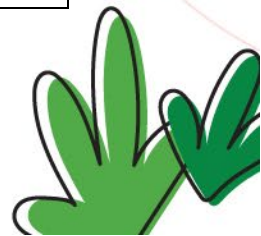




FINANCIAL CONSULTING AT ANY AGE

Introduction	Financial literacy is crucial because it provides us with the information and skills we need to efficiently manage our money. Without it, our financial decisions and actions (or lack thereof) lack a stable foundation for success. Quality of life is directly influenced by quality of financial decisions, therefore students need to gain financial literacy and basic knowledge from early stages of development.
Objective / teachers' goal	Generate a sense of financial responsibility in students
Relation to competence framework INTRODUCTION TO THE VITALITY COMPETENCE FRAMEWORK copy (vitalityforthefuture.eu)	
<input type="checkbox"/> Bodily functions <input type="checkbox"/> Mental wellbeing <input type="checkbox"/> Meaningfulness <input type="checkbox"/> Quality of life <input type="checkbox"/> Participation <input checked="" type="checkbox"/> Daily functioning	
Materials	Writing utensils, Computer, Excel programme, Calculator, Smartphone, Internet connection
Approach	<p>In one of the four hours of Financial Education dedicated to the exercise, each student will write down in an Excel file the expenses made by family members in the week before class, by categories of expenses: food, clothing, utility expenses, fun activities, sports, etc.</p> <p>ATTENTION: the teacher will make sure that no personal data or information about the health of family members is displayed, but only figures.</p> <ul style="list-style-type: none">• In the next two hour, each student will calculate what percentage is allocated to the different categories of expenses by his family• The student, in the role of financial consultant, will propose saving methods, will analyse the possibilities to reduce the expenses from the different categories of expenses and will make a financial recommendation in writing to the family members. <p>➤ In the last hour of the activity, the student will perform a Self-assessment and reflection, analysis "Strengths, weaknesses, Opportunities, Threats.</p>
Type of activity (workshop, assignment, quiz, debat, presentation, etc.)	Workshop





Duration	4 hours
Final goal (learning outcome)	Analysis of expenses made by the whole family during a month, analysis of different categories of expenses Awareness of how to spend money and finding ingenious and realistic saving solutions.





Spiderweb Positive health

Dimension/Aspects							
Bodily functions	Feeling healthy	Fitness	Complaints and pain	Sleep	Food	Condition	Exercise
Mental well-being	Remember	Concentrate	Communicating	Being cheerful	Accepting yourself	Dealing with change	Sense of control
Quality of life	Enjoy	Being happy	Balance	Feeling safe	How you live	Get by with your money	Feeling comfortable with yourself
Social participation	Social contact	Be taken seriously	Doing fun things together	Belonging	Doing meaningful things together	Support from others	Interest in society
Daily functioning	Taking care of yourself	Knowing your limits	Knowledge of health	Dealing with time	Dealing with money	Being able to work	Being able to ask for help
Meaning	Meaningful life	Zest of life	Wanting to achieve deals	Have confidence	Accept	Gratitude	Keep learning

