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Positive Education and Creative Financial Reasoning: An Exploratory Case Study in a Slovak Vocational-School Residence

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Abstract Positive education aims to support pupils' development through participation, constructive relationships and meaningful learning, but opportunities for creativity must be distinguished from measured improvement. This exploratory documentary case study examines a nine-activity financial-literacy programme in a Slovak vocational-school residence. The analysis draws on 2024 activity descriptions, worksheet templates and practitioner reflections, separating intended procedures from recorded responses and implementation constraints. Seven fictional-household tasks addressed income, expenditure, savings goals and avoidable spending; two further tasks connected consumption estimates with household water and electricity readings. The documentation describes eight self-selected groups of four or five pupils and, separately, 28 volunteers for the utility activities; their overlap and the total number of unique participants are unknown. Fictional monthly household incomes ranged from €1,920 to €5,340 and expenditure from €925 to €2,850. Some additional-income ideas reflected vocational interests, while four groups left that task blank. Three pupils reportedly used online appliance information to construct electricity estimates. Only five of the 28 utility-task participants returned worksheets, a documented return ratio of 17.9%, with incomplete electricity information also reported. The material suggests a distinction between generating possibilities, checking feasibility and obtaining evidence. It does not establish gains in creativity, wellbeing or financial competence. An explicit generate-check-revise sequence is proposed for subsequent evaluation, with accessible alternatives to home-meter tasks and safeguards for privacy and voluntary participation. The study contributes a context-grounded account of educational opportunities and barriers rather than an effectiveness claim.

Index Terms positive education, creativity, financial literacy, vocational education, household budgeting, resource consumption

I. Introduction

Positive education offers a way to connect academic learning with the development of pupils' strengths, relationships and wellbeing. Seligman and colleagues describe this orientation as bringing the skills associated with achievement and wellbeing into the same educational project [1]. In the Central European pedagogical literature, Slezáčková likewise considers the school's contribution to personal development and relationships alongside the acquisition of knowledge [2]. Neither perspective implies that an enjoyable educational activity, by itself, constitutes evidence of learning or demonstrates an improvement in wellbeing. The relationship between an educational intention, participation in an activity and a defensible learning outcome remains an empirical question.

A practical interpretation of positive education concerns the conditions under which pupils can contribute ideas, acknowledge uncertainty and revise an answer. Čapek's account of supportive classroom climate emphasises active partici-

pation, constructive communication, cooperation, autonomy and connections with everyday life [3]. These principles are particularly relevant when tasks have no single immediately obvious answer. A household may consider several income-generating ideas or savings priorities, but the proposed options still require systematic examination of costs, available resources and likely consequences. Supporting creative expression and requiring a reasoned justification need not be opposing pedagogical objectives.

The distinction matters for creativity research. The OECD's creative-thinking framework includes the generation, evaluation and improvement of ideas rather than equating creativity with the production of an unusual response [4]. A financial-learning task makes the relationship between these processes visible: imagining an additional source of income differs from determining whether the activity is practicable, while naming an attractive purchase differs from planning how to finance it. The present article uses creative financial reasoning to

describe these task-related processes. The expression is used descriptively and does not designate a validated measurement scale, a newly established psychological trait or an empirically observed increase in ability.

Financial literacy provides a consequential everyday context for such reasoning. The OECD's financial-literacy assessment examines the application of knowledge and skills to financial situations and considers the family and educational environments in which young people encounter money [5]. Experimental evidence also supports the potential of financial education: Kaiser and colleagues' meta-analysis of randomised studies found average benefits for financial knowledge and downstream behaviour [6]. Those findings establish neither the effectiveness of every local programme nor a benefit from this particular activity sequence. They instead underline the value of specifying what was taught, what participants actually did and what evidence would be required to evaluate the result.

Lukáč and colleagues [7] offer a directly relevant Slovak comparison through a survey of lower-secondary pupils in the Prešov and Košice regions. Although most respondents reported saving money, the study documented difficulties in ordering monetary amounts and interpreting practical financial questions. This distinction between a reported financial habit and task-based understanding supports examining how pupils justify budget assumptions, not simply whether they name a saving goal. The younger sample and different tasks preclude treating its results as a benchmark for the vocational-school residence.

Recent Slovak research adds a relevant relational perspective. Olejníková and colleagues' study of high-school wellbeing identifies a differentiated profile of strengths and areas needing support, including family relationships, future orientation and opportunities for peer and extracurricular involvement [8]. This encourages attention to the context of participation, but does not demonstrate that a budgeting exercise improves resilience. Similarly, self-determination theory distinguishes autonomy, competence and relatedness as conditions relevant to motivation [9]. An invitation to participate can provide choice while leaving the pupil uncertain about how to begin. A voluntary activity may therefore need both freedom of response and practical instructional support.

The current research examines this issue through a documented programme in a vocational-school residence in Lučenec, Slovakia. It asks how nine financial-literacy activities created opportunities for independent and cooperative thinking, what response patterns and participation barriers were recorded, and which design requirements can reasonably be derived for future implementation. The contribution is a structured account of the transition from generating ideas to testing their feasibility and obtaining evidence. The analysis does not test whether positive education caused an improvement in creativity, financial knowledge or wellbeing. It retains the original emphasis on positive education and practical household reasoning while making the evidential limits of the reported activities explicit.

II. Materials and Methods

A. Study Design and Documentary Evidence

The study adopts a qualitative-dominant, exploratory documentary case-analysis design based on research materials prepared by Marianna Karáseková at DTI University in 2024 [10]. The available 67-page document contains a conceptual discussion, descriptions of nine educational activities, seven blank group-task tables, two individual worksheet templates and practitioner reflections on implementation. The application section, particularly pages 34–60, provides the empirical basis. The conceptual chapters and concluding recommendations are treated as contextual and interpretive material, not as additional observations of participants.

The present analysis did not administer new activities or questionnaires. Completed original worksheets, a participant register, session recordings, interview transcripts and a respondent-level dataset were not supplied. Accordingly, the unit of documentary analysis is the described activity or recorded response pattern, not an independently reconstructed pupil record. The source's account of observations and discussions is a single practitioner-based record; its different sections are not treated as independent corroborating datasets. References published after 2024 are used only to contextualise the present interpretation and proposed follow-up, not to suggest that they informed the original programme.

B. Setting, Participation and Timing

The activities were conducted in the residence of a secondary vocational school in Lučenec that provides education in hotel services, transport and related vocational fields. The residence accommodated pupils across several programmes, including equestrian and agricultural fields, hospitality and vehicle-related training. The reported age range of 15–20 years characterises the residence population, rather than a verified age distribution of the participants. Activities took place in a communal room and were voluntary. The groups were self-selected by the pupils, often on the basis of existing friendships, shared accommodation or class membership.

The account of the first group activities describes eight groups of four or five pupils and approximately seven early departures. It does not provide a stable attendance register or an exact total of unique participants across sessions. The water and electricity activities are described separately as involving 28 volunteers over three days. Their overlap with the earlier groups cannot be established. The document also mentions use of the exercises in a fourth-year hotel-academy financial-literacy class, but gives no separate sample size or results suitable for comparative analysis. That classroom use is therefore not counted as an additional independent sample.

The utility worksheets specify a home-observation interval from 2 to 9 February 2024. These dates identify the planned start and end of the meter-reading task, not the verified timing of the entire nine-activity programme. The document does not establish a complete session calendar, standardised activity duration or attendance at each component. Table 1 summarises

the level at which the available participation information can be interpreted.

Table 1: Evidence base, participation units and limits of reconstruction

Component	Documented information	Interpretive limit
Source material	One 2024 research document, with activity instructions, blank templates and practitioner reflections.	No original completed-work corpus, recordings or participant-level file was available.
Initial group activities	Eight self-selected groups, described as four or five pupils each; approximately seven early departures.	Group size is not an exact unique-participant count or a complete retention record.
Utility activities	28 volunteers; activities described as taking place over three days.	Overlap with the earlier groups and attendance at each step are unknown.
Home observation	Water and electricity templates specify 2–9 February 2024.	Scheduled observation dates do not verify completion or date every activity.
Additional classroom use	Exercises also used in a fourth-year hotel-academy class.	No separately enumerated sample or distinguishable outcome dataset.

Source: research documentation [10], pp. 34–38, 43 and 52–57. Counts refer to different units and must not be added together.

C. Activity Content and Original Facilitation

The programme combined seven group exercises based on a fictional household with two consumption-estimation worksheets. Pupils chose household roles and proposed plausible or aspirational income and expenditure. They subsequently considered savings goals, means of achieving them, spending described as “money thieves” and possible responses. The utility exercises asked pupils to estimate weekly water or electricity use, identify the relevant units and prices, obtain two household meter readings and compare the calculated consumption with the initial estimate. Suggestions for conserving resources formed part of the same worksheets.

The described facilitator role involved explaining tasks, supplying requested information, encouraging discussion and helping pupils complete the tables without determining every answer. Reflection was organised after related clusters of exercises. These features establish the intended learning arrangements, but do not establish identical delivery across groups. The materials sometimes use prospective instructions and elsewhere provide retrospective commentary. In the analysis, an instruction is classified as a planned procedure unless an accompanying reflection reports that it occurred. Table 2 retains the original order of the activities and differentiates their intended products from the evidence available about their implementation.

D. Analytical Procedure and Quantitative Restraint

A structured extraction was undertaken by activity. For each component, the analysis recorded its stated purpose, task requirements, facilitator support, reported examples or numerical summaries, and implementation difficulties. These entries were compared with the blank templates to distinguish the information requested from the information demonstrably reported. The results are organised around three interpretive categories: generating possibilities, checking financial or technical plausibility, and obtaining evidence for revision. These

categories structure the present analysis; they were not a pre-registered coding scheme used during the original fieldwork.

Numerical values are retained only with their original unit and task context. Fictional family budgets are not treated as the actual income or expenditure of pupils’ households. An unfilled cell is not recoded as zero or as proof of deficient knowledge. Percentages for which the denominator is unclear are not converted into pupil-level counts. In particular, no paired savings balance is derived from separate income and expenditure ranges. The only newly calculated percentage is the documented worksheet-return ratio: five reported returns divided by 28 utility-task volunteers, multiplied by 100 and rounded to one decimal place. This is not a complete-case rate for both utilities or an intervention effect.

No statistical significance tests, effect sizes, psychometric coefficients or pre–post estimates were calculated. The materials do not support them. The analysis also does not claim independent coding, inter-rater reliability, thematic saturation or participant validation. Examples of pupil responses are paraphrased from the practitioner’s account rather than presented as newly verified verbatim interview extracts. Appendix A provides an audit of the principal distinctions and unresolved information.

E. Ethical Information and Provenance

The research documentation reports voluntary participation and the possibility of withdrawing from the educational activities. Voluntariness in an educational activity is not assumed to establish consent to research use. The present analysis uses non-identifying documentary summaries; no household account details or individual records were accessed. The documentary source supplied for the present analysis did not itself include the study-specific ethics approval or exemption document, research-consent records, age-specific consent documentation or the underlying permission for secondary publication. The setting includes minors, and adult-only participation is not asserted. The authors report the relevant approval, consent and publication-rights arrangements in the Declarations; however, the corresponding institutional records were not part of the documentary corpus analysed in this study and should be verified before submission. The responsible authors and the original researcher must confirm these matters before submission.

III. Results

A. Learning Opportunities Across the Nine Activities

The activity sequence progressed from fictional financial situations toward the attempted verification of household resource use. Early tasks invited pupils to draw on familiar occupations, desired lifestyles and shared ideas. Subsequent tasks required them to turn aspirations into plans, consider recurring spending and identify ways of changing it. The final worksheets introduced a different demand: an answer had to be connected to a physical quantity, a specified period and an accessible source of evidence. Table 2 shows that the programme offered several opportunities for creativity, but the

extent of documented follow-through varied between these demands.

Table 2: Original activity sequence and the evidence available for analysis.

Activity	Intended task or product	Recorded response or implementation issue
1. Current income	Construct monthly income for a fictional family.	Household totals and selected income sources were summarised; original completed tables were not reproduced.
2. Possible income	Generate additional earning opportunities.	Vocationally related ideas were reported; four groups left the table blank.
3. Current expenditure	Estimate recurring, seasonal and unexpected household spending.	Spending ranges and examples were reported, including missing or zero entries whose meanings were not resolved.
4. Savings goals	Identify short-, medium- and long-term goals.	Cars, horses, housing and other aspirations appeared; reported percentages have uncertain denominators.
5. Realising goals	Suggest resources and actions needed to achieve goals.	Saving, borrowing and luck were mentioned; the source reported incomplete task responses.
6. "Money thieves"	Identify spending that might reduce funds available for goals.	Discussion covered tobacco, alcohol, cafés, clothing, transport, animals and other examples within fictional budgets.
7. Managing spending	Propose responses to the preceding spending categories.	Budgeting and substitution ideas appeared alongside joking or problematic suggestions.
8. Water consumption	Estimate weekly use and unit price; compare with meter readings; propose conservation.	Unfamiliar units, wells or inaccessible information complicated the task; follow-up returns were limited.
9. Electricity consumption	Estimate weekly use and unit price; compare with meter readings; propose conservation.	Three pupils used online appliance data; missing electricity readings were reported at follow-up.

Source: research documentation [10], pp. 37–57. Intended products are not evidence that every pupil completed the task or attained its learning objective.

B. Fictional Budgets and the Limits of Plausibility Checking

Proposed monthly household incomes ranged from €1,920 to €5,340, while reported monthly expenditure ranged from €925 to €2,850. The income entries mainly drew on wages, temporary work and selected benefits or gifts. Only one group was reported to include the sale of its own products in the initial income task. In the additional-income exercise, suggestions included vehicle repairs, dog walking or care, riding-related services, hospitality work and mobile-phone repairs. These examples linked possible earnings with skills and interests relevant to the vocational setting. However, four groups did not complete that table, so the presence of imaginative examples should not be taken as uniform participation.

The expenditure discussion demonstrated uneven attention across spending categories. The source reports utility-related payments of €60–€300 and one food-and-hygiene entry of €10, alongside higher estimates in other groups. The latter example is difficult to interpret without a clear household or person-level denominator. Blank entries and zeros also occurred for insurance and borrowing. Although the practitioner interpreted some responses as unrealistic or uninformed, the retained documentation does not independently distinguish missing knowledge, a chosen fictional household without that expense, uncertainty about the instruction or incomplete engagement.

These results make the underlying assumptions of the tasks analytically important. Pupils were permitted to imagine desired future circumstances as well as approximate familiar family situations. Large income figures can therefore reflect the latitude of the exercise, not necessarily a mistaken belief about current wages. Conversely, the existence of a budget total does not show that all necessary expenses were included. The reported income and expenditure ranges cannot be paired to estimate savings capacity, because the original group-level budgets are unavailable. Table 3 separates the recoverable entries from the stronger financial conclusions that they cannot establish.

Table 3: Recoverable fictional-budget observations and their analytical meaning.

Task evidence	Documented value or example	What the evidence does not establish
Monthly family income	€1,920–€5,340.	Actual household earnings, typical local wages or a mean income.
Monthly family expenditure	€925–€2,850.	Verified household costs or a matched saving surplus.
Utility-related payments	€60–€300.	A current tariff, a standardised household size or complete billing coverage.
Additional-income task	Four groups left the table blank; other responses included repairs, animal care and hospitality services.	A validated creativity score or a uniquely determined reason for non-response.
Sale of own products	One group included this source in the initial income exercise.	A general prevalence of entrepreneurship or actual trading activity.
Savings and goal planning	Aspirational purchases were described; some realisation plans were incomplete.	A reliable percentage of pupils with attainable goals or an observed improvement in planning.

Source: research documentation [10], pp. 43–44 and 48–49. Monetary amounts belong to pupil-created scenarios, not audited personal finances. Blank entries are not automatically zero.

C. Aspirations, Spending and Divergent Responses

The goal-setting exercises elicited aspirations involving cars, horses, housing, holidays and related purchases. Some corresponded to vocational interests, particularly equestrian and vehicle-related training. The subsequent task asked what would be needed to realise those goals. Responses included saving, borrowing, having sufficient money and luck in games, while the account also reported uncompleted plans. Thus, naming an attractive outcome was more visible in the documentation than producing a fully specified route to achieving it. The source does not provide linked individual records from which to estimate an aspiration–planning association.

The “money thieves” activities generated lively discussion about categories that might consume a household budget. Proposed responses included allocating money more carefully, reducing some purchases, preparing food at home and replacing repeated café visits with another arrangement. Other suggestions involved cheaper harmful products, stereotyped comments about family members, gambling or theft-related joking. These are reported features of a fictional exercise, not evidence that participants engaged in such behaviour. Their analytical relevance is that a varied or humorous answer is not necessarily financially sound, considerate or suitable for implementation.

The practitioner’s reflections describe openness and enjoyment, but these observations do not constitute a measured change in classroom climate. Elsewhere, the document records peer laughter when a pupil asked about a unit of measurement. These descriptions can coexist within a single activity setting. They do not justify either assuming that everyone felt safe to disclose uncertainty or concluding that systematic mistreatment occurred. They indicate that the quality of participation needs to be examined from pupils’ perspectives as well as from the facilitator’s impression.

D. Consumption Estimates, Digital Strategies and Follow-Through

The water and electricity worksheets exposed difficulties with units, meter locations, consumption quantities and unit prices. The account reports that three pupils responded by searching online for annual electricity-use information for household appliances, converting annual values to a weekly estimate and combining appliance estimates. This is an identifiable information-seeking and calculation strategy within the task. It is not a direct measurement of the household’s actual weekly consumption, and the available record does not show whether the online values matched the appliances or their patterns of use.

Follow-up was more limited than initial participation. Of the 28 volunteers described for the utility activities, five were reported to have returned worksheets: a return ratio of 17.9%. The document also records seven pupils who did not fill in worksheets because their households used wells, and two pupils for whom electricity readings were unavailable because they could not access the meter. The latter account mentions water estimates differing from recorded consumption by approximately 350 litres, but supplies neither the original readings nor an adequate basis for judging relative accuracy. The five returns are consequently not treated as five complete paired water-and-electricity datasets.

Non-return was attributed in the source to several circumstances, including forgotten worksheets, missed readings, uncertainty about meter locations and lack of access to relevant household infrastructure. The counts associated with these explanations are not a mutually exclusive classification. An absence of recorded readings cannot be equated with an unwillingness to learn, and the reported return ratio cannot identify the effect of positive education. It nevertheless reveals a concrete implementation difficulty: taking an idea from a supported communal-room activity to an independently documented home observation required resources and follow-through not available to every pupil. Table 4 summarises the documented participation counts, return ratio and principal interpretive constraints associated with the utility activities.

Pupils also proposed shorter showers, avoiding unnecessary running water, turning off unused lights or devices, and considering more efficient equipment. Some proposals instead involved not washing or not cooking. These entries show that the activity connected resource use with possible changes in daily life, while also revealing the need to assess essential

Table 4: Utility-task participation and evidence constraints.

Observation	Documented count	Interpretation
Volunteers in the utility activities	28 pupils	Component-specific participation; not the total unique sample for all nine activities.
Online appliance-based estimation	3 pupils	A reported strategy, not a verified household meter measurement.
Worksheets returned	5 pupils; 17.9% of 28	A document-return ratio, not full completion of both utility tasks.
Well-related non-completion	7 pupils	A reported household-infrastructure constraint; does not explain every non-return.
Unavailable electricity readings	2 pupils	Partial information was reported; not an additional independent subgroup to subtract.

Source: research documentation [10], pp. 52 and 55–57. The percentage is calculated as $100 \times 5/28$. Counts may overlap and must not be summed as exclusive categories.

needs and practical consequences. No measured resource reduction, household saving or sustained behaviour change was documented.

IV. Discussion

A. From Generating Ideas to Justified Revision

The central finding is not an estimated effect of positive education; rather, it is the uneven transition among three forms of activity: generating possibilities, checking their plausibility and obtaining evidence with which to revise them. Vocationally related earning ideas and personalised goals show how an open task can connect with pupils’ interests. Incomplete plans, uncertain units and limited home-task returns show why the availability of that opportunity is not equivalent to demonstrated competence. This interpretation follows the structure of the documented programme rather than assigning participants a general deficit or strength from a few examples.

Petlák’s discussion of creative thinking distinguishes dimensions such as fluency, flexibility, originality and elaboration [11]. Zelina and Zelinová similarly distinguish the generation of alternatives from the evaluative work needed to develop an answer [12]. Applied here, these distinctions explain why a long list of desired purchases cannot stand in for a reasoned financial plan. The OECD framework also makes evaluation and improvement part of creative thinking [4]. The case therefore supports retaining the open generation of options while giving more explicit attention to how an option is checked and revised. It does not support assigning retrospective creativity scores to the reported groups.

A proposed generate-check-revise sequence makes this relationship teachable. In the generation stage, pupils record alternative earning, spending or conservation ideas without requiring immediate agreement. In the checking stage, they identify the assumptions on which an option depends: the relevant period, unit, required resources, costs and source of information. In the revision stage, they explain what changed after that check and why. This sequence is an analytical and instructional proposal derived from the case, not a new intervention shown to work in the supplied material. Its main

advantage as a research design is that each stage would leave a distinct, assessable product.

An instructional comparison is provided by Kožuchová and colleagues [13], who organised inquiry-based technical tasks for Slovak sixth-grade pupils around proposing solutions, conducting experiments, discussing results and formulating conclusions. Knowledge was assessed before and after the activities in experimental and comparison groups. Their design illustrates how active participation can be accompanied by explicit evidence gathering and outcome assessment. It informs the proposed checking and revision stages, but neither validates this financial-literacy sequence nor supplies missing learning-outcome data for the present case.

B. Autonomy, Competence Support and Communication

The voluntary format protected pupils' freedom not to participate, yet the record includes early departures and refusals attributed to low interest or uncertainty. Self-determination theory helps distinguish choice from the sense of competence needed to act on that choice [9]. The implication for this setting is not to replace voluntariness with compulsion. A more proportionate response would be to offer an accessible entry task, make the purpose understandable and provide help that does not predetermine every answer. Whether those changes improve participation would still require evaluation.

The role of instructional communication warrants separate consideration. Gabrhelova, Porubcanova and Pasternakova examine pupils' perceptions of teachers' verbal classroom communication in Slovak vocational secondary schools [14]. Their focus is relevant to the present distinction between a facilitator's intended openness and how pupils experience opportunities to ask questions. In a follow-up programme, observations of joking and discussion should therefore be supplemented by brief, confidential pupil feedback about clarity, respect and willingness to express uncertainty. That proposal is not a finding about the communication quality of the school studied here.

The positive-education orientation remains useful when it is interpreted as constructive support rather than indiscriminate praise. Čapek's emphasis on participation and cooperation [3] can be operationalised by allowing multiple proposals, distributing speaking opportunities and responding to mistakes without ridicule. A facilitator can acknowledge the relevance of a pupil's vocational idea while asking how its costs, customers and practical demands would be checked. Conversely, a pupil who gives no answer may need clarification, a different response format or additional time. The document cannot establish which form of support would have been sufficient in any particular case.

C. Home Access and Digital Support as Design Conditions

The utility tasks introduced an important boundary between classroom reasoning and home-based verification. A worksheet assumed that a pupil could identify a meter, reach it on two specified dates, obtain a relevant price and return a

record. The well-related and access-related difficulties show why those assumptions should be examined before implementation. A valid educational alternative would use a shared school dataset, an authorised demonstration or anonymised example readings. Such alternatives should be planned from the outset rather than treated as a penalty or an easier task for pupils with different household circumstances.

The reported appliance-search strategy illustrates a possible constructive use of digital tools. It also raises a source-evaluation question: an annual appliance figure is an input to an estimate, not direct evidence of actual household use. A revised worksheet could ask pupils to identify the source, the unit, the reference period and one reason why the estimate might differ from a meter reading. This would make the quality of the reasoning visible even where pupils cannot obtain household data.

Digital presentation should likewise avoid creating unnecessary barriers to participation or task completion. Yaroshchuk and colleagues compared minimalist and visually overloaded online tasks among younger Ukrainian pupils with executive-function difficulties and reported poorer task performance under the overloaded condition [15]. That population and design differ from this case; no executive-function condition or cognitive-load outcome was measured here. The study nevertheless provides an external reason to test clear, uncluttered worksheet layouts, stepwise instructions and equivalent paper options rather than assuming that adding digital features will improve participation.

For home activities, participation should never depend on disclosing a family's income, address, account identifiers or sensitive billing information. Pupils should not be asked to open electrical enclosures or gain unsafe access to equipment. An accessible, non-identifying alternative can preserve the mathematical task—subtracting readings, identifying units and comparing an estimate—without making household disclosure or infrastructure access a condition of success. These are safeguards proposed for subsequent implementation, not procedures verified in the original research.

D. Financial Feasibility and Responsible Resource Use

A financial plan requires more than a plausible-looking surplus. For teaching purposes, a proposed budget check can define the monthly amount available for a goal as income minus other planned outgoings, including a separately stated reserve. If that amount is positive and assumed constant, dividing a stated goal cost by it gives a simplified saving horizon. The calculation would need to identify its assumptions and distinguish recurring from one-off entries. It cannot be applied retrospectively to the source's unpaired ranges, and it should not imply that real household resources or future prices are fixed. The educational purpose is to expose assumptions, not to promise affordability.

Resource-conservation proposals similarly require both economic and practical scrutiny. Replacing an appliance introduces an upfront cost, whereas reducing unnecessary use may not. A future activity could compare the acquisition

cost with a transparently estimated change in running costs, while discussing uncertainty and essential household needs. The current document provides neither verified unit tariffs nor a measured change in consumption, so no actual saving or payback period is estimated. The electricity-price figure used in the original discussion is not reproduced as a current or generally applicable tariff.

The broader significance of household decisions can be considered without treating philosophical literature as intervention evidence. Konvit, Jaseckova and Vartiak extend the idea of the oikos from household organisation towards a planetary habitat shaped by management and technology, including physical and virtual environments [16]. This offers a conceptual connection between budgeting, digitally mediated information and the stewardship of shared resources. Jasečková, Konvit and Vartiak's account of Vernadsky's noosphere further places the use of reason and scientific knowledge within an ethical discussion of society's relationship with its environment [17]. Neither study evaluates the pupils or activities examined here.

In this article, the resulting normative proposal is that a creative financial option should be considered in relation to feasibility, care and resource responsibility, not only its novelty or apparent monetary return. Gambling is not a dependable funding plan, and reducing essential food preparation or hygiene is not an acceptable proxy for successful conservation. The "money thieves" metaphor should therefore invite examination of spending choices, not ridicule of family members or the assumption that all leisure expenditure is wasteful. Pupils should be able to justify different priorities within a stated budget and reflect on their consequences.

E. A Testable Redesign and Proportionate Evaluation

Table 5 translates the documented difficulties into a prospective design and measurement framework. It preserves the original programme's fictional households, discussion, cooperation and resource-use tasks, but adds explicit products at each stage. This is a proposed refinement, not an account of procedures already implemented. It also avoids treating enthusiasm, worksheet return, reasoning quality and wellbeing as interchangeable outcomes. An intervention can be attractive to some pupils while difficult to complete, and a completed sheet can still contain unsupported assumptions.

Before a larger evaluation, a small documented pilot could test whether the instructions, timing and alternative data routes are workable. A subsequent study should record invitations, enrolment, participation in each session and task completeness separately. It should distinguish pupils who decline, cannot access information, return incomplete work or do not return work. Financial understanding could be assessed with clearly specified tasks; creative reasoning could be assessed through the diversity, task relevance, feasibility and elaboration of proposals, with independent raters and an explicit scoring guide. Any pupil wellbeing measure would require its own justification rather than being inferred from those task scores.

Table 5: Proposed generate-check-revise sequence for subsequent evaluation.

Stage	Proposed instructional support	Evidence to collect prospectively
1. Accessible entry	Explain the purpose; offer a small worked example and a choice of fictional roles or contexts.	Participation at the start of each activity; understanding of key units and instructions.
2. Generate	Invite several possibilities; allow individual thinking before group discussion; avoid ridicule.	Distinct task-relevant ideas and categories, recorded before facilitator examples.
3. Check	Specify the unit, period, assumptions and information source; separate unknown, zero and not applicable.	Completed assumption checks; justified costs or quantities; unresolved questions.
4. Revise	Compare with accessible evidence; offer shared data instead of compulsory household records.	An initial and a revised answer, with an explanation of the change.
5. Reflect and follow up	Discuss feasibility, essential needs and resource use; obtain private feedback and a later transfer task.	Reasoning on a new task, participation experience, complete versus partial returns and reasons for missing data.

Author-developed proposal informed by the documented activities [10]. No stage-specific effectiveness estimate or validated scoring system is claimed.

An effectiveness study would need baseline and follow-up measures, an appropriate comparison design and attention to pupils' grouping within classes or institutions. Evidence from controlled financial-education studies [6] cannot substitute for those requirements locally. Costs should also be documented, including preparation, facilitator time, materials and data-access arrangements. A useful initial economic measure would be the cost of delivering the specified programme per participating pupil, reported alongside learning and inclusion outcomes. The current source contains insufficient resource-use information to calculate programme cost or cost-effectiveness.

F. Limitations

The findings are bounded by a single vocational-school setting and by reliance on a practitioner-produced documentary record. Participation was voluntary and group formation was self-selected, so pupils who declined or left may have differed from those whose ideas appear in the narrative. The total unique sample, attendance across activities and overlap with classroom use are unresolved. The source sometimes shifts between groups, pupils and responses when presenting percentages; this prevents several apparently precise proportions from being interpreted as reliable individual-level findings.

The available materials contain no baseline, comparison group, validated creativity or wellbeing measure, or independently assessable corpus of completed work. Facilitator expectations, recall and selection of noteworthy examples may have shaped the reported reflections. Contrasting descriptions of openness and peer laughter cannot be resolved into a single climate rating. Some budget proposals were explicitly aspirational, which limits comparisons with real economic conditions. The incomplete utility follow-up prevents analysis of systematic estimation error or behaviour change. Consequently, the proposed framework should be understood as a case-informed design proposition requiring prospective testing, not a demonstrated mechanism or a generalisable profile of Slovak vocational pupils.

V. Conclusion

The documented nine-activity programme connected positive education with fictional household budgeting and the practical investigation of water and electricity use. Pupils' reported ideas drew on vocational interests and everyday concerns, while incomplete plans, uncertain units, inaccessible information and limited worksheet returns constrained follow-through. These observations distinguish an opportunity to express a creative idea from the ability to justify and revise it using evidence. They do not demonstrate that the programme improved creativity, wellbeing or financial competence. A generate-check-revise sequence offers a concrete direction for further development: preserve choice and constructive dialogue, make assumptions visible, provide accessible evidence routes and assess the resulting reasoning separately from participation. The contribution is an analytically transparent account of a local educational application and its design implications, with effectiveness, costs and transfer remaining questions for properly documented follow-up research.

Author Contributions

D.P., J.H. and D.T. contributed equally to the conceptualisation, methodology, documentary analysis, interpretation, visualisation, manuscript preparation, review and editing. All authors have read and approved the final manuscript and agree to its submission.

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Institutional Review Board Statement

The authors report that DTI University granted ethical approval for the underlying 2024 research project, "Prínos pozitívnej edukácie na rozvoj kreativity žiakov", including permission to extend the research and publish its results.

Informed Consent Statement

The authors report that participants were informed in advance and provided written informed consent in accordance with the approved protocol. Where required, parental or legal-guardian consent and participant assent were obtained.

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Data Availability Statement

The documentary observations and calculations used in this article are identified in Tables 1–4 and in the Results section, with the documentary audit presented in Appendix A. Table 5 presents a proposed educational framework rather than an additional participant dataset. The original completed worksheets, participant-level records, recordings and complete re-

sponse corpus were not available for the present analysis and are not deposited with the manuscript.

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Conflicts of Interest

The authors declare no conflicts of interest.

Use of Generative Artificial Intelligence

ChatGPT was used during manuscript preparation to assist with English-language editing, document formatting and consistency checking. It was not used to generate participant records, fabricate observations, impute missing responses or substitute simulated outcomes for the original evidence. The authors remain fully responsible for the final verification of the manuscript, including its references, numerical statements, interpretations and publication declarations.

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Appendix A. Audit of the Documentary Evidence

This audit refers to the 67-page research document [10]. Its PDF page numbers correspond to the printed page labels for the application section. It identifies the limits applied in this article rather than correcting or reconstructing missing original records. Table A1 summarises the principal documentary ambiguities and the analytical decisions applied throughout the manuscript.

Table A1: Documentary issues and decisions applied in this article.

Issue and source pages	Documented situation	Decision in the present analysis
Participation; pp. 43, 52	Eight groups of four or five pupils, approximately seven early departures and a separate utility-task count of 28.	Do not infer one exact sample size or add overlapping component counts.
Additional classroom use; pp. 43, 52	Activities were also used in a fourth-year class without a separate sample or distinguishable results.	Retain as contextual information, not an independent replication.
Budgets; pp. 43–44	Fictional or aspirational values; separate income and expenditure ranges, with no original paired tables.	Report task ranges only; no actual household income, matched savings balance or saving rate.
Percentages; pp. 43–44, 48–49	The narrative alternates between groups, pupils and responses; denominators are not consistently specified.	Do not reconstruct exact pupil counts or report ambiguous proportions as prevalence.
Utility timing; pp. 53–54	Templates specify 2–9 February 2024.	Identify the planned home-observation interval, not a verified calendar of all sessions.
Utility follow-up; pp. 56–57	Five returns; seven well-related non-completions; two pupils without electricity readings.	Calculate only $5/28 = 17.9\%$ as a return ratio; counts need not be mutually exclusive or complete.
Consumption and prices; pp. 55–57	No underlying readings or verified billing records; only narrative examples and a local price reference.	No estimation-error statistic, current tariff, measured saving or payback estimate.
Climate and outcomes; pp. 54, 59–60	Supportive participation is described, but peer laughter also appears; no standardised outcome measurements.	No uniform climate rating, diagnosis or causal claim of improved creativity or wellbeing.

Ethical decisions, consent and publication permissions remain author-verification matters. The absence of such records from the supplied material is not evidence that no procedures took place.

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