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Learning from the Region:

Best Practices in Adult Education



EPALE

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Dear EPALE members,

This publication brings together the results of a series of job shadowing visits organised among members of the EPALE community in the Balkan region during 2025 and 2026. Through mutual visits between the National Support Services of Bosnia and Herzegovina, Croatia, Montenegro, North Macedonia, Serbia, and Slovenia, adult education professionals had the opportunity to learn from one another, exchange experiences, and gain insight into diverse approaches to adult education across the region.

The primary purpose of these visits was to showcase examples of good practice developed by the national teams and various organisations in each host country. Through presentations, discussions, observations of educational activities, and visits to relevant organisations, participants explored different aspects of adult education systems, policies, programmes, and teaching approaches. The exchanges provided opportunities to observe how adult learning is organised and supported in different national contexts, while also creating space for dialogue among practitioners, institutions, and policy stakeholders.

The topics addressed during the visits reflected the diversity of contemporary adult education. Participants learned about the development of programmes based on occupational and qualification standards in Croatia, publicly valid adult education programmes in Bosnia and Herzegovina, and the frameworks governing the operation and financing of adult education in Montenegro. In Slovenia, the focus was placed on financial literacy for adults, offering insights into national strategies, programme development, and practical implementation. Serbia presented examples of educational work with vulnerable adult learners, including inmates, senior citizens, and migrants, while also highlighting approaches to digital and media literacy and inclusive education.

The visits enabled participants to become familiar with a wide range of institutions involved in adult learning, including ministries, agencies, adult education centres, schools, libraries, chambers of commerce, employment services, qualification authorities, examination centres, museums, and civil society organisations. Through direct observation and interaction with practitioners, participants gained a clearer understanding of how different systems respond to the educational needs of adults and how cooperation between education providers, public institutions, employers, and community organisations supports lifelong learning.

Particular attention was given to practical examples of programme design and implementation. Participants familiarized themselves with the activities implemented by various learning providers in adult education centres, vocational training institutions, correctional facilities, libraries, and schools. They explored methods for developing curricula, delivering training programmes, supporting vulnerable learners, promoting digital and media literacy, strengthening financial competence, and ensuring links between education and labour market needs.

Throughout the visits, participants gained insight into a variety of approaches to adult learning, reflecting the different priorities, structures, and educational contexts of the host countries. The exchanges offered opportunities to observe practices directly, learn about ongoing initiatives, and become familiar with institutions and professionals working across diverse areas of adult education.

This brochure documents these visits and the experiences shared throughout the exchange process. It provides an overview of the institutions visited, the themes explored, and the examples of practice presented by host organisations. Together, the contributions illustrate the variety of approaches used to support adult learning and lifelong learning, while reflecting the value of professional exchange and cooperation within the EPALE community.

EPALE national teams



Host country: Bosnia and Herzegovina
Agency for Pre-Primary, Primary and Secondary
Education – EPALE Bosnia and Herzegovina

Visitor country: Montenegro
Ministry of Education, Science and Innovation of
Montenegro – EPALE Montenegro



Banja Luka, 15–16. December 2025

Presentation of publicly valid programs in adult education

Publicly valid training programs for occupations such as professional driver and caregiver for the elderly and dependent persons, developed within the adult education system are regulated by the Law on Adult Education of the Republic of Srpska. These programs were designed to respond to the labor market needs, social changes, and the demand for additional qualifications among the adult population. They were created as a result of cooperation between the education system, the labor market, and state institutions.



An example is the training program for caregivers of elderly and dependent persons, which has been formally approved and introduced as a publicly recognized program and usually lasts about 500 hours of theory, exercises, and practical training, and upon completion participants receive an officially recognized certificate.

Description



Organized by the Agency for Pre-Primary, Primary and Secondary Education (APOS0) , which acts as the State Support Service for the EPALE project in Bosnia and Herzegovina (NSS EPALE), a two-day study visit was carried out as part of the Job Shadowing activity for representatives of the EPALE National Team of Montenegro, operating under the Ministry of Education, Science and Innovation of Montenegro. The delegation consisted of Slađana Jovetić, Ivana Mrvaljević and Mirza Gargović.

The activities took place in Banja Luka with the aim of exchanging experiences, strengthening regional cooperation, and becoming familiar with legislative, institutional and practical solutions in the field of adult education in Bosnia and Herzegovina, with a particular focus on publicly recognized training programs.

The main objectives of the implemented activity were:

- Presentation of the institutional framework and responsibilities of APOS0 in the field of vocational education and adult education,
- Exchange of experiences between the teams of Bosnia and Herzegovina and Montenegro in the implementation of EPALE initiatives,
- Familiarization with the procedures for development and verification of publicly recognized programs,
- Insight into the practical implementation of training programs through visits to institutions and training centers,
- Strengthening regional networking and future cooperation.

Day One of Activities

December 15, 2025

The program began with the arrival and registration of participants at the APOS0 premises, followed by a presentation of the work of the Agency and its competences.

Representatives of APOS0 introduced the delegation to the scope of work of the Agency, which, in accordance with the Law on Establishment, is responsible for the development of vocational education, the development of occupational standards and qualification standards, the improvement of the education quality, as well as other professional tasks related to standards and quality. Particular emphasis was placed on the Agency's role in the implementation and monitoring of curricula, as well as in monitoring the standards and the quality of education and training in secondary vocational education, including adult education.

The Head of the VET Department, Dušan Sarajlić, presented the work of the Banja Luka regional unit, with a particular focus on activities related to secondary vocational education and adult education. The delegation was introduced to the legislative framework, including the Framework Law on Secondary Vocational Education and Training in Bosnia and Herzegovina, as well as the development of strategic documents, including the Strategic Platform for Adult Education in the context of lifelong learning.

Particular emphasis was placed on the adoption of the Principles and Standards in the Field of Adult Education from 2014, which contributed to accelerating the development of specific laws on adult education at the entity and cantonal levels, as well as to establishing a more systematic approach to this field.

Following the presentation of the Agency, the delegation visited **the Institute for Adult Education of the Republic of Srpska**, where the Director Branislav Radinović presented the work of the institution and its role in the development and approval of publicly recognized programs. Mladen Filipović provided a detailed overview of the process of developing a program for training professional drivers and caregivers for the elderly and dependent persons, including the curriculum development methodology, alignment with labor market needs and compliance with legal requirements.

In the afternoon, a visit was organized **to the Social-Educational Center (SEC)**, where the participants had the opportunity to gain first-hand insight into the implementation of the caregiver training program. Director of the Center Slavica Jukić presented the organization of work, equipment, practical training, and methods for assessing participants' competences. The delegation was given an overview of the facilities, teaching equipment, and examples of practical training, providing a realistic picture of the quality and applicability of the program.



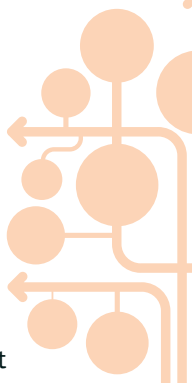
Day Two of Activities

December 16, 2025

On the second day, a visit was made to the Chamber of Commerce of the Republika Srpska - Education Center, where the director of the center Dragoslav Mihajlović presented the training program for professional drivers. During the presentation, it was highlighted that the Chamber established the Education Center in response to the growing shortage of qualified workforce in the labor market. Through cooperation with business entities and relevant institutions, programs have been developed that enable fast and high-quality training, while ensuring compliance with prescribed standards.

A model combining theoretical instruction, simulations, and practical training was presented, with a strong connection to the employers. Participants discussed challenges related to securing qualified instructors, equipment, as well as the importance of aligning programs with real labor market needs. The exchange of experiences between the teams of Bosnia and Herzegovina and Montenegro was particularly valuable in the context of potential models for transferring good practices.

At the end of the professional part of the program, a discussion session, questions, and exchange of ideas were organized, during which the participants summarized their impressions and identified potential directions for future cooperation. The program concluded with a guided city tour.



Testimonials

As part of the implementation of the EPALE project activities in Montenegro, carried implemented with the support of the Ministry of Education, Science and Innovation, members of the EPALE Montenegro National Support Service (NSS) conducted a job shadowing visit to Banja Luka from 15 to 17 December 2025. The activity was organized in cooperation with the EPALE Bosnia and Herzegovina National Support Service, which hosted and coordinated the visit program. The aim of the visit was to strengthen regional cooperation and exchange of experiences in the field of adult education and lifelong learning, as well as to enhance institutional and operational capacities by familiarising participants with relevant examples of good practice in the Republic of Srpska, Bosnia and Herzegovina. Special attention was given to presenting the process of development and implementation of publicly valid programs in the field of adult education.

Implemented activities

During their stay in Banja Luka, the NSS EPALE Montenegro delegation had the opportunity, with the support of the host NSS Bosnia and Herzegovina, to visit relevant institutions involved in the development and implementation of adult education and competence development programs.

Meetings and presentations were organized at the following institutions:

On the first day of the job shadowing activity, representatives of the Agency for Pre-Primary, Primary and Secondary Education of Bosnia and Herzegovina introduced the Montenegrin participants to the role of the Agency within the adult education system. The Agency develops educational standards and a common core curricula, monitors the quality of education, and provides professional support to educational authorities to improve the preschool, primary, and secondary education system. The Agency is headquartered in Mostar and operates through two regional units – Sarajevo and Banja Luka, which implement activities in various areas of education. Following the visit to the Agency, the activity visited the Institute for Adult Education. The process of developing publicly recognized programs in accordance with the legislative framework of the Republic of Srpska was presented, with a special focus on training programs for professional drivers and caregivers for the elderly and dependent persons, which serve as examples of programs developed in cooperation with relevant sectors and employers. Representatives of the Institute also presented their role in developing curricula for adult education, approving their implementation, monitoring program quality and collaborating with adult education providers such as secondary vocational schools, adult education institutions and other institutions delivering training programs. These programs are most often implemented through a combination of theoretical instruction and practical training with employers, aiming to ensure alignment with labor market needs. Furthermore, the Institute actively collaborates with labor market institutions, employers, and other relevant partners to identify shortages in specific occupations and the need for new training, reskilling, and upskilling programs, thereby contributing to the development of a flexible and labor-market-oriented adult education system.

Representatives of the SEC (Social and Educational Center) highlighted the model for implementing caregiver training programs, including organization of instruction, practical training, and work with participants. The Social and Educational Center serves as a center where caregiver training is implemented through a combination of theoretical teaching and practical training. Instruction is organized through lectures and workshops, while the practical component includes simulations of work situations and supervised hands-on training. Special emphasis is placed on developing professional skills, communication, and understanding of client needs. Participant engagement is supported through mentorship and continuous monitoring of progress through the training.

On the second day of the visit, the delegation was introduced to the activities of the Chamber of Commerce of the Republic of Srpska. The model of collaboration with the business sector was presented through the implementation of professional driver training programs, including course planning, practical training, participant certification, and linking graduates to the current needs of the labor market and regional employers.

During the meetings, participants were presented with:

- the institutional and legislative framework of adult education in the Republic of Srpska;
- models of cooperation between the education system and the business sector;
- programs aimed at developing adult competencies in line with labor market needs;
- experiences in the development and implementation of programs for professional drivers and caregivers;
- activities in the field of quality assurance and capacity building of adult education providers;
- the role of the EPALE platform in professional networking and the exchange of knowledge and practices.

The meetings took place in a highly constructive atmosphere, marked by open dialogue and an exchange of views on the challenges and opportunities for further improving the adult education system at both the national and regional levels.

Key results

The job shadowing activity enabled:

- direct insight into institutional models for the development and implementation of adult education programs;
- identification of relevant examples of good practice in linking education and the business sector;
- exchange of experiences related to the development of adult competences and the improvement of the quality of educational programs;
- strengthening professional connections and cooperation between the NSS EPALE teams of Montenegro and Bosnia and Herzegovina.

Particular recognition was given to the strong alignment of programs with labor market needs, as well as the continuous efforts of institutions in the Republic of Srpska aimed at strengthening the competencies of professional staff and improving the quality of educational services in the adult education sector.

Alignment with European priorities

The activities carried out during the visit contribute to achieving key European priorities in adult education, including:

- promotion of lifelong learning;
- improvement of basic and professional competences of adults;
- strengthening employability and workforce adaptability;
- development of partnerships between education and the labor market;
- fostering regional and international cooperation within European educational initiatives.

The exchange of experiences with colleagues from Bosnia and Herzegovina further contributed to strengthening the capacity of the NSS EPALE team of Montenegro to promote European policies and tools in the field of adult education.

Recommendations and next steps

Based on the implemented activities, potential directions for further development of cooperation have been identified:

- continuation of regional cooperation through the organization of joint events and thematic workshops;
- exchange of experts and examples of good practice via the EPALE platform;
- further strengthening of cooperation with the business sector in developing programs based on labor market needs;
- consideration of opportunities for joint participation in regional and European projects.

Conclusion

The job shadowing visit to Banja Luka provided an excellent opportunity for the exchange of knowledge and experience in the field of adult education. NSS EPALE Montenegro expresses its gratitude to NSS Bosnia and Herzegovina for their hospitality, high-quality program organization, and openness to professional cooperation. The presented examples of good practice and discussions with representatives of relevant institutions significantly contributed to a better understanding of the models for the development and implementation of adult education programs. This visit establishes a solid foundation for continued cooperation and joint initiatives aimed at improving lifelong learning systems and strengthening professional capacities in the region.



Impact

The implemented Job Shadowing activity was assessed as highly successful and beneficial for both sides. The delegation from Montenegro had the opportunity to gain detailed insight into the institutional and operational aspects of the adult education system in Bosnia and Herzegovina, while the host received valuable insights into the experiences and needs of the partner country.

The following were identified as key strengths of the system:

- a clearly defined legislative and institutional framework,
- the existence of specialized institutions for program development and verification,
- strong alignment with the labor market,
- an emphasis on practical training and learner competencies,
- an active role of chambers and educational centers.



It is recommended to continue regional cooperation through joint projects, the exchange of experts, the development of joint programs, and more intensive use of the EPALE platform for sharing resources and examples of good practice.

This visit contributed to strengthening partnerships, enhancing professional capacities, and further developing high-quality solutions in the field of adult education. It also represents a good example of successful international cooperation in the context of lifelong learning.

Host country: Serbia
Foundation Temus – EPALE Serbia

Visitor country: North Macedonia
National agency for European educational programmes
and mobility – EPALE NSS North Macedonia



Belgrade 10-11 December 2025

Working with Vulnerable Adult Learners

Adapting Educational Programs for Inmates, Senior Citizens, and Migrant Learners: Practical Approaches, Digital Literacy, and Inclusive Education

Description

The first part of the visit of the North Macedonia EPALE team to Serbia on 10-11 December 2025 was dedicated to the short presentation of Serbian EPALE team and the overview of their work, which includes various formats for supporting educators. The activities of the team range from organizing events, conferences, accredited seminars and webinars, both online and in person, to publishing annual magazines. These publications feature translations of notable content, blog posts on key activities, and interviews with experts. Such diverse approaches enable the EPALE team to give comprehensive support to the adult learning community in Serbia.

The main part of the visit focused on sharing examples of good practice in working with vulnerable adult learners. The program was structured around three thematic areas.



1. Functional Basic Education for Inmates

Two schools for primary adult education kindly agreed to share the examples of their work with adult students in correctional facilities.

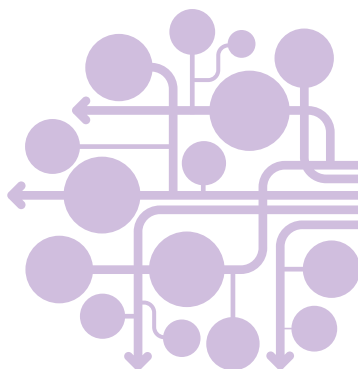
The School for Primary Adult Education in Sombor was represented by **Tatjana Janičić**, school psychologist and EPAL ambassador. Ms. Janičić presented the work carried out in correctional facilities in Sombor and Subotica, where inmates participate in the Functional Basic Education program. The primary goal of this program is to help learners complete their basic education in order to be able to potentially enroll courses for further qualifications that could facilitate resocialization and successful reintegration into society after serving their sentences. One notable success story involved a participant who completed the "Second Chance" program, undertook a culinary course, and secured employment. Tatjana emphasized that the curriculum must be as functional and true to life as possible, highlighting the importance of interdisciplinary connections and providing several examples of successful cross-subject collaboration.

Ms. Šana Mladenović from the School for Primary Adult Education "Đuro Salaj" in Belgrade showcased their good practices in this educational segment. "Đuro Salaj" has immense experience in providing education for adult learners, including those in vulnerable situations. Through its engagement in national and international projects, the school continuously works on improving the quality and inclusiveness of adult education.

In her presentation, Šana Mladenović, highlighted her experience working with inmates at the Correctional Institution in Padinska Skela. She spoke about the specific challenges of providing education in prison settings and the importance of adapting teaching approaches to meet the needs of imprisoned adult learners.

As part of her presentation, she compared the practice in Serbia with experiences from the Spanish Correctional "Facility Las Palmas II" in Canary Islands, drawing on a study visit carried out by teachers from "Đuro Salaj" within the Erasmus+ programme. The comparison highlighted similarities and differences in pedagogical approaches, institutional support, and the role of education in supporting rehabilitation and social reintegration.

Ms. Mladenović also emphasized the value of international cooperation and mobility programmes, noting that Erasmus+ offers important opportunities for adult education institutions to exchange practices, strengthen professional competencies, and gain new perspectives on inclusive education. Her presentation underlined the role of education as a key factor in empowering learners in vulnerable situations and supporting their reintegration into society.



2. Digital and Media Literacy for Senior Citizens

The **Belgrade City Library** was the next stop of the visit.

Ms. Sandra Nikolić kindly welcomed us on behalf of the Belgrade City Library which offers a wide range of educational, cultural and informational activities for citizens of all ages. In addition to traditional library services, it provides numerous digital resources. Through its participation in national and European projects, the Library actively contributes to the development of digital, media and information literacy.

The visitors from North Macedonia learned about a range of services, including digital collections, audiobooks, multimedia content, and interactive learning tools.

The highlights of Ms. Sandra Nikolić's presentation were the three Erasmus+ projects that the Library have taken part in as a partner:

- **DIGIBLEND** uses gamified blended learning to assess and strengthen digital competencies among adult learners. Visitors actively participated in game-based exercises designed to measure and enhance digital skills, illustrating how interactive methods can be adapted for diverse groups.
- **ESSENTIAL** focuses on improving news literacy and critical thinking, providing online courses and professional development opportunities for librarians and educators. Activities include structured training sessions and creation of online resources aimed at enhancing long-term digital and media competence.
- **NEED** develops innovative teaching methods for news literacy using board games and other interactive tools. The project supports adults in critically evaluating the reliability and credibility of news, which is increasingly important in the context of information overload and widespread misinformation.



3. Inclusion of Migrant Learners

Elementary School “Branko Pešić” in Zemun exemplifies inclusive education for migrant students. Serbian language teacher **Ljiljana Panjković**, one of the authors of the ZUOV publication *Serbian as a Foreign Language in Teaching Practice*, presented practical strategies for organizing Serbian language classes for learners who do not speak the language of instruction. This includes migrants, returnees, refugees, asylum seekers, and foreign nationals temporarily or permanently residing in Serbia. Ms. Panjković emphasized that each learner's needs are unique and require individualized approaches. Teachers must adapt lessons and programs to these needs, often experimenting with different strategies to ensure active participation. Her practical experience informed her contribution to the ZUOV publication, providing guidance for educators working in school environments with linguistically diverse learners. The school also maintains active collaboration with the Faculty of Philology and the Institute for the Improvement of Education and Upbringing (“ZUOV”), sharing examples of good practice and fostering professional development.



Testimonials

„The regional training and study visit offered valuable insight into good practices in a adult education and inclusion. The visit to the Tempus Fondation highlighted the impact of Erasmus+ projects and the importance of international cooperation. I especially enjoyed the visit to the City library of Belgrade and the Digiblend application showcased and innovative, gamified approach to developing digital and media literacy, while the visit to the primary school “Branko Pešić” provided a stronger example of inclusive education for migrant learners.

This activity strengthened my understanding of job shadowing and experimental learning, increased awareness of inclusive and digital practices, and provided concrete ideas that can be transferred to different adult education contexts. Through direct observation and exchange and exchange with peers, we gained practical insights that encouraged reflection on our own routines and assumptions.“

*Katerina Stojadinovikj, Professor of Transport/Traffic Vocational Subjects
DSU RCOO "Kole Nedelkovski", Veles
stojadinovikk@yahoo.com*

„The visit to the Tempus Info Centre was very interesting and informative. The presented projects and activities related to the Erasmus+ and EPAL programmes were truly inspiring. I was particularly impressed by the way inclusive methods are used in adult education. Each participant had the opportunity to share their own experiences and learn from others, which was very valuable.

I was impressed by the presentation of the Digiblend application at the Library of the City of Belgrade. The application offers innovative solutions that can be applied by all teachers to create a dynamic and interactive classroom environment. Working with migrants and learners from diverse ethnic and cultural backgrounds enabled us to become familiar with inclusive teaching methods and social integration practices.“

*Sara Grueska, Librarian and teacher of Macedonian language and literature, SOU "Josip Broz Tito" Bitola
sgrueskabt@gmail.com*



„This visit to Belgrade, Serbia was an inspiring and valuable experience for me. I had the opportunity to observe how colleagues work with adult learners from vulnerable groups such as prisoners, older people, and migrants. Their approach is focused on real-life situations and the actual needs of individuals. I was particularly impressed by the examples of functional primary education in correctional institutions, where education has a clear purpose and practical value for further resocialization. The meetings were open and highly practical, with an honest exchange of experiences and concrete examples from everyday practice.

The DIGIBLEND, ESSENTIAL, and NEED projects offered me a new perspective on how interactive and playful methods can be successfully used in adult education, and the overall experience once again confirmed the value of such visits and their impact on professional and career development.“

*Igor Nikolovski, Primary school Hristijan Todorovski
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igornikolovski82@yahoo.com*

Impact

The visit offered participants in-depth insight into Serbian organisations' approach to supporting vulnerable adult learners. Observing practical, interdisciplinary teaching methods and individualized instruction demonstrated potentially replicable models of good practice. The DIGIBLEND project showcased the potential of gamified learning to assess and enhance digital skills, while ESSENTIAL and NEED illustrated innovative approaches for promoting news literacy and critical thinking.

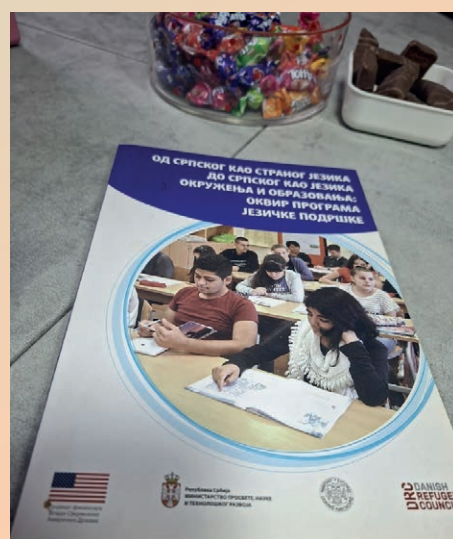
The visit reinforced professional collaboration between the Serbian and North Macedonia EPAL teams, encouraging reflection on educational strategies and adaptation of innovative methods in participants' own contexts. Observing delivery of various services, from interactive tools and online resources to in-person workshops, seminars and publications, showcased scalable approaches applicable across national and institutional contexts.

Overall, the visit showed how effective it can be to combine hands-on, evidence-based teaching with modern digital tools and inclusive teaching methods. These approaches have a clear, positive impact on vulnerable adult learners, including inmates, older adults, and migrants.

„The visit had a meaningful impact on my professional practice by presentation of new approaches, methodologies and working environments. It broadened my professional perspective, inspired the adoption of innovative practices and strengthened my motivation for continuous improvement and collaboration in their respective fields.

During this visit, we had the opportunity to gain new skills that will be implemented in our professional activities, such as: knowledge on practical and yet inclusive educational practices, improved digital and media competences, skill for working with adults with lower level of literacy etc. and gained a lot of new ideas to develop and implement tailored learning programmes.“

*Katerina Stojadinovikj, Professor of Transport/Traffic Vocational Subjects, DSU RCOO "Kole Nedelkovski", Veles
stojadinovikk@yahoo.com*



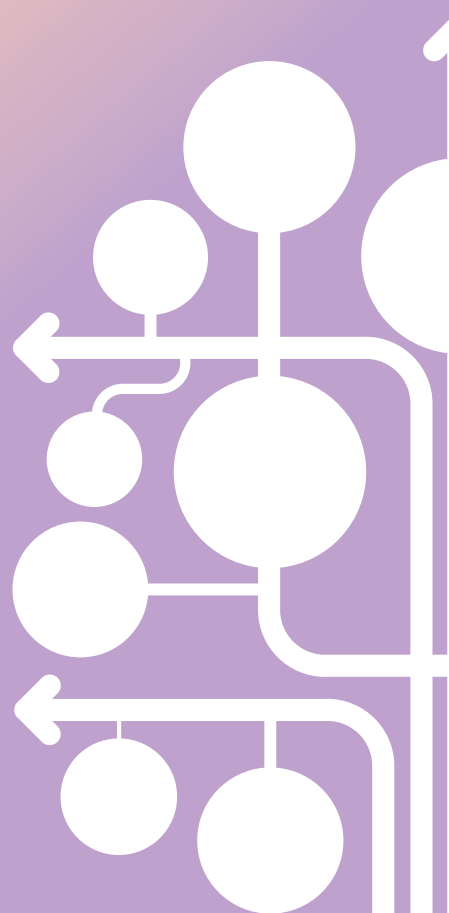
„The results of this visit are significant. We had the opportunity to become familiar with new, innovative, and yet practical tools and methods in working with adult education. Visits to various institutions, such as the EPAL Info Centre and the City Library, enabled me to acquire new skills, particularly in the digital and media fields. As a result, I am now better prepared to apply these tools in my work environments, while also improving my communication and cooperation skills.“

*Sara Grueska, Librarian and teacher of Macedonian language and literature, SOU "Josip Broz Tito", Bitola
sgrueskabt@gmail.com*

„ This visit had a significant impact on my professional approach to adult education and further confirmed the importance of flexibility, adapting educational content, and an individual approach when working with diverse groups of learners. The practical examples presented provided me with concrete ideas on how teaching activities can be more effectively linked to the real-life needs of adult learners. The DIGIBLEND, ESSENTIAL, and NEED projects were particularly inspiring, as they sparked a clear idea to adapt and apply such interactive and playful activities in work with adults in pensioners' associations in North Macedonia, with the aim of strengthening their digital and media literacy.

After this visit, I return with many ideas that can also be applied in our context, especially in terms of an inclusive approach and the development of digital and media literacy among adults. In addition, I exchanged contacts and business cards with some of the teachers and other staff members, with a clear intention for this visit to mark the beginning of future cooperation between schools and institutions. “

*Igor Nikolovski, Primary school Hristijan Todorovski Karposh", Rankovce, Trainer of teachers
igornikolovski82@yahoo.com*



Host country: Slovenia
CMEPIUS – EPALE NSS Slovenia

Visitor country: Serbia
Foundation Tempus – EPALE NSS Serbia

Ljubljana, 4-5 March 2026



Financial Literacy for Adults in Slovenia

From National Policy to Classroom Practice: Developing, Implementing, and Experiencing Adult Financial Literacy Programmes in Slovenia

Description

The study visit of the NSS Serbia team to Slovenia on 4–5 March 2026 provided a comprehensive insight into how Slovenia develops, structures, and implements adult financial literacy programmes at the national, institutional, and practical level.

The programme was organised by the Slovenian Institute for Adult Education (SIAE) in cooperation with CMEPIUS and included visits to key institutions responsible for the development, implementation, and promotion of financial literacy for adults: the Slovenian Institute for Adult Education, the Ljubljana Public Adult Education Centre – Cene Štupar, the Bank of Slovenia, and the Museum and Gallery MUZA (Bankarium).





National-Level Framework and Strategic Orientation

The visit began at the **Slovenian Institute for Adult Education (SIAE)**, the national public institution responsible for research, development, quality assurance, and professional support in adult education. Participants were welcomed by the Director, **Dr. Nataša Potočnik**, followed by an in-depth presentation of the national project “Financial Literacy for Adults 2022–2026”, delivered by **Dr. Petra Javrh and M.Sc. Estera Možina**.

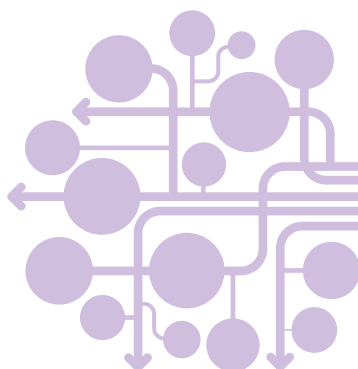
The presentation introduced:

- an overview of the state of financial literacy among adults in Slovenia,
- the definition and conceptualisation of financial literacy and financial competence,
- systemic needs and gaps identified through national analysis (e.g., lack of structured programmes, insufficient educators, limited access to organised financial education),
- the development process for new public and non-formal adult education programmes,
- the creation of professional materials, guidelines, and a digital library of resources.

The opening session at the Slovenian Institute for Adult Education (SIAE) provided the Serbian participants with a comprehensive insight into Slovenia’s national approach to adult financial literacy. The hosts highlighted that the Financial Literacy for Adults 2022–2026 project was commissioned by the Ministry of Education and linked to the national Recovery and Resilience Plan, which ensures systematic funding and long-term development. Presenters explained the full development cycle behind the initiative, including extensive national research conducted between 2022 and 2024, which revealed significant gaps: adults had no access to systematically structured financial education, there was a shortage of trained educators, offerings varied in quality, and adults often lacked the foundational knowledge needed to make informed financial decisions.

The SIAE team also presented the conceptual foundations of the Slovenian model, which is fully aligned with the OECD/European Commission financial competence frameworks for adults and youth, and is grounded in national legislation and development plans, including the National Programme of Adult Education (2022–2030) and Slovenia’s Recovery and Resilience Plan. The National Financial Literacy Programme, adopted by the Slovenian Government in January 2025, provides systemic foundations for long-term development, including the establishment of the National Financial Literacy Council, a national financial literacy web portal, and integration of financial literacy into school curricula.

Financial literacy was defined not only as knowledge but as an integrated combination of financial knowledge, skills, attitudes, and behaviour, aimed at strengthening financial well-being and resilience. Participants learned about the creation of public and non-formal programmes for different age groups and needs, the development of teaching guidelines, and the establishment of a digital library of 19 learning modules designed to support educators in delivering consistent, high-quality instruction across Slovenia.



Exploring the Cultural and Social Context of Financial Behaviours

As part of the SIAE presentation, participants gained insight into Slovenian financial attitudes and behaviours, shaped by both historical and contemporary factors. These include:

- traditionally high levels of saving,
- risk aversion in investment,
- reliance on bank deposits,
- strong influence of past cooperative and savings traditions,
- low comfort in discussing money openly,
- new needs emerging from digitalisation and modern financial environments.

These elements help explain the current needs of adults and the rationale for developing accessible, independent, high quality educational programmes focusing on financial resilience, responsible decision making, and lifelong financial well being.

The session also explored how financial habits in Slovenia have been shaped historically. Participants were introduced to the deep-rooted cultural patterns in Slovenian society, where saving is traditionally seen as a virtue and financial behaviour remains conservative and risk-averse. More than half of Slovenians' financial assets are still held in cash or bank deposits—significantly more than the EU average—reflecting a long cultural continuity that dates back to the era of cooperatives, village savings institutions, and the Yugoslav notion of “saving for difficult times.”

These insights illuminated why many Slovenians remain reluctant to invest and why financial discussions have historically been considered private, even taboo. Presenters outlined that these patterns persist across generations and influence adults' readiness to adopt modern financial tools. This socio-cultural background helps explain why the national project prioritised strengthening financial resilience, improving adults' confidence, and helping them navigate digital financial services, online risks, and long-term financial planning. The Serbian participants were also introduced to findings from the Eurobarometer 2023 analysis, which shows that despite relatively good performance compared to other EU countries, Slovenia still faces pronounced gaps among vulnerable groups, including women, low-income adults, and people with lower education levels—further demonstrating the need for accessible and inclusive programmes.

Implementation in Practice: Visit to Cene Štupar – CILJ

In the afternoon of the first day, the Serbian delegation visited **Cene Štupar – CILJ**, one of Slovenia's largest adult education centres. **Nina Debevec** provided an overview of how financial literacy programmes for various target groups are implemented in practice.

Participants then observed a session of the 40-hour non-formal programme “My Finance, My Future”, led by **Alina Meško from the Slovenian Consumers' Association**. The observed module focused on digital payments and online safety, illustrating how programme content is delivered, how participants are actively engaged, and how practical real-life situations are integrated into learning.





During the visit to Cene Štupar – CILJ, the delegation gained first-hand insight into how financial literacy programmes are implemented at the local level. The centre's representative, Nina Debevec, explained that Cene Štupar is one of Slovenia's largest organisations in adult education and has played a central role in piloting and delivering new financial literacy programmes. They presented examples of how the national guidelines are translated into practice for diverse groups, including youth, adults, and seniors, and explained the process of adapting content to learners with different life experiences and financial challenges.

Participants then observed a live session of the 40-hour non-formal programme “My Finance, My Future”. The observed module, delivered by Alina Meško from the Slovenian Consumers' Association, focused on digital payments and online security—a topic identified as crucial in both national research and EU strategic frameworks. The observation allowed participants to witness how interactive methods, practical case examples, and consumer-protection guidance are used to build participants' financial competence. The session also demonstrated how educators help adults evaluate risks such as online fraud, understand secure payment methods, and build confidence in using digital financial tools—skills increasingly important in daily financial life.

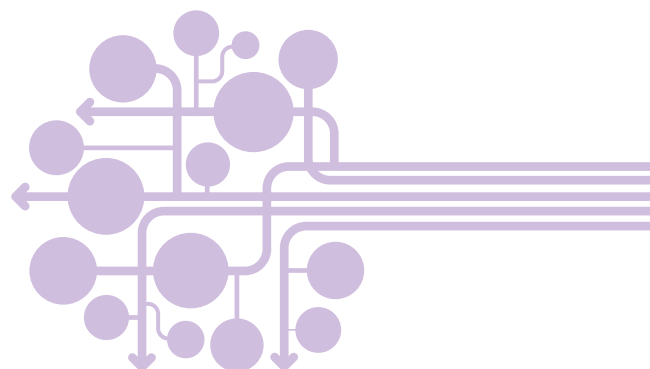
Systemic Support and Financial Education at the Bank of Slovenia

The second day began with a visit to **the Bank of Slovenia**, where **Marija Žiher** and colleagues presented the **National Financial Literacy Programme**, the role of the central bank in financial education, and a wide range of national-level initiatives for children, youth, and adults.



The presentation included:

- development of the national programme since 2010,
- inclusion of financial literacy in primary and secondary school curricula,
- cooperation with the Ministry of Finance and the European Central Bank,
- national competitions, board games, apps, workshops, educational days, and media content,
- the Bank of Slovenia Museum as a tool for experiential learning.



After the presentation, participants joined a **guided tour of the Bank of Slovenia Museum**, which supports public financial education through interactive exhibits and storytelling on monetary history, the role of the central bank, and contemporary financial decision-making.

At the Bank of Slovenia, participants were introduced to the broad landscape of national initiatives designed to promote financial literacy across all generations. Marija Žiher and colleagues presented the evolution of the national financial literacy efforts since 2010, which include the introduction of financial literacy in school curricula, national competitions, educational materials (board games, apps, guides, workbooks), and community outreach activities such as seminars, open days, and public events.

The delegation also learned about the recently adopted National Financial Literacy Programme (January 2025), which aims to systemically strengthen financial education and support long-term saving, investment, and financial resilience among citizens. The programme is built on EU-level strategic commitments and includes cooperation with the European Central Bank, the creation of a national coordination body, and the development of a unified digital portal. After the presentation, participants toured the Bank of Slovenia Museum, where interactive exhibits illustrated monetary history, the role of central banks, and everyday financial decision-making. The museum's educational approach demonstrated how experiential learning can build financial awareness for both youth and adults.

Interactive Learning in Museums: MUZA – Bankarium

The final part of the programme took place at the **Museum and Gallery MUZA (Bankarium)**, a museum dedicated to the history of banking and financial culture in Slovenia.

Participants engaged in:

- a guided tour of the Slovenian Banking Museum,
- an exploration of the development of money, cooperatives, savings practices, and the banking system,
- an interactive learning workshop connecting past financial behaviours with modern financial concepts.

This part of the visit highlighted how museum environments can serve as innovative educational spaces that foster financial understanding through immersive, experiential approaches.

The final part of the visit took place at the Museum and Gallery MUZA (Bankarium), where participants explored the cultural and historical evolution of money, cooperatives, and banking in Slovenia through a guided tour and interactive workshop. The visit showcased how museums can function as dynamic educational spaces that connect historical narratives with modern financial concepts. Exhibits illustrated how Slovenia's financial culture developed through cooperative savings practices, collective financial habits, and the formation of early banking institutions. Participants also experienced examples of museum based pedagogical approaches that encourage reflection on personal financial behaviour, the impact of economic systems on daily life, and the role of financial literacy in strengthening responsible citizenship.



Testimonials



Financial literacy, the central theme of our Job Shadowing visit to Slovenia, is a field that is rapidly gaining importance. As an economist with extensive experience in educating for virtual companies, I am convinced that the need for rational financial management among adults will continue to grow. Developing these skills enables informed decision-making and directly contributes to the well-being of individuals and their families. In a world dominated by digital marketing and tactics designed to fuel "consumer hunger," resisting the temptation of overspending has never been more challenging.

This is why financial knowledge is vital—it fosters a healthy relationship with consumption and builds financial resilience.

In Slovenia, colleagues from the Slovenian Institute for Adult Education presented a specialized program tailored to diverse target groups. A key takeaway was the importance of keeping education independent from the interests of financial institutions. The goal is to empower individuals to assess their own financial situations objectively, without being steered toward specific commercial solutions.

True financial competence combines knowledge, skills, and behavior. It leads to prosperity through proactive budget planning, including savings and investments. Ultimately, a financially literate individual is one who plans for the future, avoids unnecessary debt, and actively works on strengthening their long-term stability and resilience to global changes.

During our visit, we attended an adult education session at the Cene Štupar Centre, focusing on the advantages and risks of e-banking. Participants of all ages were highly engaged, sharing personal experiences and raising critical questions about the dangers of online payments. We also discussed interest rates; I shared that in Serbia, rates on authorized overdrafts—the most expensive form of borrowing—have reached up to 40% in some banks. Our collective conclusion was clear: borrowing decisions must be made rationally and based on solid information.

The second day offered a deep dive into the work of the Bank of Slovenia. We explored the history of money and banking, discussed the bank's current operations, and even reflected on the "Yugo-nostalgic" era when the banking system was significantly simpler.

Olivera Stošić, a teacher of Economics subjects at the Vocational School of Economics and Hospitality "Vuk Karadžić" in Velika Plana, Serbia

„As a participant in the study visit, I would like to say that the program was very inspiring and useful for my professional work. I would especially highlight the exchange of experiences with colleagues from Slovenia and the opportunity to learn about innovative methods in adult education. Visits to the Slovenian Institute for Adult Education (Andragoški center Slovenije), the Cene Štupar Center, the Bank of Slovenia, and the MUZA Museum and Gallery gave us direct insight into how they work with learners and use modern teaching approaches.

The workshops led by Nina Debovec and Alina Meško were interactive and motivating, and they gave me practical ideas that I can use in my own work. The program also highlighted the importance of non-formal learning, teamwork, and international cooperation, which strengthened my professional motivation and my feeling of being part of the European education community. “

Slađana Šarčević, a teacher at the School for Primary Adult Education "Obrenovac" in Obrenovac, Belgrade, Serbia

”The visit to Slovenia was an inspiring and valuable professional experience for me. I was impressed by the way financial literacy is systematically integrated into education, starting from preschool and continuing throughout the entire education system. It was interesting to learn how even young children in kindergarten are introduced to basic concepts of money management and responsible financial behaviour, as well as how many non-formal education programmes for adults exist in this field.

I particularly liked the way the financial literacy programmes were designed and structured, with content adapted to different target groups and life situations. It was also valuable for us to receive a publication from the colleagues at the Slovenian Institute for Adult Education about programme development in adult education, which can be a useful resource for our future work.

One especially valuable part of the visit was the opportunity organized by our Slovenian colleagues to attend a lecture within the financial literacy programme at the Cene Štupar Centre in Ljubljana. The class was highly interactive, and we also had the opportunity to share our experiences from Serbia with the Slovenian participants. This exchange made the visit even more meaningful and gave us direct insight into the practical implementation of adult education programmes. “

Marijana Pantić, Serbian EPALE NSS team member

The impact of the project or activities within the host country

The study visit took place during a period of intensive national development in adult financial literacy in Slovenia, allowing participants to observe a system that is currently expanding and professionalising its structures. In the framework of the national project Financial Literacy for Adults 2022–2024, Slovenia has recently completed the development of publicly-valid programmes for three key target groups (younger adults, older adults and the general population), as well as several exemplary non-formal programmes designed to address specific financial-learning needs. These programmes, built on modular structures and informed by extensive needs analysis, have now entered the implementation phase through a national network of selected adult-education providers.

Recent developments highlighted during the visit illustrate how the Slovenian system is transitioning from the developmental to the implementation stage. A national public call has selected eight consortia of providers who will deliver the new programmes between 2024 and mid-2026, ensuring national coverage and access for adults of different life stages and financial situations. These providers will implement both publicly-valid 100-hour programmes and shorter, 40-hour non-formal programmes focused on practical financial topics, such as family budgeting, investment basics, taxes or real-estate decision-making. The programmes are designed to be adaptable to learners' prior knowledge, life circumstances and financial goals, which strengthens their relevance and potential impact on adults' financial well-being.

In parallel, Slovenia is advancing capacity-building for professionals. A dedicated training programme has been developed to equip adult-education practitioners with the competences needed to deliver financial-literacy programmes effectively and independently. This reflects a strong systemic emphasis on the quality of delivery: educators must present financial content in a transparent, non-commercial way, without promoting specific financial products or institutions. The development of professional guidelines, training programmes and a digital library of teaching materials supports the long-term sustainability of the system and strengthens the professionalism of adult-education staff.

The ongoing reform also ensures alignment with broader European priorities. The national project forms part of Slovenia's Recovery and Resilience Plan and supports the modernisation of the education system for the green and digital transitions. Activities such as needs analysis, the creation of guidelines, programme development and pilot implementation have laid the foundation for a comprehensive national approach that integrates financial knowledge, financial behaviour and digital competence as key components of lifelong financial capability.

Although the project is still in progress and final impact data are not yet available, the visit demonstrated that Slovenia now has a coherent and expanding framework that combines policy reform, programme development, professional training and public outreach. This framework has the potential to significantly strengthen adults' financial resilience and to support informed financial decision-making across different stages of life. The ongoing implementation phase will provide valuable data and insights for further refinement of programmes and for the continued strengthening of adult financial literacy in Slovenia.

For more information, please visit the following sources:

- <https://financno.pismen.si/aktualno/>
- <https://financno.pismen.si/>
- <https://dk.financno.pismen.si/>
- <https://www.acs.si/en/projects/national/financial-literacy-for-adults-2022-2024/>

The effect of the visit on the guests' professional practice or perspective

„This experience gave me new ideas and perspectives regarding the development and accreditation of professional development programmes in Serbia. The knowledge and examples of good practice we saw can be very useful in developing quality programmes that could later be accredited by the Institute for the Improvement of Education in Serbia.

Colleagues from the Slovenian Institute for Adult Education and the EPALE NSS CMEPIUS team were excellent hosts. The visit was very well organized, rich in content, and carefully planned, while their openness to sharing experiences, materials, and practical examples made the whole experience even more meaningful and useful.“

Marijana Pantić, Serbian EPALE NSS team member

„The study visit contributed to improving my professional competences as an educational advisor, developing new ideas for teaching, and increasing my readiness to use innovative methods in work with adult learners.

The visit had a significant impact on changing my professional perspective. After taking part in the activities, I feel more prepared to introduce modern teaching strategies, digital tools, and active learning methods into my work. International cooperation, the exchange of good practices, and continuous professional development were also very important, and they will contribute in the long term to the quality of my work as an educational advisor in adult education.“

Slađana Šarčević, a teacher at the School for Primary Adult Education “Obrenovac” in Obrenovac, Belgrade, Serbia

„This visit has successfully established a foundation for potential cooperation between our national teams, ensuring a continuous exchange of best practices in the future. I am deeply grateful for the warm hospitality of our hosts and the wonderful atmosphere. Being part of this regional exchange as a member of the EPALE community has been a truly rewarding professional experience.

To put this newly acquired knowledge into practice, in my role as a teacher of economics-related subjects, I am planning a series of financial literacy workshops.

The first session will be held for the members of the Student Parliament at the school where I work, Vocational School of Economics and Hospitality “Vuk Karadžić” in Velika Plana, Serbia. Following this, I plan to initiate collaboration between local secondary schools, ensuring a successful transfer of knowledge to the High School and the Technical School in our town. By empowering our youth with these essential skills, we are building a foundation for a more financially resilient future.“

Olivera Stošić, a teacher of Economics subjects at the Vocational School of Economics and Hospitality “Vuk Karadžić” in Velika Plana, Serbia



Host country: Croatia

Service for promotion of Vocational Education
and Lifelong learning – EPALE NSS Croatia

Visitor country: Bosnia and Herzegovina

Agency for Preschool, Primary and Secondary
Education EPALE NSS Bosnia and Herzegovina



Zagreb, 10-11 December 2025

Development of programs based on occupational standards and qualification standards

The topic **“Development of programmes based on occupational standards and qualification standards”** refers to a systematic approach to designing education and training programmes that are directly aligned with labour market needs and clearly defined learning outcomes. This approach ensures that educational programmes respond to real occupational requirements and support learners in acquiring relevant competencies for employment and professional development.

In this context, **occupational standards** describe the knowledge, skills, and responsibilities required to perform specific jobs or professional roles. **Qualification standards**, on the other hand, translate these occupational requirements into structured learning outcomes that can be achieved through formal education and training programmes. By linking the two, education providers are able to design curricula that are transparent, comparable, and responsive to economic and societal needs.

Developing programmes based on these standards supports the modernization of vocational education and adult learning systems. It allows institutions to update existing curricula, introduce new qualifications, and ensure that training programmes correspond to current industry practices. This approach also strengthens cooperation between education providers, policy makers, and labour market stakeholders, including employers and sector representatives.

Within the framework of lifelong learning, this model contributes to improving the quality and relevance of adult education programmes, facilitates recognition of competencies, and enhances learners' employability. It also supports the alignment of national qualification systems with broader European frameworks, promoting mobility, transparency, and mutual recognition of qualifications across countries.



Description

The job shadowing activity was organized for representatives of the National Support Service (NSS) of Bosnia and Herzegovina within the framework of EPALE cooperation and knowledge exchange. The activity took place on **10 December 2025 at Hotel Zonar** and focused on the topic *“Development of programmes based on occupational standards and qualification standards.”*

The first day of the programme began with the **registration of participants from 9:30 to 10:00**, followed by an opening session. During the introductory address, **Mile Živčić**, Director of the Agency, presented the strategic development of the education system, with a focus on curriculum reforms and programme changes aimed at strengthening the quality and relevance of vocational education and adult learning.

After the coffee break, the session continued with a presentation on the role of the **Croatian Qualifications Framework** as a developmental basis for designing new education programmes. The session was delivered by **Antonela Šimunović**, Head of the Croatian Qualifications Framework Department. The presentation was followed by questions and a discussion with participants.

The programme continued after the lunch break with a session dedicated to the introduction of **new curricula in vocational education**, presented by **Vesna Anđelić**, Assistant Director for the Development of Vocational Education. The presentation focused on the modernization of vocational education programmes and their alignment with labour market needs.

Another important topic addressed during the afternoon session was the **digital transformation of the education system**. **Josip Ivoš**, Head of the Monitoring and Evaluation Department, presented the development and implementation of a digital platform for educational content, highlighting its role in supporting teaching, learning processes, and access to digital learning materials.

The first day concluded with a **summary session from 15:30 to 16:00**, during which participants reflected on the key topics discussed and exchanged impressions and insights from the presentations.

In the evening, participants attended a **joint networking dinner at the restaurant Vinodol**, which provided an opportunity for informal discussion, professional networking, and further exchange of experiences among participants.



Testimonials

As part of the Job Shadowing activity, representatives of the Agency for Preschool, Primary and Secondary Education, as the State EPALE Team of Bosnia and Herzegovina, carried out a study visit to the Agency for Vocational Education and Adult Education of the Republic of Croatia. The activity was held in Zagreb, with the aim of exchanging experiences, strengthening institutional cooperation and getting acquainted with modern approaches in the development of adult education programs, especially in the context of developing programs based on occupational standards and qualification standards. The work program included thematic presentations, discussions and examples of good practice over two working days.

Introductory part and strategic development of the system

On the first day of the visit, the participants were given an introductory address by the Director of the Agency for Vocational Education and Adult Education of the Republic of Croatia, Mr. Mile Živčić. In his presentation, he presented the chronology of the adoption of key legal and strategic documents in the field of adult education, as well as the reform processes that have marked the development of the system in the past period. Special emphasis was placed on the importance of continuous changes that must be visible, measurable and aimed at raising the quality of education.

The Director emphasized that the reforms are not just formal or administrative, but should result in concrete improvements in the competences of participants, the alignment of programs with labor market needs, and the strengthening of the external evaluation and quality assurance system. It was emphasized that external evaluation has become one of the key mechanisms for monitoring the efficiency of institutions and programs, thus ensuring transparency and trust in the adult education system.

National Qualifications Framework as the foundation for program development

In the continuation of the program, Antonela Šimunović presented the development and role of the Croatian Qualification Framework (HKO). She explained that the Law on the Croatian Qualifications Framework was adopted in 2013, which laid the foundation for the systematic arrangement of qualifications and their connection with the needs of the labor market. The HKO Register was established as a central database in which occupational standards, qualification standards and education programs are combined.

It was particularly emphasized that in 2021, the law was amended, as well as the adoption of a new Law on Adult Education, with the aim of further harmonizing the system with the real needs of the economy and the labor market. These amendments improved the flexibility of the system, simplified procedures, and strengthened cooperation between the education sector and employers.

The logical sequence of qualifications development is presented: from occupational standards, through sets of competences and qualification standards, to the qualifications framework itself. This approach enables standardization and quality assurance, but also a clear definition of learning outcomes that are recognizable and comparable. The qualifications framework is highlighted as a key instrument for quality assurance and transparency of the entire system.



The process of creating an adult education program

Special attention is paid to the process of developing and validating adult education programs. It is emphasized that both individuals and legal entities can submit applications for program development, which encourages initiative and flexibility in responding to market needs. Program proposals are considered by a validation committee, composed of representatives of the education sector and one member from the economy, which ensures a direct connection with the real labor sector.

There are clearly defined guidelines and methodologies for the development of learning sets, qualification standards and the programmes themselves. The starting point for the development of programmes is the sets of competences, which are adopted by the competent ministry of labour. From one set of competences it is possible to develop multiple sets of learning outcomes, which enables the modularity and adaptability of the programme to different target groups.

The registry represents a common database of resources and information, which ensures transparency and accessibility of all relevant documents, and facilitates planning and monitoring of educational activities.

New curricula and didactic approaches in vocational education

Vesna Anđelić spoke about the development of new curricula in vocational education, emphasizing the importance of a modern approach based on learning outcomes and labor market needs. The process of developing a vocational curriculum was presented, from needs analysis, through defining standards, to specific teaching content.

The didactic triangle is presented as an important concept, which implies interaction between teachers, students and learning content. The need for active and experiential learning, as well as the development of practical competencies, is emphasized, which is particularly important in professional and adult education.

Digital Transformation – FreeDOM Platform

Within the topic of digital transformation of the education system, Josip Ivoš presented the FreeDOM application, which functions as a digital treasury of educational materials. The platform provides teachers and students with access to modern digital content, facilitates the exchange of materials, and contributes to the modernization of the teaching process.

It was pointed out that digital tools contribute to greater availability of education, flexibility in learning and better adaptation to the individual needs of students, which is especially important in adult education.



Methodology for developing adult education programs

On the second day of the program, Heidi Cipriš Madunić presented in detail the methodology of creating adult education programs. The process is described through a clear structure: legal framework and regulations, methodology, and then a concrete program. This systemic approach ensures consistency and quality in the development of all programs.

It was emphasized that the curricula are structured in a way that general education subjects are clearly separated from vocational subjects, which allows for clarity and better organization of learning. The programs are modular, flexible and adaptable to different profiles of participants, which facilitates retraining and additional training.

Impact

The implemented Job Shadowing activity provided participants with a detailed insight into the organization and functioning of the adult education system in the Republic of Croatia, as well as into specific mechanisms for developing programs based on occupational and qualification standards. Examples of a systemic approach to planning, a clear methodology, strong connections with the labor market, and developed quality assurance mechanisms proved to be particularly valuable.

The experiences of the Croatian Agency represent a significant source of good practices that can be adapted and applied in the context of Bosnia and Herzegovina, especially in the segments of the development of the qualification framework, program standardization, the inclusion of the economy in validation processes, and the digitalization of education.

The visit further contributed to strengthening regional cooperation, knowledge exchange and establishing the foundation for future joint activities through the EPALE network, with the aim of improving the quality and accessibility of adult education.

The exchange of experiences and ideas is expected to support further professional development and help strengthen regional cooperation in adult education.





Host country: Montenegro

Directorate for General Secondary and Vocational Education
Ministry of Education, Science and Innovation of Montenegro
EPALE NSS Montenegro



Visitor country: Bosnia and Herzegovina and Croatia

Agency for Pre-Primary, Primary and Secondary Education –
EPALE Bosnia and Herzegovina

Service for promotion of Vocational Education and Lifelong
learning – EPALE NSS Croatia

Podgorica, 28–29 April 2026

Functioning and financing of adult education in Montenegro

Frameworks governing the operation and financing of
adult education programmes in Montenegro.



Description

A two-day job shadowing activity on the topic “Frameworks for the Financing of Adult Education Programmes in Montenegro” was successfully held in Podgorica on 28 and 29 April 2026. The event brought together representatives of the relevant institutions in Montenegro, as well as guests—representatives of the National EPALE Support Services from Bosnia and Herzegovina and Croatia.

During the first day of the programme, participants had the opportunity to gain insight into the legislative, strategic, and financial framework governing the adult education system in Montenegro. The session was delivered by Ms Jasna Jovanović, Director General of the Directorate for Lifelong Learning.



Ms Jovanović presented the key activities undertaken by the Directorate, which was established in Montenegro in 2023 for the first time. The establishment of the Directorate marked an important step by the Government in strengthening the adult education system, with a particular focus on legislative, strategic, and financial planning, as well as the development of key indicators for monitoring the quality of adult education. Special emphasis was placed on the analysis of the adult education system and educational provision, and on alignment with European standards.

Particular attention was drawn to the work on amendments to four key framework laws (the General Law on Education, the Law on Adult Education, the Law on National Vocational Qualifications, and the Law on the National Qualifications Framework), as well as 18 by-laws.

These reforms have introduced significant improvements, including changes in the licensing of adult education providers, the obligation to maintain statistical registers for monitoring the quality of lifelong learning implementation, the introduction of micro-qualifications as a key concept, a clearer distinction between public certificates and internal attestations, and the definition of roles and responsibilities of relevant institutions, including the Centre for Vocational Education and the Examination Centre of Montenegro. For the first time, Montenegro has secured a dedicated budget for advancing this field through the establishment of the Directorate for Lifelong Learning.

The role of the Examination Centre of Montenegro was presented by its Director, Mr Miloš Trivić, who outlined recent legislative developments and the institution's role within the adult education system, with particular emphasis on Montenegro's participation in the international PIAAC assessment programme.

He also provided an overview of the methodologies applied and the procedures for issuing national public certificates, as well as the system for ensuring licensed examiners and the financing mechanisms underpinning this process.



Mr Ivan Marković, Head of the Department for Adult Education, presented the role of the Centre for Vocational Education in the financing and implementation of adult education programmes. The Centre for Vocational Education serves as the key national contact point in the field of vocational education and training, working on the development of occupational standards and qualification standards, as well as on the development and financing of adult education programmes in Montenegro.

The systems for financing adult education programmes within the Employment Agency of Montenegro were presented by Ms Gordana Bošković, Acting Assistant Director. She emphasised that the Employment Agency is the institution responsible for implementing active labour market policy measures, with adult education serving as a central instrument of such policies. She introduced new employment programmes that are flexible, targeted, and designed in line with the actual needs of the labour market. The Employment Agency plays a significant role in financing lifelong learning, providing funding from multiple sources for the reskilling and upskilling of individuals registered with the Agency. Ms Bošković also highlighted the institution's important role in supporting vulnerable groups, including persons with disabilities, beneficiaries of social assistance, women, and unemployed individuals from rural areas.





Through presentations and discussion, participants exchanged experiences and good practices in the field of financing and implementation of adult education programmes, with a particular focus on institutional cooperation and the sustainability of programmes.

The second day was dedicated to practical examples and field visits. Participants visited the Chamber of Economy of Montenegro, where representatives of the institution presented its role in the system for financing and implementing adult education programmes.

Mr Mladen Perazić, representative of the Chamber of Economy, emphasised that the Chamber is the largest provider of adult education in Montenegro, enabling a significant number of adults each year to access further training and professional development. He noted that the Chamber finances training courses and seminars from its own resources, which are provided by businesses, as well as through a wide range of Erasmus+ projects.

He further highlighted that the role of the Chamber is to provide relevant input to the education system in order to support the development of education policies aligned with labour market needs. He also underlined that cooperation between the business sector and the education system has so far been constructive and based on a clear and continuous dialogue.



Visits were also organised to adult education providers General Assembly and Logate Institute, where concrete models of financing and programme implementation in practice were presented.

These two providers are recognised in the field of information technology and operate on a model that enables adult learners to access education for the purposes of reskilling or upskilling, with the aim of securing new employment opportunities or improving their performance in their current workplace.

Representatives of the providers also presented their operational models in Montenegro as well as within international frameworks, with particular emphasis on the financing mechanisms and implementation approaches of the programmes offered to adult learners.

Testimonials

NSS Bosnia and Herzegovina

The stay in Podgorica as part of the job shadowing activity, carried out on April 28 and 29, 2026, and organized by the Ministry of Education, Science and Innovation of Montenegro, represented an exceptionally valuable and content-rich experience that enabled a deeper understanding of the adult education system, particularly in the segment of its financing and institutional framework.

During the two-day program, a comprehensive insight was gained into how the adult education system in Montenegro is structured, as well as how it is continuously improved through legislative and strategic reforms. A particularly strong impression was made by the clearly defined role of the Directorate for Lifelong Learning, which, since its establishment in 2023, has been actively working on the creation, implementation, and supervision of policies in this field. It is evident that through the adoption of numerous by-laws and the introduction of mechanisms such as licensing and mandatory record-keeping, the system is being further professionalized and standardized.

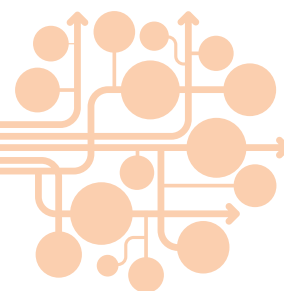
A significant segment of the visit focused on understanding the role of the Examination Center of Montenegro, which represents a key institution in ensuring the quality and credibility of qualifications. Their work on external knowledge assessments, the organization of state exams, as well as participation in international studies such as PISA, TIMSS, and PIRLS, indicates a strong orientation toward standards and international comparability of educational outcomes. It is particularly important to highlight their role in enabling individuals to obtain nationally recognized professional qualifications, thereby directly contributing to increased employability.

Further understanding of the system was provided through the presentation of the work of the Center for Vocational Education of Montenegro, which plays a central role in the development and implementation of adult education programs. The breadth of the network, consisting of numerous vocational schools and licensed providers, as well as the diversity of learning forms—from formal to non-formal and informal, including self-directed learning—is impressive. Such an approach indicates the flexibility of the system and its ability to respond to the diverse needs of users.

A particularly important insight relates to financing models, where the Employment Agency of Montenegro plays a significant role. The focus on target groups such as the NEET population, as well as the orientation toward the development of sectors such as the blue economy, shows that financing is not viewed in isolation, but as an instrument of active employment policy and economic development. This approach demonstrates a strategic link between education and the labor market.

An additional dimension to understanding the system was provided by the presentation of the Chamber of Commerce of Montenegro, which positions itself as one of the most important actors in the field of adult education. Their active role in organizing training, maintaining records, and aligning with employers' needs clearly shows how crucial cooperation between the education system and the economy is. At the same time, challenges were also highlighted, particularly regarding the shortage of a mid-level qualified workforce, which represents an important signal for further improvement of educational policies.

A particularly valuable part of the visit were direct visits to adult education providers, among which General Assembly and the Logate Institute stand out. Their programs, focused on modern IT fields such as programming, artificial intelligence, and digital marketing, clearly illustrate how adult education can be rapidly adapted to labor market needs. These examples of good practice demonstrate how innovative and flexible approaches can contribute to the development of highly demanded competencies.



NSS Republic Croatia

The Job Shadowing activity was focused on gaining insight into the adult education system in Montenegro, with particular emphasis on funding models, institutional roles, and links to the labor market.

During the first day, the legislative, strategic, and financial frameworks of the adult education system were presented. It became evident that Montenegro maintains a relatively centralized approach to governance, with a strong coordinating role played by the competent ministry. The system is clearly oriented toward lifelong learning as a tool for increasing employability, and the connection between education policies and labor market policies is particularly reflected in the roles of the various institutions involved in its implementation. In this context, a significant role is played by the Centre for Vocational Education of Montenegro, which integrates functions related to program development, implementation, and partial funding, representing a more integrated approach. An additional dimension is provided by the Examination Centre of Montenegro through the standardization and verification of learning outcomes, contributing to the transparency and reliability of qualifications.

Particularly valuable was the insight into the financing systems of adult education, where the Employment Agency of Montenegro plays an important role by funding programs for the unemployed through active labor market measures and directly linking them to labor market needs. Such an approach indicates a strong functional connection between education and employment, which is, to some extent, more pronounced than in Croatian practice.

On the second day of the visit, a meeting was held at the Chamber of Economy of Montenegro, which participates in identifying the needs of the economy and contributes to co-financing and shaping programs, thereby ensuring their relevance. In addition, direct insights were gained into the work of adult education providers, including institutions such as General Assembly and the Logate Institute, where concrete models of program implementation and financing were presented. A combination of public and private funding sources was observed, along with a significant role of project-based approaches and international initiatives, as well as notable flexibility in adapting programs to the needs of users and the labor market.

The job shadowing provided a useful and comprehensive insight into the organization and functioning of the adult education system in Montenegro. The system stands out for its high level of coordination among key stakeholders, clear alignment of education with employment policies, and active involvement of economic actors. Compared to the Croatian context, certain differences are noticeable in the degree of centralization and the organization of functions, but also a number of elements that may serve as inspiration for further reflection and improvement of existing practices, particularly in the area of interinstitutional cooperation and the development of targeted funding models for adult education.

Impact

The Job Shadowing activity provided participants with an in-depth insight into the functioning and financing of the adult education system in Montenegro, as well as into concrete mechanisms for the improvement of the adult education system.

The programme was further enriched with cultural and study visits, including organised visits to Cetinje and other significant locations in Montenegro. These activities contributed to strengthening mutual relations and fostering the exchange of experiences among participants.

This event represents an important step towards strengthening regional cooperation and knowledge exchange in the field of adult education. Participants expressed their satisfaction with the organisation and content of the programme, and expressed their expectation for continued cooperation and future joint initiatives within the EPALE community.



Host country: EPALE NSS North Macedonia,
National agency for European educational programmes and
mobility

Visitor country: Agency for vocational education and
adult education in the Republic of Croatia



Skopje, 4-5 December 2025

Validation of Non-Formal and Informal Learning (VNFIL), Lifelong Learning and Skills Recognition

Comprehensive overview of the role of different social partners
in the development and implementation of systems for
recognition of prior learning and skills

Description

The job shadowing visit of the Croatia EPALE team to North Macedonia took place on 4-5 December 2025 and focused on the validation of non-formal and informal learning (VNFIL), lifelong learning and skills recognition. The programme was designed to provide a comprehensive overview of the institutional ecosystem, policy framework and practical implementation of validation processes.

Our guests were experts from the Agency for vocational education and adult education in the Republic of Croatia, who, within their daily activities tackle the process of Validation from different aspects.



Through expert presentations, discussions and exchange of experiences, the guests explored legislative frameworks, operational procedures, roles of social partners and challenges related to accessibility, awareness-raising and labour market relevance. We discussed the policies, the laws, drafting of by-laws and all other related policy documents. Very important part of the visit was dedicated to understanding the role of connected social partners within the ecosystem, their authorizations, functional connections, with special emphasis on the constraints and challenges they face in both countries. Particular attention was given to the role of European instruments, including EPAL, Erasmus+ and Europass, in supporting international cooperation, professional development and transparency of skills and qualifications.

The visit enabled meaningful professional exchange and provided participants with a holistic understanding of how validation of prior learning is developed and implemented within the lifelong learning system in North Macedonia.

The visit was structured around three thematic areas: policies, practitioners and European tools. It included meetings and presentations by key institutions such as the Ministry of Education and Science, the Adult Education Centre, the National Qualifications Framework Board, the Chamber of Crafts Skopje, the Europass Support Centre and the National Agency for European Educational Programmes and Mobility.

Ministry of Education and Science of North Macedonia

The Ministry of Education and science plays a central role in shaping the legislative and strategic framework that enables recognition of prior learning and drafting national policies, priorities and reforms related to lifelong learning and the validation of non-formal and informal learning.

In the first part of the visit, we had the opportunity to learn about the policies, priorities and reforms in the service of enabling a system for the recognition of prior learning.



Sector. Ms. Natalija Kiževska, The Head of the Sector for Secondary Education, Education and Lifelong Learning, and her team, in a very clear and concrete manner, gave an insight into the structure of the education system in the Republic of North Macedonia, the legal basis for the validation process, the rulebooks adopted so far, as well as the phases in which it is implemented. The Ministry's coordinating role between education providers, labor market institutions and social partners was identified as a key factor for the sustainability and effectiveness of the system.

A discussion then developed among those present regarding the challenges facing both countries in this process, good practices were shared, and experiences were exchanged in ways to more effectively implement the prescribed rules. The discussion highlighted reforms aimed at improving access to validation procedures, strengthening institutional cooperation and ensuring quality assurance within the VNFIL system.

PI Adult Education Centre

Adult Education Centre has an its operational role in implementing adult education policies and the VNFIL system. Mr. Konstantin Hristovski, Head of the Department for the Promotion of Adult Education, presented the competencies of the Centre, the cooperation with social partners, the validation process, the role of the Centre in developing occupational standards, validation methodologies and assessment procedures.

The Centre is responsible for training assessors, accrediting institutions and ensuring quality in validation processes. Cooperation with employers and chambers of commerce was emphasized as essential for ensuring labour market relevance of validated competences.

Challenges such as awareness-raising, accessibility for adults and consistency of implementation across institutions were also discussed.



NQF Board

We rounded off the working day with a presentation by M.A. Natasha Janevska, Education Advisor in the Cabinet of the President of the Macedonian Council of Vocational Education and Training of the Chamber of commerce and a member of the NQF Board, on the topic: NQF for Lifelong Learning. Janevska addressed the role and basic principles on which the National Framework is based, its alignment with the European Qualifications Framework, the structure and objectives of the NQF and its role in linking formal qualifications with learning outcomes acquired through non-formal and informal learning the benefits for the various social partners, as well as future activities in this direction.



The involvement of employers and social partners ensures that qualifications correspond to labour market needs. The NQF was highlighted as a key instrument for transparency, comparability and national and international recognition of qualifications.



Chamber of Crafts Skopje

The visit was dedicated to verification of skills and knowledge acquired through work experience in accordance with the Craft Law, as a unique example in the country and relevant for certain occupations. The Chamber of Crafts Skopje is responsible for organizing craft exams and issuing certificates that validate professional competences in various trades.

Ms. Aneta Atanasovska, Executive Director and Ms. Sirma Ilijovska Trifunovska, Advisor for International Cooperation from the Chamber of Crafts Skopje, introduced us to the process of checking prior learning in accordance with Craft Law, and emphasized the importance of legal recognition of skills acquired outside formal education, especially for employability and professional mobility. International cooperation and alignment with European practices were identified as important elements for further development of the system.

Europass Support centre

Europass is a European tool for documenting and recognizing skills and competences gained through education, training and mobility. Europass supports transparency and comparability of skills across Europe.

Special emphasis was placed on the recognition of learning outcomes from Erasmus+ mobilities and non-formal learning experiences. Europass was identified as an important support tool for employability and lifelong learning. Ms. Ana Marija Nevčevska Trajkovska from the Europass Support Centre presented especially how Europass tool helps in the process of planning a future career.

The Europass centre in North Macedonia is located in the frames of the National Agency for European Educational Programmes and Mobility.

National Agency for European Educational Programmes and Mobility

This session focused on the role of EPALE and Erasmus+ in supporting international cooperation in adult education, with a particular emphasis on collaboration between North Macedonia and the Republic of Croatia.

EPALE was presented as a platform for networking, sharing good practices and professional development of adult education stakeholders. Erasmus+ projects enable institutions to exchange experiences, develop joint initiatives and strengthen capacities in lifelong learning and VNFIL implementation.

Testimonials

”The job shadowing activity resulted in a deeper understanding of how validation of non-formal and informal learning is strategically positioned within the lifelong learning system in North Macedonia. Observing the interaction between policy-makers, implementing institutions, social partners and European tools provided a comprehensive picture of how VNFIL is developed and applied in practice.

The outcomes of the visit include increased awareness of the importance of coordinated governance, clear legal frameworks and quality assurance mechanisms in ensuring credibility and sustainability of validation systems. The exchanges with professionals from different institutions highlighted good practices, but also common challenges such as accessibility, awareness-raising among adults and alignment with labour market needs.

Overall, the job shadowing contributed to strengthening professional knowledge in the field of adult education, lifelong learning and skills recognition, while also fostering mutual learning and exchange of experiences.“

Team of experts,

Agency for vocational education and adult education in the Republic of Croatia

Impact

The job shadowing visit had a positive impact by strengthening institutional dialogue, professional exchange and international cooperation in the field of adult education and validation of non-formal and informal learning (VNFIL). The visit provided an opportunity for Macedonian institutions to present their policy framework, implementation practices and cooperation models, while also receiving valuable feedback and comparative perspectives from Croatian experts.

The professional discussions contributed to increased reflection on existing practices, particularly regarding inter-institutional coordination, stakeholder involvement and the practical challenges of implementing validation systems. The exchange of experiences helped identify both strengths and areas for further development, supporting continuous improvement of policies and procedures related to lifelong learning and skills recognition.

Furthermore, the visit reinforced the role of European cooperation and tools such as EPALE, Erasmus+ and Europass as key instruments for capacity building, knowledge sharing and dissemination of good practices. By fostering mutual learning and regional collaboration, the activity strengthened the visibility of the host country's efforts in VNFIL and contributed to the sustainability and further development of adult education and lifelong learning systems.

The effect of the visit on the guests' professional practice or perspective

”The job shadowing visit had a significant positive impact on the guests' professional perspective and future practice. Gaining first-hand insight into institutional roles, procedures and cooperation mechanisms enhanced understanding of how VNFIL systems can be effectively implemented and improved.

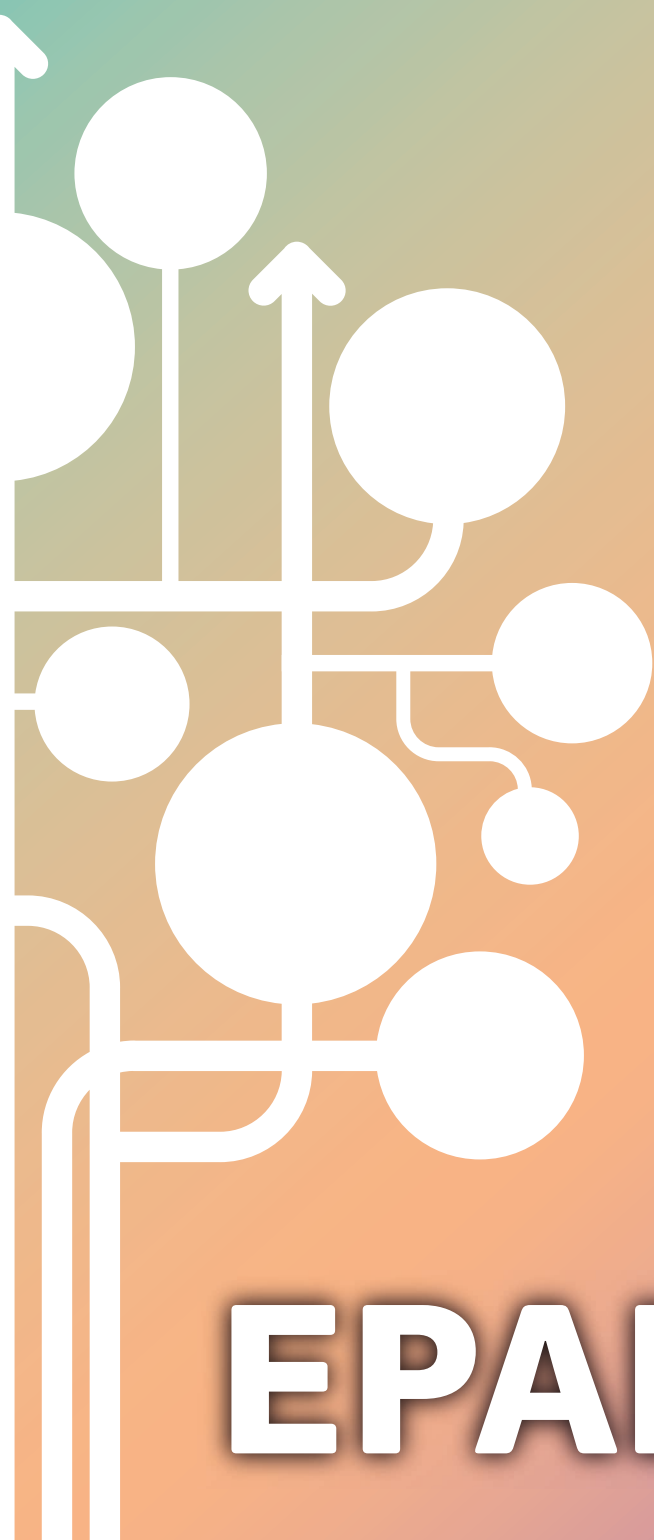
The experience encouraged reflection on the transferability of observed practices to the guests' own professional contexts, particularly in relation to policy development, stakeholder cooperation and the use of European tools such as Europass, EPALE and Erasmus+. The visit reinforced the importance of lifelong learning as a continuous process and highlighted the value of recognizing competences acquired outside formal education pathways.

As a result, the guests are better equipped to contribute to the development of validation systems, promote recognition of prior learning and support adults in improving their employability and personal development through lifelong learning opportunities.“

Team of experts,

Agency for vocational education and adult education in the Republic of Croatia





EPALE