



**NEWSLETTER #2**

# **INVEST IN YOUTH**

**PROJECT UPDATE**

## **Financial Literacy Meets Civic Participation Through Interactive Play**



Project Update & Highlights



# WELCOME TO OUR SECOND NEWSLETTER

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

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

Since our last update, **international training in Italy** brought partners together and introduced our two core tools, the **Invest in Youth board game** and the **"Finance is Civic" guide**, both shaped by our baseline survey. That work is now reaching the ground, with **local training** underway across all three countries alongside our **first multiplier events.**



# FROM TRAINING TO IMPACT: IMPLEMENTING THE PROJECT

With the board game and guide developed, the project moved from international training into local delivery.

## International Training in Italy

Built the youth worker's capacity to deliver financial and civic education using the game and guide.

## Multiplier Events (Ongoing)

One event per partner country shares results and gets the tools into the hands of a wider audience.

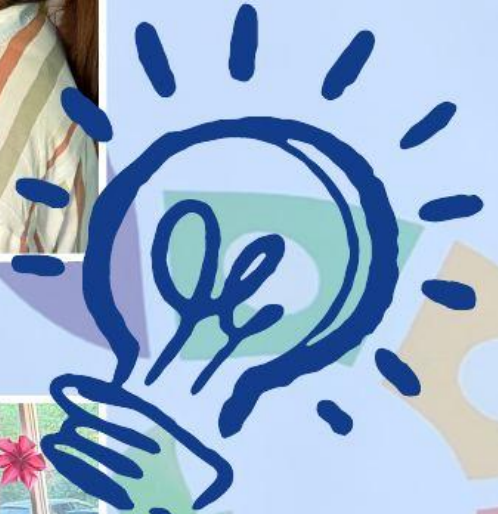
## Local training and Piloting (Ongoing)

Youth workers test the game and guide directly with young learners in Germany, Portugal, and Italy.

The rollout will reach:

- Youth workers trained internationally in Italy
- Young learners across all three partner countries through local piloting
- A wider public audience through three multiplier events





## Invest in Youth Board Game

The Invest in Youth board game combines **financial literacy** and **civic education** on a 69-tile path, where players roll a die and land on five colour-coded tile types: **Expense, Opportunity, Civic Duty, Random Event, and Skill/Task**, each testing a different financial or civic decision.

Starting with €2,000, players build up cash, Civic Points, and Reputation Points as they move through the game, facing choices like unexpected costs, investment risks, and civic participation along the way.

The final score combines all three, meaning:

- The **richest player doesn't automatically win**
- **Active civic participation** and a **strong reputation** can outscore pure financial gain

The game is supported by a practical facilitator guide for youth workers, designed for non-formal education settings.

## Finance is Civic Guide

The Finance is Civic guide brings **economic theory** and **civic reflection** together across 10 structured workshops, each built around a European financial theme: money and the euro, markets and inequality, taxes and public finance, debt and austerity, labour and wages, green finance, housing and wealth, digital finance, cooperative economics, and democratic action.

Each 90–100 minute workshop moves from a civic framing question through economic theory and European context to a step-by-step activity plan, closing with group debrief and reflection.

- **No economics background required** to facilitate
- Sessions can run **standalone** or as a **full 10-part programme**

The guide is **designed for youth workers across Europe**, giving them the tools to run sessions confidently in non-formal education settings.

## LOCAL PILOTING SURVEY: IS THE GAME WORKING?

After the Training in Italy, youth workers ran the board game with young learners during local piloting sessions across Germany, Portugal, and Italy. Participants were surveyed to measure early change against the baseline.

The survey assessed:

- **Knowledge retention** on personal finance and civic money topics
- **Confidence, civic attitudes** and satisfaction with the board game experience

### Why this comparison matters?

This survey checks the **board game's early impact** during piloting, before the tools are opened up more widely at the multiplier events. It confirms whether the game is on track to **close the gaps** identified at baseline and surfaces **early feedback to refine the game** ahead of wider rollout.

### Key Findings: Baseline vs Piloting

Strong impact gains across both personal finance and civic understanding



The board game is shows **early improvement** in both areas during piloting, with the multiplier events projected to **build on these gains** further as the tools **reach a wider audience.**

## Biggest Improvements Identified

1

### Compounding & long-term investing

Correct answers are trending toward ~74% during piloting, with this area still requiring the most attention going forward.

Comparing responses before and during local piloting shows early progress in exactly the three areas identified as weakest

2

### Government budgets & public finance

Early piloting sessions show around 85% of participants correctly explaining why governments collect taxes, up from 67.3% at baseline.

3

### Inflation & purchasing power

Around 80% now correctly grasp related concepts like emergency funds, alongside rising confidence in connecting personal choices to community impact.

👉 These early signs suggest the **board game is closing the gaps** identified in the baseline survey, with fuller results expected once the multiplier events are complete.

# *What's* Coming Next!

In the upcoming months, the project will focus on:

- Organising and delivering the **multiplier events** in all the partner countries
- Sharing the project results and board game with participants and stakeholders
- Collecting feedback and **evaluating the impact of the multiplier events**
- Preparing and delivering the **final EU webinar** to share the project outcomes at European level

Each activity will build on the project results and participant feedback to ensure meaningful dissemination and lasting impact.

## Project Partners

**Germany**

**(Coordinator)**

HIGHLIGHTS E.V.

**Portugal**

EDUMANSHA –  
Associação para  
o Aprendizado  
Contínuo

**Italy**

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This is not the end.

Follow our journey as we continue to transform  
**financial education into an engaging, civic-minded  
learning experience** for young people across Europe.

# *Stay Connected!*

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



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