NEWSLETTER #1

INVEST IN YOUTH

Financial Literacy Meets Civic Participation Through Interactive Play

Funded by the European Union

Project Highlights & First Results

WELCOME TO OUR FIRST NEWSLETTER

We are pleased to welcome you to the **First newsletter of the Erasmus+ project "Invest In Youth", KA210-YOU-8A369E83**.

The project brings together partners from **Germany, Portugal, and Italy** with a shared mission:
To empower young people, especially those from disadvantaged backgrounds, to become **financially literate, socially aware, and civically engaged citizens.**

Six months into the project, we are excited to share what we have achieved so far, including **key insights from our baseline survey**, which now actively shapes the development of our educational board game and learning tools.

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Project Highlights & First Results →

Project Overview

Invest In Youth addresses a critical gap in youth education:
While many young people learn basic money management, they often lack understanding of how personal financial decisions connect to society, public services, and active citizenship.

To address this, the project focuses on:

- Financial literacy
- Civic money awareness
- Active citizenship
- Learning through **interactive play and gamification**

The core project output will be an educational board game, supported by a practical guide for youth workers, designed for non-formal education settings.

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WHAT WE HAVE DONE SO FAR

Kick-Off Meeting – Germany (July)

The project officially began with an **international kick-off meeting in Germany**, bringing together representatives from all partner organisations.

During the meeting, partners:

- Aligned on project objectives and expected results
- Defined roles, responsibilities, and timelines
- Established quality assurance and evaluation frameworks
- Agreed on collaborative methods for developing the board game

This meeting laid the foundation for strong cooperation and smooth project implementation.


OPPORTUNITY
CIVIC DUTY
EVENT

BASELINE SURVEY: WHAT DID WE LEARN?

One of the first major project milestones was the completion of a baseline knowledge survey, designed to assess young people's:

- **Personal finance knowledge**
- **Understanding of how money relates to civic and societal responsibilities**

Why survey matters?

The survey establishes a baseline against which the project's impact will later be measured. It also ensures that the board game and learning materials respond to **real, identified needs.**

Key Findings at a Glance

Stronger in personal finance, weaker in civic understanding

Personal Finance Basics: 82.3% average proficiency

Civic Money Awareness: 78.7% average proficiency

This confirms that while young people have some financial knowledge, **connecting finance to society and citizenship remains a challenge.**

Biggest Knowledge Gaps Identified

The survey revealed three critical areas where participants struggled most:

1 Compounding & long-term investing

Many participants did not understand how starting early dramatically impacts long-term financial stability.

2 Government budgets & public finance

Concepts like *budget deficit* and how taxes fund public services were unclear for many respondents.

3 Inflation & purchasing power

Participants found it difficult to calculate how inflation reduces real savings over time.

👉 These gaps directly inform the **design of the board game mechanics and scenarios.**

WHO NEEDS THE MOST SUPPORT?

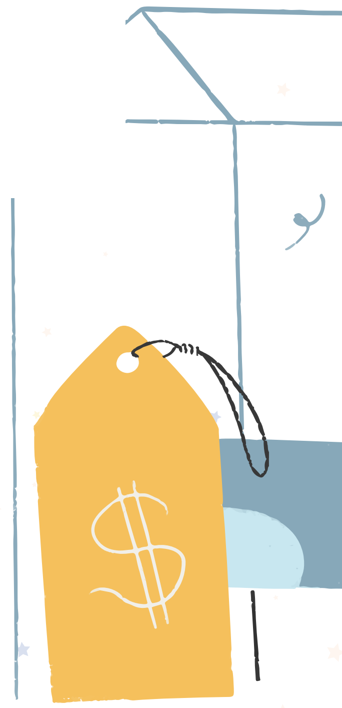
The data also highlighted groups that benefit most from targeted intervention:

Portugal

showed the lowest average scores, confirming its priority role for piloting and local activities

Italy

followed closely, reinforcing its role as host of the international training



Unemployed youth and those in part-time work

scored lower than average, underlining the importance of focusing on economically vulnerable groups

FROM DATA TO ACTION: BOARD GAME DEVELOPMENT

Based on the survey results, the project is now in the **board game development phase**.
The game will:

Visualise complex concepts like **compounding and inflation**

Simulate real-life choices involving **income, taxes, public spending, and social impact**

Encourage players to reflect on how **individual financial decisions affect communities and society**

The board game will be available as

- A physical version
- A print & play digital version
- In English, German, Portuguese, and Italian

What's Coming *Next!*

In the upcoming months, the project will focus on:

- Finalising the board game content and design
- Developing a **practical guide for youth workers**
- Preparing for **international training activities**
- Piloting the game with young people at local level

Each step will continue to build on the survey findings to ensure meaningful and measurable impact.

Project Partners

Germany (Coordinator)	Portugal	Italy
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This is just the beginning.
Follow our journey as we continue to transform **financial education into an engaging, civic-minded learning experience** for young people across Europe.

Stay Connected!

More updates, insights, and results will follow in our next newsletter.

Survey Result https://bit.ly/4lYth26

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