D3.1 Seminars Report

FLEARY

ASSOCIAZIONE URT

IDEE IN FUGA
COOPERATIVA SOCIALE

cre thi dev
creative thinking development

!АКТИВНИ

D3.1 Seminars Report

This report presents the implementation and results of the FLEARY national seminars, documenting the dissemination of the project's financial literacy methodology and educational resources to a wider range of stakeholders. It brings together evidence from the seminars organised in Greece, Italy and Bulgaria, including participation, key outcomes, participant feedback and dissemination activities, and assesses their contribution to the wider uptake of the project results. Particular attention is given to the practical relevance and transferability of the FLEARY methodology and materials for professionals and organisations working with young people, as well as their potential to strengthen capacity in financial and consumer education. The report is complemented by supporting documentation, including seminar materials, evaluation tools, attendance records, photographs and dissemination evidence.

Table of Contents

1. Introduction 4
1.1 Purpose of the Deliverable 4
1.2 Overview of National Seminars 4
1.3 Countries Involved 4
1.4 Methodological Approach 5
2. Implementation of National Seminars 6
2.1 Italy 6
General Information 6
Participants 6
Seminar Description 7
Key Outcomes 7
Participant Feedback 8
Dissemination and Publications 9
2.2 Bulgaria 10
General Information 10
Participants 11
Seminar Description 11
Key Outcomes 12
Participant Feedback 13
Dissemination and Publications 15
2.3 Greece 15
General Information 15
Participants 16
Seminar Description 16
Key Outcomes 17
Participant Feedback 18
Dissemination and Publications 20
3. Comparative Analysis of Seminar Results 21
3.1 Participation overview 21
3.2 Key Findings and Participant Feedback 22
3.3 Overall impact 23
4. Conclusion 24
5. Annexes 26

5.1 Seminar Programme 26
5.2 Common Presentation Slides 29
5.3 Event Evaluation Questionnaire 40
5.4 Photos 42
Italy 42
Bulgaria 43
Greece 44
5.5 Press Releases 46
Italy 46
Bulgaria 49
Greece 50

2. Introduction

1.1 Purpose of the Deliverable

This deliverable presents the national seminars organised within Work Package 3 (WP3) of the FLEARY project.

The aim of these seminars was to share the project's methodology and curriculum with a wider audience and to support the use of the developed materials in practice. Through these events, WP3 contributes to the dissemination of the project results and to increasing awareness of financial literacy, especially among young people at risk.

The seminars also aimed to support professionals and organisations working with young people by providing them with practical tools and approaches that can be used in their daily work, and to strengthen their capacity in the field of consumer education and financial literacy.

1.2 Overview of National Seminars

As part of WP3, each project partner implemented the national seminar activities in their country. The seminars were designed as dissemination and awareness-raising events and brought together participants from different backgrounds, such as organisations working with young people, educators, consumer organisations, public authorities, and young people who were not involved in the project activities.

All seminars followed a common structure developed within WP3 in order to ensure consistency. They included an introduction to the FLEARY project, presentation of the main topics of the curriculum, and examples showing how the approach works in practice. Interactive elements were also included to support participation and discussion.

The seminars provided an opportunity for participants to become familiar with the project results, to reflect on how they can be used in different contexts, and to strengthen their capacity in the field of financial literacy and consumer education.

1.3 Countries Involved

The seminars were organised in the following countries:

- Greece
- Italy
- Bulgaria

Each partner organised the event at national level, adapting it where needed to the local context, while keeping the overall structure and objectives defined under WP3.

1.4 Methodological Approach

To support the organisation of the national seminars and ensure consistency across partner countries, a set of common materials was developed within WP3. These included a seminar programme, a set of common presentation slides, and an evaluation questionnaire.

These materials provided a common structure and guidance for all partners, while allowing flexibility to adapt the content to the national context and the profile of participants. This approach ensured a coherent delivery of the seminars and supported the effective dissemination of the project methodology and results.

2. Implementation of National Seminars

2.1 Italy

General Information

The Italian national seminar of the FLEARY project, entitled "Financial Literacy for Young People at Risk of Social Exclusion," was held on 2 July 2026, from 10:00 a.m. to 2:00 p.m., at Binario F, Via Marsala, Rome, and was organised by the Associazione Utenti dei Servizi Radiotelevisivi (AssoURT). The event was delivered in a blended format: it took place in person and was also broadcast live via GoToWebinar, with a planned duration of 240 minutes for the remote session. Participants were reached through a bilingual (Italian/English) poster detailing the date, venue, agenda and registration options, through AssoURT's Instagram and Facebook channels, and through the project partners' and institutional networks.

Participants

The event attracted broad participation both in person and remotely: 54 participants attended in person, as confirmed by the attendance register collected on site, while 23 participants joined remotely via GoToWebinar. In total, 77 participants attended the event, with 27 clicks recorded on the registration links. Remote registrants included representatives of banking institutions, lawyers and legal professionals (including in the consumer protection field), and citizens interested in the topic, confirming the cross-sector reach of the audience. In-person participants included educators, youth workers, consumer organisations (including CODACONS), and public officials, alongside representatives of Banca d'Italia, the Guardia di Finanza, the Banking and Financial Ombudsman (ABF) and Intesa Sanpaolo, as well as project partners from Greece and Bulgaria.

Additional information on the participant profile was collected through the evaluation questionnaire, which was completed by 76 respondents. Among them, 40 were female (52.6%) and 36 were male (47.4%). Respondents represented a diverse range of professional backgrounds, including analysts, students, youth workers, educators, teachers, psychologists, sociologists, social workers, researchers, project managers, freelancers, social operators, and lawyers/legal consultants. The most represented groups were analysts (9 respondents), students (8) and youth workers (8), followed by educators, teachers and psychologists (7 respondents each). This diversity indicates that the evaluation captured perspectives from participants with different educational, social and professional backgrounds.

Seminar Description

The seminar aimed to present the FLEARY project's approach and materials to educators, youth workers, consumer organisations, public officials and professionals in the field, and to show how financial education can move from the transmission of theoretical concepts to learning grounded in real-life scenarios, particularly suited to young people in socio-economically vulnerable conditions.

The event opened with a welcome address and presentation of the project, followed by a session on young people's current financial challenges and skills gaps, a session on the FLEARY approach (co-creation, real-life scenarios and game-based learning), and a session on the curriculum itself (money management, credit, digital finance and consumer rights). An interactive demonstration allowed participants to work hands-on through a savings scenario and a loan comparison.

A further session addressed cross-cutting tools such as gender, artificial intelligence and financial sustainability, and the seminar closed with an open discussion and a satisfaction questionnaire. The programme also included an institutional session with contributions from Banca d'Italia, the Guardia di Finanza, the Banking and Financial Ombudsman (ABF) and Intesa Sanpaolo, institutions that had also supported the FLEARY project during its implementation and contributed to the development of its materials and content.

Key Outcomes

A key message delivered at the opening was that Italy ranks last among G7 economies in financial competence: a Banca d'Italia survey found that only 35% of young people aged 18 to 34 correctly answer basic questions on inflation, interest rates and risk, and Italian teenage girls show a 20-point financial-competence gap compared to male peers, against a European average of just 5 points. These figures were used to underline the urgency of the initiative rather than to alarm, and to highlight that the real challenge is often not a lack of information but the gap between knowing and doing.

AssoURT shared its own experience of running ten FLEARY sessions in a secondary school in Rome with sixteen fourth- and fifth-year students, including a simulated class cash fund that sparked active discussion on spending priorities, a comparison of three loan offers for a school laptop that led students to discover that the seemingly cheapest option was in fact the most expensive, a module on financial planning and emergency funds that revealed how concretely some students were already facing these difficulties, and a module on the financial gender gap that opened a spontaneous discussion on family models associating money management with a male figure.

The closing module on the critical and conscious use of artificial intelligence in financial matters, covering both AI-enabled scams (phishing, voice cloning, deepfake investment promotions) and algorithm-driven impulsive purchasing, generated the most mature discussions of the whole programme. The institutional session with Banca d'Italia, the Guardia di Finanza, the ABF and Intesa Sanpaolo completed the picture from the perspectives of systemic prevention, investigation of digital fraud, post-fraud protection and banking prevention tools. Overall, the strong participation and interest in the event, together with the engagement shown during the interactive sessions, confirmed the relevance of the FLEARY approach and its applicability across different educational contexts.

Participant Feedback

Feedback from the Italian seminar was very positive, based on 76 completed evaluation questionnaires. All eight aspects assessed received average scores above 4.3 out of 5, and no ratings below 3 were recorded.

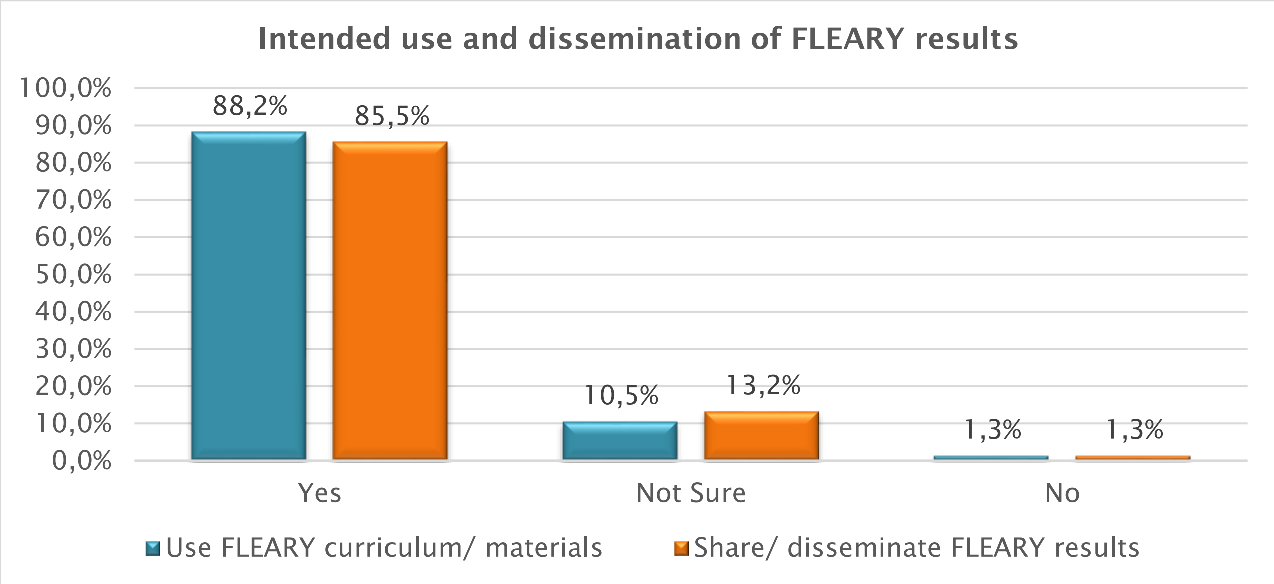
The organisation of the event received the highest average score (4.61/5), with 97.4% of respondents rating it as good or very good. Participants also rated highly the clarity and usefulness of the FLEARY approach and methodology (4.51/5), the venue/platform (4.50/5), the overall quality of the event (4.49/5) and the quality of presentations and speakers (4.49/5). The usefulness of the event for participants' work was rated 4.41/5, indicating that the content was perceived as relevant beyond the event itself.

The open-ended responses provide further insight into what participants particularly valued. Responses frequently referred to the clarity and accessibility of the presentations, the competence of the speakers, the practical orientation of the content and the use of concrete, real-life examples.

Participants also appreciated the focus on young people and vulnerable groups, the opportunities for interaction and exchange and the fact that financial topics were presented in a way that could be understood by non-specialists. Several respondents specifically highlighted the practical applicability of the methodology and materials to educational and professional contexts.

A particularly important result concerns the potential uptake and dissemination of FLEARY results. 67 of the 76 respondents (88.2%) indicated that they plan to use the FLEARY curriculum and materials in their work, while 65 respondents (85.5%) intend to share or disseminate the project results within their networks. Only one respondent answered "No" to each of these questions. This indicates strong interest in continuing to use and transfer the project results after the seminar.

Figure 1. Intended use and dissemination of FLEARY results following the Italian seminar



The suggestions for further development were diverse but showed interest in digital and online financial risks, fraud prevention and security, credit and over-indebtedness, consumer protection, budgeting and saving, financial education for adolescents and vulnerable young people and practical educational methodologies.

Suggestions for improvement mainly concerned providing more time for practical exercises and discussion, increasing opportunities for interaction, making materials available in advance and improving some aspects of the online participation experience. Several respondents, however, explicitly reported that no improvements were necessary.

Overall, the feedback shows a high level of satisfaction, strong perceived practical relevance and considerable interest in the continued use and dissemination of the FLEARY materials.

Dissemination and Publications

The event was promoted through a bilingual (Italian/English) poster detailing the date, venue, agenda and registration options for both in-person and online attendance, as well as through AssoURT's social media channels and organisational networks.

The evaluation results also provide an indication of how respondents learned about the event. Among the 76 respondents, 60 (78.9%) reported having been invited in person, while social media (39.5%), the project website (30.3%), web communities (27.6%) and the press (9.2%) were also reported as sources of information. As respondents could select more than one option, percentages are not mutually exclusive.

- **Channels used:** AssoURT's Instagram and Facebook accounts, the bilingual print/digital poster, organisational networks and email invitations.
- **Media coverage:** The seminar was promoted through dedicated Instagram and Facebook posts published by AssoURT, as well as through an official press release published on the AssoURT website.

All FLEARY materials, including modules, activities, scenarios, reports and videos, were made freely available through AssoURT's website and social media channels, supporting wider access to and use of the project results.

In compliance with EU Regulation 2016/679 (GDPR) and Law No. 633/1941 on copyright, participants appearing in photos and video footage taken during the event signed a specific consent form for the acquisition and publication of personal content, collected by AssoURT for the production of documentary and promotional material for the project.

2.2 Bulgaria

General Information

The national final seminar on financial literacy for young people was held on 25 June 2026 at Vocational High School of Economics and Management "Yordan Zahariev" in Kyustendil, Bulgaria. Its duration was 4 hours. The event was organised as an in-person national seminar and brought together representatives of the educational sector, local organisations and other relevant stakeholders, as well as young adults and young people interested in the topic.

The seminar focused on presenting the results and experience gained throughout the implementation of the project, with particular emphasis on the practical approach to financial literacy developed within FLEARY. The approach aims to respond to the real needs of young people and to support them in making informed decisions, managing everyday financial situations and navigating an increasingly complex financial environment.

During the event, participants were introduced to the ten meetings/sessions conducted with students during the project period with the involvement of a BNAAC expert, as well as to the educational materials and practical tools developed through the project.

The seminar was delivered in a face-to-face format. Participants were reached through email and direct invitations, as well as organisational networks and local media.

Participants

The seminar brought together 60 participants. The audience represented a diverse group of stakeholders relevant to financial literacy and youth education. Participants included:

- teachers and educators;
- school principals and representatives of educational institutions;
- representatives of local organisations;
- relevant stakeholders and professionals working with or supporting young people;
- young adults and young people with an interest in financial literacy and the topics addressed by the project.

Experts and facilitators from BNAAC also participated in the final event. These included experts who had contributed to the development of the educational materials and facilitators who had been directly involved in communication and work with students during the implementation of the project.

The diversity of the participants created an opportunity for discussion between practitioners, educational professionals, organisations and young people, allowing the presented materials and approach to be considered from different perspectives.

Additional information on the profile of respondents was collected through the evaluation questionnaire. Women represented 66.7% of respondents and men 33.3%. Respondents came from a variety of professional backgrounds, with particularly strong representation from education, training and youth-related sectors. Teachers, educators, pedagogues, trainers, school staff, librarians and representatives of educational and youth organisations were among the respondents, alongside people working in public administration and other professional fields.

Seminar Description

The national seminar was organised as a dissemination and awareness-raising seminar aimed at presenting the FLEARY approach, the results of the project activities and the educational materials developed for improving financial literacy among young people.

The seminar targeted educators, youth workers, consumer organisations, organisations working with young people, public officials and young people who had not been involved in the pilot sessions. The participation of these groups ensured that the project results and developed materials could be presented to a wider audience beyond those directly involved in the testing activities.

The seminar lasted around four hours, allowing sufficient time for the presentation of the project approach and results, examples from the practical sessions, introduction to the developed educational materials and discussion with participants. Participants were able to explore the information materials and take part in some of the games included in the modules, allowing them to experience first-hand how informative and useful the materials can be.

The seminar was conducted in an in-person format at Vocational High School of Economics and Management “Yordan Zahariev" in Kyustendil, Bulgaria.

The seminar followed an interactive, example-based and target-group-focused approach. Rather than presenting financial literacy as a purely theoretical topic, the event focused on practical examples and real-life situations relevant to young people. Participants were introduced to examples from the ten sessions conducted with students during the project and to the ways in which the developed materials support learning through realistic financial scenarios, decision-making, discussion and reflection. The FLEARY approach is specifically designed to connect financial education with everyday situations and to help young people understand the consequences of financial decisions and develop greater confidence in managing their own financial situations.

The seminar presented the main areas of the FLEARY curriculum, including income and expenditure management, saving, credit and debt, digital financial tools and consumer rights, as well as broader issues such as financial planning under uncertainty, sustainability, gender equality in financial independence and the role of artificial intelligence in financial decision-making.

A particular focus was placed on the educational tools and materials developed through the project, including lesson materials, interactive activities, games, simulations and quizzes. Participants were also introduced to practical examples from the sessions with students, such as managing a shared monthly budget, prioritizing different types of expenditure, comparing loan options and recognizing the impact of small recurring expenses.

The seminar also provided an opportunity for direct interaction with the BNAAC experts involved in developing the materials and delivering the activities with students. Participants were encouraged to ask questions, share their perspectives and discuss the relevance and possible application of the materials in their own educational or youth-work contexts.

Key Outcomes

The final seminar successfully provided a platform for presenting the experience and results of the financial literacy activities implemented with young people and for discussing the practical relevance of the FLEARY approach.

One of the main messages of the seminar was that financial literacy is most effective when it is connected to real-life experiences and practical decision-making, rather than being limited to the explanation of financial concepts. The materials developed within FLEARY aim to address the gap between knowing a financial concept and being able to apply it in everyday life.

Participants were introduced to a set of structured and ready-to-use educational materials, including lessons, interactive activities, realistic scenarios and group exercises. An important characteristic of the materials is their flexibility: they can be adapted to different groups, educational levels and learning contexts and can be used without requiring educators to have specialised financial expertise.

The presentation of the ten sessions conducted with students demonstrated the practical application of the approach. Participants could see how young people were encouraged to analyse financial situations, make choices, discuss alternatives and consider the consequences of their decisions.

The discussions during the seminar showed strong interest in the developed materials and in their possible practical application. Participants asked numerous questions and demonstrated a deeper interest in the content, methodology and potential use of the materials in educational and non-formal learning contexts.

The participation of teachers, school principals, local organisations, stakeholders and young people created a useful exchange of perspectives. The discussion indicated that the topic of financial literacy is relevant not only for young people themselves but also for educators and organisations supporting them.

Overall, the event reinforced the message that practical, inclusive and adaptable financial education can contribute to greater confidence among young people, better awareness of financial risks and more informed decision-making. This is particularly relevant for young people in vulnerable situations, for whom financial literacy can support independence and social inclusion.

Participant Feedback

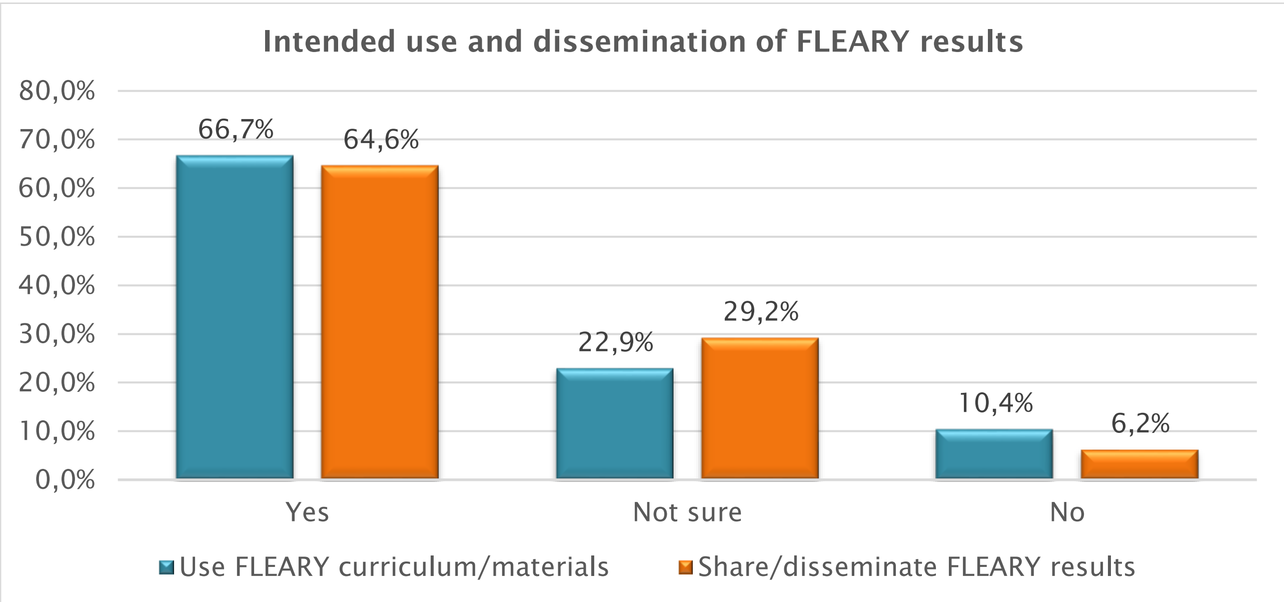
The evaluation results show a very high level of overall satisfaction with the FLEARY event among the 48 respondents who completed the evaluation questionnaire. Most respondents learned about the event through direct personal invitations, followed by online communities and social media. The event itself received consistently high ratings across almost all evaluated aspects. Overall event quality received an average score of 4.88/5, while organisation and venue/logistics were rated approximately 4.85/5. The clarity and usefulness of the FLEARY methodology received 4.81/5, followed by the quality of presentations and speakers (4.77/5) and the usefulness of the event for participants' work (4.75/5). The duration of the event received a slightly lower average rating of 4.38/5. This is consistent with comments in the open-ended feedback suggesting shorter and more focused presentations.

The qualitative feedback confirms these positive evaluations. Participants particularly valued the practical and ready-to-use nature of the FLEARY educational materials, their accessibility, and their applicability in working with children, young people and students. The interactive activities, games and practical exercises were frequently mentioned as strengths, together with the competence and preparation of the presenters and organisers. Respondents also appreciated the relevance of the financial literacy topics, the clear presentation of the content and the opportunities for discussion, exchange of experience and networking.

The main suggestions for improvement concerned the length and structure of the event. Several respondents recommended shorter and more focused presentations, as well as an increased use of interactive activities, games and video materials. Some participants also suggested adapting the activities more clearly to different age groups and levels of previous financial knowledge. Suggestions for further development of the FLEARY materials included greater attention to financial literacy among young people, credit culture, quick loans and responsible borrowing, online shopping and financial fraud, insurance, and the development of age-specific educational activities and games, including materials suitable for younger children.

The results also indicate strong potential for the continued use and dissemination of the project outcomes. Two-thirds of respondents (66.7%) stated that they plan to use the FLEARY curriculum and materials in their work, while a further 22.9% responded “Not sure”. Similarly, 64.6% intended to share or disseminate the FLEARY project results within their professional or personal networks, while 29.2% responded “Not sure”. This demonstrates that the event was successful not only in generating positive participant experiences but also in encouraging the practical application and wider dissemination of the project results.

Figure 2. Intended use and dissemination of FLEARY results following the Bulgarian seminar



Overall, the evaluation suggests that the FLEARY event successfully reached relevant stakeholders, provided useful and applicable financial literacy resources, achieved very high levels of satisfaction and created good prospects for the continued use and dissemination of the FLEARY curriculum and project results.

Dissemination and Publications

The national seminar was disseminated through organisational websites, partner networks, direct invitations to potential participants and through the free online newsletter of BNAAC.

The event brought together representatives of educational institutions, local organisations and other stakeholders, as well as young people and young adults interested in financial literacy. This provided an opportunity for the project results and developed materials to reach audiences beyond the young people directly involved in the project activities.

- Channels used: website, newsletter;
- Media coverage: press releases, online articles;
- National Media Interview: https://www.bgonair.bg/a/36-sutreshen-blok/416467-eksperti-savetvat-da-spestyavame-10-20-mesechno-ot-zaplatata-si
- Press release 1: *Финансова грамотност на практика: събитие за младежи* (Financial Literacy in Practice: An Event for Young People)
- Press release 2: *Финансова грамотност: готови уроци за младежи* (Financial Literacy: Ready-to-Use Lessons for Young People)

2.3 Greece

General Information

The Greek National Seminar of the FLEARY project, entitled “Financial Literacy and Empowerment for At-Risk Youth,” was organised by CRETHIDEV and held online via Zoom on 8 June 2026. The seminar lasted approximately two hours. The online format was deliberately selected to facilitate participation from across Greece, allowing members of the target groups to attend regardless of their geographical location.

Participants were reached through targeted electronic invitations sent to individuals belonging to the project’s target groups, together with the Zoom link required to join the event. The online seminar was not openly promoted through social media, in order to maintain a manageable and interactive online environment and facilitate effective participation and discussion.

To complement the online seminar and reach the target number of participants foreseen for the national event, an additional face-to-face session was organised in Ntrafi Rafinas, on 21 July 2026. People who had expressed interest but had been unable to participate in the online seminar were contacted directly by telephone and invited to attend this session that lasted approximately 4 hours.

Participants

The online seminar attracted 42 unique participants from different parts of Greece. An additional 8 participants attended the face-to-face session organised in Ntrafi Rafinas, Greece, on 21 July 2026, bringing the total participation across the two sessions to 50 people.

Additional information on the participant profile was collected through the evaluation questionnaire. Gender and professional background data were provided by 43 respondents. Of these, 26 were female (60.5%) and 17 were male (39.5%). Respondents represented a diverse range of professional backgrounds, including educators, youth workers, students, university teaching staff, social workers, psychologists, youth policy professionals and professionals working in the field of consumer rights.

The timing of the activities presented an additional challenge for participant recruitment, particularly for the face-to-face session in July, as this coincided with the summer holiday period in Greece. Interested individuals who were unable to participate in either session were nevertheless provided with the seminar presentation materials and were given the opportunity to contact the organisers for any additional information or clarification.

Seminar Description

The seminar aimed to introduce participants to the FLEARY project and present a practical approach to financial literacy that responds to the real needs of young people, particularly those from vulnerable backgrounds. The presentation highlighted the challenges young people face in managing money, including limited confidence in financial decision-making, difficulties in planning for the future, financial pressure and exposure to misleading financial offers. It also addressed the limitations of approaches based mainly on theoretical knowledge and emphasised the importance of connecting financial education with real-life situations and everyday decisions.

The FLEARY approach and curriculum were then presented, with particular emphasis on co-creation with young people, practical learning and the use of realistic scenarios. The main topics covered included managing income and expenses, saving habits, financial planning and dealing with uncertainty, credit and debt, digital finance and online risks, consumer rights, sustainability, gender equality in financial independence and the role of artificial intelligence in financial decision-making. Participants were also introduced to the project's educational tools, including curriculum modules, lesson materials, games, simulations and quizzes.

Practical examples from FLEARY activities illustrated how these concepts can be translated into learning experiences. These included managing a shared budget and prioritising expenses, comparing borrowing options and their total costs and examining how small recurring expenses can affect financial stability over time. The presentation also demonstrated how FLEARY materials can be adapted and used by educators and other professionals in different educational and non-formal learning contexts without requiring specialised financial expertise.

The seminar concluded with a discussion and exchange with participants, who showed particular interest in the topics presented and had the opportunity to raise questions, share views and further explore the practical application of financial literacy education.

Key Outcomes

The Greek national seminar successfully raised awareness of financial literacy as a practical life skill that extends beyond knowledge of financial concepts. A central message was that effective financial education should help young people translate knowledge into everyday decision-making, understand the consequences of their choices and develop greater confidence and autonomy in managing financial situations. Particular emphasis was placed on young people from vulnerable backgrounds, recognising that financial behaviour is influenced not only by individual knowledge and choices but also by access to education, opportunities and support.

The seminar also encouraged participants to consider financial literacy from a broader social perspective. During the discussion, participants raised the relationship between financial knowledge, equal opportunities and participation in society. It was highlighted that financial literacy should not be understood solely as an individual responsibility: young people live under different social and economic conditions and do not have equal opportunities to acquire financial knowledge and skills. The discussion therefore reinforced the importance of combining individual empowerment with inclusive and accessible financial education.

Another point that generated interest was the role of financial knowledge in developing critical thinking and resilience to misinformation. Participants discussed how exposure to financial advice, investment claims, credit offers and promises of easy profits through social media and digital environments can increase vulnerability when individuals lack the knowledge needed to critically assess such information. This broadened the discussion from financial literacy as a means of managing money to financial literacy as a form of protection and informed decision-making in an increasingly digital environment.

Participants also reflected on the fact that young people begin making financial choices well before achieving financial independence, through everyday spending, subscriptions, online purchases and the use of digital services. The discussion further touched on how attitudes towards money, debt, financial risk, success and failure can be influenced by social and cultural factors, highlighting that financial behaviour cannot always be understood through financial knowledge alone.

Overall, participants showed particular interest in the practical and broader social dimensions of financial literacy and the discussion following the presentation demonstrated active engagement with the issues addressed. The exchange moved beyond the acquisition of financial knowledge towards questions of autonomy, responsibility, critical thinking, inclusion and informed participation, reinforcing the relevance of the FLEARY approach to the realities faced by young people today.

Participant Feedback

Feedback from the Greek seminar was very positive, based on 43 completed evaluation questionnaires. All eight aspects assessed received average scores above 4.0 out of 5. Ratings were concentrated mainly at “Good” and “Very good”, while a smaller number of “Average” ratings were recorded for some aspects; no respondent gave a rating of 1 or 2.

The clarity of the FLEARY project and its results received the highest average score (4.44/5), followed by the quality of presentations and speakers (4.40/5) and the overall quality of the event (4.37/5). The duration of the event was rated 4.26/5, while the clarity and usefulness of the FLEARY approach and methodology received an average score of 4.21/5. The organisation of the event (4.14/5) and the venue/platform (4.07/5) were also positively assessed.

The usefulness of the event for participants’ work received an average score of 4.02/5. Although this remained a positive result, usefulness for work and event duration received a higher number of “Average” ratings than the other aspects, indicating greater variation in respondents’ assessments of these two dimensions.

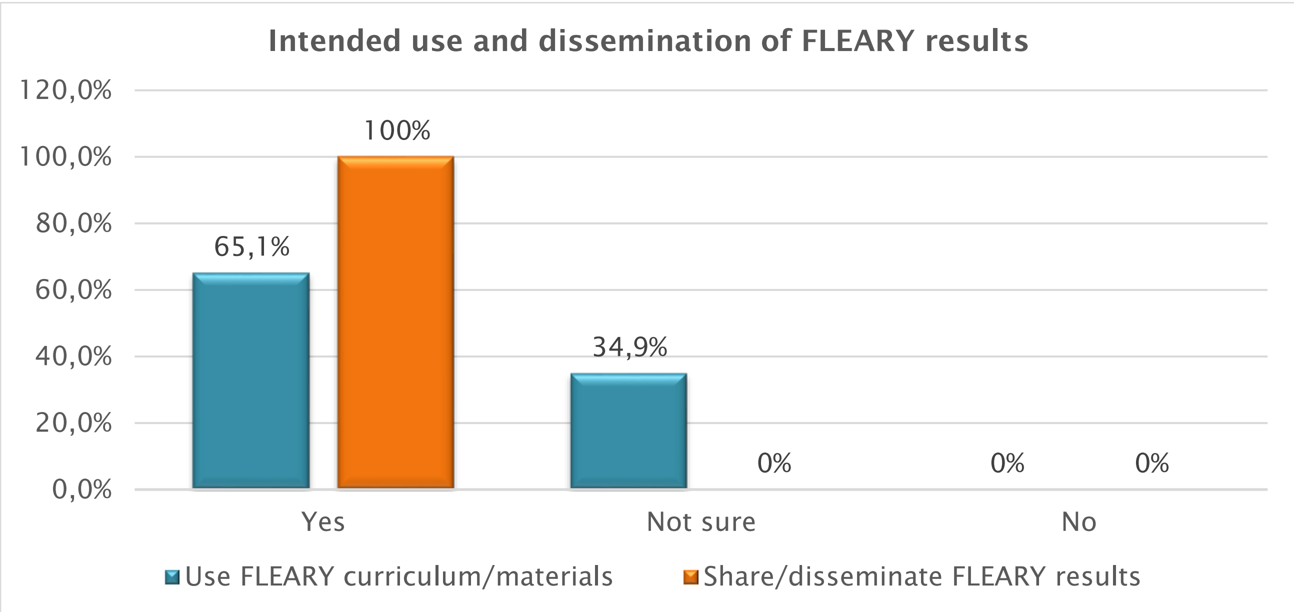
The open-ended responses provide additional insight into the elements participants particularly valued. Respondents highlighted the concrete examples of financial literacy, practical learning, the discussion component, the constructive atmosphere and high level of audience participation. Specific areas attracting interest included financial independence for young women and security in electronic payments and digital identity protection. Comments also emphasised the importance of introducing financial literacy more systematically in schools, with respondents noting that young people often receive only general information on these issues.

Regarding possible improvements, the feedback was overwhelmingly positive: nine of the ten respondents who answered this question indicated that the event was satisfactory as delivered, while one respondent suggested that more time would be useful to address the range of issues covered.

Responses concerning further development were limited, but those provided considered the topics addressed to be important and useful. Additional comments reinforced the educational relevance of the subject, with respondents suggesting that financial literacy should begin at a younger age and that educational and training workshops should be offered directly in schools. Taken together, the qualitative feedback points to particular appreciation of the seminar's practical and participatory approach, while also highlighting interest in extending financial literacy education further within school settings.

A particularly important result concerns the potential for continued use and dissemination of the FLEARY outputs. 28 of the 43 respondents (65.1%) indicated that they plan to use the FLEARY curriculum and materials in their work, while 15 respondents (34.9%) were not yet sure; no respondent answered negatively. Even stronger results were recorded regarding dissemination, with all 43 respondents (100%) indicating that they intend to share or disseminate the FLEARY project results within their networks.

Figure 3. Intended use and dissemination of FLEARY results following the Greek seminar



Overall, the evaluation confirms a high level of satisfaction with the seminar, particularly regarding the clarity of the project presentation, the quality of the speakers and the overall event experience. The intention to disseminate the FLEARY results is especially significant, indicating strong potential for participants to act as multipliers within their professional, educational and social networks.

Dissemination and Publications

The Greek seminar was promoted through targeted communication with relevant stakeholders and beneficiaries. Electronic invitations and reminders containing information about the seminar and the Zoom participation link were sent directly to members of the identified target groups. The online event was intentionally not openly promoted through social media in advance, in order to maintain a manageable and interactive environment.

Following the seminar activities, CRETHIDEV disseminated the results through its Facebook and Instagram channels, presenting the two events organised in Greece and highlighting the importance of financial literacy for young people, particularly their ability to understand financial information, recognise risks and make informed and responsible financial decisions.

The activities also received external media coverage through two Greek online news outlets with a broad public readership, bringing the FLEARY project to a broader audience and raising awareness of the importance of financial literacy for young people.

- PARON: *"Μ. Βακόνδιος: Η σημασία του οικονομικού αλφαβητισμού των νέων"*
- ENYPografa: *"Ο οικονομικός αλφαβητισμός ως εφόδιο για τους νέους"*

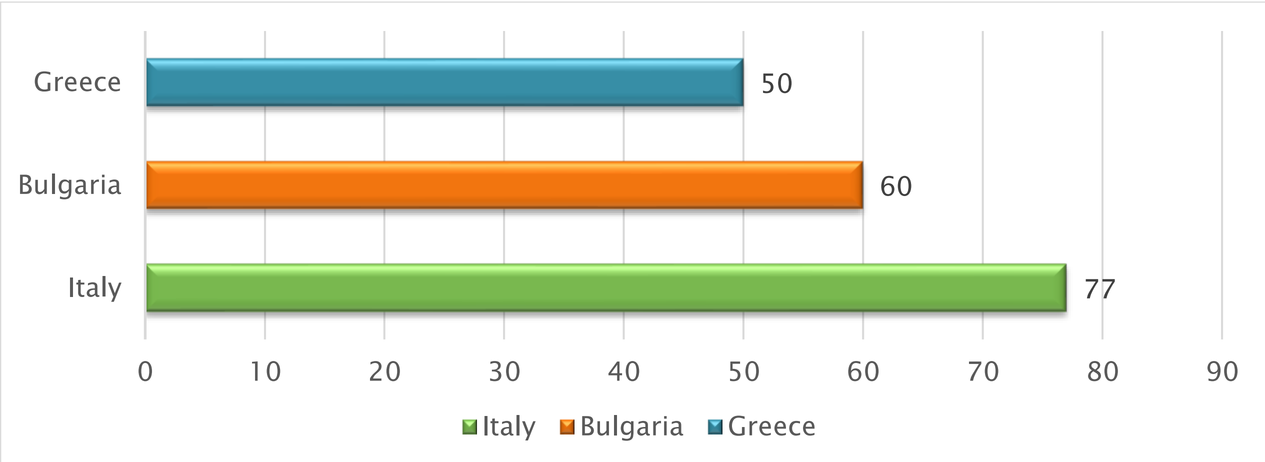
Before the start of each session, participants were informed that photographs would be taken for documentation and dissemination purposes. During the online seminar, participants who did not wish to appear in photographs or screenshots were able to keep their cameras switched off. All participants attending the face-to-face session agreed to be photographed.

3. Comparative Analysis of Seminar Results

3.1 Participation overview

The national seminars reached a total of 187 participants across Italy, Bulgaria and Greece. Italy recorded 77 participants, Bulgaria 60 participants, and Greece 50 participants across its two seminar sessions. The seminars used different delivery formats – blended in Italy, face-to-face in Bulgaria and online complemented by a smaller face-to-face session in Greece, allowing each partner to adapt the activity to its national context while maintaining the common objectives and target groups of WP3.

Figure 4. Participation in the FLEARY national seminars by country



Across the three countries, the seminars reached a diverse audience, with strong representation from education, youth work and related sectors. Participants included teachers and educators, youth workers, young people and students, representatives of educational and youth organisations, consumer organisations, public authorities and other professionals and stakeholders. Italy also attracted representatives from banking, financial and consumer-protection institutions, while Bulgaria had particularly strong participation from the education and training sectors. In Greece, the audience included educators, youth workers, students, university teaching staff, social workers, psychologists, youth policy professionals and professionals working in the field of consumer rights. This diversity supported exchange between participants with different professional and educational perspectives and strengthened the potential for the FLEARY materials to reach different settings and groups beyond those directly involved in the project.

Gender data collected through the evaluation questionnaires also show participation from both women and men in all three countries. Women represented 52.6% of respondents in Italy, 66.7% in Bulgaria and 60.5% in Greece. Overall, the participation results indicate that the national seminars successfully reached the intended audiences while also engaging a broader range of stakeholders with the potential to support the future use and dissemination of the FLEARY approach and materials.

3.2 Key Findings and Participant Feedback

Across the three national seminars, participant feedback was consistently positive and showed that the FLEARY approach was well received in different national and professional contexts. Despite differences in format and audience composition, several common findings emerged from the evaluations and participant discussions.

One of the clearest strengths was the practical orientation of the FLEARY approach. Participants valued financial literacy content that was connected to real-life situations rather than presented only as theoretical knowledge. Practical examples, scenarios, games and interactive activities helped make financial topics more accessible and demonstrated how the materials could be used with young people in educational and non-formal learning settings. The clarity of the presentations and the competence of speakers and facilitators were also consistently identified as strengths.

Another common finding was the relevance of the topics to challenges that young people currently face. Feedback and discussions showed particular interest in areas such as managing money and debt, saving and financial planning, digital financial risks and fraud, responsible borrowing, consumer protection and financial decision-making. Participants also raised broader issues linked to financial vulnerability, including unequal access to financial knowledge, gender and financial independence and the growing influence of digital environments on financial behaviour. This indicates that participants viewed financial literacy not simply as knowledge about money, but also as a means of strengthening young people's autonomy, critical thinking and ability to recognise financial risks.

The seminars also generated a high level of professional and practical interest in the FLEARY results. Across the countries, participants expressed willingness to disseminate the project results through their networks, while many also indicated an intention to use, or consider using, the curriculum and materials in their work. This is particularly relevant given the diverse profile of the audience. Their engagement therefore creates opportunities for the project results to reach young people beyond those directly involved in FLEARY activities.

Participant engagement was visible not only through the evaluation results but also through discussions, questions and exchanges during the seminars. The interactive elements encouraged participants to connect the topics with their own professional experience and with situations faced by young people. Suggestions for improvement were mainly related to delivery rather than to the relevance of the content itself. These included allowing more time for practical activities and discussion, using additional interactive or multimedia elements and in some cases adjusting the duration and structure of the sessions.

Overall, the comparative findings show that the national seminars went beyond raising awareness of FLEARY. They demonstrated that financial literacy was understood by participants as a practical and socially relevant competence and that the project materials can be useful across different professional and educational contexts. The combination of positive feedback, active discussion and interest in further use and dissemination provides a strong indication of the relevance and transferability of the FLEARY approach.

3.3 Overall impact

The national seminars contributed directly to the objectives of FLEARY by extending the project beyond the young people involved in the initial co-creation activities and bringing its methodology, curriculum and educational resources to a wider group of stakeholders. This reflects the intended role of WP3: to multiply the effect of the co-creation process and strengthen the capacity of professionals involved in consumer education and advice.

An important added value of WP3 was the connection it created between the development of the FLEARY materials and their potential use in practice. Educators, youth workers, consumer organisations, public authorities and other professionals working with young people were able to become familiar with the project approach, discuss its relevance and consider how the resources could be applied in their own activities. The seminars therefore supported not only dissemination, but also the transfer of knowledge and experience to organisations and professionals that can continue reaching young people beyond the project activities.

The implementation of the seminars in Greece, Italy and Bulgaria also demonstrated that the FLEARY methodology can be presented and discussed across different national and professional contexts, and that its materials have potential for application in different educational and youth-work settings. This supports the wider European potential foreseen in the proposal, as the methodology and results could be adopted and further used beyond the three participating countries.

Overall, WP3 strengthened the sustainability of FLEARY by creating a bridge between the project results and the people and organisations that can use them in practice. Importantly, the seminars provided evidence that the resources are relevant beyond the original project participants and can be transferred across different professional, educational and national contexts.

4. Conclusion

The national seminars successfully completed the dissemination and capacity-building activities foreseen under WP3, reaching relevant stakeholders in Greece, Italy and Bulgaria and creating opportunities to present, discuss and promote the FLEARY methodology, curriculum and educational resources. Despite differences in national context, participant profile and delivery format, the seminars received consistently positive feedback and demonstrated the relevance of practical financial literacy education for professionals and organisations working with young people.

The added value of WP3 lies in extending FLEARY beyond those directly involved in the development and testing of the project activities. By engaging educators, youth workers, consumer organisations, public authorities and other relevant stakeholders, the seminars connected the FLEARY methodology and resources with professionals and organisations that can use them in future education, youth and consumer-awareness activities.

The seminars also provided useful lessons for future activities. Participant feedback showed that practical examples, interactive activities and opportunities for discussion were among the most valued elements. At the same time, the feedback identified some aspects that could be improved. In particular, some participants would have welcomed more time for practical activities and interaction, while in some cases the duration and structure of the sessions could be better adapted to participants' needs. These findings provide useful guidance for the design and delivery of similar financial literacy activities in the future.

Looking ahead, the seminar results provide a strong basis for the continued use of FLEARY beyond the project period. Partners can use the curriculum, scenarios, games and other educational resources in relevant future activities and continue sharing them through their professional and organisational networks. The interest expressed by seminar participants in using and disseminating the materials also creates opportunities for further uptake by professionals, organisations and other stakeholders working with young people beyond the partnership. In this way, the seminars have helped create a wider group of potential users and multipliers who can support the continued use and transfer of FLEARY results after the project ends.

More broadly, the seminar feedback reinforced the relevance of the issue addressed by FLEARY. Participants recognised the importance of financial literacy for young people and showed particular interest in practical topics linked to the financial decisions and risks they face in everyday life. The discussions also highlighted an important gap: financial education is often approached at a general or theoretical level, while young people need opportunities to understand how financial concepts apply to real situations and choices. The positive response to FLEARY's realistic scenarios, practical examples, games and interactive activities showed the value of making financial education relevant to young people's everyday experience. In this respect, FLEARY addresses not only what young people need to know about money, but also how they can use this knowledge to make informed decisions, recognise risks and become more confident and independent in managing financial situations.

5. Annexes

5.1 Seminar Programme

GENERAL DESIGN

Type: Dissemination & awareness seminar

Target group: No of participants (sex disaggregated data) - at least 50.

Educators, youth workers, consumer organisations, organisations working with young people, public officials and young people (not involved in the pilot sessions)

Duration: around 4 hours

Format: Flexible (in-person / online / blended)

Approach: Interactive, example-based, target group-focused

SEMINAR FLOW

1 Welcome & Context

Objective: Introduce the project and establish relevance

Content:	Introduction to FLEARY	Why financial literacy matters today	Real challenges young people face

Based on partner's reports:

- Low financial literacy among youth
- Lack of practical education
- Increased risks (digital, debt, instability)

2 The Reality & the Gap

Objective: Show why current approaches are not enough

Content:	Financial education often theoretical	Young people lack real-life decision experience	Greater impact on vulnerable groups

Based on:

- gaps identified in partner's countries
- lack of systematic curriculum
- inequalities in access

3 The FLEARY Approach

Objective: Explain what makes FLEARY different

Content:	Co-creation with young people	Real-life scenarios	Game-based learning	Focus on decision-making

Key message: The focus is not only on teaching financial concepts, but on engaging young people in realistic situations that support decision-making.

4 Curriculum Overview

Objective: Present key learning areas through examples

Content (with examples):

- Budgeting → daily spending & subscriptions
- Saving → small habits & emergency situations
- Credit & debt → hidden costs & risky choices
- Digital finance → everyday tools
- Online safety → scam awareness
- Consumer rights → practical protection
- Sustainability → spending & impact
- Gender → financial independence
- AI → support & risks

Method: Selected examples from the sessions to illustrate key topics

5 Interactive Demonstration

Objective: Show how learning works in practice

Activity (only one activity should be implemented if time is limited)

- ➢ Saving scenario
- ➢ Loan comparison game
- ➢ AI financial simulation

Method: Small group work - Discussion - Reflection

Key message: This is how young people actually learn.

6 Tools & Materials

Objective: Show the usability and practical value of the project outputs

Content: Curriculum structure - Lessons - Activities - Games & Quizzes

Emphasise:

- ✓ Easy to use
- ✓ No specialised financial expertise required
- ✓ Adaptable to different groups and contexts

- ✓ Can be integrated into both formal and non-formal learning settings

7 Cross-Cutting Topics

Objective: Highlight innovation & relevance

Content:

- ➢ **Gender:** financial inequality, independence, vulnerability
- ➢ **AI:** learning support, risks (misinformation, over-reliance)

8 Discussion & Closing

Objective: Engagement & reflection

Content:

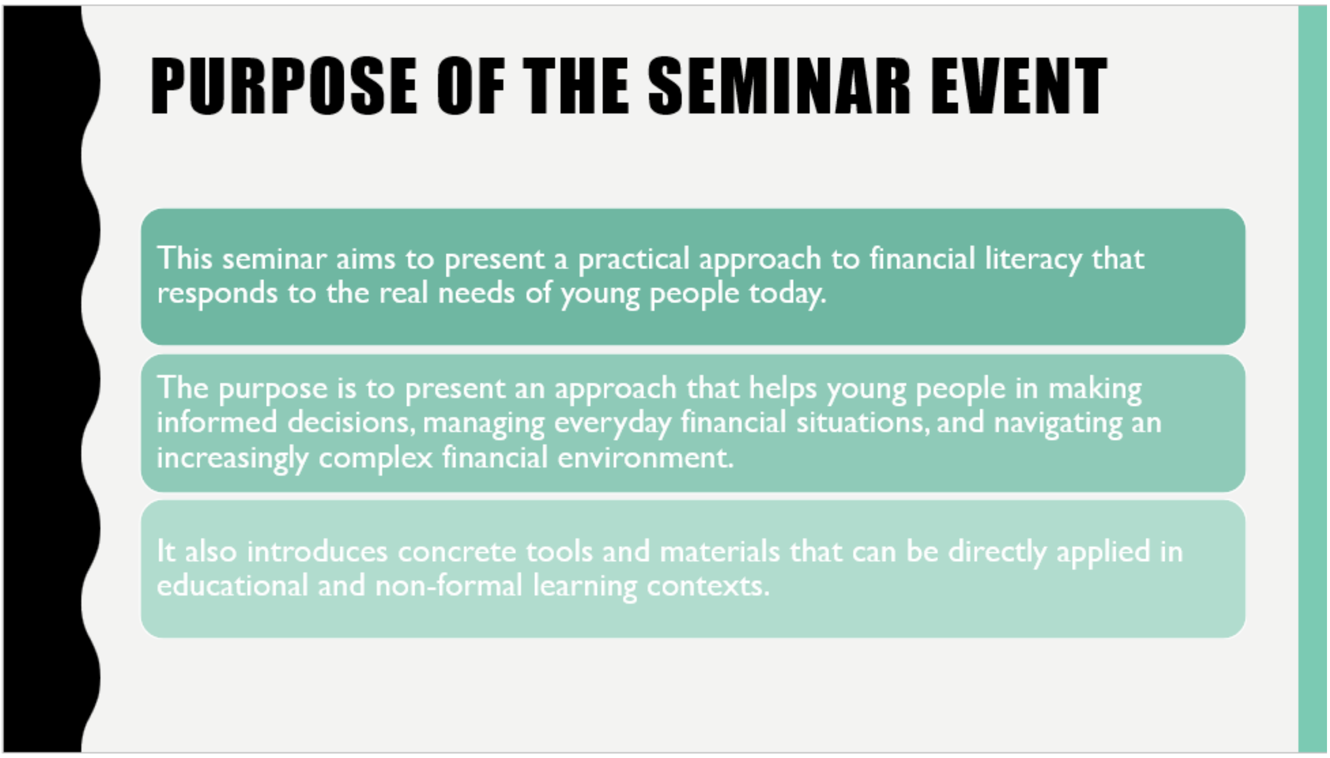
- Open Discussion
- "How can I use This?"
- Feedback

End: Satisfaction questionnaire

5.2 Common Presentation Slides

1.

2.



3.

REALITY OF YOUNG PEOPLE TODAY

- Young people today are expected to manage their finances independently at an early stage, often without having received structured support or education on these topics.
- They make daily decisions related to spending, saving and digital transactions, while facing rising living costs, unstable income opportunities and constant exposure to consumer culture.
- For many, especially those from vulnerable backgrounds, managing money is not simply a skill to learn, but an ongoing challenge that affects their well-being and future opportunities.

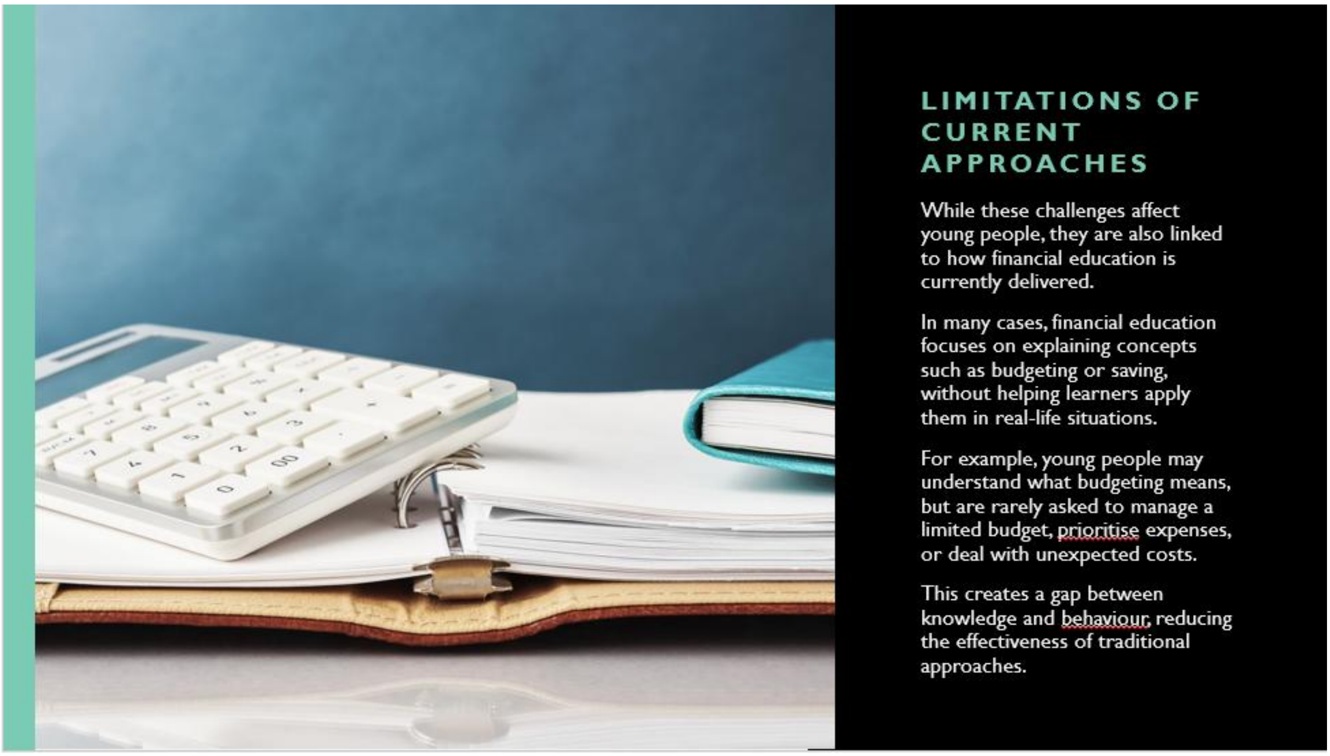
4.

CHALLENGES IDENTIFIED

- Across different contexts, many young people show limited confidence in managing money and difficulty planning for the future.
- Financial knowledge is uneven and often influenced by socio-economic background, access to education and available support systems.
- As a result, many young people are not prepared to deal with unexpected situations such as emergency expenses, financial pressure, or misleading financial offers.

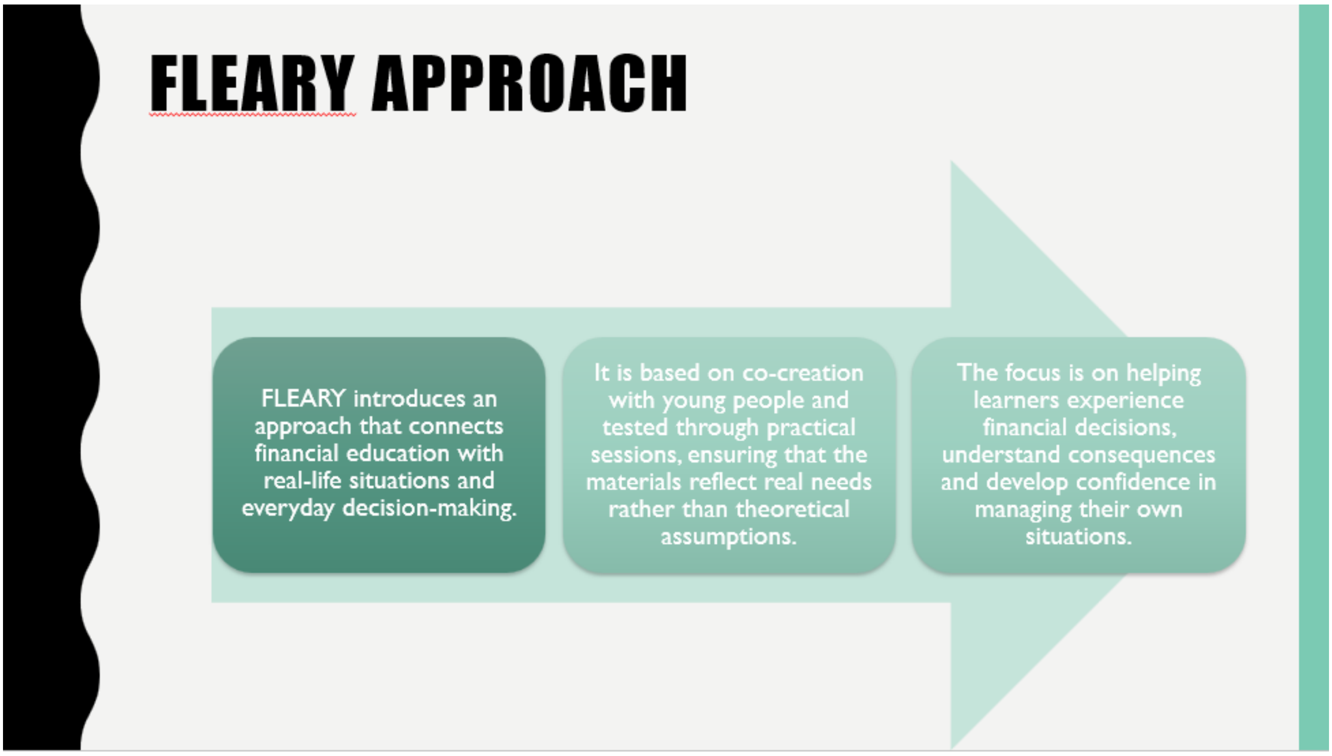
➢ These challenges highlight the need for approaches that go beyond knowledge and support practical decision-making.

5.



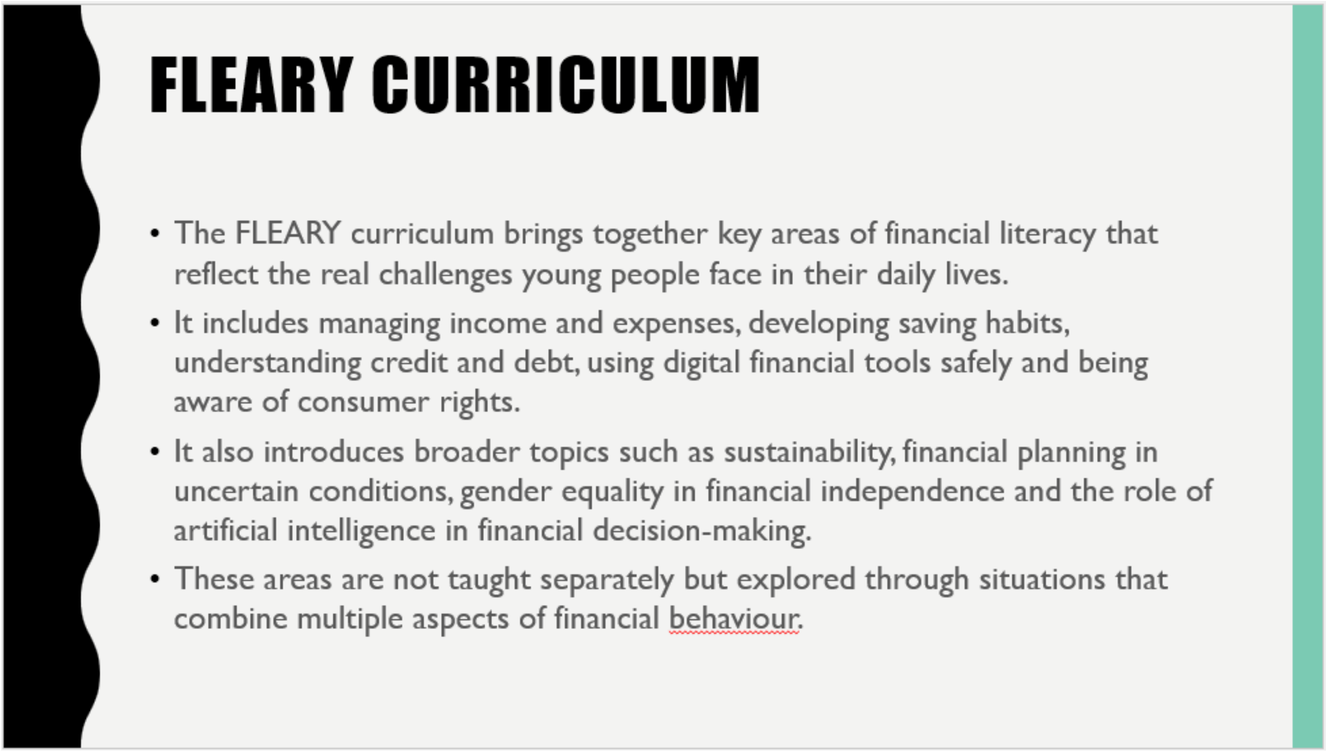
In many cases, financial education focuses on explaining concepts, but not on applying them. This creates a gap between knowing something and being able to use it in real life.

6.



Explain co-creation and practical sessions.
Emphasise that the project is practical and grounded in reality, not theoretical.
Highlight that young people helped shape the content.

7.

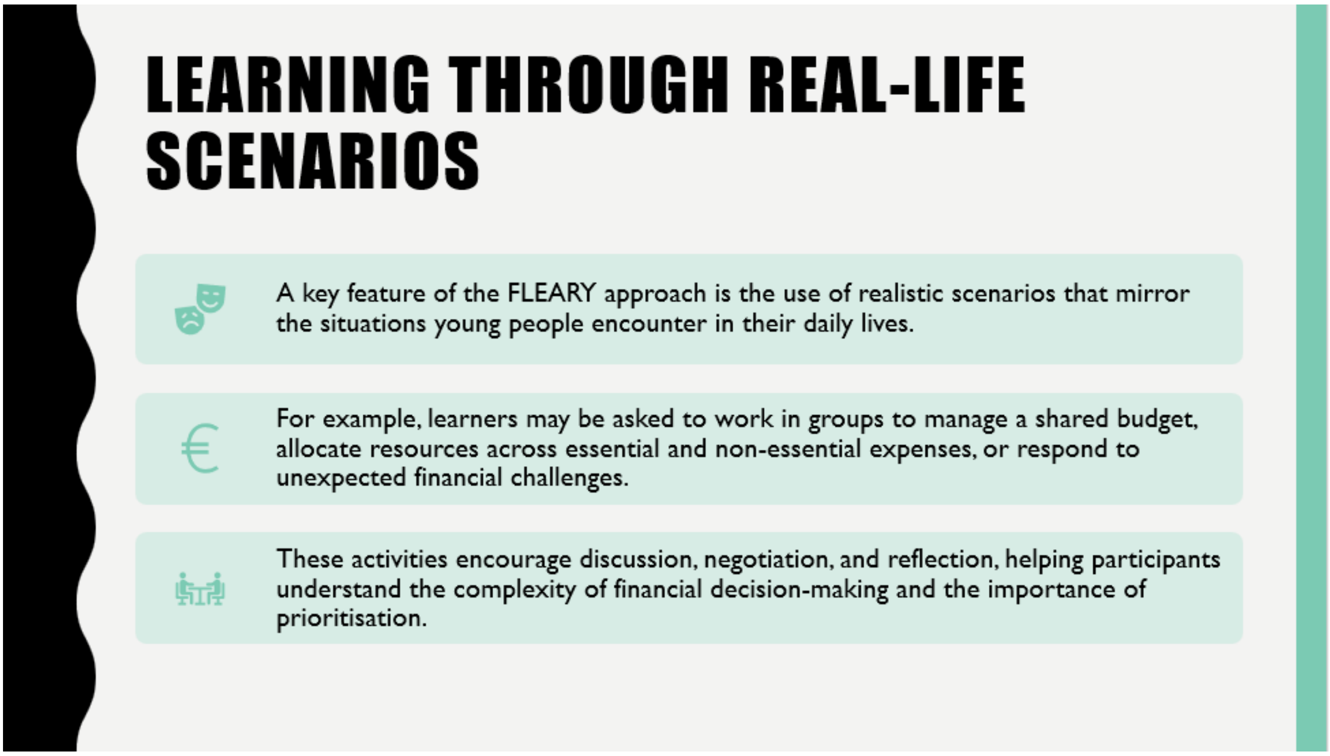


Presentation of Educational Tools

Introduction to project outputs: Curriculum and modules, Lesson materials, Games, simulations, and quizzes

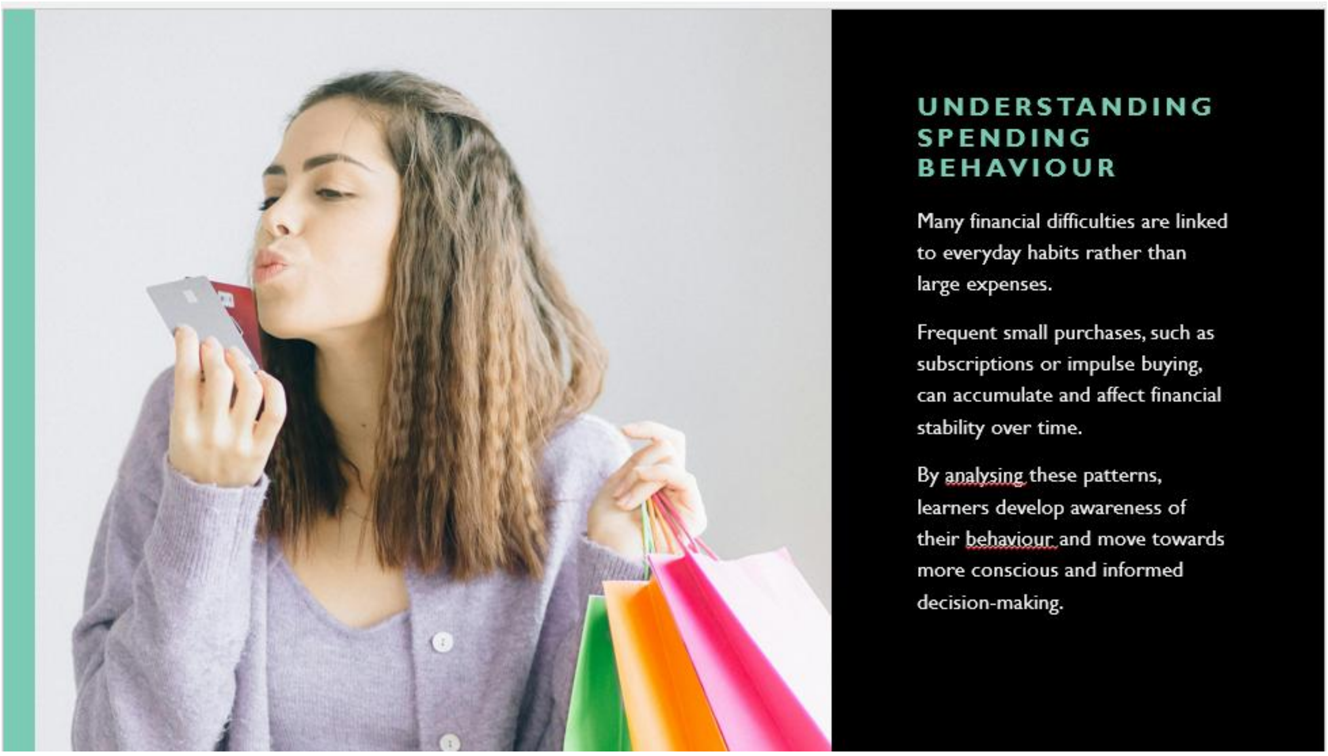
These topics may be somehow familiar for young people, but what is different here is how they are approached. Instead of teaching them as theory, they are connected to real-life situations and everyday decisions that young people face.

8.



In this approach, learning happens through situations that reflect real life. Young people work with realistic scenarios, make decisions, and discuss different outcomes.

9.



Many financial problems come from everyday habits. Small but frequent expenses can accumulate over time. Understanding these patterns helps young people make more conscious decisions.

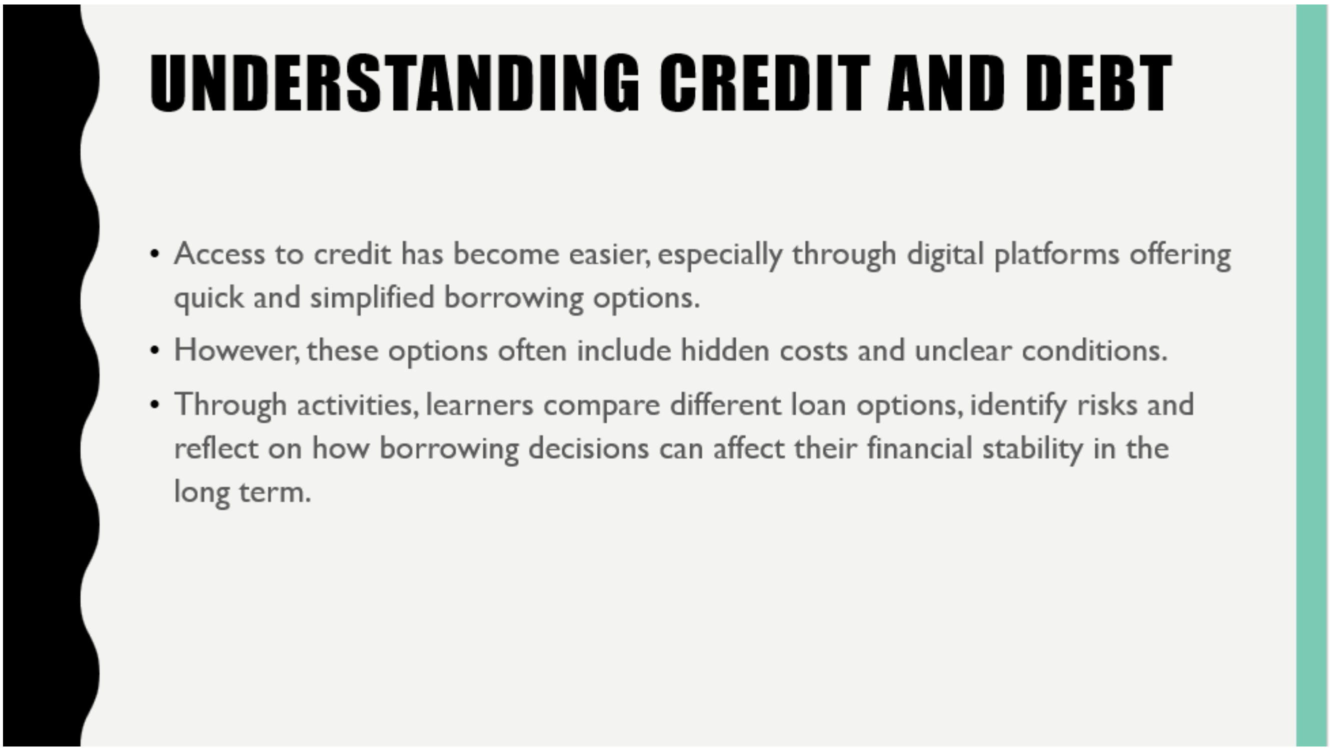
10.

Saving is often seen as difficult, especially with limited income. Here, it is presented as a simple habit that builds security and reduces financial stress over time.

11.

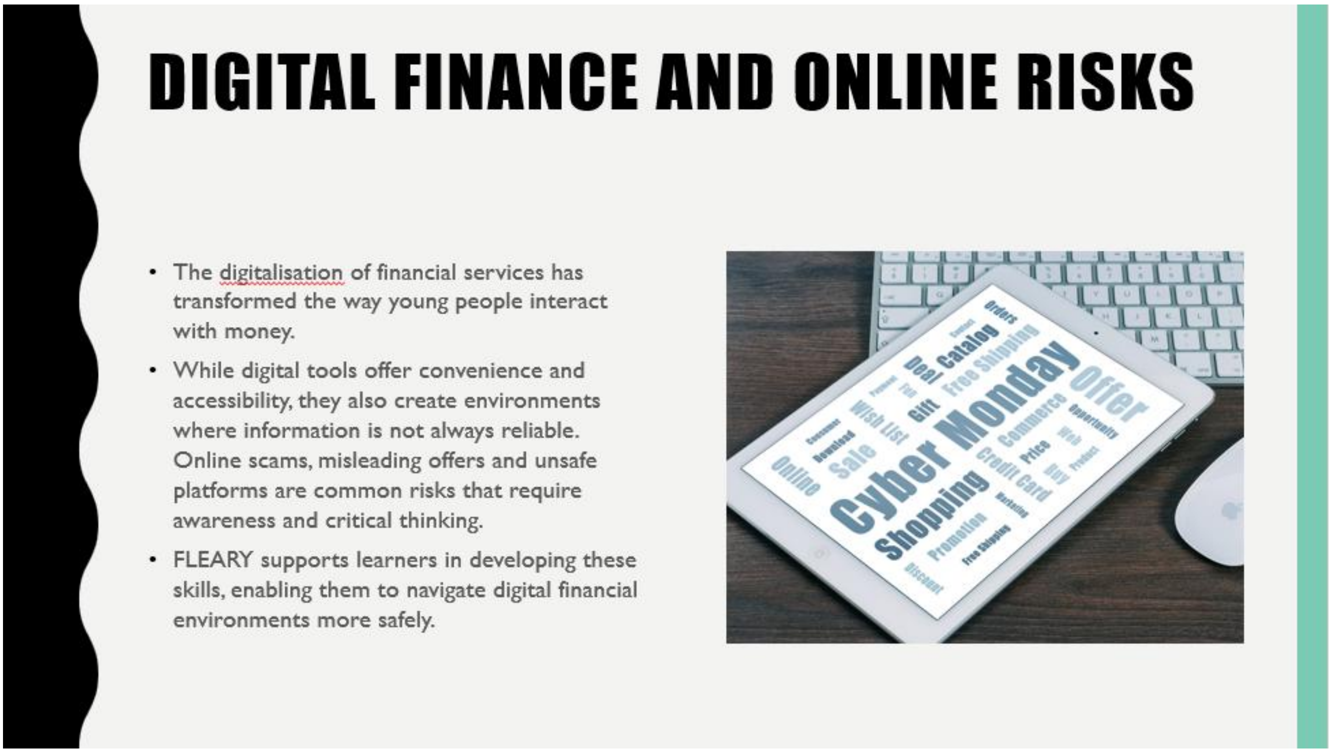
Many young people feel uncertain about their future, which affects how they make financial decisions. This is why it is important to explore different scenarios and not only focus on ideal situations.

12.



Access to credit is easy today, but it comes with risks. Understanding hidden costs and long-term consequences is essential to avoid financial difficulties.

13.

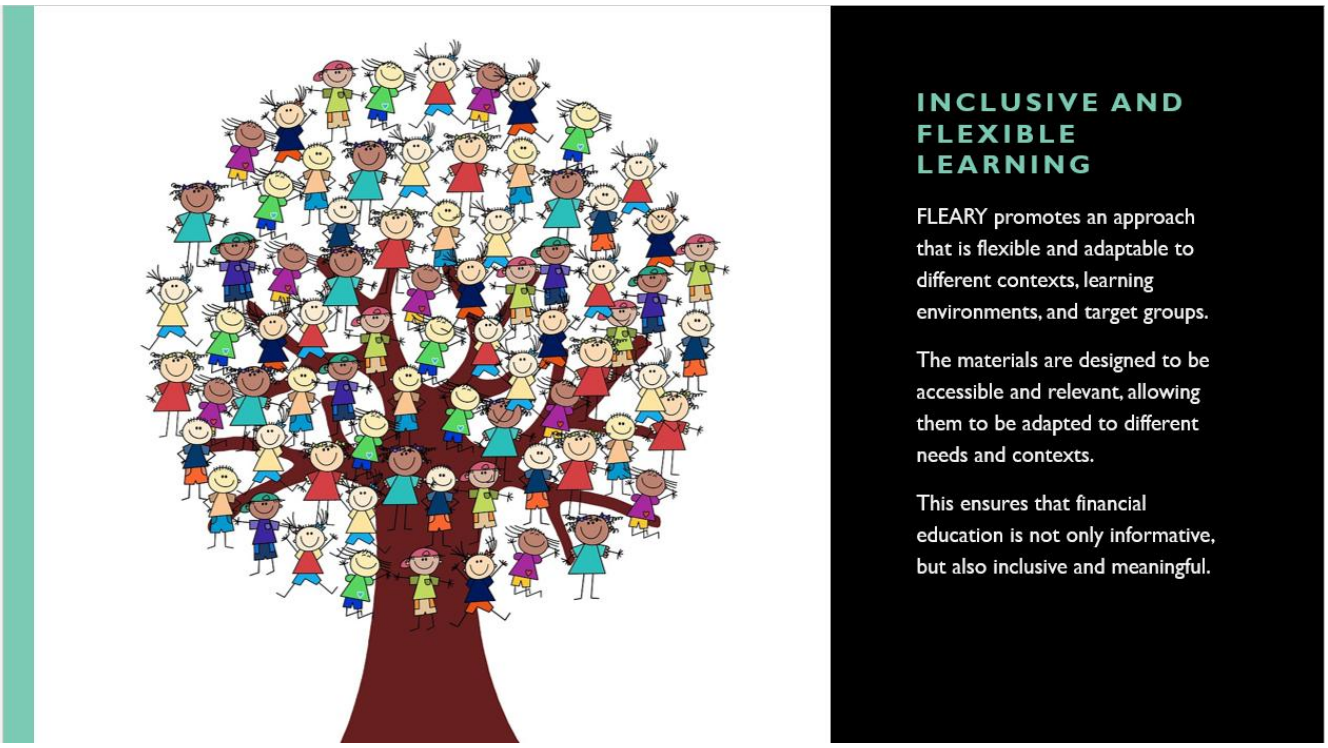


Digital tools make managing money easier but also create new risks. Young people need to develop awareness and critical thinking when using these tools.

14.

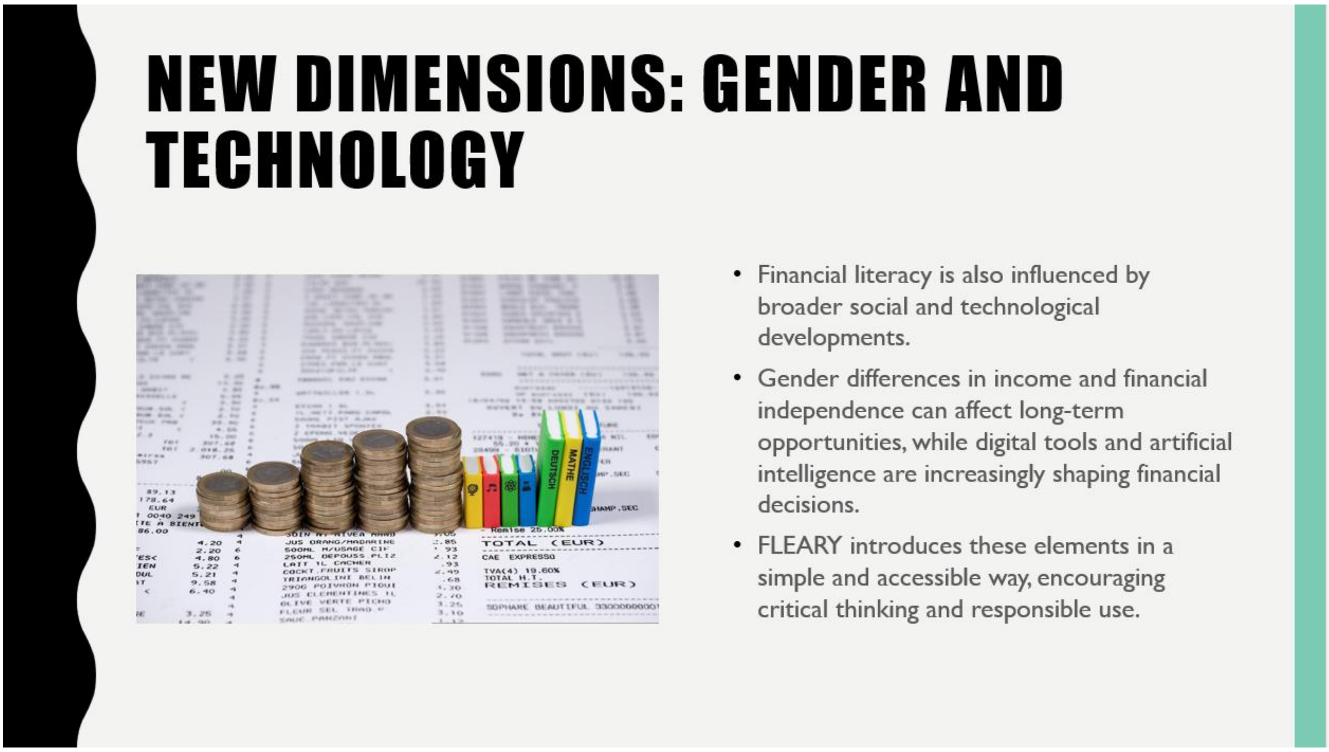
Based on vulnerability mapping!
Not all young people have the same starting point. Some face additional challenges, which makes financial education even more important for inclusion and independence.

15.



The materials are designed to work in different contexts and for different groups.

16.

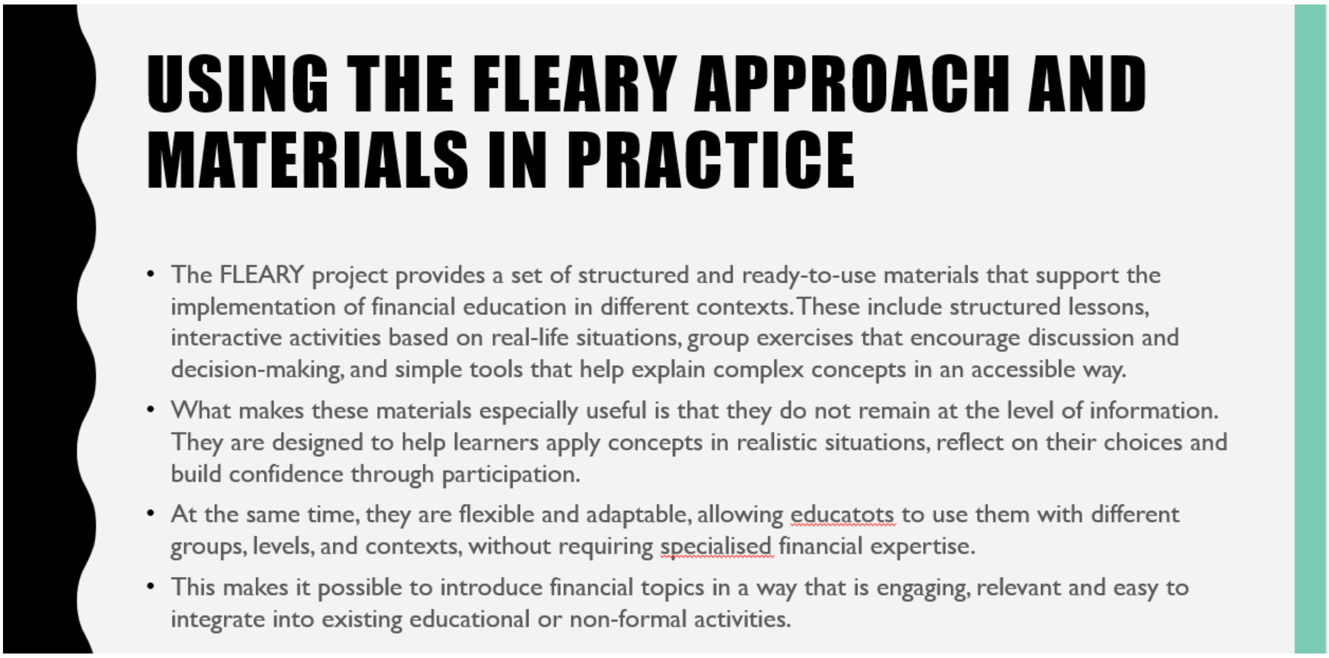


Financial literacy today also includes understanding issues like gender and technology. These factors influence financial opportunities and decisions in real life.

17.

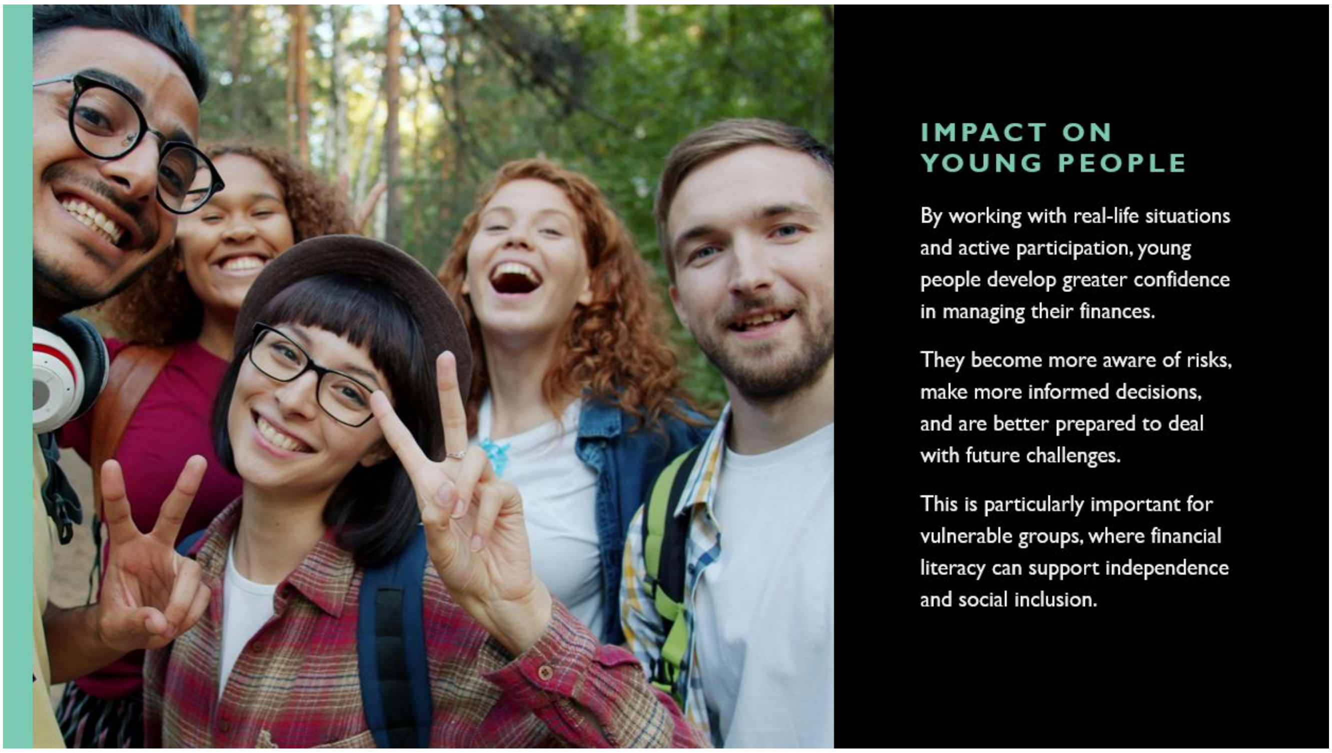
Through these activities, they begin to understand not only what financial concepts mean, but how they apply in their everyday lives.
What is important here is not the activity itself, but what learners gain from it: awareness, critical thinking and confidence.

18.



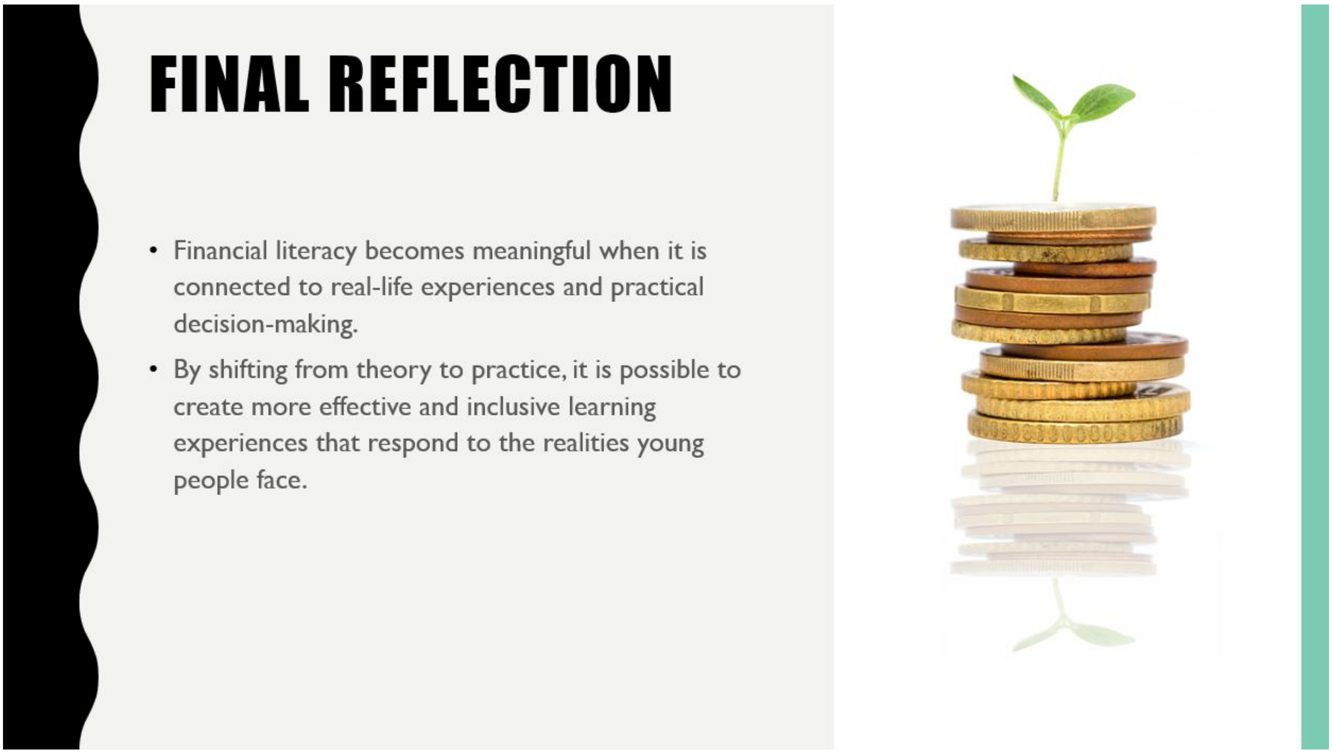
FLEARY does not only provide content, but also ready-to-use materials that you can apply directly in your activities. These include lessons, scenarios and interactive exercises that are designed to be simple and flexible.
The idea is that you do not need to be a financial expert to use them, but you can adapt them to your own context and the needs of your group

19.



This approach helps young people build confidence, make better decisions, and plan for the future. This is especially important for those at higher risk of exclusion.

20.



21.


THANK YOU
THANK YOU FOR YOUR
PARTICIPATION.

5.3 Event Evaluation Questionnaire

Event: [Title of Event]
Organiser: [Partner Organisation]
Venue/Platform: [Location / Online Platform]
Country: [Country]
Date: [Date]

Dear participant,
Your feedback is very important for us. It will help us improve the quality of our activities and make other events more relevant and engaging.
For each question, please rate your experience on a scale from 1 to 5, where:
5 = Very good | **4** = Good | **3** = Average | **2** = Poor | **1** = Very poor
If you give a score of 1 or 2, please explain your answer and, if possible, suggest improvements.
The questionnaire takes approximately 3 minutes to complete.
All responses will be treated confidentially. Thank you for your contribution.

1. ***How did you learn about this event?*** (You can choose more than one option)	• I was invited in person • From project's website • Through social media • Through the press • Through web communities • Other (please state ……………………….)

2. ***Please rate the following aspects of the event:***

	☆	☆☆	☆☆☆	☆☆☆☆	☆☆☆☆☆
Overall quality of the event	☐	☐	☐	☐	☐
Clarity of the FLEARY project and its results	☐	☐	☐	☐	☐
Clarity and usefulness of the FLEARY approach and methodology	☐	☐	☐	☐	☐
Quality of presentations/speakers	☐	☐	☐	☐	☐
Organisation of the event	☐	☐	☐	☐	☐
Venue / platform (logistics, accessibility)	☐	☐	☐	☐	☐
Duration of the event	☐	☐	☐	☐	☐
Usefulness of the event for your work	☐	☐	☐	☐	☐

3. ***What did you like most about the event?*** *(optional)*

---

4. ***What could be improved?*** *(optional)*

---

5. ***Which topics or areas would you like to see further developed?*** *(optional)*

---

6. ***Following this event:***

Do you plan to use the FLEARY curriculum and materials in your work?

☐ Yes

☐ No

☐ Not sure

Do you plan to share or disseminate the FLEARY project results within your network?

☐ Yes

☐ No

☐ Not sure

7. ***Additional comments or suggestions*** *(optional)*

Your profile

Gender: ☐ Male ☐ Female ☐ Non-binary ☐ Prefer not to say

Occupation: ______________________________

5.4 Photos

Italy

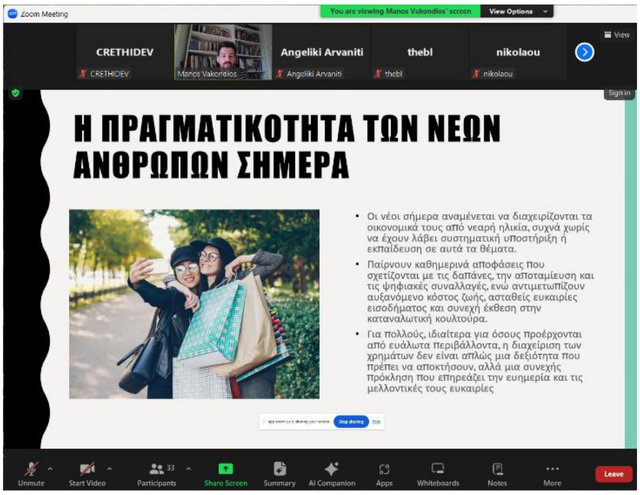
Face-to-face session on 2 July 2026

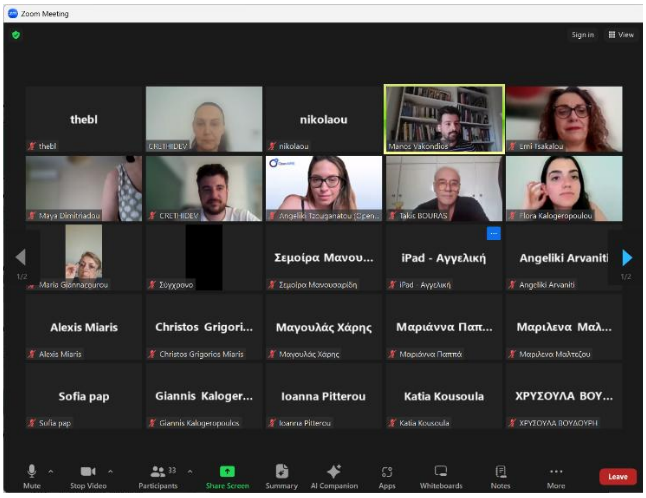
Bulgaria

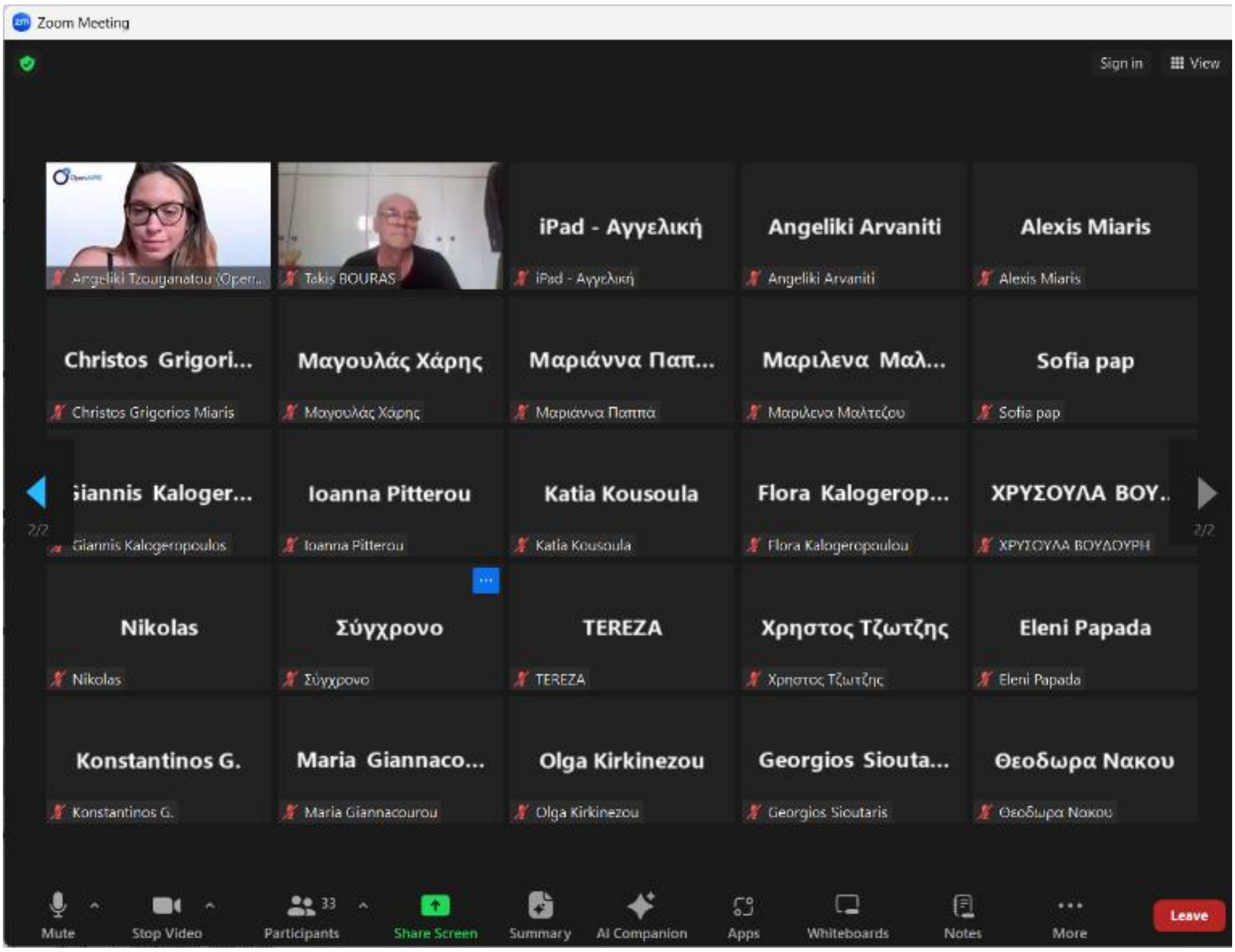
Face-to-face session on 25 June 2026

Greece

Online session on 8 June 2026



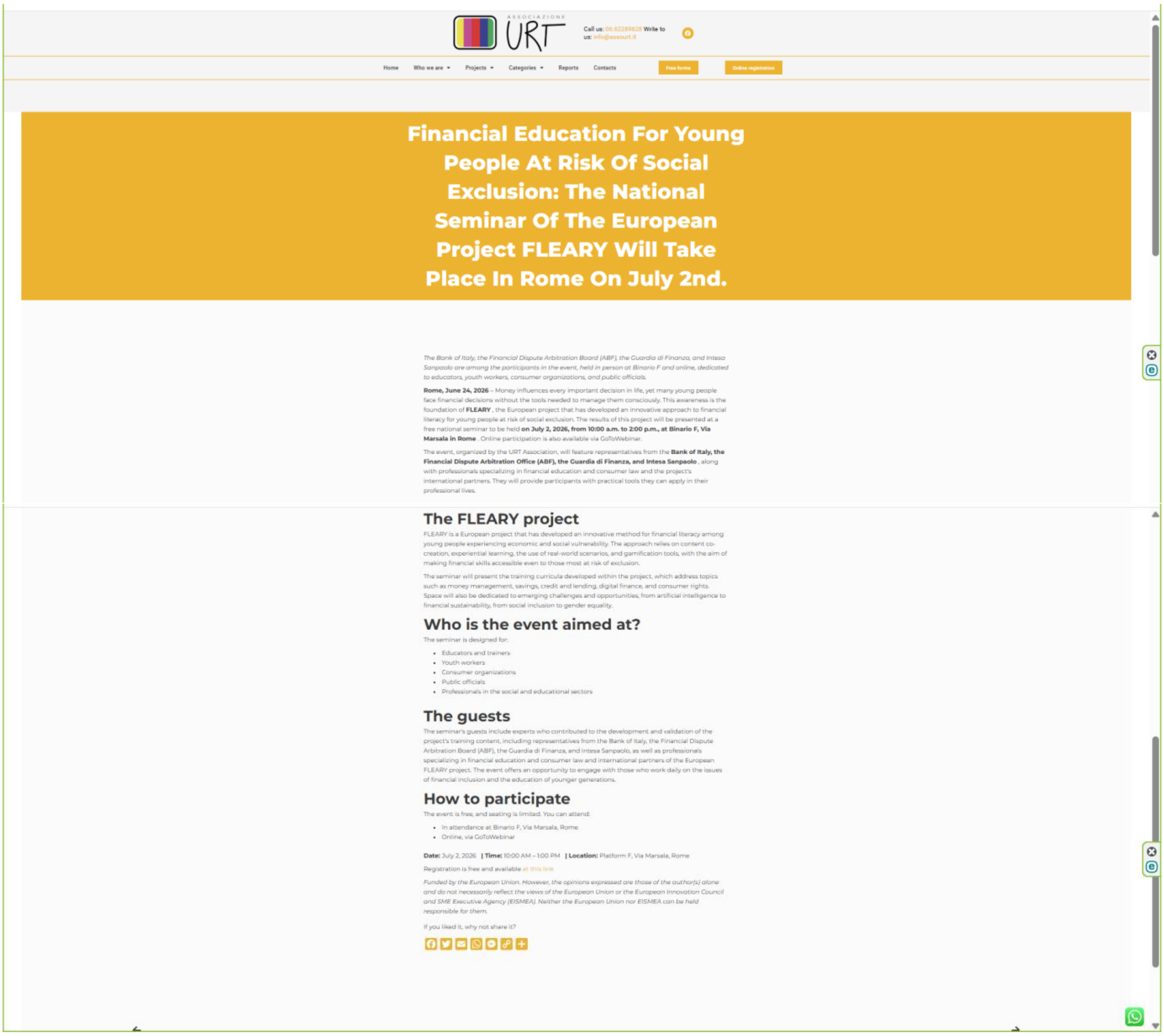




Face-to-face session on 21 July 2026

5.5 Press Releases

Italy



Financial Education For Young People At Risk Of Social Exclusion: The National Seminar Of The European Project FLEARY Will Take Place In Rome On July 2nd.

The Bank of Italy, the Financial Dispute Arbitration Board (ABF), the Guardia di Finanza, and Intesa Sanpaolo are among the participants in the event, held in person at Binario F and online, dedicated to educators, youth workers, consumer organizations, and public officials.

Rome, June 24, 2026 – Money influences every important decision in life, yet many young people face financial decisions without the tools needed to manage them consciously. This awareness is the foundation of **FLEARY** , the European project that has developed an innovative approach to financial literacy for young people at risk of social exclusion. The results of this project will be presented at a free national seminar to be held **on July 2, 2026, from 10:00 a.m. to 2:00 p.m., at Binario F, Via Marsala in Rome** . Online participation is also available via GoToWebinar.

The event, organized by the URT Association, will feature representatives from the **Bank of Italy, the Financial Dispute Arbitration Office (ABF), the Guardia di Finanza, and Intesa Sanpaolo** , along with professionals specializing in financial education and consumer law and the project's international partners. They will provide participants with practical tools they can apply in their professional lives.

The FLEARY project

FLEARY is a European project that has developed an innovative method for financial literacy among young people experiencing economic and social vulnerability. The approach relies on content co-creation, experiential learning, the use of real-world scenarios, and gamification tools, with the aim of making financial skills accessible even to those most at risk of exclusion.

The seminar will present the training curricula developed within the project, which address topics such as money management, savings, credit and lending, digital finance, and consumer rights. Space will also be dedicated to emerging challenges and opportunities, from artificial intelligence to financial sustainability, from social inclusion to gender equality.

Who is the event aimed at?

The seminar is designed for:

- Educators and trainers
- Youth workers
- Consumer organizations
- Public officials
- Professionals in the social and educational sectors

The guests

The seminar's guests include experts who contributed to the development and validation of the project's training content, including representatives from the Bank of Italy, the Financial Dispute Arbitration Board (ABF), the Guardia di Finanza, and Intesa Sanpaolo, as well as professionals specializing in financial education and consumer law and international partners of the European FLEARY project. The event offers an opportunity to engage with those who work daily on the issues of financial inclusion and the education of younger generations.

How to participate

The event is free, and seating is limited. You can attend:

- In attendance at Binario F, Via Marsala, Rome
- Online, via GoToWebinar

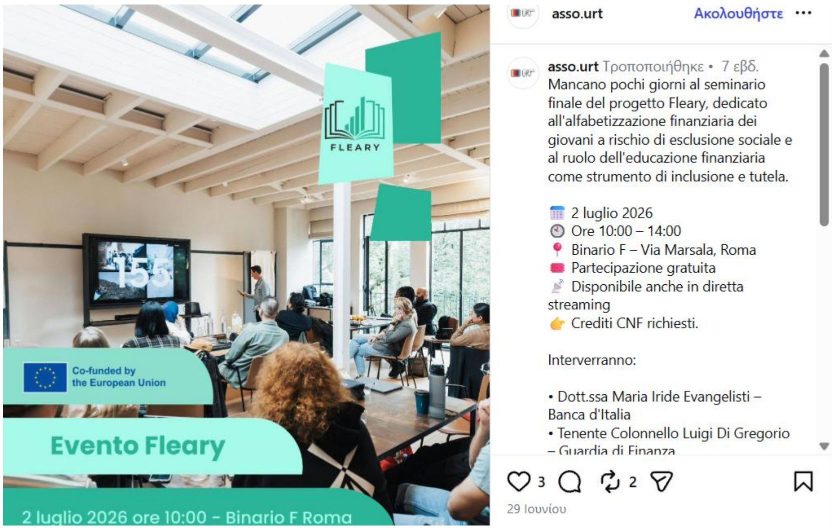
Date: July 2, 2026 | **Time:** 10:00 AM – 1:00 PM | **Location:** Platform F, Via Marsala, Rome

Registration is free and available at this link

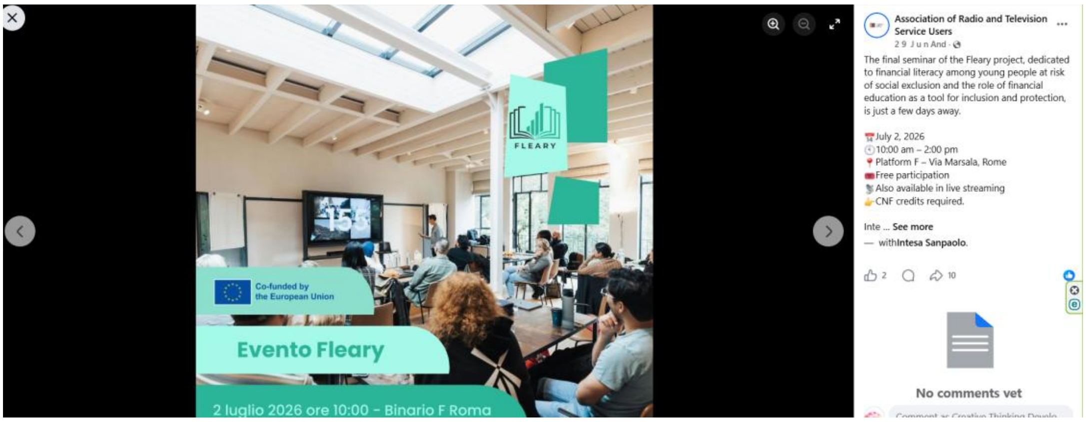
Funded by the European Union. However, the opinions expressed are those of the author(s) alone and do not necessarily reflect the views of the European Union or the European Innovation Council and SME Executive Agency (EISMEA). Neither the European Union nor EISMEA can be held responsible for them.

If you liked it, why not share it?

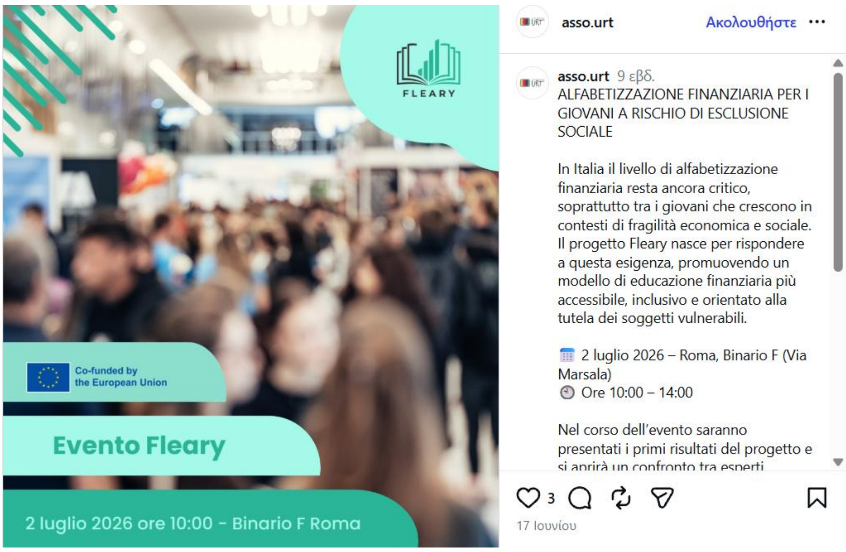
Link: [Financial education for young people at risk of social exclusion: the national seminar of the European project FLEARY will take place in Rome on July 2nd.]



Link: [Evento FLEARY]()

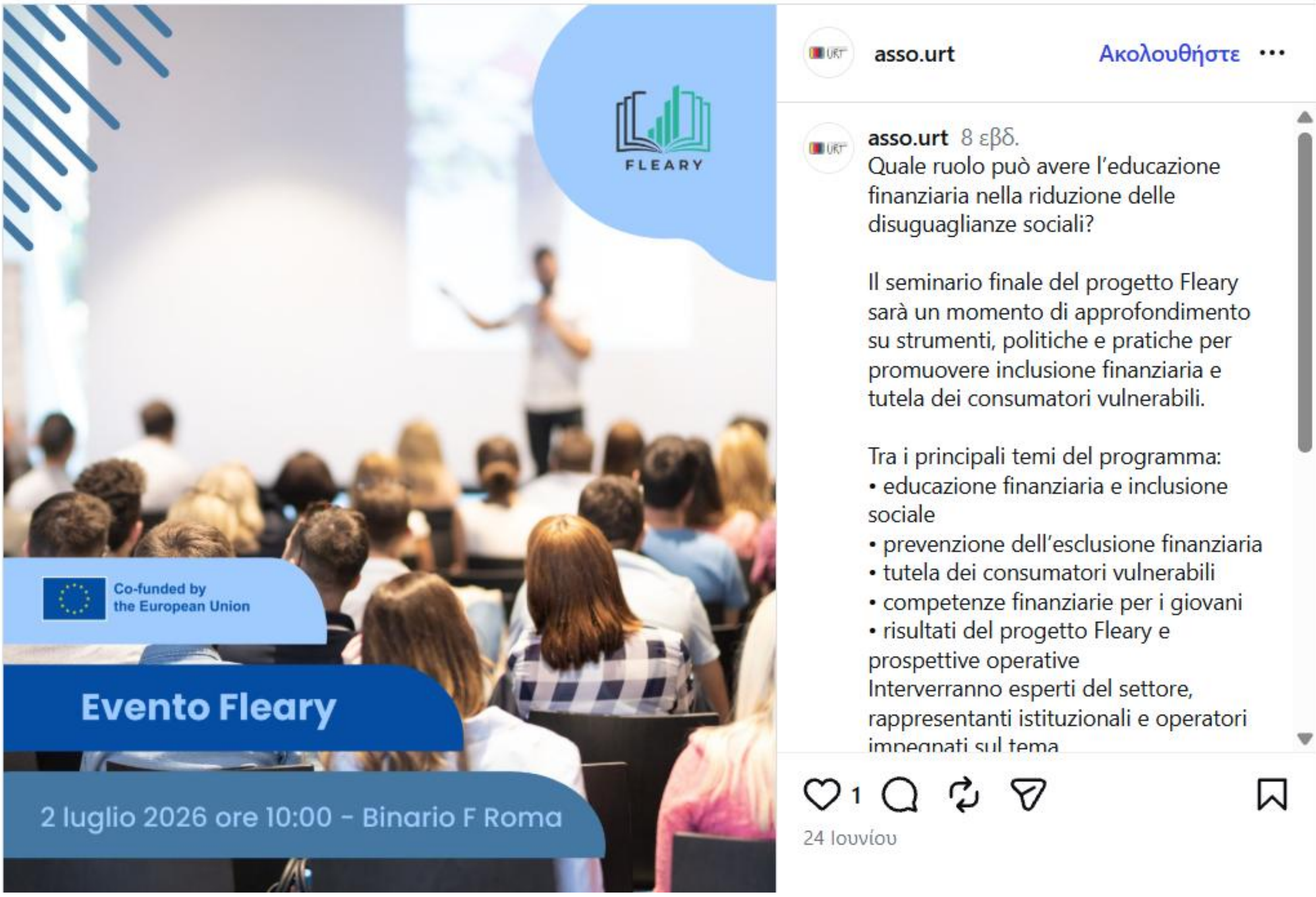


Link: [Evento FLEARY]()



Link: [Evento FLEARY]()

Link: [Evento FLEARY]



Link: [Evento FLEARY]

Bulgaria

Начало | English Login Име: Парола: Вход | Забравена парола? | Регистрация

АКТИВНИ ПОТРЕБИТЕЛИ

Обективно Независимо Без реклами

Търсене... Търси

Пазарска кошница: 0 неща Плащане

Евро Храни Здраве и козметика Финанси Деца Домакинство Техника Услуги Еко Други

ConsumerLaw READY

Вашият бизнес съобразен ли е със законодателството на ЕС за защита на потребителите?

Дарение

Подкрепете Асоциация Активни Потребители чрез дарение през платежната система PayPal

Дарете

Анкета

Откъде предпочитате да вземете пари назаем?

Семейство и приятели

Потребителски кредит

Начало

Финансова грамотност: готови уроци за младежи

Обучителните материали по финансова грамотност, разработени в рамките на проект FLEARY, вече са готови за практическо използване и могат да бъдат изтеглени свободно.

Учебната програма е създадена с цел да подпомогне младите хора да развият знания и умения, които са им необходими при управлението на личните финанси и вземането на ежедневни финансови решения.

Материалите разглеждат теми като управление на личния бюджет, спестяване, кредитиране и задлъжнялост, инвестиране, потребителски права, дигитални финансови услуги и информирано вземане на решения. Акцентът е поставен върху практическото приложение на знанията и върху ситуации, с които младите хора реално могат да се сблъскат.

Учебната програма е предназначена както за самите млади хора, така и за младежки работници, учители, педагози, обучители, социални работници и други специалисти, които работят с младежи. Материалите могат да бъдат използвани при обучения, дискусии, образователни инициативи и различни форми на неформално обучение.

Особено внимание е отделено на това съдържанието да бъде достъпно и приложимо и при работа с млади хора от уязвими групи, за които добрата финансова грамотност може да бъде важен инструмент за по-самостоятелно и информирано участие в икономическия живот.

FLEARY

Наші права споживача в ЄС: рахунки за комунальні послуги та права під час подорожі

Наші права споживача в ЄС: оренда та банківські рахунки

Link: [Финансова грамотност на практика: събитие за младежи (Financial Literacy in Practice: An Event for Young People)]()

Начало | English Login Име: Парола: Вход | Забравена парола? | Регистрация

АКТИВНИ ПОТРЕБИТЕЛИ

Обективно Независимо Без реклами

Търсене... Търси

Пазарска кошница: 0 неща Плащане

Евро Храни Здраве и козметика Финанси Деца Домакинство Техника Услуги Еко Други

ConsumerLaw READY

Регистрирайте са още сега за участие в обучителната програма Готови за потребителското право!

Запишете се сега!

Дарение

Подкрепете Асоциация Активни Потребители чрез дарение през платежната система PayPal

Дарете

Анкета

Откъде предпочитате да вземете пари назаем?

Семейство и приятели

Потребителски кредит

Начало

Финансова грамотност на практика: събитие за младежи

Асоциация „Активни потребители" кани младежки работници, педагози, образователни медиатори, експерти, специалисти, които работят с деца и млади хора, както и младежи с интерес към темата за финансовата грамотност, да се включат в събитие по проект FLEARY.

Събитието ще се проведе на 25 юни от 11:00 ч. в Актовата зала на Професионална гимназия по икономика и мениджмънт „Йордан Захариев" - Кюстендил.

По време на срещата ще бъдат представени разработени в рамките на проекта обучителни модули, които могат да бъдат използвани както от специалистите в пряката им работа с млади хора, така и от самите младежи за придобиване на практически знания и умения. Материалите обхващат теми като управление на личните финанси, спестяване, инвестиране, потребителски права, дигитална финансова среда и информирано вземане на финансови решения.

Обучителните материали са разработени с практическа насоченост и могат да бъдат използвани при провеждането на обучения, дискусии и други образователни дейности. Те са подходящи както за работа с широк кръг млади хора, така и за дейности с младежи от уязвими групи.

Финансовата среда, в която младите хора вземат решения, става все по-сложна. Онлайн плащания, кредити, инвестиционни приложения, покупки през социалните мрежи и различни финансови услуги са част от ежедневието

FLEARY

Наші права споживача в ЄС: рахунки за комунальні послуги та права під час подорожі

Наші права споживача в ЄС: оренда та банківські рахунки

Link: [*Финансова грамотност: готови уроци за младежи* (Financial Literacy: Ready-to-Use Lessons for Young People)]()

Greece

Online news outlets:

Μ. Βακόνδιος: Η σημασία του οικονομικού αλφαβητισμού των νέων

9 Αυγούστου, 2026 στις κατηγορίες ΑΠΟΨΕΙΣ,Αρθρογράφοι,γράφουν,ΟΙΚΟΝΟΜΙΑ,

Του
ΜΑΝΟΥ ΒΑΚΟΝΔΙΟΥ
Διδάκτορα Ιστορίας της Τέχνης στο Πανεπιστήμιο της Ουτρέχτης

Σε μια εποχή όπου οι νέοι καλούνται να διαχειριστούν ολοένα και πιο σύνθετες οικονομικές αποφάσεις, από την πρώτη τους εργασία και τη διαχείριση ενός προσωπικού προϋπολογισμού μέχρι τις ψηφιακές πληρωμές, τις επενδύσεις και την προστασία από οικονομικές απάτες, ο οικονομικός αλφαβητισμός αποτελεί βασική προϋπόθεση για την κοινωνική ένταξη, την οικονομική ανεξαρτησία και την ενεργό συμμετοχή στην κοινωνία.

Και όμως, παρά τη σημασία του, η οικονομική εκπαίδευση εξακολουθεί να απουσιάζει από την καθημερινότητα πολλών νέων στην Ελλάδα. Το κενό αυτό γίνεται ακόμη μεγαλύτερο για νέους που προέρχονται από ευάλωτες κοινωνικές ομάδες, οι οποίοι συχνά καλούνται να λάβουν σημαντικές οικονομικές αποφάσεις χωρίς να διαθέτουν τις απαραίτητες γνώσεις ή τα κατάλληλα εργαλεία.

Ακριβώς εδώ αναδεικνύεται η προστιθέμενη αξία των ευρωπαϊκών προγραμμάτων. Πέρα από τη χρηματοδότηση, η Ευρωπαϊκή Ένωση επενδύει στη δημιουργία γνώσης, στην ανάπτυξη καινοτόμων εκπαιδευτικών εργαλείων και στη διασυνοριακή συνεργασία οργανισμών που αντιμετωπίζουν κοινές κοινωνικές προκλήσεις. Μέσα από αυτήν τη φιλοσοφία γεννήθηκε και το ευρωπαϊκό έργο FLEARY (Financial Literacy and Empowerment for At-Risk Youth), το οποίο στοχεύει στην ενδυνάμωση νέων που βρίσκονται σε κοινωνικό κίνδυνο, παρέχοντάς τους οικονομικές, χρηματοοικονομικές και ψηφιακές δεξιότητες απαραίτητες για τη σύγχρονη ζωή.

Το ιδιαίτερο χαρακτηριστικό του FLEARY είναι ότι δεν αντιμετωπίζει τους νέους ως παθητικούς αποδέκτες γνώσης. Αντίθετα, τους εμπλέκει ενεργά στη συνδιαμόρφωση του εκπαιδευτικού υλικού, ώστε το τελικό αποτέλεσμα να ανταποκρίνεται στις πραγματικές τους ανάγκες, στις εμπειρίες και στις προκλήσεις που αντιμετωπίζουν καθημερινά. Παράλληλα, το έργο αναπτύσσει εκπαιδευτικό υλικό, διοργανώνει εθνικά σεμινάρια για επαγγελματίες που εργάζονται με νέους και υλοποιεί εκστρατείες ενημέρωσης στα μέσα κοινωνικής δικτύωσης, πολλαπλασιάζοντας έτσι τον κοινωνικό του αντίκτυπο.

Στο πλαίσιο του έργου πραγματοποιήθηκαν δύο ενημερωτικές εκδηλώσεις: Μία διαδικτυακά στις 8 Ιουνίου, με συμμετοχές και εκτός Αττικής, και μία διά ζώσης στις 14 Ιουλίου. Συμμετείχαν εκπαιδευτικοί, εργαζόμενοι με νέους, εκπρόσωποι οργανώσεων, στελέχη δημόσιων φορέων και νέοι.

Η σημασία τέτοιων πρωτοβουλιών ξεπερνά κατά πολύ το επίπεδο της προσωπικής οικονομικής διαχείρισης. Ο οικονομικά εγγράμματος πολίτης είναι περισσότερο ικανός να αξιολογεί κινδύνους, να αποφεύγει τον υπερδανεισμό, να αναγνωρίζει παραπλανητικές πρακτικές, να σχεδιάζει το μέλλον του και να συμμετέχει πιο ενεργά στην οικονομική ζωή. Σε μια Ευρώπη που επιδιώκει βιώσιμη ανάπτυξη, κοινωνική συνοχή και ίσες ευκαιρίες, ο οικονομικός αλφαβητισμός αποτελεί επένδυση στη δημοκρατία και στην ανθεκτικότητα των κοινωνιών μας.

Ταυτόχρονα, έργα όπως το FLEARY αποδεικνύουν ότι η ευρωπαϊκή συνεργασία μπορεί να παράγει λύσεις με κοινωνικό αντίκτυπο. Όταν οργανισμοί από διαφορετικές χώρες ανταλλάσσουν εμπειρίες, καλές πρακτικές και τεχνογνωσία, δημιουργούνται εκπαιδευτικά εργαλεία που δύσκολα θα μπορούσαν να αναπτυχθούν σε εθνικό επίπεδο. Η γνώση γίνεται κοινό ευρωπαϊκό αγαθό και οι καινοτόμες παρεμβάσεις μπορούν να αξιοποιηθούν από

Link: [Μ. Βακόνδιος: Η σημασία του οικονομικού αλφαβητισμού των νέων]

ΕΝΥΠΟΓΡΑΦΑ

Ο οικονομικός αλφαβητισμός ως εφόδιο για τους νέους

FLEARY

ΕΝΥΠΟΓΡΑΦΑ | 22.07.2026 | 14:32

Ο οικονομικός αλφαβητισμός αποτελεί σήμερα βασική προϋπόθεση για την ανεξαρτησία και την κοινωνική ένταξη των νέων. Η κατανόηση θεμάτων όπως η αποταμίευση, ο δανεισμός, ο προϋπολογισμός και οι ψηφιακές συναλλαγές τούς βοηθά να λαμβάνουν ασφαλέστερες και πιο υπεύθυνες αποφάσεις.

Σε αυτή την κατεύθυνση συμβάλλει το ευρωπαϊκό έργο FLEARY - Financial Literacy and Empowerment for At-Risk Youth, με αριθμό 101195641, το οποίο εστιάζει στην ενδυνάμωση νέων που βρίσκονται σε κοινωνικό ή οικονομικό κίνδυνο.

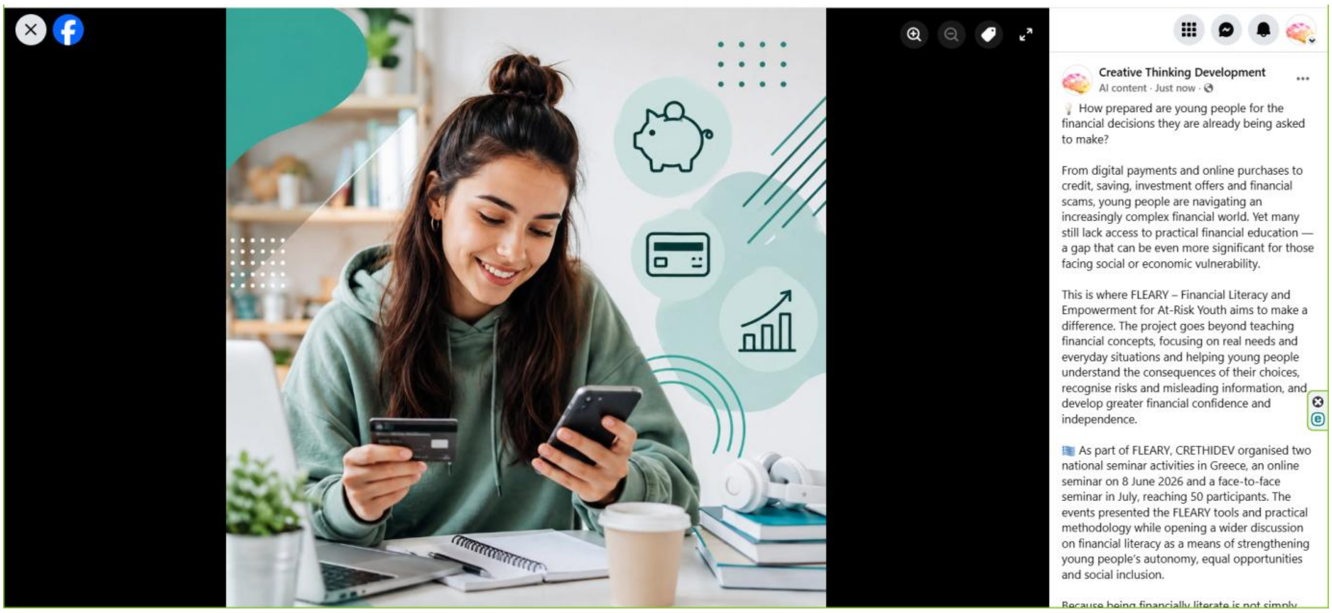
Στο πλαίσιο του έργου πραγματοποιήθηκαν δύο ενημερωτικές εκδηλώσεις: μία διαδικτυακά στις 8 Ιουνίου, με συμμετοχές και εκτός Αττικής, και μία διά ζώσης στις 14 Ιουλίου. Συμμετείχαν εκπαιδευτικοί, εργαζόμενοι με νέους, εκπρόσωποι οργανώσεων, στελέχη δημόσιων φορέων και νέοι.

Πρωτοβουλίες όπως το FLEARY αποδεικνύουν ότι τα ευρωπαϊκά προγράμματα μπορούν να μετατρέψουν τη γνώση σε ουσιαστική κοινωνική ενδυνάμωση και να προσφέρουν στους νέους τα εφόδια για ένα πιο ασφαλές οικονομικό μέλλον.

Co-funded by the European Union

Link: [Ο οικονομικός αλφαβητισμός ως εφόδιο για τους νέους]

CRE.THI.DEV's socials:



Creative Thinking Development
AI content · Just now

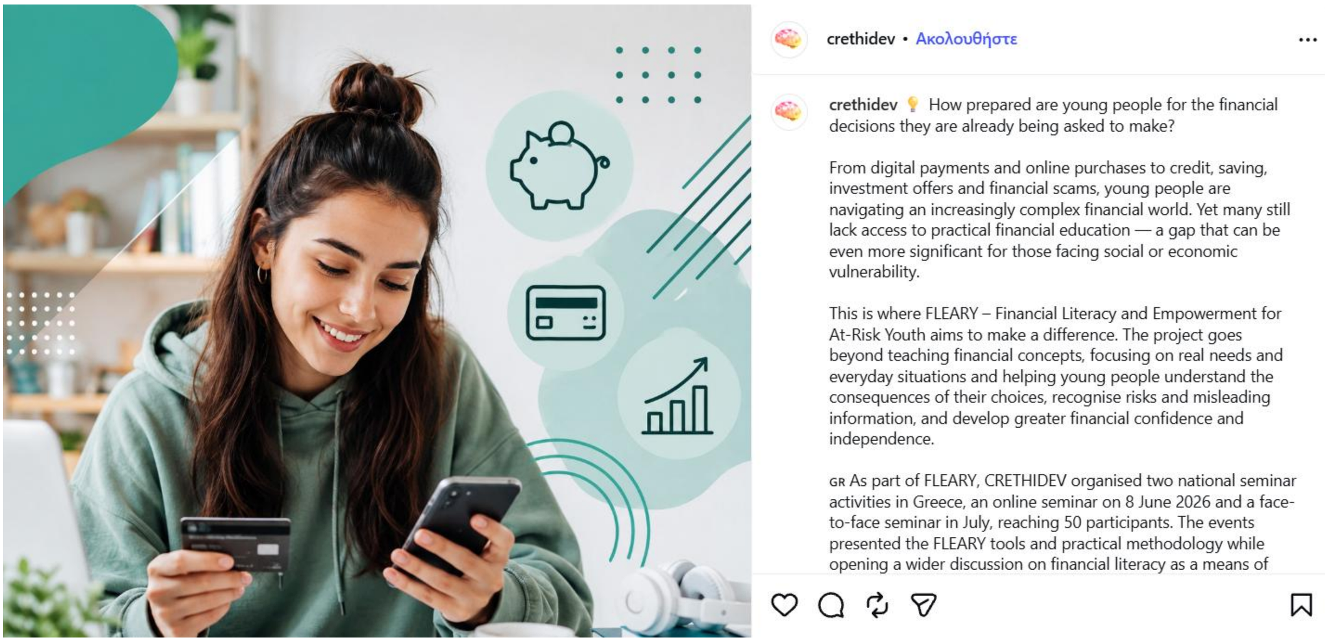
How prepared are young people for the financial decisions they are already being asked to make?

From digital payments and online purchases to credit, saving, investment offers and financial scams, young people are navigating an increasingly complex financial world. Yet many still lack access to practical financial education — a gap that can be even more significant for those facing social or economic vulnerability.

This is where FLEARY – Financial Literacy and Empowerment for At-Risk Youth aims to make a difference. The project goes beyond teaching financial concepts, focusing on real needs and everyday situations and helping young people understand the consequences of their choices, recognise risks and misleading information, and develop greater financial confidence and independence.

As part of FLEARY, CRETHIDEV organised two national seminar activities in Greece, an online seminar on 8 June 2026 and a face-to-face seminar in July, reaching 50 participants. The events presented the FLEARY tools and practical methodology while opening a wider discussion on financial literacy as a means of strengthening young people's autonomy, equal opportunities and social inclusion.

Link: How prepared are young people for the financial decisions they are already being asked to make?



Link: [How prepared are young people for the financial decisions they are already being asked to make?]()

Co-funded by
the European Union

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union nor the European Innovation Council and SMEs Executive Agency (EISMEA). Neither the European Union nor EISMEA can be held responsible for them.