LEARNING BOX OF UNPLUGGED ACTIVITIES

The payment of monthly bills

In this unplugged activity, participants focus on a common adult responsibility: managing and paying monthly bills such as rent, utilities, subscriptions, and other recurring expenses. The task involves organizing information, avoiding missed payments, and ensuring a consistent and efficient process.

Participants analyze how this task is typically performed and redesign it as a structured, repeatable system. They must identify key steps, remove inefficiencies, and create a clear procedure that can be followed every month with minimal effort.

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Theme

Personal financial organization and routine optimization

Duration

60 mins - 90 mins

Level

Advanced

Target Group

- ☑ Low-skilled adults with low digital competences
- ☑ Low-skilled adults with limited formal education or qualifications
- ☑ Low-skilled adults with low participation in lifelong learning / training opportunities

Learning Objectives

- Analyze the process of managing and paying recurring financial obligations
- Apply decomposition to break down a complex task into clear, manageable steps
- Identify patterns in recurring payments, deadlines, and required actions
- Apply abstraction to focus on essential elements of a process while ignoring non-critical details
- Design a structured and repeatable system for managing and paying recurring obligations efficiently

Computational Thinking Steps Used

- ☑ Decomposition
- ☑ Pattern recognition
- ☑ Abstraction
- ☑ Algorithmic thinking

Methodological Approach

- ☐ Gamification
- ☐ Challenge-Based Learning
- ☐ Collaborative learning
- ☑ Experiential learning

Competence Areas

a) Innovation Competences

- ☐ Creativity
- ☑ Critical thinking
- ☑ Problem solving
- ☐ Communication
- ☐ Collaboration

b) Information Literacy Competences

- ☑ Ability to access, understand and critically analyse information
- ☐ Interpretation of digital and visual content
- ☐ Awareness of media influence and biases

c) Life and Career Competences

- ☐ Flexibility and adaptability
- ☑ Initiative and autonomy
- ☐ Sociability and intercultural competence
- ☑ Productivity
- ☑ Leadership and responsibility

Learning Outcomes

- Organize and manage recurring financial obligations in a structured way
- Break down a complex process into clear, manageable steps
- Identify patterns in schedules and recurring commitments
- Focus on essential actions required to ensure timely and reliable execution of a process
- Design and follow a consistent, step-by-step routine for managing recurring obligations

Notes

- Use messy, realistic starting scenarios (missed payments, mixed due dates, different payment methods) to make the need for structure obvious.
- Introduce a bit of storytelling: participants can imagine they are “future-proofing” their finances to avoid stress, penalties, or last-minute chaos.
- Encourage participants to think in terms of

automation mindset: *“If I had to do this with zero mental effort, how would I design it?”*

- Allow them to design tools creatively: checklists, calendars, color-coded systems, or even “rules” (e.g., *all bills paid on the 1st and 15th*).

COMPUTATIONAL SENIORS

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The payment of monthly bills

Step 1: Understand and organize your bills

Participants receive a scenario with multiple monthly bills (e.g., rent, electricity, internet, subscriptions), each with different due dates, amounts, and payment methods.

They review all the information and organize it clearly (e.g., list, table, categories), identifying what needs to be paid, when, and how.

Computational thinking focus: Decomposition, breaking down the overall task into individual bills, dates, and actions.

Step 2: Identify patterns and simplify the process

Participants analyze the organized information to detect patterns, such as recurring payments, similar due dates, or repeated actions (e.g., logging into the same platform).

They use this to simplify the process by grouping payments, aligning dates, or identifying opportunities for automation (e.g., reminders, direct debit).

Computational thinking focus: Pattern recognition, identifying recurring structures in payments. Abstraction, focusing on essential steps and removing unnecessary complexity.

Step 3: Design a repeatable system

Participants create a clear, step-by-step routine for paying bills every month (e.g., check → verify → pay → confirm → record). They may also define rules (e.g. “review all bills on the 1st of each month”).

They present their system and explain how it reduces errors, saves time, and ensures consistency.

Computational thinking focus: Algorithmic thinking, designing a structured, repeatable process for managing payments efficiently.

ACTIVITY CARDS

The payment of monthly bills

Card Categories

Profiles

Monthly bills

Events

Priority Levels

Essential
Extremely necessary to take into consideration

High
Importance

Medium
Helpful to take into consideration

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Print and cut the cards on the following slides to use in the activity.

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YOUNG PROFESSIONAL

Monthly Income: €1,900

Bills: Rent | Electricity | Internet | Mobile Phone | Streaming Subscription

Current Challenge: Often forgets payment dates.

FAMILY HOUSEHOLD

Monthly Income: €2,800

Bills: Mortgage | Electricity | Water | Gas | Internet | Childcare Fees | Insurance

Current Challenge: Many bills arrive on different dates.

STUDENT

Monthly Income: €1,000

Bills: Rent | Mobile Phone | Public Transport Pass | Gym Membership

Current Challenge: Limited budget each month.

RETIRED ADULT

Monthly Income: €1,400

Bills: Rent | Electricity | Water | Medication | Internet

Current Challenge: Prefers paper bills and manual payments.

RENT

Due Date: 1st

Payment Method: Bank Transfer

Priority: Essential

MORTGAGE

Due Date: 1st

Payment Method: Direct Debit

Priority: Essential

ELECTRICITY

Due Date: 8th

Payment Method: Online Payment

Priority: Essential

WATER

Due Date: 12th

Payment Method: Bank Transfer

Priority: Essential

GAS

Due Date: 15th

Payment Method: Direct Debit

Priority: Essential

INTERNET

Due Date: 18th

Payment Method: Online Payment

Priority: Important

MOBILE PHONE

Due Date: 20th

Payment Method: Online Payment

Priority: Important

INSURANCE

Due Date: 22nd

Payment Method: Direct Debit

Priority: Essential

CHILDCARE FEES

Due Date: 25th

Payment Method: Bank Transfer

Priority: Essential

STREAMING SUBSCRIPTION

Due Date: 28th

Payment Method: Automatic Renewal

Priority: Optional

GYM MEMBERSHIP

Due Date: 30th

Payment Method: Direct Debit

Priority: Optional

MEDICATION

Due Date: Monthly

Payment Method: Pharmacy Payment

Priority: Essential

UNEXPECTED EXPENSE

Your car needs repairs.

Review your payment priorities.

SALARY DELAYED

Your income will arrive three days late.

How will you manage your bills?

BANK REMINDER

One payment has failed.

What should you do?

NEW SUBSCRIPTION

You have started paying for a new online service.

Update your system.