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**DEIMAN4FINANCE**

## DEIMAN4FINANCE – Course Syllabus EU Regulation on Work Inclusion in Finance



AUTHOR

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**Project acronym:**

DEIMAN4FINANCE

**Project title:**

Diversity, Equity and Inclusion as an asset in financial sector through the creation of the DIVERSITY EQUITY&INCLUSION Manager - DEIMAN4FINANCE

**Project Number:**

2024-1-IT01-KA220-VET-000247559

**CONSORTIUM:**

- Coordinator: Falco&Associati
- Partners:
  - Coopération Bancaire pour l'Europe
  - The Private Foundation Institut d'Estudis Financers (IEF)
  - IDEC
  - European Union of the Deaf
  - Emphasys Centre
  - InterArt Foundation

**Website:**

<https://deiman4finance.eu/>

**Social media**





# DEIMAN4FINANCE – Course Syllabus

## EU Regulation on Work Inclusion in Finance

### Course Title

EU Regulation on Work Inclusion in Finance

### Partner Responsible

P1 + P2 (Expertise in EU legal and financial frameworks)

### ECTS / Workload

2 ECTS – 50 hours

*(Reference workload: ~50 hours / 2 ECTS. For flexibility, courses within DEIMAN4FINANCE may range between 25–75 hours / 1–3 ECTS, but a standard of 2 ECTS ensures consistency across the training pathway.)*

### Based on the Methodology:

- The DEIMAN4FINANCE methodology defines each course as a modular unit designed for microcredentials, usually aligned with short learning programmes.
- In EU/VET and HE practice, a microcredential normally ranges from 25 to 75 learning hours.
- The methodology text itself mentions “2 ECTS / 50 hours” as the *reference workload* for each course (standard conversion: 1 ECTS ≈ 25–30 hours of student workload).

### Consistency across the project:

- If all partners develop courses with a similar workload (e.g., 2 ECTS each), we ensure uniformity in recognition, portability, and EQF alignment.
- This helps when integrating them into a joint DEI Manager training path, since each microcredential can be “stacked” consistently.

### Balance of depth and feasibility:

- 50 hours is substantial enough to cover content, activities, and assessment meaningfully.
- But it’s still feasible for VET learners and professionals, as it can be delivered in a blended short course (e.g., 3–4 weeks part-time).



## 1. Course Objectives

This course aims to provide learners with a comprehensive understanding of the European Union's legal and policy frameworks for diversity, equity, and inclusion (DEI) in the financial sector.

Specifically, it will:

- Familiarize learners with EU-level directives, regulations, and strategies related to anti-discrimination and inclusion in the workplace.
- Enable learners to interpret and apply compliance requirements within financial institutions.
- Equip learners with practical tools to design and implement inclusion strategies aligned with EU legislation.
- Foster awareness of the link between regulatory compliance, corporate social responsibility (CSR), and environmental, social, and governance (ESG) frameworks.

## 2. Expected Learning Outcomes

Upon successful completion of the course, learners will be able to:

1. Identify and explain the core EU directives and regulations relevant to workplace inclusion (e.g., Equal Treatment Directives, Accessibility Act, Employment Equality Directive).
2. Analyze how EU inclusion regulations affect financial institutions and their HR, compliance, and CSR departments.
3. Apply compliance frameworks in real-world scenarios, ensuring alignment with EU requirements.
4. Design inclusive workplace policies that address diversity dimensions such as gender, disability, age, and cultural background.
5. Evaluate ESG and DEI reporting obligations and integrate them into company compliance strategies.
6. Develop an institutional action plan for implementing EU regulations on work inclusion in the financial sector.

## 3. Associated Transversal Competences

- **Critical Thinking and Problem Solving** – Ability to interpret legal requirements and translate them into organisational practice.
- **Digital Competence** – Ability to use digital tools for compliance monitoring, reporting, and accessibility solutions.
- **Communication and Intercultural Skills** – Communicating DEI principles clearly within diverse teams and stakeholders.



- Collaboration and Teamwork – Working in multidisciplinary groups to develop policies and compliance strategies.
- Ethical and Responsible Behaviour – Promoting fairness, equal treatment, and corporate accountability.
- Learning-to-Learn – Ability to independently update knowledge on evolving EU regulatory frameworks.

## 4. Course Content

### **Module 1: EU Anti-Discrimination Directives (10h)**

- The Charter of Fundamental Rights of the EU (Articles 21–23).
- Directive 2000/43/EC (Racial Equality Directive).
- Directive 2000/78/EC (Employment Equality Directive).
- Directive 2006/54/EC (Gender Equality in Employment).
- Directive 2010/41/EU (Equal treatment between men and women in self-employed activities)
- Directive (EU) 2023/970 (Pay Transparency Directive)

### **Module 2: Accessibility and Labour Inclusion Policies (12h)**

- European Accessibility Act (Directive 2019/882).
- EU Disability Strategy 2021–2030.
- Regulation (EU) 2021/1227 – European Disability Card and its implications for access procedures, in-branch services, and equal access to financial products.
- Directive 2016/2102 – Web Accessibility Directive and WCAG 2.1 compliance requirements for financial sector websites and mobile apps.
- Labour market inclusion measures for disadvantaged groups.
- Case studies of accessibility in financial services.

### **Module 3: ESG & DEI Reporting Requirements (14h)**

- The Corporate Sustainability Reporting Directive (CSRD, 2022).
- SFDR Regulation (Sustainable Finance Disclosure Regulation) and Corporate Governance guidance (EBA, ESMA) regarding ESG transparency obligations for financial institutions.
- AI Act 2024 – implications for non-discrimination, algorithmic transparency, and monitoring indirect discrimination risks in automated decision-making.
- Linking ESG frameworks to DEI practices.



- Mandatory vs. voluntary reporting in finance.
- Practical tools for DEI audits, compliance, and AI impact assessments.

#### Module 4: Practical Compliance & Policy Design Workshops (14h)

- Legal simulation exercises: interpreting EU directives in company practice.
- Group work: drafting inclusion policies for a financial institution.
- Comparative analysis: how national VET and labour frameworks implement EU laws.

## 5. Teaching & Learning Methods

The course follows a **blended learning** model, integrating online theory and in-person practical activities:

- **E-learning modules** (interactive multimedia, readings, self-tests).
- **Lectures/seminars** led by legal experts in EU labour and compliance.
- **Workshops** to draft compliance strategies and DEI policies.
- **Case study discussions** on successful EU-wide and national implementations.
- **Simulation exercises** (mock compliance audits, role-plays in HR/legal scenarios).
- **Peer learning** through group projects and feedback sessions.

## 6. Assessment & Verification of Learning

Assessment combines formative and summative methods to ensure both knowledge acquisition and application:

- **Knowledge Test (online quiz)** – multiple-choice and short-answer questions to verify understanding of EU directives.
- **Case Study Analysis (individual)** – learners analyze a real or simulated compliance case and propose recommendations.
- **Group Project (presentation + written plan)** – teams design an institutional inclusion policy for a financial institution aligned with EU regulations.
- **Participation in workshops** (active contribution evaluated by trainer).

Verification of learning will be carried out through **rubrics aligned with learning outcomes** and will provide feedback for continuous improvement.

## 7. Microcredential Awarded

### “Microcredential in EU Regulation on Work Inclusion in Finance”

- Recognized at **EQF Level 5–6** (depending on VET system integration).



- Designed for stackability with other DEIMAN4FINANCE modules.
- Provides learners with a digital badge and certificate, compatible with Europass and ESCO frameworks.

## 8. Transferability & Relevance

This course is highly transferable across EU Member States due to the harmonized nature of EU regulations. It is directly relevant to:

- **Financial institutions** (banks, insurance companies, investment firms) seeking compliance with EU law.
- **HR and compliance officers** tasked with implementing inclusive policies.
- **VET providers** integrating EU legal frameworks into training programs.
- **Corporate governance and CSR departments**, aligning ESG reporting with DEI inclusion.

The course strengthens the role of the **DEI Manager** by ensuring that inclusion strategies are legally sound, measurable, and impactful. Its modular design allows for adaptation in national contexts, while maintaining EU-wide recognition and value.

## 9. Resources and References

- European Commission (2021). EU Disability Strategy 2021–2030.
- European Union Agency for Fundamental Rights (FRA) reports.
- Directive 2000/43/EC (Racial Equality Directive).
- Directive 2000/78/EC (Employment Equality Directive).
- Directive 2006/54/EC (Gender Equality Directive).
- Directive 2019/882 (European Accessibility Act).
- Directive 2016/2102 (Web Accessibility Directive – WCAG 2.1 compliance).
- Regulation (EU) 2021/1227 (European Disability Card).
- Corporate Sustainability Reporting Directive (CSRD, 2022).
- Sustainable Finance Disclosure Regulation (SFDR – Regulation 2019/2088).
- EBA & ESMA Corporate Governance and ESG Transparency Guidelines.
- AI Act 2024 – EU Regulation on Artificial Intelligence (non-discrimination, algorithmic transparency).



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**DEIMAN4FINANCE**

## DEIMAN4FINANCE – Course Syllabus Disability Inclusion



AUTHOR

EUD



**Project acronym:**

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**Project title:**

Diversity, Equity and Inclusion as an asset in financial sector through the creation of the DIVERSITY EQUITY&INCLUSION Manager - DEIMAN4FINANCE

**Project Number:**

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# DEIMAN4FINANCE – Course Syllabus Template

**Course Title**

Disability Inclusion

**Partner Responsible**

P5 – European Union of the Deaf

**ECTS / Workload**

2 ECTS (Approx. 50 hours total workload: 20h interactive "Learning Snacks", 15h self-study/reading, 10h practical assignments, 5h assessment).

**EQF Level & Quality Assurance**

EQF Level 5. Quality Assurance aligned with DEIMAN4FINANCE methodology in section 7.2.

## 1. Course Objectives

This course aims to professionalize the role of the DEI Manager in the financial sector by providing deep, specialized competence in disability inclusion. It moves beyond basic awareness to focus on strategic compliance with the European Accessibility Act (EAA), the mitigation of cognitive bias in high-stakes financial environments, and the operationalization of the Social Model of Disability.

The course is designed to:

- Equip learners with the legal knowledge to navigate the UNCRPD and the European Accessibility Act.
- Develop practical skills for creating accessible digital and physical financial environments (trading floors, banking apps, customer interfaces).
- Address the specific exclusion of neurodivergent talent and the intersectional barriers faced by women and minorities with disabilities.
- Foster a "disability-smart" culture that views accessibility as a driver of innovation and market reach rather than a compliance burden.

The course adheres to Universal Design for Learning (UDL) principles, ensuring the training itself is a model of accessibility.



## 2. Expected Learning Outcomes

Upon successful completion of this course, learners will be able to:

- Analyze the systemic barriers in the financial sector using the Social Model of Disability, distinguishing between individual impairments and environmental/attitudinal obstacles.
- Evaluate organizational compliance with the European Accessibility Act (2025) regarding consumer banking services, ATMs, and digital identification methods.
- Design and implement Reasonable Accommodation plans for employees with diverse needs (sensory, physical, neurodivergent) in high-stress roles, mitigating "undue hardship" claims through strategic planning.
- Deconstruct unconscious biases and stereotypes prevalent in finance (e.g., the "fragility" myth) that hinder the recruitment and promotion of persons with disabilities.
- Apply intersectional analysis to identify the unique challenges faced by women with disabilities and racial minorities in finance, developing targeted retention strategies.
- Create an "Accessibility Action Plan" for a financial product or workplace, utilizing WCAG 2.1 standards and inclusive communication protocols.

## 3. Associated Transversal Competences

Aligned with the HERMES framework and the project's competence profile:

- **Critical Thinking & Problem Solving:** Identifying invisible barriers in complex financial workflows and software.
- **Communication & Intercultural Skills:** Mastering inclusive communication etiquette (e.g., working with interpreters) and "Easy-to-Read" principles.
- **Ethical & Responsible Behavior:** Championing human rights and non-discrimination as core fiduciary duties.
- **Digital Competence:** Understanding assistive technologies (screen readers, captioning AI) and digital accessibility standards.
- **Management & Leadership:** Leading diverse teams and managing the change process towards an inclusive culture.

## 4. Course Content

Module 1: Foundations of Disability & The Business Case (10 Hours)

- **Deconstructing Disability:** The shift from the Medical/Charity Model to the Social and Human Rights Model (UNCRPD). Understanding disability as a result of barriers, not deficits.
- **The Spectrum of Disability:** Detailed overview of physical, sensory (Deaf, Blind), cognitive, and psychosocial disabilities. Debunking the "wheelchair" stereotype.
- **The Financial Business Case:** Analysis of data showing inclusive companies achieve 1.6x revenue and 2x net income. The purchasing power of the disability market.



- Intersectionality in Finance: The "Double Disadvantage." Analyzing Eurostat data on the employment gap for women with disabilities vs. men. The impact of race and migration status on disability inclusion.

#### Module 2: The Regulatory Landscape & Compliance (10 Hours)

- The UNCRPD: Deep dive into Article 9 (Accessibility) and Article 27 (Work and Employment). The obligations of private sector employers under international law.
- The European Accessibility Act (EAA): Detailed study of Directive (EU) 2019/882. Specific requirements for consumer banking services (perceivability, understandability), ATMs, and payment terminals.
- National Transpositions: Case studies of how the EAA is implemented in Italy, Spain, and Germany. Sanctions and enforcement mechanisms.
- Beyond Compliance: Using the EAA as a baseline for innovation, not a ceiling.

#### Module 3: Digital & Physical Accessibility in Finance (10 Hours)

- Digital Trading & Banking: The accessibility crisis in high-frequency trading platforms (e.g., Bloomberg terminals). Case studies of blind traders and assistive tech solutions.
- Web Accessibility Standards: Introduction to WCAG 2.1 principles (POUR: Perceivable, Operable, Understandable, Robust). How to conduct a basic accessibility audit of a banking portal.
- Inclusive Customer Service: Communicating with Deaf customers. The role of Video Relay Services (VRS) and Sign Language Interpretation. "Easy-to-Read" formats for contracts.
- Physical Branch Design: Universal Design principles for bank branches. Sensory-friendly spaces and physical access.

#### Module 4: Neurodiversity, Mental Health & Bias (10 Hours)

- Neurodiversity in Finance: Understanding Autism, ADHD, Dyslexia, and Dyspraxia. The "Neurodivergent Advantage" in data analysis, pattern recognition, and risk management.
- Mitigating Hiring Bias: The failure of the traditional interview. Implementing work-sample tests and "unbiased" recruitment processes (e.g., Deutsche Bank case studies).
- Mental Health in High-Stress Roles: Addressing burnout, PTSD, and anxiety in trading/investment banking. The stigma of "weakness" vs. psychological safety.
- Cognitive Bias Reduction: Training on "Affinity Bias" and "Horn Effect" regarding disability. The "bubble wrapping" phenomenon.

#### Module 5: Management, Culture & Reasonable Accommodation (10 Hours)

- Reasonable Accommodation: Legal definition and practical application. The "Interactive Process" between employer and employee. Examples: flexible hours, ergonomic equipment, job carving.
- Employee Resource Groups (ERGs): How to build and sustain effective Disability Networks (e.g., Lloyds Banking Group's Access Network).



- Inclusive Leadership: The role of the DEI Manager in championing disability at the C-Suite level.
- Capstone Project: Developing a holistic "Disability Inclusion Strategy" for a theoretical financial institution.

## 5. Teaching & Learning Methods

The course employs a blended, asynchronous methodology designed for professional learners:

- Learning Snacks: 15-minute bite-sized modules (video, interactive text, infographic) focused on single concepts (e.g., "How to book an interpreter").
- Gamification: Branching scenarios where learners play the role of a manager making accommodation decisions (e.g., "A trader discloses an autism diagnosis. How do you respond?").
- Case Studies: Analysis of real-world scenarios (both litigation failures and inclusion successes like Bank Austria and Lloyds).
- Accessibility Audits: Practical tasks using automated tools (e.g., WAVE, AXE) to test financial websites.
- Peer Reflection: Forums to discuss cultural differences in disability perception across the EU.

Accessibility: All course materials are WCAG 2.1 AA compliant. Videos include captions, documents are screen-reader friendly.

## 6. Assessment & Verification of Learning

- Formative (40%):
  - Auto-graded quizzes at the end of each "Snack" (True/False, Drag & Drop, Multiple Choice). Reflection logs on personal biases.
- Summative (60%):
  - Accessibility Audit Report (30%): A detailed review of a specific financial product/service against EAA/WCAG standards.
  - Accommodation Strategy Case (30%): A written plan for accommodating a complex employee scenario (e.g., a Deaf analyst needing interpreters for client pitches), detailing costs, logistics, and cultural integration.

## 7. Microcredential Awarded

Title: "Micro-credential in Disability Inclusion Strategies for Finance"

Level: EQF Level 5.

Volume: 2 ECTS.

Validation: Digital Badge issued via the Moodle platform, containing metadata on skills acquired.  
Endorsed by the DEIMAN4FINANCE consortium and EUD.



## 8. Transferability & Relevance

This syllabus is highly transferable across the EU due to its grounding in harmonized EU legislation (EAA, UNCRPD). While national laws vary, the core requirements for banking accessibility are now standardized across the Single Market. The course is relevant to HR Directors, Compliance Officers, Product Owners in Fintech, and Branch Managers. It specifically addresses the "gap" in technical competence regarding the 2025 EAA deadline.

## 9. Resources and References

- Legislation: Directive (EU) 2019/882 (European Accessibility Act); UN Convention on the Rights of Persons with Disabilities; Directive 2000/78/EC (Employment Equality Directive).
- Reports: Accenture (2023) The Disability Inclusion Imperative; EDF EU Disability Rights Strategy 2021-2030; European Banking Authority reports on EAA compliance.
- Standards: W3C Web Content Accessibility Guidelines (WCAG) 2.1; EN 301 549.
- Tools: ILO Global Business and Disability Network resources; Microsoft Accessibility Insights; DEIMAN4FINANCE Methodological Framework.



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**DEIMAN4FINANCE**

## DEIMAN4FINANCE – Course Syllabus Gender Discrimination in Finance



AUTHOR  
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**Project acronym:**

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**Project title:**

Diversity, Equity and Inclusion as an asset in financial sector through the creation of the DIVERSITY EQUITY&INCLUSION Manager - DEIMAN4FINANCE

**Project Number:**

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**CONSORTIUM:**

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**Social media**





# DEIMAN4FINANCE – Course Syllabus Template

**Course Title**

Gender Discrimination in Finance

**Partner Responsible**

P3 IDEC

**ECTS / Workload**

2 ECTS – 50 hours total workload

**EQF Level & Quality Assurance**

Internal Quality Assurance System of DEIMAN4FINANCE applied (consistent with Methodology sections 7.2–7.3; formative and summative assessments; transparent learning outcomes; UDL accessibility principles).

## 1. Course Objectives

This course aims to equip learners with the knowledge, skills, and attitudes needed to identify, prevent, and address gender discrimination within financial institutions. It provides a structured, evidence-based understanding of:

- the forms and mechanisms of gender discrimination in the financial sector,
- the structural barriers faced by women and gender-diverse individuals in financial careers,
- organisational strategies to promote gender equality and inclusive leadership,
- practical tools for DEI Managers to design equitable policies and workplace interventions.

The course follows the Universal Design for Learning (UDL) principles to ensure accessibility and active participation of all learners.

## 2. Expected Learning Outcomes

Upon successful completion of the course, learners will be able to:

**Define and distinguish** key concepts related to gender discrimination, gender bias, under-representation, and intersectionality in the financial sector.

**Identify** common patterns of explicit and implicit gender bias in recruitment, promotion, leadership pathways, and day-to-day workplace culture.

**Analyse** gender-based disparities in finance through case studies, using qualitative and quantitative tools.



**Apply** DEI strategies to address gender discrimination in HR processes, decision-making, and organisational communication.

**Design** gender-inclusive policies and interventions that align with EU equality frameworks and financial-sector best practices.

**Evaluate** the impact of implemented measures through appropriate indicators and continuous improvement mechanisms.

### 3. Associated Transversal Competences

Learners will develop and strengthen the following transversal competences:

- **Respect for values** – recognising and valuing gender diversity and human rights.
- **Promote equanimity** – ensuring fair treatment and balanced decision-making in workplace contexts.
- **Motivate others** – encouraging inclusive behaviours within teams.
- **Manage conflict** – addressing gender-related tensions constructively and ethically.
- **Foster team spirit** – promoting collaboration across genders and cultural backgrounds.

### 4. Course Content

#### **Module 1: Understanding Gender Discrimination in Finance (12h)**

Overview of gender inequality in the financial sector; concepts of gender bias, stereotypes, and structural barriers; intersectionality; analysis of gender pay gap and representation data across EU Member States.

#### **Module 2: Gender Bias in Organisational Processes (12h)**

Recruitment and promotion bias; glass ceiling and glass cliffs; gendered performance evaluations; bias in leadership development; case studies from financial institutions.

#### **Module 3: EU & International Frameworks for Gender Equality (10h)**

EU Gender Equality Strategy 2020–2025, Pay Transparency Directive, Work-Life Balance Directive, ESG & CSR frameworks related to gender equality; national enforcement mechanisms.

#### **Module 4: Designing Inclusive Policies & Interventions (16h)**

Workshops on gender-inclusive HR practices; developing action plans; reviewing company culture; practical tools for DEI Managers; monitoring indicators; building accountability structures.

### 5. Teaching & Learning Methods

The course follows a **blended learning** model in line with the DEIMAN4FINANCE methodology:

- Self-paced e-learning (readings, interactive resources, quizzes)



- Instructor-led online or in-person sessions
- Case study analysis from European and international financial institutions
- Group projects and peer learning
- Practical workshops for designing gender-inclusive policies
- Role-playing and simulation exercises related to HR scenarios

Accessibility measures (UDL): captions, screen-reader compatibility, alternative text

## 6. Assessment & Verification of Learning

Assessment aligns directly with the learning outcomes and microcredential requirements.

### Formative assessment:

- Online quizzes for concept understanding
- Short reflective tasks
- Participation in discussions and activities

### Summative assessment:

- **Case Study Report (individual):** analysis of a real or simulated gender discrimination scenario within a financial institution.
- **Group Project:** design of a gender-inclusive intervention (policy, HR tool, communication strategy).
- **Final Knowledge Test:** covering core concepts, EU frameworks, and applied strategies.

Verification is conducted through rubrics aligned with EQF Level 5 and the DEIMAN4FINANCE QA system.

## 7. Microcredential Awarded

Microcredential in Gender Discrimination in Finance

- EQF Level: 5
- Workload: 2 ECTS (50 hours)
- Format: digital badge + certificate
- Recognition: compatible with Europass; stackable with all other DEIMAN4FINANCE courses; validated according to the Microcredential Template (Methodology §7.2).

Successful learners must meet all summative assessment criteria and actively participate in course activities.

## 8. Transferability & Relevance

This course is relevant for all EU Member States, as gender discrimination in finance is addressed in EU policy, ESG frameworks, and corporate governance standards. Its modular structure allows:



- integration into VET systems,
- adoption by financial training academies,
- use by HR, DEI, and compliance departments,
- adaptation to national contexts while maintaining EU-wide comparability.

The course supports the role of the DEI Manager by providing practical tools to ensure gender-inclusive organisational transformation.

## 9. Resources and References

Key EU documents:

- EU Gender Equality Strategy 2020–2025
- Directive (EU) 2023/970 – Pay Transparency Directive
- Directive 2019/1158 – Work-Life Balance Directive
- CSRD 2022 – Gender-related ESG reporting requirements
- European Institute for Gender Equality (EIGE) reports
- DEIMAN4FINANCE Methodology (2025), sections 4.1–4.2 and 7.2–7.3
- Selected academic literature on gender bias and organisational inclusion

Additional case studies and sector reports will be provided through the project’s Moodle platform.

### *Instructions for Partners*

- Please keep the syllabus **concise (1–2 pages max)**.
- Ensure **consistency** with the DEIMAN4FINANCE methodology (microcredentials, EQF alignment, modular and flexible learning).
- Write in **clear, professional English** so it can be easily understood by other stakeholders.
- Provide **examples and case studies** where relevant, ideally linked to your expertise field.
- Indicate any **specific resources, tools, or literature** you recommend for learners.



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**DEIMAN4FINANCE**

# DEIMAN4FINANCE – Course Syllabus Multicultural Competence for DEI Managers in the Financial Sector



AUTHOR

IEF



**Project acronym:**

DEIMAN4FINANCE

**Project title:**

Diversity, Equity and Inclusion as an asset in financial sector through the creation of the DIVERSITY EQUITY&INCLUSION Manager - DEIMAN4FINANCE

**Project Number:**

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# DEIMAN4FINANCE – Course Syllabus Template

**Course Title**

Multicultural Competence for DEI Managers in the Financial Sector

**Partner Responsible**

[Insert partner acronym and name, e.g., P3 – IEF]

**ECTS / Workload**

2ECTS – 50- 60 hours workload

**EQF Level & Quality Assurance**

EQF level 5-6

## 1. Course Objectives

This program is specifically adapted for DEI (Diversity, Equity and Inclusion) managers and professionals working in banks, fintech companies, insurance firms, or other financial institutions. The course focuses on advanced competencies required to design, implement, and evaluate DEI strategies that address multicultural realities, including migrant and refugee populations.

This 50-hour training program equips financial-sector professionals with the intercultural, analytical, and operational skills needed to effectively serve clients from diverse cultural backgrounds, including migrants and refugees. The course integrates didactic planning, practical activities, and measurable learning outcomes.

## 2. Expected Learning Outcomes

By the end of the course, participants will be able to:

- Identify key cultural, migrant, and refugee communities within the European financial context.
- Analyze financial needs arising from cultural and migratory diversity.
- Design preventive and promotional actions supporting financial inclusion.
- Apply effective intercultural communication strategies.
- Develop monitoring tools to evaluate the impact of applied actions.



## 3. Associated Transversal Competences

### 3.1 Strategic DEI Competencies

- Design institution-wide multicultural and inclusion strategies.
- Lead DEI policy development aligned with regulatory and organizational goals.
- Assess equity gaps and inclusion risks across products and services.

### 3.2 Intercultural Leadership Competencies

- Facilitate inclusive team dynamics in multicultural environments.
- Provide guidance and training to staff on intercultural communication.
- Promote psychological safety and inclusive decision making.

### 3.3 Analytical Competencies

- Conduct equity impact assessments.
- Interpret demographic, cultural, and migration data to inform DEI strategies.
- Identify and mitigate systemic and structural barriers in financial access.

### 3.4 Operational Competencies

- Implement multicultural service protocols.
- Design inclusive customer experience journeys.
- Lead cross departmental DEI projects.

### 3.5 Ethical and Regulatory Competencies

- Apply equality, anti-discrimination, and accessibility regulations.
- Ensure compliance with ESG, CSR, and EU inclusion frameworks.

## 4. Course Content

### Module 1: Cultural and Migratory Diversity in Europe for DEI Strategy

- Strategic relevance for DEI leadership.
- Identifying multicultural client segments.
- Migrant and refugee inclusion challenges and opportunities.
- Diversity in Spain, Italy, Bulgaria, Belgium, and Greece.
- Major migrant and refugee communities.
- Implications for the financial sector.

### Module 2: Equity, Inclusion and Systemic Barriers in the Financial Sector

- Systemic inequities in financial access.
- Root-cause analysis of exclusion.
- Biases in product design, risk assessment and customer service.
- Linguistic, documentary, and sociocultural barriers.
- Vulnerabilities and risk factors.



### **Module 3: Intercultural Leadership in Financial Services**

- Leading inclusive communication.
- Inclusive management practices.
- Conflict transformation in multicultural teams.
- Effective multicultural communication.
- Conflict management.
- Cognitive bias detection.

### **Module 4: Designing and Leading DEI Strategies**

- Creating institution-wide inclusion plans.
- Partnerships with NGOs, community groups and migrant/refugee organizations.
- Effective cultural-adaptation initiatives.
- Inclusion financial plans.
- Partnerships with social or community organizations.
- Financial literacy programs for migrants.

### **Module 5: DEI Metrics, Monitoring and Evaluation**

- DEI scorecards and KPIs.
- Impact evaluation and continuous improvement.
- Data-driven reporting for boards and stakeholders.
- Indicators and KPIs.
- Data-collection tools.
- Final assessment and reporting.

## **5. Teaching & Learning Methods**

### **Module ppt** who must contain:

- At least 5 slides for each module point including materials and resources selected (links or annexed)
- One practical learning activity for each content (defined and with material and resources (links or annexed), must be for example
  - Case study (audiovisual, document, etc..)
  - Role Playing
  - Semi structured Interview
  - Practical in the environment
  - Design of measures
  - Simulation of measures implementation



Activity	Objectives	Learning Outcomes	Recommended Duration
<b>Activity 1: Organizational Cultural &amp; Equity Mapping</b>	<ul style="list-style-type: none"> <li>Assess the institution's current DEI maturity and multicultural engagement.</li> <li>Identify cultural diversity in the participant's local financial environment.</li> </ul>	<ul style="list-style-type: none"> <li>Ability to identify systemic gaps and opportunities for multicultural inclusion.</li> <li>Ability to recognize cultural and migratory profiles.</li> </ul>	<b>3 hours</b>
<b>Activity 2: Equity Case Study Analysis</b>	<ul style="list-style-type: none"> <li>Analyze real DEI-related incidents and systemic barriers.</li> <li>Examine real situations where cultural misunderstandings affected financial interactions.</li> </ul>	<ul style="list-style-type: none"> <li>Capacity to design corrective DEI interventions.</li> <li>Ability to detect barriers and biases.</li> </ul>	<b>3 hours</b>
<b>Activity 3: Inclusive Leadership Role Plays</b>	<ul style="list-style-type: none"> <li>Practice inclusive communication with multicultural clients and teams.</li> <li>Strengthen communication skills with culturally diverse clients.</li> </ul>	<ul style="list-style-type: none"> <li>Application of intercultural leadership strategies.</li> <li>Application of intercultural communication strategies.</li> </ul>	<b>4 hours</b>
<b>Activity 4: Designing a DEI-Driven Inclusion &amp; Equity Plan</b>	<ul style="list-style-type: none"> <li>Create a strategic DEI plan addressing multicultural client needs.</li> <li>Develop prevention and promotion measures addressing multicultural diversity.</li> </ul>	<ul style="list-style-type: none"> <li>Development of institution-level DEI strategies with measurable KPIs.</li> <li>Creation of a complete inclusion plan with objectives and actions.</li> </ul>	<b>6 hours</b>
<b>Activity 5: DEI Dashboard &amp; Metrics Workshop</b>	<ul style="list-style-type: none"> <li>Build a DEI monitoring system aligned with organizational goals.</li> <li>Build a monitoring system for inclusion initiatives.</li> </ul>	<ul style="list-style-type: none"> <li>Ability to create a DEI dashboard including inclusion, equity, and representation indicators.</li> <li>Development of a dashboard with qualitative and quantitative indicators.</li> </ul>	<b>4 hours</b>

## 6. Assessment & Verification of Learning

### Final Course Deliverables

- Intercultural Diagnostic Report of the participant's financial environment.**
- Multicultural Financial Inclusion Plan including:**
  - Objectives.
  - Preventive actions.
  - Promotional actions.
  - Monitoring indicators.
  - Follow-up proposals.
- Reflective Learning Report on key takeaways and implementation proposals.**

### Final course assessment (google form 2 questions x module)

Essential to assess the level of acquisition later, (links or annexed), must be for example

- Quiz
- Multiple-choice test
- Short writing
- Exercise



## 7. Microcredential Awarded

Microcredential in Multicultural Competence for DEI Managers in the Financial Sector

**EQF Level:** 5–6 (depending on national VET system integration).

**ECTS:** 2 ECTS (≈50 hours total learning workload).

**Recognition:** Compatible with Europass, ESCO, and stackable with other DEIMAN4FINANCE modules.

**Quality Assurance:** Developed following the internal quality assurance procedures of the DEIMAN4FINANCE consortium and compliant with European VET quality frameworks.

Learners receive a digital badge and certificate, fully aligned with **EU microcredential standards**.

## 8. Transferability & Relevance

This course is designed to be fully transferable across EU Member States and adaptable to diverse national VET (Vocational Education and Training) systems, in alignment with the DEIMAN4FINANCE Microcredential and Module Templates (Methodology 7.2–7.3).

### Transferability

- Modular structure allows contextualization to different financial regulatory environments, cultural realities, and institutional DEI maturity levels.
- Can be implemented in banks, insurance companies, fintechs, credit unions, investment firms, and public financial bodies.

Adaptable for both initial VET and continuing professional development.

### Relevance

- Responds directly to EU-wide priorities on DEI leadership, financial inclusion, and non-discrimination.
- Addresses multicultural challenges linked to migration, refugee integration, and globalized financial operation.
- Scalable for organizations of different sizes, including those serving linguistically or culturally diverse customer bases.
- This course contributes to building a shared European profile for DEI Managers in Finance, supporting the DEIMAN4FINANCE project objectives



## 9. Resources and References

### Core Academic and Professional References

- Baumeister, R. F., & Bushman, B. J. (2020). *Social psychology and human nature* (5th ed.). Cengage Learning.
- Baron, R. A., & Branscombe, N. R. (2021). *Social psychology* (13th ed.). Pearson.
- OECD (2020). *Financial Inclusion and Financial Literacy*.
- European Banking Authority (EBA). *Guidelines for Consumer Protection and Inclusiveness*.
- European Commission. *Microcredential Framework and EQF Guidelines*.

### DEIMAN4FINANCE Methodological Framework

- DEIMAN4FINANCE Project. *Methodology for Microcredential Design* (Sections 7.2–7.3).

### Recommended Digital Resources

- European Institute for Gender Equality (EIGE).
- ESCO Skills Classification Database.
- Europass Digital Credentials Infrastructure.
- Inclusive communication guidelines from national equality bodies.



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**DEIMAN4FINANCE**

# DEIMAN4FINANCE – Course Syllabus Inclusive language and cognitive bias reduction



AUTHOR

InterArt Foundation

**Project acronym:**

DEIMAN4FINANCE

**Project title:**

Diversity, Equity and Inclusion as an asset in financial sector through the creation of the DIVERSITY EQUITY&INCLUSION Manager - DEIMAN4FINANCE

**Project Number:**

2024-1-IT01-KA220-VET-000247559

**CONSORTIUM:**

- Coordinator: Falco&Associati
- Partners:
  - Coopération Bancaire pour l'Europe
  - The Private Foundation Institut d'Estudis Financers (IEF)
  - IDEC
  - European Union of the Deaf
  - Emphasys Centre
  - InterArt Foundation

**Website:**

<https://deiman4finance.eu/>

**Social media**



# DEIMAN4FINANCE – Course Syllabus Template

**Course Title**

["Inclusive language and cognitive bias reduction"]

**Partner Responsible**

P7 - InterArt Foundation]

**ECTS / Workload**

2ECTS – 50- 60 hours workload

**EQF Level & Quality Assurance**

EQF level 5-6

## 1. Course Objectives

This course aims to equip DEI managers and professionals in the financial sector with the knowledge, skills, and attitudes necessary to recognize, analyse, and reduce cognitive bias while fostering inclusive, respectful, and equitable communication practices in diverse workplaces.

It aims to:

- Expand learners' understanding of the psychological and linguistic foundations of inclusion, belonging, and bias in professional and financial contexts, introducing specific terms and concepts from social cognition field and social linguistics.
- Enable participants to identify and reduce cognitive and systemic biases in decision-making and communication at the workplace.
- Foster awareness over the power of language usage at the workplace and provide deeper competencies on adoption of inclusive language.

## 2. Expected Learning Outcomes

Upon successful completion of the course, learners will be able to:

- Identify and **explain key concepts of inclusion, belonging, identity, and cognitive bias** as they relate to workplace culture and communication in the financial sector.
- Understand **how implicit and explicit biases** (such as confirmation, affinity, and anchoring bias) influence professional judgment, recruitment, and workplace interaction.
- **Apply evidence-based debiasing and inclusive communication techniques** to promote equity in financial decision-making and team management.
- **Implement inclusive language strategies and communication** in their context.
- **Evaluate organizational practices and propose improvements** to support accessibility and inclusion.

## 3. Associated Transversal Competences

- **Critical Thinking and Analytical Skills:** Identify, question, and assess personal and institutional biases; evaluate information and communication practices using evidence-based reasoning.
- **Communication and Interpersonal Competence:** Demonstrate empathy, active listening, and inclusive language in oral, written, and visual communication across multicultural and multidisciplinary contexts.
- **Collaboration and Teamwork:** Engage constructively in group projects and peer learning, applying cooperation and negotiation strategies to achieve equitable outcomes.
- **Ethical and Social Responsibility:** Demonstrate integrity, fairness, and respect for diversity, promoting ethical decision-making and inclusion as professional values within financial organizations.

## 4. Course Content

- **Module 1: Foundations of inclusion and cognitive bias. (10h)**
  1. Inclusion, belonging – in and outgroup concept (us vs. them phenomena).
  2. Identity and inclusion.
  3. Biases. implicit and explicit bias.
  4. Why do we all use biases, every day, everywhere for everyone.
- **Module 2: Types of errors in thinking and biases in professional judgement. Prejudice, stereotype and discrimination. (10h)**
  1. Errors & Biases:
    - Confirmation Bias;
    - Affinity Bias;
    - Halo Effect;
    - Anchoring Bias.
  2. Bias in assessment, hiring and promotion. (Optional: biases in credit approvals, investment advise, etc).
  3. Systemic bias.



4. Debiasing techniques.
  5. Prejudice, stereotype and discrimination.
- **Module 3: Attribution bias & theory. (8h)**
    1. Attribution bias and theory.
    2. Examples and cultural factors.
  - **Module 4: The role of language as guiding scheme of interaction with the world. (8h)**
    1. The power of language over identity and the way we see the world around us – concept theory.
    2. Linguistic framing theory – G. Lackoff (optional).
    3. Sociolinguistics.
    4. Coded language.
  - **Module 5: Inclusive language. (8-10h)**
    1. Bringing inclusive language into the workplace – oral, written and visual communication.
    2. Submodules – National inclusive language guidelines.

## 5. Teaching & Learning Methods

The course is based on a **blended learning model**, integrating online theoretical study with in-person practical activities and reflection activities:

**E-learning modules** - including interactive multimedia, readings, and self-assessment quizzes on the modules.

**Lectures, web/seminars** led by psychology, DEI, communication, sciences experts focusing on the bias and inclusive language practices.

**Workshops** to draft inclusion strategies based on bias reduction in decision making and implementation inclusive language at the workplace communication.

**Simulation exercises** that mirror real financial workplace scenarios, enabling learners to practice inclusive communication and decision-making

**Self-reflection** activities designed to bring awareness over own biases and their implications at the workplace.

**Peer learning** activities via assignments and collaborative work in group settings practicing competition vs cooperative strategies and their impact.

## 6. Assessment & Verification of Learning

- Assessment combines **formative and summative methods** ensuring learners gain both conceptual understanding and applied competence in inclusive communication and bias reduction.
- **Online knowledge checks and self-tests** within each module to consolidate theoretical understanding of inclusion, attribution, language, and bias.
- **Reflective journals and discussion posts** supporting learners to delve deep into their own biases and communication styles.



- **Participation in workshops and simulations**, where trainers observe and provide feedback on learners' use of inclusive language and interaction skills.
- **Case Study Analysis (individual)**: Learners evaluate a real or simulated scenario from the financial sector with aim to identify cognitive and systemic biases, and propose practical debiasing interventions. Read and analyse external communication styles of the companies in the financial sector in their country to identify language inclusivity level adoption.
- **Inclusive Communication Project (group presentation & written plan)**: Teams design and present an inclusive language and communication strategy for a financial institution, referencing national and international DEI guidelines.

Assessment tools will be completely aligned with the learning outcomes. Feedback will be continuous and developmental, supporting learner growth and the recognition of the microcredential associated with this course.

## 7. Microcredential Awarded

- **“Microcredential in Inclusive language and cognitive bias reduction”**
- Recognized at **EQF Level 5–6** (depending on VET system integration).
- Equivalent to **2 ECTS (≈ 50–60 hours of total learning workload)**.
- Designed for stackability with other DEIMAN4FINANCE modules.
- Provides learners with a digital badge and certificate, compatible with Europass and ESCO frameworks.

## 8. Transferability & Relevance

This course is highly transferable across EU Member States and adaptable to different VET systems and financial sector contexts, directly to:

- Financial institutions (banks, insurance, fintech, and investment firms) aiming to embed inclusive communication and bias-reduction practices.
- HR, DEI, and compliance officers responsible for ensuring fair recruitment, unbiased performance assessment, and inclusive workplace culture.
- VET and professional training providers developing competence-based DEI programs within the finance and business sectors.

The course's modular design and evidence-based content allow it to be adapted and contextualized nationally while maintaining EU-wide recognition and quality assurance. Its emphasis on inclusive language, cognitive bias reduction, and accessible learning makes it scalable for diverse audiences, including those with disabilities, across different languages and national contexts.

By promoting a shared understanding of bias-aware and inclusive communication, the course strengthens the professional identity of DEI Managers in finance and supports the European agenda for inclusive growth.

## 9. Resources and References

- Baumeister, R. F., & Bushman, B. J. (2020). *Social psychology and human nature* (5th ed.). Cengage Learning.
- Baron, R. A., & Branscombe, N. R. (2021). *Social psychology* (13th ed.). Pearson.



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