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Adding Internet Safety and Financial Education for Children as New Courses in Elementary School Curriculum

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Adding Internet Safety and Financial Education for children as new courses in the elementary school curriculum

An Honors Society Project

Presented to

The Academic Faculty

By

Gresa Statovci

In Partial Fulfillment

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Acknowledgments

activities and their keenness to learn more about finances (especially banks and credits) are the main reason I decided to research upon this topic.

Secondly, I want to show my deepest appreciations to my mentors, Robert Muharremi and Teuta Zymeri, for their readiness to help me during the project. Also, I extend my thankfulness to Dr. Brian Bowen for his academic suggestions through the process.

Lastly, many thanks and lots of love to my family and their unconditional support.

Executive Summary

Internet Safety and Financial Education for children are the new necessary courses to be added in the school curriculum given the importance of these two topics in today's society. Children face detrimental online risks while using the internet and there is lack of proper information provided to them upon cyber security. The same scenario is with Financial Education – children barely have access to any kind of educative materials in regards to finances while they are at school.

Considering the necessity of having online and financial knowledge, children should be provided with this information through their teachers in primary schools.

Adding new courses in the curriculum is supported from the Ministry of Education, Science and Technology in Kosovo; specifically through the Curriculum Framework for elementary schools. This framework gives autonomy to teachers and directors to decide upon the curriculum they want to adopt as long as they meet the set requirements by the Ministry of Education. However, there is a scarcity of human resources/expertise, lack of money and insufficient educative materials.

The topics included in the Internet Safety and Financial Education for children, require computer laboratories, or at least a projector for the lectures. The costs incurred for adding a computer laboratory can be feasible with the support of the government and donors. Thus, this paper will provide details in regards to the school curricula and the potential ways to include Internet Safety and Financial Education in the education system of Kosovo.

1. Introduction

1.1. Background

Globalization, as one of the social impacts, is creating dramatic changes in the society; some of these changes are so rapid that people tend to find them inadaptable. Different trends are being

presented at very fast pace and this is directly impacting the capability of the society to adapt with the on-going changes in the society. For instance, technology is changing so fast that by the time people get used to a specific type of technology another utterly new type is being discovered. There is one important indicator that is of huge help for humans to deal with these ongoing changes: new information. People, in order to get more familiar with the rapid changes, should have access to sufficient updated information in regards to the specific new trends presented in the society.

Children, with or without consent, are a part of these changing trends; two of the main areas that children are being challenged by are internet and money. These two areas have occupied the lives of the majority of the children and there is a need for recent information upon them. Considering that children absorb most of their knowledge from schools, it is of detrimental importance that the schools provide children with such information. On one hand, internet is being spread so fast that children are not capable of learning how to deal with its risks and negative impacts. On the other hand, money is becoming an important subject from early ages and the ability to manage money issues depends on the information that is provided. Therefore, elementary schools should provide children with sufficient information in regards to internet safety and financial education – the most appropriate and feasible solution is through adding these two new courses in the school curriculum.

1.2. Internet Safety in Europe

The rapidity with which children are gaining access online is unprecedented by the society. The percentage of children that are active online is so high that children are considered to be the biggest user groups of online technology in Europe (European Commission, 2009). Although the internet provides a huge opportunity for children to expand their horizons through learning and searching online, the risks that are accompanied by the unsafe internet usage might overpass these online benefits. Based on the report, Risks and Safety on the Internet: The perspective of European children, "93% of 9-16 year old users go online at least weekly; 60% go online every day or almost every day" (Livingstone, S et al, 2011) which shows that a certainly high percentage of children go online and internet has captured the majority of European children. This percentage was 70% during 2005 which indicates that this internet trend has been spread drastically in the past years. This report also encompasses the main risks that European children

deal with while they are online and the results are quite disturbing since it is seen that the online risk exposure is really high (Livingstone, S et al, 2011). The main risks that are emphasized in this report are:

- **Pornography:** 23% of European children declared that they have seen pornographic content online
- **Cyber bullying:** 6% of European children aged 9-16 have been bullied online
- **'Sexting':** 15% of European children aged 11-16 have received peer to peer sexual messages
- **Meeting online contact offline:** 30% of European children aged 9-16 have communicated online with people they never saw face-to-face (Livingstone, S et al, 2011).

Considering this exposure to risks while online, many European countries have found ways to adopt Online Safety in the school curriculum. In the study conducted by the European Commission on Online Safety, 24 out of 30 European Countries that were part of the study had included the Online Safety in their school curriculum. The figure 1.1 shows the states that have the Online Safety available in the school curriculum, not available, or plan to include it in the upcoming years.
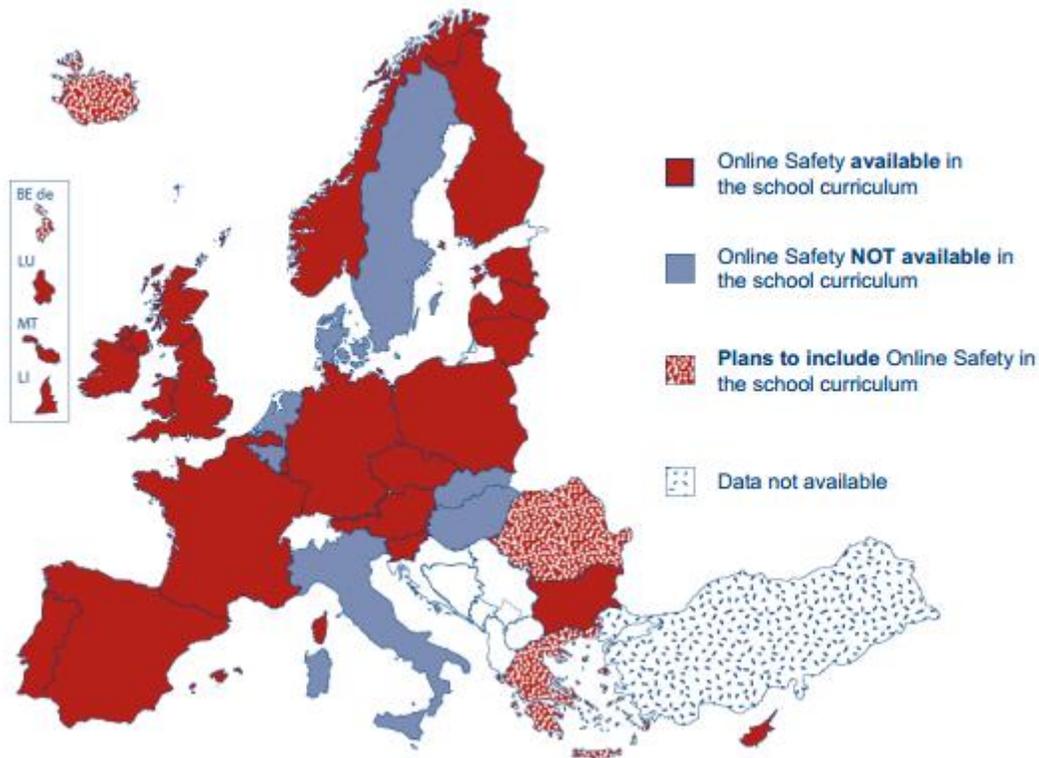
Figure 1.1: Online Safety education in the school curriculum (primary and secondary education), 2008/09. Source: Eurydice

Each country has different approaches into including the Online Safety in the school curriculum. In Denmark, for instance, the Ministry of Education appointed a group of experts to revise the common learning objectives and as a result they focused on the security aspects of acting in cyberspace, especially in relation to communication. In contrast, Sweden let this decision to the local school authorities where they have the power to decide whether they wanted to add the Online Safety course in the school curriculum (European Commission, 2009). Also, the means by which the Online Safety is taught in schools differs from country to country. Spain has included the Online Safety subject in ICT (Information and Communications Technology); Sweden allows the local school authorities to decide where they want to include this subject; United Kingdom has included this subject in Health and Wellbeing, Technology and Literacy Experiences and Outcomes. For a further explanation, the figure 1.2 shows the means by which the Online Safety is taught in schools of Europe (European Commission, 2009).
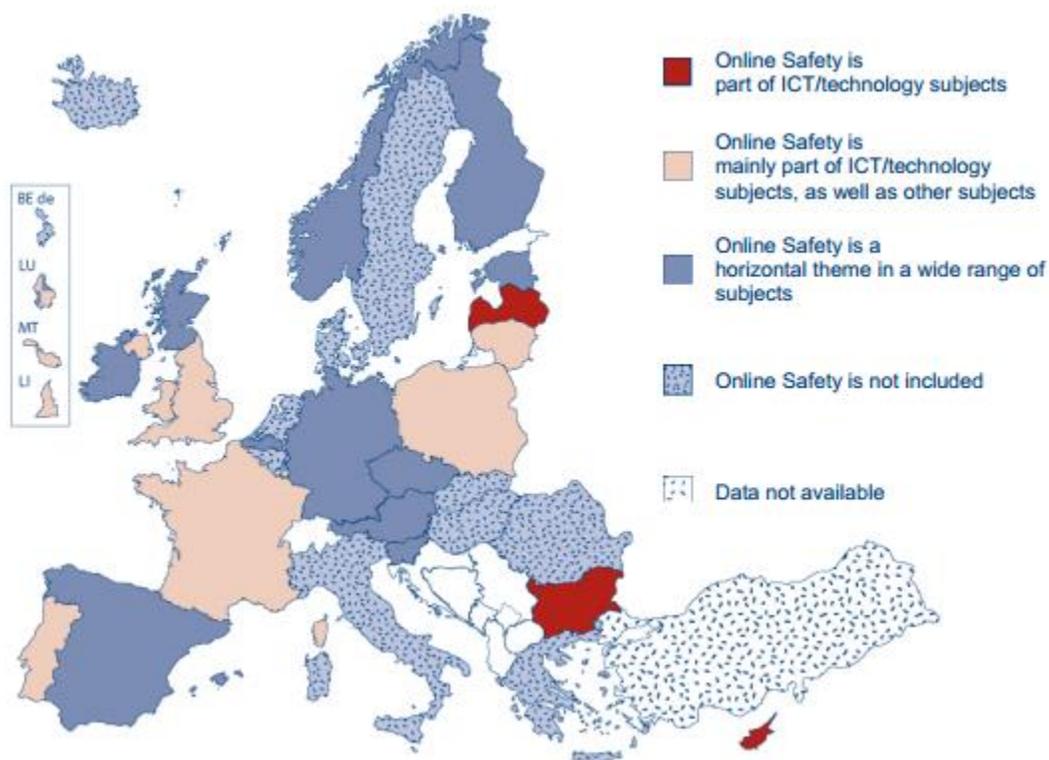
Figure 1.2: Means by which Online Safety is taught in schools, 2008/09. Source: Eurydice

As a part of the lesson plans for Online Safety, the main topics included are: Online safe behavior, privacy issues, download and copyright issues, contact with strangers, cyber bullying, and Safe use of mobile phones. Schools include these subjects either directly in the Online Safety course, if they have one, or they include separately each topic in different other relevant courses.

1.3. Children Financial Education

Financial education includes topics such as the definition of money, importance of savings, functions of banks, and the management of finances. Children have to deal with money at very young ages and that is the reason that all the above mentioned topics should be covered in schools. Even though children nowadays are making more financial decisions and they need this knowledge to deal with finances when they grow up, available information gathered show that the knowledge of youth in regards to finances is very poor (Sherraden et al., 2011). Children tend to grasp the most of financial concepts between the ages of 6 – 12 (Webley, 2005). Children while growing up are introduced to new financial terms which encourage them to manage money in a better way. For instance, at the age of 6 children do not feel the need to save money because

they consider the money saved as money lost; at the age of 9, the incentive to save increases since children are introduced to the baking system; at the age of 12, the idea of saving becomes more attractive since children will be introduced to the concept of interest (Webley, 2005).

Children tend to gather most of the financial knowledge from their parents and it was shown that better saving behaviors are associated with an "authoritative" (supportive, but structured) parenting style (Otto, 2009). However, in-school financial system is a better way of teaching children about financial literacy since the effectiveness would be much higher. Same as with Online Safety, the course of Financial Literacy can be adopted in some courses such as Math but, it would have been more efficient if it is as a separate course in the school curriculum. Countries such as Spain, United States, Russian Federation, New Zealand, and Czech Republic have developed National Strategy for Financial Literacy in order to promote the importance of financial education and to update children with the information required (Hall, 2012).

2. Kosovo's Background

2.1. The Education System in Kosovo

The education system in Kosovo has gone through numerous reforms which are in line with the European reforms. Currently, the Ministry of Education and Technology in Kosovo is working based on the Strategic Plan for the Education Development in Kosovo 2011-2016 which has specific aims for each level of education. Apart of the aims to make a better education environment for the children, two of the main aims in this Strategy plan are to "Restructure the curriculum in the schools" and "Development of ICT (Information and Communications Technology) course in all levels of education" (Ministry of Education and Technology in Kosovo, 2011). These two aims presented in the Strategic Plan are in accordance with the aim of this project – to add new relevant courses in the curriculum.

The elementary schools in Kosovo are mandatory and they include children from class 1 through 9. One of the main challenges that schools in Kosovo face, also mentioned by the Ministry of Education, is the shift in responsibility from the central level to municipal level and from the municipal level to school level. This shift in responsibility has created a lot of unsolved issues in relation to the education system. Another challenge for elementary schools is the lack of information for proper decision-making. The responsible authorities that make decisions do not have enough information for further actions to be taken in the elementary schools. As a result, the education system in Kosovo is facing some on-going problems due to lack of capabilities to deal with them (Ministry of Education and Technology in Kosovo, 2011). In addition, there should be a more precise definition of responsibilities for each actor (government, municipality, and directors) so that the problems are not shifted from one actor to the other. Also, each actor should have access to proper information in regards to the problems with the education system.

2.2. Internet Safety in Kosovo

To start with, internet has overtaken most of the world and even though it has benefits, there are numerous negative consequences accompanied by internet usage, especially for children. Cyber bullying, pornography, and meeting new people are some of the risks that children face while using the internet. Currently, a study "Children Internet Safety" conducted by Center for Advanced Studies FIT during March, 2014 shows the risks that children are exposed to while

using the internet. This study was conducted with 1150 children aged 9-16 around Kosovo and it shows the main activities that children are engaged online and the online risks that they are exposed to. From the study conducted it is shown that "93% of the children use the internet, while only 76% of the children claimed that their parents use the internet" (Musmurati, 2014). Having this huge percentage of internet usage by the children in Kosovo – on par with usage rates in EU countries, suggests that the exposure to the internet risks is pretty high. Watching pornographic content is one of the risks and 35% of children claimed that they have seen these inappropriate images online.
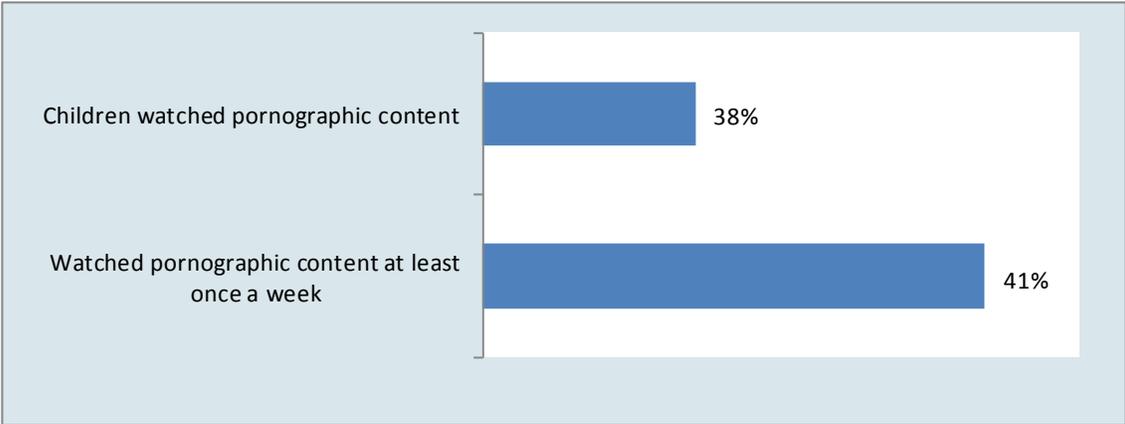
Figure 2.1: Children who have seen images with pornographic content in the past year (Children Internet Safety, 2014).

Moreover, internet usage has brought a new concept named cyber bullying, defined as "the usage of electronic devices to intentionally harass, intimidate, humiliate, and or threaten others via messages, pictures and posts in the internet" (Musmurati, 2014). This phenomenon is also spread in Kosovo and the figure 2.2 shows the percentages.
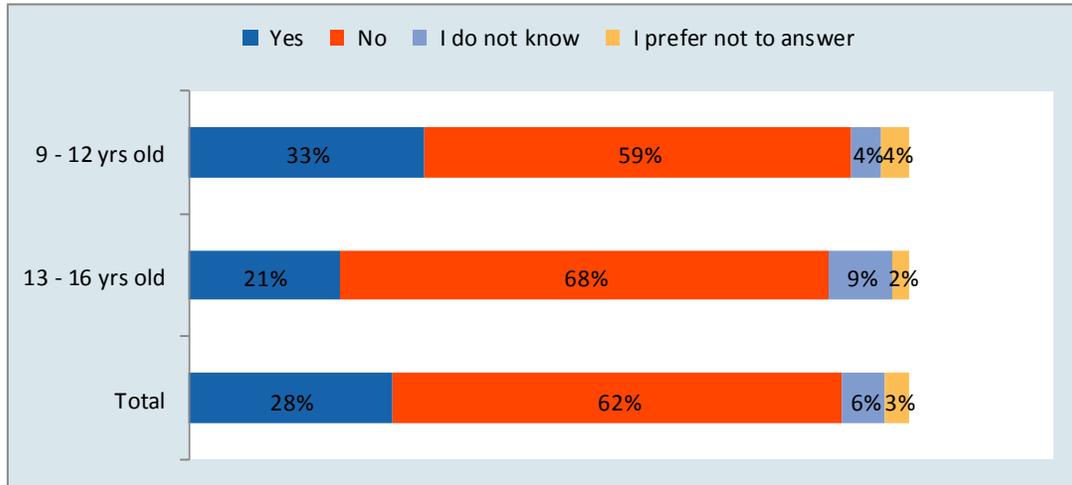
Figure 2.2: Children have been bullied online or offline in the past year (Children Internet Safety, 2014).

The consequences of over usage of social networks are additional risks that children in Kosovo deal while online. The percentage of children using social networks in Kosovo is the highest in Europe (84%) and the graph below shows the percentage for each European country – Kosovo being the first one.
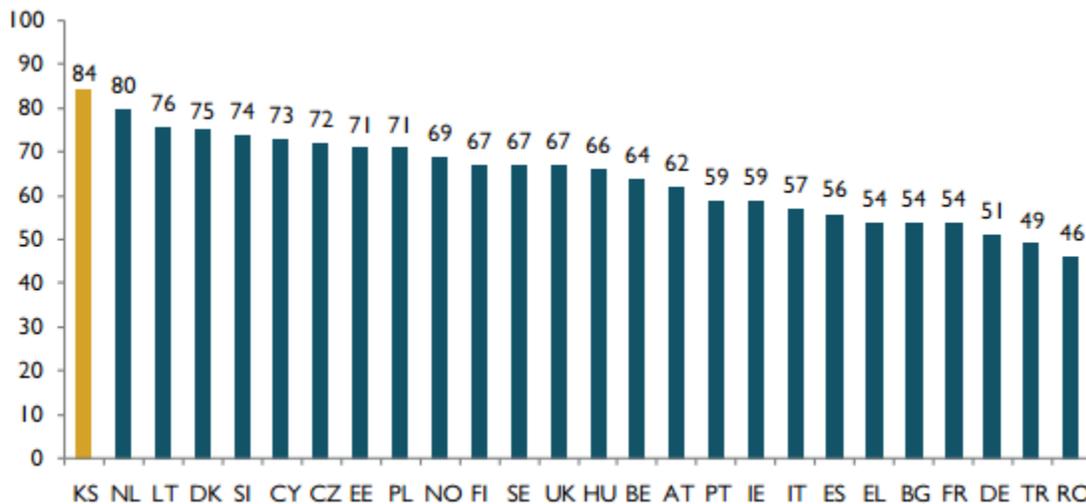
Figure 2.3: Children with social networking profile in Kosovo and Europe. Source: Children Internet Safety, 2014

Not only Kosovar children are active users of social networks, but they also have a high number of friends in these social networks. Note that for Facebook the allowed age to have an account is above 13 years old, but children in Kosovo under 13 of age have Facebook profiles and 27% of them have more than 1000 friend on social networks. The figure 2.4 shows more exact data for this issue:
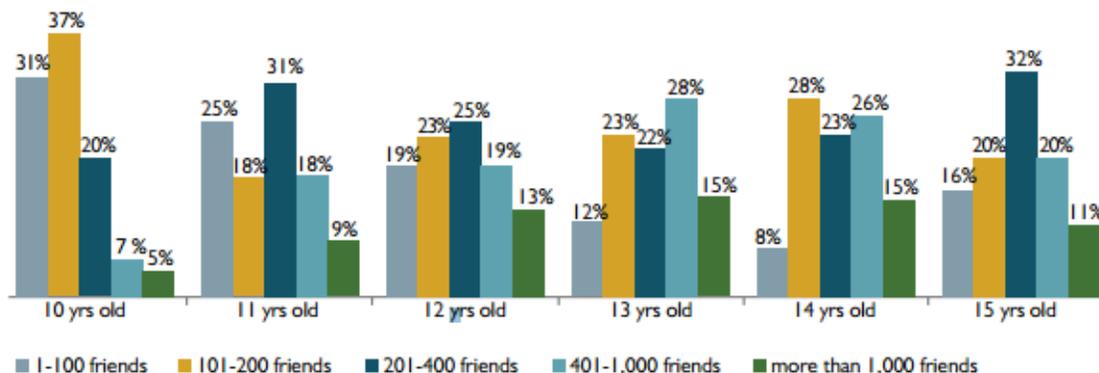
Figure 2.4: The number of friends in social networks. Source: Children Internet Safety, 2014.

The risk of having this high number of friends in social networks is pretty high. First, by having more than 400 friends, according to the report by Center for Advanced Studies FIT, means that the profile of the child is somehow public and their posts could be seen by many people. Also the risk of meeting new people via the internet becomes even higher.

The addition of the Online Safety course in the school curriculum is being discussed lately in the Ministry of Education but there is no firm action taken yet.

2.3. Financial Education in Kosovo

Children in Kosovo do not learn anything about financial issues until they reach higher levels of education. Considering the importance of having a proper financial education in each country and the positive effect it has in the development of the child, Financial Education should be the other added course in the education system of Kosovo. How to save money, how to use the credit card/automated teller machines, and what are the sources of money are the current issues that each student should have information upon. Kosovo does not have any course that is related to

the financial education and the knowledge that Kosovar children gain in regards to money are all derived from parents or other family members.

The main problem with the financial education in Kosovo is the lack of materials that are related to this issue. There is no specific material, nor chapter in the school courses that are related to financial literacy. Children from the early ages are faced with financial issues but they lack the proper knowledge and information to properly manage the finances. Center for Advanced Studies FIT, in collaboration with the American Embassy in Kosovo, are implementing a project which has the aim to educate children for the financial issues. Their target groups are children starting from kindergartens up to the ninth grade, and they are being lectured about the financial issues. The level of financial knowledge of these children is not as high as it should be based on the Center for Advances Studies FIT.

Considering the necessity of adding these new courses as a result of rapid changes in Kosovo, the education structure in Kosovo should undertake thorough alterations to follow the rapid changes derived from globalization and one of the ways is through adding new courses in the elementary school curriculum.

3. Methodology

3.1. Overview of the Methodology

This project will be addressing the problem of the education system in Kosovo, with special emphasis on the lack of practical courses in the elementary schools; these practical courses being Internet Safety for Children and Financial Education. As such, the research was mainly focused in the current curriculum of the elementary schools and the alterations that could be done in order to include these two topics. Consequently, through conducting the research, the main goals of this project were to investigate potential ways to include these two subjects; to identify the role of specific actors, i.e. Ministry of Education, Science and Technology, Departments of Education, school principals and teachers, in the inclusion of these two subjects; and to determine the potential costs to be incurred during the process.

As a part of the research, both primary and secondary research was conducted. Considering that this topic is considerably new in the Kosovar society, there is an absence of secondary data in regards to this issue, specifically in regards to Internet Safety and Financial Education in Kosovo. As a result, the research methodology of this project is mainly focused in primary research and the results/discussion will be an articulation of these findings.

In order to meet the first goal of this project which was to find potential ways to include subjects such as Internet Safety and Financial Education in the elementary school curriculum both primary and secondary research were done. As of primary research, information was directly collected from the staff of the Ministry of Education, Science and Technology, teachers, school principal, psychologist and additional documents.

In regards to the second goal, to identify the role of specific actors, i.e. Ministry of Education, Science and Technology, Departments of Education, school principals and teachers, in the inclusion of these two subjects, mainly primary research was conducted. In this case, two interviews were made in the Ministry of Education. There are some strategies and reforms that the Ministry of Education, Science and Technology have recently introduced and, as secondary research, these documents were analyzed.

The third goal of this project which was to determine the potential costs to be incurred during the process is primarily met through conducting secondary research. In order for these subjects to be effective, there is a need for computers to be in each school and additional materials should be written. To be more precise in terms of the budget, the projected budget of Kosovo from 2014-2016 was analyzed.

3.2. Research Design Overview

Since there is a lack of secondary data in regards to this topic, there were two interviews conducted. The first interview was done with the Project Adviser of EU-ICT and e-learning in Education Project and was mainly asked in regards to the topic of Internet Safety. The interview has been conducted in person for a period of 30 minutes and the interviewee has answered all the relevant questions. The questions of the interview have been redesigned a couple of times in order to eliminate potential bias to the interviewee and the questions were all in relevance to the Internet Safety for Children as a potential subject.

The second interview was done with the Curriculum Officer of the Ministry of Education, Science and Technology. The questions asked were with special focus in the curriculum of the elementary schools, how are they changed and what are the potentials of including Financial Education and Internet Safety for Children in the curriculum.

The third interview was done simultaneously with 11 teachers (3 of them teaching Information and Technology, 4 of them teaching Civil Education, and the other 4 teaching Elective courses). They were all teachers from the elementary school "Migjeni" in Mitrovica. The questions asked were related to the coverage of internet safety and financial education in schools and their readiness to teach these courses if they were added in the school curriculum.

The fourth interview was done with the school principal and psychologist of one elementary school in Ferizaj. They were asked about the potential effects that children had or might have in the future if there is lack of addition of new courses in the school curriculum.

Even though there were sufficient data missing, the staffs of the Ministry of Education, Science and Technology and the Project Adviser of EU-ICT and e-learning in Education Project were very helpful and provided the information required.

3.3. Secondary Research

The Ministry of Education, Science and Technology has already published the Curriculum Framework for elementary schools in Kosovo, and this document shows the required knowledge and skills each children should possess by the time s/he finishes the elementary school. The relevance of this document for this project is that it gives specific guides on the courses that the schools should follow.

Considering that the costs incurred are one of the most important factors for this project to be successful, the projected budget of Kosovo in regards to the Ministry of Education, Science and Technology was used as a source. Also, other relevant costs, such as the costs for Information and Technology Labs (computers, internet) for each school were counted.

3.4. Limitations of Study

The main problem of this project is the lack of sources in regards to this topic since this issue has been barely discussed previously. There is lack of enough people with a considerable level of expertise in this field, especially in regards to Internet Safety. Moreover, the costs incurred are all based on primary research and it is an estimated value of costs for the addition of each course.

The Curriculum Framework in the Republic of Kosovo is very general, especially in the objectives, and it leaves various ways of interpretation. This might be an indicator that these objectives might be misinterpreted from the teachers/directors.

4. Results

4.1. Summary of Results

Internet Safety for Children and Financial Education are relatively new subjects in Kosovo, even though they are one of the most recent and important topics to be covered, especially in schools. After going through the school materials and books, Internet Safety is not mentioned at all in any of the books, whereas there is only one chapter in the book "Civil Education" which covers Savings – only one section of the Financial Education. Considering these facts, the first goal of this project is to find ways to include Internet Safety and Financial Education in the elementary school curriculum.

The Ministry of Education, Science and Technology has published the Curriculum Framework for elementary schools in Kosovo which is a document that sets clear objectives in regards to the school curriculum and the skills that children must acquire during their studies in the elementary school. There were 9 schools in Kosovo that primarily worked with this framework and from January 2014, the number has increased into 100 elementary schools. This framework is a guide for the relevant actors in the elementary schools and it gives <u>full autonomy</u> to teachers and the directory of schools to decide upon their curriculum as long as they meet the set objectives. Some of these set objectives are to develop the: ability to communicate and express; ability to think critically; ability to study; ability to deal with work, life and environment; and ability to deal with the personal and social life.

From the interview with the 11 teachers in the elementary school "Migjeni" in Mitrovica, it was shown that there is a willingness of teachers to add these courses in the curriculum since they are of great importance to the further healthier development of children. These teachers were skeptical in the sense that they do not have sufficient knowledge and materials to cover these courses in class. They asked for training programs that could teach them for these topics and also materials in Albanian that they can refer to during classes. Whereas, the fourth joint interview with the school principal and psychologist showed the other side of the story – how the children are affected. The psychologist of this school said that most of the cases that she deals with are the ones related to online risks. There are various cases that affect negatively children while they are online and most of them are then transmitted in school, where sometimes they even reach

physical violence in schools. Whereas, the school principal added that it is of great importance to teach children in regards to finances since we face these issues from the early ages. They were both ready to alter the school curriculum with these two topics if they will be provided with enough materials and human resources or training of the current teachers.

4.2. Curriculum Framework for Elementary Schools in Kosovo

In order to include Internet Safety and Financial Education in the elementary school curriculum there should be set objectives that are in relation with the skills gained from these two subjects. For example, with the inclusion of Internet Safety in the curriculum there will be a better and safer environment for children; and with the inclusion of Financial Education there will be more students with the ability to be more responsible in monetary terms. Considering the constantly changing trends, the Ministry of Education, Science and Technology has published the Curriculum Framework for elementary schools in Kosovo which sets clear objectives that should be met by each student in the elementary school. One of the set objectives directly related to the Financial Education is "identify and assess the essential resources (e.g. time, money, human resources)" (MEST, pg 21, 2011). The other set objective of this Framework is to create an environment that enables children to learn in regards to Information and Communication Technology which directly includes Internet Safety.

The Ministry of Education states clearly that there is no space to include Internet Safety and Financial Education as mandatory courses, but there is a possibility of including them as elective courses under the subjects "Life and Health" and "Welfare and Environment". Considering that with the new framework it will be up to teachers and directors to choose the subjects that they want to cover, there should be more pressure from the outside to emphasize the importance of these two topics. There are some NGOs, i.e. Kosovo Education Center, Kosovar Youth Center and Center for Advanced Studies FIT, that are directly involved into raising the awareness in regards to these two topics. These NGOs are funded from the European Commission, American Embassy in Kosovo and Save the Children Sweden, and they hold different informative seminars with children, parents and teachers for Internet Safety and Financial Education. They also publish different materials, i.e. brochures, guidelines, videos, and distribute them to some elementary schools in Kosovo.

Topics that can be included in regards to Internet Safety are: Cyber bullying, Sexting, Video Games, Social Media, Safe Research, Online Meetings. Topics that can be included in Financial Education are: Money, Savings, Interest Rate, Banks, Borrowings, and Business Plans. These chapters can be included in the subjects that have set objectives related to these topics.

The curriculum in Kosovo is classified based on the International Standard Classification of Education (ISCE) which is a classification of classes. ISCE0 includes preschools, ISCE1 includes classes 1 through 5, and ISCE2 includes classes 5 through 9. Each of these classes has set levels of skills that children should acquire. The most relevant levels for this projects are levels 3 and 4 because they include older children which are directly affected from internet and finances.

	ISCE 0	ISCE1		ISCE2	
Curriculum	Level 1	Level 2	Level 3	Level 4	
Languages and Communication	33.33%	38.10%	33.33%	25.00%	26.67%
Arts	11.11%	9.25%	8.33%	7.14%	6.67%
Mathematics	22.22%	23.81%	20.83%	17.86%	13.33%
Natural Sciences	5.56%	4.76%	8.33%	14.29%	16.67%
Society and Environment	5.56%	4.76%	8.33%	14.29%	13.33%
Welfare and Health	11.11%	9.52%	8.33%	7.14%	6.67%
Life and Work	5.56%	4.76%	4.17%	7.14%	6.67%
Elective Courses	5.56%	4.76%	8.33%	7.14%	10%

Table 4.1: The percentage of the courses that should be covered from each level (MEST)

This table shows the of subjects percentage that each school should cover for each respective class. After going through the objectives in the Curriculum Framework for elementary schools in

Kosovo, the subjects "Life and Work" and "Welfare and Health" are the potential subjects that can include separate chapters on Internet Safety and Financial Education. For each level, these courses contain approximately 15% of the curriculum which is translated into 2 hours per week for each subject. This is a very reasonable time to add chapters in these courses which have objectives related to Internet Safety and Financial Education.

4.3. The Role of Specific Actors

The new Curriculum Framework which is being applied by the Ministry of Education in 100 schools in Kosovo gives full autonomy to teachers and directors to decide upon the curriculum of their schools. As long as teachers and directors respect and meet the objectives set in the Curriculum Framework, they can select the subjects that they want to cover. There are two issues raised from the interviewees in regards to this full autonomy: (1) the teachers might be biased into choosing the subjects that they feel more familiar with and (2) there is lack of financial, material and human resources to cover the subjects of Internet Safety and Financial Education.

Teachers of the elementary schools are mainly prone to traditional way of teaching where the teacher lectures and the students listen to. This means that the teachers will be less capable of changing their ways of teaching and as a result would be skeptical into adding new courses in the curriculum. The Faculty of Education still teaches the future teachers the traditional way of lecturing which in turn creates a uniform way of teaching for everyone. Considering that the objectives in the Curriculum Framework are very general then there is a risk inclined with the full autonomy given to teachers; teachers can somehow meet the objectives through changing just slightly the curriculum. From the interview with the teachers it was shown that there is a willingness among them to change the way they teach, but are skeptical whether they can manage to do that. Additionally, they asked for more training and educative materials in regards to these subjects.

The scarcity of resources for the addition of these subjects in the elementary of schools is another problem found during the research. The teaching materials in regards to Internet Safety and Financial Education are scarce, especially in the Albanian language. The only materials in Albanian available were the materials and guides written from the NGOs, especially from the NGO Center for Advanced Studies FIT. The elementary schools in Kosovo suffer in terms of

capital resources such as computers, internet, and projectors. In other words, there is a lack of infrastructure in schools to enable the addition of these courses. According to the interviewee, the Project Adviser of EU-ICT and e-learning in Education Project, Kosovo is far behind in terms of computer labs in school. During a research conducted from this project, there was estimated that in Kosovo the ratio of student per computer is 35 children per 1 computer. In Macedonia, for example, this ratio is 1 student per 1 computer.

4.4. Government and Elementary Schools

The government has been engaged into financing the education in Kosovo, with a special emphasis in the Information and Communication Technology. The government since 2009 was engaged in three projects in regards to the improvement of Information and Communication Technology in schools. The first project was to build computer labs in each school in Kosovo was not as successful as it was foreseen. There are approximately 70% of schools in Kosovo that do not have computer labs. The ones that do own computer labs have very old version of computers, both in regards to software and hardware, which in turn are not as useful. The second project was to enable internet connection in the elementary schools, and this project only reached 70 out of 998 elementary schools of Kosovo. The third project was to train the teachers in regards to Information and Communication Technology and this is somehow more successful than the above two projects.

Project Name	Source of Funds	Total 2015 - 2017
Modernization of educational system of Kosovo through e-education		
	Financed by Loans	2,931,000
Reforms in Education (loan from the World Bank)		
	Financed by Loans	2,500,000
Twinning Project - PSAK 2011-2016		
	KB	900,000

Table 4.2: The budget dedicated to the Ministry of Education to specific topics (Budget of Republic of Kosovo for Year 2014-2016)

The projected budget for 2015-2017 is approximately 2,931,000 EUR for the modernization of educational system in Kosovo through e-education. This includes the purchase of equipment such as projectors, computer, and labs in each school and this is low amount of money dedicated to this sphere. 2,5 million EUR is dedicated to the reforms in education which includes more modern ways of teaching and the abolishment of the traditional way of teaching. Whereas, the Twinning project is about the collaboration between the Finnish Embassy and the Ministry of Education of Kosovo to train teachers in regards to modern learning.

In order to add these two courses in the curriculum, there should be a proper infrastructure that enables the addition of the two courses, especially the topic on Internet Safety. The required infrastructure is a computer lab which includes computers, desks, chairs, projectors, and internet connection.

	One Item	Classroom Set	Total In Kosovo
Computer	€ 470.00	€ 16,450.00	€ 16,417,100.00
Desk	€ 80.00	€ 2,800.00	€ 2,794,400.00
Chair	€ 20.00	€ 700.00	€ 698,600.00
Projector	€ 570.00	€ 570.00	€ 568,860.00
Total	**€ 1,140.00**	**€ 20,520.00**	**€ 20,478,960.00**

Table 4.3: The estimated cost for adding a computer lab in each school in Kosovo

The estimated cost based on the market with the most reasonable prices is € 20,478,960.00. The costs were calculated individually and the results are shown in the table below. These costs are based on the market prices, but considering that the government will buy on bulk, the price might be lower.

Total (KB) - Capital investment in pre-university education	5,858,000	1,300,000	7,158,000	8,888,112	9,159,419	25,205,531
Total (Financed by Loans) - Capital investment in pre-university education	2,931,000	0	2,931,000	900,000	1,600,000	5,431,000
Total - Capital investment in pre-university education	8,789,000	1,300,000	10,089,000	9,788,112	10,759,419	30,636,531
Total (KB) - Pre-university education	5,858,000	1,500,000	7,358,000	9,038,112	9,159,419	25,555,531
Total (Financed by Loans) - Pre-university education	2,931,000	0	2,931,000	900,000	1,600,000	5,431,000
Total - Pre-university education	8,789,000	1,500,000	10,289,000	9,938,112	10,759,419	30,986,531

Table 4.4: The projected budget on total capital investment in pre-university education for years 2015-2017 (Ministry of Finance)

There are in total 998 elementary schools in Kosovo, and for each school is projected a computer lab with 35 computers. Also, each school should have a projector in order to establish a modern way of teaching. The government, due to the projected budget, has the money to pay a percentage of this investment. The other remaining amount can be paid through the donors from outside since there is a good interest into helping Kosovo in regards to the social welfare. Some potential donors might be: European Commission, Save the Children, and other potential donors.

5. Analysis/Discussion

Adding Internet Safety and Financial Education for children as new courses in the school curriculum is of substantial interest for the Kosovar society in general. Aspiring to follow the trends and changes of the world, Kosovo should adopt a mechanism to constantly update the system, in this case the education system. Internet Safety and Financial Education for children are the topics that need constant update since they are interrelated with the current trends; therefore, their inclusion in the school curriculum is of great importance to the wellbeing and prosperity of children. The research conducted shows that there is a need for these subjects to be added to schools since they teach the practical side necessary for a safer and prosperous continuation of studies. The risks that children face while online are disturbing and they require immediate reaction from the society. Meanwhile, the lack of financial education is increasing the likelihood of a financially illiterate population. Consequently, in order to prevent the online risks and financial illiteracy, schools should include these two subjects in the curricula.

The main challenges in adding these new courses in the school curriculum are:

- Lack of teaching staff capacities in regards to these two respective topics
- Lack of school capacities to teach these courses; i.e. lack of teaching materials
- Poor technological infrastructure of educational institutions
- Lack of societal awareness in regards to the relevance of these subjects.

5.1. Full autonomy of schools

Elementary schools in Kosovo have full autonomy to decide upon the school curriculum and this is positive towards adopting Internet Safety and Financial Education as potential new subjects taught in schools. The Curriculum Framework for elementary schools in Kosovo, a document written and implemented by the Ministry of Education, allows teachers and directors of each school to target the issues they want to teach to children. Although this is a step ahead towards modernizing the school curriculum, a major drawback might be the skepticism of teachers and directors to adopt these new courses. Considering that these two courses are not included in any of the present subjects taught in schools, the addition of these courses requires additional

educative materials, trainings and staff. At this point, teachers and directors are more prone to the traditional way of teaching in relation to their expertise and might refuse to go through these changes. Moreover, the set objectives in the Curriculum Framework for elementary schools in Kosovo are ambiguous and leave enough space for various interpretations. This in turn allows teachers and directors to stay within their traditional bubble since they can report that the objectives are met due to this ambiguity in the framework.

In order to include these two courses in the school curriculum, teachers and directors should be the main target of the institutions and non-governmental organizations. Raising the awareness of this target group towards the importance of teaching children about the internet safety and financial education should be the first step of these institutions. This full autonomy given to schools should serve as a first step to the inclusion of relevant courses in the curriculum. However, due to the tendency to stay in the traditional side of teaching and lack of awareness this full autonomy given to schools can be misled.

5.2. Human Resources in Schools

Even if schools decide through their full autonomy to add these two courses in the school curriculum, the lack of human resources, i.e. teachers of these fields, could lead to a malfunction of the system. Acknowledging that these two courses are new in the society and barely mentioned in the present subjects in the elementary schools, there is lack of expertise present in schools. Center for Advanced Studies FIT has been teaching children and teachers in regards to internet safety and financial education and during the fieldwork it was observed that the lack of expertise in regards to internet and finances is evident in elementary schools in Kosovo. For example, teachers that teach Information and Technology Communication in elementary schools lack the practical technological knowledge. This happens because of two reasons: these teachers are either too old to follow the technological changes or they do not belong to this field at all. The reason why information and technology are lagging in terms of practicality is that teachers who teach this subject are not professionals in this sphere since they were adopted from teaching Basics of Technical Education to teaching Information and Technology Communication.

The addition of these two courses requires professional human resources. This can be achieved through either hiring new teachers that are experts of these fields, or train the current teachers

intensively. Trainings should be done by the people that are already engaged in these topics. However, the lack of human resources is not the only issue considering the scarcity of resources. One another major issue is the lack of materials available in regards to these two topics, especially in Albanian. Moreover, the current textbooks are not as prone to change as to allow inclusion of these subjects inside them. Therefore, the materials should be written and major alterations will be done in the specific textbooks.

5.3. Inclusion of Internet Safety and Financial Education

Lack of textbooks and materials in relation to these two topics is another major issue concerning the addition of Internet Safety and Financial Education in the school curriculum. The only materials available in Albanian are the ones written and published from the NGOs that work with these topics. New materials and textbooks will be needed if these topics are added as a separate course in the school curriculum. However, there is a hesitation from the schools to include these two topics as separate topics since they might exclude other important professional courses. Therefore, the schools that were contacted during this research were more ready to include these topics into the already existing elective courses in the school curriculum. For example, chapters of internet safety and financial education could be included in the syllabi of the elective courses "Life and Work" and "Welfare and Health". The percentage of the courses that should be covered from each level according to the Curriculum Framework dedicates approximately 15% of coverage per week for these two courses which in simpler terms means 2 hours per week. Moreover, there is an additional 10% dedicated to other elective courses which can adapt these two subjects in their syllabi.

Kosovo, initially, could follow the practices of Sweden in regards to the addition of these new topics in the school curriculum. Sweden has adopted relevant chapters to the elective courses. Potential topics covering Internet Safety that can be added are:

- Internet and its usage
- Cyber bullying: risks and measures
- Sexting: risks and measures
- Social media and its impacts

- Privacy settings: How to privatize online accounts

- Sharing personal information

- Research techniques

Potential topics in regards to Financial Education are:

- What is money?

- Saving and investing

- Bank and its functions

- E-banking

- Business plans

These topics could be added in the elective courses but in order for these lectures to be as successful as possible, schools should improve their infrastructure with a special emphasis in the computer labs and digital lectures.

5.4. Infrastructure and the incurred costs

A better school infrastructure is needed in order for the successfulness of the addition of two topics to be apparent. By school infrastructure is meant computer labs, projectors, and a better technological infrastructure (access to safe internet connection). Since Internet Safety and Financial Education are new and modern subjects they acquire for a modern way of teaching as well. For instance, most of the topics related to Internet Safety, such as Social Media, Privacy Settings, Research Techniques, cannot be taught if children do not have access to a personal computer. Moreover, the topics on Financial Education such as e-banking, Saving and Investing, Business Plan, require to be taught through the usage of a projector since children need to see how they look like in practice. Also, this modern way of teaching is more attractive and can be more approachable to children.

	One Item	Classroom Set	Total In Kosovo
Computer	€ 470.00	€ 16,450.00	€ **16,417,100.00**
Desk	€ 80.00	€ 2,800.00	€ **2,794,400.00**
Chair	€ 20.00	€ 700.00	€ **698,600.00**
Projector	€ 570.00	€ 570.00	€ **568,860.00**
Total	€ **1,140.00**	€ **20,520.00**	€ **20,478,960.00**

Table 5.1: The estimated cost for adding a computer lab in each school in Kosovo

School infrastructure has some costs incurred and based on primary source calculations the approximate sum to cover approximately all schools in Kosovo with a computer lab equals to 20,478,960 euros. Table 5.1 (originally shown as table 4.3) shows what is included in this price. The plan is to include a computer lab in each school and provide them with a projector also.

This approximate sum can be covered with the help of the Government which has already dedicated a sum of 2,931,000 euros for the modernization of educational system in Kosovo through e-education. Also the projected budget on total capital investment in pre-university education for years 2015-2017 shows that approximately 31 million euros are dedicated to this sector. Although a sum of this money is already spent, there could be an amendment of the budget which will give more money to the modernization of education. Moreover, there are available donors that have the interest in investing in Kosovo to modernize the education, especially if the sole purpose is to alter the school curriculum through adding recent important topics.

6. Recommendations

Including Internet Safety and Financial Education for children as new courses in the school curriculum requires resources, know-how and money. Consequently, the recommendations are interrelated with these three requirements.

Enforce the education policy in Kosovo and setting the issue of the addition of new courses in the agenda of the government. Education policy should be enforced in Kosovo and the policy-makers of this field should be more active in drafting relevant policies in regards to this issue. NGOs are the ones that are presenting this issue in the public to raise awareness of the public. However, they should make strategic planning that tackle this issue and direct it to the government of Kosovo. Education should be put as one of the primary concerns in the agenda of the policy-makers and, consequently, massive advocacy from the civil society should be take place.

Raise the Awareness of the School Community in regards to the full autonomy. Since the school directors and teachers are more willing to stay in the traditional side of teaching, it is recommended for the civil society in collaboration with the government to raise the awareness in regards to the importance of adding relevant courses in the curriculum. Constant reports that show the situation of children about the internet risks that they face or the lack of financial knowledge that they have, should be published. Reports that show the current situation are a very powerful tool to raise the awareness of these relevant actors and they give an emphasis in the subjects that should be covered. Also, a part of this full autonomy should be given to the parents so that they can decide which subjects are more relevant for their children.

Develop Training Programs and Educational and Awareness Materials for Capacity Building. Since there is a scarcity of staff that has the proper knowledge to teach these classes, training programs that train teachers for these fields are of crucial importance. These trainings should be attended from the teachers that are already teaching the elective courses. Outside expertise and inside expertise such as NGOs could hold these trainings. Despite the training programs, there should also be educational and awareness materials for capacity building. One solution could be to publish books that cover internet safety and financial education in Albanian so that they can be used in schools.

Equipping Educational Institutions with Technological Infrastructure. A proper technological infrastructure in the elementary schools is a step ahead towards the modernization of teaching. Although equipping all elementary schools in Kosovo with technological infrastructure is costly, the government in collaboration with the potential donors such as the European Commission should acquire for the sufficient funding. The addition of the technological infrastructure in the schools of Kosovo will modernize the education system thus leaving more options for the addition of new and modern courses.

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Appendix I

First Interview Questions

1. What has been done up to now for the inclusion of the Internet Safety course in the school curriculum?
2. Do we possess the sufficient resources and material means? What is required, specifically?
3. Is there any concrete plan in this regard?
4. What is the monetary value that is required?
5. What are the concrete steps which could be undertaken?

Second Interview Questions

1. What are the procedures on creating school curricula? Who is responsible for creating and changing them?
2. How could a new subject be introduced to the curriculum?
3. Is it more feasible if these new proposed subjects are included as elective courses?
4. Do we possess the required resources for the implementation of this proposal?

Third and Fourth Interview

Note that the third and the fourth interviews were done more as of discussion between teachers, director and psychologist during the activities held with Center for Advanced Studies FIT.