WORKBOOK

FINLIT

FINLIT

FOR RURAL NEET EMPOWERMENT

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EduCreate

EDU2 GROW

EUducate

Asociación para el desarrollo de la educación no formal

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Foreword

"It's not how much money you have that determines your future, but the decisions you make with it."

The Digital Economy

Today, almost every financial decision is influenced by the digital environment. We buy online, pay contactless, follow influencer recommendations, receive personalized ads, and increasingly use artificial intelligence to search for information or solutions. In this context, financial education no longer means just knowing how to save, plan a budget, or understand the value of money. It also means critically analyzing the information we consume, recognizing influence techniques, verifying sources, and using technology responsibly.

Especially for young people, financial skills represent an essential condition for gaining autonomy and making informed decisions. This is even more important for young people from vulnerable backgrounds, including those with reduced opportunities or refugees, for whom financial education can contribute to increased independence, reduced economic risks, and better social integration.

At the same time, financial education can no longer be separated from media education. Online advertising influences consumer behavior, digital platform algorithms recommend products and services, social networks shape perceptions about success and lifestyle, and misinformation or promises of quick gains can lead to poor financial decisions. For this reason, developing critical thinking and information analysis skills becomes just as important as understanding financial concepts.

Foreword

This toolkit promotes an integrated approach, where financial education, media education, and digital competencies complement each other. The proposed activities use Non-Formal education methods and artificial intelligence-based tools to transform learning into a practical, participatory, and relevant experience for the realities young people face today. Artificial intelligence is presented as a support tool in the learning process, and participants are encouraged to verify its answers, compare information, and develop critical thinking.

We hope this publication will offer youth workers, teachers, and trainers concrete methods to support young people in making informed financial decisions, understanding the influence of the digital environment on consumer behavior, and using technology in a responsible, ethical, and conscious way. Financial education, media education, and the responsible use of artificial intelligence are not separate competencies, but together they form the basis of active and responsible participation in an increasingly digitalized society.

Self-Assessment

Before we begin...

Before discovering the methods and activities in this toolkit, take a few minutes to honestly answer the questions below.

There are no right or wrong answers. This short exercise will help you reflect on your own financial habits and on how the digital environment influences your decisions.

Your financial habits:

□Have you ever bought something just because it was on sale?
□ Did you ever impulsively buy a product and then regret the decision?
□ Have you ever made a monthly budget?
□ Have you saved for an important goal?
□ Have you paid for a subscription you forgot to cancel?

The influence of the digital environment:

□Have you seen a product promoted by an influencer and felt you needed it?
□ Do you always check whether financial information found online comes from credible sources?
□ Have you ever used ChatGPT or another artificial intelligence-based tool to ask something about money, savings, or investments?

If you answered "**Yes**" to one or more of these questions, you are not alone.

Every day we make dozens of financial decisions, many of them without being aware of it. Some are seemingly insignificant, like choosing a coffee or activating an online subscription. Others can influence our future for months or even years.

At the same time, most of these decisions are influenced by the information we consume in the digital environment. Personalized ads, social media videos, algorithm recommendations, content creator opinions, and artificial intelligence-generated responses can become valuable sources of information, but also factors that influence our choices without us realizing it.

Self-Assessment

This toolkit will help you better understand these influences and will offer you practical methods to develop, together with young people, the financial, media, and digital competencies needed to make informed and responsible decisions.

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About

Information:

The project aims to transform financial education from an arid subject into an interactive digital experience, acting as an anchor of stability for young people navigating through periods of economic crisis or conflict.

Objectives:

O1. Developing the technical and institutional capacity of partners (by at least 70%) and raising awareness about financial education among 600 disadvantaged young people.

O**2.** Capitalizing on technological potential as a financial literacy tool, through Artificial Intelligence (AI) methods, digital storytelling, and escape room activities.

O3. Increasing by at least 60% the level of financial inclusion and resilience among young people from vulnerable categories and Ukrainian refugees.

O4. Creating a sustainable international framework for piloting and replicating the program by at least 6 other European youth associations.

Activities:

- Mobility Portugal, Caldas da Rainha
- 28 July - 1 August 2025
- 15 participants (5/country)
- 3 countries: Romania, Spain, Portugal
- Youth workers

Responsible AI

How AI can support learning and creativity responsibly:

Artificial Intelligence can become a valuable tool for learning, creativity, and developing financial competencies, when used critically and responsibly. It can support idea generation, explaining financial concepts, creating educational materials, developing stories, images, videos, or interactive activities, and adapting content for different categories of participants.

However, AI should not be seen as an absolute source of truth nor as a replacement for human thinking. Generated responses may contain errors, incomplete information, or incorrect interpretations. For this reason, any information provided by an AI tool must be critically analyzed, verified, and compared with credible sources.

Responsible AI

Objectives:

✔ Verify information

Do not automatically accept AI-generated responses. Compare information with official and up-to-date sources, especially when it comes to money, investments, or financial products.

✔ Be aware of AI limitations

Artificial intelligence can make mistakes, misinterpret questions, or generate information that is no longer current. AI is a support tool, not an infallible expert.

✔ Protect personal data

Do not enter sensitive information in AI conversations, such as passwords, banking data, PIN codes, personal documents, or other confidential information.

Responsible AI

✔ Respect copyright

Use AI-generated content responsibly and respect intellectual property rules when using texts, images, music, or other materials.

✔ Be transparent

When using AI for an educational activity, inform participants and explain the role the tool played in the content creation process.

✔ AI complements critical thinking, it does not replace it

The most important competency remains the ability to ask questions, analyze information, and make informed decisions. Artificial intelligence can provide support, but the responsibility for financial decisions always belongs to the user.

! AI is a tool that can help you learn more efficiently, but its value depends on how you use it. Critical thinking, information verification, and personal responsibility remain essential, especially when making financial decisions.

European Youth Goals

This toolkit aligns with the European Youth Goals vision by promoting essential competencies for the active participation of young people in an increasingly digitalized society. The proposed activities support the development of critical thinking, creative expression, inclusive learning, and informed participation.

By combining financial education, media education, and the responsible use of artificial intelligence, the toolkit contributes to developing young people as active, creative, and responsible participants in their communities.

Youth participation means more than simply being present in an activity. It means real involvement in learning processes, expression, collaboration, and decision-making. Through the activities included in this publication, young people are not just consumers of information, but also content creators, authors of their own messages, and promoters of change.

Creating videos, developing digital materials, using artificial intelligence-based tools, and participating in non-formal activities offer them the opportunity to express their ideas, critically analyze information, and address topics relevant to their personal lives and the community they belong to.

By developing financial, media, and digital competencies, this toolkit contributes to forming young people who are better prepared to make informed decisions, actively participate in community life, and respond to the challenges of a society in continuous transformation.

Non-Formal Methods for Financial Education

Money - your most unknown friend

Money is part of our lives every day, yet few of us learn in school how to use it responsibly.

Financial education does not mean just savings or investments.

It means understanding the value of money, making conscious decisions, and building healthy habits that offer you freedom and security in the long term.

In the following pages, you will discover essential financial education concepts presented in a practical, interactive, and easy-to-apply way in activities with young people.

Who wants money?

Invite participants to raise their hand:

Ask them:
- Who wants money?
- Who wants freedom?
- Who wants independence?
- Who wants to travel?

Regardless of the answer, explain that all these reasons are perfectly valid.

Then present the following data:

8%

Only **8 out of 100** Romanians truly know how to manage their money.

Last place in the EU

Romania ranks last in the European Union in terms of financial education.

(World Bank, 2023)

This is why we are here.

It is not too early. It is not too late.

It is exactly the right time to start.

Activity - Survive on the Island

Needs or wants? The first financial decision:

Present participants with the following scenario:

"You are shipwrecked on an island. You have **1,000 lei** available and you must survive for **30 days**.
Work together with the person next to you and decide in a maximum of **60 seconds** what products you buy."

The ABCs of Money

Produs	Preț în LEI
Apă pentru 30 de zile	200 lei
Mâncare de bază	200 lei
Cort	150 lei
Trusă medicală	80 lei
Filtru de apă	120 lei
Lanternă	60 lei
Telefon solar	400 lei
Adidași de firmă	350 lei
Ochelari de firmă	300 lei
Cărți de joc	20 lei

Debriefing:

At the end, ask participants:
What did you choose?
What products did you give up?
What was the most difficult choice?

Your choices say a lot
about how you think about money today.

Budget Mission

Activity – Financial Planning Simulation

In this activity, participants take on the role of characters with different financial situations and try to manage their monthly budget so they can achieve a personal financial goal. Each participant receives a role sheet containing information about income, responsibilities, vulnerabilities, and a concrete savings goal, such as attending a course, purchasing a laptop, or paying important expenses.

In the first stage, participants build their own monthly budget, choosing the level of expenses for essential categories such as housing, food, transportation, phone, and hygiene products. After calculating expenses, each one fills in the budget sheet to see how much money they have left.

During the game, participants go through several rounds that simulate real-life situations. First, they draw an unexpected event, such as a medical expense, phone breakdown, or rent increase, which they must include in their budget. Later, they receive an optional event, such as attending a concert, a trip with friends, or buying a new pair of shoes, and decide whether or not it is worth making this expense.

In the last part of the game, participants draw an opportunity card, representing investments in the future, such as an accredited course, opening a savings account, purchasing a laptop, or developing a practical skill. The choice to invest can generate benefits in the next round, such as obtaining a paid internship, a remote job, a savings bonus, or an additional source of income.

After each round, participants update their budget sheet and calculate the remaining amount available. At the end, each one checks whether they achieved their financial goal and analyzes how the decisions made, unexpected events, and investments influenced the final result.

Materials:

Resources

Activity – Financial Planning Simulation

Dilts Pyramid – Emotions and financial behaviors:

This activity uses Dilts' Logical Levels Pyramid to help participants understand how emotions, beliefs, and personal values influence everyday financial decisions. Often, impulsive purchases, difficulty saving, or the tendency to spend beyond one's means are not determined only by income, but also by how each person perceives money and reacts emotionally in different situations.

Participants start from a concrete financial situation (for example, impulsively buying a product, the desire to keep up with friends, or difficulty saving) and analyze this experience using the levels of Dilts' Pyramid. They reflect on the environment where the situation occurred, the behavior adopted, the emotions and beliefs underlying the decision, the personal values involved, and the image they have of themselves in relation to money.

As they complete each level of the pyramid, participants identify the connection between emotions and financial behaviors and discover how changing beliefs or habits can lead to more responsible decisions. The activity helps them understand that financial freedom begins with self-awareness and that lasting changes occur when the deep causes of behaviors are addressed, not just their effects.

At the end, participants share their conclusions in the group and establish a financial behavior they intend to change or improve in the coming period, transforming reflection into a concrete commitment to developing healthy financial habits.

Materials:

Dilts Pyramid

Activity – Limiting Financial Beliefs

The limiting beliefs about money test

This activity helps participants identify their limiting beliefs about money and become aware of how these influence their financial decisions, motivation, and confidence in their own future. Many of these beliefs are formed in childhood, being taken from family, community, social environment, or personal experiences, without being critically analyzed.

Each participant individually completes a questionnaire consisting of 50 statements regarding their relationship with money, answering "Yes" or "No" depending on how much they identify with each statement. At the end, participants calculate their score and interpret it using the provided grid, to understand whether they have a healthy relationship with money or whether there are beliefs that may limit their financial development.

After interpreting the results, participants choose at least one limiting belief they identified with and reformulate it into a positive, growth-oriented statement. For example, the statement "I will never have enough money." can become "I can learn to manage money better and build my financial stability.", and "I am not good at managing money." can be transformed into "I can develop my financial skills through learning and practice."

At the end, participants voluntarily discuss some of the transformed beliefs and reflect on how changing perspective can influence future financial behaviors. The activity aims to develop a growth mindset and encourages participants to replace limiting patterns with beliefs that support responsibility, confidence, and financial autonomy.

Materials:

Limiting Financial Beliefs Test

Money and Emotions: Decisions

Game: What would you do with a million euros?

Participants are invited to form a circle, and the facilitator presents the following scenario:

"Imagine that tomorrow morning you find out you won 1 million euros in the lottery. The money is already in your account and you can use it however you want. What do you do with it?"

For a few moments, participants are encouraged to get into character and imagine that the situation is real. Then, one by one, each describes how they would use the amount won: what they would buy, how much they would save, whether they would invest, who they would give money to, whether they would help their family, whether they would start a business, or whether they would change their lifestyle.

There are no right or wrong answers. The purpose of the game is to highlight how personal values, emotions, and life experiences influence financial decisions.

Debriefing:

- What did you say you would do with the million euros?
- How did you choose to divide the money between expenses, savings, investments, or donations?

- How did you feel when you imagined you won a million euros?
- What emotion was the strongest: excitement, peace, fear, responsibility, or something else?

- Why did you choose to spend or save in this way?
- What does your answer say about your values and priorities?

- Looking at your answer now, which decision do you think was the most inspired?
- Is there a decision you would change after hearing others' ideas?

- If you received a much smaller amount today, for example 500 or 1,000 lei, what would you do differently after this exercise?
- Is there a financial habit you would like to change starting today?

Money and Emotions: Decisions

Game: Value or Price?

In this activity, each participant chooses three personal objects they are willing to give to other people in the group. The objects must not be given to the same person, and participants decide on their own to whom and what they choose to give.

After all objects have been given, participants discuss the experience and the criteria behind their choices. The activity aims to highlight the difference between the financial value and the personal or emotional value of an item, as well as how perceptions about ownership, generosity, and attachment influence decisions.

Debriefing:

- What objects did you choose to give?
- How did you decide who to give them to?
- What objects did you receive?
-
- How did you feel when you gave the objects?
- How did you feel when you received objects from others?
- Was it easier to give or to receive? Why?
-
- Did you give objects with high financial value or objects that had low emotional value?
- Did you keep for yourself cheap objects that were emotionally important?
- What matters more when you make a decision: the price of an object or the value you assign to it?
-
- How could this experience help you when choosing what to buy, what to keep, or what to give up?
- What would you do differently if you repeated the exercise?
- How can you apply this perspective when making decisions about money and consumption?

Artificial Intelligence-Based Methods for Financial Education

MUSIC

General overview:

In this activity, participants create educational songs inspired by musical styles preferred by young people, addressing essential financial education topics such as personal budget, saving, emergency fund, the difference between needs and wants, impulse purchases, or responsible use of money.

With the help of **Suno AI** for music generation, participants transform financial concepts into lyrics that are easy to understand and remember. Music facilitates learning through emotion, rhythm, and repetition, contributing to building healthy financial habits and developing creativity.

Related aspects:

- personal budget
- saving
- emergency fund
- needs vs. wants
- impulse purchases
- healthy financial habits
- social media influence on consumption
- creative expression
- learning through music

Method objectives:

- At the end of the activity, participants will be able to:
  - transform financial education concepts into messages that are easy to understand and remember;
  - better understand the importance of saving and financial planning;
  - reflect on their own consumption behaviors;
  - develop creativity and team collaboration;
  - use AI tools to create responsible educational content;
  - communicate relevant financial messages to other young people.

Materials/ Tools needed:

- laptop or phone
- internet connection
- headphones or speakers

MUSIC

- AI tool for music generation (e.g.: **Suno**)
- document for writing lyrics

Preparation:

- Identify 3–5 financial topics relevant to the target group (saving, budget, emergency fund, impulse purchases, financial scams, etc.).
- Prepare a few examples of simple and clear financial messages.
- Discuss the musical styles preferred by participants.
- Present a few examples of songs that convey social or educational messages.
- Explain that the purpose of the activity is to convey a financial message, not musical performance.

Instructions:

1. Introduce the activity by explaining how music can become an effective tool for financial education.
2. Divide participants into small groups.
3. Each group chooses a financial topic.
4. Participants establish the key messages they want to convey.
5. They write lyrics using everyday life examples.
6. They enter the text into **Suno AI**, along with indications about the desired musical style.
7. They listen to the result and improve the lyrics or prompt if necessary.
8. They choose the final version.
9. Each group presents the song and explains the financial lesson conveyed.

Debriefing and evaluation:

1. Discuss together:
2. What financial concept was easiest to transform into lyrics?
3. What element made the message more memorable: rhythm, emotion, or repetition?
4. How can music change the way young people view saving or spending?
5. Which of the songs would have the greatest impact on social media?
6. What did you learn about money during the activity?

Music

Responsible use of AI:

- Discuss together the fact that AI can quickly generate songs and lyrics, but the responsibility for the message conveyed belongs to the user.
- Encourage participants:
- to verify whether the financial information is correct;
- to adapt AI-generated results using their own ideas;
- to respect copyright and ethical use of content;
- to use AI as a support tool for creativity, not as a replacement for their own thinking.

Tips for facilitators:

- Encourage simplicity of the financial message.
- Focus on examples close to participants' experience.
- Avoid complicated financial language.
- Encourage collaboration and experimentation with multiple prompt variations.
- Remind that the main purpose is learning, not artistic quality.

Variations:

- rap song about impulse purchases;
- pop song about saving;
- spoken word about social pressure to buy products promoted online;
- jingle for a financial education campaign;
- song about building an emergency fund.

Suggestions for continuation:

- create a mini digital album of the project;
- make music videos using the created songs;
- transform lyrics into social media posts;
- use the songs in other financial education workshops;
- organize a contest for the best financial songs.

Music

Exercise for financial self-education with AI:

- Choose a financial behavior you want to improve and create, with the help of **Suno AI**, a song that reminds you daily of your goal.

Prompt examples

- "Write a rap song about the 48-hour rule before buying something."
- "Compose a pop song about saving for an emergency fund."
- "Transform the five healthy financial habits into an easy-to-remember song."
- "Create a chorus that helps me remember the difference between need and want."

Personal reflection

- What financial idea did you remember most easily?
- Could you apply this habit in the next week?
- How did music help you better understand the concept?

Action ideas:

- Publishing the songs on the project channels.
- Organizing an online campaign "Learn about money through music".
- Presenting the songs in schools and youth organizations.
- Creating a collaborative playlist with educational songs about money.

Results:

- Save Today
- Financial Education
- Saving

Storytelling

General overview:

In this activity, participants create short stories inspired by real financial situations or situations close to the experience of young people: impulse purchases, lack of a budget, saving for a goal, the influence of ads and social networks, financial scams, or peer pressure.

With the help of **Claude AI**, participants generate and develop stories that illustrate the consequences of different financial decisions and identify responsible solutions. Storytelling transforms abstract financial concepts into concrete examples that are easy to understand and remember, stimulating empathy, reflection, and critical thinking.

Related aspects:

- financial education through storytelling
- financial decisions
- needs and wants
- impulse purchases
- saving
- financial resilience
- financial scams
- social media influence
- critical thinking
- empathy

Method objectives:

- At the end of the activity, participants will be able to:
  - transform financial concepts into relevant and easy-to-understand stories;
  - identify the causes and consequences of different financial behaviors;
  - reflect on their own financial decisions;
  - develop creativity and narrative expression;
  - use AI for generating and improving educational content;
  - create materials that can inspire other young people to adopt healthy financial habits.

Storytelling

Materials/ Tools needed:

- laptop or phone
- internet connection
- working document for ideas
- **Claude AI** for story generation
- HeyGen (optional) for transforming the story into a video with AI avatar

Preparation:

- Prepare 5-6 characters and financial situations close to young people's lives, for example:
  - a student who immediately spends their pocket money;
  - a young person saving for a laptop;
  - someone who impulsively buys products that are "on sale";
  - a person who falls victim to a deceptive advertisement;
  - a teenager influenced by the lifestyle promoted by influencers.

- Formulate a few guiding questions:
  - What is the problem?
  - What choice does the character make?
  - What influences this choice?
  - What are the consequences?
  - What financial lesson results?

Instructions:

1. Divide participants into groups of 3-5 people.
2. Each group receives or chooses a financial topic.
3. Examples:
4. first salary;
5. impulse purchases;
6. saving for a vacation;
7. an offer "too good to be true";
8. the influence of an influencer on a purchase.
9. Participants formulate a prompt for **Claude AI** and generate the beginning of the story.
10. They analyze the story and identify:
11. what financial decisions the character makes;
12. what mistakes they make;
13. what media influences appear;
14. what financial risks exist.

Storytelling

1. Participants rewrite the ending of the story together with AI, so that the character makes more responsible financial decisions.
2. Each group presents the story and explains the financial lessons learned.

Debriefing and evaluation:

1. Discuss together:
2. What made the story credible?
3. What financial mistakes appeared most often?
4. What role did emotions play in the character's decisions?
5. How did ads, social media, or friends influence financial behavior?
6. What solutions were the most realistic?
7. How can storytelling help other young people learn about money?

Responsible use of AI:

- Explain to participants that AI can quickly generate stories and scenarios, but these must be analyzed and adapted.

- Encourage participants:
  - to verify the accuracy of financial information;
  - to eliminate stereotypes or unrealistic examples generated by AI;
  - to complete the story with their own experiences and ideas;
  - to use AI as a support tool for creativity, not as the sole author of the content.

Tips for facilitators:

- Encourage participants to get involved in the writing process.
- Insist on realism, simplicity, and clarity.
- Help groups explicitly extract the financial lesson at the end.

Variations:

- Story about impulse purchases.
- Story about saving for a goal.
- Story about the influence of an influencer on financial decisions.
- Story about an online financial scam.

Storytelling

- Story about building an emergency fund.
- Story with an alternative ending: "What would have happened if the character had made a different decision?"

Suggestions for continuation:

- Transform the stories into short videos.
- Publish a digital collection of financial stories.
- Illustrate the stories with AI-generated images.
- Use the stories in workshops with other young people.
- Organize a session where participants vote for the most convincing financial lesson.

Exercise for financial self-education with AI:

- Open **Claude AI** and use the following prompt:
    - "Create the story of a young person who receives their first salary. Include at least three important financial decisions, one of which is wrong and two responsible. At the end, explain what financial lessons can be learned from this story and offer three recommendations for responsible money management."

- After reading the story:
    - identify the financial decision you would have made differently;
    - verify whether the AI recommendations are correct using trusted sources;
    - note a financial habit you want to apply in the next month.

Prompt examples

- "Transform this situation into a story with a lesson about impulse purchases."
- "Write a story about a teenager who learns to save for their first laptop."
- "Create a story about someone who avoids an online financial fraud thanks to critical thinking."
- "Imagine a story about the difference between need and want."

Personal reflection

- Which character did you identify with the most?
- What would you have done differently?
- What financial lesson will you apply in your life starting today?

Storytelling

Action ideas:

- Publishing a series "Short Stories with Lessons about Money".
- Creating educational videos based on stories.
- Creating a digital library of financial storytelling.
- Organizing a digital exhibition with the best stories and illustrations generated by AI.

Results:

- The Phone in Installments
- Video of the story

PhotoVoice

General overview:

In this activity, participants create images that illustrate financial education situations and concepts, such as the difference between needs and wants, saving, impulse purchases, financial scams, deceptive advertising, or the influence of social networks on consumption decisions.

With the help of **Gemini AI**, participants generate images starting from text descriptions and analyze how visual elements can influence financial perceptions and behaviors. The activity helps them understand the connection between financial education and media education, developing the ability to identify manipulative messages, critically interpret visual content, and create materials that promote responsible financial decisions.

Related aspects:

- financial education;
- media education;
- the influence of images on financial decisions;
- online advertising;
- deceptive ads;
- financial scams;
- critical thinking;
- visual literacy;
- digital content creation;
- digital competencies.

Method objectives:

- At the end of the activity, participants will be able to:
  - use an artificial intelligence-based tool for image generation;
  - analyze how images influence financial decisions;
  - identify elements specific to deceptive ads and manipulative messages;
  - create visual materials that promote responsible financial behaviors;
  - develop critical thinking through evaluating AI-generated images.

PhotoVoice

Materials/ Tools needed:

- laptop, tablet, or phone;
- internet connection;
- **Gemini AI** account (free);
- video projector (optional).

Preparation:

- Select a few financial topics relevant to the group (saving, impulse purchases, risky investments, financial scams, influencer influence).
- Prepare a few examples of real ads and deceptive ads found in the online environment.
- Discuss with participants the impact of images on purchasing decisions.
- Present the basic functions of Gemini AI and explain how images can be generated from a prompt.

Instructions:

1. Introduce the activity by discussing the role of images in advertising and how they influence consumer choices.

2. Divide participants into groups of 3–5 people.

3. Each group chooses a financial topic.
    - Examples:
        - the difference between need and want;
        - saving for a goal;
        - impulse purchases;
        - online financial scams;
        - investments with unrealistic promises.

4. Participants formulate two prompts and generate:
    - an image that promotes responsible financial behavior;
    - an image that uses persuasion or manipulation techniques to influence consumers.

5. Participants compare the images and identify the elements that make them credible or manipulative.

Debriefing and evaluation:

- Discuss together:

1. What image caught your attention the most and why?
2. What visual techniques were used to convince the audience?
3. How can images influence financial decisions?
4. How can we recognize a deceptive financial ad?
5. How can critical thinking help us when consuming visual content online?

Responsible use of AI:

- Encourage participants to use generated images exclusively for educational purposes and to mention when content is created with the help of artificial intelligence. Remind them that AI-generated images can appear very convincing, but they must be used in an ethical and responsible way, without misleading other people.

Tips for facilitators:

- Use examples close to young people's experience.
- Discuss ads encountered on TikTok, Instagram, or YouTube.
- Encourage participants to explain why an image inspires trust or suspicion.
- Focus on analyzing the message, not just the aesthetic aspect of the images.

Variations:

- creating a visual campaign about saving;
- comparing a real ad with one created with AI;
- illustrating the difference between need and want;
- creating a collage about the influence of influencers on consumption;
- creating an image that warns about financial scams.

PhotoVoice

Suggestions for continuation:

- organize an exhibition with the created images;
- transform the images into educational posters;
- publish the creations on the project platforms;
- integrate the images into financial education campaigns;
- create a digital gallery with participants' messages.

Exercise for financial self-education with AI:

- Think of a situation where you were influenced to buy a product seen in an ad or on social media. Use Gemini AI to create two images:
- one that promotes the product in an attractive way;
- one that highlights the risks of an impulse purchase and encourages making an informed decision.

Prompt examples

- "Create a realistic image that promotes saving for an emergency fund using positive and motivational visual elements."
- "Generate a poster that illustrates the difference between a need and a want when going shopping."
- "Create an image that warns about a false ad promising quick wealth through investments."
- "Create an illustration that encourages verifying information before making a financial decision."

Personal reflection

- What image conveys the financial message more effectively?
- What visual elements influence you the most when you see an ad?
- How can you verify whether a financial offer is credible?
- What would you do differently next time you see an attractive ad online?

Action ideas:

- What image conveys the financial message more effectively?
- What visual elements influence you the most when you see an ad?

PhotoVoice

- How can you verify whether a financial offer is credible?
- What would you do differently next time you see an attractive ad online?

Results:

- Good vs. Bad Financial habits
- Needs vs. Wants

Podcast

General overview:

In this activity, participants transform articles, guides, or financial education materials into a podcast generated with the help of artificial intelligence. Starting from credible sources, they explore topics such as personal budget, expense planning, saving, responsible use of credit, or financial safety in the online environment.

With the help of **NotebookLM**, participants generate a conversational podcast based on uploaded documents and critically analyze the information presented. The activity develops the ability to identify relevant financial information, to differentiate facts from opinions, and to use AI as a tool for learning and documentation, not just for content generation.

Related aspects:

- financial education;
- media education;
- personal budget;
- expense planning;
- information verification;
- credible sources;
- critical analysis;
- AI-assisted learning;
- digital literacy.

Method objectives:

- At the end of the activity, participants will be able to:
- use **NotebookLM** to transform written materials into a podcast;
- extract essential information from a financial education material;
- distinguish between fact-based information and opinions;
- critically analyze the financial recommendations presented;
- use AI for documentation and individual learning.

Materials/ Tools needed:

- laptop or tablet;
- internet connection;
- Google account;

Podcast

- access to **NotebookLM**;
- one or more materials about financial education (articles, guides, PDFs, web pages);
- headphones or speakers.

Preparation:

- Select materials from credible sources about the chosen topic (e.g.: personal budget, saving, credits, financial fraud).
- Verify that the materials are easy to understand for the participants' level.
- Briefly present the functionalities of **NotebookLM** and explain that it generates content exclusively based on uploaded sources.
- Discuss the importance of verifying sources before using financial information.

Instructions:

1. Introduce the activity by discussing how people consume information today and the popularity of podcasts as a learning tool.

2. Each group receives a material about a financial topic or chooses one from a list of resources.
   - Examples:
     - how to build a personal budget;
     - the importance of an emergency fund;
     - how interest works;
     - methods of protection against financial fraud;
     - impulse purchases.

3. Participants upload the material into **NotebookLM** and generate a conversational podcast.

4. Listen to the podcast and note:
   - the most important information;
   - practical recommendations;
   - aspects that require additional verification.

5. Each group presents their conclusions and discusses whether the podcast clearly explained the financial topic.

Debriefing and evaluation:

1. Discuss together:
2. What new information did you learn?
3. Was the podcast easier to follow than the written material?
4. Which recommendations did you find most useful?
5. Were there pieces of information you wanted to verify further?
6. How can AI support the learning process without replacing critical analysis?

Responsible use of AI:

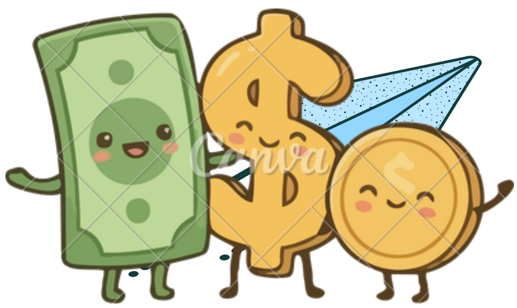
- Explain to participants that **NotebookLM** generates the podcast exclusively based on uploaded documents. The quality of information depends on the quality of sources used. Encourage the use of materials from trusted institutions and organizations and verification of financial recommendations before applying them in real life.

Tips for facilitators:

- Use short and easy-to-understand texts.
- Encourage participants to compare information from multiple sources.
- Pause the podcast at certain moments for discussions and clarifications.
- Focus on understanding the information, not just listening to it.

Variations:

- compare two articles about the same financial topic;
- create a podcast starting from a financial institution report;
- analyze the differences between information from official sources and social media;
- transform the podcast conclusions into a personal action plan.



Podcast

Suggestions for continuation:

- create a digital library with analyzed financial materials;
- create a series of podcasts on different financial topics;
- organize debates starting from the information heard;
- compare **NotebookLM** responses with other AI tools.

Exercise for financial self-education with AI:

- Choose an article or guide about a financial topic you want to understand better (for example: personal budget, saving, investments, credits, or financial safety).

- Upload the material into **NotebookLM** and generate a podcast.

- While listening, note:
  - three new pieces of information you learned;
  - two recommendations you can apply in daily life;
  - one piece of information you want to verify from another credible source.

Prompt examples

- "Create a podcast of approximately 5 minutes that explains the main ideas from this material using language accessible to young people."
- "Summarize this guide about personal budget in the form of a conversation between two presenters."
- "Explain the advantages and risks presented in this article and provide practical examples."
- "Identify the most important financial recommendations and explain why they are useful."

Personal reflection

- What information would you consider most useful for you?
- How will you apply one of the tips presented?
- Would you trust the podcast without reading the original document? Why?
- How can you verify whether the recommendations are correct and up to date?

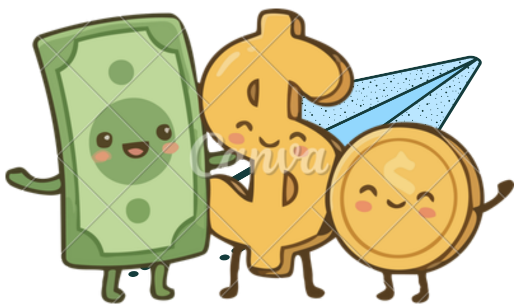
Podcast

Action ideas:

- Creating a collection of educational podcasts about different financial topics.
- Organizing a listening and debate series within the organization.
- Publishing financial recommendations extracted from the podcast as a guide for young people.
- Creating a list of credible sources about financial education.

Results:

- Why is money never enough? Young people, consumption, and the illusion of "more"



Video

General overview:

In this activity, participants create and edit short videos inspired by real situations that young people frequently face in everyday life. Scenarios can address topics such as impulse purchases, saving for a goal, managing a budget, financial fraud, social pressure to spend, or the influence of ads and influencers on financial decisions.

With the help of **CapCut AI**, participants transform scenarios into short and attractive videos, using features such as automatic subtitles, AI voice-over, and smart editing. The activity develops the ability to convey relevant financial messages through video storytelling and encourages reflection on one's own financial behaviors. The videos can later be used as educational resources in workshops, schools, or awareness campaigns.

Related aspects:

- financial education;
- media education;
- video storytelling;
- digital communication;
- social media influence;
- consumer behavior;
- critical thinking;
- collaboration;
- media production;
- digital competencies.

Method objectives:

- At the end of the activity, participants will be able to:
- transform everyday situations into educational resources about financial education;
- use AI features from **CapCut** for editing a video;
- clearly communicate a financial message adapted to a young audience;
- analyze how daily behaviors influence financial decisions;
- promote responsible use of technology and digital content.

Video

Materials/ Tools needed:

- mobile phone or laptop;
- internet connection;
- CapCut app;
- camera/video camera (the phone is sufficient);
- microphone (optional);
- simple filming accessories (optional).

Preparation:

- Select a few financial topics close to participants' experience and discuss the situations in which they appear in everyday life.
- Present a few examples of short educational videos and analyze together the elements that make them easy to follow and memorable.
- Explain the AI features available in **CapCut** and how they can streamline the editing process.

Instructions:

1. Introduce the activity by discussing the fact that the most important financial lessons often come from everyday experiences and that short videos represent one of the most effective means of communication for young people.

2. Divide participants into teams of 3–5 people.

3. Each group receives a material about a financial topic or chooses one from a list of resources.
    - Examples:
        - impulsive purchase of a product promoted by an influencer;
        - saving for an important goal;
        - creating the first personal budget;
        - dividing money received in a month;
        - recognizing an online financial fraud.

4. Participants film the scenes and use **CapCut** AI for editing, adding automatic subtitles, voice-over, visual effects, and background music if necessary.

5. Each team presents the video and discusses it with the others.

Video

Debriefing and evaluation:

1. Discuss together:
2. What everyday situation did you find most relevant?
3. What financial decision could have changed the ending of the story?
4. How did video editing influence the understanding of the message?
5. Which video would have the greatest impact on other young people?
6. How can video content contribute to combating financial misinformation in the online environment?

Responsible use of AI:

- Explain to participants that AI facilitates the editing process, but the responsibility for the information presented and the message conveyed always belongs to the creator. Encourage verification of financial information before publishing videos and avoid using images, titles, or effects that may mislead the audience.

Tips for facilitators:

- Encourage scenarios inspired by real experiences.
- Use natural characters and dialogues.
- Avoid exaggerated or unrealistic situations.
- Focus on the financial lesson, not on cinematic quality.
- Provide sufficient time for reflection after watching each video.

Variations:

- recreating situations encountered in school or family;
- mini-series "Financial mistakes you can avoid";
- videos about financial fraud inspired by real cases;
- scenarios about the influence of influencers on purchases;
- videos presenting solutions for responsible money management.

Suggestions for continuation:

Video

- recreating situations encountered in school or family;
- mini-series "Financial mistakes you can avoid";
- videos about financial fraud inspired by real cases;
- scenarios about the influence of influencers on purchases;
- videos presenting solutions for responsible money management.

Exercise for financial self-education with AI:

- Think of a financial situation you experienced or observed around you that made you reflect on how you manage money.

- Create a video of maximum 60 seconds using **CapCut** AI, in which you present: the situation;
  - the decision made;
  - the consequences;
  - what you learned from that experience.

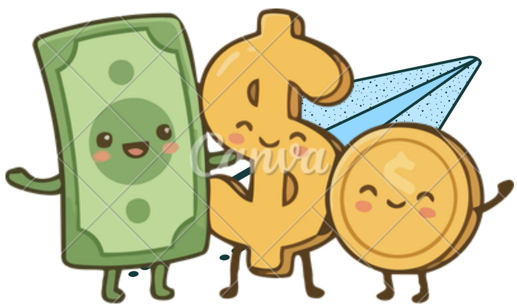
- If you don't want to appear in the video, you can use images, objects, text, or voice-over.

Prompt examples

- Think of a financial situation you experienced or observed around you that made you reflect on how you manage money.
- Create a video of maximum 60 seconds using **CapCut** AI, in which you present:
- the situation;
- the decision made;
- the consequences;
- what you learned from that experience.

Personal reflection

- I bought something just because it was on sale.
- How I saved for my first important goal.
- What I learned after an impulse purchase.
- How I identified an online fraud attempt.
- How an influencer influenced me to buy a product.



Video

Action ideas:

- Organizing a short film festival about financial education.
- Creating an online campaign "Financial Lessons from Everyday Life".
- Presenting the videos in schools, youth organizations, and community events.
- Creating a digital gallery with all the videos produced.

Results:

How to replace limiting beliefs about money with positive ones

Mindmap

General overview:

In this activity, participants use artificial intelligence to visually organize information and understand the relationships between different financial concepts. Starting from a topic such as creating a personal budget, planning an important purchase, managing an income, or identifying a financial fraud, participants build mind maps and logical diagrams that help them make better-informed decisions.

With the help of **Whimsical AI**, participants automatically generate concept maps that they complete and adapt according to their own ideas. The activity develops logical thinking, planning capacity, and information organization, demonstrating that a responsible financial decision begins by analyzing all available options.

Related aspects:

- financial education;
- media education;
- financial planning;
- decision-making;
- information organization;
- critical thinking;
- problem solving;
- digital competencies;
- collaboration.

Method objectives:

- At the end of the activity, participants will be able to:
- visually organize complex financial information;
- identify the connections between different financial concepts;
- analyze the advantages and disadvantages of a financial decision;
- use AI for structuring and clarifying information;
- plan more efficiently the steps needed to achieve a financial goal.

Mindmap

Materials/ Tools needed:

- laptop or tablet;
- internet connection;
- free Whimsical account;
- video projector (optional);
- flipchart and markers (optional).

Preparation:

- Choose one or more financial topics suitable for visual organization of information.
  - Examples:
    - How do I build my monthly budget?
    - How do I save for buying a laptop?
    - What do I need to check before making an investment?
    - How do I recognize an online financial fraud?
    - How does social media influence my purchasing decisions?

- Present to participants the AI features in Whimsical and explain how it can transform a text into a concept map.

Instructions:

1. Introduce the activity by discussing the fact that many financial decisions become easier to understand when organized visually.

2. Form teams of 2–4 participants.

3. Each team chooses a financial challenge.

4. Participants enter into **Whimsical AI** a description of the situation and generate a mind map.
   - Examples:
     - "How do I save 2,000 lei for a driving license?"
     - "How do I organize my monthly expenses?"
     - "How do I verify if an investment is safe?"

Mindmap

5. Participants analyze the generated map and complete it with:
   - risks;
   - opportunities;
   - information sources;
   - alternative solutions;
   - steps needed for making a decision.

6. Each team presents the concept map and explains the analysis process.

Debriefing and evaluation:

- Discuss together:
  - What information was the most important?
  - What connections had they not noticed before creating the map?
  - How can visual organization improve the decision-making process?
  - How does information from the online environment influence financial choices?
  - In what other situations could you use this method?

Responsible use of AI:

- Explain to participants that AI facilitates the editing process, but the responsibility for the information presented and the message conveyed always belongs to the creator. Encourage verification of financial information before publishing mind maps and avoid using images, titles, or effects that may mislead the audience.

Tips for facilitators:

- Use examples close to participants' experience.
- Encourage manual completion of AI-generated maps.
- Focus on arguing decisions, not just on graphic structure.
- Encourage comparison between maps created by teams.

Variations:

- planning a vacation on a limited budget;
- organizing a six-month savings plan;
- analyzing factors that influence impulse purchases;

- comparing multiple investment options;
- creating a map about the stages of a financial fraud.

Suggestions for continuation:

- transform mind maps into educational posters;
- use them in other financial education activities;
- create a digital library of concept maps;
- compare maps created before and after the toolkit activities.

Exercise for financial self-education with AI:

- Choose a financial goal you want to achieve in the next 12 months (for example: driving license, laptop, vacation, training course).

- Use **Whimsical AI** to create a mind map that includes:
  - the final goal;
  - the resources you need;
  - the steps you need to follow;
  - possible obstacles;
  - solutions for overcoming them.

Prompt examples

- "Create a mind map for planning a budget needed to obtain a driving license."
- "Organize the steps needed to save 3,000 lei in 10 months."
- "Create a concept map about factors that influence impulse purchases and ways to prevent them."
- "Build a diagram that explains the process of verifying an investment opportunity."

Personal reflection

- What did you discover about the way you organize your financial decisions?
- What is the first concrete step you will take to achieve your goal?
- What obstacle do you think will be the most difficult?
- How did visual representation help you better understand the process?

Mindmap

Action ideas:

- creating a gallery with the mind maps created by participants;
- using them in financial mentoring sessions;
- organizing a workshop dedicated to personal goal planning;
- integrating the maps into participants' learning portfolio.

Results:

- Everyday financial choices

Blog

General overview:

In this activity, participants create a blog-type website dedicated to financial education, using artificial intelligence to transform information into an attractive and easy-to-explore digital resource. The website can address topics such as personal budget, saving, impulse purchases, financial fraud, the influence of social networks on consumption, or the responsible use of artificial intelligence in making financial decisions.

With the help of **Gamma AI**, participants organize content into pages, sections, and visual elements, creating a website that can be distributed and used as educational material in schools, youth organizations, or local communities. The activity develops digital communication skills, information organization, and creation of accessible educational resources.

Related aspects:

- financial education;
- media education;
- web design;
- digital communication;
- content creation;
- information verification;
- digital competencies;
- information accessibility;
- dissemination of results.

Method objectives:

- At the end of the activity, participants will be able to:
  - create a blog-type website dedicated to financial education;
  - organize information in a clear and easy-to-follow structure;
  - use AI to create a digital educational product;
  - adapt content for a young audience;
  - promote correct and responsible financial information in the online environment.

Materials/ Tools needed:

Blog

- laptop or tablet;
- internet connection;
- free **Gamma AI** account;
- images and graphic resources (optional).

Preparation:

- Choose together a financial education topic that can be transformed into a website-blog.
  - Examples:
  - First steps in financial education;
  - How to organize your personal budget;
  - Saving explained for everyone;
  - How to recognize online financial fraud;
  - AI and financial education;
  - Guide for smart shopping.

- Discuss the elements of an effective website:
  - home page;
  - attractive titles;
  - articles;
  - images;
  - practical examples;
  - useful resources;
  - conclusions and recommendations.

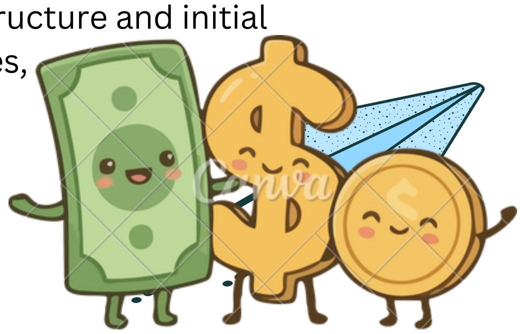
Instructions:

1. Introduce the activity by explaining that a website can become an educational resource accessible to a large number of people and can contribute to promoting financial education in the community.

2. Divide participants into teams of 2–4 people.

3. Each team chooses the website topic and establishes the audience it addresses.

4. Participants use **Gamma AI** to generate the website structure and initial content, which they adapt and complete with examples, images, and recommendations.



5. The websites are reviewed, and the financial information is verified using credible sources.

6. At the end, each team presents the created website and explains how it can contribute to educating other young people.

Debriefing and evaluation:

- Discuss together:
    - What financial information do you consider most useful for young people?
    - How does design and information organization influence the user experience?
    - What AI-generated information required verification or adaptation?
    - How can a website contribute to combating financial misinformation?
    - How can the website be promoted to reach as many young people as possible?

Responsible use of AI:

- Explain to participants that AI can accelerate the process of creating a website, but the responsibility for the quality, accuracy, and updating of published information belongs to the authors. Encourage data verification and the use of credible sources before publishing.

Tips for facilitators:

- Encourage the use of simple and accessible language.
- Emphasize practical examples and applicable recommendations.
- Avoid overloading pages with too much text.
- Discuss accessibility and user experience (UX).

Variations:

- website-blog about saving;
- website with resources for young people about financial education;
- blog dedicated to preventing financial fraud;
- website about responsible use of AI in money management;
- platform with recommendations and free tools for financial planning.

Blog

Suggestions for continuation:

- publish the websites on the organization's platforms;
- periodically update the content with new articles;
- promote the websites through social networks;
- use the websites as resources in future workshops.

Exercise for financial self-education with AI:

- Create your own website-blog where you gather information and resources that can help you improve your financial competencies.

- The website can include:
  - an article about your financial goals;
  - saving methods you want to apply;
  - book, podcast, or video recommendations;
  - useful apps for budget management;
  - links to trusted resources.

Prompt examples

- "Create a modern website about financial education for young people, with pages about personal budget, saving, responsible shopping, and preventing online fraud."
- "Generate the structure of a website-blog that explains, in teenager-friendly language, how to manage their money."
- "Create an educational website with articles and practical examples about the responsible use of AI in financial education."
- "Build a website with free resources and recommendations for developing young people's financial competencies."

Personal reflection

- What information would you consider useful for another young person starting their financial education?
- What did you learn about organizing information on a website?
- How could you improve the website in the future?
- How can it contribute to promoting financial education in your community?

Blog

Action ideas:

- Publishing the websites and distributing them in schools, youth organizations, and communities.
- Promotion through social networks and newsletters.
- Creating a collection of websites made by participants.
- Using them as educational resources in future projects.

Results:

- Financial Opportunities for Young People

Questionnaire

General overview:

Assessment represents an important part of the learning process, as it helps participants verify their knowledge and identify aspects that require further study. In this activity, participants use **Jotform AI** to create interactive quizzes and financial education questionnaires, based on topics relevant to everyday life.

Starting from concepts such as personal budget, saving, impulse purchases, online financial fraud, or the influence of social networks on consumption decisions, participants design their own assessment tools and test them together with other group members. The activity develops the ability to formulate relevant questions, explain correct answers, and use artificial intelligence to create interactive educational resources.

Related aspects:

- financial education;
- media education;
- learning assessment;
- gamification;
- knowledge verification;
- critical thinking;
- digital content creation;
- digital competencies;
- collaboration.

Method objectives:

- At the end of the activity, participants will be able to:
    - use **Jotform AI** to create an interactive quiz;
    - formulate relevant questions about financial education;
    - create clear explanations for correct answers;
    - assess the level of understanding of their colleagues;
    - adapt an assessment tool for different categories of participants.

Questionnaire

Materials/ Tools needed:

- laptop or tablet;
- internet connection;
- free **Jotform AI** account;
- financial education materials (optional).

Preparation:

- Choose one or more financial topics addressed earlier in the workshop.
    - Examples:
    - personal budget;
    - saving;
    - emergency fund;
    - impulse purchases;
    - online financial fraud;
    - the influence of influencers on consumption;
    - responsible use of AI in financial education.

- Discuss the characteristics of an effective quiz:
    - clear questions;
    - real-life examples;
    - plausible answers;
    - explanations for each correct answer.

- Present the AI Quiz Generator function in Jotform.

Instructions:

1. Explain to participants that a well-constructed quiz does not only verify memorization of information, but helps others understand and apply financial concepts.

2. Divide participants into teams of 2–3 people.

3. Each team chooses a financial topic and establishes the audience it addresses (teenagers, students, young employees, etc.).

Questionnaire

4. Participants use **Jotform AI** to generate a quiz with 10–15 questions and customize it by adding examples and explanations.

5. Teams exchange quizzes and complete them.

Debriefing and evaluation:

- Discuss together:
  - What questions were the most challenging?
  - What financial concepts were the hardest to explain?
  - How can explanations provided after each answer contribute to learning?
  - How can an interactive quiz make financial education more attractive?
  - What changes would you make to improve the questionnaire?

Responsible use of AI:

- Explain to participants that AI can quickly generate questions and answer options, but these must be verified before use. Encourage content review, elimination of potential errors, and adaptation of questions to the level and experience of the target group.

Tips for facilitators:

- Encourage the use of real situations.
- Include questions based on practical scenarios, not just definitions.
- Ask participants to justify correct answers.
- Use the quiz both for assessment and for review.

Variations:

- quiz about saving;
- quiz about online financial fraud;
- quiz "Myth or Truth?";
- questionnaire about young people's financial habits;
- assessment before and after the workshop to measure progress.

Questionnaire

Suggestions for continuation:

- create a library of reusable quizzes;
- use the questionnaires in future activities;
- publish the quizzes on the project website;
- organize a financial education competition between teams.

Exercise for financial self-education with AI:

- Choose a financial education topic you want to explore further and create a quiz in **Jotform AI**.

- Then complete your own questionnaire and analyze the results.

- For each wrong answer, research and note a new piece of information you learned.

Prompt examples

- "Generate a quiz with 10 questions about creating a personal budget for young people."
- "Create an interactive questionnaire about saving and the emergency fund."
- "Create a quiz about online financial fraud using practical examples."
- "Generate a test about the difference between needs and wants, with explanations for each correct answer."

Personal reflection

- What questions gave you the most difficulty?
- What information did you discover you need to explore further?
- How can periodic assessment help you improve your financial competencies?
- What would you change about your own quiz to make it more useful for other young people?

Action ideas:

- Organizing a financial education competition using the created quizzes.
- Publishing the questionnaires on the project website.

Questionnaire

- Using them in schools, youth organizations, and training courses.
- Creating a collection of assessment tools that can be reused in future activities.

Results:

- The relationship with money

Planning

General overview:

In this activity, participants explore different opportunities through which they can develop their financial situation in the long term. Starting from concepts such as investments, saving, entrepreneurship, skills development, active and passive income, or financial goal planning, participants use **Napkin AI** to transform complex information into diagrams and visual schemes that are easy to understand.

By organizing information into graphic representations, participants analyze the advantages, risks, and conditions necessary for different financial opportunities and understand that investments do not only mean money, but also investments in education, skills, and personal development. The activity stimulates strategic thinking and informed financial decision-making.

Related aspects:

- investments;
- financial opportunities;
- active and passive income;
- entrepreneurship;
- financial education;
- financial planning;
- professional development;
- analysis and comparison;
- critical thinking.

Method objectives:

- At the end of the activity, participants will be able to:
- identify different financial development opportunities;
- compare the advantages and risks of financial options;
- use AI for organizing and synthesizing information;
- analyze financial decisions from a critical perspective;
- set realistic long-term financial goals.

Planning

Materials/ Tools needed:

- laptop or tablet;
- internet connection;
- free **Napkin AI** account;
- credible financial information sources.

Preparation:

- Select a few financial opportunities relevant to the group of participants.
    - Examples:
        - investing in education and courses;
        - saving for personal goals;
        - low-risk and high-risk investments;
        - developing a freelance activity;
        - starting a small business;
        - investing in ETFs or investment funds;
        - developing digital skills to increase income.

- Discuss the fact that any financial opportunity involves both benefits and risks and that decisions must be made based on verified information.

Instructions:

1. Introduce the activity by explaining that financial success does not depend only on saving, but also on identifying opportunities suitable for each person's goals and resources.

2. Divide participants into teams of 2–4 people.

3. Each team chooses or receives a financial opportunity that they will analyze.

4. Participants identify relevant information about the chosen opportunity and use **Napkin AI** to create a diagram that highlights:
    - how it works;
    - advantages;
    - risks;
    - necessary skills;
    - initial resources;
    - application examples.

Planning

5. Teams compare the diagrams created and discuss the differences between the analyzed opportunities.

6. At the end, each team presents their conclusions and argues why the analyzed opportunity may or may not be suitable for a young person just starting out.

Debriefing and evaluation:

- Discuss together:
- Which financial opportunity seemed the most realistic?
- What are the main risks identified?
- Why is it important to analyze multiple options before making a decision?
- How can AI facilitate the organization of complex information?
- What skills should be developed before taking advantage of a financial opportunity?

Responsible use of AI:

- Emphasize that AI can organize and synthesize information, but does not provide personalized financial recommendations. Participants must verify information from credible sources, compare multiple perspectives, and consult specialists when making important financial decisions. AI should be used as a support tool for analysis and learning, not as a replacement for documentation or personal responsibility.

Tips for facilitators:

- Encourage participants to analyze both the benefits and risks of each opportunity.
- Avoid presenting a financial option as "the best one."
- Use examples close to participants' experience and age.
- Encourage argumentation and debate between teams.

Planning

Variations:

- analyzing investment in education;
- comparing saving and investments;
- entrepreneurship opportunities for young people;
- developing additional sources of income;
- creating a personal financial development plan.

Suggestions for continuation:

- invite an entrepreneur or financial specialist for a Q&A session;
- create a collection of diagrams about financial opportunities;
- compare the analyzed opportunities with real examples;
- revisit the diagrams after a few months and analyze whether participants' perspectives have changed.

Exercise for financial self-education with AI:

- Think of a financial goal you want to achieve in the next five years (for example: purchasing a home, launching a business, continuing your studies, or creating an investment fund).

- Use **Napkin AI** to create a diagram that answers the following questions:
  - What resources do I already have?
  - What skills do I need to develop?
  - What financial opportunities can help me?
  - What risks do I need to consider?
  - What are the concrete steps I can take in the next 12 months?

Prompt examples

- "Create a diagram that compares saving, investing in an ETF, and investing in professional development, highlighting the advantages, risks, and skills needed for each option."
- "Transform into a visual scheme the main opportunities through which a young person can increase their income legally and sustainably."
- "Create a concept map that explains the steps needed to launch a small business and the financial resources involved."
- "Organize in a diagram the main investment options for beginners and the characteristics of each."

Planning

Personal reflection

- What financial opportunity best suits your goals?
- What skills should you develop before taking the first step?
- How did visual representation help you better understand the information?
- What concrete action can you start this very month to improve your financial future?

Action ideas:

- organize an exhibition with the maps and diagrams created;
- create a visual guide with financial opportunities for young people;
- use the materials in career guidance and financial education sessions;
- distribute the diagrams within the project dissemination activities.

Results:

- Financial goal planning

Information

General overview:

In this activity, participants use **Perplexity AI** to document and analyze different financial opportunities available for young people. They explore topics such as study scholarships, Erasmus+ programs, grants for young people, entrepreneurship opportunities, free professional development courses, investments for beginners, saving apps, or additional sources of income.

Unlike a traditional search engine, **Perplexity AI** synthesizes information from multiple sources and provides answers accompanied by references, helping participants identify relevant resources and compare information before making a decision. The activity develops research competencies, information literacy, and the ability to identify real and sustainable financial opportunities.

Related aspects:

- financial opportunities;
- grants and scholarships;
- entrepreneurship;
- investments for beginners;
- professional development;
- media education;
- source verification;
- online research;
- critical thinking.

Method objectives:

- At the end of the activity, participants will be able to:
    - use **Perplexity AI** for documenting a financial topic;
    - identify financial opportunities relevant to young people;
    - compare information from different sources;
    - verify the credibility of information found online;
    - select useful resources for personal and professional development.

Information

Materials/ Tools needed:

- laptop or tablet;
- internet connection;
- free Perplexity AI account.

Preparation:

- Prepare a list of topics that participants can research.
- Examples:
- Erasmus+ scholarships;
- funding programs for young people;
- competitions with prizes;
- grants for entrepreneurs;
- investments for beginners;
- apps for money management;
- freelancing platforms;
- free courses about financial education.

Instructions:

1. Introduce the activity by explaining that a good financial decision always begins with careful documentation and information verification.

2. Divide participants into teams.

3. Each team chooses a financial opportunity that they will research using Perplexity AI.

4. Participants formulate prompts to obtain information about:
   - access conditions;
   - advantages;
   - disadvantages;
   - risks;
   - costs;
   - real examples;
   - information sources.

Information

5. Teams verify the sources indicated by Perplexity and synthesize their conclusions.

6. At the end, each group presents the analyzed opportunity and the recommendations formulated.

Debriefing and evaluation:

- What financial opportunity surprised you the most?
- What sources proved to be the most credible?
- How did Perplexity help you save time in the documentation process?
- Why is it important to verify information before making a financial decision?
- What opportunity would you like to explore further?

Responsible use of AI:

- Explain to participants that **Perplexity AI** facilitates access to information and indicates the sources used, but responses must be critically analyzed and compared with official information. Encourage consulting the websites of competent institutions before applying for scholarships, grants, or other financial opportunities.

Tips for facilitators:

- Choose opportunities relevant to participants' age.
- Encourage formulating prompts that are as specific as possible.
- Emphasize source verification and information quality.
- Discuss the difference between official information and opinions from the online environment.

Variations:

- researching international scholarships;
- identifying funding for youth projects;
- analyzing freelancing platforms;
- exploring free courses for developing financial competencies;
- comparing budgeting and saving apps.

Information

Suggestions for continuation:

- create a guide with the identified opportunities;
- periodically update the list of resources;
- invite participants to apply for one of the discovered opportunities;
- use the collected information in other toolkit activities.

Exercise for financial self-education with AI:

- Identify a financial opportunity that interests you (a scholarship, a grant, a free course, an entrepreneurship program, or an investment method for beginners).

- Use **Perplexity AI** to answer the following questions:
  - Who can apply?
  - What are the conditions?
  - What benefits does it offer?
  - What risks or limitations exist?
  - What steps must be followed to take advantage of this opportunity?

Prompt examples

- "Find the best Erasmus+ programs for young people interested in entrepreneurship and compare the participation conditions."
- "Present free opportunities through which a student can learn about investments and financial education."
- "Compare three free apps for personal budget management and indicate the advantages of each."
- "Identify freelancing platforms suitable for a young person without experience and explain the starting steps."

Personal reflection

- What opportunity would you like to take advantage of in the next year?
- What new information did you discover?
- How did source verification help you have more confidence in the information found?
- What first concrete step can you take after this activity?

Information

Action ideas:

- creating a digital catalog with financial opportunities for young people;
- organizing a presentation session of the discovered resources;
- distributing the guide in schools and youth organizations;
- periodically updating the list of opportunities.

Results:

- Financial goal planning

Escape Room

General overview:

In this activity, participants design a digital Escape Room in which solving challenges depends on applying financial education knowledge and critically analyzing information. With the help of **Genially AI**, they create an interactive game in which each stage represents a situation inspired by everyday life: creating a budget, choosing between needs and wants, identifying a financial opportunity, interpreting an advertisement, or planning a financial goal.

During the activity, participants transform financial concepts into challenges and puzzles, simultaneously developing creativity, collaboration, and the ability to build interactive educational experiences. The Escape Room can later be used in schools, youth organizations, or other educational activities.

Related aspects:

- financial education;
- media education;
- gamification;
- problem solving;
- decision-making;
- critical thinking;
- collaboration;
- educational design;
- interactive storytelling.

Method objectives:

- At the end of the activity, participants will be able to:
- design an educational Escape Room using AI;
- transform financial concepts into interactive challenges;
- create activities that stimulate collaboration and problem solving;
- use AI for organizing and developing an educational game;
- promote financial education through Non-Formal methods.

Materials/ Tools needed:

Escape Room

- laptop or tablet;
- internet connection;
- free **Genially** account;
- images and graphic elements (optional);
- financial education materials.

Preparation:

- Discuss the characteristics of an educational Escape Room and how games can facilitate learning.

- Present examples of challenges that can be integrated into the game:
    - creating a monthly budget;
    - choosing between need and want;
    - identifying unnecessary expenses;
    - planning a savings goal;
    - comparing financial opportunities;
    - interpreting an advertisement or a message promoted by an influencer;
    - identifying credible financial information.

Instructions:

1. Introduce the activity by explaining that participants will become designers of their own financial Escape Room, intended for other young people.

2. Divide participants into teams of 3–5 people.

3. Each team establishes the game theme and the story that will connect all challenges.
    - Examples:
        - Escape from the Discount Mall;
        - The Emergency Fund Mission;
        - The Mystery of the Lost Budget;
        - The Road to Financial Independence;
        - The Smart Decisions Laboratory.

4. Participants use **Genially AI** to create the game structure and design between 5 and 8 successive challenges. Each challenge must lead to the next stage and test a different financial competency.

Escape Room

5. Teams test the Escape Room created by other groups and provide feedback on the difficulty, clarity, and relevance of the challenges.

6. At the end, participants discuss how the game can be used to promote financial education in the community.

Debriefing and evaluation:

- Discuss together:
  - Which challenge was the most interesting?
  - What financial competencies were practiced during the game?
  - How did the story influence participant engagement?
  - How can gamification make financial education more attractive?
  - What would you improve about the created Escape Room?

Responsible use of AI:

- Explain to participants that AI can generate ideas for challenges, stories, and game structure, but the content must be verified and adapted to be correct, relevant, and suitable for the target audience. Encourage the use of AI as a support tool for creativity and collaboration, not as a replacement for their own thinking.

Tips for facilitators:

- Encourage challenges based on real situations.
- Use a progressive difficulty level.
- Include visual and interactive elements to increase engagement.
- Make sure each challenge conveys a clear financial lesson.
- Let participants test the games created by other teams.

Variations:

- Escape Room about managing personal budget;
- Escape Room about saving and financial goals;
- Escape Room about the influence of advertising and social networks on consumption;
- Escape Room about planning a business;
- Escape Room about investments and financial opportunities.

Escape Room

Suggestions for continuation:

- organize a competition between teams for the most creative Escape Room;
- use the games in activities with other young people;
- adapt the Escape Room for use in schools;
- publish the games on the organization's platforms;
- create a digital library with financial Escape Rooms.

Exercise for financial self-education with AI:

- Imagine that you are the main character of an Escape Room where the goal is to achieve an important financial objective.

- Use **Genially AI** to create a mini Escape Room with at least five challenges inspired by your own financial experiences.

- Each challenge must represent a decision you could encounter in real life.

Prompt examples

- "Create the structure of a digital Escape Room about managing personal budget for young people, with six challenges and a captivating story."
- "Generate ideas for an educational Escape Room in which participants must save money for an important goal."
- "Propose puzzles and challenges about the difference between needs and wants, using examples from everyday life."
- "Create the scenario of an Escape Room in which participants must make responsible financial decisions to reach the end."

Personal reflection

- What financial challenge in the game seemed closest to real life?
- What decision would you make differently after this activity?
- How can an educational game help other young people better understand financial education?
- What other financial topics would you include in a future Escape Room?

Escape Room

Action ideas:

- organizing a game session with students or other young people;
- publishing the Escape Rooms on the organization's platforms;
- using them in youth exchanges and training courses;
- developing a collection of Escape Rooms dedicated to financial and media education.

Results:

- Financial Management

Coach

General overview:

In this activity, participants use **ChatGPT** to build a personalized financial plan starting from their own objectives, resources, and priorities. Through dialogue with artificial intelligence, they learn to analyze their financial situation, set realistic goals, and identify the steps needed to achieve them.

Unlike other activities in this toolkit, the method is centered on financial self-education and on developing autonomy in decision-making. Participants use AI to reflect on their own financial habits, to receive personalized suggestions, and to build a short and medium-term action plan. The activity demonstrates that artificial intelligence can become a learning and planning partner when used critically and responsibly.

Related aspects:

- financial education;
- financial behavior;
- expense management;
- saving;
- impulse purchases;
- media education;
- advertising influence;
- critical thinking;
- self-assessment.

Method objectives:

- At the end of the activity, participants will be able to:
- analyze their own spending habits;
- identify necessary and impulsive expenses;
- understand the factors that influence financial behavior;
- use an AI assistant for monitoring expenses;
- establish concrete actions for improving financial habits.

Materials/ Tools needed:

Coach

- laptop, tablet, or phone;
- internet connection;
- free ChatGPT account;
- financial planning sheet or digital document.

Preparation:

- Invite participants to think of a financial goal they would like to achieve in the next 6–12 months.
    - Examples:
        - purchasing a laptop;
        - obtaining a driving license;
        - participating in an Erasmus+ exchange;
        - organizing a vacation;
        - building an emergency fund;
        - saving for a first apartment or for studies.
- Discuss the difference between a vague goal ("I want to save") and a SMART one ("I want to save 2,000 lei in six months").

Instructions:

1. Participants choose a personal financial goal.

2. Using ChatGPT, they formulate prompts to obtain recommendations regarding saving, budget organization, and achieving the goal.

3. Participants compare the suggestions generated by AI and select the recommendations they consider realistic and applicable.

4. Based on the responses received, each participant completes a personal financial plan that includes:
    - the goal;
    - the amount needed;
    - the deadline;
    - concrete steps;
    - possible obstacles;
    - solutions.

5. Participants discuss in pairs about the plans created and provide constructive feedback.

Coach

Debriefing and evaluation:

- Discuss together:
  - What did you discover about the way you plan your finances?
  - What recommendation offered by AI did you find most useful?
  - What suggestions did you choose not to follow and why?
  - How can AI help you achieve your financial goals without making decisions for you?

Responsible use of AI:

- Remind participants that **ChatGPT** offers general recommendations and does not represent authorized financial advice. Encourage verification of important information, adaptation of recommendations to one's own situation, and avoiding entering personal or sensitive financial data in AI conversations.

Tips for facilitators:

- Encourage realistic financial goals.
- Help participants formulate prompts as clearly as possible.
- Emphasize practical application, not just planning.
- Encourage reflection and sharing of experiences.

Variations:

- financial plan for the first salary;
- plan for saving an amount within a deadline;
- plan for managing a student budget;
- financial plan for launching a small business;
- plan for reducing monthly expenses.

Suggestions for continuation:

- updating the plan after one month;
- monitoring progress together with ChatGPT;
- creating a financial journal;
- discussing results in a follow-up workshop.

Coach

Exercise for financial self-education with AI:

- Choose a financial goal you want to achieve in the next six months and use **ChatGPT** to create a personalized plan.
-
- The plan must include:
- the goal;
- the amount needed;
- the saving period;
- concrete steps;
- possible obstacles;
- ways to monitor progress.

Prompt examples

- "Help me save 2,500 lei in the next six months. Ask me questions about my income and expenses and create a realistic plan."
- "Analyze my monthly budget and give me five recommendations to save more efficiently."
- "Build a financial plan for a student who wants to participate in an Erasmus+ exchange next year."
- "Help me set a SMART financial goal and explain how I can track it monthly."

- ## Personal reflection

- What financial goal is most important to you right now?
- What concrete change will you make in the next seven days?
- How did AI help you organize your plan better?
- What will you do to monitor your progress?

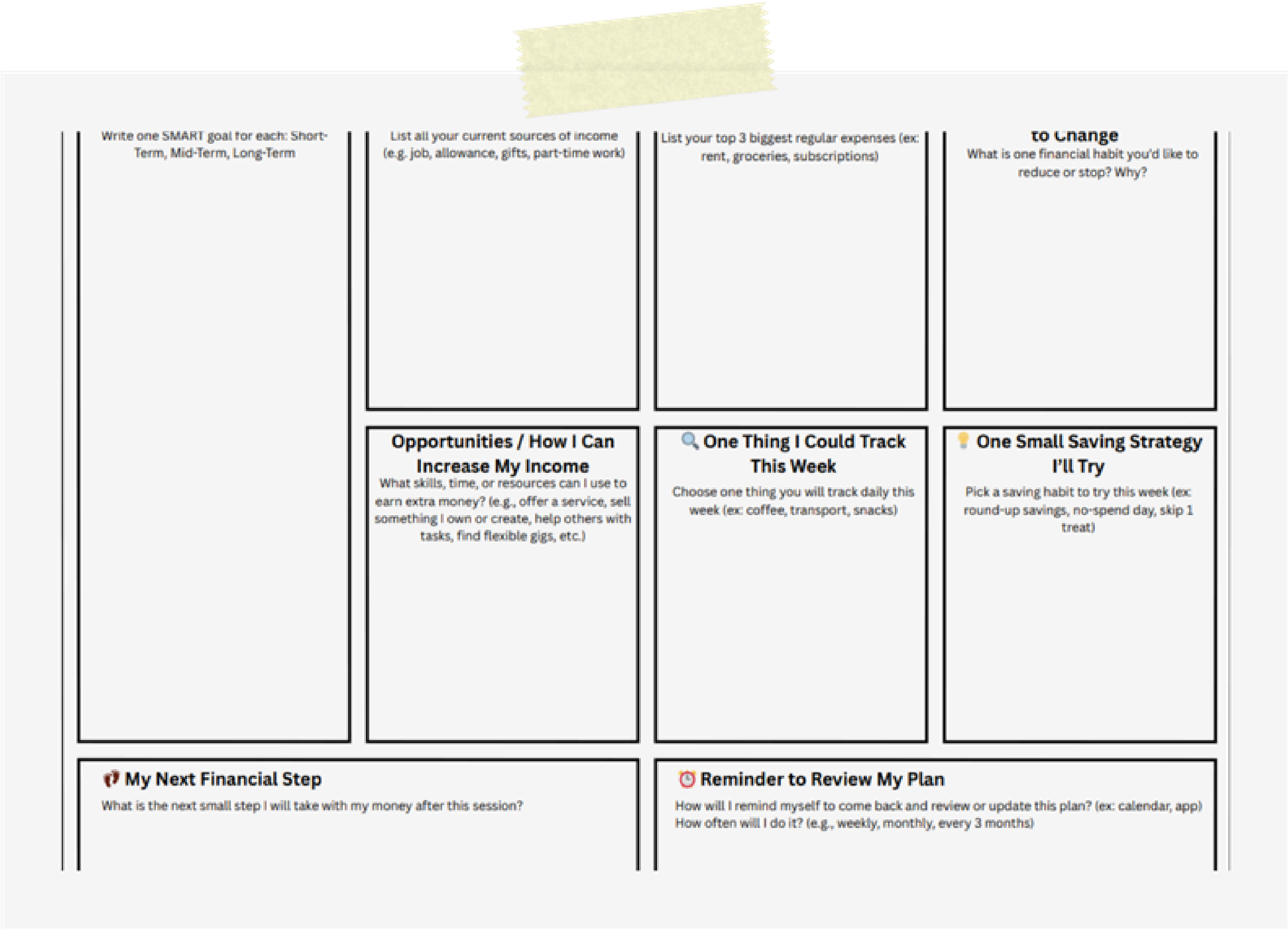
Action ideas:

- creating a personal financial plan for each participant;
- organizing a group saving challenge;
- monitoring progress for one month;
- presenting results in a follow-up session.

Coach

Results:

- SMART Financial Goal Template



Write one SMART goal for each: Short-Term, Mid-Term, Long-Term

List all your current sources of income (e.g. job, allowance, gifts, part-time work)

List your top 3 biggest regular expenses (ex: rent, groceries, subscriptions)

to Change
What is one financial habit you'd like to reduce or stop? Why?

Opportunities / How I Can Increase My Income
What skills, time, or resources can I use to earn extra money? (e.g., offer a service, sell something I own or create, help others with tasks, find flexible gigs, etc.)

One Thing I Could Track This Week
Choose one thing you will track daily this week (ex: coffee, transport, snacks)

One Small Saving Strategy I'll Try
Pick a saving habit to try this week (ex: round-up savings, no-spend day, skip 1 treat)

My Next Financial Step
What is the next small step I will take with my money after this session?

Reminder to Review My Plan
How will I remind myself to come back and review or update this plan? (ex: calendar, app)
How often will I do it? (e.g., weekly, monthly, every 3 months)

Debriefing:

- Looking at your plan as a whole, what is the one habit that would have the biggest positive impact on your finances if you started it this week?
- Which section of the plan was the most difficult to complete? What does that tell you about your current relationship with money?
- Imagine yourself three months from now. If you consistently followed this plan, what would be different in your life? How would you feel?
- What obstacles could prevent you from following your plan, and what is one realistic strategy you could use to overcome each one?
- If someone important to you looked at this action plan six months from now, what would you want them to say about the way you manage your money?

Journal

General overview:

In this activity, participants use **Notion AI** to create and complete a digital financial journal, in which they document their financial decisions, consumption habits, and progress toward personal goals. Through constant reflection and artificial intelligence-assisted analysis, participants learn to better understand their financial behavior and identify the changes needed for more responsible money management.

Unlike methods focused on content creation or solving challenges, this activity develops self-assessment and continuous learning, transforming AI into a partner for reflection and personal organization.

Related aspects:

- financial education;
- self-education;
- reflective journal;
- developing financial habits;
- personal planning;
- expense management;
- goal setting;
- responsible use of AI.

Method objectives:

- At the end of the activity, participants will be able to:
- create and organize a digital financial journal;
- reflect on their own financial decisions;
- identify consumption patterns and habits;
- use **Notion AI** for analyzing personal progress;
- set objectives and actions for improving financial behavior.

Materials/ Tools needed:

- laptop, tablet, or phone;
- internet connection;
- free **Notion** account (with AI features available, depending on plan);
- financial journal template (optional).

Journal

Preparation:

- Discuss with participants the importance of reflection in the learning process and how regular expense monitoring can lead to better financial decisions.

- Present the structure of a financial journal and explain that the purpose is not just tracking money spent, but also understanding the reasons behind each decision.

Instructions:

1. Introduce the activity by explaining that each participant will create a digital financial journal in Notion.

2. Participants configure the journal pages and establish the monitoring period (for example, one week or one month).

3. At the end of each day, participants complete the journal by answering a few questions about the expenses and financial decisions of that day.

4. At the end of the monitoring period, participants use Notion AI to analyze the entries and identify trends, habits, and opportunities for improvement.

5. Based on the analysis, each participant establishes three changes they want to implement in the next period.

Debriefing and evaluation:

- Discuss together:
  - What did you discover about your own financial habits?
  - What patterns did you observe in the journal?
  - What financial decisions would you make differently after this activity?
  - How did AI help you reflect on your financial behavior?
  - What habit do you want to develop going forward?

Journal

Responsible use of AI:

- Explain to participants that **Notion AI** can analyze and synthesize information from the journal, but conclusions must be critically interpreted and adapted to personal context. Recommend avoiding entering sensitive financial information and using AI as a support tool for reflection and organization, not as a replacement for personal decisions.

Tips for facilitators:

- Encourage honesty in completing the journal.
- Emphasize progress, not perfection.
- Remind participants that each person has different financial goals.
- Allocate time for reflection and discussions at the end of the activity.

Variations:

- journal of savings achieved;
- journal of impulse purchases;
- journal of financial goals;
- journal of expenses during an Erasmus+ mobility;
- journal of the "30 days of saving" challenge.

Suggestions for continuation:

- completing the journal for one month;
- comparing progress at the beginning and end of the period;
- discussing results in a group;
- transforming the journal into a personal financial development plan.

Exercise for financial self-education with AI:

- Complete the financial journal for seven days and use **Notion AI** to analyze the entries.

- At the end of the week, ask AI to answer the following questions:
    - What are the most frequent expense categories?
    - What positive financial habits have you developed?

Journal

- What are the main situations in which you spent impulsively?
- What recommendations could you apply to save more efficiently?
- What should your financial goal be for the next month?

Prompt examples

- "Analyze my financial journal from the last seven days and identify three spending patterns."
- "Summarize my main financial habits and give me recommendations for improvement."
- "Identify the moments when I made impulse purchases and explain what factors influenced them."
- "Based on my journal, create an action plan for the next 30 days, with realistic financial goals."

Personal reflection

- What did you learn about your relationship with money?
- What is the financial habit you want to change first?
- How did the journal help you become aware of your financial decisions?
- What will you continue to do even after the activity ends?

Action ideas:

- continuing the financial journal for one month;
- organizing a financial reflection challenge in a group;
- sharing the saving strategies identified;
- using the journal as a tool for monitoring personal progress.

Results:

- Financial Journal - Template

Entrepreneurship

General overview:

In this activity, participants transform an idea into a possible business with the help of an artificial intelligence-based tool. Starting from a simple idea – a product, a service, or a passion – they use **ValidatorAI** to analyze the project's feasibility, cost estimation, target audience identification, and planning the first steps needed for business development.

Unlike a business plan generator, **ValidatorAI** functions as a virtual mentor: it asks questions, identifies missing aspects, and challenges participants to improve their idea. The activity contributes to developing entrepreneurial spirit and demonstrates that a business's success depends on planning, analysis, and making informed financial decisions.

Related aspects:

- entrepreneurship;
- financial education;
- financial planning;
- cost estimation;
- pricing;
- identifying income sources;
- risk analysis;
- business model;
- critical thinking;
- responsible use of AI.

Method objectives:

- At the end of the activity, participants will be able to:
- transform an idea into a business concept;
- identify the costs and resources needed to launch a business;
- estimate income sources and possible expenses;
- critically analyze the feedback provided by AI;
- improve a business idea based on the recommendations received.

Materials/ Tools needed:

- laptop, tablet, or phone;
- internet connection;
- access to **ValidatorAI**;

Entrepreneurship

Preparation:

- Invite participants to think of a business idea starting from a passion, a skill, or a need observed in the community. It can be about a product, a service, or a social initiative with economic potential.

- Explain that the purpose of the activity is not to create a complete business plan, but to develop the ability to analyze an idea from a financial and entrepreneurial perspective.

Instructions:

1. Participants choose or formulate a business idea.

2. Each participant enters the idea into **ValidatorAI** and answers the questions generated by the platform regarding customers, value offered, costs, competition, and revenue model.

3. Participants analyze the feedback received and identify missing information or aspects that need improvement.

4. Based on AI recommendations, they revise their idea and complete the essential elements of the business model.

5. At the end, each participant or team presents their idea and explains how AI feedback contributed to its development.

Debriefing and evaluation:

- Discuss together:
    - What question asked by AI made you see your idea differently?
    - What costs or resources did you not initially consider?
    - What did you change after the feedback received?
    - How can AI help you plan a business without making decisions for you?
    - What would you do before investing money in a business idea?

Entrepreneurship

Responsible use of AI:

- Explain to participants that AI can offer useful suggestions and questions for developing an idea, but it cannot guarantee a business's success. Decisions regarding investments, pricing, or risk-taking must be based on additional research and critical analysis. Encourage participants to verify information and use AI as a support tool in the planning process.

Tips for facilitators:

- Encourage business ideas that stem from participants' real interests.
- Focus on feasibility, not originality.
- Help participants realistically estimate costs and revenues.
- Stimulate discussions about risks, opportunities, and financial sustainability.
- Remind that the purpose of the activity is developing entrepreneurial thinking, not creating a perfect business.

Variations:

- developing a business idea individually or in teams;
- validating a social business that responds to a community need;
- analyzing an already existing business and identifying ways to improve it;
- conducting a "Start-up Challenge" exercise, where each team receives the same idea and proposes different development models;
- adapting the activity for different fields (food, services, technology, education, sustainability, etc.).

Suggestions for continuation:

- develop a complete Business Model Canvas starting from the validated idea;
- create an estimated budget for the first year of business operation;
- conduct market research to identify competitors and potential customers;
- create the business's visual identity (logo, slogan, and promotional materials) using AI tools;
- prepare a 3–5 minute pitch and present the idea in front of the group or at an event dedicated to entrepreneurship.

Entrepreneurship

Exercise for financial self-education with AI:

- Think of a passion, a hobby, or a skill that you could transform into a source of income. Use ValidatorAI to analyze the idea and identify the aspects you need to develop before launching.

Prompt examples

- "Analyze my business idea and tell me what information is missing for it to become viable."
- "Ask me the questions a mentor would ask before investing in this idea."
- "Help me estimate the initial costs and main income sources for this business."
- "Identify the main financial risks and offer suggestions for reducing them."

Personal reflection

- What did you discover about your own business idea?
- What question asked by AI did you find most valuable?
- What competencies should you develop to turn this idea into reality?
- How did this activity help you better understand the relationship between entrepreneurship and financial planning?

Action ideas:

- developing a complete Business Model Canvas;
- participating in entrepreneurship programs or competitions for young people;
- discussing the idea with local entrepreneurs and mentors;
- conducting market research before launching the business;
- continuing financial planning using AI tools.

Results:

- ValidatorAI

Investments

General overview:

In this activity, participants use an artificial intelligence-based simulator to build an investment portfolio adapted to a financial objective and a risk profile. Starting from scenarios inspired by real life, they explore different asset classes – such as stocks, ETFs, bonds, cash, or gold – and analyze how the choices made influence long-term results.

With the help of **Magnifi AI**, participants compare investment options, understand the principles of diversification, and reflect on the relationship between risk, return, and financial objectives. The activity promotes responsible investing and develops the ability to make informed decisions, without encouraging financial recommendations or unjustified risk-taking.

Related aspects:

- investments;
- portfolio diversification;
- risk and return;
- financial objectives;
- long-term financial planning;
- ETFs, stocks, and bonds;
- financial education;
- critical analysis;
- decision-making;
- responsible use of AI.

Method objectives:

- At the end of the activity, participants will be able to:
- build an investment portfolio adapted to a financial objective;
- compare different types of assets and their risk levels;
- explain the importance of diversification in a portfolio;
- critically analyze the suggestions offered by AI;
- argue investment decisions based on objectives and risk tolerance.

Investments

Materials/ Tools needed:

- laptop, tablet, or phone;
- internet connection;
- access to **Magnifi AI**;

Preparation:

- Prepare several different scenarios describing financial profiles and long-term objectives.
  - Examples:
    - student saving to continue their studies;
    - young employee who wants financial independence;
    - freelancer who wants to diversify their savings;
    - person saving to purchase a home.

- Explain that the activity uses a simulator and does not aim to identify "the best investment," but to develop the capacity for analysis and decision-making.

Instructions:

1. Divide participants into teams and give each team a different financial profile.

2. Participants analyze the financial objective, the amount available for investments, and the time horizon.

3. With the help of **Magnifi AI**, each team builds an investment portfolio and analyzes the suggestions offered by the platform.

4. Participants justify the choice of each asset and discuss the risk level of the portfolio.

5. Each team presents the portfolio created and explains why they consider it best responds to the financial objective received.

Debriefing and evaluation:

- Discuss together:
  - What factors most influenced the portfolio structure?
  - How did choices change depending on the financial objective?
  - Why is there no portfolio suitable for everyone?
  - How can diversification reduce investment risk?
  - What additional information would you look for before investing real money?

Responsible use of AI:

- Explain to participants that AI can analyze financial information and propose scenarios or portfolio examples, but it cannot predict the evolution of financial markets and cannot guarantee profit. Encourage participants to treat AI recommendations as starting points for analysis and to always verify information using credible financial sources. Remind them that the purpose of the activity is developing analysis and decision-making competencies, not providing investment recommendations.

Tips for facilitators:

- Encourage participants to argue each choice made.
- Avoid transforming the activity into a competition for "the most profitable portfolio."
- Emphasize the relationship between objectives, risk, and diversification.
- Explain financial concepts in accessible language.
- Remind that investments always involve a certain degree of risk.

Variations:

- building a portfolio individually or in teams;
- comparing portfolios created for people with different objectives;
- simulating economic events (inflation, financial crisis, interest rate increases) and analyzing the impact on the portfolio;
- adapting the activity for different levels of financial knowledge;
- organizing a debate about the proposed investment strategies.

Investments

Suggestions for continuation:

- monitor the evolution of portfolios over several weeks and analyze changes;
- research how economic events influence different types of investments;
- invite a specialist in financial education or investments for a Q&A session;
- create a guide with the principles of responsible investing for young people;
- organize a presentation where each team argues their investment strategy.

Exercise for financial self-education with AI:

- Imagine that you have 5,000 € that you want to invest to achieve a financial objective in 10 years. Use **Magnifi AI** to explore different investment options and build a diversified portfolio. Analyze the arguments offered by AI and reflect on the decisions made.

Prompt examples

- "Help me build a diversified portfolio for a beginner investor with a 10-year horizon."
- "Compare the advantages and risks of investments in ETFs, stocks, and bonds."
- "Explain how risk tolerance influences the choice of an investment portfolio."
- "What questions should I ask myself before investing for the first time?"

Personal reflection

- What did you discover about how an investment portfolio is built?
- What criteria most influenced your decisions?
- How did your perspective on investments change after this activity?
- What information would you consider essential before investing real money?

Action ideas:

- follow the evolution of financial markets using credible sources and compare changes with the created portfolio;
- discuss investments with a specialist in financial education or a mentor;
- set a long-term financial objective and periodically analyze whether the chosen strategy remains suitable;

Investments

- continue exploring concepts such as diversification, passive investments, and risk management.

Results:

- AI Investment Simulator

Useful Resources

- https://suno.com/
- https://claude.ai/
- https://gemini.google.com/
- https://notebooklm.google.com/
- https://www.capcut.com/
- https://gamma.app/
- https://whimsical.com/
- https://www.jotform.com/ai-form-generator/
- https://www.perplexity.ai/
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FINLIT

Money is not just numbers, but choices, emotions, courage, and direction.
The way we think about money can keep us stuck or open new paths.
When we learn to understand our relationship with money, we don't just change habits, we change our perspective on life itself.
Financial education doesn't start in the wallet, but in the mind.

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