
FinEd4NPOs

Financial Workshop on Non-Formal Financial Education for Workers of Nonprofit Organizations and Community Leaders February 28, 2025



FLIP | Erste Financial
Life Park



the CONNECTION!



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Project Number: 2024-2-AT01-KA210-ADU-000293562

Project Name: Women's Financial Health: Training for Non-Profit Organizations

Acronym: FinEd4NPOs

Consortium partners: FLiP GmbH (FLiP) – Austria, JRS ROMANIA (JRS) – Romania; Menhely Alapítvány (MA) – Hungary; Verein the Connection (CONNECTION) – Austria

Duration: January 1, 2025 to May 31, 2026, 17 months

1. Introduction to the FinEd4NPOs Project

FinEd4NPOs is a 17-month initiative aimed at improving the financial literacy of women with fewer opportunities—including migrant women, refugees, and women at risk of homelessness.

The project supports NGO workers, community leaders, and volunteers by equipping them with the knowledge and tools they need to provide financial education in their communities. The project aims to ensure long-term knowledge transfer and behavioral change by developing and disseminating a non-formal financial education curriculum tailored to women in precarious situations.

The project's objective is to develop and disseminate a financial literacy curriculum for non-formal financial education for staff members of non-profit organizations and community leaders who work with women in precarious life situations.

The deliverables were defined as follows:

- Preparation of a report on financial education in selected countries
- Development of a validated curriculum for non-formal financial education for women
- Conducting pilot training sessions in the three countries of the consortium partners (Hungary, Austria, Romania)



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2. Curriculum

Introduction and pedagogical approach of the financial workshop

The three-part financial workshop is aimed at female social workers and community leaders who are expected to subsequently pass on the knowledge they have acquired to other women in their communities. The goal of the workshop is to strengthen financial skills, raise awareness of structural inequalities, and empower participants to speak confidently about money and share their knowledge.

The workshop is based on a participatory and practical pedagogical approach. Instead of lecture-style teaching, the focus is on collaborative learning. Participants contribute their own experiences, perspectives, and questions and learn from one another. Through group exercises, reflection periods, discussions, and practical games, a space is created in which complex financial topics are conveyed in a way that is understandable, realistic, and directly applicable. The content is deliberately linked to the participants' lived realities, so that personal experiences and everyday situations are actively integrated into the learning process.

The workshop combines theoretical knowledge with practical exercises. The goal is not only to convey information but also to encourage self-reflection, strengthen decision-making skills, and foster mutual support within the group. Exchange among participants is particularly important, as many women face similar financial challenges that are often rarely discussed.

The workshop consists of three modules that build on one another:

1. My Financial Biography

In the first part, participants explore their personal financial history. Through reflection exercises and group discussion, they examine their own past financial habits. The goal is to bring to light formative experiences, learned thought patterns, and attitudes toward money. This awareness forms the foundation for a more self-determined approach to financial decisions in the future.

In terms of content, the first workshop covers the topics "The Bank Account" and "My Budget."

2. Financial Independence

The second part addresses key aspects of financial independence. Topics include debt prevention, managing financial risks, and options for financial planning. At the same time, the workshop examines structural factors that influence financial inequalities between women and men, such as the gender pay gap, the gender pension gap, and the impact of part-time work on long-term financial security.



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3. Let's Talk About Money!

The third part focuses on empowerment. Participants review and deepen their understanding of key workshop content and develop strategies for sharing their knowledge with other women. The goal is to strengthen confidence in their own abilities and encourage participants to speak openly about money, share their knowledge, and act as advocates within their communities.

The workshop thus creates space not only for knowledge transfer but also for mutual support, reflection, and empowerment—with the goal of promoting greater long-term financial self-determination for women.



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ABLAUFPLAN

MODULE

WWW.THECONNECTION.AT/FINED4NPOS

FinEd4NPOs



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1



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MODULE 1: MY FINANCIAL BIOGRAPHY

Since this workshop is intended to be led primarily by women, the explanations will be written in feminine language.

Workshop duration: 2 hours (including a break)

Workshop location: By arrangement

Workshop objective:

- Introduction to the topic of "Money & Finance"
- Exploring one's own financial history
- Developing an understanding of bank accounts and budget planning


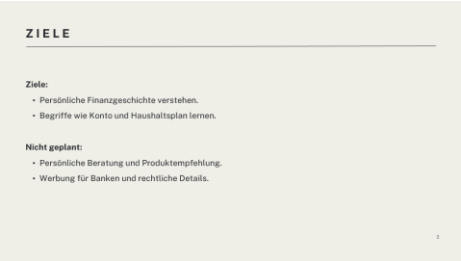



Abbreviations used:

- HHP Household budget
- HHR Financial statement
- Female participants Female participants
- WS Workshop



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Duration	Slides	Content / Method	Participants	Materials
5 minutes	 	<p>1. WELCOME AND INTRODUCTION</p> <p>The trainer introduces herself and provides an overview of the workshop</p> <p>She explains the goals and non-goals of the workshop.</p> <p>It is important to note that this is a marketing-free session.</p> <p>The workshop topics are presented in an overview.</p>	<p>Plenary session</p> 	
35 minutes		<p>2. INTRODUCTION TO THE TOPIC</p> <p>Warm-up exercise with the game "Bingo"</p> <p>Objective: Participants engage in a playful conversation about money and financial topics, share experiences, and learn from one another.</p>	<p>Plenary</p> 	



FINANZ CHECK- BINGO



Name _____
Datum _____

Du hast schon einmal Schulden gemacht.	Du sparst regelmäßig.	Du nutzt eine Budget-App.	Du gibst manchmal mehr aus, als du willst.
Du hast finanzielle Ziele.	Du investierst in ETFs.	Du findest Geldgespräche unangenehm.	Du hast Geld an Freundinnen verliehen.
Du hast ein Haushaltsbuch geführt.	Du glaubst Geld ist Macht.	Du wünschst dir mehr Geld.	Du teilst dein Geld gerne.
Du kaufst oft spontan ein.	Du hast schon einmal Schulden gemacht.	Du findest Finanzthemen spannend.	Du hattest schon einmal einen Kredit.

Suche Frauen im Raum, auf die die Aussagen in den Feldern zutreffen. Ziel ist es, eine vollständige Reihe (horizontal, vertikal oder diagonal) zu füllen. So kommt ihr ins Gespräch und tauscht Erfahrungen rund ums Geld aus.



Preparation:

Each participant receives a Bingo card. Each square contains a short sentence or statement on a financial topic.

Procedure:

- Everyone stands up and moves freely around the room.
- Each participant finds another person and asks if a statement on her bingo card applies to them.
- If yes: The person asked writes their name in the corresponding square. If no: Chat briefly and then move on to the next person.
- Bingo!

The goal is to fill an entire row with names—horizontally, vertically, or diagonally. Whoever does this calls out “Bingo!”

Debriefing:

- Ask the participants which statements they found particularly interesting. Use the game as an icebreaker to delve deeper into specific financial topics.

Tip for facilitators:

Make sure everyone keeps moving and no one stands alone for too long.

Individual work



In pairs








Template
“Financial Check-Bingo”



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	 <p>MEINE FINANZBIOGRAFIE</p> <p>Name _____ Datum _____</p> <p>Wann hast du dein erstes eigenes Geld bekommen? Von wem?</p> <p>Wann und warum hast du dein erstes eigenes Konto eröffnet? Wie hast du dich dabei geföhlt?</p> <p>gab es in deinem Leben Situationen mit Schulden oder Krediten? Was hast du daraus gelernt?</p> <p>Hast du schon einmal mit jemandem (Partnerin, Familie) gemeinsam Geld verwaltet? Wie war das für dich?</p> <p>Was bedeutet finanzielle Vorsorge für dich? Was tust du dafür?</p> <p>Wie hat sich dein Umgang mit Geld im Laufe deines Lebens verändert? Was würdest du deinem früheren Ich gerne mitgeben?</p> <p>Diese Fragen helfen dir, deine persönliche Finanzbiografie zu reflektieren. Nimm dir Zeit, beantworte die Impulse in deinem Tempo - ganz für dich! Nutze die Erkenntnisse, um bewusstere Entscheidungen zu treffen.</p>	<h3>3. MY FINANCIAL BIOGRAPHY</h3> <p>Introduction Introduce the topic of financial biography. Encourage participants to reflect honestly on themselves and their relationship with money. There is no right or wrong—every experience counts.</p> <p>Self-reflection Each participant receives the worksheet. She answers the questions in writing—alone, for herself, in peace and quiet.</p> <p>Discussion In a group discussion, some or all of the questions can be voluntarily shared and discussed. Discussion prompt: What surprises you when you reflect on your financial history?</p>	<p>Individual work</p>  <p>Plenary</p> 	<p>Template “My Financial Biography”</p>
<p>35 minutes</p>	 <p>UNSERE THEMEN HEUTE</p> <p>KONTO</p> <p>HAUSHALTSPLAN</p>	<h3>4. ACCOUNT</h3> <p>Terms are explained and illustrated with examples. Definitions of terms are available in the appendix</p>	<p>Plenary session</p> 	



BEGRIFFE RUND UMS KONTO

01

Kontoinhaber:in

- Die Person, die das Konto besitzt und Verträge unterschreibt.
- Sie kann das Konto schließen, Kreditkarten beantragen, Überzahlungen einbringen und Zeichnungsberechtigte ernennen.

02

Zeichnungsberechtigte

- Eine Person, die auch über das Konto verfügen darf.

The difference between **account ownership** and **signing authority** is explained. Real-world examples may be used.

BEGRIFFE RUND UMS KONTO

Ordne die richtigen Erklärungen den Begriffen zu.

ENZIEHUNGSAUFTRAG	ÜBERWEISUNG	DAUERAUFTRAG	NFC
Bei zeitlich und/oder bereichs-unbegrenzten Zahlungen ermächtigen Kontoinhaber:innen ein Unternehmen, den Rechnungsbetrag vom Konto einzuziehen.	Bargeldloser Transfer eines Geldbetrags von einem Konto auf ein anderes.	Eine Überweisung, die regelmäßig und immer in der gleichen Höhe erfolgt.	Neue Field Communication - Funktion für den kontaktlose Bezahlvorgang mit Debitkarte oder Smartphone.

Additional **terms** are explained and made understandable using examples.

GEBÜHREN UND SPESEN

- Kontoführungsprovision
- Buchungskostenbeitrag oder Zeilengebühr
- Gebühren für die Durchführung und Nicht-Durchführung von Aufträgen
- Kartengebühr (Bereitstellung einer Karte)
- Spesen für Bargeldtransaktionen und Überweisungen am Konto
- Zuwendung von anlassbezogenen Kontoauszügen

Here, the terms are explained using real-world examples: e.g., different account maintenance fees are listed on a FLiP chart and compared.

FLiP chart

The difference **between a debit card and a credit card** is explored together,



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DEBITKARTE UND KREDITKARTE



- Bei den meisten Konten abgebühren.
- Kostenlose Abheben an den meisten Geldautomaten in Österreich.
- Beträge werden sofort vom Konto abgebucht.



- Beträge werden gesammelt und nach vier bis sechs Wochen vom Konto abgebucht.
- Wird die Regel nicht an Minderjährige vergeben.
- Reiseversicherung ist häufig inkludiert.

ERKENNEN VON PHISHING BETRUG IM INTERNET

Typische Merkmale einer Phishing-Mail:

- Fehlende persönliche Anrede
- Rechtschreibfehler, seltsamer Satzbau, schlechter Schreibstil
- Drohungen und gesetzte Fristen, die dringenden Handlungsbedarf suggerieren.
- Aufforderung, persönliche Daten einzugeben, Anhänge oder Links anzuklicken.
- Absender ist ein unbekanntes Unternehmen.
- Absender ist ein bekanntes Unternehmen, das bisher nie per E-Mail Kontakt mit dir aufgenommen hat.

ONLINEBETRUG, FRAUD UND SCAMS

Lasst uns spielen!

Anhand der Geschichten von Jasna, Julian und Orkai Herbert versuchen wir gemeinsam zu erkennen, ob es sich um Onlinebetrug handelt oder nicht.

TIPPS IM UMGANG MIT DEM KONTO

- Mit dem eigenen Finanzleben beschäftigen und darüber reden.
- Übersicht über das Konto und seine Verwendung haben (Apps).
- Konditionen kennen und bei Bedarf anpassen.
- Kontomodell und Karten auf eigene Bedürfnisse abstimmen.
- Internetbanking nutzen und Kosten sparen.
- Aus Sicherheitsgründen Karte und Code getrennt aufbewahren und bei Diebstahl oder Verlust sofort melden.



We discussed phishing scams on the internet,

played a short exercise

and useful **tips** for managing the account were presented.

Plenary



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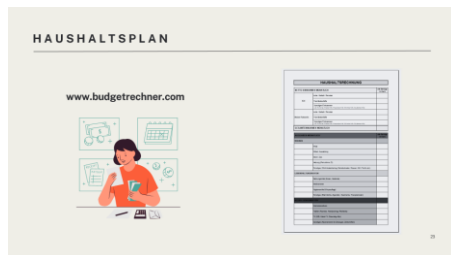
10 minutes				



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30 minutes



5. HOUSEHOLD BUDGET

In response to the question "What account transactions come to mind?", participants can either

- write their answers on moderation cards, which the trainer then collects, posts on a flip chart, and discusses with the group.

OR

- the trainer collects the answers herself on a flip chart and groups them into fixed/variable costs.

Using these, the different expenses are now discussed:

- What are fixed costs?
- Which variable costs could be eliminated?

Individual work






Facilitation cards
Flip chart



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	<p>TIPPS FÜR DEN HAUSHALTSPLAN</p> <ul style="list-style-type: none"> • Einnahmen und Ausgaben im Blick behalten, Haushaltsplan machen. • Einkommen nicht komplett verplanen, zukünftige Zahlungen einbeziehen. • Ausgaben prüfen, Sparmöglichkeiten finden. • Wichtige Zahlungen zuerst leisten (Miete, Alimente, Strafen). • Günstigere Strom-, Handy- und Internetanbieter suchen. • Versicherungen prüfen und wenn nötig kündigen (Jahresprämie bevorzugen). • Abos und Mitgliedschaften hinterfragen (Fitness, Zeitung). • Für große Zahlungen monatlich sparen (z. B. Autoversicherung). • Mindest 3 Monatsgehälter als Reserve haben. 	<p>In this section, expenses are analyzed for their necessity, potential savings are identified, the importance of maintaining a household budget is highlighted, and helpful tips for sensible budget planning are presented.</p>		
<p>5 minutes</p>	<div data-bbox="331 533 779 786"> <p>DEIN FINANZMOMENT</p> <p>Erstelle einen eigenen Haushaltsplan, um einen Überblick über dein persönliches Finanzleben zu gewinnen.</p>  </div> <div data-bbox="331 821 779 1075"> <p>DANKE!</p>  </div>	<p>6. CONCLUSION</p> <p>To conclude this module, participants are asked to set aside time before the next module to reflect on their own financial situation and review their personal household budget using the provided HHR template.</p> <p>Any remaining time can be used for further questions.</p>		<p>“Household Budget” Template</p>



MODULE 2: FINANCIAL INDEPENDENCE

Since this workshop is intended primarily for women, the explanations are written in feminine form.

Workshop duration: 2 hours (including a break)

Workshop location: By arrangement

Workshop objective:

- Raising awareness of the gender pay gap
- Debt prevention
- Prevention strategies


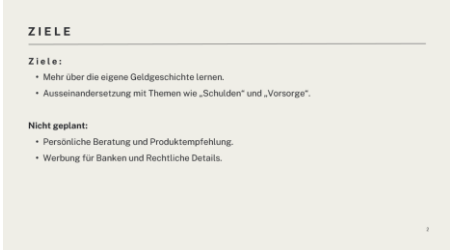


Abbreviations used:

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- HHR Financial statement
- TNinnen Female participants
- WS Workshop

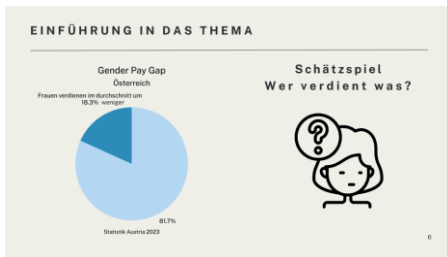


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Duration	Slides	Content / Method	Participants	Materials
5 minutes	  	<p>1. WELCOME</p> <p>The trainer provides an overview of the planned workshop schedule,</p> <p>mentions the objectives, and asks</p> <p>how the participants fared when creating their personal household budget (Module 1 assignment)</p>	<p>Plenary</p> 	

10 minutes



Kindergarten- pädagogin _____	Kindergarten- pädagogin ca. 2.200 €	Bauarbeiter _____	Bauarbeiter ca. 3.200 €
Friseurin _____	Friseurin ca. 1.700 €	IT-Techniker _____	IT-Techniker ca. 4.000 €

2. INTRODUCTION TO THE TOPIC

The workshop begins with a guessing game that introduces the topic:

GUESSING GAME

“Who earns what?”

Objective: Participants will identify the existing gender pay gap in their country, learn about the inequality between typical female and male occupations, and recognize the difference in earnings between women and men within the same occupational group.

Procedure:




- Cards listing different occupations are laid out (e.g., nurse, construction worker, preschool teacher, mechanic, saleswoman, IT specialist, cleaning lady).
- Each participant estimates the average monthly wage for a profession on a card.
- Then the respective card is turned over and the salary ranges are revealed: Typical “women’s jobs” are often paid less than typical “men’s jobs.”
- Discussion: Why is that? What would be fair?

Plenary



Prepared cards with different professions and the corresponding salary ranges

Template
“Guessing Game”

<p style="writing-mode: vertical-rl; transform: rotate(180deg);">35 minutes</p>		<p>3. DEBT</p> <p>The topic of debt begins with</p> <p>explanations of terms and</p> <p>definitions.</p> <p>Afterward, there will be a short break.</p>	<p>Plenary</p> 	
<p style="writing-mode: vertical-rl; transform: rotate(180deg);">10 minutes</p>				



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20 minutes

WARUM ÜBERSCHULDEN SICH FRAUEN?

Häufigste Gründe für Überschuldung bei Frauen 2022*



Quelle: www.bundesbank.de

11

WARNSZEICHEN DER ÜBERSCHULDUNG



- 01 Fast jeden Monat mehr Ausgaben als Einnahmen zu haben.
- 02 Es häufen sich nicht bezahlte Rechnungen und Mahnungen.
- 03 Das Konto wird überzogen, um Kreditraten zurückzahlen.
- 04 Es sind keine Sperrreserven vorhanden.
- 05 Kredite, Tausch- oder Leasingverträge werden seitens der Unternehmen gekündigt, weil die Raten nicht ordnungsgemäß gezahlt wurden.

12

SCHULDEN (- FALLEN)

- Kontogebühren und -überziehung
- Kredite, Konsumkredite, Leasing und Kreditkarten
- Ratenkauf und Teilzahlungsverträge
- Schulden bei Mobiltelefonanbietern
- Internet, Online-Shopping
- Verträge und Abos
- Bürgschaften
- Alimente, Rückstände bei Unterhaltszahlungen
- Offene Geldstrafen wie z.B. Polizei, Verwaltungs- u. Finanzstrafe)
- Rückstände bei Wohnungskosten wie Mietzins, Strom / Gas, Heizung
- Glücksspiele



13

STRATEGIEN ZUR VERMEIDUNG VON SCHULDEN

- Überblick über Einnahmen und Ausgaben behalten und ein Haushaltsbuch führen.
- Fixkosten und wichtige Rechnungen sofort bezahlen.
- Vor dem Abheben oder Einkaufen Kontostand prüfen (App) und Kontouberziehung vermeiden.
- Einkaufsliste machen und Preise vergleichen (Brauch ich es wirklich oder will ich es nur?).
- „Heute sparen, morgen kaufen“, zum Beispiel für wichtige Neuanschaffungen (Waschmaschine, Kühlschrank, etc.).
- Keine Ratenzahlungen oder Kredite aufnehmen, die den Lebensunterhalt gefährden. Raten sind oft teurer als Sofortzahlungen.
- Keine Unterschriften für andere leisten. Wer unterschreibt, haftet!
- Bei finanziellen Problemen nicht wegschauen und rechtzeitig Hilfe holen!

14

After the break, we'll take a look at the reasons why people—especially women—get into debt,

warning signs of excessive debt and

debt traps, and

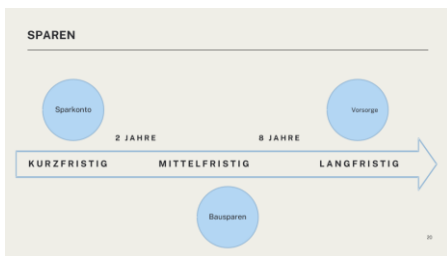
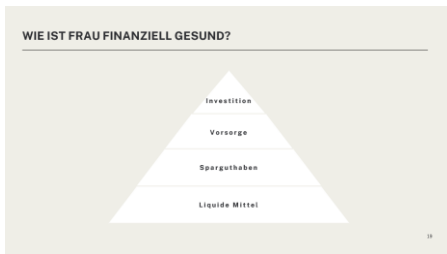
the session will conclude with strategies for avoiding debt.



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35 minutes



4. PLANNING

This final topic is introduced with the emotional game "What if?"

In this exercise, participants are encouraged to mentally fulfill their dreams and are asked not to set any limits on their imagination, creativity, or desires. Afterward, participants can share their dreams with the group and inspire and motivate one another.

After the game, the group discusses the question, "How can women achieve financial health?"

An overview of the different terms and corresponding retirement savings options

Individual work



Plenary session



Flip chart
Facilitation cards



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SPAREINLAGEN (NOTGROSCHEN)

25

as well as an explanation of the daily savings contributions available serve as an introduction to the topic.

PENSIONSLÜCKE

26

This is followed by an explanation of pension-related terms such as "pension gap,"

PENSIONSKONTO

Seit 2014 haben in Österreich alle Sozialversicherten, die nach dem 1. Jänner 1955 geboren sind, ein eigenes Pensionskonto, auf dem sämtliche Ansprüche verzeichnet sind.

Online kann man den jeweiligen Stand abfragen und ausrechnen, wie viel Pension man einmal haben wird.

27

"pension account," and

PENSIONSSPLITTING

ÜBERTRAGUNG VON GUTSCHRIFTEN BEI KINDERERZIEHUNG

WER? JEDER ELTERNTEIL, DER SICH NICHT DER KINDERERZIEHUNG WIDERT UND ERWERBSTÄTIG IST.	WANN? VOM KALENDERJAHR DER GEBURT BIS ZUM KALENDERJAHR, IN DEM DAS KIND 7 JAHRE ALT WIRD.	WIE VIEL? HÖCHSTENS SON DER TEILGUTSCHRIFT AUS ERWERBSTÄTIGKEIT	WIE? EIN FORMULIERER ANTRAG IST SCHRIFTLICH AN DEN VERLEHRENDEN ODER DEN JÜNGSTEN KINDER EINGEDRINGEN.
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28

"pension splitting" are covered.



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<p style="writing-mode: vertical-rl; transform: rotate(180deg);">5 minutes</p>	<div data-bbox="315 225 757 475"> <p>FAZIT</p> </div> <div data-bbox="315 507 757 758"> <p>MEIN FINANZWISSEN</p> <p>1. Überlegt euch, ob ihr eine Finanz-Expertin in eurem Umfeld kennt (z.B. die Tante arbeitet in der Bank).</p> <p>1. Welche Anlaufstellen sind euch bekannt?</p> <p>1. Schaut euch beide Module bis zum nächsten Termin an, um etwaige Unklarheiten/Fragen besprechen zu können.</p> </div> <div data-bbox="315 794 757 1045"> <p>DANKE!</p> </div>	<h2>5. CONCLUSION</h2> <p>Following the summary, at the end of the workshop the participants are given 3 tasks to complete before the next module:</p> <p>These are:</p> <ol style="list-style-type: none"> 1. Think about whether you know a financial expert in your circle (e.g., your aunt works at a bank). 2. What resources do you know of? 3. Review both modules before the next session so you can discuss any uncertainties or questions. 	<p>Plenary</p>	
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MODULE 3: LET'S TALK ABOUT MONEY!

Since this workshop is intended primarily for women, the explanations will be presented using feminine language.

Workshop duration: 2 hours (including a break)

Workshop location: By arrangement

Workshop Objective:

- Review and reinforce the material covered
- Answering open questions
- Getting to know tools and methods for sharing knowledge within the communities
- Boosting their self-confidence and skills (positive feedback and praise)



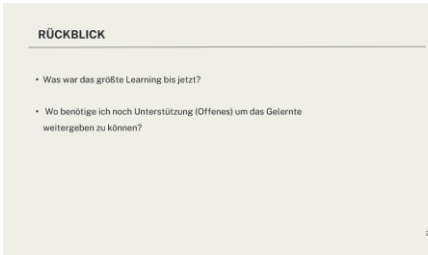

Abbreviations used:




- HHP Budget
- HHR Financial statements
- TNinnen Female participants
- WS Workshop



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Duration	Slides	Content / Method	Participants	Materials
5 minutes		<p>1. WELCOME</p> <p>The trainer provides an overview of the planned workshop agenda and mentions the objectives</p>	<p>Plenary</p> 	
50 minutes		<p>2. INTRODUCTION TO THE TOPIC</p> <p>The workshop begins with two questions:</p> <ul style="list-style-type: none"> ▪ What has been the biggest takeaway so far? ▪ Where do I still need support (open-ended) to be able to pass on what I've learned? <p>Participants write their answers on index cards and present them to the group. The cards are then displayed on a flip chart. By the end of the workshop, all questions, concerns, and open-ended items should be addressed.</p>	<p>Individual work</p> 	<p>Facilitation cards Flip chart</p>

	<p>FINANZSPRECHSTUNDE</p> <p>Diese Übung hilft euch dabei, euer Wissen aus den letzten beiden Workshops zu wiederholen und dabei gleich auszuprobieren, wie ihr es in eurer Community weitergeben könnt.</p> <p>So funktioniert's:</p> <ul style="list-style-type: none"> • Bildet 2er Teams. • Jedes Team zieht eine Frage. • Überlegt gemeinsam, wie ihr es eurer besten Freundin beantworten würdet. • Dann präsentiert ihr eure Antwort der Gruppe - klar, einfach und alltagsnah. <div style="display: flex; flex-wrap: wrap; justify-content: space-around;"> <div style="border: 1px solid black; padding: 5px; width: 20%;"> <p>Ich möchte ein Konto eröffnen. Wemal sollte ich achten?</p> </div> <div style="border: 1px solid black; padding: 5px; width: 20%;"> <p>Ich bin nur zeichnungsübergerechtigt auf dem Konto meines Mannes/Partners. Was bedeutet das für mich?</p> </div> <div style="border: 1px solid black; padding: 5px; width: 20%;"> <p>Ich überziehe oft mein Konto. Was würdest du mir raten?</p> </div> <div style="border: 1px solid black; padding: 5px; width: 20%;"> <p>Ich soll ein Kredit meines Mannes mitunterschreiben. Was bedeutet das für mich?</p> </div> <div style="border: 1px solid black; padding: 5px; width: 20%;"> <p>Welche Umsätze habe ich auf meinem Konto und wie unterscheiden sie sich?</p> </div> <div style="border: 1px solid black; padding: 5px; width: 20%;"> <p>Welche Punkte muss ich beim Erstellen eines Haushaltsplanes beachten?</p> </div> <div style="border: 1px solid black; padding: 5px; width: 20%;"> <p>Mein Freund will, dass ich eine Bürgschaft für ihn unterschreibe. Was rätst du mir?</p> </div> <div style="border: 1px solid black; padding: 5px; width: 20%;"> <p>Was bin ich finanziell gesund? Wie kann ich meine Vorsorge planen?</p> </div> </div>	<h3>3. FINANCIAL CONSULTATION</h3> <p>During the financial consultation, participants review and reinforce what they learned in the first two modules through a group game.</p> <p>For this purpose, there are 10 cards with tasks or questions such as:</p> <ul style="list-style-type: none"> ▪ <i>I want to open an account. What should I look out for?</i> ▪ <i>I often overdraw my account. What would you advise me to do?</i> ▪ <i>How can I ensure my financial health? How can I plan for my retirement?</i> <p>The participants form pairs and are each given a task to work on together.</p> <p>The participants form pairs and each receive a task that they are to work on together.</p> <p>Finally, they present their work to the entire group, but in a way that makes it seem as though they were explaining it to a neighbor.</p>	<p>In pairs</p>  <p>Plenary</p> 	<p>Prepared cards with various tasks and questions</p>
<p>10 minutes</p>	 <p>PAUSE</p>			

30 minutes

UNSER WISSEN WEITERGEBEN

Wo und in welcher Form glaubt ihr, euer Finanzwissen weitergeben zu können?



Ideen, für die Weitergabe vom Finanzwissen

- **In einem Verein, Elternkreis oder am Spielplatz**
„Ich würde gern 10 Minuten beim nächsten Treffen über Geld sprechen – einfache Spartipps oder wie ihr das richtige Konto auswählt!“
- **In einer WhatsApp-Gruppe mit Freundinnen**
„Kleiner Tipp: Ich habe mein Konto gewechselt und spare jetzt Gebühren. Falls es wen interessiert, ich kann euch zeigen, wie?“
- **Ernennung eines Finanztages 1x im Monat mit dem Titel „Reden wir über das Geld!“**
- **Finanzwissen2Go:**
Gezielt 3-4 Freundinnen zum Tee/Kaffee einladen und in gemütlicher und entspannter Atmosphäre über Geldthemen austauschen

NÜTZLICHE LINKS UND ANLAUFSTELLEN

Informationen und Vergleichsportale

www.zusammenrechnen.at/geldkonto	www.schuldenberatung.at
www.ausgetreter.at	www.auchtaeicher.at
www.geldvergleich.at	www.verbraucherschutzzeitschrift.at
www.finanzvergleich.at/finanzen	
www.finanzvergleich.at/finanzen/wechsel-sicher-ist-online-banking	

Energie-Spartipps

<https://www.finanzvergleich.at/idee/geld-und-so/energiespartipps>

ANLAUFSTELLEN BEI FINANZIELLEN PROBLEMEN

Schuldenberatung Wien
Göteborgstraße 5, 1030 Wien
Telefon: 01 23 5 34 44 68 100
Montag bis Freitag 8:00–17:30 Uhr
E-Mail: schuldenberatung@sbw.at

4. HOW DO I SHARE MY KNOWLEDGE?

After the break, participants are asked, *“Where and in what form do you think you can share your financial knowledge?”*

Together, they will brainstorm ideas, opportunities, and ways to share what they have learned with those affected and with their communities. The trainer collects the cards and displays them on a bulletin board

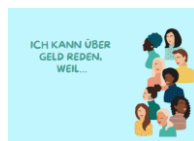
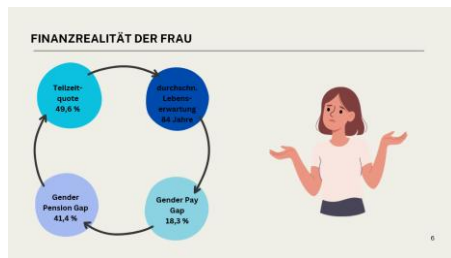
Participants will then receive an overview of **“Useful Links and Resources”** in their country.

In pairs



Flip chart
Facilitation cards

25 minutes



5. CONCLUSION

Finally, the social, professional, and financial situation of women in each country is presented, the importance and urgency of the topic (financial literacy for women) is highlighted, and the significance of their role as community leaders and trainers is emphasized once again.

AFFIRMATION

To this end, the participants receive prepared affirmation cards at the end, which they fill out in their own words, present to the group, and can then fulfill their new social responsibilities as trained financial buddies.

SUGGESTION AT THE END

- WhatsApp group among themselves
- Follow-up (exchange of experiences) in two months and then as needed

SUCCESSFUL COMPLETION OF THE MODULES AND FAREWELL TO THE PARTICIPANTS

Individual work



Plenary session



Affirmation cards that are already printed with the phrase *"I can talk about money because ..."*



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3. Summary

The workshop series was very well received, particularly the in-depth exchange among participants. Many women shared personal experiences and spoke more openly about their relationship with money than expected. A trusting and safe group atmosphere is crucial, as participants are more likely to feel comfortable sharing their own experiences and actively participating in discussions in such learning environments.

For future workshop series, it is essential to allow sufficient time for exchange and discussion and to create a supportive and appreciative group atmosphere. The topic of online fraud and digital financial security was raised as particularly relevant in several workshops; therefore, a separate workshop with a stronger focus on this topic is planned.

The workshop series have demonstrated how important spaces for exchange, reflection, and mutual learning are for empowering women in financial matters and encouraging them to actively engage with money. It is not just about financial education, but also about building financial self-confidence.



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