



## MODULE 3

Digital  
Job Orientation

&

Financial  
Security

# INTRODUCTION

Many people over 55 face stereotypes that make it harder to re-enter the labour market. Yet their experience, reliability, and professionalism remain valuable assets.

Strengthening job search and financial skills on the digital world helps to stay active, independent, and financially resilient.

This module is distributed in three main topics:

## 1. DIGITAL JOB ORIENTATION

This part focuses on practical tools and strategies for successful job search and career transitions in the digital age.

Participants will explore how to:

- Navigate online job platforms and freelancing opportunities.
- Create a strong digital CV, prepare for interviews and apply for jobs online.

Through interactive exercises and examples, the main objective is to gain confidence to take advantage of digital opportunities, enhance employability, and plan next career steps with purpose and security.

## 2. DIGITAL FINANCES

Participants learn to create a basic digital budget, distinguish between fixed and flexible costs, and identify areas where small monthly adjustments can improve long-term stability.

Learners are also introduced to simple financial planning tools available online, such as bank apps, pension calculators, and secure money-management platforms. A key focus is understanding safe digital behavior, like recognizing scams and protecting personal financial data.

## 3. FINANCIAL PLANNING BEFORE RETIREMENT

It is essential for long-term stability. As people approach the age of 55 and beyond, they often face uncertainty about pension income, rising living costs, and how to maintain their desired lifestyle.

By combining knowledge of pension systems with simple investment diversification and digital financial management tools, learners can build greater financial security and confidence for the future.

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# 5 KEY WORDS

1. **EMPLOYABILITY:** Ability to remain active and adaptable on the labour market through continuous learning and digital skills.
2. **PERSONAL BRANDING:** Personal branding refers to the strategic presentation of one's professional identity across digital platforms.
3. **DIGITAL FINANCE:** Digital finance describe the use of online platforms, applications, and electronic tools to manage money.
4. **PENSION PILLARS:** The pension pillar model is a structured framework used in many European countries to describe the three main sources of retirement income: state pension, employer pension, private savings or pension plans.
5. **INVESTMENT DIVERSIFICATION:** Investment diversification is a financial strategy that spreads money across different types of assets—such as savings accounts, pension plans, mutual funds, bonds, or ETFs—to reduce exposure to risk.

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# 5 MAIN GOALS

- **Strengthen the ability to search and apply for jobs online:** Participants will learn to use online job platforms and digital tools to identify suitable opportunities and submit applications safely and effectively.
- **Create and manage a professional digital CV:** Learners will practice how to structure a clear and modern CV, include relevant details, and link it with online profiles or portfolios such as LinkedIn.
- **Learn about managing personal budgets using digital tools** and distinguish between essential and non-essential expenses.
- **Recognize common digital financial tools** (banking apps, budgeting apps) and identify secure vs. insecure online financial practices.
- **Explain the role of the three pension pillars** and identify one realistic step to improve their future retirement security.

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## **1.DIGITAL JOB ORIENTATION**

Digital job orientation explores how individuals can present their professional identity in today's online labour market. As recruitment increasingly shifts to digital platforms, the ability to communicate experience, strengths, and ambitions through a clear online profile has become a valuable skill. For adults aged 55+, this shift often brings both opportunities and uncertainties, especially when transitioning careers or re-entering the workforce.

This part of the module introduces the foundations of building a coherent and credible professional presence in digital environments. Learners explore how a well-crafted "About Me" section, a structured digital CV, and a professional photograph contribute to a consistent personal brand. The concept of personal branding is presented as a practical approach: a way of telling one's career story in a manner that feels authentic, confident, and aligned with one's values.

Through examples and guided demonstrations within the unit, participants observe how online job platforms operate, how search filters help identify suitable roles, and how small adjustments in a profile can influence visibility to employers. The module also provides insights into the dynamics of online and video interviews, illustrating how clarity, preparation, and environment contribute to a confident digital presence.

## **2. DIGITAL FINANCE**

Digital finances refer to the growing set of tools and methods that help individuals manage their economic life through online platforms. For many adults, digital financial environments offer a sense of independence and simplicity—yet they also require familiarity with new habits, interfaces, and safeguards. This part of the module guides learners through the essentials of understanding their financial situation using practical, accessible digital tools.

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Instead of focusing on abstract terminology, the unit encourages learners to examine their own income and spending patterns in a realistic and structured way. The well-known 50-30-20 method is presented as a useful model for organising expenses: a framework that helps individuals allocate resources consciously and maintain long-term stability. Alongside budgeting, participants also explore the functionalities of digital banking environments and learn what distinguishes secure online financial behaviour from risky practices.

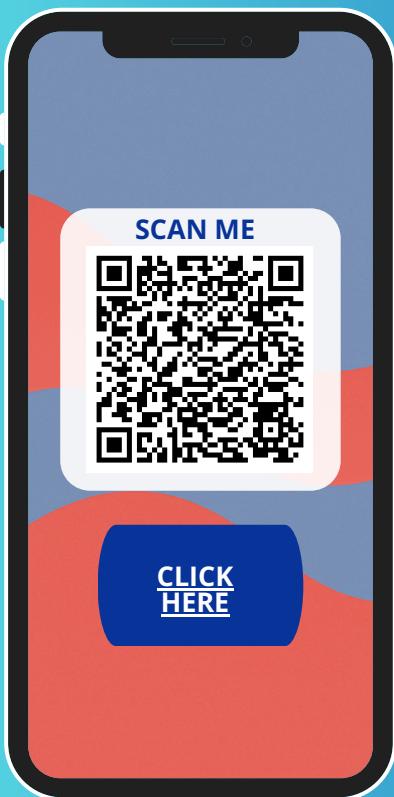
### **3. FINANCIAL PLANNING BEFORE RETIREMENT**

Retirement planning involves understanding how future income is generated and how individuals can strengthen their financial situation in the years ahead. For many adults approaching or surpassing the age of 55, gaining clarity on pension structures provides not only reassurance but also a sense of control over long-term wellbeing. This part of the module introduces the Three-Pillar Pension Model, a widely used framework across Europe that distinguishes between public pensions, employer-based pensions, and voluntary private savings. Through simple illustrations and step-by-step guidance, learners explore how these pillars interact and how their own contributions influence future income.

The unit demonstrates how to interpret pension statements or use online calculators to estimate retirement scenarios. These tools help learners understand not only expected income but also potential gaps between resources and future living costs. To deepen financial understanding, the module introduces the principle of investment diversification, explaining how distributing savings across different low-risk financial products can reduce vulnerability to market fluctuations. The emphasis is placed on clarity, security, and gradual improvement rather than on complex investment decisions. Through these explorations, learners gain practical insights that support realistic, confident long-term planning.

# E-LEARNING

## ACCESS THE GENIALLY LEARNING UNIT



### DESCRIPTION

This e-learning module helps participants strengthen their digital skills for work and personal finance.

It covers resources for different life stages, whether you are looking for a job, using digital tools in your current position or planning for the transition before retirement.

### KEY TOPICS

- Basics of online job search platforms
- Creating a simple digital CV and preparing for video interviews
- Personal and work-related Budgeting.
- Digital Finance concepts and methods.
- Long-term financial planning with online tools.
- Pension and retirement options.

**“** *It's never too late to learn something new or to start a new chapter* **”**

## USER GUIDE

Navigate through the e-learning module at your own pace. Each section includes short explanations, interactive activities, and practical examples. Click on icons and buttons to explore additional content, videos, or quizzes.

Use the module step by step - start with short introductions, then continue to tasks and self-check questions. You can repeat any section as many times as you like.

Take notes, reflect on your own experience, and apply what you learn to your daily life or work situation.

# WORKSHOP CONCEPT

## PART 1 - Digital Job Orientation



### OBJECTIVE

This workshop helps participants translate the Genially content into real skills: understanding online job platforms, creating a digital CV, and building a confident personal brand.

### DEBRIEFING

#### 20 mins Feedback & Reflection Round:

What did you find easy or challenging about creating a digital CV?

How can you apply what you learned to real online job applications?

What part of digital job search still feels unclear or challenging?

### DURATION

1 hour 30 minutes

### MATERIALS

Laptops or tablets, internet access, projector, example CV templates (Good vs. Bad)

### AGENDA

#### 15 mins - Warm-up

##### Method: "Strengths Round"

Participants share one strength from their work experience.

#### 10 mins - Genially Presentation

Show the key elements and explain the main concepts.

#### 20 mins - Creating a Digital CV

Provide participants with job positions they should apply to and let them be creative on how they could "sell" themselves for it.

#### 15 mins - Personal Pitches

Present the CV by making a pitch of yourself and receive peer feedback on how to improve your Personal Branding.

# WORKSHOP CONCEPT

## PART 2: Digital Finance and Long-term Planning



### OBJECTIVE

This workshop encourages participants to re-evaluate their financial habits through a modern digital lens.

### DEBRIEFING

#### 20 mins Feedback & Reflection Round:

Where do you feel strongest in your retirement plan, and where is your biggest gap?

What is one action you can take this month to improve your retirement outlook?

How can digital tools support your budgeting, savings, and long-term planning?

### DURATION

1 hour 30 minutes

### MATERIALS

Laptops or tablets, internet access, projector, example of budgeting worksheets.

### AGENDA

#### 20 mins - Opening Dialogue

Participants discuss how financial management has changed over their lifetime, what habits have remained effective and which challenges came with digitalisation.

#### 20 mins - Genially Presentation

Rather than teaching "how to use an app," the trainer explores what digital tools can be used for which purpose.

#### 15 mins - Individual Exercise

##### Method: Financial Landscape Map

Participants create a matrix of their strengths, vulnerabilities, opportunities and future risks.

#### 15 mins - Closing Board

Participants write a commitment in post-it for the next 30 days and read it out loud. It can be placed in a common flip-chart.

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# EVALUATION

**1. Which element most improves a digital CV?**

- a) A clear 2-3 sentence summary plus recent, relevant experience with measurable results ✓
- b) Full postal address and personal ID number
- c) A complete list of all jobs from the last 30 years

**2. What is the most effective way to prepare for a video interview?**

- a) Ignore technical setup and focus only on what you say
- b) Test your camera, sound, and background in advance ✓
- c) Read your answers directly from a document during the interview

**3. Which of the following is the best example of a professional email address for job applications?**

- a) j.smith@gmail.com ✓
- b) funnyguy1972@gmail.com
- c) superdad\_777@outlook.com

**4. What is the main advantage of using online job platforms?**

- a) They guarantee you'll get a job immediately
- b) They create your CV automatically without any effort from you
- c) They allow you to access many job offers and apply quickly in one place ✓

**5. What is the main purpose of creating a digital budget?**

- a) To monitor income and expenses and plan future spending ✓
- b) To replace all paper receipts
- c) To avoid using banking apps

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# EVALUATION

**6. Which of the following is a secure digital financial behavior?**

- a) Using public Wi-Fi to check your bank account
- b) Sharing your PIN with a trusted family member
- c) Accessing banking apps only through secure, verified websites ✓

**7. What does the 50-30-20 method help you do?**

- a) Divide your monthly income into needs, wants, and savings ✓
- b) Predict future investment returns
- c) Increase your pension automatically

**8. Do contributions to private pension plans offer any tax advantages?**

- a) No, they never provide tax benefits
- b) Yes, they can offer tax advantages ✓
- c) Only employers receive tax advantages

**9. Can funds invested in private pension plans usually be withdrawn early without any restrictions?**

- a) Yes, they can be withdrawn at any time
- b) No, early withdrawal is generally restricted ✓
- c) Only the interest can be withdrawn early

**10. Can individuals choose their preferred investment strategy (e.g., conservative or aggressive) in private pension plans?**

- a) No, all investments follow a standard strategy
- b) Yes, individuals can choose their investment strategy ✓
- c) Only financial advisors choose the strategy



Your experience is your foundation — digital finance simply expands the opportunities already within your reach.