, group work, internships, projects, junior enterprises, etc.)

The new EBBD diploma certificates include the Learning Outcomes (knowledge, skills and competences) in order to provide the students with an instrument similar to the Europass certificate supplement. However, as with ECVET, it is not possible to implement this tool as EBBD does not qualify for one specific profession. Nevertheless, the concept of Learning Units is already improving the transparency of Learning Outcomes considerably, thus facilitating recognition.

As the emphasis is now on the Learning Outcomes the time dimension needed in order to achieve them can only be given approximately, depending on the respective educational system in each European country. When the focus of the educational system is on teaching lessons the Learning Units equal a time dimension of approximately 960 lessons of 45 minutes or 720 lessons of 60 minutes. In countries where the focus is on the workload taking into account teaching and own work of a student the workload is approximately 2000 hours. However, the most important benchmark is that the students demonstrate to have achieved the Learning Outcomes described. This could also mean to recognize prior learning in non-formal and informal settings in adult learning.



Another problem was to determine the respective EQF level of EBBD.

According to the basic level of EBBD (EQF – level 4)<sup>1</sup> the relevant (and minimal) proficiency level that needs to be achieved is level 4 in the framework (upper-intermediate), characterized by well-defined tasks and non-routine problems (complexity of tasks), that are solved independently and according to the learners needs (autonomously), thus demonstrating a profound understanding.

This does not exclude the option, that there might be competence areas and competences where the EBBD graduates have achieved a higher proficiency level including guidance of others, taking responsibilities for making decisions, etc. This is particularly true for countries that provide the EBBD combined with Higher Vocational Education (EQF 5).

The need of fostering transversal skills more is answered by incorporating the relevant competences of the European Frameworks and relating them to Learning Units where it is possible and reasonable to specifically foster them.

## 2.2 Transversal Skills based on European Frameworks

Regarding the constant and accelerated change in the Future of Work as stated in the report of the World Economic Forum in 2018 key competences for lifelong learning become more and more important. Or as the COUNCIL RECOMMENDATION of 22 May 2018 on key competences for lifelong learning states it:

“Nowadays, competence requirements have changed with more jobs being subject to automation, technologies playing a bigger role in all areas of work and life, and entrepreneurial, social and civic competences becoming more relevant in order to ensure resilience and ability to adapt to change. [...] Consequently, investing in basic skills has become more relevant than ever. High quality education, including extra-curricular activities and a broad approach to competence development, improves achievement levels in basic skills. [...] Skills such as problem solving, critical thinking, ability to cooperate, creativity, computational thinking and self-regulation are more essential than ever before in our quickly changing society. [...] Special intention has been given to improving basic skills, investing in language learning [which is increasingly important for modern societies, intercultural understanding and cooperation], improving digital and entrepreneurial competences, the relevance of common values in the functioning of our societies, [...]. The development of the Digital Competence Framework and the Entrepreneurship Competence Framework (see above) support competence development. [...] Non-formal and informal learning play an important role in supporting the development of essential interpersonal, communicative and cognitive skills such as critical thinking, analytical skills, creativity, problem solving and resilience that facilitate young people’s transition to adulthood, active citizenship and working life.”<sup>2</sup>

As a consequence of this development the redesign of EBBD puts a special focus on these key competences of lifelong learning and their fostering, “which all individuals need for personal fulfilment and development, employability, social inclusion, sustainable life-style, successful life in a peaceful society, health-conscious life management and active citizenship.”<sup>3</sup>

However, regarding business in an international setting as the field of learning of EBBD some key competences will be emphasized more than others, especially multilingual competence, digital competence, entrepreneurship competence and cultural awareness and expression competence. Wherever there is a European framework tackling one of these competences more specifically than the LLL-recommendations, EBBD will refer to these frameworks instead.

Regarding personal competences, cultural awareness and citizenship, the Council Recommendation of 22 May 2018 on key competences of lifelong learning is the basis for EBBD. This will only be selectively supplemented by the Reference Framework of Competences for Democratic Culture where deemed necessary for clarification.

The COUNCIL RECOMMENDATION of 22 May 2018 on key competences for lifelong learning provides further advice on how the development of key competences can be supported. Regarding the special design of EBBD the following learning approach and environment stated in the recommendation shall be particularly highlighted as a strength that distinguishes EBBD from other educational pathways:

<sup>1</sup> In some countries due to their NQF accredited EBBD colleges can only formally acknowledge qualifications on EQF level 4. However, by implementing EBBD at these colleges and observing the EBBD standards, i.e. exceeding the national qualification demands on that level, EBBD graduates acquire – at least with regard to some Learning Outcomes (defined by knowledge, skills and competences) – a higher level, that equals EQF level 5.

<sup>2</sup> Council Recommendation of 22 May 2018 on key competences of lifelong learning

<sup>3</sup> ebd.

“Specific opportunities for entrepreneurial experiences, traineeships in companies or entrepreneurs visiting education and training institutions including practical entrepreneurial experiences, such as creativity challenges, start-ups, student-led community initiatives, business simulations or entrepreneurial project-based learning could be particularly beneficial for young people, but also for adults and teachers. Young people could be given the opportunity to have at least one entrepreneurial experience during their school education.”

In order to support the development of these competences it is necessary to provide a variety of learning approaches and environments as stated in the COUNCIL RECOMMENDATION of 22 May 2018 on key competences for lifelong learning.

You find the summary of all relevant transversal competences based on the European Frameworks mentioned above in the annex under 5.2 Summary of Transversal Competences based on European Frameworks (attachment to Learning Units)

As non-formal and informal learning is particularly relevant when developing key competences, it is not possible to establish assessment tools and an absolute benchmark as it was possible for the Learning Units. Therefore, other tools and instruments need to be implemented.

Regarding the Learning Outcomes of the mobilities each EBBD college has to provide their EBBD students with the Europass mobility.

Regarding transversal competences acquired in other contexts, each EBBD student shall manage an individual portfolio to document these. Examples of how this can be done are provided by the association for accredited colleges.

## 2.3 Learning Unit: European Citizenship

### Learning Outcome

#### He/she

- is an informed European citizen who can access, process and evaluate knowledge relevant to Europe and the wider world, and act upon it
- is open to otherness and mindfully communicates and interacts across cultures in an informal as well as work-related context
- can collaborate constructively with peers from other countries and is driven by ethics and sustainability when making decisions

Knowledge	Skills	Competences
<b>He/she knows</b> <ul style="list-style-type: none"> <li>– about the structure and function of European and international institutions (EU, CoE, UN, Nato etc.) in relation to each other and to national/regional affairs.</li> <li>– the decision-making-process within the EU</li> <li>– the political, social, economic, geographical and judicial background of single EU countries/ the EU altogether</li> <li>– own strengths and weaknesses regarding social life in Europe</li> <li>– how to express him/herself in different settings and multiple languages</li> <li>– about rules and responsibilities of students at a foreign partner school and in the local community</li> <li>– about study programs abroad and how to organize a stay at a partner school</li> </ul>	<b>He/she is able to</b> <ul style="list-style-type: none"> <li>– access and process information from different foreign media about topics with a supranational / international dimension.</li> <li>– articulate interests and communicate them adequately</li> <li>– apply different communication styles in a common language of communication to different intercultural settings.</li> <li>– carry out and evaluate tasks together with students from other countries, in face-to-face meetings (abroad or via skype or videoconferencing)</li> <li>– reflect on his/her informal learning with a peer and formulate new learning objectives</li> <li>– reflect with adults as his/her professional peers on work-related Learning Outcomes and define new objectives</li> <li>– develop ideas in an international context, transform these ideas into effective plans and implement these plans successfully and sustainably</li> </ul>	<b>He/she can</b> <ul style="list-style-type: none"> <li>– form his/her own opinion about critical European and international issues (such as enlargement, constitution, globalization, etc.) and the consequences for citizens.</li> <li>– assess the impact of international and European institutions/ policies/regulations (e.g. European certification standards)</li> <li>– derive realistic plans for the future</li> <li>– act as a responsible citizen and actively participate in school and civic life</li> <li>– critically reflect on him/herself and his/her doings, different settings and environments</li> <li>– adapt to other ways of communication during a stay abroad, without giving up his/her own identity</li> <li>– cope with problems arising in collaboration with students and teachers from other countries</li> </ul>

### Transversal skills particularly connected to this Learning Unit

Council Recommendation on key competences for lifelong learning	The Digital Competence Framework for Citizens (Dig.Comp.2.1)	The Reference Framework of Competences for Democratic Culture
<ul style="list-style-type: none"> <li>■ 1. literacy competence</li> <li>■ 2. multilingual competence</li> <li>■ 3. mathematical competence</li> <li>■ 5. personal, social and learning to learn competence</li> <li>■ 8. cultural awareness competence</li> </ul>	<ul style="list-style-type: none"> <li>■ 1. information and data literacy</li> <li>■ 3. digital content creation</li> <li>■ 4. safety</li> </ul>	<ul style="list-style-type: none"> <li>■ 2. attitudes (openness to cultural otherness and to other beliefs, world views and practices)</li> <li>■ 3. skills (analytical and critical thinking skills, linguistic, communicative and multilingual skills, co-operation skills)</li> <li>■ 4 knowledge and critical understanding (knowledge and critical understanding of the self, knowledge and critical understanding of language and communication)</li> </ul>

## 2.4 Learning Unit: Cultural Awareness and Intercultural Communication

### Learning Outcome

#### He/she

- is aware of cultural dimensions in order to live, study and work in another cultural environment
- can adapt to other ways of communication and discuss controversial international issues while acknowledging differences in norms and values
- can participate actively in cross-cultural projects/simulations/debates with groups/teams of students and teachers from other countries

#### Knowledge

##### He/she knows

- cultural comparison models (e.g. Hofstede)
- different cultures within Europe and chances of a European identity, in particular own cultural background and background about partner's country
- European/international cultural differences and similarities (values, norms, relevant topics, behaviour, beliefs, habits, conventions and perceptions)
- about European/international stereotypes and the danger of stereotyping and prejudices
- about current international affairs
- cultural differences concerning projects or debates
- where and how to research cultural conventions and differences
- how to access relevant information about how to live, study and work in another country
- different ways of communication (formal ⇔ informal; written ⇔ spoken; differences verbal ⇔ non-verbal)
- the rules of discussion.
- idiomatic phrases for participating in discussions
- the different roles and functions within a project/debate/simulation (e.g. anchor or coordinator)

#### Skills

##### He/she is able to

- compare different cultures by identifying the dimensions of culture
- recognize cultural differences and similarities in real life situations
- recognize stereotypical elements
- distinguish relevant and reliable from irrelevant information when researching the internet
- question stereotypes
- express and interpret ideas, experiences and emotions with empathy
- react to the partner appropriately
- question self-image
- act according to international conventions
- research cultural conventions
- gather information in order to be fully informed
- tell reliable from unreliable sources
- interpret results of research
- research useful phrases for discussions.
- apply the rules of a discussion.
- use idiomatic phrases in a discussion.
- is able to adapt to the given situation.
- carry out a role within a project or discussion responsibly.

#### Competences

##### He/she can

- interpret, deal with and evaluate cultural differences
- adapt to different cultural settings
- manage cultural differences using several tools of problem solving, conflict management
- live, study and work in another country
- collaborate and work in intercultural teams
- research relevant information on the internet and evaluate the credibility
- participate actively in group debates/ simulation or project even if idiomatic language is used.
- use different ways of communication appropriately and effectively.
- assess the partner's opinion with regard to his/her background
- accept differing opinions
- reflect and – if necessary – adapt own opinions.

### Transversal skills particularly connected to this Learning Unit

#### Council Recommendation on key competences for lifelong learning

- 1. literacy competence
- 2. multilingual competence
- 3. mathematical competence
- 5. personal, social and learning to learn competence
- 6. citizenship competence
- 8. cultural awareness competence

#### The Digital Competence Framework for Citizens (Dig.Comp.2.1)

- 1. information and data literacy
- 2. communication and collaboration
- 4. safety

#### The Reference Framework of Competences for Democratic Culture

- 2. attitudes (openness to cultural otherness and to other beliefs, world views and practices)
- 3. skills (analytical and critical thinking skills, linguistic, communicative and multilingual skills, co-operation skills)
- 4 knowledge and critical understanding (of the self, of language and communication)



## 2.5 Learning Unit: European Economy

### Learning Outcome

#### He/she is able

- to evaluate potentials as well as risks of economic developments of individual European economies and the European single market
- to identify aims and evaluate measures of economic policy of individual European economies and the European single market
- to describe and evaluate economic, ecological and ethical aspects of globalization

Knowledge	Skills	Competences
<b>He/she knows</b> <ul style="list-style-type: none"> <li>– market forms</li> <li>– concepts of the interdependence of economic growth, social justice, the environment and sustainability</li> <li>– determining factors for demand and supply and pricing in dependence on market conditions</li> <li>– instruments of economic policy in order to achieve economic objectives</li> <li>– indicators of globalization</li> <li>– possibilities for easing problems of globalization</li> </ul>	<b>He/she is able to</b> <ul style="list-style-type: none"> <li>– use economic models to evaluate economic developments, taking pre-conditions and limits of these models into account</li> <li>– research and interpret economic data, in particular diagrams and statistics of economic performance of European economies and the single market</li> <li>– analyze texts and derive points of view based on arguments and facts</li> <li>– illustrate evaluations in digital presentations</li> </ul>	<b>He/she can</b> <ul style="list-style-type: none"> <li>– analyze the economic performance of individual European countries and the European single market</li> <li>– explain the significance of economic policy targets, including target harmonies/conflicts</li> <li>– evaluate the effect of economic policy instruments with regard to their influence on economic growth, social justice, the environment and sustainability</li> <li>– assess the impact of international and European regulations on economic activity</li> </ul>

### Transversal skills particularly connected to this Learning Unit

Council Recommendation on key competences for lifelong learning	The Digital Competence Framework for Citizens (Dig.Comp.2.1)	The Reference Framework of Competences for Democratic Culture
<ul style="list-style-type: none"> <li>■ 1. literacy competence</li> <li>■ 3. mathematical competence</li> <li>■ 6. citizenship competence</li> </ul>	<ul style="list-style-type: none"> <li>■ 1. information and data literacy</li> <li>■ 3. digital content creation</li> </ul>	<ul style="list-style-type: none"> <li>■ 3. skills (analytical and critical thinking skills)</li> <li>■ 4 knowledge and critical understanding (knowledge and critical understanding of economies, the environment and sustainability)</li> </ul>

## 2.6 Learning Unit: Marketing

### Learning Outcome

#### He/she can

- analyze the existing (inter)national sales and marketing concept of a company and identify areas requiring development in customer-oriented activities in an (inter)national context
- research and evaluate information about (inter)national market trends, in particular regarding competitive situation, products, prices, services, distribution, customer groups, relationships and changes caused by digitalization in an (inter)national context
- utilize this information to derive and present justified development proposals of the company's (inter)national sales and marketing concept as well as the maintaining/building of beneficial customer relationships based on customer-oriented business activities.
- plan and present marketing communications as part of the organization's core business activities in a customer- and goal-oriented manner
- implement the planned marketing communications, including content production, limits of the budget, different methods and channels of (digital) marketing communication paying attention to different requirements, rules, regulations and ethical principles related to their marketing work in an (inter)national context

#### Knowledge

##### He/she knows in an (inter)national context

- concepts of strategic marketing, such as SWOT, market share analysing tools, PLC, BCG, etc.
- different types of market research, such as primary/secondary market research, surveys/interviews/ observation/experiments etc.
- instruments of traditional operative marketing, in particular regarding product, price, place and promotion policy
- forms and instruments of digital marketing, such as social media, websites/blog, e-commerce, digital promotion, apps
- consumer behaviour
- legal aspects that have to be considered in this context, such as licences, data protection, warranty law etc.

#### Skills

##### He/she is able to

- use software such as Excel, database programs for the evaluation of data from market research
  - use presentation programs for advertising purposes and in order to support decisions
  - use instruments of digital marketing such as (creation and design of website, handle e-commerce software, social media)
  - use social media for advertising purposes
  - create texts, photos and other promotional material for advertising purposes tailored to the respective target group using e.g. word-processing programmes (such as MS Word) in order to create structured documents (styles, table of contents, page numbering etc.)
- in an (inter)national context

#### Competences

##### He/she can

- carry out a strategic marketing analysis for a company, considering actual market conditions such as demand, competitors, legal implications etc. in a national and international context
- carry out market research in a national and international context and derive conclusions
- develop a marketing strategy for a company in a national and international context
- create a marketing mix of traditional and digital marketing instruments and marketing material according to the company's marketing strategy in a national and international context
- apply all of the above for creating a definitive marketing plan for a concrete business in an (inter)national context

### Transversal skills particularly connected to this Learning Unit

#### Council Recommendation on key competences for lifelong learning

- 1. literacy competence
- 2. multilingual competence

#### The Digital Competence Framework for Citizens (Dig.Comp.2.1)

- 2. communication and collaboration
- 3. digital content creation
- 4. safety

#### The Digital Competence Framework for Consumers

- 1.3. recognizing and evaluation of commercial communication and advertisement
- 2.1 interactions in the digital market place to buy and sell
- 2.4 understanding copy rights, licenses and the contracts of digital goods and services
- 2.5 managing personal data and privacy

## 2.7 Learning Unit: Goods/Services

### Learning Outcome

#### He/she can

- serve customers according to the marketing concept in a way that establishes a long-term customer relationship
- carry out negotiations that harmonize the interests and requirements of the customer with those of the company

Knowledge	Skills	Competences
<b>He/she knows in an (inter)national context</b> <ul style="list-style-type: none"> <li>– how to analyse target groups</li> <li>– a company's range of goods/services</li> <li>– concepts of managing customer relations (ABC-analysis of customers, buying behaviour, service concepts etc.)</li> <li>– communication concepts (personalized communication, sales negotiations, dealing with feedback)</li> </ul>	<b>He/she is able to</b> <ul style="list-style-type: none"> <li>– collect relevant customer data while observing data protection</li> <li>– use language in speaking and writing with customers that is appropriate to the context and medium, including foreign languages</li> <li>– use software programmes (e.g. Excel, database programmes, ERP-software) in order to serve the customers' needs</li> </ul> in an (inter)national context	<b>He/she can</b> <ul style="list-style-type: none"> <li>– identify customer needs</li> <li>– evaluate the company's goods/ services according to customers' needs</li> <li>– search for information to develop goods/services according to customer needs</li> <li>– advise customers on the use of goods/services in accordance with the customers' needs</li> <li>– deal with customer feedback and carry out after-care</li> </ul> in an (inter)national setting.

### Transversal skills particularly connected to this Learning Unit

Council Recommendation on key competences for lifelong learning (Complete Framework)	The Digital Competence Framework for Citizens (Dig.Comp.2.1) (Complete Framework)	The Digital Competence Framework for Consumers (Complete Framework)
<ul style="list-style-type: none"> <li>■ 1. literacy competence</li> <li>■ 2. multilingual competence</li> <li>■ 5. personal, social and learning to learn competence</li> <li>■ 8. cultural awareness competence</li> </ul>	<ul style="list-style-type: none"> <li>■ 1. information and data literacy</li> <li>■ 2. communication and collaboration</li> <li>■ 3. digital content creation</li> <li>■ 4. safety</li> </ul>	<ul style="list-style-type: none"> <li>■ 1.1 browsing, searching and filtering, information on goods and services</li> <li>■ 1.2 evaluating and comparing information on goods and services</li> <li>■ 2.5 managing personal data and privacy</li> </ul>

## 2.8 Learning Unit: Procurement

### Learning Outcome

#### He/she can

- **conduct the procurement of resources needed in order to produce goods and services in an (inter)national setting**
- **manage the storage of materials**
- **observe the performance and implementation of purchase contracts in an (inter)national context**
- **organize and monitor transportation in an (international) setting**

#### Knowledge

##### He/she knows in an (inter)national context

- elements of a procurement process
- models for make-or-buy decisions, e.g. BEP analysis
- methods of researching and selecting suitable suppliers (e.g. bid comparisons via scoring models)
- legal regulations to be observed when ordering goods and signing purchase contracts
- concepts for efficient storage management of supplies and other resources (e.g. economic order quantity, ABC-analysis, LIFO, FIFO)
- different procurement alternatives, such as reorder-point, procurement cycle and just-in-time
- purchase contract law, in particular duties and rights regarding the implementation
- documents of the purchase operations (orders, delivery notes, invoices)
- Incoterms and their impact on transportation costs
- instruments for minimizing risks in international trade, such as D/P, L/C

#### Skills

##### He/she is able to

- analyse information about stored materials, e.g. via using computer-based warehousing systems
- write inquiries
- use software (e.g. Excel) as a basis for purchase decisions (e.g. bid comparison)
- apply relevant contract law in an (inter)national context

#### Competences

##### He/she can

- evaluate procurement alternatives according to the business needs
- take a make-or-buy decision
- research suppliers within procurement markets
- carry out bid comparisons including different key performance indicators, such as price level, payment terms, quality, serve on time, etc.
- order materials, pre-products etc.
- prioritize materials that need to be procured
- calculate procurement and storage costs
- calculate transportation costs considering Incoterms
- monitor the progress of transport
- prepare import documents and customs declaration
- carry out an incoming goods control
- deal with problems in the procurement process (e.g. defective delivery)
- claim the company's rights regarding materials defect liability
- identify where a procurement process could be optimized in an (inter)national setting.

### Transversal skills particularly connected to this Learning Unit

#### Council Recommendation on key competences for lifelong learning

- 1. literacy competence
- 2. multilingual competence

#### The Digital Competence Framework for Citizens (Dig.Comp.2.1)

- 1. information and data literacy
- 2. communication and collaboration
- 3. digital content creation
- 4. safety

#### The Digital Competence Framework for Consumers

- 1.1 browsing, searching and filtering, information on goods and services
- 1.2 evaluating and comparing information on goods and services
- 1.5 considering responsible and sustainable consumption in digital markets
- 2.1 interactions in the digital market place to buy and sell
- 2.5 managing personal data and privacy

## 2.9 Learning Unit: Finance & Controlling

### Learning Outcome

#### He/she can

- conduct transactions for financial and managerial accounting in an (inter)national context
- evaluate the financial and economic situation of a company based on annual statements of accounts and cost accounting results in an (inter)national context
- evaluate different investment options in an (inter)national context
- evaluate alternative financing options in an (inter)national context

Knowledge	Skills	Competences
<b>He/she knows in an (inter)national context</b> <ul style="list-style-type: none"> <li>– the concept of double-entry-bookkeeping</li> <li>– national and international (IFRS) bookkeeping regulations</li> <li>– legal options for valuation of assets and liabilities</li> <li>– business ratios (e.g. profitability, liquidity, turnover)</li> <li>– concepts of cost accounting (e.g. absorption and marginal costing) and pricing</li> <li>– concepts of budgeting</li> <li>– methods of investment appraisal (e.g. static and dynamic methods)</li> <li>– different forms of financing investments (equity financing, credit financing, loan securities etc.)</li> </ul>	<b>He/she is able to</b> <ul style="list-style-type: none"> <li>– work with concentration and precision</li> <li>– handle software programmes (e.g. ERP-software) to observe bookkeeping transactions</li> <li>– use software programmes (e.g. Excel) to carry out cost accounting activities and investment appraisal in an (inter)national context</li> </ul>	<b>He/she can</b> <ul style="list-style-type: none"> <li>– set up balance sheets and profit and loss accounts</li> <li>– analyze financial accounting transactions and their impact on the financial situation and profit of a company</li> <li>– calculate and interpret business ratios</li> <li>– decide about prices, make-or-buy, additional orders and the production programme based on the results of cost accounting</li> <li>– set up a budget</li> <li>– make well-founded investment decisions based on different methods of investment appraisal</li> <li>– include qualitative criteria in the respective investment decisions and weigh them against mere quantitative criteria</li> <li>– make well-founded financing decisions based, taking into account the advantages and disadvantages of different forms of financing a company in an (inter)national setting.</li> </ul>

### Transversal skills particularly connected to this Learning Unit

Council Recommendation on key competences for lifelong learning	The Digital Competence Framework for Citizens (Dig.Comp.2.1)	The Digital Competence Framework for Consumers
<ul style="list-style-type: none"> <li>■ 1. literacy competence</li> <li>■ 2. multilingual competence</li> <li>■ 3. mathematical competence</li> </ul>	<ul style="list-style-type: none"> <li>■ 1. information and data literacy</li> <li>■ 3. digital content creation</li> <li>■ 4. safety</li> <li>■ 5. problem solving</li> </ul>	<ul style="list-style-type: none"> <li>■ 2.5 managing personal data and privacy</li> </ul>



## 2.10 Learning Unit: Human Resources

### Learning Outcome

#### He/she can

- **recruit and select staff according to the company's staff requirements in an (inter)national context**
- **manage administrative tasks regarding labour contracts**
- **observe rights and obligations derived from labour relations according to the established legal framework in an (inter)national context**
- **develop and implement concepts for professional development**

Knowledge	Skills	Competences
<b>He/she knows in an (inter)national context</b> <ul style="list-style-type: none"> <li>– scope and responsibilities of the Human Resources department</li> <li>– sources, instruments and methods of internal and external staff recruitment (including social media, e.g. LinkedIn)</li> <li>– criteria and instruments for staff selection (e.g. CV, cover letter, interview)</li> <li>– relevant legal aspects of labour contracts, payment of wages/ salaries, taxes, social insurance, termination of a labour contract etc.</li> <li>– internal and external options for professional development</li> </ul>	<b>He/she is able to</b> <ul style="list-style-type: none"> <li>– write tailor-made CVs and cover letters, also suitable for social media, e.g. LinkedIn</li> <li>– use text and email programmes in a suitable way in written communication with (prospective) employees</li> <li>– apply a professional and adequate communication style when talking with (prospective) employees</li> <li>– use software (e.g. Excel, payroll software, ERP-software) for salary calculations</li> <li>– observe data protection rules regarding personal data in an (inter)national context</li> </ul>	<b>He/she can</b> <ul style="list-style-type: none"> <li>– create a job profile</li> <li>– create a job advertisement</li> <li>– compare the applicant's profile with a job description</li> <li>– make well-founded decisions regarding staff selection</li> <li>– check whether a labour contract fulfils legal requirements</li> <li>– calculate the ordinary total pay with benefits and deductions and the amount to be paid according to respective regulations</li> <li>– observe legal regulations regarding dismissal and labour protection</li> <li>– develop career objectives and implement fitting options for professional development in an (inter)national setting.</li> </ul>

### Transversal skills particularly connected to this Learning Unit

Council Recommendation on key competences for lifelong learning (Complete Framework)	The Digital Competence Framework for Citizens (Dig.Comp.2.1) (Complete Framework)	The Reference Framework of Competences for Democratic Culture
<ul style="list-style-type: none"> <li>■ 1. literacy competence</li> <li>■ 2. multilingual competence</li> <li>■ 3. mathematical competence</li> <li>■ 5. personal, social and learning to learn competence</li> <li>■ 8. cultural awareness competence</li> </ul>	<ul style="list-style-type: none"> <li>■ 1. information and data literacy</li> <li>■ 3. digital content creation</li> <li>■ 4. safety</li> </ul>	<ul style="list-style-type: none"> <li>■ 3. skills (autonomous learning skills)</li> <li>■ 4. knowledge and critical understanding (of the self, of economies and the economic and financial processes (employment, earnings, taxation))</li> </ul>

## 3 Technical Requirements

These are meant as framework conditions – and not as technical equipment requirements. As for adult learners these should be considered as required conditions that have to be fulfilled but the context of fulfilling these can vary according to the individual country.

The technical requirements describe in which context the Learning Outcomes required for the EBBD qualifications should be acquired, applied and developed. Therefore, there exists a close connection and an interaction between the Learning Units described above on the one hand, and the technical requirements on the other hand.

### 3.1 Foreign Languages

Foreign language competence plays a major role in attaining the EBBD qualifications, especially concerning their European and international orientation. Imparting foreign language competence follows the particular national rules of the respective education institution offering EBBD.

That is why foreign language competences for the first foreign language and for the second foreign language on certain levels are defined as technical requirements that have to be reached to attain EBBD standards. The conveyance of competence in foreign languages takes place in the context of the respective national/regional regulations of the educational institution concerned, which offers EBBD. Measuring the achievement of foreign language competence is based on the Common European Framework for Languages (CEFR).

The first foreign language shall be conveyed at B2 level and the second at B1 level of the CEFR. Within the European education systems, different languages are relevant as first respectively second foreign language – depending e.g. on geographical situations and traditions. Therefore, a specific foreign language is not stipulated in the EBBD portfolio. The definition of distinct, Europe-wide homogeneous language levels such as B2 resp. B1 CEFR guarantees that the required standards are met.

### 3.2 CLIL – Content and Language integrated Learning

The Learning Outcomes described within the qualifications are to be acquired and demonstrated partly by Content and Language Integrated Learning – CLIL. This technical requirement results from the basic idea of the EBBD to offer students additional competences, especially in the areas, Economy, Europe and Mobility, thus qualifying them for the challenges of the European job market.

Therefore, it makes sense to link Learning Outcomes within economic contexts with achieving competences in foreign languages. That is why CLIL is defined as a technical requirement that must be fulfilled to achieve EBBD standards. CLIL develops Learning Outcomes that enable the students to adequately apply the foreign language in economic contexts. CLIL may be taught either in the first or in the second foreign language.

The standards in CLIL can be reached by means of school lessons within the extended scale of 180 lessons (in case of 60-minutes-lessons) and 240 lessons (in case of 45-minutes-lessons)

Apart from school lessons, CLIL can be acquired in work-based learning (WBL), if the first foreign language (B2) or the second foreign language (B1) is required and demonstrated. There may also be further possibilities, corresponding to the above mentioned, in order to gain the requested integrated content and foreign language competences. The respective workload is 500 hours.

With adult learners, CLIL can be acquired for example through taking part in business-related courses in a foreign language, or through intercultural work-related projects using a foreign language.

### 3.3 Work Placements Abroad

During the work placement abroad (students) or through work experience abroad (adult learners), learners demonstrate and develop their qualifications that were acquired in the context of training by applying them and putting them into practice. It is desirable that students use the foreign language competences they have acquired.

This technical requirement results from the basic idea of the EBBD to offer students additional competences, especially in the areas, Economy, Europe and Mobility thus qualifying them for the challenges of the European job market.

Therefore, it makes sense to put economic, intercultural and foreign-language qualifications into practice and develop them further in companies abroad. That is why the work placement abroad is defined as a technical requirement that must be fulfilled to attain EBBD standards. Work placement must take place in an organisation abroad within the field of Economics and Administration. Students have to be in different departments/working fields or in one department/working field doing different tasks.

Duration: Generally, four weeks (or longer, but not less than 3 weeks), If the period of time is divided into sections, each section must take at least one week.

**The work placement abroad is to be certified with a Europass mobility certificate.**

In exceptional cases a work placement can be completed within an internationally active local or national organisation. In this case students have to work or study abroad (not necessarily in the field of Economics and Administration) for a period of at least four weeks in addition to the work placement.

In some cases, the objectives of the work placement abroad can also be reached in other ways. This must be stated during the accreditation process and be accepted by the accreditation institution.

With adult learners, this requirement can be fulfilled through working within an internationally active company or organisation in the home country or abroad. Also, with adult learners, the duties will have to be within the field of Economics and Administration with tasks requiring frequent international contacts. There may also be further possibilities for adult learners to fulfil this requirement, e.g. through taking part in job-related or profession-related further education, training programmes or courses abroad.

This arrangement takes into consideration that there are significant national differences within the European education systems regarding organisational, curricular and financial factors.

### 3.4 Work-based Learning

According to a study of the OECD young people's career aspirations after attending general education have little in common with projected workforce needs. This could have serious implications for European economies. Students do not only leave general education programmes with unrealistic aspirations but also with a lack of necessary competences and work attitudes. There is a need for greater access to career role models from a young age, before it is time to apply for a career path. (<https://www.educationandemployers.org/drawing-the-future-report-published/>).

Therefore, it is necessary to implement an even wider range and a higher percentage of **Work-based learning<sup>4</sup> (WBL)** in all its forms (national and international internships, junior enterprises, professional project management in cooperation with the world of work, simulations etc.) into EBBD and to cooperate with companies even closer.

Work-based learning, or WBL, has a different meaning to different people.

Whilst encompassing a broad range of activities and activity types, however, it is accepted that each has a similar goal that centres on the acquisition of knowledge, skills and competences through action-based or reflective learning in a vocational or occupational context.

Terms might differ (for example, workplace learning, practice-based learning, work-centred learning) yet, in this context, we consider all such learning activities under the single heading of work-based learning.

From a strategic perspective, the provision of high-quality work-based learning lies at the heart of current education and training policy, with education-industry collaboration regularly prioritised (at national and European levels) and work-based learning increasingly recognised as a means of ensuring that learners of all ages are provided with the knowledge, skills and competences required by a future labour market.

<sup>4</sup> <https://www.wbl-toolkit.eu/index.php?id=13>

In terms of delivery, work-based learning can take place onsite, in a company or organisation, or within a more traditional learning environment such as a classroom or training centre, the latter targeting learning that is vocationally or occupationally relevant and which centres on meeting the needs or expectations of a particular industry or profession.

To ensure successful delivery, work-based learning involves a wide variety of actors, ranging from those employed in more traditional learning environments such as schools, colleges, universities and training centres (teachers; trainers; tutors; classroom assistants) to managers and others in the workplace (human resources personnel; individual staff taking the role of mentors or advisors).

Additionally, for WBL in general it is important for EBBD to foster entrepreneurship in this context. The European Commission has developed EntreComp: the European Entrepreneurship Competence Framework as a reference framework to explain what is meant by an entrepreneurial mindset. EntreComp offers a comprehensive description of the knowledge, skills and attitudes that people need to be entrepreneurial and create financial, cultural or social value for others.

'Ideas and opportunities', 'Resources' and 'Into Action' are the 3 competence areas of the conceptual model and they have been labelled to stress entrepreneurship competence as the ability to transform ideas and opportunities into action by mobilising resources. These resources can be personal (namely, self-awareness and self-efficacy, motivation and perseverance), material (for instance, production means and financial resources) or non-material (for instance, specific knowledge, skills and attitudes). The 3 competence areas are tightly intertwined: entrepreneurship as a competence stands above all three of these together.

The following general descriptions of the different types of WBL shall give EBBD colleges a variety of options to choose from in order to promote WBL further. For each option we highlight the competences of the EntreComp that could be particularly fostered with this form of WBL. **In order to be accredited each college has to give proof that they provide one WBL experience as on-the-job training and one WBL experience as a school-based programme.**

Forms of work-based learning that are applicable for EBBD in detail (based on the Work-based Learning in Europe – Practices and Policy Pointers<sup>5</sup>):

1. On-the-job training periods in companies (internships, work placements, traineeships) that are incorporated as a compulsory (see work placement abroad) or optional element of VET programmes leading to formal qualifications.

- work-practice or work-experience

Work experience is the linking of a period of activity in a work setting (whether paid or voluntary) to the programme of study, irrespective of whether the work experience is an integral part of the programme of study or not. Work experience can take a variety of forms ranging from traditional placements (internships, co-operative study) to part-time employment.

As mentioned under 3.3 an internship abroad of a minimum of three weeks is one technical requirement of EBBD. In the context of WBL work experience refers to further activities in a work setting as one option of strengthening the WBL in the college's implementation of EBBD.

An important part of work-practice can be the process of finding the workplace. In this case the student learns to write a work application letter and CV. These skills will help the student in future to find employment. Another option is that the school has contacts and finds a work-practice placement for the student.

In order to secure and evaluate the Learning Outcomes acquired by the work experience, objectives have to be defined beforehand. Students have to document what they have learned and/or to demonstrate the competences they have acquired in skills demonstrations after the work experiences. The assessment of the student's skills demonstration shall be done by the teacher, ideally in cooperation with the workplace instructor.

Transversal skills of the EntreComp particularly connected to these types of WBL:

1. Ideas and Opportunities (spotting opportunities) – when students search for the place themselves
2. Resources (motivation and perseverance)
3. Into action (taking the initiative – when students search for the place themselves –, working with others, learning through experience)

<sup>5</sup> [https://www.skillsforemployment.org/KSP/en/Details/?dn=WCMSTEST4\\_057845](https://www.skillsforemployment.org/KSP/en/Details/?dn=WCMSTEST4_057845)

■ **voluntary work or voluntary activity in a workplace or work environment**

There are many ways to volunteer that can foster WBL. They can be short-term or long-term, formal, governance and social action.

Formal volunteering programs are structured and supervised. Usually there are coordinators that recruit and train the volunteers and check their “work Outcomes”. Examples: Tour guide, fundraiser for large charities; sample activities: greeting visitors, giving directions

Volunteers in governance work provide leadership and direction to an organization. They help in the planning and decision-making involved in an organization’s operations. Examples: treasurer in an association, member of a parish board; sample activities: attending regular meetings, taking minutes of the meeting, basic accounting

Social action volunteers are joined together by a common goal. It can have structure, for example have a coordinator or leader, but some do not. Volunteers do not usually have regular hours of volunteer time, but are often very passionate and motivated about the cause and work hard towards achieving a specific social change. Example: campaigner for environmentalism; sample activities: attending rallies, making placards, gathering signatures

The students could have done voluntary work before starting the studies or do it during the studies. It can be recognized, if the student has acquired competences applicable to the qualification requirements. The length and content of the work must be clearly documented, acquired skills must be demonstrated.

Transversal skills of the EntreComp particularly connected to these types of WBL:

1. Ideas and Opportunities (spotting opportunities, ethical and sustainable thinking, vision, valuing ideas)
  2. Resources (self-awareness and self-efficacy, motivation and perseverance, mobilising resources, mobilising others)
  3. Into action (taking the initiative, coping with uncertainty and risk, working with others, learning through experience)
2. WBL that is integrated into a school-based programme, through on-site labs, workshops, kitchens, restaurants, junior or practice firms, simulations or real business/industry project assignments. The aim is to create “real life” work environments, establish contacts and /or cooperation with real companies or clients, and develop entrepreneurship competences.

In this model, schools or training centres have the main responsibility for creating close to real-life or real-life working environments. VET schools are equipped with school workshops, labs, kitchens and restaurants, or cooperate with business and industry to use their facilities. Teachers design learning activities in cooperation with companies: they need to develop the skills to work in multidisciplinary teams and focus on work process orientation, innovation and creation processes.

■ **Learning Office**

A learning office is integrated into a school-based programme and is situated inside the school building. The aim of the learning office is to create “real life” work environments for students of economic studies where they can practice work situations and cooperate with other students or learning offices. Within a school building it is advisable to choose a separate room for this activity and transform it like a real office with desks, chairs and different types of office accessories. The activity is to simulate a company situation, where students are employees with different duties, such as:

- CEO: responsible for the whole office (and the company)
- HR referent: responsible for employment, salaries and workforce
- marketing strategist: responsible for the selling of products
- accountant: handles invoices and different types of certificates, makes the balance sheet of the company
- product manager: responsible for the development of the company’s products
- financial analyst: makes calculations to analyse the company’s current financial situation
- logistic referent: responsible for the processes within the company, has storage duties, handles raw materials and finished products
- secretary: does the paperwork



Rotation of the different roles within the class is possible after a certain time.

Transversal skills of the EntreComp particularly connected to these types of WBL:

2. Resources (motivation and perseverance)
3. Into action (working with others, learning through experience)

### ■ **Junior or practice firms**

A junior firm is an enterprise established and executed entirely by students. The purpose of the organization is to produce products or provide services for companies, institutions and society, while enriching the learning of its members with practical experience in the field of their studies. Students have to develop a suitable business idea and put it into practice. The most common expertise areas for junior enterprises are business and management, production, marketing and communication, finance and controlling (including book keeping) and law. The members of the junior enterprise have the chance to take part in real-world projects, while experiencing the functioning of a real company. They have to develop, produce and sell their goods respectively services and to monitor and evaluate the success of their business activities.

Transversal skills of the EntreComp particularly connected to this type of WBL:

1. Ideas and Opportunities (spotting opportunities, creativity, ethical and sustainable thinking)
2. Resources (self-awareness and self-efficacy, motivation and perseverance, mobilising resources, mobilising others)
3. Into action (taking the initiative, planning and management, coping with uncertainty and risk, working with others, learning through experience)

### ■ **Simulations**

Information systems used in modern business become more complex because the holistic approach of process implementation turns increasingly into the focus of corporate demands. Business simulation games are an effective teaching method: On the one hand, the participants learn the theoretical concepts. On the other hand, they can adapt their new knowledge. This could include contents on corporate or business management, finances, human resources, negotiations or trading shares on the stock market. Most of these simulations imitate real life and favour experiential learning. This learning-by-doing approach represents real-life problems and gives learners a safe environment without real economic risks. These simulations provide interactive learning and can capture learner engagement and participation, including emotional involvement of students.

Transversal skills of the EntreComp particularly connected to this type of WBL:

1. Ideas and Opportunities (creativity, ethical and sustainable thinking, vision, valuing ideas)
2. Resources (motivation and perseverance, financial and economic literacy)
3. Into action (planning and management, coping with uncertainty and risk, working with others, learning through experience)

### ■ **Business/industry project assignments**

A project consists of a concrete and organized effort motivated by a perceived opportunity when facing a problem, a need, a desire or a source of discomfort. It seeks the realization of a unique and innovative deliverable, such as a product, a service, a process, or in some cases, a scientific research. Each project has a beginning and an end. It is bound by constraints such as time frame, costs and norms of quality. Besides producing the deliverable(s) project activities are usually documented and the impact of the result is evaluated. Ideally these assignments involve local companies or industries.

Examples: development of marketing communication content for companies, hosting events; sample activities: creating parts of promotion material (e.g. flyer, brochures, websites, social media), help the company organize customer events (e.g. sending invitation, looking after premises, act as reception person)

Transversal skills of the EntreComp particularly connected to this type of WBL:

1. Ideas and Opportunities (creativity, ethical and sustainable thinking, vision, valuing ideas)
2. Resources (self-awareness and self-efficacy, motivation and perseverance, mobilising resources, mobilising others)
3. Into action (planning and management, coping with uncertainty and risk, working with others, learning through experience)

#### ■ Other

Besides these forms of WBL learning others are possible, such as structured company visits, ERP Software training courses, E-Commerce projects like setting up a webshop etc.

## 3.5 General University Entrance Qualification

Students acquire or have acquired a general university entrance qualification according to the regulations of the respective national or local education system relevant for the institution offering EBBD. Thus, the EBBD curriculum does not define standards for general university entrance qualifications.

With adult learners EBBD gives the graduate a possibility to strengthen his/her possibilities to be eligible for further training opportunities e.g. through being an “upgrade” of a general university entrance qualification the graduate may have already acquired.



## 4 Annex

### 4.1 Glossary

**Attitudes** describe the disposition and mindset to act or react to ideas, persons or situations.

**Competences**<sup>6</sup> mean the proven ability to use knowledge, skills and personal, social and/or methodological abilities, in work or study situations and in professional and personal development. In the context of the European Qualifications Framework (EQF), competences are described in terms of responsibility and autonomy, meaning the ability of the learner to apply knowledge and skills autonomously and with responsibility.

Competences include:

- i) cognitive competence involving the use of theory and concepts, as well as informal tacit knowledge gained experientially;
- ii) functional competence (skills or know-how), the activities a person should be able to perform when they are functioning in a given area of work, learning or social activity;
- iii) personal competence involving knowing how to conduct oneself in a specific situation; and
- iv) ethical competence involving the possession of certain personal and professional values.

The concept is thus used in an integrative manner; as an expression of the ability of individuals to combine – in a self-directed way, tacitly or explicitly and in a particular context – the different elements of knowledge and skills they possess. The aspect of self-direction is critical to the concept as this provides a basis for distinguishing between different levels of competence.

Acquiring a certain level of competence can be seen as the ability of an individual to use and combine his or her knowledge, skills and wider competences according to the varying requirements posed by a particular context, a situation or a problem. Put another way, the ability of an individual to deal with complexity, unpredictability and change defines/determines his or her level of competence. This understanding of competences will be reflected in the EQF reference levels described in this document where a distinction will be made between knowledge (reflecting element (i) of the above definition), skills (reflecting element (ii) of the above definition and, finally, wider competences (reflecting elements (iii) and (iv) of the above definition).

<sup>6</sup> RECOMMENDATION OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL of 23 April 2008 on the establishment of the European Qualifications Framework for lifelong learning

Each of the 8 levels of the **European Qualifications Framework (EQF)** is defined by a set of descriptors indicating the Learning Outcomes relevant to qualifications at that level in any system of qualifications. The ones relevant for EBBD are Level 4 and Level 5.

EQF Level	Descriptors for Learning Outcomes		
	Knowledge	Skills	Competences (Responsibility and Autonomy)
	In the context of the EQF, knowledge is described as theoretical and/or factual	In the context of the EQF, skills are described as cognitive (involving the use of logical, intuitive and creative thinking) and practical (involving manual dexterity and the use of methods, materials, tools and instruments)	In the context of the EQF responsibility and autonomy is described as the ability of the learner to apply knowledge and skills autonomously and with responsibility
<b>Level 4</b>	Factual and theoretical knowledge in broad contexts within a field of work or study	A range of cognitive and practical skills required to generate solutions to specific problems in a field of work or study	Exercise self-management within the guidelines of work or study contexts that are usually predictable, but are subject to change; supervise the routine work of others, taking some responsibility for the evaluation and improvement of work or study activities
<b>Level 5</b>	Comprehensive, specialised, factual and theoretical knowledge within a field of work or study and an awareness of the boundaries of that knowledge	A comprehensive range of cognitive and practical skills required to develop creative solutions to abstract problems	Exercise management and supervision in contexts of work or study activities where there is unpredictable change; review and develop performance of self and others

The **European Credit system for Vocational Education and Training (ECVET)**<sup>7</sup> is a European instrument designed to support lifelong learning, the mobility of learners and the flexibility of learning pathways to achieve qualifications. Developed by Member States in cooperation with the European Commission, ECVET has been adopted by the European Parliament and the Council in 2009. The adoption and implementation of ECVET in the participating countries is voluntary.

ECVET is based on concepts and principles, which are used in a systematic way to establish a common and user-friendly language for transparency, transfer, accumulation and recognition of Learning Outcomes. Some of these concepts and processes are already embedded in many qualifications systems across Europe. The main ECVET concepts and principles are:

Learning Outcomes, Units of Learning Outcomes, ECVET Points, Credit, Memoranda of understanding and Learning Agreements.

**Key competences** are those that all individuals need for personal fulfilment and development, employability, social inclusion, sustainable lifestyle, successful life in peaceful societies, health-conscious life management and active citizenship. They are developed in a life-long learning perspective, from early childhood throughout adult life, and through formal, non-formal and informal learning in all contexts, including family, school, workplace, neighbourhood and other communities.

Key competences in this context are defined as a combination of knowledge, skills and attitudes.

<sup>7</sup> <http://www.ecvet-secretariat.eu/en/what-is-ecvet>

**Knowledge**<sup>8</sup> means the outcome of the assimilation of information through learning. Knowledge is the body of facts, principles, theories and practices that is related to a field of work or study. In the context of the European Qualification Framework, knowledge is described as theoretical and/or factual.

Based on the CEDEFOP definition that was used for the EQF **learning**<sup>9</sup> is a cumulative process where individuals gradually assimilate increasingly complex and abstract entities (concepts, categories, and patterns of behaviour or models) and/or acquire skills and wider competences. This process takes place informally, for example through leisure activities and in formal learning settings that include the workplace.

**Learning Outcomes**<sup>10</sup> can be achieved in a variety of learning contexts.

Learning Outcomes means statements of what a learner knows, understands and is able to do on completion of a learning process, which are defined in terms of knowledge, skills and competence.<sup>11</sup> (see the 2008 Recommendation on the European Qualifications Framework – EQF).

Usually, qualifications frameworks indicate the overall level of Learning Outcomes in a qualification. For ECVET purposes the European Qualifications Framework (EQF) is used as a reference for levels.

Learning Outcomes can be used for various purposes such as to establish descriptors of qualifications frameworks, define qualifications, design curricula, assessment, etc. Learning Outcomes are set out in various levels of detail depending on their purpose and context.

Learning Outcomes are developed in the process of designing qualifications. There are different approaches to identifying and describing Learning Outcomes depending on the qualification system.

Learning Outcomes may be acquired through a variety of learning pathways, modes of delivery (school-based, in-company, workplaces etc.), in different learning contexts (formal, non-formal and informal) or settings (i.e. country, education and training system ...).

A **Unit of Learning Outcomes**<sup>12</sup> is a component of a qualification, consisting of a coherent set of knowledge, skills and competence that can be assessed and validated (for this and all following quotes in italics see the ECVET Recommendation 2009).

Units enable progressive achievement of qualifications through transfer and accumulation of Learning Outcomes. They are subject to assessment and validation that verify and record that the learner has achieved the Learning Outcomes expected from him/her.

Depending on the existing regulations, units may be common to several qualifications or specific to one particular qualification. Units are accumulated based on the requirements to achieve qualifications. These requirements may be more or less restrictive depending on the tradition and practice of the qualifications system and the way qualification standards are designed.

Units can also be used to structure the formal education and training programme.

<sup>8</sup> GLOSSARY – RECOMMENDATION OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL of 23 April 2008 on the establishment of the European Qualifications Framework for lifelong learning

<sup>9</sup> *ibid.*

<sup>10</sup> <http://www.ecvet-secretariat.eu/en/faq-page#t1n966>

<sup>11</sup> GLOSSARY - RECOMMENDATION OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL of 23 April 2008 on the establishment of the European Qualifications Framework for lifelong learning

<sup>12</sup> <http://www.ecvet-secretariat.eu/en/faq-page#t2n969>



**Qualifications**<sup>13</sup> serve a variety of purposes. They signal to employers what their holders in principle know and are able to do ('Learning Outcomes'). They may be a prerequisite for accessing certain regulated professions. They help education and training authorities and providers to determine the level and content of learning acquired by an individual. They are also important for an individual as an expression of personal achievement. Therefore, qualifications play an important role in raising employability, easing mobility and access to further education.

Qualifications are the formal outcome of an assessment and validation process by a competent authority and typically take the form of documents such as certificates or diplomas. They determine that an individual has achieved Learning Outcomes to given standards. Those Learning Outcomes may be achieved through a variety of paths in formal, non-formal or informal settings, whether in national or international contexts. Information on Learning Outcomes should be easily accessible and transparent.

The recommendation of the European Parliament and the Council of 23 April 2008 on the establishment of the European Qualifications Framework for lifelong learning (1) created a common reference framework of eight levels of qualifications, expressed as Learning Outcomes with increasing levels of proficiency. They serve as a translation device between different qualifications systems and their levels. The purpose of the European Qualifications Framework for lifelong learning (EQF) is to improve the transparency, comparability and portability of people's qualifications.

**Skills**<sup>14</sup> mean the ability to apply knowledge and use know-how to complete tasks and solve problems. In the context of the European Qualifications Framework, skills are described as cognitive (involving the use of logical, intuitive and creative thinking) or practical (involving manual dexterity and the use of methods, materials, tools and instruments)

**Transversal skills** are those typically considered as not specifically related to a particular job, task, academic discipline or area of knowledge but as skills that can be used in a wide variety of situations and work settings (IBE 2013). These skills are increasingly in high demand for learners to successfully adapt to changes and to lead meaningful and productive lives.

Examples include:

- Critical and innovative thinking
- Inter-personal skills (e.g. presentation and communication skills, organizational skills, teamwork, etc.)
- Intra-personal skills (e.g. self-discipline, enthusiasm, perseverance, self-motivation, etc.)
- Global citizenship (e.g. tolerance, openness, respect for diversity, intercultural understanding, etc.)
- Media and information literacy such as the ability to locate and access information, as well as to analyse and evaluate media content (UNESCO 2014c)

Source: UNESCO (Bangkok) 2014, Asia Pacific <sup>15</sup>

<sup>13</sup> GLOSSARY - RECOMMENDATION OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL of 23 April 2008 on the establishment of the European Qualifications Framework for lifelong learning and updated by the COUNCIL RECOMMENDATION of 22 May 2017 on the European Qualifications Framework for lifelong learning and repealing the recommendation of the European Parliament and of the Council of 23 April 2008 on the establishment of the European Qualifications Framework for lifelong learning

<sup>14</sup> GLOSSARY - RECOMMENDATION OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL of 23 April 2008 on the establishment of the European Qualifications Framework for lifelong learning

<sup>15</sup> <https://unevoc.unesco.org/go.php?q=TVETipedia+Glossary+A-Z&id=577>



## 4.2 Summary of Transversal Skills based on European Frameworks (attachment to Learning Units)

The following overview regarding relevant transversal competences based on the European Competence Frameworks has two purposes:

- (1) By selecting and compiling the transversal competences relevant for EBBD regarding competence areas and competence levels it strives to make transversal competences fostered by EBBD more transparent and comparable.
- (2) In each Learning Unit there are proposals of transversal competences stated in the frameworks that are to be addressed in the context of this specific Learning Unit. In order to keep the design of the Learning Units lean and compact, detailed information about the respective transversal skills are compiled in this attachment.

## 4.2.1 Key Competences for Lifelong Learning (LLL)

Each competence is defined as a combination of

- knowledge (= facts, figures, concepts, ideas and theories which are already established and support understanding of a certain area or subject)
- skills (= ability and capacity to carry out processes and use the existing knowledge to achieve results)
- and attitudes (= disposition and mind-sets to act or react to ideas persons or situations)

No.	Key Competence	Description	Knowledge	Skills	Attitudes
1	<b>Literacy competence</b>	<ul style="list-style-type: none"> <li>- ability to identify, understand, express, create and interpret concepts, feelings, facts and opinions in both oral and written forms, using visual, sound/audio and digital materials across disciplines and contexts</li> <li>- ability to communicate and connect effectively with others in an appropriate and creative way</li> <li>- basis for further learning and further linguistic interaction</li> </ul>	<ul style="list-style-type: none"> <li>- of reading and writing and a sound understanding of written information;</li> <li>- of vocabulary, functional grammar and the functions of language;</li> <li>- awareness of the main types of verbal interaction, a range of literary and non-literary texts and the main features of different styles and registers of language</li> </ul>	<ul style="list-style-type: none"> <li>- to communicate both orally and in writing in a variety of situations;</li> <li>- to monitor and adapt one's communication to the requirements of the situation</li> <li>- to distinguish and use different types of sources</li> <li>- to search for, collect and process information</li> <li>- to use aids</li> <li>- to formulate and express one's oral and written arguments in a convincing way appropriate to the context</li> <li>- to encompass critical thinking</li> </ul>	<ul style="list-style-type: none"> <li>- disposition to critical and constructive dialogue</li> <li>- appreciation of aesthetic qualities</li> <li>- interest in interaction with others</li> <li>- awareness of the impact of language on others</li> <li>- need to understand and use language in a positive and socially responsible manner</li> </ul>
2	<b>Multilingual competence</b>	<ul style="list-style-type: none"> <li>- ability to use different language appropriately and effectively for communication</li> <li>- ability to understand, express and interpret concepts, thoughts, feelings, facts and opinions in both oral and written form (listening, speaking, reading and writing) in an appropriate range of societal and cultural contexts according to one's wants or needs</li> <li>- integrate a historical dimension and intercultural competences</li> <li>- ability to mediate between languages as outlined in the CEFR</li> </ul>	<ul style="list-style-type: none"> <li>- of vocabulary and functional grammar of different languages;</li> <li>- awareness of the main types of verbal interaction and registers of language</li> <li>- of societal conventions and the cultural aspect and variability of languages</li> </ul>	<ul style="list-style-type: none"> <li>- to understand spoken messages</li> <li>- to initiate, sustain and conclude conversations</li> <li>- to read, understand and draft texts with different proficiency in different languages, according to the individuals' needs</li> <li>- to use tools appropriately</li> <li>- to learn languages formally, non-formally and informally throughout life</li> </ul>	<ul style="list-style-type: none"> <li>- appreciation of cultural diversity</li> <li>- interest and curiosity in different languages and intercultural communication</li> <li>- respect for each person's individual linguistic profile</li> <li>- respect for a country's official language(s) a common framework for interaction</li> </ul>
3a	<b>Mathematical competence</b>	<ul style="list-style-type: none"> <li>- ability to develop and apply mathematical thinking and insight in order to solve a range of problems in everyday situations</li> <li>- building a sound mastery of numeracy (process, activity, knowledge)</li> <li>- ability and willingness to use mathematical modes of thought and presentation (formulas, models, constructs, graphs, charts)</li> </ul>	<ul style="list-style-type: none"> <li>- of numbers, measures and structures, basic operations and mathematical presentations</li> <li>- of mathematical terms and concepts</li> <li>- awareness of the questions to which mathematics can offer answers</li> </ul>	<ul style="list-style-type: none"> <li>- to apply basic mathematical principles and processes in everyday contexts at home and work (e.g. financial skills)</li> <li>- to follow and assess chains of arguments</li> <li>- to reason mathematically</li> <li>- to understand mathematical proof</li> <li>- to communicate in mathematical language</li> <li>- to use appropriate aids including statistical data and graphs</li> <li>- to understand the mathematical aspects of digitalization</li> </ul>	<ul style="list-style-type: none"> <li>- respect for truth</li> <li>- willingness to look for reasons and to assess their validity</li> </ul>

No.	Key Competence	Description	Knowledge	Skills	Attitudes
3b	<b>Competence in science, technology and engineering</b>	<ul style="list-style-type: none"> <li>- ability and willingness to explain the natural world by making use of the body of knowledge and methodology employed, including observation and experimentation, in order to identify questions and to draw evidence-based conclusions</li> <li>- application of that knowledge and methodology in response to perceived human wants or needs</li> <li>- understanding of the changes caused by human activity and responsibility as an individual citizen</li> </ul>	<ul style="list-style-type: none"> <li>- of basic principles of the natural world</li> <li>- of fundamental scientific concepts, theories, principles and methods, technology and technological products and processes</li> <li>- understanding of the impact of science, technology and engineering and human activity in general on the natural world</li> <li>- understanding of advances, limitations and risks of scientific theories, applications and technology in societies at large (in relation to decision-making)</li> </ul>	<ul style="list-style-type: none"> <li>- to understand science as process for the investigation through specific methodologies, including observations and controlled experiments</li> <li>- to use logical and rational thought to verify a hypothesis</li> <li>- to discard one's own convictions when they contradict new experimental findings</li> <li>- to use and handle technological tools and machines as well as scientific data to achieve a goal or to reach an evidence-based decision or conclusion</li> <li>- to recognize essential features of scientific inquiry</li> <li>- to communicate the conclusions and the reasoning that led to them</li> </ul>	<ul style="list-style-type: none"> <li>- critical appreciation and curiosity</li> <li>- concern for ethical issues</li> <li>- support for both safety and environment sustainability, in particular as regards scientific and technological progress in relation to oneself, family, community and global issues</li> </ul>
5	<b>Personal, social and learning to learn competence</b>	<ul style="list-style-type: none"> <li>- ability to reflect upon oneself</li> <li>- effectively managing time and information</li> <li>- work with others in a constructive way</li> <li>- remain resilient</li> <li>- manage one's own learning and career</li> <li>- cope with uncertainty and complexity</li> <li>- learn to learn</li> <li>- support one's physical and emotional well-being</li> <li>- maintain physical and mental health</li> <li>- lead a health-conscious, future-oriented life</li> <li>- empathize and manage conflict in an inclusive and supportive context</li> </ul>	<ul style="list-style-type: none"> <li>- of codes of conduct and rules of communication generally accepted in different societies and environments</li> <li>- of the components of a healthy mind, body and lifestyle</li> <li>- of one's preferred learning strategies</li> <li>- of one's competence development needs</li> <li>- of various ways to develop competences and search for education, training and career opportunities and guidance or support available</li> </ul>	<ul style="list-style-type: none"> <li>- to identify one's capacities, focus, deal with complexity, critically reflect and make decisions</li> <li>- to learn and work both collaboratively and autonomously</li> <li>- to organize and persevere with one's learning, to evaluate and share it, seek support when appropriate and effectively manage one's career and social interactions</li> <li>- to be resilient</li> <li>- to cope with uncertainty and stress</li> <li>- to communicate constructively in different environments</li> <li>- to collaborate in teams and negotiate</li> <li>- to show tolerance</li> <li>- to express and understand different points of view</li> <li>- to create confidence</li> <li>- to feel empathy</li> </ul>	<ul style="list-style-type: none"> <li>- positive attitude towards one's personal, social and physical well-being and learning throughout one's life</li> <li>- attitude of collaboration, assertiveness and integrity</li> <li>- respect for diversity of others and their needs</li> <li>- preparedness to overcome prejudice and to compromise</li> <li>- problem-solving attitude</li> <li>- preparedness to handle obstacles and change</li> <li>- desire to apply prior learning and life experiences</li> <li>- curiosity to look for opportunities to learn and develop in a variety of life contexts</li> </ul>

No.	Key Competence	Description	Knowledge	Skills	Attitudes
6	<b>Citizenship competence</b>	<ul style="list-style-type: none"> <li>- ability to act as responsible citizens and to fully participate in civic and social life, based on understanding of social, economic, legal and political concepts and structures, as well as global developments and sustainability</li> </ul>	<ul style="list-style-type: none"> <li>- of basic concepts and phenomena relating to individuals, groups, work, organizations, society, economy and culture</li> <li>- of the European common values as expressed in Article 2 of the Treaty on European Union and the Charter of Fundamental Rights of the European Union</li> <li>- of contemporary events</li> <li>- of the main developments in national, European and world history</li> <li>- of the aims, values and policies of social and political movements, as well as of sustainable systems, in particular climate and demographic change at the global level and their underlying causes</li> <li>- of European integration</li> <li>- of diversity and cultural identities in Europe and the world</li> <li>- of multi-cultural and socio-economic dimensions of European societies and how national cultural identity contributes to the European identity</li> <li>- of the functions of media in democratic societies</li> </ul>	<ul style="list-style-type: none"> <li>- to engage effectively with others in common or public interest, including a sustainable development of society</li> <li>- to think critically</li> <li>- to solve problems</li> <li>- to develop arguments and constructive participation in community activities</li> <li>- to develop decision-making at all levels (local, national, European, international)</li> <li>- to access, critically understand and interact with both traditional and new forms of media</li> </ul>	<ul style="list-style-type: none"> <li>- respect for human rights as a basis for democracy</li> <li>- responsible and constructive attitude</li> <li>- willingness to participate in democratic decision-making at all levels and civic activities</li> <li>- supportiveness for social and cultural diversity, gender equality and social cohesion, sustainable life-styles, promotion of culture of peace and non-violence</li> <li>- readiness to respect privacy of others</li> <li>- readiness to responsibility for the environment</li> <li>- interest in political and socioeconomic developments</li> <li>- mind-set of social justice and fairness</li> </ul>
8	<b>Cultural awareness and expression competence</b>	<ul style="list-style-type: none"> <li>- having and understanding of and respect for how ideas and meaning are creatively expressed and communicated in different cultures and through a range of arts and other cultural forms</li> <li>- being engaged in understanding, developing and expressing one's own ideas and sense of place or role in society in a variety of ways and contexts</li> </ul>	<ul style="list-style-type: none"> <li>- of local, national, regional, European and global cultures and expressions, including their languages, heritage, traditions and cultural products</li> <li>- of how these expressions can influence each other as well as ideas of the individual</li> <li>- of the different ways of communicating ideas between creator, participant and audience within written, printed and digital texts, theatre, film, dance, games, art, design, music, rituals and architecture, as well as hybrid forms</li> <li>- of one's own developing identity and cultural heritage within a world of cultural diversity</li> <li>- of how arts and other cultural forms can be a way to both view and shape the world</li> </ul>	<ul style="list-style-type: none"> <li>- to express and interpret figurative and abstract ideas, experiences and emotions with empathy</li> <li>- to do so in a range of arts and other cultural forms</li> <li>- to identify and realise opportunities for personal, social or commercial value through the arts or other cultural forms</li> <li>- to engage in creative processes, both as an individual and collectively</li> </ul>	<ul style="list-style-type: none"> <li>- open attitude towards and respect for diversity of cultural expression</li> <li>- ethical and responsible approach to intellectual and cultural ownership</li> <li>- curiosity about the world</li> <li>- openness to imagine new possibilities</li> <li>- willingness to participate in cultural experiences</li> </ul>

Complete Framework see [https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32018H0604\(01\)&from=EN](https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32018H0604(01)&from=EN)



## 4.2.2 The Digital Competence Framework for Citizens (Dig.Comp.2.1)

The DigComp. 2.1 Framework for Citizens states **relevant digital competences** organized by different competence areas and specified by different proficiency levels and examples of use.

No.	Competence Areas	Competences in general	Specified for proficiency level
1	<b>Information and Data literacy</b>	Browsing, searching and filtering data, information and digital content	He/She can <ul style="list-style-type: none"> <li>- illustrate information needs</li> <li>- organize the searches of data, information and content in digital environments</li> <li>- explain, how to get access to these data, information and content and navigate between them</li> <li>- organize personal search strategies</li> </ul>
		Browsing, searching and filtering data, information and digital content	He/She can <ul style="list-style-type: none"> <li>- perform the analysis, comparison and evaluation of sources of data, information and digital content</li> <li>- perform the analysis, interpretation and evaluation of data, information and digital content</li> </ul>
		Browsing, searching and filtering data, information and digital content	He/She can <ul style="list-style-type: none"> <li>- organize information, data and content to be easily stored and retrieved</li> <li>- organize information, data and content in a structured environment</li> </ul>
2	<b>Communication and Collaboration</b>	Interacting through digital technologies	He/She can <ul style="list-style-type: none"> <li>- select a variety of digital technologies to interact</li> <li>- select a variety of appropriate digital communication means for a given context</li> </ul>
		Sharing through digital technologies	He/She can <ul style="list-style-type: none"> <li>- use appropriate digital technologies to share data, information and digital content</li> <li>- explain how to act as an intermediary for sharing information and content through digital technologies</li> <li>- illustrate referencing and attribution practices</li> </ul>
		Engaging in citizenship through digital technologies	He/She can <ul style="list-style-type: none"> <li>- select digital services in order to participate in society</li> <li>- discuss appropriate digital technologies to empower him-/herself and to participate in society as a citizen</li> </ul>
		Collaboration through digital technologies	He/She can <ul style="list-style-type: none"> <li>- select and use digital tools and technologies for collaborative processes</li> </ul>
		Netiquette	He/She can <ul style="list-style-type: none"> <li>- discuss behavioural norms and know-how while using digital technologies and interacting in digital environments</li> <li>- discuss communication strategies adapted to an audience</li> <li>- discuss cultural and generational diversity aspects to consider in digital environments</li> </ul>
		Managing digital identity	He/She can <ul style="list-style-type: none"> <li>- display a variety of specific digital identities</li> <li>- discuss specific ways to protect one's reputation online</li> <li>- manipulate data produced by him-/herself through digital tools, environments or services</li> </ul>
3	<b>Digital Content Creation</b>	Developing Content	He/She can <ul style="list-style-type: none"> <li>- indicate and implement ways to create and edit content in different formats</li> <li>- express him-/herself through the creation of digital means</li> </ul>
		Integrating and re-elaborating digital content	He/She can <ul style="list-style-type: none"> <li>- discuss and implement ways to modify, refine, improve and integrate new content and information to create new and original ones</li> </ul>
		Copyright and licenses	He/She can <ul style="list-style-type: none"> <li>- discuss and observe rules of copyright and licenses that apply to digital information and content</li> </ul>
		Programming	He/She can <ul style="list-style-type: none"> <li>- list instructions for a computing system to solve a given problem or perform a specific task</li> </ul>

No.	Competence Areas	Competences in general	Specified for proficiency level
4	<b>Safety</b>	Protecting devices	He/She can - organize ways to protect his/her devices and digital content - differentiate risks and threats in digital environments - select safety and security measures explain ways to have due to reliability and privacy
		Protecting personal data and privacy	He/She can - discuss ways to protect his/her personal data in digital environments - discuss ways to use and share personally identifiable information while protecting him-/herself and others from personal damages - indicate privacy policy statements of how personal data is used in digital services
		Protecting health and well-being	He/She can - explain ways how to avoid threats to my physical and psychological health related with the use of technology - select ways to protect him-/herself and others from dangers in digital environments - discuss on digital technologies for social well-being and inclusion
		Protecting the environment	He/She can - discuss ways to protect the environment from the impact of digital technologies and their use
5	<b>Problem Solving</b>	Solving technical problems	He/She can - differentiate technical problems when operating devices and using digital environments - select solutions to them
		Identifying needs and technical responses	He/She can - explain needs - select digital tools and possible technical responses to solve those needs - select ways to adjust and customize digital environments to personal needs
		Creatively using digital technology	He/She can - differentiate digital tools and technologies that can be used to create knowledge and to innovate processes and products - engage individually and collectively in cognitive processing to understand and resolve conceptual problems and problem situations in digital environments
		Identifying digital competence gaps	He/She can - discuss on where his/her digital competence needs to be improved or updated - indicate how to support others to develop their digital competence - indicate where to seek opportunities for self-development and to keep up-to-date with the digital evolution

Complete Framework see

[https://publications.jrc.ec.europa.eu/repository/bitstream/JRC106281/web-digcomp2.1pdf\\_\(online\).pdf](https://publications.jrc.ec.europa.eu/repository/bitstream/JRC106281/web-digcomp2.1pdf_(online).pdf)

## 4.2.3 The Digital Competence Framework for Consumers

No.	Competence Areas	Competences in general	Knowledge	Skills	Attitudes
1	<b>Pre-Purchase</b>	1.1 Browsing, searching and filtering, information on goods and services	He/she knows <ul style="list-style-type: none"> <li>- that the internet gives access to online shops across the world and that it may be worthwhile to check offers in other countries/languages</li> <li>- about several digital tools (e.g. portals and apps) that facilitate online shopping</li> <li>- that many companies, shops and government agencies have e-commerce and e-government services available online</li> </ul>	He/She can <ul style="list-style-type: none"> <li>- refine information searches in order to find desired goods and services</li> <li>- find pertinent deals using digital tools and environment (e.g. by searching price comparison services)</li> <li>- identify relevant search results from search outputs</li> <li>- check research results beyond the first page</li> </ul>	He/she is <ul style="list-style-type: none"> <li>- proactive in searching for information about goods and services</li> <li>- valuing the positive impact that technologies have in making better-informed choices</li> </ul>
		1.2 Evaluating and comparing information on goods and services	He/she knows <ul style="list-style-type: none"> <li>- that not all information online on goods and services is reliable or complete</li> <li>- about digital tools (e.g. apps, portals, sites) that allow one to compare goods, services, prices</li> <li>- that price comparison results may not be complete, can be inaccurate or impartial</li> <li>- how to check the reliability of e-commerce sellers and websites</li> <li>- that e-commerce trustmarks are means of identifying reliable online shops</li> </ul>	He/she can <ul style="list-style-type: none"> <li>- compare, contrast and integrate information from different sources regarding prices, quality, purchasing terms and conditions of goods and services</li> <li>- find relevant communities, networks and social media groups where consumers share opinions about goods and services</li> <li>- verify the reliability of sellers before making transactions</li> <li>- use online price comparison tools or tools that compare quality and price</li> </ul>	He/she is <ul style="list-style-type: none"> <li>- aware that making informed choices implies comparing offers from different providers</li> <li>- critical regarding user reviews and ranking systems</li> </ul>
		1.3 Recognising and evaluating commercial communication and advertisement	He/she knows <ul style="list-style-type: none"> <li>- that certain digital services are free of charge because they contain or facilitate marketing and advertising (e.g. through collecting personal data)</li> <li>- hidden advertisement techniques (e.g. when a blog writer or social media author is paid for writing a review)</li> </ul>	He/She can <ul style="list-style-type: none"> <li>- analyse and interpret online marketing and advertising</li> <li>- recognize, analyse and interpret embedded marketing practices in digital environments</li> <li>- distinguish between commercial messages and unbiased consumer information in commercial communication</li> </ul>	He/she is <ul style="list-style-type: none"> <li>- careful when making purchasing decisions and basing purchasing choices on information beyond advertisement</li> </ul>
		1.4 Managing digital identity and profile in digital marketplace	He/she knows <ul style="list-style-type: none"> <li>- that companies use digital identity data to better target and personalise offers</li> <li>- what kind of data are processed when using certain services</li> <li>- commercial targeting is based on the knowledge that companies have about one's digital identity</li> <li>- that companies' brands are built on their digital reputation among other factors</li> </ul>	He/she can <ul style="list-style-type: none"> <li>- check and modify as appropriate the transaction details before confirming a purchase</li> <li>- track one's own digital footprint</li> <li>- manage different usernames and passwords that are needed to log in to different digital services</li> </ul>	He/she is <ul style="list-style-type: none"> <li>- critical towards tracking practices</li> <li>- respects one's right to anonymity</li> </ul>
		1.5 Considering responsible and sustainable consumption in digital markets	He/she knows <ul style="list-style-type: none"> <li>- about the effects of one's behaviour as a digital consumer on the environment and its ethical and social impacts</li> <li>- that transport of goods purchased online has an impact on the environment</li> </ul>	He/she can <ul style="list-style-type: none"> <li>- use digital tools to improve the environmental and social impact of one's consumer behaviour (e.g. by looking for local produce)</li> <li>- choose digital means that have less impact on the planet (e.g. reading online instead of printing)</li> </ul>	He/she is <ul style="list-style-type: none"> <li>- endorsing sustainable positions in the digital market place</li> <li>- critical about unsustainable production and consumption</li> </ul>

No.	Competence Areas	Competences in general	Knowledge	Skills	Attitudes
2	Purchase	2.1 Interacting in the digital market place to buy and sell	He/she knows <ul style="list-style-type: none"> <li>- about the opportunities and risks of selling goods and services in digital marketplaces</li> <li>- that in the EU prices for goods and services offered for sale online must be inclusive of VAT</li> <li>- that in the EU, pre-ticked boxes for buying additional services are prohibited</li> <li>- that in the EU, there is a 14-day right of withdrawal when buying from traders</li> <li>- how to check if a trader is based in one's country, the EU or elsewhere</li> </ul>	He/She can <ul style="list-style-type: none"> <li>- sell goods using digital marketplaces</li> <li>- check if the description and pictures of a product/service correspond and are exhaustive</li> </ul>	He/she is <ul style="list-style-type: none"> <li>- proactively changing passwords for e-commerce accounts</li> </ul>
		2.4 Understanding copyrights, licenses and contracts of digital goods and services	He/she knows <ul style="list-style-type: none"> <li>- that digital content can be subject to copyright</li> <li>- which licenses apply to the goods and services one is interested in</li> </ul>	He/She can <ul style="list-style-type: none"> <li>- select legal material for downloading or uploading</li> <li>- check the right to use or re-use digital content and goods that one purchased and use it accordingly</li> </ul>	He/she is <ul style="list-style-type: none"> <li>- respectful of copyright and contract terms</li> </ul>
		2.5 Managing personal data and privacy	He/she knows <ul style="list-style-type: none"> <li>- about the digital footprints of every use of digital media</li> <li>- measures to protect and manage personal data and privacy to avoid fraud</li> <li>- about the implications of goods and services that can be acquired for "free" in the digital in exchange for one's personal data</li> </ul>	He/She can <ul style="list-style-type: none"> <li>- review privacy policies and identify key terms about personal data use</li> <li>- identify privacy policy terms that are a threat to data privacy</li> <li>- check what data protection rules apply and use one's rights to access, modify and suppress personal data</li> <li>- verify the level of security offered by e-commerce platforms, sites, apps and digital services</li> <li>- weigh benefits and risks when/if sharing data in digital environments</li> </ul>	He/she is <ul style="list-style-type: none"> <li>- valuing the protection of personal data when shopping online</li> </ul>
3	Post-Purchase	3.1 sharing information with other consumers in the digital marketplace	He/she knows <ul style="list-style-type: none"> <li>- about websites that offer users advice on products and services and their reliability</li> </ul>	He/she can <ul style="list-style-type: none"> <li>- judge the value of the content shared</li> </ul>	He/she is <ul style="list-style-type: none"> <li>- weighing the benefits and pitfalls of experiences and reviews shared by other consumers</li> </ul>

Complete Framework see <https://publications.jrc.ec.europa.eu/repository/bitstream/JRC103155/Ifna28133enn.pdf>

## 4.2.4 EntreComp

The Entrepreneurship Competence Framework is made up of 3 competence areas (ideas and opportunities, resources, into action) each of which includes 5 competences that together are the building block of entrepreneurship as a competence.

No.	Competence Area	Competences in general (descriptor)	Competence specified for proficiency level
1	<b>Ideas and opportunities</b>	<b>Spotting opportunities</b> identify and seize opportunities to create value by exploring the social, cultural and economic landscape; identify needs and challenges that need to be met; establish new connections and bring together scattered elements of the landscape to create opportunities to create value	He/she can <ul style="list-style-type: none"> <li>- proactively look for opportunities to create value, including out of necessity</li> <li>- redefine the description of a challenge so that alternative opportunities addressed may become apparent</li> <li>- establish which user group and which needs he/she wants to tackle through creating value</li> <li>- identify his/her personal professional opportunities for creating value, both in existing organizations or by setting up new ventures</li> </ul>
		<b>Creativity</b> develop several ideas and opportunities to create value, including better solutions to existing and new challenges; explore and experiment with innovative approaches, combine knowledge and resources to achieve valuable effects	He/she can <ul style="list-style-type: none"> <li>- actively search for new solutions that meet his/her needs</li> <li>- test the value of his/her solutions with end users</li> <li>- reshape open-ended problems to fit to his/her skills</li> <li>- assemble, test and progressively refine proto-types that simulate the value he/she wants to create</li> <li>- choose the most appropriate license for the purpose of sharing and protecting the value created by his/her ideas</li> </ul>
		<b>Ethical and sustainable thinking</b> assess the consequences of ideas that bring value and the effect of entrepreneurial action on the target community, the market, society and the environment; reflect on how sustainable long-term social, cultural and economic goals are, and the course of action chosen; act responsibly	He/she <ul style="list-style-type: none"> <li>- is driven by honesty and integrity when making decisions</li> <li>- can produce a clear problem statement when faced with practices that are not sustainable</li> <li>- can identify stakeholders who are affected by the change brought about by his/hers (teams) value-creating activity, including stakeholders who cannot speak up (e.g. future generations, climate, nature)</li> <li>- can judge if an idea, product or process is innovative or just new to him/herself</li> </ul>
		<b>Vision</b> imagine the future; develop a vision to turn ideas into action; visualize future scenarios to help guide effort and action	He/she <ul style="list-style-type: none"> <li>- can build future scenarios around his/her value-creating activity</li> <li>- is aware of what is needed to build a vision</li> <li>- can decide what type of vision for creating value he/she would like to contribute to</li> </ul>
		<b>Valuing ideas</b> judge, what value is in social, cultural and economic terms; recognize the potential an idea has for creating value and identity	He/she can <ul style="list-style-type: none"> <li>- decide which type of value he/she wants to act on and then choose the most appropriate pathway to do so</li> <li>- tell the difference between accounting the use of resources and accounting for the impact of his/her value-creating activity on stakeholders and the environment</li> </ul>

No.	Competence Area	Competences in general (descriptor)	Competence specified for proficiency level
2	Resources	<b>Self-awareness and self-efficacy</b> reflect on one's needs, aspirations and wants in the short, medium and long-term identity and assess one's individual and group strengths and weaknesses; believe in one's ability to influence the course of events, despite uncertainty, setbacks and temporary failures	He/she <ul style="list-style-type: none"> <li>- can reflect on his/her individual/group needs, wants, interests and aspirations in relation to opportunities and future prospects</li> <li>- is driven by the desire to use his/her strengths and abilities to make the most of opportunities to create value</li> <li>- believes that he/she can influence people and situations for the better</li> <li>- can use his/her skills and competences to change his/her career path, as a result of new opportunities or from necessity</li> </ul>
		<b>Motivation and perseverance</b> be determined to turn ideas into action and satisfy his/her need to achieve; be prepared to be patient and keep trying to achieve his/her long-term individual or group aims; be resilient under pressure, adversity and temporary failure	He/she <ul style="list-style-type: none"> <li>- can regulate his/her own behaviour to stay driven and achieve the benefits of turning ideas into action</li> <li>- is willing to put effort in and use resources to overcome challenges and achieve his/her (team's) goals</li> <li>- can tell the difference between personal and external factors that motivate him/her or others when creating value</li> <li>- can judge when it is not worth continuing with an idea</li> <li>- can maintain effort and interest despite setbacks</li> </ul>
		<b>Mobilising resources</b> get and manage the material, non-material and digital resources needed to turn ideas into action; make the most of limited resources; get and manage the competences needed at any stage, including technical, legal, tax and digital competences (e.g. through suitable partnerships, networking, outsourcing and crowd-sourcing)	He/she <ul style="list-style-type: none"> <li>- can get and manage the necessary resources to turn his/her idea into action</li> <li>- use resources responsibly and efficiently (e.g. energy, materials in supply chain or manufacturing process, public spaces)</li> <li>- use his/her time effectively to achieve his/her goals</li> <li>- can find and list public and private services to support his/her value-creating activity (e.g. incubator, social enterprise advisors, start-up angels, chamber of commerce)</li> </ul>
		<b>Financial and economic literacy</b> estimate the cost of turning an idea into a value-creating activity; plan, put in place and evaluate financial decisions over time; manage financing to make sure his/her value-creating activity can last over the long term	He/she <ul style="list-style-type: none"> <li>- can read income statements and balance sheets</li> <li>- judge the cash-flow needs of a value-creating activity</li> <li>- identify public and private sources of funding for his/her value-creating activity (e.g. prizes, crowd-funding and shares)</li> <li>- estimate the main accountancy and tax obligations he/she needs to fulfil to meet the tax requirements for his/her activities</li> </ul>
		<b>Mobilising others</b> inspire and enthuse relevant stakeholders; get the support needed to achieve valuable Outcomes; demonstrate effective communication, persuasion, negotiation and leadership	He/she can <ul style="list-style-type: none"> <li>- lead by example</li> <li>- persuade others by appealing to their emotions</li> <li>- communicate the value of his/her (team's) idea to stakeholders from different backgrounds effectively</li> <li>- use media appropriately, showing that he/she is aware of his/her audience and purpose</li> </ul>



No.	Competence Area	Competences in general (descriptor)	Competence specified for proficiency level
3	Into action	<b>Taking the initiative</b> initiate processes that create value; take up challenges; act and work independently to achieve goals; stick to intentions and carry out planned tasks	He/she - can take individual and group responsibility in value-creating activities - is driven by the possibility of being able to initiate value-creating activities independently - face challenges, solve problems and seize opportunities to create value
		<b>Planning and management</b> set long-, medium- and short-term goals; define priorities and action plans, adapt to unforeseen changes	He/she can - allow for the possibility of changes to his/her plans - define key elements that make up the business model necessary to deliver the value he/she has identified - set his/her own priorities and act on them - set basic milestones and observation indicators to monitor the progress of his value-creating activity - adapt his/her plans to achieve his/her goals in light of changes that are outside of his/her control
		<b>Coping with uncertainty, ambiguity and risk</b> make decisions when the result of that decision is uncertain, when the information available is partial or ambiguous or when there is a risk of unintended outcomes; within the value-creating process include ways of testing ideas and prototypes from the early stages, to reduce risks of failing; handle fast-moving situations promptly and flexibly	He/she - actively look for, compare and contrast different sources of information that help him/her reduce ambiguity, uncertainty and risks in making decisions - weigh up the risks and benefits of self-employment with alternative career options and choices that reflect his/her preferences - critically evaluate the risks related to the formal set-up of a value-creating venture in the area in which he/she works
		<b>Working with others</b> work together and cooperate with others to develop ideas and turn them into action; network; solve conflicts and face up to competition positively when necessary	He/she can - value diversity as a possible source of ideas and opportunities - face and solve conflicts - listen to his/her end users - share the ownership of value-creating activities with members of his/her team - put together a team of people who can work together in a value-creating activity - establish new relationships to get the support he/she needs to turn into action, including emotional support (e.g. joining a mentor network)
		<b>Learning through experience</b> use any initiative for value creation as a learning opportunity; learn with others, including peers and mentors; reflect and learn from both success and failure (his/her own and other people's)	He/she - can judge if and how he/she has achieved his/her goals, so that he/she can evaluate his/her performance and learn from it - is always looking for opportunities to improve his/her strengths and reduce or compensate for his/her weaknesses - can filter the feedback provided by others and keep the good from it

Complete framework see <https://ec.europa.eu/jrc/en/publication/eur-scientific-and-technical-research-reports/entrecomp-entrepreneurship-competence-framework>

## 4.2.5 Reference Framework of Competences for Democratic Culture

The Reference Framework of Competences for Democratic Culture developed by the European Council overlaps mainly with the COUNCIL RECOMMENDATION of 22 May 2018 on key competences for lifelong learning, providing more concrete proposals for descriptions, knowledge, skills and attitudes, although structured slightly different. It is a very extensive Framework though, that can hardly be covered completely by one qualification.

Despite being a European qualification that intends to equip students with citizenship competence, personal and social competence, cultural awareness and expression of competence, and foster democratic attitudes, this is not the first and only priority of the Certificate of Excellence in European Business Behaviour and Democracy (EBBD). Therefore, the main basis for integrating these competences into EBBD will be the COUNCIL RECOMMENDATION of 22 May 2018 on key competences for lifelong learning, while the Reference Framework of Competences for Democratic Culture will be of subsidiary use as stated below:

Where deemed necessary, by the Steering Committee of EBBD e.V. – for instance since there is a closeness to business competences, because of the European dimension of the qualification and/or the competences needed for future employability - certain knowledge, skills and attitudes will be incorporated into the relevant Learning Units and “highlighted” below.

No.	Competence Area	Competences in general (descriptor)	Competence specified
2	<b>Attitudes</b>	Openness to cultural otherness and to other beliefs, world views and practices	<ul style="list-style-type: none"> <li>- sensitivity towards cultural diversity and to world views, beliefs, values and practices which differ from one's own</li> <li>- curiosity about and interest in discovering and learning about other cultural orientations and affiliations and other world views, beliefs, values and practices</li> <li>- willingness to suspend judgement and disbelief of other people's world views, beliefs, values and practices, and willingness to question the “naturalness” of one's own world view, beliefs, values and practices</li> <li>- emotional readiness to relate to others who are perceived to be different from oneself</li> <li>- willingness to seek out or take up opportunities to engage, co-operate and interact with those who are perceived to have cultural affiliations that differ from one's own, in a relationship of equality</li> </ul>
3	<b>Skills</b>	Autonomous learning skills	<ul style="list-style-type: none"> <li>- identifying one's own learning needs – these needs may stem from gaps in knowledge or understanding, from lack or poor mastery of skills, or from difficulties that have arisen as a consequence of current attitudes or values</li> <li>- identifying, locating and accessing possible sources of the information, advice or guidance which is required to address these needs – these sources could include personal experiences, interactions and discussion with others, encounters with people who are perceived to have different cultural affiliations from one's own, and visual print, broadcast and digital media sources</li> <li>- judging the reliability of the various sources of information, advice or guidance, assessing them for possible bias or distortion and selecting the most suitable sources from the range available.</li> <li>- processing and learning the information, using the most appropriate learning strategies and techniques, or adopting and following the advice or guidance from the most reliable sources, making adjustments to one's existing repertoire of knowledge, understanding, skills, attitudes or values accordingly</li> <li>- thinking about what has been learned, the progress that has been made, evaluating the learning strategies that have been used and drawing conclusions about further learning that may still need to be undertaken and new learning strategies that may need to be acquired</li> </ul>

No.	Competence Area	Competences in general (descriptor)	Competence specified
3 (cont.)	Skills (cont.)	Analytical and critical thinking skills	<p>Analytical thinking skills</p> <ul style="list-style-type: none"> <li>- systematically breaking down the materials that are under analysis into constituent elements, and organising those elements in a logical manner</li> <li>- identifying and interpreting the meaning(s) of each element, possibly by comparing and relating those elements to what is already known and identifying similarities and differences</li> <li>- examining the elements in relation to each other and identifying the connections that exist between them (e.g. logical, causal, temporal)</li> <li>- identifying discrepancies, inconsistencies or divergences between elements</li> <li>- identifying alternative possible meanings and relationships for individual elements, generating new elements that may be missing from the whole and generating new syntheses of the elements that have been examined – in other words, imaging and exploring novel possibilities and alternatives</li> <li>- drawing the results of the analysis together in an organised and coherent manner to construct logical and defensible conclusions about the whole</li> </ul> <p>Critical thinking skills</p> <ul style="list-style-type: none"> <li>- making evaluations on the basis of internal consistency and on the basis of consistency with available evidence and experience</li> <li>- making judgments about whether or not materials under analysis are valid, accurate, acceptable, reliable, appropriate, useful and/or persuasive</li> <li>- understanding and evaluating the preconceptions, assumptions and textual or communicative conventions upon which materials are based</li> <li>- [...]</li> <li>- generating and elaborating different alternative options, possibilities and solutions to those that are present within the materials under consideration</li> <li>- weighing up the pros and cons of the available options – this can include cost-benefit analysis (incorporating both short-term and long-term perspectives), resource analysis (assessing whether the resources required for each option are available in practice) and risk analysis (understanding and assessing the risks associated with each option and how they might be managed)</li> <li>- [...]</li> </ul>
		Linguistic, communicative and plurilingual skills	<ul style="list-style-type: none"> <li>- the ability to communicate clearly in a range of situations – this includes expressing one's beliefs, opinions, interests and needs, explaining and clarifying ideas, advocating, promoting, arguing, reasoning, discussing, debating, persuading and negotiating</li> <li>- the ability to meet the communicative demands of intercultural situations by using more than one language or language variety or by using a shared language or lingua franca to understand another language</li> <li>- [...]</li> <li>- the ability to recognise the different forms of expression and the different communicative conventions (both verbal and non-verbal) in the communications employed by other social groups and their cultures</li> <li>- the ability to adjust and modify one's communicative behaviour so that one uses the communicative conventions (both verbal and non-verbal) that are appropriate to one's interlocutor(s) and to the prevailing cultural setting</li> <li>- [...]</li> <li>- the ability to act as a linguistic mediator in intercultural exchanges, including skills in translating, interpreting and explaining, and to act as an intercultural mediator by assisting others to understand and appreciate the characteristics of someone or something that is perceived to have a different cultural affiliation from their own</li> </ul>
		Co-operation skills	<ul style="list-style-type: none"> <li>- expressing views and opinions in group settings, and encouraging other group members to express their views and opinions in such settings</li> <li>- building consensus and compromise within a group</li> <li>- taking action together with others in a reciprocal and co-ordinated manner</li> <li>- identifying and setting group goals</li> <li>- appreciating all group members' talents and strengths, and helping others to develop in areas where they need to and want to improve</li> <li>- encouraging and motivating other group members to co-operate and help each other in order to achieve group goals</li> <li>- helping others with their work where appropriate</li> <li>- sharing relevant and useful knowledge, experience or expertise with the group and persuading other group members to do so</li> <li>- recognising conflict in group settings, including identifying emotional signs of conflict in the self and in others, and responding appropriately using peaceful means and dialogue</li> </ul>

No.	Competence Area	Competences in general (descriptor)	Competence specified
4	<b>Knowledge and critical understanding</b>	Knowledge and critical understanding of the self	<ul style="list-style-type: none"> <li>- knowledge and understanding of one's own cultural affiliations</li> <li>- knowledge and understanding of one's perspective on the world and of its cognitive, emotional and motivational aspects and biases</li> <li>- knowledge and understanding of the assumption and preconceptions which underlie one's perspective on the world</li> <li>- understanding how one's perspective on the world, and one's assumptions and preconceptions are contingent and dependent upon one's cultural affiliations and experiences, and in turn affect one's perceptions, judgments and reactions to other people</li> <li>- awareness of one's own emotions, feelings and motivations, especially in contexts involving communication and co-operation with other people</li> <li>- knowledge and understanding of the limits of one's own competence and expertise</li> </ul>
		Knowledge and critical understanding of language and communication	<ul style="list-style-type: none"> <li>- knowledge of the socially appropriate verbal and non-verbal communicative conventions which operate in the language(s) one uses</li> <li>- understanding that people of other cultural affiliations may follow different verbal and non-verbal communicative conventions from oneself, which are meaningful from their perspective, even when they are using the same language as oneself</li> <li>- understanding that people who have different cultural affiliations can perceive the meanings of communications in different ways</li> <li>- understanding that there are multiple ways of speaking in any given language and a variety of ways of using the same language</li> <li>- understanding how the use of language is a cultural practice which operates as a carrier of information, meanings and identities which circulate in the culture in which that language is embedded</li> <li>- understanding of the fact that languages may express culturally shared ideas in a unique way or express unique ideas which may be difficult to access through another language</li> <li>- Understanding the social impact and effects on others of different communication styles, including understanding how different communication styles may clash or result in a breakdown of communication</li> <li>- Understanding how one's own assumptions, preconceptions, perceptions, beliefs and judgments are related to the specific language(s) which one speaks</li> </ul>
			<p><b>g) knowledge and critical understanding of economies, the environment and sustainability, which includes</b></p> <ul style="list-style-type: none"> <li>- knowledge and understanding of economies and of the economic and financial processes that affect the functioning of society, including the relationship between employment, earnings, profit, taxation and government expenditure</li> <li>- knowledge and understanding of the relationship between income and expenditure, the nature and consequence of debt, the real cost of loans, and the risk of loans beyond repayment capacity</li> <li>- knowledge and understanding of the economic interdependence of the global community and of the impact that personal choices and patterns of consumption may have in other parts of the world</li> <li>- knowledge and understanding of the natural environment, the factors that can impact on it, the risks associated with environmental damage, current environmental challenges, and the need for responsible consumption and environmental protection and sustainability</li> <li>- knowledge and understanding of the connections between economic, social, political and environmental processes, especially when viewed from a global perspective</li> <li>- knowledge and understanding of the ethical issues associated with globalisation</li> </ul>

Complete Framework see <https://www.coe.int/en/web/campaign-free-to-speak-safe-to-learn/reference-framework-of-competences-for-democratic-culture>







**EBBD e.V.  
BUSINESS OFFICE  
UTE PENTKE**

c/o BBS Wirtschaft 1 Ludwigshafen  
Mundenheimer Straße 220  
67061 Ludwigshafen · Germany  
Tel.: +49 621 504 4007 20  
Fax: +49 621 504 4007 98  
Email: [info@ebbd.eu](mailto:info@ebbd.eu)

<https://ebbd.eu/>



Co-funded by the  
Erasmus+ Programme  
of the European Union

Agreement number: **2019-1-DE02-KA202-006085**

The European Commission's support for the production of this publication does not constitute an endorsement of the contents, which reflect the views only of the authors, and the Commission cannot be held responsible for any use which may be made of the information contained therein.