### WHAT IS FINANCIAL EDUCATION?

- A) THE PROCESS BY WHICH CONSUMERS AND INVESTORS IMPROVE THEIR AWARENESS OF FINANCIAL RISKS AND OPPORTUNITIES
- B) DOES NOT HELP TO UNDERSTAND HOW TO MANAGE DEBT
- C) iT is a compulsory subject in most primary schools in the EU
- D) THE PROCESS BY WHICH INVESTORS IMPROVE THEIR AWARENESS OF FINANCIAL RISKS AND OPPORTUNITIES

#### WHAT IS THE MEANING OF TAX HAVEN?

- A) A SPECIAL OFFERS FROM SOME BANKS
- B) THE VERY LOW INCOME TAXATION OFFERED BY SOME STATE(
- C) A FORM OF WORKERS' SAVINGS
- D) A MUNICIPAL TAX ON GARDENS

## THE DISTRIBUTION OF WEALTH IN THE WORLDWIDE SHOWS THAT:

- A) 10% OF ADULTS OWN 85% OF THE WEALTH
- B) 50% OF THE INHABITANTS
  OWN 50% OF THE WEALTH
- C) 100% OF THE INHABITANTS OWN 100% OF THE WEALTH
- D) EVERYTHING IS CONCENTRATED IN ONE NATION

### WHAT IS CROWDFUNDING?

- A) A QUICK WAY TO GET A LOAN FROM THE BANK
- B) A NEW FORM OF FINANCIAL INVESTMENT
- C) A NEW ONLINE BETTING GAME
- D) A FUNDRAISING TOOL TO FUND A PROJECT FROM THE BOTTOM UP

### WHAT IS MICROCREDIT?

- A) A SMALL LOAN TO
  START A BUSINESS OR FOR
  EMERGENCY EXPENSES, FOR
  THOSE WHO DO NOT HAVE
  ACCESS TO TRADITIONAL
  BANK LOANS
- B) A NEW EUROPEAN TAX, AS A PERCENTAGE OF INDIVIDUAL INCOME, FOR MILITARY EXPENDITURE
- C) A SMALL CREDIT TO INVEST IN THE STOCK MARKET AND IN FINANCE
- D) A FiSCAL BONUS FOR LARGE FAMILIES

### WHAT IS THE MEANING OF MORTGAGE?

- A) A BARTER BETWEEN ADULTS
- B) A PUBLIC SERVICE AVAILABLE TO ALL
- C) THE BANK LENDS ME MONEY THAT I MUST RETURN WITHIN A DEADLINE
- D) NONE IS CORRECT

## WHICH IS THE MOST EXPENSIVE COUNTRY TO BUY A HOUSE IN?

- A) PARIS, FRANCE
- B) LONDON, UK
- C) COPENHAGEN, DENMARK
- D) ROME, ITALY

### WHAT IS MEANT BY CIRCULAR ECONOMY?

- A) A MODEL OF ECONOMY
  SHARED AT EUROPEAN LEVEL
- B) A MODEL OF PRODUCTION AND CONSUMPTION THROUGH RE-USE
- C) THE TRANSFER OF A SUM OF MONEY FROM ONE ENTITY TO ANOTHER
- D) NONE OF THE ANSWERS IS CORRECT

### WHAT IS A SOCIAL ENTERPRISE?

- A) A COMPANY THAT EMPLOYS FAMILY MEMBERS
- B) A COMPANY WITH ACTIVITIES FOR CIVIC, SOLIDARITY AND SOCIAL UTILITY PURPOSES
- () A VOLUNTARY ORGANIZATION
- D) NONE OF THE ABOVE

#### WHAT IS MEANT BY ETHICAL FINANCE?

- A) FORMS OF LOAN FROM RELIGIOUS INSTITUTES
- B) TRADING CURRENCY FOR PURCHASES IN THE THIRD WORLD
- C) TO GROW THE CIVIL
  AND SOLIDARITY ECONOMY
  THROUGH CREDIT
- D) NONE IS CORRECT

#### SELF-CARE, INCLUDING PSYCHOLOGICAL WELL-BEING...

- A) SHOULD BE TREATED ON AN INDIVIDUAL LEVEL BY TURNING ONLY TO EXPERTS
- B) CANNOT BE ADDRESSED THROUGH INFORMAL METHODOLOGIES
- C) CAN BE EXPERIENCED IN OPEN SPACES, THROUGH SPORTS AND RECREATIONAL ACTIVITIES, INCLUDING CULTURAL WALKS
- D) ONLY THROUGH SPORT ACTIVITIES

### WHAT IS "ORIENTEERING"?

- A) UNDERSTANDING THE SENSE OF DIRECTION
- B) UNDERSTANDING HOW TO DIRECT ONE'S FINANCIAL EXPENDITURES
- C) AN OPPORTUNITY OF EXPLORING ADVENTUROUS ALTERNATIVE WAYS AS A MEANS OF IMPROVING PHYSICAL, MENTAL, AND PSYCHOLOGICAL HEALTH
- D) HELPING OTHERS TO FIND THEIR WAY

### WHICH ANSWER IS INCORRECT?

- A) AN USEFUL TOOL TO DESTROY COMMUNICATION BARRIERS
- B) A USEFUL TOOLS INCLUDED IN MOST OF THE EUROPEAN NATIONS' HEALTH SYSTEM
- C) A TOOL TO PROVIDE INFORMATION TO MINORITIES ON DIFFERENT SUBJECTS

"AMBERMED" IS A
VOLUNTEER TEAM OF
DOCTORS, THERAPISTS,
INTERPRETERS, AND
ASSISTANTS PROVIDING
FREE MEDICAL CARE
AND CONSULTANCY TO
UNINSURED PEOPLE WHO
ARE STAYING
PERMANENTLY IN:

- A) iTALY
- B) AUSTRIA
- C) CYPRUS
- D) NORWAY

### THE CYPRIOT CLIMB AND GROWTH" PROJECT is:

- A) A DIGITAL EXPERIENCE ON THE ROCKS
- B) A WAY TO GAIN SPORTY SKILLS
- C) AN INITIATIVE AIMED AT ORGANIZING WORKSHOPS FOCUSING ON THE BENEFITS OF ROCK CLIMBING
- D) THE NAME OF A SPANISH
  OPEN-AIR ART EXHIBITION

## WHICH EUROPEAN COUNTRIES HAVE THE MOST DOCTORS?

- A) iTALY, FRANCE, iRELAND
- B) <u>GREECE, PORTUGAL,</u> AUSTRIA
- C) BELGIUM, ROMANIA, SLOVENIA
- D) SPAIN, GERMANY, CYPRUS

#### MENTAL HEALTH iNCLUDES...

- A) OUR EMOTIONAL, PSYCHOLOGICAL, AND SOCIAL WELL-BEING
- B) HAS NOTHING TO DO WITH OUR LOVE-LIFE
- C) HAS NOTHING TO DO WITH OUR BODY HEALTH
- D) NONE OF THESE ANSWER IS CORRECT

### WHEN WAS PSYCHOLOGY BORN?

- A) MID-NINETEENTH CENTURY
- B) MID-SIXTEENTH CENTURY
- C) iN 1789
- D) IN THE EARLY 2000S

# THE MOST ACCESSIBLE CITIES FOR PEOPLE WITH DISABILITIES IN EUROPE ARE:

- A) PARIS, ATHENS, NAPLES
- B) AMSTERDAM AND PARIS
- C) PORTO AND PALMA
  DF MALLORCA
- D) ENGLISH CITIES

## WHICH OF THESE ADDICTIONS CAUSE MORE VICTIMS?

- A) ALCOHOL
- B) SMOKING
- C) DRUGS
- D) VIDEO GAMES

## THE AUSTRIAN "RAUSAUS DEM ASPHALT" INITIATIVE AIMS TO:

- A) CLEAN NEIGHBORHOOD STREETS
- B) MAKE THEIR CITY
  GREENER THANKS TO
  CO-PROJECTING
- C) REPORT THOSE WHO DO NOT RECYCLE TO THE POLICE
- D) PLANT NEW TREES

### WHICH ARE THE 7 TYPES OF RENEWABLE ENERGIES?

- A) SOLAR,WIND,HYDRO, METHANE GAS, GEOTHERMAL, BIOMASS ENERGY
- B) SOLAR, WIND, HYDRO, 6ASOIL, GEOTHERMAL, NUCLEAR ENERGY
- C) SOLAR,WIND,HYDRO, GASOLINE, GEOTHERMAL, BIOMASS ENERGY
- D) SOLAR, WIND, HYDRO, TIDA, GEOTHERMAL, BIOMASS ENERGY

## THE SPANISH "NATURE WEEK" AIMS TO:

- A) PLANT AS MANY TREES AS POSSIBLE IN ONE WEEK
- B) invite NON-PROFIT ENTITIES TO ORGANISE ACTIVITIES FOR THE CONSERVATION OF NATURE
- C) EDUCATE ELEMENTATY
  SCHOOL TEACHERS
- D) CAMP IN THE FOREST

#### WHAT LOCAL-ENERGY-COMMUNITY IS?

- A) GROUP OF ENERGY
  USERS WHO HAVE CHOSEN
  A COMMON PATH TO SHARE
  RENEWABLE ENERGIES
- B) THE CONCENTRATION OF ENERGY SOURCES IN ONE PLACE
- C) LOCAL PRIVATE
  COMMUNITIES THAT SELL
  ENERGY TO THE PUBLIC
- D) A GROUP OF COMPANIES SPECIALIZED IN WASTE RFCYCLING

## WHICH ARE THE 3 TYPES OF FOSSIL ENERGIES NON RENEWABLE?

- A) OIL, COAL AND NATURAL GAS
- B) OIL, NUCLEAR, BIOMASS
- () BIOMASS, COAL, PETROLEUM
- D) Oil, WOOD, COAL

# WHAT ARE THE MOST POLLUTED COUNTRIES IN THE WORLD?

- A) CHINA, ENGLAND, ITALY
- B) <u>CHINA, INDIA, UNITED</u> STATES
- C) iTALY, POLAND, SERBIA
- D) ROMANIA, SERBIA, BRAZIL

## WHAT ARE THE BEST POPULATED EUROPEAN COUNTRIES WITH GOOD AIR CONDITIONS?

- A) FINLAND, ISLAND, SWEDED
- B) NORWAY, DENMARK, SWEDEN
- C) BELGIUM, FRANCE, GERMANY
- D) GREECE, ITALY, SPAIN

### WHAT IS THE GREENHOUSE EFFECT?

- A) ACCUMULATION WITHIN THE ATMOSPHERE OF HEAT DUE TO GASES
- B) ACCUMULATION OF MOISTURE IN THE AIR
- C) FREQUENT TROPICAL RAINS
- D) SOMETHING THAT IS DECREASING OVER THE YEARS

### WHAT IS THE EUROPEAN GREEN DEAL?

- A) A EUROPEAN
  ENVIRONMENTALISTS' PACT
  TO PLANT MORE TREES IN
  CITIES
- B) A EUROPEAN COMMISSION POLICY INITIATIVE TO REDUCE GREENHOUSE GAS EMISSIONS BY 50% BY 2030
- C) AN AGREEMENT BETWEEN EUROPEAN FARMERS
  TO REDUCE THE USE OF PESTICIDES IN FIELDS BY 2040
- D) A EUROPEAN COMMISSION POLICY INITIATIVE TO REDUCE MEAT CONSUMPTION BY 80% BY 2024

#### WHAT DOES RRR MEAN IN ECOLOGY?

- A) REPARE, REBUILD, REUSE
- B) REINTEGRATION, REHABILITATION, REVITALISATION
- C) RARE RED RAIN
- D) REDUCE, REUSE, RECYCLE

# WHICH EUROPEAN COUNTRIES WELCOME THE MOST REFUGEES IN 2022?

- A) SWEDEN, MALTA, AUSTRIA
- B) CYPRUS, GERMANY, HOLLAND
- C) SPAIN, ITALY, GREECE
- D) POLAND, HUNGARY, SLOVAKIA

### HOW CAN WE PROMOTE A CULTURE OF LEGALITY?

- A) RESPECTING OTHERS, THE RULES AND LAWS
- B) PARTICIPATING IN VARIOUS WAYS IN ACTIVE CITIZENSHIP ASSOCIATIONS AND COMMITTEES
- C) DENOUNCING FACTS OF INEQUALITY, INJUSTICE AND ABUSE
- D) ALL OF PREVIOUS

# WHICH EU COUNTRY HAS THE HIGHEST NUMBER OF LAWYERS iN 2022?

- A) CYPRUS
- B) SPAIN
- C) iTALY
- D) GERMANY

# HOW TO FIND ASSISTANCE WITH IMMIGRATION LEGAL ISSUES IN THE EU?

A) BY CONTACTING AN EXPERIENCED LAWYER DIRECTLY

B) BY TALKING TO OTHER IMMIGRANTS

C) NOTAMLEEK-BAN

D) ONLY BY WORD OF MOUTH

## THE GERMAN INITIATIVE "CAFÉ MONDIAL" IN KONSTANZ DEALS WITH:

- A) PROVIDING LEGAL ADVICE AND HOSPITALITY TO ALL, MIGRANTS AND STUDENTS
- B) PRODUCE A BLEND OF COFFEES FROM AROUND THE WORLD
- C) INVESTING IN THE COFFEE MARKET FOR WOMEN
- D) SHIP FAIR TRADE COFFEE
  ALL OVER THE WORLD

# WHEN IS THE INTERNATIONAL DAY FOR THE ELIMINATION OF VIOLENCE AGAINST WOMEN?

- A) MAY 1
- B) 1MAY 15
- C) NOVEMBER 15
- D) NOVEMBER 25

## WHAT ARE THE MOST FREQUENT METHODS OF IDENTITY THEFT?

- A) THROUGH INTERCEPTION OF DATA WHILE SURFING THE NET
- B) THROUGH INTERCEPTION OF DATA DURING PHONE CALLS
- C) BY PRETENDING TO BE SOMEONE ELSE'S USING SOMEONE ELSE'S NAME
- D) ALL QUESTIONS ARE CORRECT

## HOW CAN CYBERBULLYING BE ELIMINATED?

- A) BY MAKING YOUR OWN REASONS, NO MATTER HOW
- B) BY NOT USING SOCIAL MEDIA
- C) BY REPORTING
  THE HARASSER IN THE
  CORRESPONDING SOCIAL
  NETWORK
- D) ALL ARE CORRECT

#### **GENDER EQUALITY IS...**

- A) BETWEEN MEN AND WOMEN, RECOGNISING HIGHER SALARIES FOR THE LATTER THAN FOR THE FORMER
- B) BETWEEN WOMEN AND MEN WITH RESPECT TO THEIR RIGHTS, TREATMENT, RESPONSIBILITIES, ECONOMIC OPPORTUNITIES
- C) BETWEEN MEN AND WOMEN, BUT NOT AT WORK
- D) RECOGNISING EQUAL SALARIES FOR SINGLE MEN AND WOMEN

### WHICH RIGHT APPLIES TO THE RIGHT OF PATERNITY?

- A) THE AUTHOR'S RIGHT TO HAVE THEIR NAME ON A WORK BUT NOT TO USE A PSEUDONYM
- B) THE AUTHOR'S RIGHT TO HAVE THEIR NAME ON A WORK, TO USE A PSEUDONYM AND TO REMAIN ANONYMOUS
- C) THE RIGHT TO SEE YOUR CHILD IF YOU ARE DIVORCED
- D) NONE OF THESE ARE CORRECT

# WHAT IS THE MEANING OF NON-FORMAL LEARNING?

- A) iT is aimed at fostering PARTICIPANTS' PERSONAL AND SOCIAL DEVELOPMENT
- B) USUALLY IT TAKES
  PLACE INSIDE THE PROGRAM
  PROVIDED BY FORMAL
  EDUCATION AND IS AIMED AT
  FOSTERING PARTICIPANTS'
  PERSONAL AND SOCIAL
  DEVELOPMENT
- C) iT iS AN OPEN-AIR ACTIVITY
- D) NEITHER IS CORRECT

# WHICH OF THESE SENTENCES IS INCORRECT?

- A) PRIOR LEARNING EXPERIENCES INFLUENCE THE ADULT'S APPROACH TO NEW OPPORTUNITIES
- B) ADULTS WANT TO LEARN WHAT THEY CAN APPLY IN THE PRESENT
- C) ADULTS FIND VERY
  LITTLE DIFFICULTY
  PARTICIPATING IN LEARNING
  OPPORTUNITIES

## WHAT IS PEER-TO-PEER LEARNING?

- A) A MUTUAL LEARNING AND TRAINING STRATEGY THAT INVOLVES PARTICIPANTS OF THE SAME LEVEL ENGAGING IN COLLABORATIVE LEARNING
- B) A STRATEGY THAT INVOL-VES PARTICIPANTS OF THE SE-VERAL SECTORS SO THEY CAN ALL LEARN SOMETHING NEW
- C) A MUTUAL LEARNING AND TRAINING STRATEGY THAT INVOLVES TEACHERS AND PARTICIPANTS OF THE DIFFERENT LEVELS
- D) A WAY TO IMPROVE RECI-PROCAL UNDERSTANDNING

## HOW CAN DIGITAL SKILLS BE ACQUIRED?

- A) ONLY BY MEANS OF ONLINE LEARNING
- B) ONLIME LEARMING AND PHISICAL SCHOOLS
- C) THROUGHT NON FORMAL EDUCATION
- D) ALL THE PREVIOUS ANSWERS ARE RIGHT

## FFFECTIVE VFRBAL COMMUNICATION SKILLS INCLUDE:

- A) SPEAKING CLEARLY AND CONCISELY WITHOUT USING HUMOR TO ENGAGE AUDIENCE
- B) ONLY ACTIVE LISTENING
- C) ASKING OPEN-ENDED QUESTIONS TO GAIN insights and using humor
- TO ENGAGE AUDIENCE
- D) NON OF THESE ANSWERS ARE TRUE

# WHAT IS THE MEANING OF INFORMAL LEARNING?

- A) LEARNING WITHOUT RULES, GOALS, OR TEACHERS
- B) LEARNING FROM DAILY ACTIVITIES, NOT ORGANISED AND UNINTENTIONAL
- C) LEARNING UP TO THE AGE OF 18
- D) LEARNING DURING THE RETIREMENT AGE

## WHAT IS THE MFANING OF SERVICE LEARNING?

- A) LFARN IN AN OFFICE
- B) LFARN DURING THE HOURS OF SERVICE
- C) ACQUISITION OF COMPETENCES WITH SOLIDARITY ACTIONS FOR THE COMMUNITY
- D) DISTANCE LEARNING

# HOW MANY OF THE ADULTS AGED 25-64 IN THE EU HAVE NOT COMPLETED SECONDARY SCHOOL?

- A) 10%
- B) LESS THAN 20%
- () MORE THAN 20%
- D) 50 %

# WHICH EUROPEAN COUNTRIES HAVE MORE LOW-SKILLED ADULTS?

- A) MALTA, PORTUGAL, ITALY
- B) SPAIN, FRANCE, POLAND
- () DENMARK, SWEDEN, FINLAND
- D) ROMANIA, HUNGARY, E(TONIA

# WHICH ARE THE MAIN BARRIERS TO ADULT PARTICIPATION IN ADULT LEARNING?

- A) LACK OF TIME, MONEY AND SELF-CONFIDENCE
- B) LACK OF INFORMATION ABOUT OPPORTUNITIES TO LEARN
- C) FAMILY CARE ISSUES
- D) ALL OF PREVIOUS ONES





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