

YOUTHCENTS

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

WP2.4. Trainer Guide

Partner Members:



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Table of Contents

Introduction	5
I Entrepreneurship	6
1. Module Overview	6
2. Learning Outcomes	6
3. Trainer Preparation Checklist	6
4. Materials and Resources	6
5. Session Plan (Step-by-Step)	6
6. Tips for Trainers	7
7. Assessment and Follow-Up	7
Appendix: Print-Ready Worksheets and Templates	8
II Budgeting	10
1. Module Overview	10
2. Learning Outcomes	11
3. Trainer Preparation Checklist	11
4. Materials and Resources	11
5. Session Plan (Step-by-Step)	11
6. Tips for Trainers	13
7. Assessment and Follow-Up	13
Appendix: Print-Ready Worksheets and Templates	13
III Business Planning	16
1. Module Overview	16
2. Learning Outcomes	17
3. Trainer Preparation Checklist	17
4. Materials and Resources	17
5. Session Plan (Step-by-Step)	18
6. Tips for Trainers	20
7. Assessment and Follow-Up	21
Appendix: Print-Ready Worksheets and Templates	21
IV Taxes	24
1. Module Overview	24
2. Learning Outcomes	24



3. Trainer Preparation Checklist	25
4. Materials and Resources	25
5. Session Plan (Step-by-Step)	25
6. Tips for Trainers	27
7. Assessment and Follow-Up	27
Appendix: Print-Ready Worksheets and Templates	27
V Credit, Loans, and Interest Mechanisms	31
1. Module Overview	31
2. Learning Outcomes	31
3. Trainer Preparation Checklist	31
4. Materials & Resources Needed	31
5. Session Plan (Step-by-Step)	32
6. Tips for Trainers	33
7. Assessment & Follow-Up	33
VI Financial Scams, Fraud Prevention and Digital Finance	33
1. Module Overview	33
2. Learning Outcomes	33
3. Trainer Preparation Checklist	34
4. Materials & Resources Needed	34
5. Session Plan (Step-by-Step)	34
6. Tips for Trainers	35
7. Assessment & Follow-Up	35
VII Investments and Risk	35
1. Module Overview	35
2. Learning Outcomes	36
3. Trainer Preparation Checklist	36
4. Materials & Resources Needed	36
5. Session Plan (Step-by-Step)	37
6. Tips for Trainers	38
7. Assessment & Follow-Up	39
VIII Ethical Finance	39
1. Module Overview	39



2. Learning Outcomes	39
3. Trainer Preparation Checklist	40
4. Materials & Resources Needed	40
5. Session Plan (Step-by-Step)	40
6. Tips for Trainers	43
7. Assessment & Follow-Up	43



Introduction

The **YouthCENTS Trainer's Guide** was created to support youth workers, educators, and trainers in delivering engaging sessions on financial education and entrepreneurship. Developed within the **YouthCENTS** project, a partnership between **Fundacja AYE (Poland)**, **Associação Pó de Ser Assim (Portugal)**, and **YouTHrive (Malta)**, and funded by the **Erasmus+** programme: this guide serves as a practical tool to help young people aged 15–26 build financial independence, responsibility, and self-confidence.

The project combines financial education with personal development, entrepreneurship, digital skills, and active citizenship, showing that money management is not just about numbers, but about critical thinking, planning, and making informed decisions. The **Trainer's Guide** is designed for professionals working with young people, helping them better understand how to use the project's **curriculum** and educational materials effectively. We believe this guide will make your sessions more modern, inclusive, and engaging, empowering young participants to connect financial knowledge with real-life skills.

The guide includes eight thematic modules covering key financial topics — from entrepreneurship, budgeting, and taxation to investments, ethical finance, and fraud prevention. Each module provides a topic overview, learning outcomes, a step-by-step session plan, and methodological tips. The **YouthCENTS Trainer's Guide** aims to equip educators with practical, adaptable tools that foster active learning, inclusion, and reflection — supporting young people in developing financial awareness, confidence, and an entrepreneurial mindset for a sustainable future.

I Entrepreneurship

1. Module Overview

This session introduces entrepreneurship as problem-solving in action. Participants explore the entrepreneurial mindset, generate ideas with creativity tools, validate needs through basic research, define a youth-friendly brand and 4Ps, and craft a confident elevator pitch.

2. Learning Outcomes

- Define entrepreneurship and its role in positive change.
- Identify key traits of the entrepreneurial mindset.
- Use SCAMPER, mind mapping, and observation logs to generate ideas.
- Validate needs with simple market research and create a customer persona.
- Plan branding and the 4Ps (Product, Price, Place, Promotion).
- Develop and deliver a one-minute elevator pitch.

3. Trainer Preparation Checklist

- Select 1–2 youth/local entrepreneur stories for inspiration.
- Print templates: Mindset Self-Check; Idea Generation; Market Research; Customer Persona; 4Ps Planner; Pitch Script; Pitch Rubric.
- Set room in clusters of 3–4; prepare sticky notes and markers.
- Test projector; preload slides with definitions, SCAMPER prompts, and pitch structure.

4. Materials and Resources

- Projector and laptop with slides.
- Flip chart, markers, sticky notes.
- Printed worksheets and pens/pencils.
- Optional: phones for recording pitch videos; Google Forms for surveys.

5. Session Plan (Step-by-Step)

Time	Trainer Instructions	Method/Activity	Notes
0–5 min	Welcome; define entrepreneurship as solving real problems.	Brief intro	Link to local/community impact.
5–15 min	Mindset overview.	Mini talk + examples	Invite quick reflections.

15–30 min	Activity 1: Mindset Self-Check.	Individual reflection	Pick 1 trait to grow.
30–50 min	Creativity tools: SCAMPER, mind mapping, observation.	Demonstration	Model with a familiar item.
50–70 min	Activity 2: Idea Generation Sprint.	Individual → pairs	Capture 2–3 ideas.
70–85 min	Market research basics; target audience; competition.	Mini lecture	Learning > selling.
85–100 min	Activity 3: Draft survey (6–8 Qs) + interview prompts.	Group work	≤ 5 minutes survey.
100–115 min	Customer Persona (one-paragraph profile).	Template	Who, problem, habits, motivation.
115–130 min	Branding & 4Ps.	Guided discussion	Keep simple.
130–145 min	Activity 4: 4Ps Planner for chosen idea.	Individual	1–2 lines per P.
145–155 min	Pitching: structure + delivery tips.	Mini talk	≤ 60–90 seconds.
155–170 min	Activity 5: Draft & rehearse pitch.	Pairs/triads	Use script template.
170–178 min	Peer pitch round with rubric.	Plenary	2–3 volunteers to whole room.
178–180 min	Wrap-up and next steps.	Recap	Set 1 action + 1 interview.
Optional	Condensed 90–120 min version.	Facilitator note	

6. Tips for Trainers

- Normalise iteration—ideas evolve after feedback.
- Prioritise real needs over features.
- Model concise, positive feedback.
- Encourage ethical branding and truthful claims.
- Celebrate small wins.

7. Assessment and Follow-Up

- Knowledge: short quiz on mindset, research, 4Ps, and pitch.
- Practical: collect Idea Sheet, Persona, 4Ps Planner.
- Between sessions: run 5 interviews or 1 survey; refine idea and pitch.



- Mentor check-in: review findings and update 4Ps.

Appendix: Print-Ready Worksheets and Templates

1) Entrepreneurial Mindset Self-Check

- I notice problems and think of solutions.
- I try new ideas, even if they might fail.
- I enjoy creating or building things from scratch.
- I take calculated risks for things I care about.
- I persist when I face difficulties.
- I like starting or leading small projects.

2) Idea Generation (SCAMPER + Observation)

SCAMPER: Substitute • Combine • Adapt • Modify • Put to another use • Eliminate • Reverse/Rearrange

SCAMPER Prompt	Your Idea
Substitute	
Combine	
Adapt	
Modify	
Put to another use	
Eliminate	
Reverse/Rearrange	

Observation Log (2 days):

Date/Context	Observation (problem/opportunity)	Possible Solution

3) Market Research Toolkit

A) Survey Draft (6–8 questions; ≤ 5 minutes)

#	Question Text	Type (Yes/No, MCQ, Open)

B) Interview Prompts (choose 5-7)

#	Open Question

4) Customer Persona (one-paragraph profile)

- [] Name (fictional), age, location
- [] Interests/values and habits
- [] Problem they face that you solve
- [] Where/how they shop and decide
- [] What motivates them to buy

5) Branding & 4Ps Planner

Element	Notes
Name	
Logo idea	
Brand values (3)	

Product	Your Plan
Price	
Place	
Promotion	

6) Elevator Pitch – Script Template

1. Hook – surprising fact or question:
2. Problem – the pain point:
3. Solution – what you offer:

4. Benefit – why it matters:
5. Call to action – what you want next:

7) Elevator Pitch – Peer Feedback Rubric

Criterion	Excellent	Good	Needs Improvement
Clarity of problem and solution			
Confidence and voice			
Engagement (visual/verbal)			
Timing (≤ 2 minutes)			

Sample Quiz (with answer key)

1. Which best describes entrepreneurship?

- A) Selling to everyone
- B) *Identifying a need/opportunity and creating value*
- C) Only running a profitable business
- D) Investing in others' companies

2. Which is NOT a key mindset trait?

- A) Initiative
- B) Vision
- C) *Perfectionism*
- D) Creativity

3. A social entrepreneur mainly focuses on:

- A) New technology
- B) *Solving social/environmental problems*
- C) Profit only
- D) Fashion products

4. SCAMPER helps you:

- A) Analyse competitors
- B) *Improve products/services creatively*
- C) Price correctly
- D) Find investors

5. Market research is important because it:

- A) Guarantees success
- B) Eliminates competition
- C) *Reveals customer needs and behaviours*
- D) Creates demand automatically

6. A good logo should be:

- A) Complex and detailed
- B) Text-heavy
- C) *Simple, clear, scalable*



- D) Identical to competitors'
- 7. Which is NOT one of the 4Ps?**
- A) Product
 - B) Promotion
 - C) Price
 - *D) Participation*
- 8. A customer persona is:**
- A) A competitor list
 - *B) A fictional profile of your ideal customer*
 - C) Your business plan
 - D) A logo
- 9. A strong elevator pitch:**
- A) Lasts 5 minutes
 - B) Is read from slides
 - *C) Quickly explains problem, solution, and why it matters*
 - D) Is only for investors
- 10. Resilience means:**
- A) Avoiding failure
 - B) Working only when perfect
 - *C) Learning from setbacks and continuing*
 - D) Copying others

II Budgeting

1. Module Overview

This session introduces budgeting as a practical life skill. Participants will track income and expenses, distinguish needs from wants, build a simple monthly budget, start a saving habit, and set SMART goals. Activities include a first-budget build, a spending log challenge, and a short goal-setting exercise.

2. Learning Outcomes

- Explain what a budget is and why budgeting matters.
- List sources of income (regular and irregular) and record spending.
- Categorise expenses and compare income vs. expenses to spot gaps.
- Prioritise needs over wants and set realistic spending limits.
- Start a consistent saving habit and understand emergency funds.



- Create and maintain a simple monthly budget using a template.
- Set SMART goals and link them to the budget and saving plan.

3. Trainer Preparation Checklist

- Prepare a youth-relevant example budget (student with part-time job).
- Print templates: Income Tracker; Expense Tracker; Monthly Budget; Savings Plan; Weekly Spending Log; Needs vs Wants; SMART Goal Sheet.
- Arrange clusters of 3–4; prepare sticky notes and markers.
- Test projector; preload slides with definitions and SMART examples.

4. Materials and Resources

- Projector and laptop with slides.
- Flip chart, markers, sticky notes.
- Printed worksheets and pens/pencils.
- Optional: calculator or basic spreadsheet.

5. Session Plan (Step-by-Step)

Time	Trainer Instructions	Method/Activity	Notes
0–5 min	Welcome and aims; budgeting as choice and control.	Brief intro	Frame budgeting as empowering.
5–15 min	What is a budget? Why it matters for youth.	Mini talk	Keep definitions simple; no jargon.
15–30 min	Step 1: Identify all income sources (regular/irregular).	Walkthrough	Include digital earnings.
30–45 min	Step 2: Record expenses; daily and weekly tracking.	Demo	Show a 7-day spending log.

45–60 min	Step 3: Categorise; compare income vs expenses.	Hands-on	Spot overspending areas.
60–70 min	Step 4: Needs vs wants; set limits.	Guided discussion	Create category caps.
70–80 min	Step 5: Saving habit; emergency fund.	Mini talk	Automate small amounts if possible.
80–105 min	Activity 1: Create Your First Monthly Budget.	Individual work	Use template; trainer roams.
105–120 min	Activity 2: Weekly Spending Log challenge.	Setup task	How to record and review.
120–135 min	SMART goals: structure and examples.	Mini talk	Tie goals to budget categories.
135–155 min	Activity 3: Write one short- and one long-term SMART goal.	Individual → peer swap	Add targets into Savings Plan.
155–170 min	Peer review: budget + goals; friendly feedback.	Pairs	What is clear? What can improve?
170–178 min	Quick quiz and debrief.	Quiz	Reinforce key points.

178–180 min	Wrap-up and next steps.	Recap	Set monthly review reminder.
Optional	Condensed 90–120 min: merge Activities 1–2; shorten peer review.	Facilitator note	
Follow-up	Invite participants to share one win next session.	Support	Celebrate progress.

6. Tips for Trainers

- Use youth examples (transport, data, subscriptions).
- Promote small, consistent steps over big, one-time changes.
- Encourage honest tracking—no judgement.
- Model a positive money mindset and celebrate small wins.
- Suggest simple tools (notebook, phone notes, or a basic app).

7. Assessment and Follow-Up

- Knowledge: short quiz on steps, needs vs wants, and SMART.
- Practical: collect a Monthly Budget and Savings Plan.
- Between sessions: maintain a 7-day spending log and review.
- Mentor check-in: adjust limits and plan next month.

Appendix: Print-Ready Worksheets and Templates

1) Income Tracker (Monthly)

Source of Income	Frequency	Estimated Amount (€)	Notes



2) Expense Tracker

Category	Weekly (€)	Monthly (€)	Notes



3) Monthly Budget Summary

Total Income (€)	Total Expenses (€)	Planned Savings (€)	Balance (Income–Expenses) (€)

4) Needs vs Wants

Priority	Examples	Your Items
Needs		
Wants		

5) Savings Plan & Emergency Fund

Saving Method	Frequency	Amount (€)	Goal/Notes

Emergency Fund Targets (guideline): €300 → starter • €500 → buffer • €1000+ → stronger safety net

6) Weekly Spending Log (7 days)

Date	Item/Description	Category	Amount (€)	Need/Want	Notes

7) SMART Goal Sheet

1. Specific:
2. Measurable:
3. Achievable:
4. Relevant:
5. Time-bound:

8) Case Example – Build a First Budget

Income Source	Amount (€)

--	--

Expense Category	Amount (€)

Monthly Savings (€)	Notes

Sample Quiz (with answer key)

1. Budgeting is mainly about:

- A) Restricting all fun
- B) Guessing where money goes
- *C) Making a plan for income, expenses, and savings*
- D) Avoiding spending forever

2. Which is a regular income example?

- A) Birthday gift
- *B) Part-time job wages*
- C) One-off prize
- D) Refund

3. Tracking expenses helps you:

- A) Pay more tax
- *B) Reveal patterns and improve choices*
- C) Earn more money instantly
- D) Avoid all emergencies

4. A simple saving habit could be:

- A) Save only when rich
- *B) Put aside 10% whenever you get paid*
- C) Borrow from friends
- D) Spend first, save later

5. SMART goals are useful because they:

- A) Make goals vague
- B) Guarantee success
- *C) Turn ideas into clear, achievable plans*
- D) Replace budgeting

III Business Planning

1. Module Overview

This session helps young people translate a business idea into a simple, testable plan. Participants will map a one-page Business Model Canvas, draft a brief mini business plan, price a product or service, and identify key risks and workflows to manage day-to-day operations confidently. The emphasis is on clarity, realism, and ethical practice.

2. Learning Outcomes

Explain why planning matters beyond having a good idea.

Build a simplified Business Model Canvas (Problem, Solution, Target Customers, Key Activities, Revenue Streams, Cost Structure).

Draft a concise mini business plan: executive summary, market, competitors, offer, marketing, operations, and financial basics.

Identify start-up versus running costs, set a realistic price, and estimate a simple break-even point.

Outline business setup basics, customer service standards, and business ethics.

Conduct a basic risk assessment and write contingency plans.

Map operational workflows, apply time-blocking, and create daily and weekly checklists.

3. Trainer Preparation Checklist

Prepare a short example (for instance, handmade bracelets or a digital design service) for pricing and break-even.

Print templates: Canvas, Mini Plan, Costing and Pricing, Risk Assessment, Contingency Plan, Workflow Checklist, Time Log.

Arrange seating in clusters of three to four for peer review.

Test projector; prepare flip charts and markers.

4. Materials and Resources

Projector and laptop with slides.



Flip chart, markers, and sticky notes.

Printed templates and pens/pencils.

Optional: a simple spreadsheet for the pricing and break-even demonstration.

5. Session Plan (Step-by-Step)

Time	Trainer Instructions	Method/Activity	Notes
0–5 min	Welcome, aims, and link to personal budgeting as foundation for start-up success.	Brief introduction	Normalize starting small; focus on clarity and action.
5–15 min	Why Business Planning Matters: benefits, common pitfalls, realistic expectations.	Short talk with examples	Emphasize decision-making, focus, and communication.
15–30 min	Introduce the Simplified Business Model Canvas (6 blocks). Walk through a quick example.	Trainer demonstration	Keep it one page, concise, and testable.
30–50 min	Activity 1: Build Your Canvas. Participants complete the six blocks for their idea or a provided scenario.	Individual work; trainer support	Use short, specific bullets; sticky notes for easy edits.
50–60 min	Peer Swap and Feedback. Two to three	Pair work	Prompt: Who is the customer? What

	minute canvas pitch; partner asks clarifying questions.		problem? How will you reach them?
60–70 min	From Canvas to Mini Plan. Outline sections and show how to expand each with three to five sentences.	Mini lecture	Keep the plan two to five pages for youth starters.
70–90 min	Activity 2: Draft a Mini Business Plan. One paragraph per section using the canvas as a guide.	Individual writing	Offer sentence starters; capture assumptions to test.
90–105 min	Money Basics. Start-up vs running costs; simple pricing formula; introduction to break-even.	Demonstration and Q&A	Use the prepared example; show simple arithmetic.
105–115 min	Activity 3: Price and Break-Even. List unit cost, choose profit per unit, set a price, estimate break-even units.	Individual calculation with buddy check	Keep it simple; other overheads may apply.
115–125 min	Setup, Service, and Ethics. Naming, registration context, customer service,	Guided discussion	Stress trust, clarity, and basic refund or return standards.

	honest marketing, fair practice.		
125–14 0 min	Risks and Contingencies. Identify top risks, likelihood and impact, and Plan B.	Short talk with examples	Prioritize high-impact and high-likelihood items first.
140–15 5 min	Activity 4: Risk Table and Contingency Lines. Fill the table for three to five priority risks.	Individual then pairs	Use: “If X happens, then I will ...”
155–17 0 min	Operations and Time. Map one workflow and create daily or weekly checklist; introduce time-blocking.	Demonstration then Activity 5	Show a simple flow and checklist; top-three priorities rule.
170–17 5 min	Sharebacks. Volunteers share a workflow or contingency.	Plenary	Provide positive, practical feedback.
175–18 0 min	Wrap-up. Recap, next steps, and quiz instructions.	Quick recap	Point to follow-up tasks and mentoring options.
Optional	Condensed 90–120 min version: trim peer swap and sharebacks; combine Activities 3 and 4.	Facilitator note	

6. Tips for Trainers

Use concrete, youth-centred examples (micro ventures and school-adjacent services).

Encourage iteration: “good enough to test” beats “perfect later.”

Use sticky notes on canvases so adaptation feels normal.

During pricing, separate start-up and running costs clearly before setting price.

Model ethical and clear language for customer expectations, refunds, and returns.

7. Assessment and Follow-Up

Knowledge Check: a short multiple-choice or quick-fire quiz at the end or as homework.

Practical Check: review each participant’s Canvas, Mini Plan, and Pricing sheet.

Between-session Task (two to three weeks): test one assumption and keep a Time Log for three days.

Mentor Touchpoint: short follow-up circle to discuss pricing feedback and any risk events encountered.

Appendix: Print-Ready Worksheets and Templates

1) Simplified Business Model Canvas (1 page)

Problem	Solution	Target Customers	Key Activities	Revenue Streams	Cost Structure

2) Mini Business Plan (2–5 pages)

Executive Summary:

Problem & Solution:

Market Description:

Competitor Overview:

Product/Service:



Marketing Plan:

Operations Plan:

Financial Basics:

3) Costing & Pricing Sheet

A) Start-Up Costs (one-off) vs Running Costs (monthly)

Date	Item/Description	Category (Start-up/Running)	Amount (€)

B) Pricing Formula (simplified): $\text{Cost to make} + \text{Desired profit} = \text{Selling price}$

C) Break-Even (simplified): $\text{Total fixed costs} \div \text{Profit per unit} = \text{Units to break even}$

4) Income & Expense Log

Date	Description	Type (Income/Expense)	Category	Amount (€)	Notes

5) Risk Assessment Table

Risk	Likelihood (Low/Med/High)	Impact (Low/Med/High)	Contingency Plan

6) Contingency Plan Outline

Priority Risk 1: If _____ happens, then I will _____.

Priority Risk 2: If _____ happens, then I will _____.

Priority Risk 3: If _____ happens, then I will _____.

7) Operational Workflow Map

Example flow: Order → Confirm → Prepare → Pack → Deliver → Follow-up

Step #	Task	Owner	Tools/Resources	Time Needed

--	--	--	--	--

8) Time Management Pack

A) Time-Blocking Schedule (Daily)

Time Block	Priority Task	Notes

B) Three-Day Time Log

Date	Start	End	Activity	Outcome/Notes

Sample Quiz (with answer key)

1. Why create a business plan?



- To impress friends
- *To focus decisions and set goals*
- To avoid work

2. What tool helps you summarise your business on one page?

- Sales Funnel
- *Business Model Canvas*
- Balance Sheet

3. Which block describes who you serve?

- Key Activities
- Cost Structure
- *Target Customers*

4. What should you define first when shaping your solution?

- Logo design
- *Customer problem*
- Office layout

5. Which is least essential in a mini business plan?

- Market description
- *Personal biography*
- Competitor overview

6. What are Revenue Streams?

- A list of tasks
- *How the business earns money*
- A customer complaint log

7. When pricing, what should you consider?

- *Materials, equipment, marketing, and time*
- Only materials
- Only equipment

8. Why peer review your plan?

- To add jargon



- *To get feedback and accountability*
- To increase page count

9. If demand is low or costs are high, what should you do first?

- Ignore the issue
- *Adjust the idea or pricing*
- Stop immediately

10. Which block describes what you must do well to deliver value?

- *Key Activities*
- Revenue Streams
- Customer Segments

IV Taxes

1. Module Overview

This session demystifies taxation for young people. Participants learn what taxes are, why they exist, the main EU-relevant tax types (income tax, VAT, capital gains, property, inheritance/gift, corporate, environmental), how to read a payslip, and how to stay compliant. Activities include a payslip walkthrough, a VAT receipt exercise, and creating a simple tax calendar and record-keeping system.

2. Learning Outcomes

- Explain what taxation is and why societies use it.
- Identify the main tax types affecting everyday life: income tax, VAT, capital gains, property, inheritance/gift, corporate, and environmental taxes.
- Read a payslip: gross vs net pay, income tax, social security, and other deductions.
- Distinguish between taxes and social security contributions.
- Understand VAT-inclusive vs VAT-exclusive pricing and complete a basic VAT calculation.
- Recognise compliance essentials: registering when needed, filing returns, keeping records, and deadlines.



- Create a simple personal or microbusiness tax calendar and record-keeping checklist.

3. Trainer Preparation Checklist

- Collect anonymised sample payslips or create a mock one for the exercise.
- Bring 3–4 real or sample receipts with VAT lines for the VAT activity.
- Print templates: Tax Types at a Glance, Payslip Reader, VAT Worksheet, Capital Gains Log, Property/Stamp Duty Notes, Inheritance/Gift Notes, Compliance Checklist, Record-Keeping Log, Tax Calendar.
- Prepare one short case (e.g., student job + side income) for group discussion.
- Set room in clusters of 3–4; prepare sticky notes and markers.

4. Materials and Resources

- Projector and laptop with slides.
- Flip chart, markers, sticky notes.
- Printed worksheets and pens/pencils.
- Optional: calculator or spreadsheet for quick computations.

5. Session Plan (Step-by-Step)

Time	Trainer Instructions	Method/Activity	Notes
0–5 min	Welcome and aims; taxes as shared contribution.	Brief intro	Connect to public services and fairness.
5–15 min	What is a tax? Direct vs indirect; progressive systems.	Mini talk	Simple visuals; avoid jargon.
15–35 min	Tax Types at a Glance: income, VAT, capital gains, property, inheritance/gift, corporate, environmental.	Walkthrough	Everyday examples for each.

35–55 min	Activity 1: Payslip Reader.	Hands-on pairs	Identify gross, deductions, net; discuss social security.
55–70 min	VAT basics: inclusive vs exclusive price; input vs output VAT (for businesses).	Demo + Q&A	Show real receipt.
70–90 min	Activity 2: VAT Worksheet.	Individual → buddy check	Compute VAT amount and base price.
90–105 min	Capital gains & property basics; inheritance/gift concepts.	Mini talk	Clarify common myths (e.g., crypto CGT).
105–120 min	Corporate/self-employment intro; compliance essentials.	Guided discussion	When to register, invoices, deadlines.
120–135 min	Activity 3: Compliance Checklist + Record-Keeping Log.	Group work	What to keep, how long, where.
135–150 min	Activity 4: Personal Tax Calendar.	Individual planning	Add key dates; set reminders.
150–165 min	Case Study: student job +part time job +digital income.	Small groups	Map obligations; share tips.
165–175 min	Quick quiz and debrief.	Quiz	Reinforce key points.
175–180 min	Wrap-up and signpost to official resources.	Recap	Encourage ongoing learning.

Optional	Condensed 90–120 min version: merge Activities 2–3; skip case huddle.	Facilitator note	
Extension	Invite a local tax officer or certified advisor for Q&A.	Guest option	Great for advanced cohorts.
Follow-up	Offer office hours for individual questions.	Support	Collect FAQs for next cohort.

6. Tips for Trainers

- Use plain language; define terms on first use.
- Anchor every concept in a youth-relevant example.
- Reassure: rules vary by country; focus on the principles and where to check specifics.
- Model responsible behaviour: keep receipts, track income, set reminders.
- Frame taxes as contribution + rights (services/benefits).

7. Assessment and Follow-Up

- Knowledge: short quiz (MCQs) at the end or as homework.
- Practical: collect filled Payslip Reader and VAT Worksheet.
- Between sessions (1–2 weeks): build a simple tax file (physical or digital) and draft a personal tax calendar.
- Mentor check-in: review compliance checklist; answer FAQs.

Appendix: Print-Ready Worksheets and Templates

1) Tax Types at a Glance

Tax Type	What it applies to	Everyday example / note

Income Tax	Earnings from jobs, gigs, interest, rent	Salary deductions; file annually
VAT	Most goods/services purchased	Included in prices; receipts show VAT
Capital Gains	Profits from assets (e.g., crypto, shares, property)	Tax on gain (sell price – buy price)
Property	Real estate ownership/transactions	Annual municipal tax; stamp duty on purchase
Inheritance/Gift	Receiving assets/money	Thresholds/exemptions vary by relation
Corporate	Company profits/self-employment	File returns; deduct business expenses
Environmental	Polluting activities/products	Fuel/car taxes; plastic bag levy

2) Payslip Reader

Fill the table from your sample payslip or the provided mock example.

Item	Amount (€)	Notes

- Basic Salary
- Overtime
- Bonus/Commission
- n
- Gross Pay
- Income Tax
- Social Security
- Pension
- Other Deductions
- Total Deductions
- Net Pay

3) VAT Worksheet

A) VAT-inclusive price → VAT amount and base price

Receipt Item	VAT Rate (%)	VAT-Inclusive Price (€)	VAT Amount (€)	Base Price (€)

B) VAT-exclusive price → add VAT to get final price



Item	VAT Rate (%)	Base Price (€)	VAT (€)	Final Price (€)

4) Capital Gains Log

Asset	Buy Date	Buy Price (€)	Sell Date	Sell Price (€)	Gain/Loss (€)

5) Property / Stamp Duty Notes

Scenario	Tax/Charge	Notes/Thresholds

6) Inheritance / Gift Notes



Relationship	Amount/Asset	Allowance/Rate	Notes

7) Compliance Checklist

- Register for tax/ID number (if required).
- Keep invoices/receipts (income and expenses).
- Track digital income (platform payouts, sponsorships).
- File returns on time (annual; quarterly if self-employed/VAT).
- Set aside money for taxes (e.g., 20–30% of income if self-employed).
- Back up records (cloud + local).

8) Record-Keeping Log

Date	Type (Income/Expense)	Source/Payee	Amount (€)	Category	Notes

- D) A hidden bonus

3. Which is an indirect tax?

- A) Income tax
- B) *VAT*
- C) Social security contribution
- D) Property tax

4. Digital creators should care about taxes because:

- A) Online income is exempt
- B) Followers pay taxes for them
- C) Their platform handles everything
- D) *Their earnings are taxable and must be reported*

5. One key difference between social security and taxes is:

- A) Only adults pay social security
- B) *Social security builds eligibility for benefits*
- C) Taxes are optional
- D) Social security is paid in cash

V Credit, Loans, and Interest Mechanisms

1. Module Overview

This module introduces participants to credit, loans, interest rates, inflation, and government/central bank policies. It connects abstract economic concepts to real-life financial decisions, such as borrowing, saving, and budgeting.

Participants will learn to:

- Evaluate loan options and interest rates.
- Understand how central bank policy rates and government interventions influence borrowing.
- Recognize inflation's impact on loans, repayments, and daily expenses.
- Make informed credit and financial decisions.

2. Learning Outcomes

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

- What credit, loans, and interest actually mean
- The different types of credit people use — from student loans to credit cards



- How interest works (spoiler: it can grow fast if you're not careful)
- How your credit score works — and why it's your adult report card
- How to use credit wisely so it helps you, not hurts you
- Real examples of young people making smart (and not-so-smart) money choices

3. Trainer Preparation Checklist

- Review module content: credit, loans, interest rates, inflation, government policies.
- Prepare slides with examples, calculations, and diagrams.
- Print worksheets and loan/exercise templates.
- Prepare at least one case study illustrating policy rate impact on personal loans.
- Test any online calculators or apps for practical exercises.
- Arrange seating for group discussions and activities.

4. Materials & Resources Needed

- Projector and laptop
- Flip chart and markers
- Worksheets and loan calculation templates
- Handouts summarizing key concepts
- Optional: online loan calculator

5. Session Plan (Step-by-Step)

Time	Trainer Instructions	Method/Activity	Notes
0–5 min	Welcome participants and ask: “Have you ever borrowed money or used a credit card?”	Icebreaker / discussion	Encourage sharing experiences.
5–15 min	Present key concepts: credit, loans, interest rates, central bank policy rates	Slides / mini-lecture	Diagram: central bank → commercial banks → borrowers
15–25 min	Explain government interventions (subsidies, tax incentives, regulation)	Short presentation	Use examples like student loans, housing support

25–3 5 min	Introduce inflation and its impact on loans and expenses	Graphs / visual aids	Discuss purchasing power and real repayment costs
35–5 0 min	Group activity: Case Study – “Loan Scenario with Policy Rate Change”	Groups calculate repayment amounts under different rates	Provide worksheets and assist participants
50–6 0 min	Review group answers and discuss implications	Group discussion	Emphasize responsible borrowing and budgeting
60–6 5 min	Wrap-up and key takeaways	Reflection / summary	Ask participants to write one actionable step
65–7 5 min	Optional: Explore broader economic policies and interplay between fiscal & monetary policies	Discussion / Q&A	Connect concepts to current events and news

6. Tips for Trainers

- Use real-life, relatable examples (phones, laptops, education).
- Emphasize responsible credit use and late payment consequences.
- Encourage participants to share experiences and reasoning.
- Adapt timing depending on participant engagement with exercises.

7. Assessment & Follow-Up

Quick Quiz:

- Difference between credit and loan?
- How does central bank policy rate affect loans?
- Example of government intervention to make borrowing easier?
- How does inflation affect borrowers?

Homework / Practical Task:

- Track personal borrowing or planned loans.
- Calculate potential repayments and total interest.

Reflect on policy rate or inflation impact on decisions.



VI Financial Scams, Fraud Prevention and Digital Finance

1. Module Overview

This module introduces participants to essential financial concepts, including interest rates, inflation, government policies, credit, and loans. Participants will learn how central banks, commercial banks, and governments influence borrowing, savings, and personal financial decisions. The session emphasizes practical understanding, helping participants make informed choices and manage money responsibly.

Participants will learn to:

- Make informed financial decisions regarding borrowing and saving
- Understand how economic changes affect daily life
- Recognize the impact of government and central bank interventions
- Evaluate credit options and manage loans responsibly

2. Learning Outcomes

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

- Define and explain interest rates, including central bank policy rates
- Explain government interventions and fiscal policies
- Describe inflation and its effect on purchasing power
- Define credit and loans, and explain how interest rates affect repayments
- Apply knowledge to real-life scenarios, including loan calculations and personal budgeting

3. Trainer Preparation Checklist

- Review module content: interest rates, inflation, government policies, credit, and loans
- Prepare slides and diagrams showing policy flow: central bank → commercial banks → consumers
- Print worksheets for loan and inflation exercises
- Prepare at least one case study showing the effect of policy rate changes
- Test online calculators or apps for practical exercises
- Arrange seating to facilitate group discussions

4. Materials & Resources Needed

- Projector and laptop
- Flip chart and markers
- Worksheets and calculation templates
- Handouts summarizing interest rates, credit, loans, inflation, and government policies
- Optional: online loan/financial calculator



5. Session Plan (Step-by-Step)

Time	Trainer Instructions	Method/Activity	Notes
0–5 min	Welcome participants and ask: “Have you noticed prices going up recently?” or “Have you borrowed money before?”	Icebreaker / discussion	Encourage sharing experiences to connect concepts to real life
5–15 min	Present key concepts: interest rates, credit, and loans	Slides / mini-lecture	Include diagrams of central bank → commercial banks → borrowers
15–25 min	Explain central bank policy rates and government interventions	Short presentation	Use examples like mortgages, student loans, and subsidies
25–35 min	Introduce inflation and its impact on loans and everyday expenses	Graphs / visual aids	Show how inflation affects purchasing power and repayment ability
35–50 min	Group activity: Case Study – “Loan Scenario with Policy Rate Change”	Groups calculate repayment amounts and discuss strategies	Provide worksheets; assist groups as needed
50–60 min	Review group answers and discuss implications for borrowers	Group discussion	Highlight responsible credit use and avoiding over-indebtedness
60–65 min	Wrap-up and key takeaways	Reflection / summary	Ask participants to write one action to manage loans or budget responsibly
65–75 min	Optional extension: Discuss government policies affecting credit and economic activity	Discussion / Q&A	Link to real-world examples (student loans, housing, subsidies)

6. Tips for Trainers

- Use simple, relatable examples (phone, laptop, education loans)
- Encourage responsible credit behavior
- Offer positive reinforcement for calculations and reasoning
- Adjust timing for group activities as needed



7. Assessment & Follow-Up

Quick Quiz:

- Difference between credit and loan
- Effect of central bank policy rates on repayments
- Example of government intervention
- How inflation affects borrowers

Homework / Practical Task:

Track personal borrowing and calculate repayments

Reflect on how policy rates or inflation may affect decisions

VII Investments and Risk

1. Module Overview

This module introduces young people to the fundamental concepts of investing, risk, and financial planning. It connects theoretical knowledge to practical, real-life applications by exploring different investment types, the importance of starting early, and the necessity of critical thinking to avoid scams. The goal is to empower participants to make informed and confident first steps in their investment journey.

Participants will learn to:

- Define investing and explain its importance for long-term goals.
- Identify and compare different types of investments.
- Understand investment risk and assess their personal risk tolerance.
- Recognize the power of compound interest.
- Develop a basic budget to free up money for investing.
- Identify common financial myths and red flags of investment scams.

2. Learning Outcomes

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

- Explain the difference between saving and investing.
- Describe at least three types of investments (e.g., stocks, bonds, ETFs).
- Define "risk tolerance" and identify their own comfort level with risk.
- Explain how compound interest helps wealth grow over time.
- Use the 50/30/20 rule to create a simple budget for saving and investing.
- List at least three warning signs of a financial scam.
- Feel more confident about starting to invest, even with small amounts.

3. Trainer Preparation Checklist

- Review the "Investments and Risk Awareness" module content thoroughly.



- Prepare slides or a presentation that includes key definitions, charts (like the risk/reward table), and examples.
- Print worksheets for activities:
- "Activity 2: Which Investment Type Matches You?" investment table (page 10 of the module).
- A simple budget template for the budgeting activity (based on pages 22-23).
- Bookmark an online compound interest calculator for the live demonstration.
- Prepare four signs for the "Risk Corners" activity, labeled: "Very Safe," "Somewhat Safe," "Somewhat Risky," and "Very Risky."
- Arrange the room to allow for movement and small group discussions.

4. Materials & Resources Needed

- Projector and laptop
- Flip chart and markers
- Printed worksheets and pens/pencils for participants
- Signs for the four corners of the room
- Optional: Access to the internet for the compound interest calculator

5. Session Plan (Step-by-Step)

Time	Trainer Instructions	Method/Activity	Notes
0–5 min	Welcome participants. Ask: "If you were given €100 today to invest in something you believe in, what would it be and why?"	Icebreaker or quick question	It gives the participants the chance to open up, express themselves while connecting with the topic of discussion.
5-15 min	What is Investing?: Present key concepts: what investments are, the difference between saving and investing, and why it's crucial for young people to start early (introduce compound interest).	Short presentation with slides	Keep it simple and engaging. Use the example from the module: investing €1,000 at a 10% return. Be clear is a fictional example.
15–25 min	Types of Investments: Briefly explain the different types of investments covered in the module (savings accounts, stocks, bonds, funds, crypto, etc.). Use the summary table on pages 8-9 as a visual aid.	Presentation / Visual Aids	Focus on the core idea of each investment type rather than technical jargon. Emphasize the relationship between

			risk and potential return.
25-40 min	Group Activity: Risk Corners: Explain that you will read different investment scenarios. Participants must move to the corner of the room that matches how risky they think it is.	Non-Formal Learning Activity (Movement-Based)	Use the scenarios from page 17. After each round, ask a few participants why they chose their corner to spark discussion and critical thinking.
40-50 min	Smart Investing for Beginners: Discuss the importance of setting goals (short, mid, long-term). Demonstrate the power of compound interest using the online calculator with examples from the module (e.g., investing €50/month from age 20 vs. 30).	Live Demonstration / Group Discussion	This is a high-impact moment. Show how small, consistent investments can grow significantly over time.
50-60 min	Budgeting to Invest: Introduce the 50/30/20 rule as a simple framework. Guide participants through a short activity to create a mini-budget and identify a small, realistic amount they could start investing monthly.	Short Presentation & Individual Activity	Emphasize that starting small, even with €10, is a powerful first step. This makes investing feel accessible.
60-75 min	Scams, Myths & Critical Thinking: Discuss the four common myths from the module. Present the "Red Flags to Watch For" (page 27) and facilitate a brief discussion on how to think critically before trusting financial advice online.	Group Discussion / Q&A	Use relatable examples like social media "gurus." Empower participants with questions they can ask to protect themselves.
75-85 min	Wrap-up and Key Takeaways: Briefly review the main learning outcomes. Ask participants to share one thing they learned that surprised them or one action they will take.	Reflection / Summary	This reinforces the learning and encourages participants to commit to an actionable step.

	Optional: Quiz & Resources: Distribute the quiz from the module as a take-home "knowledge check." Point them towards the investment platform types mentioned on page 24 as a starting point for their own research.	Optional Quizz	Frame the quiz as a fun way to review, not a test. This leaves them with a tangible way to continue learning.

6. Tips for Trainers

- **Use Relatable Examples:** Connect investment concepts to things young people care about, like saving for a new phone, travel, or funding a passion project.
- **Emphasize Empowerment:** Frame investing not just as a way to make money, but as a tool for achieving financial independence and future goals.
- **Encourage Questions:** Create a safe and open environment where no question is considered "dumb." Financial topics can be intimidating, so make it approachable.
- **Focus on Behavior Over Math:** The key message is about starting early and being consistent. The exact math is less important than building positive financial habits.
- **Stay Neutral:** When discussing investment platforms, present them as examples and encourage participants to do their own research rather than endorsing any single one.

7. Assessment & Follow-Up

- What is the main difference between saving and investing?
- Why is starting to invest early so beneficial? (Answer: Compound interest)
- What is a "red flag" you should watch out for to avoid a financial scam?
- According to the 50/30/20 rule, what percentage of your income should ideally go to savings and investments? (Answer: 20%)

VIII Ethical Finance

1. Module Overview

This module introduces participants to the concept of ethical and sustainable finance, moving beyond traditional profit-focused views to explore how money can be a tool for positive change. It connects personal financial choices to global



challenges by examining Environmental, Social, and Governance (ESG) criteria, the UN's Sustainable Development Goals (SDGs), and the long-term impact of corporate and individual actions. The objective is to empower young people to see finance as a lever for building a more just, equitable, and sustainable world.

Participants will learn to:

- Define ethical and sustainable finance.
- Understand the role of ESG factors in financial decisions.
- Identify the 17 Sustainable Development Goals (SDGs) and their connection to finance.
- Analyze the long-term impacts of financial systems, recognizing who benefits and who is excluded.
- Evaluate corporate ethical standards and their real-world footprint.
- Identify practical steps to align their own financial choices with their values.

2. Learning Outcomes

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

- Explain the difference between a shareholder-first approach and a broader stakeholder responsibility.
- Define ESG and give an example for each of the three pillars (Environmental, Social, Governance).
- Recognize the 17 SDGs and explain how financial choices can support or obstruct them.
- Articulate the concept of intergenerational justice in the context of finance.
- Apply a simple framework to evaluate a company's ethical standards.
- List at least three personal actions they can take to promote ethical finance as a consumer or citizen.
- Feel empowered to ask critical questions about where money comes from and where it goes.

3. Trainer Preparation Checklist

- Thoroughly review the "Ethical and Sustainable Finance" module content.
- Prepare slides or a presentation including key definitions (Ethical Finance, ESG, Transition Finance), the visual chart of the 17 SDGs (page 11), and the main points for the Company A vs. Company B case study.
- Print a handout of the 17 SDGs for participants to reference.
- Prepare for the "Rethink a Purchase" activity by having pens and paper or a worksheet ready.
- Create two large signs for the "Values Spectrum" activity: one saying "Clearly Ethical" and the other "Clearly Unethical."

- Arrange the room with space for participants to move around and to facilitate small group discussions.

4. Materials & Resources Needed

- Projector and laptop
- Flip chart and markers
- Printed handouts of the 17 SDGs
- Worksheets or blank paper for activities
- Two signs for the "Values Spectrum" activity
- Pens/pencils for participants

5. Session Plan (Step-by-Step)

Time	Trainer Instructions	Method/Activity	Notes
0-5 min	Welcome and Icebreaker: Welcome participants. Pose the opening reflection question from the module: "What do you think money should be used for?"	Icebreaker or quick question	It gives the participants the chance to open up, express themselves while connecting with the topic of discussion.
5-15 min	What is Ethical Finance?: Present the core concepts from Chapter 1. Define ethical and sustainable finance, explain Environmental, Social, and Governance (ESG) factors, and introduce the shift from a shareholder to a stakeholder model.	Short presentation with slides	Focus on the big idea: Finance isn't neutral. It has power and purpose. Use a simple analogy, like choosing to buy from a local artist vs. a giant corporation.
15-30 min	Connecting Finance to Global Goals (The SDGs): Introduce the Sustainable Development Goals as a global "to-do list" for a better world. Show the visual of the 17 SDGs and briefly explain their purpose. Use the table on page 12 to give concrete examples of how finance connects to specific goals	Presentation / Visual Aids	Hand out the SDG chart. Ask participants to quickly find one goal that is most important to them personally and share it with a partner. This personalizes the framework.

	(e.g., SDG 7 - Clean Energy and green bonds).		
30-45 min	Group Activity: Rethink a Purchase: Introduce the activity from page 8. Ask participants to think of a recent purchase (clothing, tech, coffee). In pairs or small groups, they should discuss the questions: Who made it? What was the environmental impact? Would you make the same choice again?	Small Group Discussion	This makes the abstract concept of supply chains and ethical consumption tangible and personal. It links their wallet to the global issues just discussed.
45-60 min	Activity: Values Spectrum: Place the "Clearly Ethical" and "Clearly Unethical" signs on opposite sides of the room. Present short scenarios based on the module's themes and ask participants to physically place themselves on the spectrum between the two signs based on their opinion.	Interactive, Movement-Based Activity	Use scenarios like: "A bank finances a new coal mine but also invests in community sports." "A fast-fashion brand sells very cheap clothes made in a factory with low wages." Ask people at different points on the spectrum to explain their reasoning. This highlights the complexity and nuances of ethical finance.
60-75 min	Your Power and Your Role: Consolidate the learning. Discuss the tangible steps individuals can take from the module (pages 14 and 18). Cover conscious consumerism (buy second-hand, support local), asking better questions, and advocating for accountability.	Group Discussion / Brainstorm	Frame this section around agency and empowerment. Ask the group to brainstorm one more "small step" that wasn't on the list.
75-85 min	Wrap-up and Reflection: Bring the group back together. Pose a final reflection question: "Having discussed all this, what is	Reflection / Summary	This encourages participants to leave with a concrete, personal commitment, reinforcing the module's impact.

	one thing you now feel more empowered to do or question in your daily life?"		
85-90 min	Optional: Quiz & Further Steps: Mention the quiz at the end of the module as a fun, take-home tool for them to check their understanding. Encourage them to use the "Evaluating Ethical Standards" checklist (page 22) to research a brand they use regularly.	Handout / Resource Sharing	This provides a clear next step for those who want to continue their learning journey.

6. Tips for Trainers

- **Focus on Values, Not Jargon:** The core of this topic is about aligning actions with values. Keep the conversation grounded in personal ethics and real-world impact rather than getting lost in financial terminology.
- **Acknowledge Complexity:** Many ethical finance issues are not black and white. Use activities like the "Values Spectrum" to show that it's okay to have different perspectives and that these are complex issues.
- **Promote Agency, Not Guilt:** The goal is to empower young people, not make them feel guilty about their past choices. Frame the discussion around the positive power they have to shape a better future.
- **Connect to Their World:** Use examples relevant to young people's lives—fast fashion, smartphones, social media influencers, and banking apps.
- **Be a Facilitator:** Your role is to guide the discussion and create a safe space for participants to explore their own values and opinions.

7. Assessment & Follow-Up

- What does "ESG" stand for? (Environmental, Social, and Governance)
- Can you name one of the 17 Sustainable Development Goals?
- What is one question you can ask to evaluate if a company is ethical?
- Who is often excluded from the benefits of the traditional financial system? (e.g., small businesses, marginalized communities, future generations)