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Proposals for Lifelong Learning Strategy Malta 2014

General comments

The Association for Consumer Rights Malta(ACR) is aware of the increasing importance of a Lifelong Learning Strategy at National level that will address the current and future needs of a changing society

Partnerships

The Department of Lifelong Learning needs to further enhance its **partnerships** with ETC, MCAST, ITS and University in drawing up programmes (LLL curriculum) to better match education systems with labour market needs

Informal Learning

Current initiatives for **Informal learning** need to be revised, validated and accredited in particular to reach all non-skilled and low-skilled individuals of employable age of all ages

Staff recruiting

The strategy should also review **recruiting of staff** for LLL, their conditions of work to be in line with teaching staff in mainstream State Schools, Private and Church schools in order to attract a wider range of best qualified staff for all subjects and topics in the LLL programmes

Addressing the needs of highly qualified individuals

The Strategy should also offer **skills training for highly qualified individuals**, including those in managerial positions beyond the current ITC programmes to improve their skills for progression at the workplace and better match education with labour market needs

Addressing Social Exclusion and Illiteracy

The strategy should also include programmes for all citizens who are not in education or employment to **reduce illiteracy, exclusion and risk of poverty** as a

result of **lack of access to education** especially for pre-retirement age groups and retired citizens

Consumer Education

- It is important that Consumer Education should be part of a Lifelong Learning strategy
- Provision of **specialised training for professionals in Consumer Education** and Information programmes to be ensured before implementation
- **Different entities and stakeholders**, including the business sector, the general public, people of all ages need to be **educated in consumer affairs: rights and obligations**
- The programme needs to be based on the concept that education for consumers leads to more and **better quality consumption** and will give a **competitive edge** to the business sector
- The strategy should also address **responsible consumption**

Financial Education

- The Lifelong Learning Strategy should provide for the setting up of a **National Commission for Financial Education**.
- The aim should not only be to pass on knowledge and skills but also to ensure people are sufficiently financially literate to be able to take the right decisions on managing their personal finances in the real world (**financial empowerment**).
- Financial education will allow consumers to make informed decisions, and promote the **intelligent consumption of financial products**. This issue is becoming a common objective for governments, regulators and supervisory authorities.
- **Financial Education on Products and Services** should also be part of the strategy to **empower consumers** on products and services offered and the different terms and conditions, what to watch out for, what is suitable for the various lifestyle needs and risk attitudes.

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