YOUTHCENTS

YOUTHCENTS- Building Tools For Sensible Skills in Money Management and Financial Literacy Empowering Youth for Financial Success

WP2.3 Good Practices Database

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Poland. Young Entrepreneurs (Młodzi Przedsiębiorcy)

A nationwide educational program in Poland for youth aged 14–17, focused on practical economic and entrepreneurial education, as well as career planning. The program emphasizes learning through real-life challenges and student-led projects.

Goals, target groups, project components, learning outcomes

Goals:

- Develop entrepreneurial attitudes such as creativity, innovation, planning, and risk-taking.
- Teach personal finance management, budgeting, and investing.
- Strengthen math, digital, and STEM-related skills.

Target Group:

Students in the final year of primary school (grade 8) and early years of secondary school (grades 1–2), along with their teachers.

Program Components:

- An e-learning platform where students work for two semesters on tasks related to economics and entrepreneurship.
- A student-led project developed with the support of teachers and moderators.
- The Virtual Academy of Young Entrepreneurs – includes multimedia lessons, expert webinars, and online meetings.
- A professional development course for teachers on delivering practical economic education and career guidance.
- A website with educational resources for teachers.

Learning Outcomes for Students:

- Ability to manage finances and resources.
- Make informed consumer decisions based on reasoning rather than advertising.

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- Work collaboratively, manage projects, and lead teams.
- Use ICT tools effectively for learning and presenting.
- Apply STEM knowledge in real-world contexts.

Additional information

Final Event:

The program concludes with a national conference in Katowice, where the top 12 student teams present their projects.

Poland. Exempt from Theory (Zwolnieni z Teorii)

Zwolnieni z Teorii is a nationwide, innovative educational platform from Poland that empowers high school and university students to design and implement real social impact projects. Through experiential learning, it promotes the development of soft skills, project management abilities, and civic engagement.

Goals, target groups, project components, learning outcomes

Goals:

- Develop 21st-century competencies such as teamwork, leadership, time management, and problem-solving.
- Encourage youth to take social responsibility and act as changemakers in their communities.
- Provide a practical, project-based alternative to traditional classroom learning.

Target Group:

Young people aged 16–24, including high school and university students from across Poland.

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Program Components:

- An online platform that guides students step-by-step through the process of designing and implementing a social project.
- Free access to practical tutorials, toolkits, and mentor support.
- Students complete a real project (e.g., anti-bullying campaigns, climate initiatives, mental health awareness).
- Certification from global corporations like Google, Project Management Institute, or local employers.
- Annual ranking and awards for the most impactful and well-executed projects.

Learning Outcomes for Participants:

- Gain hands-on experience in project planning, communication, budgeting, and stakeholder engagement.
- Improve teamwork and leadership skills.
- Learn how to respond to social needs with initiative and innovation.
- Earn certificates that strengthen their future employability.

Additional information

Impact:

- Thousands of youth-led social projects completed across Poland.
- Increased youth civic participation and agency.
- Recognized by educators and employers as a model of practical learning.

Transferability:

The platform model can be adapted to other countries or contexts, encouraging youth-led social change through project-based learning.

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Portugal. Business Incubator of the Municipality of Palmela

The Business Incubator of the Municipality of Palmela is a local business support structure promoted by the Municipality of Palmela, located in Palmela, in the region where Associação Pó de Ser operates. The incubator provides physical spaces and support conditions for entrepreneurs, early-stage businesses and people developing new business ideas. It aims to create a cooperative and innovative environment that encourages local economic development, entrepreneurship, and the implementation of new projects.

For YOUTHCENTS, this good practice is especially relevant because it connects entrepreneurship education with a real local infrastructure where young people and early-stage entrepreneurs can access workspace, networking opportunities and practical support. It can serve as an example of how municipalities can support the transition from idea generation to business planning and implementation.

Goals, target groups, project components, learning outcomes

Goals:

- Promote entrepreneurship and local business development in the Municipality of Palmela.
- Support entrepreneurs and young companies in the first stages of developing or implementing a business idea.
- Create a favourable environment for cooperation, innovation and professional networking.
- Encourage the retention of talent and business initiatives in the local territory.
- Strengthen the connection between local public institutions, entrepreneurs and the wider community.

Target Group:

Entrepreneurs, young companies, early-stage business projects, freelancers and people with a business idea who need a structured environment to develop their activity.

Project Components:

- **Physical Incubation Space** – Access to individual offices, a coworking room, a meeting room and an informal open-space area.
- **Coworking and Collaboration** – A shared working environment that encourages contact between entrepreneurs and the exchange of ideas.
- **Administrative and Operational Support** – Basic support services that help entrepreneurs focus on the development of their projects.
- **Local Business Promotion** – Visibility and promotion of the companies and projects installed in the incubator.

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- **Workshops and Initiatives** – Activities, workshops and initiatives developed with local and international partners to support entrepreneurial skills and innovation.

Learning Outcomes for Participants:

- Develop practical knowledge about business creation and management.
- Improve planning, organisation and professional communication skills.
- Gain experience in a real entrepreneurial environment.
- Build a local network of contacts with other entrepreneurs, companies and public entities.
- Understand how local support structures can help transform an idea into a sustainable project.

Additional information

Infrastructure offers:

The Business Incubator of the Municipality of Palmela provides 6 individual offices, 1 coworking room with 6 workstations, 1 meeting room and an informal open-space working area. The official municipal information presents the incubator as a structure that supports business hosting through physical spaces and initiatives in a cooperative and innovative environment.

Transferability:

This practice can inspire other municipalities and youth organisations to create stronger bridges between financial literacy, entrepreneurship education and local business support. For YOUTHCENTS, it is particularly useful as an example of how young people can move from learning about business planning, budgeting and pitching to accessing real local opportunities.

Portugal. Todos Contam – National Financial Education Plan

Todos Contam is the official portal of the Portuguese National Financial Education Plan, created to promote financial literacy and responsible financial citizenship among the Portuguese population. It provides accessible information, educational resources and practical tools on topics such as budgeting, saving, credit, insurance, digital payments and financial decision-making.

This good practice is highly relevant for YOUTHCENTS because it addresses the same core need: improving young people's financial knowledge and helping educators, youth workers and teachers access structured materials to support financial education. The portal includes pedagogical resources for students from the 1st cycle of basic education up to secondary school, making it especially useful for young people and educational professionals.

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Goals, target groups, project components, learning outcomes

Goals:

- Improve the financial knowledge, attitudes and behaviours of the Portuguese population.
- Promote responsible financial citizenship and informed decision-making.
- Support schools, teachers and educators in the delivery of financial education.
- Provide accessible and pedagogical resources on everyday financial topics.
- Encourage young people to develop practical skills in budgeting, saving, credit, digital finance and consumer awareness.

Target Group:

Students, young people, teachers, educators, families and the general public. The resources are particularly relevant for schools and educational contexts, but can also be used by youth workers and organisations working with young people.

Project Components:

- **Todos Contam Portal** – An online platform with information and resources on personal finance and financial education.
- **Pedagogical Resources** – Materials designed to support financial education activities in schools and other learning contexts.
- **Financial Education Framework** – A reference tool that can be used by teachers in different subjects and school levels.
- **E-learning Platform** – Online learning modules covering areas such as payments, saving and investing, and credit.
- **Financial Education Notebooks** – Didactic resources with practical activities and situations close to young people's realities, including themes such as budgeting, saving, credit, insurance, financial products and digital channels.

Learning Outcomes for Participants:

- Understand basic concepts of personal finance and money management.
- Develop budgeting and saving habits.
- Make more informed decisions about credit, payments, insurance and financial products.
- Recognise risks connected to digital finance and financial decision-making.
- Strengthen autonomy, responsibility and confidence in managing personal finances.

Additional information

Connection with national strategy:

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The National Financial Education Plan is led by the Portuguese financial supervisors and aims to improve the financial knowledge of the population and promote appropriate financial attitudes and behaviours.

Transferability:

Todos Contam is a strong example of how financial education can be made accessible through a public digital platform, pedagogical resources and structured learning materials. Its approach can inspire youth organisations to adapt financial literacy content to non-formal education settings, especially when working with young people who may not receive enough financial education through family or school contexts.

Malta. FLER – Financial Literacy Escape Rooms for Adults

FLER – Financial Literacy Escape Rooms -Erasmus+ KA220-ADU project that addressed a widespread but often overlooked issue: the financial illiteracy of adults in rural and underserved communities. Launched in 2022 and successfully concluded in 2024, the project introduced a novel educational methodology—virtual escape rooms—to make personal finance learning engaging, inclusive, and accessible. Coordinated by Warsaw University of Life Sciences (WULS-SGGW), located in Poland. Participating countries were, Malta, Italy, Spain, Portugal, Sweden &Greece.
Through gaming and scenario-based storytelling, the escape rooms were created so that FLER could empower adult learners with practical financial knowledge in a non-formal, user-friendly environment. The games immerse learners in relatable financial dilemmas, promoting problem-solving, critical thinking, and personal agency.

Goals, target groups, project components, learning outcomes

Goals:

- Combat low financial literacy among rural and disadvantaged adult populations.
- Create innovative, scalable learning environments using virtual escape rooms.

- Offer adult educators a complete toolkit for integrating gamified financial education into their local communities.
- Promote lifelong learning and critical thinking through experiential, challenge-based learning.

Target Groups:

The project targeted adults aged 18 to 65 who:

- Live in rural or economically disadvantaged areas.
- Have low access to formal education and digital learning opportunities.
- Include specific vulnerable groups such as unemployed adults, older persons, migrants, farmers, and micro-entrepreneurs.

By focusing on these groups, FLER contributed directly to promoting financial inclusion, personal empowerment, and social resilience.

Project Components

Virtual Escape Rooms (7 in Total):

Each escape room immerses the learner in a different financial scenario—from preparing a family budget to avoiding online scams. Learners solve a sequence of challenges and puzzles that reflect real-life financial situations, allowing them to practice and reflect while playing.

Learning Outcomes

Participants completing the FLER escape room experience demonstrated:

- Increased confidence in managing personal and household budgets.
- Ability to identify fraudulent offers and scams.
- Awareness of the importance of savings and risk management.
- Improved understanding of financial products and digital tools.
- Enhanced problem-solving, digital literacy, and decision-making abilities

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Topics include:

- Budgeting and household planning
- Savings and emergency funds
- Recognising and avoiding fraud
- Responsible borrowing and lending
- Investing and risk
- Digital payments and online banking
- Long-term financial security and retirement

Additional information

Trainer's toolkit

A comprehensive toolkit was developed for adult educators and trainers, including:

- Guidelines for using escape rooms in adult learning
- Technical instructions for setup and facilitation
- Pedagogical framing of each escape room scenario
- Assessment and reflection tools for follow-up learning

Research and Needs Analysis:

FLER began with a detailed research phase, conducting over 35 focus groups and interviews across Europe. This analysis informed the content and design of the escape rooms to reflect the real financial concerns faced by the target groups, such as low savings habits, susceptibility to fraud, and digital illiteracy.

Multilingual Accessibility:

All digital content and materials were made available in the official educational languages of participating countries: English, Polish, Greek, Italian, Spanish, Portuguese, and Swedish.

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Final Dissemination and Results:

By the end of 2024, the FLER project had:

- Successfully completed testing and piloting of all escape rooms.
- Held a high-level final dissemination conference in Warsaw, in conjunction with the International Forum for Finance and Banking.
- Distributed its Toolkit and escape rooms across local communities in all participating countries.
- Generated extensive interest from adult education institutions, NGOs, and regional learning centres across Europe.

Area for improvement:

It is important to note that the current escape rooms do not include pre-game financial preparation tools. Learners are immersed directly into the scenario without first being introduced to foundational financial instruments (e.g., budgeting templates, savings calculators, visual aids)

While this choice makes he experience more intuitive, adding optional preparatory modules or interactive learning prompts could enhance understanding, particularly for participants with very low financial experience.

Sustainability and Outreach:

The FLER materials are fully open-access and continue to be promoted through workshops, community groups, and online channels.Educators, community leaders, and adult learners can stay connected and access materials via:

FLER Facebook Page: https://www.facebook.com/flerprojecteu

Fler website https://flerproject.eu/

and

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https://www.researchgate.net/journal/Agriculture-2077-0472/publication/384475604_Financial_Literacy_Identification_of_the_Challenges_Needs_and_Difficulties_among_Adults_Living_in_Rural_Areas/links/67ddfa2afe0f5a760f868921/Financial-Literacy-Identification-of-the-Challenges-Needs-and-Difficulties-among-Adults-Living-in-Rural-Areas.pdf?_tp=eyJjb250ZXh0Ijp7ImZpcnN0UGFnZSI6InB1YmxpY2F0aW9uIiwicGFnZSI6InB1YmxpY2F0aW9uRG93bmxvYWQiLCJwcmV2aW91c1BhZ2UiOiJwdWJsaWNhdGlvbiJ9fQ&__cf_chl_tk=JaOORXF.30rUXUnSi01kenx6ZYnIHtSFoM8TQnc9Wp8-1750675276-1.0.1.1-RibWRniNm5YmyvB9BDokv_gTbN1IDpkMeXkrp.U.e7E

Malta. DisFinLit – Sustainable Financial Literacy for Disabled Youth

DisFinLit ("Training young people with disabilities to master sustainable finance in their daily life") is an Erasmus+ KA220-SCH Cooperation Partnership that ran from November 2021 to October 2023. The project addressed the limited access of disabled youth to high quality financial education by developing an accessible, sustainability oriented curriculum and an online Community of Practice. Through inclusive design and digital delivery, DisFinLit equips young people with disabilities with the skills and confidence to make smart, sustainable financial decisions. The DisFinLit project involved Spain – (Lead coordinator: Institut d'Estudis Financers) \and partners from Malta ,Netherlands ,Italy & Germany.

Goals, target groups, project components, learning outcomes

Goals:

- Develop a pedagogically sound tool that helps disabled youth build sustainable financial know how.
- Ensure young people with disabilities can benefit from inclusive, discrimination free financial education.
- Create open, accessible materials that embed social, environmental and governance (ESG) aspects into financial learning.

Target Group:

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Young people (15–29) with physical, sensory, intellectual or learning disabilities who face barriers to mainstream financial education and are at risk of social and labour market exclusion. Secondary beneficiaries include special needs teachers, support staff, and inclusive education practitioners.

Project Components:

- Adapted Sustainable Finance Curriculum: A modular training programme covering budgeting, saving, investment basics, fraud awareness, and ESG criteria. All modules are written in plain language and include Universal Design for Learning (UDL) features.
- Community of Practice & Digital Platform: An online hub (disfinlit.eu) that hosts learning materials, good practices, and a forum where educators and learners share resources on sustainable financial literacy for disabled youth.
- Compendium of Existing Resources: A catalogue of good practices mapping accessible financial literacy tools already available in Europe, serving as a springboard for the new curriculum.

Learning Outcomes

- Greater confidence in managing personal finances with a sustainability mindset.
- Improved ability to evaluate financial products using social, environmental, and governance criteria.
- Enhanced awareness of fraud risks and consumer rights.
- Development of digital skills through engagement with online learning tools.

Additional information

Research & Focus Groups:

Over 60 disabled learners and educators participated in transnational focus groups, identifying needs, preferred learning formats, and accessibility requirements.

Multiplier Events & Final Conference:

National multiplier events showcased project outputs. The consortium's final Transnational Project Meeting was held in Barcelona, Spain, 20–21 Nov 2023.

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Final Dissemination and Results:

By October 2023, DisFinLit had released its full curriculum, platform, newsletters, and multilingual resources; trained over 250 educators; and reached more than 800 disabled learners across six countries.

Sustainability and Outreach:

The DisFinLit Community remains active, encouraging ongoing content sharing and peer support. Stakeholders can join and follow updates via the project's dedicated Facebook page: https://www.facebook.com/disfinlitcommunity/

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