



Dżek at Expo
Economics beyond borders!
expo2025.pl

Economic education in Poland – experiences and recommendations

prof. Tomasz Rachwał

Krakow University of Economics
Department of International Trade
Centre for Strategic and International Entrepreneurship



EXPO 2025, Osaka, Japan – April 26, 2025

Heritage that drives the future...

expo2025.pl



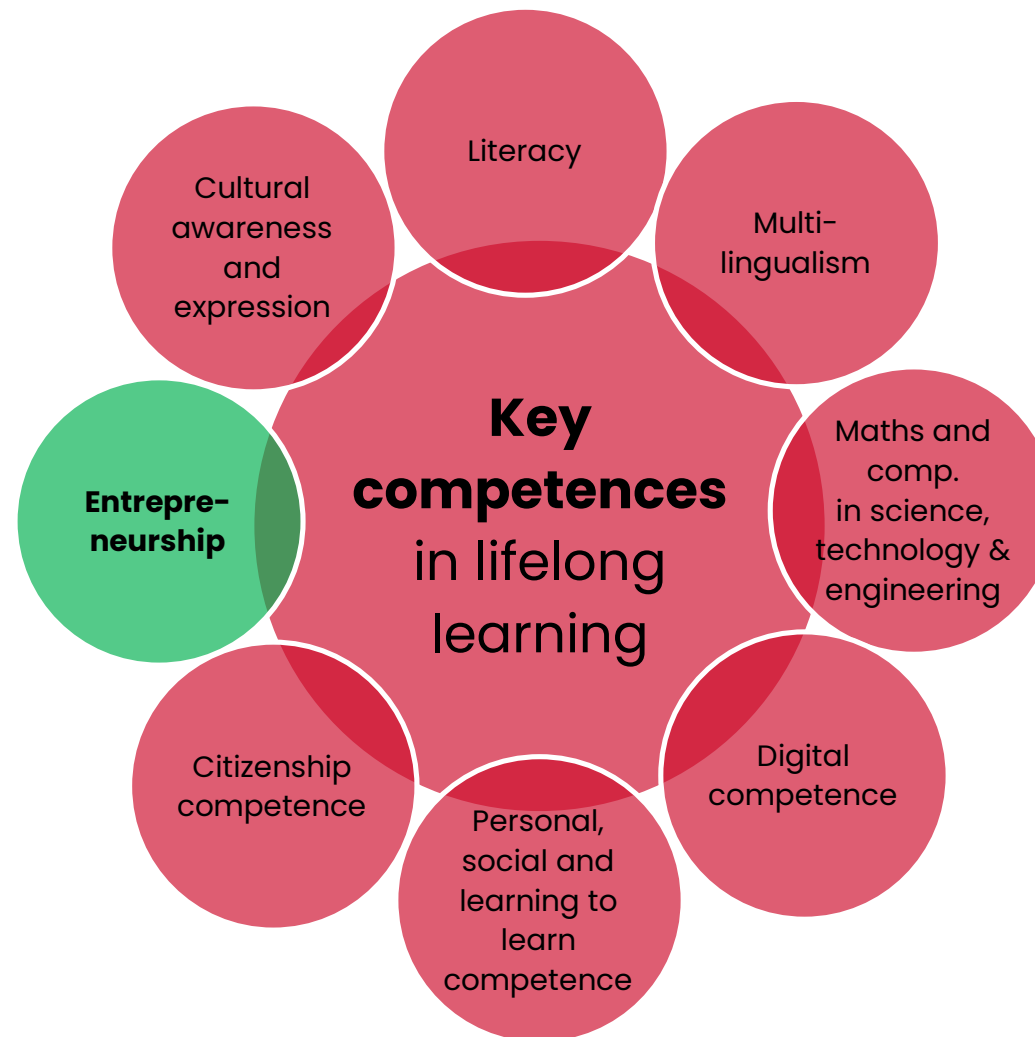
Introduction: Why economic education (EE) matters today?

- The globalized, digitized and very dynamically changing economy **demand**s **economic literacy** to support **informed, active citizenship** and **career adaptability**.
- Youth need to **understand economic mechanisms** to participate responsibly in democratic societies and market-based economies.
- **EE** nurtures **entrepreneurial mindsets** – essential not only for a successful private and professional life, but also for sustainable economic development and innovation.
- It also **empowers financial decision-making** – understanding basic economic principles helps individuals make better personal financial decisions (from budgeting and saving to investing and borrowing).



Entrepreneurship as a key competence and a basis for economic education

- According to the EU concept **entrepreneurship competence** refers to the capacity **to act upon opportunities and ideas to create social, cultural, or economic value**.
- It integrates skills such as creativity, critical-thinking, initiative, problem-solving, teamwork, and risk-taking.
- **Entrepreneurship** in this broad sense **is the basis for EE** in EU countries, including Poland.



Source: based on Council of EU Recommendation of 22 May 2018 on key competences for lifelong learning



- **Structure of Polish education system:**

- Compulsory education includes **pre-school education, 8 years of primary school and 3–5 years of secondary education** (general – 4 years or vocational – 3/5 years).
- Secondary schools (where compulsory economic education is concentrated) include: general high schools (*liceum*), technical schools (*technikum*), and vocational/branch schools (*szkoła branżowa*).
- Until recently, EE in Polish schools was primarily taught through the 'Basics of Entrepreneurship' course.
- In 2023, **Poland introduced a new subject – 'Business and Management'** (B&M) in upper secondary education.
- B&M enables learning economics at an advanced level and includes the possibility of taking matriculation (final) exams.



Economic education not only in secondary schools and universities

- It is widely accepted (both in theory and in practice of teaching economic subjects) **that entrepreneurial competences should be developed from the earliest years**
 - both in the **family**,
 - and in pre-school education as well as **primary schools**.
- Therefore, certain elements of EE are introduced at an **early stage of education** in Poland.
- EE is implemented in **many school subjects**, such as:
 - early school education (grades 1–3),
 - geography,
 - mathematics,
 - civic education,
 - and even Polish language lessons (e.g. using Janusz Korczak novel).



The legacy of Janusz Korczak – ethics in economic education and inspiration for the future

- Published in 1924, **Korczak's *Bankructwo Małego Dżeka* (*The Bankruptcy of Little Jack*)** is widely regarded as one of the **first educational novels about economics for youth**, not only in Poland, but internationally.
- In the Year of Economic Education 2024 in Poland this novel **was restored to the list of school readings**.
- It narrates the story of a boy who opens a school store (as a cooperative), gradually learns about credit, debt, and the realities of the market.
- **Through narrative pedagogy, Korczak humanizes concepts like:**
 - risk and failure in entrepreneurship,
 - ethical responsibility and consequences of financial choices,
 - empathy, solidarity and dignity in economic interactions.
- This novel became the basis for a **broad economic education program in primary schools – „The Adventures of the Entrepreneurial Jack”** („Przygody przedsiębiorczego Dżeka)



- Conducted under the Year of Economic Education 2024 initiative.
- **Two complementary nationwide reports:**
 - **Business & Management** (former Basics of Entrepreneurship) **teachers** in secondary schools
 - Non-B&M teachers of various subjects across all levels of education
 - 2,000+ educators surveyed across all Polish regions
- Goal: identify strengths, gaps, and practical needs in EE from a teacher's perspective.
- Core focus: implementation, methods, materials, systemic barriers, and recommendations for the future.
- The research is supplemented by ongoing surveys among school heads, parents and first-year university students on their experiences from secondary education.



Recommendations based on Polish experiences and research

- Embed **basic economic concepts** across disciplines/other non-economic school subjects (e.g. supply and demand in geography or budgeting in math).
- Integrate **business case studies** and simulations into every EE class.
- Provide national-level **teacher training** focused on entrepreneurship and the digital economy, especially teachers of non-economic subjects.
- Invest in **teacher certification programs** focused on financial education.
- Encourage **collaboration with businesses and NGOs** for experiential learning opportunities.
- **Curricular flexibility** to address real-life economic issues is crucial.
- Launch **awareness campaigns for parents and students/pupils** about the value of economic competence.



Poland's lessons for other countries

- Poland's experience with obligatory economic education subject (Basics of Entrepreneurship / Business & Management) illustrates a **replicable policy innovation model**.
- Key ingredients: a central but flexible core curriculum + decentralized teacher empowerment + consideration of national and local economic conditions
- Lessons for other countries:
 - start EE early, teach widely in line with the broad definition of entrepreneurship as a key competence
 - involve deeply and actively EE teachers/educators and researchers in curriculum design and educational reform
 - view EE as a part of „civic infrastructure of education” (core part), not optional content.



- EE is about **more** than just money or doing business.
- Economic education =
 - **Resilience**
 - **Opportunity**
 - **Responsibility**
- To foster active citizens, responsible consumers, and future entrepreneurs, we must deliver EE that is **structured, age-appropriate, engaging, and empowering**.
- **The Polish experience in EE offers valuable insights for other countries**, both **through both formal** (school) **and non-formal education** led by NGOs and financial institutions such as Warsaw Banking Institute.

[More about in the next speeches and debates]



Dżek at Expo
Economics beyond borders!
expo2025.pl

Thank you for your attention!



prof. Tomasz Rachwał

Krakow University of Economics
Department of International Trade
Centre for Strategic
and International Entrepreneurship

e-mail:

Tomasz.Rachwal@uek.krakow.pl



EXPO 2025, Osaka, Japan



Poland.
Expo2025.Osaka.Kansai

Heritage that drives the future...

www.expo2025.pl