



**I CAN MANAGE  
MY MONEY**

# My Money, My Life

**Training programme and curriculum on everyday money  
matters for adults**

Guide for trainers, counsellors and coaches  
5 units · 15 hours · 6 checklists · worksheets

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## About this guide

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Many adults find it hard to plan their money. They feel stress when bills come. They do not know where to get help. This guide helps trainers to talk about money in a simple and friendly way.

**My Money, My Life** is a training programme with a curriculum. It was developed in the Erasmus+ project **I Can Manage My Money (ICMMM)**. The project ran from September 2024 to August 2026. Four organisations from Türkiye, Austria, Italy and Germany worked together.

The programme is based on a Turkish training programme on financial literacy. The partners adapted it and rewrote it in plain language. It is available in English, German, Italian and Turkish.

Participants need no previous knowledge. There is no exam. They do not need a computer.

### What is in this guide?

- A curriculum with **5 units of 3 hours each** (15 hours in total)
- Step-by-step plans for every unit, with times, methods and material
- **6 checklists** that participants can take home
- Worksheets and cards that you can copy
- Tips for working with groups that have little school education or little knowledge of the language

### How can I use it?

The units are modular. You can run all 5 units as a course. You can also choose one unit for a single workshop. Each unit works on its own.

Adapt the examples to your group and your country. Use your local currency. Use local offers and local help services. The amounts in this guide are only examples.



# Who is this programme for?

## Participants

The programme is for adults who know little about money matters. For example:

- people with little school education or with gaps in their school career
- people with learning difficulties
- people who do not speak the local language well
- migrants, refugees and asylum seekers who are new to the money system in their new country
- women and men who run a household on a small income
- pensioners with a small income
- people who want to start a small business, or who have just started one
- young adults who manage their own money for the first time

## Trainers and multipliers

The guide is written for people who work with these groups. For example adult educators, debt counsellors, staff in refugee and migration work, job coaches, social workers and teachers. You do not need to be a finance expert. The guide explains the basics and tells you where to find help.

### Three modules for three groups

**Module A – My money in daily life** (Units 1–3): for all adults

**Module B – Money in my small business** (Unit 4): for start-ups and small business owners

**Module C – Young adults and money services** (Unit 5): for young adults who use cards, apps and online shops

## What do participants learn?

The units work on three levels.

| Level            | Participants ...                                                                                                 |
|------------------|------------------------------------------------------------------------------------------------------------------|
| <b>Knowledge</b> | understand how money comes in and goes out, what a budget is, what debts cost and how payments work.             |
| <b>Behaviour</b> | can make a simple plan, compare offers, sort bills, talk to a lender and spot a scam.                            |
| <b>Attitude</b>  | feel more confident, talk about money without shame, ask for help early and fall less often into everyday traps. |

## How is this programme different from the ICMMM Training Programme?

The ICMMM project also offers the **ICMMM Training Programme** with six workshops. Some topics appear in both programmes, for example the budget, the bank account and retirement. The approach is different. The ICMMM Training Programme explains financial products and the rules in Germany. My Money, My Life trains everyday habits and decisions. It has no country-specific rules.

|           | ICMMM Training Programme                                                          | My Money, My Life                                                                                                                                                                            |
|-----------|-----------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Only here | Investing, insurance, rules for the current account and for retirement in Germany | Spending traps and the 24-hour rule, contracts and subscriptions, which bills come first, talking to lenders, money in a small business and undeclared work, buy now pay later, online fraud |
| Focus     | Knowledge about financial products and rules                                      | Everyday decisions, habits and attitudes                                                                                                                                                     |
| Structure | Six workshops by topic                                                            | Three modules for three target groups: individuals, start-ups and small businesses, young adults                                                                                             |
| Country   | Rules and examples from Germany                                                   | Works in every country, with local examples                                                                                                                                                  |
| Take-home | Workbooks with exercises                                                          | 6 one-page checklists                                                                                                                                                                        |

# Curriculum

The course has 5 units. Each unit takes 3 hours (180 minutes) including a break of 15 minutes. You can run one unit per week. Then participants have time to try things at home.

| Unit | Title                                                 | Main topics                                                                              | Checklists |
|------|-------------------------------------------------------|------------------------------------------------------------------------------------------|------------|
| 1    | My money, my life                                     | Money in and money out, needs and wants, a safety net for emergencies                    | 2, 5       |
| 2    | Smart decisions every day                             | Spending traps, comparing offers, contracts and subscriptions, organising my account     | 1A         |
| 3    | When money is short                                   | Warning signs, which bills come first, talking to lenders, repayment plans, credit cards | 4, 6       |
| 4    | Money in my small business                            | Private and business money, a simple price, working legally, paying suppliers            | 1B, 4      |
| 5    | Young adults: safe with cards, apps and online offers | Ways to pay, buy now pay later, online fraud, first savings, thinking long-term          | 3, 5, 6    |

## Group size and setting

- 6 to 15 participants
- a room where people can sit in a circle or in small groups
- a flipchart or board, pens, paper, cards, sticky notes
- copies of the worksheets and checklists for each unit
- optional: play money or tokens

## Every unit has the same structure

1. **Arrive** (warm-up): an easy start without numbers
2. **Learn and try**: two or three short activities
3. **Break** (15 minutes)
4. **Use it**: participants work on their own situation
5. **Close**: each person chooses one small step for the next week



## Tips for trainers

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### Talk about money without shame

- Money is a private topic. **Never ask for real amounts.** Participants decide what they share.
- Do not judge. Do not say: "Why do you spend so much?" Ask: "What is hard to change?"
- Use examples about invented people. This makes it easier to talk.
- Say clearly: many people have money worries. It is normal to ask for help.

### Use plain language

- Use short sentences and everyday words.
- Explain every new word. Write it on the board with a simple picture.
- Show things instead of only telling them: real bills, receipts, a bank card, an app on the phone.
- Repeat the key message at the end of each activity.

### Include everyone

- Work in pairs if some people cannot read or write well.
- Allow people to answer by pointing, using cards or raising hands.
- If useful, work with an interpreter or with people who speak the same language.
- Adapt time and pace to the group. It is better to do less and do it well.

### Know where to send people

Some participants may have serious money problems. You are a trainer, not a debt counsellor. Before the course, find out the free help services in your area and write them down:

**Free debt counselling:**

**Social services / consumer advice:**

**Advice for business start-ups:**

**Police (online fraud):**

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## UNIT

## 1

## Module A – My money in daily life

**My money, my life**

Participants see where their money comes from and where it goes. They learn the difference between needs and wants. They plan a small safety net for emergencies.

- **Knowledge:** income and expenses; fixed and variable costs; what a safety net is
- **Behaviour:** fill in a simple money-in, money-out sheet; plan a small amount to save
- **Attitude:** "I can look at my money calmly. Small steps count."

**Material:** Worksheet 1, needs-and-wants cards (Worksheet 2), Checklists 2 and 5, sticky notes, optional: play money

| Time         |                | Phase                       | Material             |
|--------------|----------------|-----------------------------|----------------------|
| 0:00         | 20 min         | Arrive: Money in daily life | Picture cards, board |
| 0:20         | 35 min         | Where does my money go?     | Worksheet 1          |
| 0:55         | 30 min         | Needs and wants             | Worksheet 2, signs   |
| 1:25         | 15 min         | Break                       |                      |
| 1:40         | 30 min         | My safety net               | Checklist 5          |
| 2:10         | 40 min         | My money plan for one month | Checklist 2          |
| 2:50         | 10 min         | Close: one small step       | Worksheet 7          |
| <b>Total</b> | <b>180 min</b> |                             |                      |

**Arrive: Money in daily life (20 min)**

1. Welcome the group. Say: "Today we talk about everyday money. There are no right or wrong answers."
2. Show picture cards one by one: food, rent, bus ticket, phone, clothes, medicine, a gift, coffee.
3. Ask: "Do you spend money on this? Is this part of your normal week?"
4. People answer by speaking, pointing or raising a hand. Write the main answers on the board.

**Trainer tip**

Avoid numbers in this phase. Talk about experiences, not amounts.

**Where does my money go? (35 min)**

**Step 1 – Explain (5 min).** Income is money that comes in, for example wages, a pension or benefits. Expenses are money that goes out, for example rent, food and transport.

**Step 2 – Fixed and variable (5 min).** Fixed costs are the same every month, like rent. Variable costs change, like food or clothes. Ask the group for more examples and sort them on the board.

**Step 3 – Individual work (15 min).** Participants fill in Worksheet 1. They can use real or invented amounts. They do not need exact numbers. People who cannot write well work in pairs or use play money.

**Step 4 – Talk (10 min).** Ask: "Which expense is the biggest? Was anything surprising? What is hard to control?"

### Key message

When I know where my money goes, I can decide better.

## Needs and wants (30 min)

1. Put two signs on the wall: NEED and WANT.
2. Give each person two or three cards from Worksheet 2.
3. Each person reads a card and asks: "Is this a need or a want for me?" Then they stick it under a sign.
4. Talk about cards where people chose differently. A phone can be a need for one person and a want for another.
5. Add a third sign: LATER. Ask: "Which wants can wait?"

### Key message

A want is not bad. But timing matters. First the needs, then the wants.

## My safety net (30 min)

1. Ask: "What happens if something unexpected happens?" Collect examples: the phone breaks, the washing machine breaks, a bill for medicine, a trip to see family.
2. Explain: a safety net is money that you keep only for emergencies.
3. Show Checklist 5. Go through it together.
4. Each person thinks quietly: "What could be an emergency for me? What small amount could I put aside each week?" They write or draw it on a sticky note and keep it.

### Key message

Even small amounts help. Saving a little every week is better than saving nothing.

## My money plan for one month (40 min)

1. Show Checklist 2. Explain the steps with an example person, for example "Maria" or "Ali".
2. Draw Maria's month on the board: money in, fixed costs, food and daily life, savings, what is left.

3. Participants make their own plan with Checklist 2. Those who prefer can plan for an invented person.
4. In pairs, people tell each other one thing they want to change. They do not need to show their numbers.

**Trainer tip**

Some people have more expenses than income. Do not leave them alone with this. Say that Unit 3 is about this situation, and name the local free debt counselling service.

**Close: one small step (10 min)**

Each person completes the sentence on Worksheet 7: "Next week I will try ...". Examples: write down all expenses for 7 days; put a small amount in an envelope; check one bill.

## UNIT

## 2

## Module A – My money in daily life

## Smart decisions every day

Participants recognise common spending traps in shops and online. They learn to compare offers, check contracts and organise their account so that bills are paid on time.

- **Knowledge:** typical sales tricks; what a contract and a subscription are; how a notice period works
- **Behaviour:** compare three offers; list all contracts; use the 24-hour rule
- **Attitude:** "I decide, not the advertising."

**Material:** Trap cards (Worksheet 2, part B), three flyers or screenshots of offers, Worksheet 3, Checklist 1A

| Time         |                | Phase                          | Material           |
|--------------|----------------|--------------------------------|--------------------|
| 0:00         | 15 min         | Arrive: My last purchase       | Board              |
| 0:15         | 40 min         | Trap or fair?                  | Trap cards         |
| 0:55         | 30 min         | Compare three offers           | Flyers, calculator |
| 1:25         | 15 min         | Break                          |                    |
| 1:40         | 40 min         | My contracts and subscriptions | Worksheet 3        |
| 2:20         | 30 min         | Organise my account            | Checklist 1A       |
| 2:50         | 10 min         | Close: one small step          | Worksheet 7        |
| <b>Total</b> | <b>180 min</b> |                                |                    |

### Arrive: My last purchase (15 min)

Each person thinks of something they bought last week that they did not plan to buy. They say what it was and why they bought it, for example "It was on offer" or "I was hungry". Collect the reasons on the board.

### Trap or fair? (40 min)

1. Explain: shops and websites want us to buy more. They use tricks. Knowing the tricks protects us.
2. Small groups get the trap cards (Worksheet 2, part B). Each card shows a situation.
3. The group decides: is this a trap or a fair offer? What can I do?
4. Each group presents two cards. The trainer adds the key point.

| Trap                                  | What can I do?                                    |
|---------------------------------------|---------------------------------------------------|
| "Buy 3, pay 2"                        | Do I need 3? Will I use them before they go bad?  |
| "Only today!" or a timer on a website | Wait. Good offers come again.                     |
| Sweets and small things at the till   | Go shopping with a list. Do not shop when hungry. |
| "Free trial, then ..."                | Write down the end date. Cancel in time.          |
| Small daily costs (coffee, snacks)    | Add them up for one month. Then decide.           |
| "Pay later" button in the online shop | It is still a debt. See Unit 5.                   |

### Key message – the 24-hour rule

Before a bigger purchase that is not planned, wait 24 hours. If you still want it tomorrow, think about it again.

## Compare three offers (30 min)

1. Show three offers for the same thing, for example three phone contracts or three packs of rice of different sizes.
2. Ask: "Which one is the cheapest?" Let people guess first.
3. Compare together: the price per kilo or per month, the length of the contract, extra costs.
4. Talk about what is important besides the price: quality, distance to the shop, contract length.

### Trainer tip

Many shops show the price per kilo or per litre on the shelf label. Bring a photo and show where to find it.

## My contracts and subscriptions (40 min)

1. Explain: a contract is an agreement. A subscription is a contract where you pay every month or every year, for example for a phone, the internet, a gym, music or films.
2. Explain the words **minimum term** (how long the contract runs at least) and **notice period** (how early I must cancel).
3. Participants fill in Worksheet 3 with all their contracts. They can check their phone or bank statements at home and complete it later.
4. Ask: "Which contract do you not use? Which one could be cheaper?"

### Key message

Small monthly payments add up. Check your contracts once a year.

## Organise my account (30 min)

Go through Checklist 1A together. Focus on habits: When does my money arrive? When are rent and bills paid? How often do I check my account? Each person ticks what they already do and marks one point to try.

## Close: one small step (10 min)

Each person chooses one step on Worksheet 7. Examples: cancel one subscription I do not use; make a shopping list before every shop; check my account every Sunday.

## UNIT

## 3

## Module A – My money in daily life

**When money is short**

Participants recognise warning signs of money problems. They learn which bills to pay first, how to talk to a lender and how a repayment plan works. They think about how many credit cards they need.

- **Knowledge:** warning signs; priority bills; what a repayment plan contains; how credit card debt grows
- **Behaviour:** sort bills by priority; prepare a call or letter to a lender; draft a repayment plan
- **Attitude:** "Debts are a problem that can be solved. It is right to ask for help early."

**Material:** Bill cards (Worksheet 4), Checklists 4 and 6, list of local free help services

| Time         |                | Phase                                        | Material               |
|--------------|----------------|----------------------------------------------|------------------------|
| 0:00         | 15 min         | Arrive: Money worries are common             | Sticky notes           |
| 0:15         | 25 min         | Warning signs                                | Board                  |
| 0:40         | 35 min         | Which bills come first?                      | Worksheet 4            |
| 1:15         | 15 min         | Break                                        |                        |
| 1:30         | 45 min         | Talk to the lender and make a repayment plan | Checklist 4            |
| 2:15         | 30 min         | Credit cards: how many do I need?            | Checklist 6            |
| 2:45         | 15 min         | Where can I get free help? Close             | Help list, Worksheet 7 |
| <b>Total</b> | <b>180 min</b> |                                              |                        |

**Before this unit**

This topic can be painful. Say at the start: nobody has to talk about their own debts. We use examples. Have the contact details of local free debt counselling ready.

**Arrive: Money worries are common (15 min)**

Each person writes on a sticky note, without their name, one thing that makes money hard sometimes. Collect the notes and read some aloud. Show the group: many people have the same worries.

**Warning signs (25 min)**

Ask: "How do I notice that money is becoming a problem?" Collect answers. Add if missing:

- I pay one debt with another debt.



- I often use my overdraft or my credit card for food and rent.
- I do not open letters from the bank or from companies.
- I receive reminders or letters about unpaid bills.
- I lie awake because of money.

### Key message

The earlier you act, the easier it is. Opening the letters is the first step.

## Which bills come first? (35 min)

1. Give small groups the bill cards from Worksheet 4: rent, electricity, food, phone, an online shop, a loan from a friend, a fine, a credit card, a gym.
2. Task: "Money is not enough for all bills this month. In which order do you pay?"
3. Groups explain their order. Then the trainer explains the basic rule.

### The basic rule

**First:** what you need to live and keep your home: rent, energy, food, medicine.

**Then:** debts that can cause big problems. For example fines, or debts where a court or a bailiff is already involved.

**Then:** other debts. Contact these lenders and agree on smaller payments.

The order can differ by country. A debt counselling service can help you decide.

## Talk to the lender and make a repayment plan (45 min)

1. Explain: a repayment plan is an agreement. You pay back a debt in smaller parts over a longer time.
2. Go through Checklist 4 together.
3. Role play in pairs: one person is the customer, one is the bank or the company. The customer explains the situation and offers a realistic amount per month. Then swap roles.
4. Each pair fills in the repayment plan on Checklist 4 for an example debt.
5. Talk: "What was hard? What helped?"

### Trainer tip

Only offer an amount that you can really pay every month. A plan that fails makes things worse. Always ask for the agreement in writing.

## Credit cards: how many do I need? (30 min)

1. Explain the difference: with a **debit card** the money leaves your account directly. With a **credit card** the bank pays first and you pay back later.

2. Show an example on the board. Someone owes 1,000 on a credit card and pays back only the small minimum each month. Interest is added every month. Ask: "What happens?" The debt goes down very slowly and costs much more in the end.
3. Go through Checklist 6 together. Each person counts their cards and decides how many they really need.

**Key message**

A credit card is a loan. Pay back the full amount every month if you can. One card is usually enough.

**Where can I get free help? Close (15 min)**

Hand out the list of local free help services that you prepared. Explain what a debt counselling service does: it looks at all debts, talks to lenders and helps to make a plan. In many countries this help is free and confidential. Then each person chooses one step on Worksheet 7.

## UNIT

## 4

## Module B – Money in my small business

**Money in my small business**

This unit is for people who plan or run a small business. They learn to keep private money and business money apart. They learn to set a simple price and to pay suppliers on time. They understand why working legally protects them.

- **Knowledge:** private and business money; what a price must cover; risks of undeclared work
- **Behaviour:** separate accounts and records; calculate a simple price; plan payments to suppliers
- **Attitude:** "A legal business protects me, my family and my customers."

**Material:** Two boxes or envelopes labelled PRIVATE and BUSINESS, cost cards, Worksheet 5, Checklists 1B and 4, case stories

| Time         |                | Phase                                 | Material                 |
|--------------|----------------|---------------------------------------|--------------------------|
| 0:00         | 15 min         | Arrive: My business in one sentence   | Board                    |
| 0:15         | 30 min         | Two pockets: private and business     | Boxes, cost cards        |
| 0:45         | 20 min         | Organise my business account          | Checklist 1B             |
| 1:05         | 15 min         | Break                                 |                          |
| 1:20         | 40 min         | What must my price cover?             | Worksheet 5              |
| 2:00         | 35 min         | Working legally pays off              | Case stories             |
| 2:35         | 25 min         | Paying suppliers, getting help, close | Checklist 4, Worksheet 7 |
| <b>Total</b> | <b>180 min</b> |                                       |                          |

**Arrive: My business in one sentence (15 min)**

Each person says in one sentence what their business is or could be. For example: "I cook and sell food for events" or "I repair phones". Write the ideas on the board. People without a business idea choose one from the board for the exercises.

**Two pockets: private and business (30 min)**

1. Put two boxes on the table: PRIVATE and BUSINESS.
2. Participants get cost cards and sort them: material for work, rent for the flat, the work phone, family food, fuel for the delivery car, a holiday, the website.
3. Talk about mixed cases, for example a phone used for both. The rule: decide clearly and write it down.
4. Explain why this matters: you can see if the business earns money; taxes are easier; you do not use business money for private life by mistake.



**Key message**

Keep two pockets: one for private money, one for business money. Keep every receipt.

**Organise my business account (20 min)**

Go through Checklist 1B together. Participants tick what they already do. Point out: rules for business accounts differ by country. Ask your bank or a start-up advice service.

**What must my price cover? (40 min)**

1. Ask: "How do you decide your price?" Many people copy others or guess.
2. Explain with Worksheet 5. A price must cover: material, other costs (for example transport, phone, rent for a stand), taxes and insurance, your own pay for your time, and a reserve.
3. Calculate one example together on the board.
4. Participants calculate the price for one product or service from their own idea.
5. Talk: "Is the price higher than you thought? What can you change?"

**Trainer tip**

Many small business owners forget to pay themselves. Their own time is a cost too.  
If the business must charge VAT, it comes on top of the price. The rules differ by country.

**Working legally pays off (35 min)**

Read short case stories aloud or hand them out. Small groups discuss: "What could happen? What would be better?"

- **Story 1:** Selin bakes cakes at home and sells them for cash. She did not register her business. A customer gets ill after eating a cake.
- **Story 2:** Marco works on building sites without a contract. He falls from a ladder and cannot work for three months.
- **Story 3:** Dina has a small shop. She wants a loan for a new fridge. The bank asks for her income from the last two years.

Collect the results. Undeclared work, also called working in the shadow economy, has serious risks:

- no insurance if you have an accident or get ill
- no or lower pension later
- fines and back payments if it is found out
- no proof of income for a loan, a flat or a visa
- unfair competition for honest businesses

Then ask: "What are the first steps to work legally?" Collect and add:

- Find out how to register a business in your town. Often this is possible online or at one office.
- Ask about simple rules for very small businesses. Many countries have them, for example lower taxes or less paperwork.
- Get free advice from a start-up service, a chamber of commerce or a local business association.
- Ask which insurance you need, for example health insurance and liability insurance.

### Key message

Register your business, keep records and pay taxes and insurance. This protects you and your family. Local start-up advice services help you with the first steps.

### Paying suppliers, getting help, close (25 min)

Explain: a supplier is a business that sells you material or goods. If you cannot pay a supplier on time, contact them early and agree on a plan. Checklist 4 also works for suppliers. Then show local advice services for business start-ups. Each person chooses one step on Worksheet 7.

## UNIT

## 5

## Module C – Young adults and money services

## Young adults: safe with cards, apps and online offers

Young adults learn how cards, payment apps and online offers work and what they really cost. They learn to recognise online fraud. They plan their first savings and think about the long term.

- **Knowledge:** debit card, credit card and payment apps; buy now pay later; common online scams
- **Behaviour:** check the real cost of an offer; spot warning signs of a scam; start saving a fixed small amount
- **Attitude:** "I check the full price before I pay. I protect my data and my money."

**Material:** Smartphones (optional), scam cards (Worksheet 6), Checklists 3, 5 and 6

| Time         |                | Phase                                         | Material           |
|--------------|----------------|-----------------------------------------------|--------------------|
| 0:00         | 15 min         | Arrive: Money on my phone                     | Board              |
| 0:15         | 30 min         | Card, app or cash?                            | Board, own phones  |
| 0:45         | 35 min         | Buy now, pay later: what does it really cost? | Example offers     |
| 1:20         | 15 min         | Break                                         |                    |
| 1:35         | 40 min         | Spot the scam                                 | Worksheet 6        |
| 2:15         | 30 min         | My first savings and the long term            | Checklists 3 and 5 |
| 2:45         | 15 min         | My three money rules, close                   | Worksheet 7        |
| <b>Total</b> | <b>180 min</b> |                                               |                    |

### Arrive: Money on my phone (15 min)

Ask: "What do you pay with your phone?" Collect answers: shopping, games, music, food delivery, transport tickets, sending money to friends. Ask: "Do you always know how much you spent this month?"

### Card, app or cash? (30 min)

1. Explain the main ways to pay: cash, debit card, credit card, payment app or mobile wallet.
2. For each one, ask: "Where does the money come from? When does it leave my account?"
3. Collect advantages and risks on the board. Paying by card or app is fast and easy. It is also easy to lose track.

### Tips for safe payments

Turn on notifications for every payment in your banking app.  
 Never give your PIN or a security code to anyone, not even to the bank.  
 Block your card at once if it is lost or stolen. Save the number to block it in your phone.  
 Set a limit for online payments if your bank allows it.

## Buy now, pay later: what does it really cost? (35 min)

1. Show example offers: "Pay in 3 parts", "Pay in 30 days", "Only 9.99 a month".
2. Explain: this is a form of loan. If you pay late, there can be fees, interest and reminders. Several small offers together can become a big debt.
3. Pairs calculate an example: headphones for 150, paid in 12 parts of 14.99. What is the total? ( $12 \times 14.99 = 179.88$ . That is about 30 more than the price.)
4. Talk: "When is paying later OK? When is it a trap?"

### Key message

Easy to pay does not mean cheap. If you cannot pay today, ask yourself if you really need it today.

## Spot the scam (40 min)

1. Small groups get the scam cards from Worksheet 6. Each card shows a message, an ad or a website.
2. Task: "Is this real or a scam? Which signs tell you?"
3. Groups present. The trainer adds the warning signs below.
4. Talk about what to do if it already happened: call the bank at once, block the card, change passwords, report it to the police.

### Warning signs of a scam

Pressure: "Act now!", "Your account will be closed!"  
 Someone asks for a password, PIN or code.  
 A link in a message that looks like it comes from your bank or a parcel service.  
 An online shop that is much cheaper than all others and only accepts advance payment.  
 "Easy money": you should receive money on your account and send it on. This is money laundering. You can be punished, and your bank can close your account.  
 Promises of very high profits with no risk, for example with crypto money.

## My first savings and the long term (30 min)

1. Ask: "What would you like to save for?" Short goals (new phone), medium goals (driving licence), long goals (own flat, old age).

2. Go through Checklist 5: first a safety net for emergencies.
3. Show Checklist 3. Explain: starting early matters. Small amounts over many years can grow to a large sum.
4. Each person sets one saving goal and one fixed small amount per week or per month.

### **My three money rules, close (15 min)**

Each person writes three personal money rules on Worksheet 7. For example: "I never share my PIN", "I wait 24 hours before buying online", "I save a small fixed amount when my money comes in". Volunteers read one rule aloud.

# Checklists

Copy the checklists for participants. Each checklist fits on one page. Participants tick what they already do and mark what they want to try.

## 1A

### How do I organise my bank account?

*For private life*

- ☐ I know on which day my money comes in.
- ☐ I pay rent and other fixed costs right after my money comes in.
- ☐ I use standing orders or direct debits for fixed costs, so I do not forget them.
- ☐ I check my account at least once a week.
- ☐ I know what my account costs each month.
- ☐ I know if I have an overdraft and how expensive it is.
- ☐ I always leave a little money in my account.
- ☐ I have notifications for payments turned on.
- ☐ I keep my PIN and passwords secret.
- ☐ I know the phone number to block my card.

**1B****How do I organise my bank account?***For start-ups and small businesses*

- ☐ I have a separate account for my business.
- ☐ All business income goes to the business account.
- ☐ I pay business costs only from the business account.
- ☐ I transfer a fixed amount as my own pay to my private account.
- ☐ I keep every receipt and invoice. I sort them every week.
- ☐ I put money aside for taxes as soon as money comes in.
- ☐ I check every month: how much came in, how much went out?
- ☐ I ask my bank or a start-up advice service which account type I need.

## 2

## How do I make my own budget?

*A budget is a plan for my money*

- ☐ **Step 1:** I write down all money that comes in each month.
- ☐ **Step 2:** I write down all fixed costs: rent, energy, phone, insurance, transport, loans.
- ☐ **Step 3:** I estimate the variable costs: food, clothes, hygiene, leisure.
- ☐ **Step 4:** I plan a small amount for savings, even if it is very small.
- ☐ **Step 5:** I subtract all costs from my income. What is left?
- ☐ **Step 6:** If the result is below zero, I look for costs I can reduce or I ask for advice.
- ☐ **Step 7:** For one month I write down what I really spend.
- ☐ **Step 8:** At the end of the month I compare plan and reality and adjust the plan.

**Money in per month:**

---

**Fixed costs:**

---

**Variable costs:**

---

**Savings:**

---

**Left over:**

---

## 3

**What should I think about for my retirement?***Retirement means the time when I no longer work*

- ☐ I know if I pay into the state pension system in my country.
- ☐ I ask how much state pension I can expect. Many pension offices send a letter or have an online service.
- ☐ I know that working without registration means less or no pension later.
- ☐ I ask if my employer offers a pension scheme.
- ☐ I start saving early. Even small amounts grow over many years.
- ☐ I do not trust offers that promise high profits with no risk.
- ☐ Before I sign a pension contract, I get independent advice, for example from a consumer advice service, if there is one.
- ☐ I keep all letters about my pension in one folder.

## 4

## How does a repayment plan for debts work?

*With a bank, a company or a supplier*

- ☐ I open all letters. I make a list of all my debts.
- ☐ I know how much I can really pay each month after paying rent, energy and food.
- ☐ I contact the lender early, before the next payment is due.
- ☐ I explain my situation briefly and honestly.
- ☐ I offer a monthly amount that I can really pay.
- ☐ I ask if fees or interest can be reduced or stopped.
- ☐ I ask for the agreement in writing.
- ☐ I pay on time every month. If something changes, I contact the lender at once.
- ☐ If I have many debts, I go to a free debt counselling service first.

**Lender:**

---

**Total debt:**

---

**Amount per month:**

---

**First payment on:**

---

**Last payment on:**

---

## 5

## How do I build savings for emergencies?

*A safety net for unexpected costs*

- ☐ I keep my emergency savings apart from my everyday money, for example in a savings account or a separate envelope.
- ☐ I start with a small first goal, for example enough for a broken washing machine.
- ☐ My big goal: money for 1 to 3 months of living costs. Later I can save more.
- ☐ I save a fixed small amount as soon as my money comes in.
- ☐ I use this money only for real emergencies.
- ☐ If I use the money, I start filling it up again.
- ☐ I check that my savings account has no or low fees.

**My first goal:**

---

**Amount per week or month:**

---

**Where I keep it:**

---

## 6

**Credit cards: how many do I have and need?***A credit card is a loan*

- ☐ I know how many credit cards I have: \_\_\_\_\_
- ☐ I know the limit of each card.
- ☐ I know the interest rate if I do not pay back the full amount.
- ☐ I know the yearly fee of each card.
- ☐ I pay back the full amount every month.
- ☐ I do not use a credit card to pay rent or food regularly.
- ☐ I do not get cash from an ATM with my credit card. This is often expensive.
- ☐ I cancel cards I do not need. One card is usually enough.
- ☐ I check my credit card statement every month.

# Worksheets

## Worksheet 1

### Money in – money out

Unit 1. Real or invented amounts. Exact numbers are not needed.

| Money in              | Amount per month |
|-----------------------|------------------|
| Wages / salary        |                  |
| Pension or benefits   |                  |
| Other income          |                  |
| <b>Total money in</b> |                  |

| Money out – fixed costs              | Amount per month |
|--------------------------------------|------------------|
| Rent                                 |                  |
| Energy (electricity, heating, water) |                  |
| Phone and internet                   |                  |
| Transport                            |                  |
| Insurance                            |                  |
| Loans and other payments             |                  |

| Money out – variable costs | Amount per month |
|----------------------------|------------------|
| Food and drinks            |                  |
| Clothes and shoes          |                  |
| Hygiene and household      |                  |
| Leisure and hobbies        |                  |
| Gifts and family           |                  |
| <b>Total money out</b>     |                  |

Money in minus money out =

---

## Worksheet 2

**Cards: needs, wants and traps***Copy, cut and use in Units 1 and 2.***Part A – Needs or wants (Unit 1)**

|                   |                      |                  |                |
|-------------------|----------------------|------------------|----------------|
| Rent              | Bread and vegetables | New sports shoes | Bus ticket     |
| Phone contract    | Medicine             | Pizza delivery   | Winter jacket  |
| Streaming service | Electricity bill     | Birthday present | Coffee to go   |
| School material   | New TV               | Haircut          | Gym membership |

**Part B – Trap or fair? (Unit 2)**

|                                       |                                      |                                                  |                                         |
|---------------------------------------|--------------------------------------|--------------------------------------------------|-----------------------------------------|
| "Buy 3, pay 2" on yoghurt             | "Only today! 50 % off"               | Sweets next to the till                          | "Free for 30 days, then 12.99 a month"  |
| A coffee every day on the way to work | "Pay later" button in an online shop | A big pack is cheaper per kilo than a small pack | The same price for a phone in two shops |

Worksheet 3

My contracts and subscriptions

Unit 2. Complete at home with your bank statements or your phone.

| Contract  | Cost per month | Runs until | Notice period | Keep / change / cancel |
|-----------|----------------|------------|---------------|------------------------|
| Phone     |                |            |               |                        |
| Internet  |                |            |               |                        |
| Streaming |                |            |               |                        |
| Gym       |                |            |               |                        |
|           |                |            |               |                        |
|           |                |            |               |                        |
|           |                |            |               |                        |
|           |                |            |               |                        |
|           |                |            |               |                        |
|           |                |            |               |                        |
|           |                |            |               |                        |
|           |                |            |               |                        |
|           |                |            |               |                        |

Total per month:

---

## Worksheet 4

**Bill cards: which bills come first?**

Unit 3. Copy and cut. Groups put the cards in order.

|                                      |                                |                                     |                       |
|--------------------------------------|--------------------------------|-------------------------------------|-----------------------|
| <b>Rent</b>                          | <b>Electricity and heating</b> | <b>Food for the family</b>          | <b>Phone contract</b> |
| <b>Online shop – second reminder</b> | <b>Loan from a friend</b>      | <b>Fine for not having a ticket</b> | <b>Credit card</b>    |
| <b>Gym membership</b>                | <b>Medicine</b>                |                                     |                       |

## Worksheet 5

## What must my price cover?

Unit 4. One product or one hour of work.

| Cost                                                                            | Amount |
|---------------------------------------------------------------------------------|--------|
| Material for one product or one job                                             |        |
| Other costs (transport, phone, rent for a stand) – share for one product or job |        |
| My own pay for the time I need                                                  |        |
| Taxes and insurance – share                                                     |        |
| Reserve for repairs and slow months                                             |        |
| <b>My price should be at least</b>                                              |        |

What other businesses ask for the same:

---

My decision:

---

## Worksheet 6

**Scam cards: real or scam?**

Unit 5. Copy and cut. Groups decide and name the warning signs.

|                                                                                                      |                                                                        |
|------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|
| SMS: "Your parcel is waiting. Pay 1.99 customs fee here: [link]"                                     | Call: "This is your bank. We need your security code to stop a fraud." |
| Ad: "Invest 250 today and earn 5,000 in one month. No risk!"                                         | Message: "Hi Mum, this is my new number. I need money urgently."       |
| Online shop: brand sports shoes for 29 instead of 140. Payment only in advance.                      | Job offer: "Receive money on your account and send it on. Keep 10 %."  |
| Email from your bank: "Please log in to your online banking as usual." No link, no request for data. | Your banking app asks you to confirm a payment you did not make.       |

**For trainers:** cards 1 to 6 are typical scams. Card 7 can be real, but always open your banking through your own app or by typing the address yourself, never through a link. Card 8 is a warning: do not confirm, call your bank at once.

## Worksheet 7

### My next step

*Use at the end of each unit.*

**Today I learned:**

---

**Next week I will try:**

---

**My money rules (Unit 5):**

---

## Important words

| Word               | Meaning                                                                           |
|--------------------|-----------------------------------------------------------------------------------|
| Budget             | A plan for your money: what comes in, what goes out.                              |
| Fixed costs        | Costs that are the same every month, like rent.                                   |
| Variable costs     | Costs that change, like food or clothes.                                          |
| Safety net         | Money you keep only for emergencies.                                              |
| Contract           | An agreement between you and a company.                                           |
| Subscription       | A contract where you pay regularly, for example every month.                      |
| Minimum term       | How long a contract runs at least.                                                |
| Notice period      | How early you must cancel a contract.                                             |
| Standing order     | You tell your bank to pay the same amount on the same day every month.            |
| Direct debit       | You allow a company to take money from your account, for example for electricity. |
| Overdraft          | When you spend more than you have on your account. The bank charges interest.     |
| Interest           | The price you pay for borrowing money.                                            |
| Debit card         | A card that takes money directly from your account.                               |
| Credit card        | A card where the bank pays first and you pay back later. It is a loan.            |
| Buy now, pay later | You get the product now and pay later or in parts. It is a kind of loan.          |
| Advance payment    | You pay before you get the product.                                               |
| Mobile wallet      | An app on your phone that you use to pay, like a bank card.                       |
| Repayment plan     | An agreement to pay back a debt in smaller parts.                                 |
| Bailiff            | An official who collects debts when a court has decided.                          |
| Lender             | A bank, company or person you owe money to.                                       |
| Supplier           | A business that sells you material or goods for your business.                    |
| Invoice            | A paper or file that shows what a customer must pay.                              |
| VAT                | A tax on goods and services. Some businesses must add it to their price.          |
| Pension scheme     | A way to save money for the time when you no longer work.                         |

| Word             | Meaning                                                          |
|------------------|------------------------------------------------------------------|
| Undeclared work  | Work that is not registered. No taxes and no insurance are paid. |
| Scam             | A trick to steal your money or your data.                        |
| Debt counselling | A service that helps people with debts. Often free.              |

## Feedback from participants

Use this short sheet at the end of a unit or the course. It helps to improve the training.

|                                          | Yes | Partly | No |
|------------------------------------------|-----|--------|----|
| The topics were useful for my life.      |     |        |    |
| The language was easy to understand.     |     |        |    |
| I can use the checklists at home.        |     |        |    |
| I feel more confident about money now.   |     |        |    |
| I would recommend this course to others. |     |        |    |

**What was most useful for you?**

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**What should we change?**

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## About the project

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**I Can Manage My Money (ICMMM)** is a small-scale partnership in adult education under the Erasmus+ programme (project number 2024-1-DE02-KA210-ADU-000243392). It makes financial education easy to access for adults with little school education or little knowledge of the local language.

Lead for this training programme: Kuşadası Sürdürülebilir Kalkınma Derneği (KSKD), Türkiye.  
Partners: preunec GmbH, Germany (coordinator), VondiConsulting Unternehmensberatung Vondrak KG, Austria, LogosAbile Onlus, Italy.

All project results can be downloaded free of charge at **icmmm-project.eu**.



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ICMMM partnership, 2026

