

German Sparkassenstiftung, Country office Albania

Terms of Reference:

Capacity building of teachers in high schools on sustainable financial literacy with special focus to topics included at EU Money Quiz Competition

Project: “Just Transition: Regional project on the sustainable transformation of the financial sectors in Albania, Armenia, Georgia, Kosovo, Moldova, Ukraine”

The project aims to support:

- to improve the capacities of financial associations and/or their members to offer adequate products and services to assure a sustainable transformation of financial systems in Albania.
- to improve the conditions for the target groups to participate in the financial and economic system by increasing financial and entrepreneurial literacy, taking into account environmental and social aspects.

1. Background

The European Money Quiz is the biggest European-wide competition that aims at improving financial literacy among 13-15-year-old students. Launched in 2017 as an initiative to promote financial education by national banking associations in Europe and under the coordination of the European Banking Federation, the European Money Quiz is one of many financial literacy initiatives organized in 30+ countries as an extension of the European Money Week, held in March every year. The European Banking Federation and its members are very much engaged in developing wide initiatives to engage youngsters across the continent with unique educational projects and material to boost their financial skills. Being knowledgeable about personal finance, economy and risk is crucial to managing daily expenses, addressing challenges, avoiding scams and building the future.

Money Quiz has become one of the flagship financial education activities in Albania led by Albanian Bank Association (AAB) in cooperation with Ministry of Education and Central Bank. The 2026 edition recorded the registration of 1,196 pupils aged 13–15 years old, organized in 598 teams from 106 schools across the country, supported by approximately 130 teachers. The project has also achieved remarkable results at the European level. Following the national competition, the winning team from “Imelda Lambertini” School in Elbasan represented Albania

at the European Money Quiz Final in Brussels, competing against teams from 30 European countries and achieving an outstanding 6th place ranking.

Strengthening teachers' financial literacy competencies will have a direct, long-term and sustainable impact not only on pupils' performance in the Money Quiz, but also on the broader promotion of financial education in schools across Albania.

2. Purpose of the Assignment

The purpose of this project is to provide a comprehensive ToT for approx. 50 teachers at high schools of Albania who are actively engaged in the Money Quiz competition, demonstrated already potential to deliver and teach/train their pupils and have a genuine commitment to financial literacy distribution among these years to their pupils. We believe that this training will impact their knowledge foundation on financial literacy, creating an additional value not only to the Money Quiz competition EU initiative but building a crew of financial knowledge multipliers to the best age group of youngsters assuring a higher sustainable financial background of them to become decent educated EU citizens.

The assignment will be performed by two experts; one international expert and one local in order to assure the best combination of best international practices with feasible tools of implementing the desired knowledge and skills.

3. Specific Objectives & Key tasks

Under the overall supervision of Country Manager Mrs. Irma Shkrepa, the experts shall perform the following tasks:

- Assess the current state of teachers on their level of financial knowledge with specific focus on the topics/areas that are part of the Money Quiz curricula
- Run desk research on the most frequents questions of Money Quiz competition in order that the training program to be feasible to the needs identified.
- Identify the gaps and address them by building the training program
- Deliver the training/s and measurements of the post-training needs and/or impacts

4. Deliverables & Indicative Timeline

The assignment is expected to be completed within the period of October - November 2026.

The expert will work against deliverable-based milestones.

No.	Deliverable	Local expert days
1	Review of Money Quiz curriculum and previous competition questions. Preparation of a concise needs assessment and training outline.	1 expert day
2	Design of a short pre-training questionnaire; administration and analysis of teachers' responses. International expert designs assessment questionnaire, reviews results, performs analysis and writes report. Local expert distributes questionnaires, follows up with teachers, cleans/processes data and summarizes responses.	2 expert days

3	Development of training agenda, presentations, practical exercises, quiz simulations and participant handouts aligned with the Money Quiz topics. International expert develops curriculum and technical content. Local expert adapts examples to Albanian context, translates/adapts materials if needed, prepares participant package.	2 expert days
4	Preparation and delivery of one-day training sessions (approximately 20 teachers per group), Local expert prepares logistics, rehearses, delivers the training session (2 days),	2 expert days
5	Final report summarizing training implementation, assessment results and recommendations for future editions.	1 expert day

5. Working arrangements and coordination

- The local expert will coordinate with the international expert to provide the final submissions respectively to DSIK
- The local expert shall deliver the training in person at the venue indicated by DSIK

6. Reporting and Coordination

The expert will report to DSIK Albania in regular progress updates that will be provided throughout the assignment.

7. Ethical, Legal & Administrative Considerations

- ✓ The expert must comply with the contracting institution's policies, as well as DSIK-aligned standards on ethics, anti-corruption, and environmental/social risk management.
- ✓ All data, reports and materials must be handled in accordance with confidentiality and data protection standards.
- ✓ Any conflicts of interest must be disclosed.
- ✓ The work must be carried out in conformity with applicable law and relevant professional standards.

8. Qualifications & Experience of the Expert

Education

- ✓ Advanced university degree (master's or higher) in Finance, Economics, education, pedagogy, banking or related discipline.
- ✓ Professional Experience in financial institutions, banking regulation or development finance curricula and training delivery.
- ✓ Demonstrated experience advising financial institutions or regulators financial education, literacy and inclusion.
- ✓ Familiarity with European and international sustainable finance education, tools and initiatives.

- ✓ Experience advising on experiential learning, simulations, international financial literacy competitions or practice-based financial literacy training is highly desirable.
- ✓ Strong ability to formulate concise, practical and context-sensitive peer-review recommendations for curriculum and institutional development processes.
- ✓ Experience working in emerging markets or transition economies is preferred or demonstrated understanding of the regional education and policy environment, will be considered an asset.
- ✓ Excellent command of written and spoken English.

Competency

- ✓ Ability to make gap analyses of financial knowledge and address them into training programs for multipliers/trainers.
- ✓ Strong stakeholder engagement skills, able to facilitate interviews and consensus-building.
- ✓ Good organizational, planning and time-management skills.
- ✓ Strategic judgement with practical implementation awareness
- ✓ High integrity, independence and ability to maintain confidentiality.

9. Budget and invoicing

The expert shall submit the respective deliverables in English.
Allocated days for the local expert – 8 days

The final invoice should be issued max by December 15, 2026.

Please submit your application, including cover letter, CV and financial proposal by October 6, 2026 to

info.albania@sparkassenstiftung.de