

Curriculum on Mobile, Financial, and Information Literacy Training for Senior Citizens

Duration: 2.5 months (10 weeks, 1 session per week, 2-3 hour sessions)

Target Audience: Senior Citizens in Sri Lanka

Primary Objective: To empower Sri Lankan senior citizens with financial literacy, enabling them to manage their personal finances effectively and contribute to the country's economy.

Curriculum Overview

This curriculum is designed to enhance the financial literacy of senior citizens, supported by mobile and information literacy skills. It focuses on practical learning, interactive assessments, and real-life applications, with an emphasis on Sri Lanka's context. The course highlights trusted local financial institutions, accessible mobile banking options, and government-supported financial inclusion programs. It was designed after a rigorous study spanned over 12 months, which included a pilot senior citizen training program conducted during April-July 2025 at the Colombo Public Library premises.

The curriculum consists of three sections:

- Financial Literacy (Sessions 1–4): Understanding fundamental financial concepts, managing savings, and mitigating risks.
- Mobile Literacy (Sessions 5–8): Building confidence in using mobile devices for financial and personal purposes.
- Information Literacy (Sessions 9–10): Evaluating financial information critically and using digital tools for decision-making.

Common Instructor Guidelines

Teaching Approach

The lesson plan for each session (2 hours) is structured in the following manner:

- First 30 minutes: Delivery of content
- Second 30 minutes: Common discussion
- Third 30 minutes: Attending to individual queries
- Final 30 minutes: Feedback of participants, including further learning requirements

The lessons are delivered by resource persons experienced in the subject area, and preferably someone with teaching experience. Teaching associates (for example, university students with learning and experience of the concepts) can be deployed to teach under an experienced educator's guidance.

Refinement based on feedback (mandatory delivery standards):

- **Extension of session duration:** The training institution can opt to extend the period to 3 hours per session, keeping the last one hour for reinforcement of training with guided practice, since lack of time for practice was a concern of trainees of the pilot program.
- **Spaced Practice Loop:** Begin each session with a 5-minute recall task (previous session skill) and end with a 5–10 minute safe home practice step.
- **Tiered Pathway:** Users can be categorized as levels A, B, and C. Level A is basic phone users (minimum competency); Level B is smartphone users without competency of using banking apps; Level C is semi-confident users (can provide extension tasks).
- **Troubleshooting clinic:** Troubleshooting is handled primarily during the “individual queries” block, not to interfere with the practice time.
- **Verification-first habit:** Every financial/digital task must include a verification step (alerts, receipts, screenshots, authoritative confirmation).
- **Selection of content:** Select only a few aspects given in this curriculum in initial instruction. Use other aspects only if time available or based on participants’ requirements.
- **Language:** Use simple language and clear instructions to ensure comprehension. Language of instruction should be based on the community to which the training is provided.
- **Interactivity:** Encourage interaction by asking questions and involving learners in discussions.
- **Examples and illustrations:** Use demonstrations and real-life local examples to enhance understanding. The content can be adapted to any context.
- **Hands-on practice:** Provide hands-on exercises for practical application.
- **Being considerate:** Be patient and adaptable, considering diverse learning skills among participants.

Learner Expectations

- Participate actively in discussions and hands-on activities.
- Apply learned concepts in real-life financial decision-making.
- Ask questions and seek clarifications when needed.
- Respect fellow learners and engage in collaborative exercises.

Assessment

There is no final assessment. Individual learner competencies will be tested as continuous assessments during the classroom sessions.

Appropriate Facilitation Strategies

- Do not force participants to change their financial habits. Instead, gently guide and convince them through relatable examples and practical demonstrations.
- Create a safe, respectful space for sharing and learning without judgment.
- Build confidence and repeat key concepts patiently; celebrate small steps forward.
- Emphasize that small, informed decisions can lead to long-term security and peace of mind.
- Use familiar everyday situations (e.g., paying bills, renewing IDs, applying for subsidies) to explain policies and responsible behavior.

Curriculum

Section 1: Financial Literacy

Session 1: Financial Concepts and Personal Financial Foundations

Learning Objectives:

- Define basic financial concepts such as income, expenditure, savings, interest, and inflation.
- Identify different sources of income available to senior citizens.
- Explain the importance of budgeting in personal financial management.

Learning Outcomes:

After completing this session, participants will be able to explain income, expenditure, savings, interest, and inflation using local examples; identify their personal income sources and common expenditure categories; and explain why budgeting is needed for financial stability in senior citizens' life.

Units:

1. Key financial concepts (income, expenditure, savings, interest, inflation).
2. Senior-citizen income sources in Sri Lanka (salary, pension, business, remittances, family support).
3. Budgeting rationale and basic budgeting principles.

Learner Activities:

- Guided discussion: "Where does money come from and where does it go?"
- Micro-task: categorize everyday expenses into needs and wants (preview of Session 2).
- Spaced practice: end-of-session recap quiz on key terms.

Assessment:

- Oral teach-back: participant explains one concept (e.g., inflation) in their own words.
- Checklist: identifies at least 2 income sources and 3 expenditure categories.

Supplementary Material:

- Simple glossary (preferably Sinhala/Tamil/English).
- Example budgets (single-person household; multi-generation household).

Trainer Guidance and Resources:

Use 2–3 Sri Lankan examples per concept; avoid abstract definitions without illustration.

Session 2: Budgeting, Needs vs Wants, Expense Control, and Emergency Savings

Learning Objectives:

- Prepare a simple personal or household budget.
- Develop strategies to manage expenses effectively.
- Establish an emergency savings plan.
- Differentiate between needs and wants in financial decision-making.

Learning Outcomes:

After completing this session, participants will be able to prepare a simple budget using a provided template; identify practical expense-control strategies; draft an emergency savings plan appropriate to their context; and differentiate needs vs wants using a real-life scenario.

Units:

4. Budget template and budgeting steps.
5. Expense management strategies (prioritization, planning, tracking).
6. Emergency savings: purpose, target setting, practical methods.
7. Needs vs wants: decision rules and examples.

Learner Activities:

- Hands-on: fill a one-page budget template.
- Scenario activity: Consider a hypothetical medical emergency. Identify actions that reduce financial shock.
- Group discussion: needs vs wants with common household examples.

Assessment:

- Completed budget template (minimum competency: categories + totals).
- Short reflection: one change they can make next month.

Supplementary Material:

- Budget worksheet (print).
- Simple expense tracking sheet (paper-based + optional mobile note).

Trainer Guidance and Resources:

Micro-modularize and avoid introducing multiple new tools simultaneously; reinforce with repetition and worked examples.

Session 3: Loans, Credit, Borrowing Decisions, Investments, and Inflation

Learning Objectives:

- Explain the basic principles of loans and credit facilities.
- Assess the risks and benefits associated with borrowing.
- Describe basic investment options available to senior citizens.
- Analyze the impact of inflation on savings and investments.

Learning Outcomes:

After completing this session, participants will be able to explain loan and credit concepts using a checklist (interest, fees, obligations); evaluate borrowing decisions using a risk-benefit checklist; identify basic investment options relevant to seniors; and explain inflation using a simple purchasing-power example.

Units:

8. Loans and credit: principles and obligations.
9. Borrowing risk-benefit checklist (including scams and unethical lending).
10. Investments for seniors (focus on savings and fixed deposits).
11. Inflation and purchasing power.

Learner Activities:

- Compare two loan offers using a structured checklist.
- Inflation demonstration: what could a fixed amount buy five years ago vs today?
- Optional: investment overview only if participants indicate interest.

Assessment:

- Group exercise: select the safer borrowing option and justify using checklist items.
- Mini-quiz: inflation meaning and impact (one local example).

Supplementary Material:

- Borrowing checklist handout.
- Inflation example sheet.

Trainer Guidance and Resources:

Avoid heavy jargon; prioritize practical decision rules and short, scenario-based exercises.

Session 4: Ethical Finance, Inclusion, Islamic Banking, and Independent Decision Practices

Learning Objectives:

- Understand principles of ethical finance and financial inclusion.
- Recognize the fundamental principles of Islamic banking.
- Make responsible and informed financial decisions independently.

Learning Outcomes:

After completing this session, participants will be able to explain financial inclusion and why it matters for seniors; describe fundamental Islamic banking principles at an awareness level; and apply a verification-before-action routine to make independent decisions.

Units:

12. Ethical finance and financial inclusion in Sri Lanka.
13. Islamic banking principles (fundamental concepts).
14. Responsible decision-making workflow (verification-first).

Learner Activities:

- Scenario: choose between two financial offers. Apply the verification checklist.
- Discussion: inclusion barriers and supports (urban/rural, disability, language).

Assessment:

- Decision simulation: participant demonstrates verification steps before choosing an action.

Supplementary Material:

- Verification checklist (2-source rule + bank confirmation rule).
- Authoritative source list (Central Bank and bank official portals).

Trainer Guidance and Resources:

Link the session to consumer protection and safe decision practices; avoid ideological debate; emphasize verification routines.

Section 2: Mobile Literacy

Session 5: Mobile Basics, Components, Core Functions, and Essential Settings

Learning Objectives:

- Identify the main components of a mobile phone.
- Operate basic mobile phone functions such as calling, messaging, and managing contacts.
- Adjust essential mobile settings including language, font size, and brightness.

Learning Outcomes:

After completing this session, participants will be able to identify key phone components; make a call, send a message, and save a contact; and adjust language, font size, brightness, and volume to suit personal needs.

Units:

15. Components of a phone (hardware and basic interface).
16. Calling, messaging, and contacts.
17. Essential settings (language, font size, brightness, volume).

Learner Activities:

- Hands-on: save a contact and send a message (A/B/C tiered).
- Settings checklist practice: enlarge font and adjust brightness.
- Spaced practice: quick recall of three key settings.

Assessment:

- Guided setup and navigation task (minimum competency track).

Supplementary Material:

- Illustrated user guide (large print).

Trainer Guidance and Resources:

Use step-by-step guidance and accessibility settings; avoid overload; ensure each participant achieves the minimum competency.

Session 6: Connectivity and Safe Browsing

Learning Objectives:

- Connect to Wi-Fi and mobile data services.
- Browse the internet safely using a mobile device.

Learning Outcomes:

After completing this session, participants will be able to connect to Wi-Fi and mobile data securely; identify safe sites and avoid suspicious links; and apply safe-help rules (never share OTP/PIN/password when seeking help).

Units:

18. Wi-Fi and mobile data basics.
19. Safe browsing practices (HTTPS, links, pop-ups).
20. Safe support protocol (credential boundaries).

Learner Activities:

- Hands-on: connect to Wi-Fi; open an official site.
- Identify suspicious vs safe message examples.

Assessment:

- Demonstrate Wi-Fi connection and identify one safe-site marker.

Supplementary Material:

- Step-by-step connectivity guide.
- Safe browsing checklist.

Trainer Guidance and Resources:

Keep examples localized and realistic; reinforce OTP/PIN/password confidentiality and safe-help boundaries.

Session 7: Mobile Security Features and Scam Recognition

Learning Objectives:

- Apply security features such as passwords, PINs, and biometric authentication.
- Recognize common mobile security threats and scam attempts.

Learning Outcomes:

After completing this session, participants will be able to set screen lock and biometric authentication (if available); identify common scam patterns (phishing, SMS/WhatsApp scams, fraudulent calls); and apply a stop-check-confirm routine before responding.

Units:

21. Security features (PINs, passwords, biometrics, permissions).
22. Scam recognition (phishing, SMS/WhatsApp, fraudulent calls).
23. Safe response routine (do not click, verify source, confirm).

Learner Activities:

- Hands-on: enable lock screen and biometric authentication (optional).
- Group activity: classify messages as authentic vs suspicious.

Assessment:

- Security setup checklist and scam identification exercise.

Supplementary Material:

- Printed scam examples (screenshots).
- Security settings checklist.

Trainer Guidance and Resources:

Confidence-building is mandatory; normalize mistakes; reinforce safe habits and verification routines.

Session 8: Apps, Mobile Banking Use, Digital Payments, Records, and Limits**Learning Objectives:**

- Download and install mobile applications securely.
- Use mobile banking applications for basic financial transactions.
- Conduct digital payments and fund transfers safely.
- Set transaction limits and monitor digital transaction records.

Learning Outcomes:

After completing this session, participants will be able to install an app safely from official sources and manage permissions; complete basic login steps (including password reset/recovery if needed); perform a simulated online bill payment and/or transfer and verify completion using alerts/receipts/screenshots; and review transaction records and set limits where applicable.

Units:

24. Safe app installation and permissions.
25. App login troubleshooting (including recovery).
26. Mobile banking basics for transactions.
27. Digital payments and verification artifacts (alerts, receipts, screenshots).
28. Transaction limits and record monitoring.

Learner Activities:

- Install a selected app (or observe a demonstration if device limitations exist).
- Flagship simulation: online bill payment workflow (teach → simulate → verify → screenshot).
- Practice reviewing transaction history and setting a limit (where supported).

Assessment:

- Simulated transaction task plus verification checklist (alert + screenshot).
- Observation checklist completed by Teaching Associate (TA) or Resource Person.

Supplementary Material:

- User guides for apps and payments (large print).
- Verification checklist (alert/receipt/screenshot + confirm with bank when needed).

Trainer Guidance and Resources:

Simplify content into smaller steps; treat bill payment as a high-priority skill requiring repetition and verification-first practice.

Section 3: Information Literacy

Session 9: Reliable Financial Information Sources and Fraudulent Message Detection

Learning Objectives:

- Identify reliable sources of financial information.
- Distinguish between authentic and fraudulent financial messages or websites.

Learning Outcomes:

After completing this session, participants will be able to identify authoritative financial information sources; distinguish authentic vs fraudulent messages/websites using red flags; and apply OTP/password confidentiality rules in all communications.

Units:

29. Reliable sources and authority indicators.
30. Fraudulent messages and websites: red flags and examples.
31. Rational information searching using search engines and AI
32. Safe information-handling rules (OTP/password confidentiality).

Learner Activities:

- Compare two sources and identify which is more reliable (with justification).
- Classify sample messages as authentic vs fraudulent.

Assessment:

- Group analysis and justification: why a source/message is trustworthy or not.

Supplementary Material:

- Verified Sri Lankan financial source list.
- Red-flag checklist with sample messages.

Trainer Guidance and Resources:

Invite bank customer support representatives when feasible; emphasize verification routines and confidentiality of OTP/PIN/password.

Session 10: Verification for Decisions and Secure Digital Payments

Learning Objectives:

- Apply critical thinking skills to verify financial information before making decisions.
- Conduct digital payments and fund transfers safely.

Learning Outcomes:

After completing this session, participants will be able to apply a verification routine (2-source rule plus bank confirmation when needed); complete a simulated secure transaction and demonstrate correct verification steps; and explain safe data-handling practices (OTP/PIN/password rules and device security).

Units:

33. Verification workflow (critical thinking plus authority confirmation).
34. Secure digital transaction routine (before–during–after checks).
35. Safe data handling and privacy.

Learner Activities:

- Simulation: secure payment (or transfer) with verification artifacts.
- Discussion: scam prevention strategies and decision safety.

Assessment:

- Simulated secure transaction completion plus verification checklist.

Supplementary Material:

- Verification checklist and decision tree.
- User guides for digital payment apps.

Trainer Guidance and Resources:

Reinforce scam prevention and verification; include phishing/SMS/fraud-call recognition and safe-help protocol.

Certification

Participants will receive a certificate of completion upon demonstrating the ability to apply learned skills in practical scenarios and active participation in the training program.

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