Finance is Civic – The Easy Guide

10 workshops on money and citizenship, explained step by step for youth workers and youth leaders

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For youth workers, volunteer youth leaders, peer educators and teachers

A plain-language companion to "Finance is Civic – A Detailed Facilitation Guide for Youth Workers in Europe"

English · 2026

Highlights e.V. MIND, TECH, LIFELONG LEARNING

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About this easy guide

This is a simpler, longer version of the “Finance is Civic” guide. It has the same 10 workshops, but every session is written out step by step, in plain language. You do not need to know anything about economics to use it.

The full guide stays the reference. It has more theory, more data and more background on Europe. Use the full guide if you want to go deeper, or if you work with university students. Use this easy guide when you want to prepare a session quickly and run it with confidence.

Who this guide is for:

- Youth workers who want to talk about money with young people, but do not feel like experts.
- Volunteer youth leaders, peer educators and group leaders in clubs, schools and youth centres.
- Teachers and trainers who want a ready-to-run plan with timings.

How each workshop is built

Every workshop follows the same pattern, so you always know where to look:

Part	What you find there
Why this matters	Why the topic is important in the everyday life of young people.
Key words	The words you will need, each explained in one simple sentence.
What you need to know	The background, in plain language, so you can answer most questions.
Before the session and Materials	What to prepare, print and set up.
The session step by step	Each activity with timings, instructions, sentences you can say, questions to ask and a tip.
Closing the session	How to end well, in a few minutes.
Short version	How to run the workshop in 45–60 minutes.
Adapt it	Ideas for younger groups, newcomers, online sessions and students.
Use it with the board game	Cards from the Invest in Youth game that fit the topic.
Be careful with	Sensitive points and how to handle them.

Play – Talk – Act: using the game and the guide together

The Invest in Youth board game and this guide are made to work together.

1. **Play.** Young people play the board game, or a few rounds of it. They make money decisions, face unexpected costs and vote on community choices.

2. **Talk.** After playing, you use a workshop from this guide to talk about what happened. Why did some players lose money? Who decided the rules? What would be fair?

3. **Act.** The workshop ends with a small step: an idea, a question to ask, a commitment, a plan for the group.

You can also run each workshop on its own, without the game.

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Facilitation basics for youth leaders

You do not need to have all the answers. Your job is to ask good questions, give everyone space and help young people connect what they live every day with the bigger picture. “I don't know, what do you think?” is a good answer.

Create a safe space. At the start, agree on a few simple rules with the group:

- Nobody has to share their own money situation, debts or family income.
- We listen to each other and do not laugh at questions.
- It is fine to disagree. We criticise ideas, not people.
- What is said in the group stays in the group.

Keep it practical. Start from things young people know: rent, phone contracts, prices in the supermarket, first jobs, online shopping. Then move to the bigger questions.

Stay neutral on politics. Many topics, such as taxes, the euro or climate policy, are political. Present more than one view. Let the group form their own opinion. If someone asks what you think, you can say so, but make clear that it is one opinion among many.

Watch the time. Each step has a time. Use a timer or a phone. If a discussion is going well, it is fine to shorten a later step. The “Short version” box in each workshop shows what you can skip.

Include everyone. Mix strong and quiet participants in small groups. Give roles (timekeeper, note-taker, speaker). Allow people to answer in their own language first and then translate together. Use drawings and examples, not only words.

When you don't know the answer. Write the question on a “parking” flipchart. Look it up together at the end, or bring the answer next time. The full guide and the glossary of the board game can help.

When someone is worried about their own money. Some participants may be in a difficult situation. Do not give personal financial advice. Point them to free help, such as debt counselling, consumer advice centres or a trusted adult in your organisation.

The 10 workshops at a glance

Workshop	Time	In one sentence
1. What Is Money, Really?	90 min	Money works because we all agree to trust it, and that is a political question.
2. The Price of Everything	90 min	Prices are not just “the market”: they decide who can afford what.
3. Taxes, the Common Good & European Public Finance	100 min	Taxes pay for the things we share, and who pays how much is a choice.
4. Debt, Austerity & the Eurozone Crisis	100 min	How government debt grows, and who pays when it becomes a crisis.
5. Work, Wages & the Future of Labour in Europe	100 min	Wages and rights at work come from negotiation, laws and power.
6. Green Finance	100 min	Who pays for the green transition, and who decides how it happens.
7. Housing, Wealth & the European Property Paradox	100 min	Why housing is the biggest reason for wealth inequality in Europe.
8. Digital Finance, Data & the Platform Economy	90 min	Apps, algorithms and digital money: who controls your data and your choices.

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9. Banking on Solidarity	90 min	Cooperatives and community finance: other ways to organise money.
10. Money, Power & Democratic Action	100 min	How young people can influence decisions about money.

You can run all 10 workshops as a programme, or choose single workshops. If you are new to the topic, Workshops 1, 3 and 7 are good places to start.

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Workshop 1: What Is Money, Really?

Young people discover that money is a human invention based on trust, and that real people and institutions decide how it works.

Time	Group size	Who it is for	Level
90 min	10–28	young people aged 16–30	Medium

Why this matters

Young people use money every day: for rent, a phone contract, a bus ticket or a coffee. But most of us never ask what money actually is, or who decides how much of it there is. Money is not natural like water or wood. People invented it, and people still change the rules. When the rules change, rents, loan costs and prices change too. In Europe, many countries share one currency, the euro, so this is also a question about democracy.

Key words

Word	What it means
Barter	Swapping one thing directly for another thing, without using money.
Gold standard	An old system where each unit of money could be swapped for a fixed amount of gold.
Central bank	The public bank that manages a currency, for example the European Central Bank (ECB) for the euro.
Inflation	When prices in general go up, so the same money buys less.
Interest rate	The extra price you pay for borrowing money, shown as a percentage.
Devaluation	When a country makes its own currency worth less compared to other currencies.
Austerity	When a government cuts public spending and raises taxes to reduce its debt.
Cryptocurrency	Digital money, like Bitcoin, that no government or bank controls.

What you need to know

Money is a technology. Humans invented it, changed it and still govern it. There are different ideas about where money comes from.

The first idea is the **commodity theory**. It says money grew out of barter, and that gold or silver had value in themselves. This idea supported the gold standard. The world gave up the gold standard by 1971, when US President Nixon ended the right to swap dollars for gold.

The second idea is the **state (chartalist) theory**. It says the state creates money, and people accept it because governments demand taxes in that money.

The third point surprises most people: **banks create money when they lend**. A bank does not simply lend out other people's savings. When it gives you a loan, it writes new money into your account. The Bank of England explained this in 2014. In the UK, bank deposits make up about 97% of the money in circulation, and banks create most of them by lending.

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The euro is managed by the European Central Bank (ECB) in Frankfurt. It serves 21 countries; Bulgaria joined in January 2026. The ECB's main job is to keep prices stable. Since 2021 it aims for inflation of 2% over the medium term. Inflation that is too low is seen as just as harmful as inflation that is too high. By EU law, the ECB is independent from politicians.

Recent years show why this matters. Eurozone inflation peaked at 10.6% in October 2022. The ECB raised its deposit facility rate (the interest banks get for keeping money at the ECB) to 4.0%. The average variable mortgage rate in the Eurozone rose from about 1.5% to about 5% between 2021 and 2024.

Be honest about one thing: economists genuinely disagree about whether the euro is good for all its members. Your job is to show the complexity, not to give the "right" answer.

Before the session

- Make the barter cards: three per participant. Each card names one thing they "have", such as bread, medicine, tools, music or a skill.
- Prepare a small pile of tokens or coins for Step 1. Keep them hidden until you need them.
- Write the three theories on a flipchart: "Old gold standard / Government creates it / Banks create it when they lend."
- Make four country cards for Step 3: Germany, Greece, Italy and Spain. Each describes the country's economic situation in 2012: unemployment, growth, debt and bond yield (the interest a government pays when it borrows). Use the figures in the table below.
- Print or bookmark a short ECB explainer about the euro and the digital euro.
- Set up an open space for trading in Step 1, and four tables for the country groups in Step 3.

Country cards for Step 3 (situation in 2012). Copy one column onto each card.

	Germany	Greece	Italy	Spain
Unemployment	5%	25%	11%	25%
Youth unemployment (under 25)	8%	55%	35%	53%
Economic growth	+0.4%	−7%	−3%	−3%
Government debt (share of GDP)	81%	160%	123%	86%
Interest on 10-year government bonds	1.5%	about 22%	5.5%	5.9%

Annual figures for 2012, rounded. Sources: Eurostat (unemployment, growth, debt) and ECB (10-year bond yields, yearly average).

Materials

- Barter cards (three per person)
- Coins or tokens
- Flipchart and markers
- Four country cards (2012 situation)
- ECB explainer (printed or on screen)
- Sticky notes and pens

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The session step by step

Step 1 – The Barter Problem (15 min)

What to do:

1. Give every participant three cards. Each card shows something they "have".
2. Ask them to trade freely, using barter only. No money allowed.
3. After 5 minutes of (often frustrating) trading, stop the group.
4. Bring out the tokens. Say that everyone agrees these tokens have value. Hand them out.
5. Let trading start again for 3 minutes.
6. Use the remaining time to debrief together.

What you can say: "You have bread, but the person with medicine wants music. That is the barter problem. Now here are some tokens. They are only metal or paper, but we all agree they are worth something. Let's see what changes."

Questions to ask:

- What changed when the tokens arrived?
- Why did you accept a token that has no use in itself?
- What had to be true for the tokens to work?
- What would happen if people stopped trusting the tokens?

Tip: Do not rescue the group too early in the barter round. The frustration is the lesson. Keep an eye on the clock, though, so the token round still happens.

Step 2 – Where Does Money Come From? (20 min)

What to do:

1. Show the flipchart with the three theories. Explain each one in one or two sentences (use "What you need to know").
2. Ask everyone to stand next to (or point to) the theory they believed before today.
3. Explain that banks create new money when they make a loan. Give the Bank of England example.
4. Ask what surprised them. Note answers on the flipchart.
5. End with the key question below and take a few answers.

What you can say: "Most of us think a bank lends out other people's savings. In fact, when a bank gives a loan, it creates new money in the borrower's account. Most money today is born as a loan."

Questions to ask:

- Which idea did you believe before today?
- What surprised you most?

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- If banks create money when they lend, what happens if no one borrows?
- What does that tell us about growth, debt and how our economy is designed?

Tip: This is the most abstract step. Draw it simply: a bank, an arrow, a loan, and a new number appearing in an account. A picture helps more than a long explanation.

Step 3 – The Euro: One Currency, Many Countries (20 min)

What to do:

1. Split the group into four country groups: Germany, Greece, Italy and Spain.
2. Give each group its country card about 2012.
3. Groups have 8 minutes to answer: "If you had your own currency, what could you do right now? What can't you do because you share the euro?"
4. Each group reports back in 1 minute.
5. Explain the Greek case: with its own currency, Greece could have devalued. Instead, it had to accept severe austerity.
6. Discuss as a whole group who made that decision and whether it was democratic.

What you can say: "When you share a currency, you also share the decisions about it. A country cannot simply make its own money cheaper. So what else can it do when times are hard?"

Questions to ask:

- What tools does a country lose when it joins the euro?
- What does it gain?
- Who decided what Greece had to do? Was that decision democratic?
- Would your group want to keep the euro? Why or why not?

Tip: Feelings can run high here, especially about national pride and sovereignty (a country's right to decide for itself). Welcome them. Remind the group that experts disagree too, and ask for arguments on both sides.

Step 4 – Bitcoin and the Future of Money (15 min)

What to do:

1. Introduce cryptocurrency: it is decentralised (no single centre), no government or bank controls it, and its supply is limited.
2. Ask the group: does this solve the problems we discussed? What new problems does it create? Take answers for 5 minutes.
3. Explain that the EU's MiCA regulation (2023) is the world's first full set of rules for crypto.
4. Explain that the ECB is developing a "digital euro", a digital currency issued by the central bank itself.
5. Discuss risks around financial surveillance and privacy.

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What you can say: "Some people say crypto frees money from banks and governments. Others worry about scams and wild price swings. And now the ECB is building its own digital euro. Who should we trust with our money and our data?"

Questions to ask:

- Does crypto fix the problems we talked about today?
- What new problems does it bring?
- Would you use a digital euro? What would worry you?
- Who should be able to see how you spend your money?

Tip: Some participants may own crypto or know a lot about it. Use their knowledge, but do not let the step turn into investment tips. Keep the focus on trust and control.

Step 5 – Debrief and Reflection (20 min)

What to do:

1. Go around the room. Everyone answers "What is money?" in one sentence.
2. Ask: who controls money in Europe: governments, the ECB, commercial banks, or all of them? Write answers on the flipchart.
3. Discuss whether that feels democratic.
4. Return to bank lending: if money is created when banks lend, what does that mean about debt?
5. Use the last 5–10 minutes for the closing round (see "Closing the session").

What you can say: "At the start, money looked simple. Now let's see how our answers have changed. One sentence each, there are no wrong answers."

Questions to ask:

- Who controls money in Europe? Does that feel democratic?
- If money is created when banks lend, what does that mean about debt?
- What would you need to know, as a citizen, to take part in decisions about money?

Tip: Quiet participants can write their one-sentence answer on a sticky note first, then read it out or hand it to you.

Closing the session

Use the last 5–10 minutes of Step 5. Do a quick round: "One thing I will look at differently from today is..." Each person gives a short answer. Then give one takeaway: "Money is a human agreement built on trust. People made the rules, so people can question them and change them."

Short version (45–60 minutes)

- Step 1 – The Barter Problem: keep, 10 min (3 min barter, 3 min tokens, 4 min debrief).
- Step 2 – Where Does Money Come From?: keep, 15 min.
- Step 3 – The Euro: shorten to 10 min. Do it as one whole-group discussion using only the Greece case.
- Step 4 – Bitcoin and the Future of Money: shorten to 5 min, or skip.

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- Step 5 – Debrief and Reflection: keep, 10 min, with the one-sentence round and one question.

Adapt it

- **Younger or less experienced groups:** spend longer on the barter game. Skip the details about the gold standard and keep only "Banks create money when they lend". Use one country card instead of four.
- **Newcomers, people with a migrant background or low language level:** use pictures on the barter cards. Invite people to share what money looked like in other countries they know. Explain each key word with a drawing on the flipchart.
- **Online sessions:** do the barter game in a shared chat or on a whiteboard tool, with a short timer. Use breakout rooms for the four country groups. Use a poll for "Which theory did you believe before today?"
- **University students who want more depth:** point them to the full guide's theory section: commodity theory, chartalist theory (Knapp, 1905; Keynes) and bank money creation (Bank of England, 2014). Ask them to compare the ECB's 2% target with the inflation peak of 2022.

Use it with the board game

- **Digital Euro Launch** (purple Random Event card): play the card during Step 4, then ask "Who gains from a digital euro, and what could we lose?"
- **Cryptocurrency Crash** (purple Random Event card): read it out after introducing Bitcoin, then ask "Who protects you when a crypto coin collapses?"
- **Interest Rate Increase** (purple Random Event card): play it in Step 5, then ask "Who made this decision, and how does it reach your rent or loan?"
- **Currency Devaluation** (purple Random Event card): use it in Step 3, then ask "Is devaluation good or bad, and for whom?"

Be careful with

- **Personal money worries:** some participants may have debt or struggle with rent. No one has to share their own finances. Keep examples general.
- **Politics and national feelings:** the euro, Greece and austerity can touch on national pride or anger. Stay neutral, present more than one view, and say clearly that economists disagree.
- **Crypto and money advice:** do not recommend or warn against any specific investment. Keep the talk about how money systems work, not about what to buy.

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Workshop 2: The Price of Everything: Markets, Value & Inequality

Young people discover how prices are set, where markets fail, and who gets left behind.

Time	Group size	Who it is for	Level
90 min	10–30	young people aged 16–30	Medium

Why this matters

Every price we pay, for bread, a phone or a room, comes from a negotiation we were not part of. Supply and demand play a role, but so do companies, governments, trade unions and international markets. Understanding prices means understanding power. Many young people in Europe feel this most with housing: rents rise faster than wages. When markets give unfair or harmful results, citizens can ask their governments to step in.

Key words

Word	What it means
Market	Any place or system where people buy and sell things, for example the market for flats or for jobs.
Supply and demand	Supply is how much of something is available; demand is how much people want it. Together they push prices up or down.
Market failure	When a market produces a result that is unfair, wasteful or harmful, for example pollution.
Monopoly	When one company controls a market, so it can set high prices.
Monopsony	When there is only one big buyer, for example one big employer in a small town, so it can keep wages low.
Gini coefficient	A number from 0 to 1 that shows inequality: 0 means everyone has the same income, 1 means one person has everything.
Rent cap	A rule that limits how much landlords can charge or raise rent.
Competition law	Rules that stop big companies from abusing their power in a market.

What you need to know

Supply and demand. The economist Marshall (1890) described how prices form. A price depends on how much is available (supply) and how much people want at each price (demand). When demand rises or supply falls, prices go up. And the other way round.

When markets fail. Economists such as Pigou, Samuelson and Arrow showed that markets do not always give fair or efficient results. This happens with pollution (a cost that falls on others), with public goods like parks, when the seller knows much more than the buyer, and when one company has a monopoly. In all these cases, there is a case for public action.

Monopsony. Joan Robinson (1933) described what happens when there is only one big buyer, like one large employer in a small town. Workers have less power to negotiate, so wages stay lower than they would be with competition. A modern example often given is Amazon's delivery network.

Inequality. The Gini coefficient measures income inequality. The EU average was 0.30 in 2023. It ranges from about 0.22 in Slovakia to 0.37 in Bulgaria. It has been rising in most European countries since the 1980s.

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Youth unemployment in 2023 was 5.8% in Germany, but 28.0% in Spain and 26.5% in Greece. The EU average was 14.5%.

Housing. In cities like Amsterdam, house prices have grown much faster than incomes. In Vienna, 60% of residents live in subsidised (publicly supported) housing, and rents are among the lowest of any major European city.

EU rules. The European Commission has fined Google several billion euros for abusing its market power. It ordered Apple to repay €13 billion in illegal tax advantages, confirmed by the EU Court of Justice in 2024. The Digital Markets Act (2022) regulates big tech "gatekeepers".

Before the session

- Make play money in three or more amounts to represent different income levels (high, middle, low). Put each amount in an envelope.
- Make five auction cards: a loaf of bread, a one-bedroom flat in your city, a university degree, a doctor's appointment, a seat on a commercial flight.
- Prepare a housing handout or slide with the six city examples from Step 2.
- Print the three "When markets fail" scenarios from Step 3, one set per small group.
- Print or show the Eurostat inequality data (Gini and youth unemployment figures from "What you need to know").
- Set up the room: one "auction" area at the front, then tables for groups of 4–6.

Materials

- Play money in envelopes (different amounts)
- Five auction (price) cards
- Housing case study handout or slide
- Scenario handouts (three scenarios)
- Eurostat inequality data
- Flipchart, markers, paper and pens

The session step by step

Step 1 – The Price Auction (20 min)

What to do:

1. Hand out the envelopes of play money. Do not explain why the amounts are different.
2. Put the five items up for auction one by one: bread, flat, university degree, doctor's appointment, flight seat.
3. For each item, let people bid. The highest bid wins. Keep each auction to about 2 minutes.
4. Write on the flipchart who won each item and how much money they had.
5. Reveal that the envelopes represent different income levels.
6. Discuss together for the remaining time.

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What you can say: "Everyone got a different amount of money, just like in real life. Let's see who ends up with the flat, and who ends up with the doctor's appointment."

Questions to ask:

- Who could afford what? How did it feel?
- What happened to the doctor's appointment? Who got it?
- Is a market a good way to share out healthcare? What about education?
- Which of these items should everyone have, whatever their money?

Tip: People with little money may go quiet or joke about it. Ask them how it felt to watch others bid. Their view is the core of the debrief.

Step 2 – The Housing Market: A European Case Study (25 min)

What to do:

1. Present the key data, one city at a time (10 min):
   - Amsterdam: house prices have grown much faster than incomes.
   - Dublin: rent doubled in a decade.
   - Berlin: the city's rent cap was struck down by the constitutional court (2021).
   - Barcelona: stopped new tourist-flat licences in 2014 and plans to end all of them by 2028.
   - Vienna: 60% of residents live in subsidised housing, with rents among Europe's lowest.
   - Prague: housing became much less affordable after 2015 as foreign investment flowed in.
2. In small groups, discuss the questions below (10 min).
3. Each group shares one main idea with everyone (5 min).

What you can say: "Housing is the biggest cost for most young people. These cities tried very different things. Let's look at what happened, and what we can learn."

Questions to ask:

- Why has housing become so expensive?
- Who benefits when prices rise? Who loses?
- Which city's approach would you like to see where you live?
- What do these European examples teach us?

Tip: This topic touches people's lives. When someone shares their own rent story, thank them and say it is part of a bigger, shared problem. Then ask: "What would need to change?"

Step 3 – When Markets Fail: Who Decides? (20 min)

What to do:

1. Give each group the three scenarios:
   - A medicine company raises insulin prices by 400%.
   - A tech company buys all its competitors and controls 85% of online advertising.

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   - A new housing project would ease the housing shortage, but a community garden would be destroyed.
2. For each scenario, groups decide: should the market handle this, or should the government step in? If so, how? (12 min)
3. Groups share their answers. Add real EU examples: the Google fines, the Apple tax case and the Digital Markets Act. (8 min)

What you can say: "These are invented cases, but similar things happen. In each one, ask: is this a problem the market will fix by itself, or do we need rules?"

Questions to ask:

- Which type of market failure is this?
- Who should act: the city, the national government or the EU?
- What could go wrong if the government steps in?
- What could go wrong if it does not?

Tip: Groups will often agree fast on the insulin case. The garden case has no easy answer. Spend extra time there, because it shows that people value things that have no price.

Step 4 – Debrief and Reflection (25 min)

What to do:

1. Everyone writes down three things (5 min):
   - one market that works well,
   - one market that has failed,
   - one thing that should not be shared out by price at all.
2. Share in pairs (5 min).
3. Bring the whole group together (10 min). Collect examples on the flipchart and ask the questions below.
4. Use the last 5 minutes for the closing round (see "Closing the session").

What you can say: "We have looked at bread, flats, medicine and jobs. Now it is your turn. Where do markets work, where do they fail, and what should never have a price tag?"

Questions to ask:

- Can a market economy also be fair? What would that need?
- Who should decide when a market has failed: national governments, the EU, or both?
- Youth unemployment in southern Europe is four times higher than in northern Europe, in a single market. What does that tell us?

Tip: If the discussion gets stuck in "left versus right", bring it back to concrete examples from the auction and the housing cities.

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Closing the session

Use the last 5 minutes of Step 4. Do a quick round: each person names the one thing they think should not be sold by price, in a few words. Then give one takeaway: "Prices are not natural. People and rules shape them. When a market fails, citizens have a right to ask for change."

Short version (45–60 minutes)

- Step 1 – The Price Auction: shorten to 15 min. Auction only three items: bread, the flat and the doctor's appointment.
- Step 2 – The Housing Market: shorten to 15 min. Use three cities (Amsterdam, Berlin, Vienna) and discuss as one group.
- Step 3 – When Markets Fail: shorten to 10 min. Use only the insulin scenario, or skip.
- Step 4 – Debrief and Reflection: keep, 15 min. Skip the pair work and go straight to the group.

Adapt it

- **Younger or less experienced groups:** use simple everyday items in the auction (a phone, a concert ticket). Leave out the Gini coefficient and monopsony. Focus on "Who could afford what?"
- **Newcomers, people with a migrant background or low language level:** use pictures on the auction cards. Invite people to compare rents and prices with other places they know. Explain each key word with a drawing.
- **Online sessions:** run the auction in the chat ("type your bid"). Show the housing data on a shared slide. Use breakout rooms for the scenarios and a shared board for the three-things exercise.
- **University students who want more depth:** point them to the full guide's theory section: supply and demand (Marshall, 1890), market failure (Pigou, Samuelson, Arrow), the Gini coefficient (Gini, 1912) and monopsony (Robinson, 1933). Ask them to compare Gini and youth unemployment figures across countries.

Use it with the board game

- **Unexpected Rent Increase** (red Expense card): read it out at the start of Step 2, then ask "What can a tenant do, and what can a city do?"
- **Housing Market Shift** (purple Random Event card): play it after the city data, then ask "Why does everyone pay when housing prices change?"
- **Public Petition on Housing** (blue Civic Duty card): use it in Step 4, then ask "Would you sign? What would stronger rent control change?"
- **Medication Cost** (red Expense card): use it with the insulin scenario, then ask "Should medicine be sold like any other product?"

Be careful with

- **Personal housing and money worries:** some participants may live in poor housing or struggle with rent. No one has to share their own situation. Treat any story shared as part of a shared, structural problem, not a personal failure.
- **Income differences in the auction:** some may feel exposed by getting little play money. Make clear the amounts were random and say nothing about real lives.
- **Politics:** questions about rent caps and government action are political. Stay neutral, present more than one view, and let participants reach their own conclusions.

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Workshop 3: Taxes, the Common Good & European Public Finance

Young people discover who pays for the schools, hospitals and roads they use, who escapes paying, and how Europe decides where public money goes.

Time	Group size	Who it is for	Level
100 min	8–25	young people aged 16–30	Medium

Why this matters

Every school, hospital, bus route and library that young people use is paid for with taxes. When you buy a phone or a sandwich, part of the price is tax. When you get your first payslip, tax comes out before you see the money. Some big companies pay far less tax than an ordinary worker, and this means less money for public services. Knowing how tax works helps young people take part in debates about fairness, not just pay and stay silent.

Key words

Word	What it means
Tax	Money people and companies must pay to the state to fund shared services.
Public services	Things the state provides for everyone, like schools, hospitals, roads and libraries.
Progressive tax	A tax where people who earn more pay a bigger share of their income.
Regressive tax	A tax that takes a bigger share of income from people who earn less, like VAT.
VAT	Value Added Tax: a tax added to the price of things you buy in shops.
Tax avoidance	Using legal tricks to pay less tax.
Tax evasion	Hiding income or lying to pay less tax, which is against the law.
EU budget	The money the European Union spends together on shared programmes, like Erasmus+.

What you need to know

Taxes are how a society pools money to pay for things everyone needs. The guide calls this the "social contract": we all put in, and we all get services back. In Europe, tax is not only a national question. Companies can move profits between EU countries, so fairness depends on countries working together.

Tax avoidance by companies in the EU is large. Estimates range from about €50 billion to €190 billion a year, depending on how you define it. A well-known case is Apple in Ireland. In 2014, Apple paid an effective tax rate of about 0.005%. In 2016, the EU ordered €13 billion to be repaid. The EU Court of Justice confirmed this in 2024. Also in 2024, a minimum corporate tax rate of 15% (called "Pillar Two") started in the EU.

The EU budget is smaller than many people think. In 2024 it was about €190 billion, only about 1% of the EU's total economy. Big parts go to farming support (the Common Agricultural Policy, about 31% of the budget), to poorer regions, and to research (Horizon Europe). There is also a large recovery plan, NextGenerationEU, worth about €800 billion. Critics point out that most farm payments go to the largest landowners: the guide says 80% of payments go to the largest 20%.

Some ideas you will meet:

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- **Fiscal policy:** how governments use taxes and spending to steer the economy.
- **The Laffer Curve:** the idea that very high tax rates can bring in less money. It was used to justify tax cuts, but evidence for its strongest claims is weak.
- **Tax incidence:** the person who hands over a tax is not always the person who really pays it. Shops pay VAT to the state, but customers pay it in the price.

Tax is a political topic. People disagree honestly about it. Your job is not to say whether taxes should be higher or lower. Your job is to help the group see how tax systems work, who designs them and what values sit inside them.

Before the session

- Print income cards: a range from minimum wage (€12,000 a year) to CEO level (€500,000 a year). Make one per participant.
- Write a tax situation on each card: PAYE employee (tax taken from wages automatically), self-employed, or "has an accountant who found a legal avoidance scheme".
- Write the "public services menu" on a flipchart (see Step 1).
- Prepare short position papers for five member-state groups: Germany, Poland, Spain, Sweden and Hungary.
- Make €100 of budget tokens per small group (for example ten €10 tokens).
- Write the eight EU budget areas on cards or a flipchart (see Step 3).
- Room: an open space for the Tax Game, then tables for 3–5 small groups.
- Plan 3–5 groups for Steps 2 and 3, depending on numbers.

Materials

- Income cards and tax situation sheets (tax scenario sheets)
- EU budget cards
- Budget tokens (€100 per group)
- Flipchart, markers, sticky notes
- Calculator or phone for adding up totals
- Timer

The session step by step

Step 1 – The Tax Game (25 min)

What to do:

1. Give each person an income card. Incomes go from €12,000 to €500,000 a year. (2 min)
2. Explain the tax situations on the cards: some are PAYE employees, some are self-employed, some have an accountant with a legal avoidance scheme. (3 min)
3. Show the public services menu: healthcare €4,000 per person, school €3,000 per child, roads €500 per person, social housing €2,000 per person, unemployment pool €1,500 per person. (2 min)
4. Round 1: everyone chooses how much tax they pay. There is no enforcement. Collect the totals and see which services the group can afford. (7 min)

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5. Round 2: apply a progressive tax and block all avoidance. Collect totals again and see which services are now paid for. (7 min)

6. Compare the two rounds together. (4 min)

What you can say: "Imagine there are no rules and nobody checks. How much tax would you pay? Now let's see what happens to the hospital and the school."

Questions to ask:

- What happened to services in Round 1?
- Who suffered most when services were missing?
- Who paid the most in Round 2? Did that feel fair?
- Did the people with accountants behave differently?

Tip: Keep the maths simple. Use round numbers and one person with a calculator. The point is the feeling, not exact sums.

Step 2 – You Are the EU Finance Ministers (30 min)

What to do:

1. Split into groups, one for each member state: Germany, Poland, Spain, Sweden, Hungary. (2 min)

2. Introduce the proposal: a Financial Transaction Tax, a small levy on financial trades. (3 min)

3. Give each group its position paper. Germany: in favour, because it raises money and reduces risky speculation. Sweden: against, because its own national version made trading move elsewhere. Spain: in favour, because it needs money. Hungary: against, because of worries about competitiveness. Poland has no fixed position: let that group decide, using the arguments they hear. (5 min reading and planning)

4. Negotiate. Groups can talk to each other, make deals and try to persuade. (12 min)

5. Vote. Remind them that EU tax decisions need every country to agree (unanimity). (2 min)

6. Debrief. (6 min)

What you can say: "You are now finance ministers. One country saying no is enough to stop the whole plan. How will you get everyone on board?"

Questions to ask:

- Why is it so hard for the EU to agree on tax together?
- What does it mean that one country can block a decision?
- Which argument was hardest to answer?

Tip: If one group is very quiet, give them a private "secret instruction", like "you will agree only if you get something in return". It gets them talking.

Step 3 – Where Should the Money Go? (20 min)

What to do:

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1. Give each group €100 in tokens. This is the EU budget. (1 min)
2. Groups split it across eight areas: farming support, regional development, research and innovation, climate action, border management, youth programmes (Erasmus), foreign aid, administration. (8 min)
3. Each group presents its choices in one minute. (5 min)
4. Share the key fact: 80% of farm payments go to the largest 20% of landowners. Discuss. (6 min)

What you can say: "In the real EU budget, about a third goes to farming. Did you give farming that much? Why or why not?"

Questions to ask:

- What did you give most to, and why?
- Was it the intention that most farm money goes to the biggest landowners?
- Why is it hard to change a policy once it exists?

Tip: Put each group's choices on one flipchart side by side. The differences start the debate for you.

Step 4 – Debrief and Reflection (25 min)

What to do:

1. Ask the group to sit in a circle. (1 min)
2. Discuss avoidance and evasion: one is legal, one is not. Is there a moral difference? (6 min)
3. Explain the EU Stability and Growth Pact: countries should keep their yearly deficit below 3% of GDP and debt below 60% of GDP. (GDP means the total value of what a country produces in a year.) Ask if outside rules should limit national choices. (6 min)
4. Explain that VAT is regressive and income tax is progressive. Ask what mix is right, and who decides. (6 min)
5. Ask: what would a fair European tax system look like? (6 min)

What you can say: "Avoiding tax is legal. Evading tax is a crime. But is avoiding tax always fair? Let's think about that."

Questions to ask:

- Is tax avoidance different from tax evasion, morally and legally? Does the difference hold up?
- Should EU rules limit what your own government can spend?
- What would a fair European tax system look like?
- Who would need to lose something for it to happen?

Tip: Use a "stand on the line" exercise for one question: one wall means "agree", the other "disagree". It gets quieter people to show their view without speaking.

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Closing the session

Take 5 minutes inside Step 4 or at its end. Go round the circle. Each person finishes the sentence: "One thing I now see differently about tax is..." Keep answers to one sentence. Close with one takeaway: taxes are a shared choice about what kind of society we want, and young people have a right to a say in it.

Short version (45–60 minutes)

- Step 1, The Tax Game: keep, 15 min (shorter explanation, both rounds).
- Step 2, You Are the EU Finance Ministers: skip, or replace with a 5-minute explanation of why tax needs unanimity.
- Step 3, Where Should the Money Go?: keep, 15 min.
- Step 4, Debrief and Reflection: keep, 15 min (choose two questions only).
- Total: about 45–50 minutes.

Adapt it

- **Younger or less experienced groups:** Use only three services in the Tax Game. Use simple income levels like "low, middle, high". Skip the Stability and Growth Pact.
- **Newcomers, people with a migrant background or low language level:** Use pictures for each public service. Ask how services are paid for in other countries people know, without asking about personal status. Pair people who share a language.
- **Online sessions:** Run the Tax Game with a shared spreadsheet or poll. Use breakout rooms for the member-state groups. Use a drag-and-drop board for the €100 budget.
- **University students who want more depth:** Point them to the theory section in the full guide: Keynes and Musgrave on fiscal policy, the Laffer Curve, Mirrlees on optimal tax, and Ricardo and Ramsey on tax incidence. Ask them to test the Laffer Curve claim against evidence.

Use it with the board game

- **Local Tax Transparency Debate** (blue Civic Duty card): play the card first, then ask: "How would you find out how your local taxes are spent?"
- **Local Budget Meeting** (blue Civic Duty card): use it before Step 3 to connect the €100 EU budget to a real local budget vote.
- **Digital Tax Introduced** (purple Random Event card): play it after Step 2 and ask who really pays a tax on online platforms: the companies or their users.
- **Public Library Budget** (blue Civic Duty card): use it in the Tax Game debrief to show what happens to services when tax money is missing.

Be careful with

- Money is personal. Income cards are roles, not real lives. Nobody has to share what they or their family earn or pay in tax.
- Tax is political. Stay neutral. Present more than one view, for example both the case for tax cuts and the case for higher taxes on the rich. Stick to verifiable facts like the Apple case.
- Some participants may have informal jobs or unclear work status. Do not ask anyone whether they pay tax. Keep the talk about systems, not individuals.

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Workshop 4: Debt, Austerity & the Eurozone Crisis

Young people discover how government debt works, what happened in the Eurozone crisis, and who paid the price for the decisions made.

Time	Group size	Who it is for	Level
100 min	10–28	young people aged 16–30	Harder

Why this matters

When a government cuts spending, young people feel it fast: fewer jobs, fewer teachers, longer waits at the hospital. After 2010, several European countries made deep cuts. In Greece and Spain, more than half of young people looking for work could not find a job. These were not natural disasters. They were decisions made by people, and decisions can be questioned.

Key words

Word	What it means
Public debt	The total money a government has borrowed and still has to pay back.
Deficit	When a government spends more in one year than it collects in taxes.
Bond	A kind of IOU: a government borrows money from investors and promises to pay it back with interest.
Interest rate	The extra price you pay for borrowing money.
Austerity	A policy of cutting public spending and raising taxes to reduce debt.
Bailout	An emergency loan to a country (or bank) in trouble, usually with conditions attached.
Troika	The three lenders in the crisis: the European Commission, the European Central Bank (ECB) and the International Monetary Fund (IMF).
Debt restructuring	Changing the terms of a debt, for example paying back less or later.

What you need to know

Governments borrow when they spend more than they collect in tax. They do this by selling bonds to investors. The interest rate shows how risky investors think the loan is. If investors lose trust, rates jump and paying back becomes very hard.

Between 2010 and 2018, Greece, Ireland, Portugal and Cyprus received bailout programmes run by the Troika. Spain received a European loan for its banks, but was not a full Troika bailout country. In return for loans, countries had to carry out severe austerity.

The effects in Greece were huge. The economy shrank by about a quarter between 2008 and 2013. The guide compares this to the US Great Depression of the 1930s. Unemployment peaked at 27.5% in 2013, and youth unemployment reached 60%. Hospital funding was cut by 40%. Some pensions were cut by up to 45%. There were medication shortages. Life expectancy in Greece fell, and suicides rose.

Was austerity the right answer? This is contested. Supporters said cuts would restore trust and growth. Critics, such as Keynes's followers, Stiglitz and Krugman, say cuts shrink the economy, so tax income falls and debt can get worse. This is called the "austerity paradox". In 2013, IMF economists Blanchard and Leigh found

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that the IMF's models had underestimated the damage. The models assumed that cutting €1 of spending would shrink the economy by about 50 cents. During the crisis, the real effect was about 90 cents to €1.70. This number is called the "fiscal multiplier".

Two more facts help the debate. In 2012, ECB President Draghi gave his "whatever it takes" speech, and the crisis calmed almost at once. In July 2015, 61% of Greek voters said NO to the Troika's conditions. Eight days later, the government accepted harsher conditions.

The guide also mentions the Fiscal Compact (2012). It asks EU countries to put balanced-budget rules into national law, preferably their constitution.

Before the session

- Read the facilitator note: some participants may have lived through austerity or have family who did. Plan time for this.
- Print crisis timeline cards (key events from the "What you need to know" section).
- Print the Troika Conditions Card (see Step 1), one per group.
- Prepare a short "bond market reaction" announcement for Round 2.
- Prepare debate argument sheets for both sides of Step 2 (austerity scenario sheets).
- Room: tables for 3–5 "government" groups, then two sides facing each other for the debate.
- Plan 3–5 groups of 3–6 people.

Materials

- Crisis timeline cards
- Austerity scenario sheets and the Troika Conditions Card
- Debt calculators (simple sheets or phone calculators)
- Flipchart, markers, paper and pens
- Timer and a bell or signal for the debate

The session step by step

Step 1 – The Debt Spiral Simulation (25 min)

What to do:

1. Form groups. Each group is the government of a fictional Eurozone country. (2 min)
2. Round 1: groups borrow money to cover a deficit. They decide what to spend it on. (5 min)
3. Round 2: read out the "bond market reaction". Interest rates rise. Groups see their debt costs grow. (5 min)
4. Round 3: the Troika arrives with a conditional loan offer. Hand out the Troika Conditions Card: cut public sector wages 25%; reduce minimum wage 22%; sell state railways, ports and electricity; raise VAT from 19% to 23%; cut pensions 30%; reduce health spending by €1.5 billion. They have 48 hours to accept, or their banks collapse. (8 min)
5. Each group says "accept" or "refuse" and explains why. (5 min)

What you can say: "Investors are nervous. Your interest rate just went up. Your money is running out. The Troika is at the door. What do you do?"

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Questions to ask:

- Did you accept or refuse? Why?
- Which condition was hardest to accept?
- What alternatives exist? (Debt restructuring, leaving the euro, capital controls, taxing wealth.)

Tip: Keep the pressure real. Use a visible countdown timer in Round 3. Time pressure helps people feel what leaders felt.

Step 2 – The Austerity Debate: Who Was Right? (30 min)

What to do:

1. Split the room into two halves. Side A argues "expansionary austerity works" (the Troika and Commission position). Side B argues "austerity was a historic error" (Keynesians, Stiglitz, and the IMF's own later admission). (1 min)
2. Each side prepares with its argument sheet. (3 min)
3. Opening statements: 5 minutes per side. (10 min)
4. Responses: 3 minutes per side. (6 min)
5. Floor discussion: everyone can speak. (10 min)

What you can say: "You may not agree with your side. That is fine. Your job is to make the best case you can. Then we will look at the evidence."

Questions to ask:

- What was the strongest argument on the other side?
- What does it mean that the IMF later said its models were wrong?
- Draghi's "whatever it takes" calmed the crisis almost at once. Why was this not done sooner?

Tip: Prep time is short, so give each side a ready-made sheet with three arguments and one key fact. Ask quieter people to be "evidence keepers" who read out facts.

Step 3 – Democracy and the Troika (20 min)

What to do:

1. Tell the story of the Greek referendum in July 2015: 61% voted NO to the Troika's conditions. Eight days later, the government accepted harsher conditions. (3 min)
2. Discuss in small groups of 3–4, with one question each. (8 min)
3. Each group shares its main point with the room. (9 min)

What you can say: "Most Greek voters said no. Eight days later, the government said yes to even tougher rules. What does that tell us about democracy?"

Questions to ask:

- Was this a failure of democracy?

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- Who should have the final say: elected governments or international lenders?
- What does it mean to limit government spending in a constitution?
- Is there a tension between European solidarity (sharing resources between countries) and each country deciding for itself?

Tip: Strong opinions may come up about specific countries or politicians. Bring the talk back to systems: who had power, and who was accountable to voters.

Step 4 – Debrief and Reflection (25 min)

What to do:

1. Each person writes two things on paper: "One decision made during the Eurozone crisis that I think was unjust" and "One thing I think should be done differently." (5 min)
2. Share in pairs. (6 min)
3. Whole-group discussion. (9 min)
4. Closing round (see below). (5 min)

What you can say: "Think back to 2010. What would young people have needed to know, and do, to have a say?"

Questions to ask:

- What would young people have needed to know and do at the time to influence these decisions?
- What do we need to know and do now, so history does not repeat?
- Who do you think paid the highest price?

Tip: Writing first gives everyone time to think. People who do not like speaking in a big group often share more in pairs.

Closing the session

Use the last 5 minutes of Step 4. Go round the circle. Each person says one word or one short sentence: "After today, I want to…" Close with one takeaway: debt crises are shaped by policy choices, and citizens, including young people, can question and influence those choices.

Short version (45–60 minutes)

- Step 1, The Debt Spiral Simulation: keep, 15 min (shorter rounds, go straight to the Troika card).
- Step 2, The Austerity Debate: shorten to 15 min (2-minute openings, no responses, short floor discussion).
- Step 3, Democracy and the Troika: shorten to 10 min (one question, whole group).
- Step 4, Debrief and Reflection: shorten to 10 min (write and share in pairs only).
- Total: about 50 minutes.

Adapt it

- **Younger or less experienced groups:** Start with a personal example: borrowing money from a friend, and what happens if you cannot pay back. Use only three conditions from the Troika card. Replace the formal debate with "agree / disagree" corners.

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- **Newcomers, people with a migrant background or low language level:** Use the crisis timeline cards with pictures and simple dates. Explain Troika, bond and bailout with drawings. Some people may come from countries with their own debt crises: invite them to share only if they want to.
- **Online sessions:** Run the simulation in breakout rooms with a shared slide for each round. Use a poll for "accept / refuse". Use the chat for the written reflection in Step 4.
- **University students who want more depth:** Point them to the theory section in the full guide: sovereign debt and bond markets, austerity economics, the IMF multiplier error (Blanchard and Leigh, 2013) and debt sustainability analysis. Ask them why debt restructuring for Greece was delayed for years.

Use it with the board game

- **Government Debt Crisis** (purple Random Event card): play it at the start of Step 1, then ask: "Why would worries about public debt hurt everyone's money?"
- **Debt Restructuring Programme** (purple Random Event card): play it after Round 3 of the simulation to open the talk about alternatives to austerity.
- **Banking Crisis** (purple Random Event card): use it to explain why the "48 hours or your banks collapse" threat was so powerful.
- **Public Pool Closure** (blue Civic Duty card): play it in the debrief to link big austerity decisions to cuts young people see in their own town.

Be careful with

- Some participants or their families may have lost jobs, homes or health care because of austerity. Make space for this, but nobody has to share. Offer a private chat after the session.
- The crisis includes hard facts about health and suicide. Mention them calmly and briefly. Know where to point people for support if needed.
- This topic is political and can lead to blaming countries or groups of people. Stay neutral, present both sides of the austerity debate, and focus on systems, power and accountability, not on blame.

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Workshop 5: Work, Wages & the Future of Labour in Europe

Young people discover that wages and working conditions are not fixed by nature: they come from law, negotiation and the power of the people involved.

Time	Group size	Who it is for	Level
100 min	10–30	young people aged 16–30	Medium

Why this matters

Most young people work, look for work, or will work soon. Their pay decides if they can pay rent, a phone bill or a bus ticket. Many start with short contracts, unpaid internships or app-based jobs. These jobs often come with fewer rights. This workshop shows that working conditions can change, and that young people have more power when they act together.

Key words

Word	What it means
Wage	The money you get paid for your work.
Collective bargaining	Workers negotiate pay and conditions together, usually through a union, instead of one by one.
Trade union	An organisation of workers that speaks and negotiates for its members.
Precarious work	Work that is insecure, for example short contracts, no sick pay or no fixed hours.
Zero-hours contract	A contract with no fixed number of hours, so you never know how much you will work or earn.
Gig economy	Work done job by job through an app or platform, for example food delivery or ride services.
Minimum wage	The lowest pay an employer is allowed to give in a country.
Codetermination (Mitbestimmung)	A German system where workers sit on company boards next to the owners' representatives.

What you need to know

In simple economics, wages are set where the supply of workers meets the demand for workers. Critics say workers and employers are rarely equal. Workers need money now. Employers can often wait. This gives employers more power.

Other ideas challenge the simple view. When only a few employers dominate a local area, they can keep wages low. Economists call this monopsony. Some employers also pay more than they must, because it makes workers more productive and less likely to leave. This is called efficiency wage theory. Both ideas question the claim that a minimum wage always causes job losses. Economists still debate this.

Europe's main model is the social market economy, which started in Germany in 1949. It is a market economy with strong social protection. It is not pure capitalism and not socialism. It is a negotiated balance.

Countries differ a lot. In Denmark and Sweden, about two in three workers are in a union. In France, very few workers are in a union, but almost all are covered by sector-wide agreements. Germany has low union membership, but about half of workers are covered by agreements. Spain has a gap between strong permanent contracts and weak temporary ones.

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The EU has two important laws. The Minimum Wages Directive (2022) asks countries to check that minimum wages are adequate. A reference value, such as 60% of the median wage, can be used. This is a guide, not a legal minimum. In November 2025 the EU Court of Justice cancelled some parts of this directive. The Platform Work Directive (2024) says gig workers are presumed to be employees when a platform controls their work. This gives rights like minimum wage and sick pay. Platform companies strongly resisted it.

Before the session

- Print four contract cards (A, B, C, D) for Step 1, one set per small group.
- Prepare an assessment grid with five rows: income security, sick pay, pension access, ability to plan for the future, negotiating power.
- Write a short negotiation brief for Step 2: a manufacturing firm, a wage offer and two or three working conditions.
- Write the three Future of Work scenarios for Step 3 on three posters or cards.
- Prepare role cards for Step 4: Deliveroo rider, Uber driver, freelance designer, and platform company managers.
- Set up tables for small groups of 4–5. Keep an open space for the role plays.

Materials

- Wage cards and contract cards (A–D)
- Employment contract samples
- Negotiation scripts for the employer, the individual workers and the union
- Flipchart paper, markers, sticky notes
- A timer

The session step by step

Step 1 – The Contract Comparison (20 min)

What to do:

1. Split the group into small groups of 4–5. Give each group the four contract cards: (A) a permanent contract with a German industrial company, with full benefits and a works council; (B) a temporary contract in a Spanish call centre, renewed every 3 months; (C) a zero-hours contract, using the UK before Brexit as an example; (D) a self-employed gig worker for a delivery platform.

2. Groups score each contract on the five points of the grid (10 min).

3. Each group answers two questions: Which contract would you choose? Which contract do most young Europeans actually have? (5 min)

4. Collect answers in the big group (5 min).

What you can say: "Imagine all four jobs pay about the same per hour. Now look at everything else. What does each contract really give you?"

Questions to ask:

- Which contract lets you plan your life, like renting a flat?
- What happens in each contract if you get sick for two weeks?
- Why do so many young people end up with contracts B, C or D?

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Tip: Some participants may have worked on contracts like these. Invite them to share if they want, but never push.

Step 2 – The Wage Negotiation (25 min)

What to do:

1. Make three groups: an employer group for a manufacturing firm, an individual worker group (each person negotiates alone), and a union group (they speak for all workers together).
2. Round 1 (8 min): the employer negotiates wages and conditions with each individual worker, one at a time.
3. Round 2 (8 min): the employer runs the same negotiation with the union.
4. Compare the results on a flipchart (4 min).
5. Introduce German codetermination (5 min). Workers at companies like Volkswagen, Deutsche Bank and Siemens sit next to shareholders on company boards. Ask if this could work in other countries.

What you can say: "Same company, same jobs, same money on the table. The only thing that changes is whether workers come alone or together. Let's see what happens."

Questions to ask:

- What changed when workers acted together?
- Why might an employer prefer individual contracts?
- Could codetermination work in your country? Why has it not spread more?

Tip: Give the employer group a clear limit (the most it can pay) in secret. This makes the comparison between the two rounds fairer and clearer.

Step 3 – The Future of Work Debate (25 min)

What to do:

1. Present the three scenarios (5 min):
   - The Optimist View: technology creates new jobs as it destroys old ones. Policy: invest in education and reskilling (learning new skills).
   - The Polarisation View (from the economist Autor): technology removes middle-skill jobs, but not low-skill service jobs or high-skill thinking jobs. Inequality grows.
   - The Radical View: we are getting close to real mass unemployment caused by technology. The answer is a Universal Basic Income (a regular payment to everyone) and much shorter working hours.
2. In small groups, participants choose the scenario they find most likely (10 min).
3. Each group suggests what a European policy response should look like for its scenario (5 min).
4. Short feedback round in the big group (5 min).

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What you can say: "Nobody knows the future for sure. Clever people disagree. Your job is to decide which story sounds most realistic to you, and what Europe should do about it."

Questions to ask:

- Which jobs around you have changed because of technology?
- Who wins and who loses in each scenario?
- What should schools, governments or companies do now?

Tip: If everyone picks the same scenario, ask one group to defend another scenario on purpose. This keeps the debate open.

Step 4 – The Gig Economy: Rights or Flexibility? (30 min)

What to do:

1. Split the group in two. Half play gig workers: a Deliveroo rider, an Uber driver, a freelance designer on a platform. Half play the platform company (3 min).
2. Each side prepares its arguments (5 min).
3. Negotiate: should riders and drivers be employees or self-employed? What does each side gain and lose? (10 min)
4. Introduce the EU Platform Work Directive: workers are presumed to be employees when a platform controls their work (2 min).
5. Debrief in the big group (10 min). The last 5 minutes are your closing round (see below).

What you can say: "The EU has now said: if a platform controls your work, you are presumed to be an employee. Is that the right answer? What about people who like being free to choose their hours?"

Questions to ask:

- How should policy balance security and choice?
- How does workers' collective power affect inequality in a society?
- What rights do you have, or would you have, as a young worker in your country?
- Are these rights enough?

Tip: Some participants really value flexibility. Take that view seriously. The aim is not to find one right answer, but to see what each choice costs.

Closing the session

Use the last 5 minutes of Step 4.

- Do a quick round: each person finishes the sentence "One right I have at work, or want to have, is..."
- Takeaway: wages and working conditions are the result of law, negotiation and power. Workers who act together usually have more power than workers alone.

Short version (45–60 minutes)

- Step 1 – The Contract Comparison: keep, 15 min.

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- Step 2 – The Wage Negotiation: keep, 20 min. Shorten the codetermination part to a short explanation.
- Step 3 – The Future of Work Debate: skip, or do a 5-minute hand vote on the three scenarios.
- Step 4 – The Gig Economy: Rights or Flexibility?: 15 min. Skip the role play and run a short discussion on the Platform Work Directive.
- Closing round: 5 min.

Adapt it

- **Younger or less experienced groups:** Use only two contracts in Step 1 (A and D). In Step 2, give the employer group a printed script. Use local examples of jobs young people know, like shops, cafés and delivery.
- **Newcomers, people with a migrant background or low language level:** Use pictures or icons for the five grid points (money, doctor, pension, calendar, handshake). Pair people with a buddy who shares a language. Avoid asking about anyone's work permit or legal status.
- **Online sessions:** Use breakout rooms for small groups and a shared online whiteboard for the contract grid. Run the negotiation in Step 2 by chat or short video rounds.
- **University students who want more depth:** Point them to the theory section in the full guide: neoclassical labour markets (Marshall, Pigou), efficiency wage theory (Shapiro and Stiglitz, 1984), monopsony (Joan Robinson, Dube) and the social market economy (Müller-Armack, Erhard). Ask them to compare union density and agreement coverage across the countries listed there.

Use it with the board game

- **Gig Economy Regulation** (purple Random Event card): play the card at the start of Step 4, then ask: "Who wins and who loses when platform workers get more rights?"
- **Negotiation Practice** (yellow Skill / Task card): show the card before Step 2, then ask how practising negotiation helps one worker, and what changes when a whole group negotiates.
- **Unpaid internship** (green Opportunity card): use it in Step 1 as a fifth "contract", then ask whether it gives security, sick pay or a pension.
- **Minimum Wage Increase** (purple Random Event card): play it during the debrief, then ask: "Who decides how high the minimum wage should be?"

Be careful with

- **Personal work experiences:** Many participants may have had zero-hours contracts, undeclared work or unpaid internships. Make space for these stories, but nobody has to share how much they earn or where they work. Link stories to the bigger picture, not to individual blame.
- **Politics:** Unions, minimum wages and platform rules are political topics. Stay neutral. Present both employer and worker views, and say clearly when economists disagree.
- **Legal status:** Some participants may work without papers or without a contract. Do not ask about this, and do not put anyone on the spot.

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Workshop 6: Green Finance: Climate, Capital & the European Green Deal

Young people discover how money, prices and investment decisions shape the fight against climate change, and who pays for the energy transition.

Time	Group size	Who it is for	Level
100 min	10–28	young people aged 16–30	Harder

Why this matters

Climate change affects energy bills, food prices, jobs and the places young people will live. Many young people worry about it. But climate change is also about money: who invests in what, who pays for pollution, and who loses their job when coal plants close. This workshop helps young people see these choices. It also shows that people can influence them.

Key words

Word	What it means
Externality	A cost that a company or person causes for others but does not pay for, like pollution.
Polluter pays principle	The idea that whoever causes pollution should pay for the damage.
Carbon permit	A permission to emit one tonne of CO2. Companies must hold enough permits for what they emit.
Cap-and-trade	A system where the government sets a total limit (cap) on emissions and companies buy and sell permits (trade).
Carbon price	The price of one tonne of CO2, for example the price of one permit.
ESG investing	Investing that looks at Environmental, Social and Governance (how a company is run) factors, not only profit.
Greenwashing	Making something look greener or more ethical than it really is.
Just transition	Moving to a green economy in a way that is fair to workers and communities who lose out.

What you need to know

The European Green Deal aims to make Europe climate-neutral by 2050. By 2030, emissions should fall by 55%. This plan is called "Fit for 55". The Green Deal investment plan aims to mobilise at least €1 trillion between 2021 and 2030. The money should move away from fossil fuels and towards renewables, energy efficiency and sustainable infrastructure.

Pollution is a cost that the polluter does not pay. Economists call this an externality. One solution is to make polluters pay, through a carbon tax or through cap-and-trade. The EU Emissions Trading System started in 2005. The EU sets a cap on emissions from industry, power and aviation. Companies need a permit for each tonne of CO2. They can buy and sell permits, which creates a carbon price. In 2024 it was roughly €55 to €75 per tonne.

How much damage does one tonne of CO2 cause? Estimates range from about €50 to over €1,000. The answer depends on how much we value the future. This is a deep disagreement, not a simple fact.

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ESG investing tries to send money to sustainable activities. EU rules from 2021 require financial products to explain their sustainability claims. Critics say greenwashing is widespread.

Other EU tools include a carbon border charge on some imports (CBAM, 2023) and REPowerEU, which aims to reduce dependence on Russian fossil fuels. The Just Transition Fund has €17.5 billion for coal regions.

Coal shows how hard this is. In 2022, Poland got about 70% of its electricity from coal. About 80,000 people worked in coal mining in Silesia. Germany ended hard-coal mining in 2018, after decades of public subsidies. By law, its coal power plants must close by 2038 at the latest. There is no EU-wide end date for coal.

Before the session

- Make six company cards for Step 1: steel manufacturer, cement plant, gas power station, wind energy firm, airline, car manufacturer. On each card, write how many permits the company needs this year. Choose simple game numbers yourself, for example more than 100 for heavy polluters and fewer for the wind firm.
- Print permit tokens or paper slips (100 per company to start, plus extra for sale).
- Prepare a carbon price tracker on a flipchart: Round 1 at €30, Round 2 at €65.
- Print the eight investment options for Step 2, one set per group.
- Prepare a short "reveal" card for each investment option with its ESG taxonomy classification. Check the current EU taxonomy before the session. Choose two options for the "greenwashing scandal" and write a short story for each.
- Make seven role cards for Step 3.
- Set up six tables for Step 1, then regroup into groups of 4–5 for Step 2.

Materials

- EU Green Deal summary cards
- Company investment cards
- Carbon price tracker (flipchart)
- Permit tokens or paper slips, play money
- Role cards, flipchart paper, markers, a timer

The session step by step

Step 1 – The Carbon Market Simulation (25 min)

What to do:

1. Split the group into six "companies" (3 min). Each company gets its card and 100 carbon permits.
2. Round 1 (8 min): permits cost €30 each. Each company decides: invest in cleaner technology (costly, but it needs fewer permits) or buy more permits.
3. Round 2 (8 min): announce that the EU tightens the cap. Fewer permits are available and the price rises to €65. Companies decide again.
4. Short discussion (6 min).

What you can say: "You are now a company. Every tonne of CO2 you emit needs a permit. Permits cost money. You can pay, or you can change how you produce. What will you do?"

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Questions to ask:

- Who invested in technology? Who bought their way through?
- Who set the carbon price: the market or the government?
- What happens if the price is too low? What if it is too high?

Tip: Keep the maths simple. Use round numbers and let one person in each company be the "accountant".

Step 2 – The Green Investment Portfolio (25 min)

What to do:

1. Form groups of 4–5. Each group gets a €500,000 investment fund (2 min).
2. Show the eight options (3 min):
   - North Sea offshore wind farm: 7% return, low carbon.
   - Natural gas plant with carbon capture: 9% return, medium carbon, contested technology.
   - Sustainable aviation fuel startup: possible 15% return, high risk, low carbon.
   - Electric vehicle battery manufacturer: 8% return, low carbon, supply chain concerns.
   - European forest carbon offset: 5% return, concerns about permanence (will the forest stay?).
   - Green hydrogen electrolyser: 4% return, zero carbon, early stage.
   - Conventional gas extraction: 12% return, high carbon.
   - EU Green Bond: 3% return, guaranteed, used to finance Green Deal projects.
3. Groups decide how to split their money (10 min). "Return" means the profit you expect each year.
4. Reveal the ESG taxonomy classifications, then the two "greenwashing scandals" (5 min).
5. Groups say what they would change now (5 min).

What you can say: "You manage half a million euros. You want a good return, but you also care about the climate. There is no perfect option. How will you balance profit, risk and impact?"

Questions to ask:

- Did you choose profit, safety or climate first?
- How did you feel when the scandal was revealed?
- How can an ordinary investor know if a "green" label is true?

Tip: Ask each group to write its split on a flipchart before the reveal. This makes it harder to change the story afterwards and makes the surprise stronger.

Step 3 – The Just Transition Debate (25 min)

What to do:

1. Hand out seven roles: coal miner from Silesia; wind turbine engineer from Hamburg; climate activist from Rotterdam; representative of a small Pacific island nation; EU Commission official; Hungarian prime minister; fossil fuel industry lobbyist. Others can join a role as advisers (2 min).

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2. Present the question: "Should all EU countries end coal power by 2030?" Explain that there is no EU-wide date today, and that Germany's legal deadline is 2038 (1 min).
3. Each role presents its position (up to 3 min each).
4. Open floor debate for the remaining time.

What you can say: "Everyone in this room is right about something. The miner fears for their job. The island fears for its home. Our task is to find out what a fair transition would look like."

Questions to ask:

- How fast should the transition happen?
- Who should pay?
- What rights do affected workers have?
- What does Europe owe countries that will suffer climate impacts it helped cause?

Tip: Seven speeches of 3 minutes leave little time for debate. If you are short of time, cut speeches to 2 minutes each.

Step 4 – Debrief and Reflection (25 min)

What to do:

1. Sit in a circle. Step out of roles: ask everyone to say their own name (1 min).
2. Discuss the questions below in the big group or in pairs first (15 min).
3. Share the fact about historical responsibility and discuss it (4 min).
4. Use the last 5 minutes for the closing round (see below).

What you can say: "The EU causes about 6% of today's global greenhouse gas emissions. But it is responsible for about 17% of all CO2 emitted in history. What does that mean for Europe's responsibility?"

Questions to ask:

- Is the carbon market the right tool, or should we use direct rules, carbon taxes or public investment?
- Can ESG investing really move money, or is it mostly marketing?
- What does "just transition" mean to you, and who should define it?

Tip: Some young people feel climate anxiety. Name it as normal, then move the talk to what people can do together.

Closing the session

Use the last 5 minutes of Step 4.

- Do a quick round: each person names one thing they could do, alone or with others, for a fairer climate transition.
- Takeaway: climate change is also a question of money and power: who pays, who benefits and who decides. The Green Deal is imperfect, but it exists because people organised and demanded it.

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Short version (45–60 minutes)

- Step 1 – The Carbon Market Simulation: keep, 15 min. Play only Round 2.
- Step 2 – The Green Investment Portfolio: keep, 15 min. Use four options instead of eight.
- Step 3 – The Just Transition Debate: 15 min. Use four roles (coal miner, climate activist, Pacific island representative, EU Commission official), 2 minutes each.
- Step 4 – Debrief and Reflection: 10 min, including the closing round.

Adapt it

- **Younger or less experienced groups:** In Step 1, use only three companies and one round. In Step 2, explain "return" with a simple example, like interest on savings. Give role cards with two or three ready-made arguments.
- **Newcomers, people with a migrant background or low language level:** Use pictures for each company and investment (a factory, a plane, a wind turbine). Pair people with a language buddy. Invite examples from their home countries about energy, heat or floods, if they want to share.
- **Online sessions:** Use breakout rooms for companies and investment groups. Track permits and the carbon price in a shared spreadsheet or online whiteboard. Use the chat for quick votes.
- **University students who want more depth:** Point them to the theory section in the full guide: externalities and the polluter pays principle (Pigou, 1920), the social cost of carbon (Nordhaus, Stern), the EU Emissions Trading System and the EU rules on sustainable finance (SFDR and the Taxonomy Regulation). Ask them why estimates of the cost of carbon differ so much.

Use it with the board game

- **Carbon Tax Introduced** (purple Random Event card): play the card before Step 1, then ask: "Is a tax or a permit market the better way to make polluters pay?"
- **Carbon Credit Investment** (green Opportunity card): use it in Step 2 next to the forest carbon offset option, then ask what could make an offset not last.
- **Ethical Investment Resolution** (blue Civic Duty card): play it during the debrief, then ask: "Should local institutions stop investing in fossil fuels? Who gains and who loses?"
- **EU Green Deal Expansion** (purple Random Event card): play it at the start of the session, then ask what participants already know about the Green Deal.

Be careful with

- **Climate anxiety:** Many young people feel worried or hopeless. Take these feelings seriously. Then point to collective, political and financial action as ways societies have changed course before.
- **Coal regions and jobs:** Some participants may come from regions or families that depend on coal, gas or heavy industry. Never present these workers as the "bad guys". The just transition question is about fairness to them too.
- **Politics:** The roles in Step 3 include real political positions. Stay neutral, make sure each role is played fairly, and present more than one view on how fast the transition should go.

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Workshop 7: Housing, Wealth & the European Property Paradox

Young people discover why the place you live, and the family you come from, shapes what you can own.

Time	Group size	Who it is for	Level
100 min	10–25	young people aged 16–30	Medium

Why this matters

For many young people, rent is the biggest bill they pay every month. Buying a home can feel impossible. Many think this is their own fault. This workshop shows that housing costs come from big choices: laws, land, interest rates and government policy. When young people understand these choices, they can see that housing is a civic question, not only a personal one.

Key words

Word	What it means
Wealth	Everything a household owns (home, savings, shares) minus what it owes.
Income	The money you earn, for example your salary, every month or year.
Inheritance	Money or property you get from family, often when a relative dies.
Social housing	Homes owned or supported by the state or a non-profit, rented at a lower price.
Rent control	Rules that limit how much, or how fast, a landlord can raise the rent.
Land value tax	A tax on the value of the land itself, not on the building on it.
Financialisation of housing	When homes are treated mainly as an investment to make money, not as places to live.
Meritocracy	The idea that people get ahead because of their talent and hard work.

What you need to know

Housing is the single largest source of wealth inequality in Europe. In the euro area, the richest 10% of households own about 57% of all net wealth. The poorest half own only about 5% (ECB, 2024). In Germany, the poorest half own just 2.5%. A household that owns its home usually has much more wealth than a household that rents.

The economist Thomas Piketty wrote "Capital in the 21st Century" (2013). His idea is called "r > g". When money from owning things (rent, interest, dividends) grows faster than the economy as a whole, wealth gathers at the top. Piketty argues this has been true in Europe since 1980. If he is right, what you inherit matters more than what you earn. Not all economists agree, so present it as one strong argument.

An older idea, from Ricardo (1817) and Henry George (1879), says much property wealth is really land value. Land gets more valuable because of public things like transport, schools and parks, not because of the owner. George wanted a land value tax to give this value back to the public.

Some researchers, like Aalbers (2016), say housing has become a financial asset. Investors buy homes to make money. This can make prices jump around and make long rental contracts harder to find.

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Cities have tried different things. In Vienna, about 60% of residents live in subsidised housing, after a century of public investment. Amsterdam sold off much of its social housing in the 1990s and 2000s and now faces a serious crisis. Barcelona has given no new short-let licences since 2014, and all should end by 2028. Berlin's rent cap was struck down by the constitutional court in 2021.

Before the session

- Print and cut the six "starting condition" cards for the Wealth Card Game (A to F, see Step 1).
- Write four "life round" event cards (for example: interest rates go up, house prices rise, a job is lost, a health crisis).
- Print the wealth distribution facts from Step 2 as a simple infographic or flipchart.
- Print the policy tools menu (Step 3), one per group.
- Choose three or four European cities for the policy groups. Use cities your group knows.
- Set up the room with tables for 4–6 groups and a free wall for flipcharts.
- Plan 4–6 groups, depending on numbers.

Materials

- Starting condition cards (A–F) and life round cards
- Wealth distribution infographic or flipchart
- Policy scenario cards and the policy tools menu
- Flipchart paper, markers, sticky notes
- A timer or phone
- Play money or tokens (optional, for the card game)

The session step by step

Step 1 – The Wealth Card Game (25 min)

What to do:

1. Put participants in pairs or small groups. Each group draws one starting condition card. Everyone is 28 years old.

2. Read out the cards so all know who is in the game: (A) inherits €80,000 from grandparents, and parents can be guarantors for a mortgage; (B) working-class family, no inheritance, good degree; (C) migrant worker, no family network, excellent worker; (D) single parent, part-time work, no savings; (E) has a social housing place; (F) child of a property investor, with several inherited properties.

3. Run four life rounds. Each round is five years. Read one event per round: interest rates change, the housing market shifts, the job market changes, a health crisis hits.

4. After each event, groups decide what happens to their person. Can they buy? Do they lose their home? Do they save? Ask them to write it down in one line.

5. After four rounds, each group says where their person is at 48.

6. Compare the outcomes as a whole room.

What you can say: "You all start at 28, and you all work hard. The only difference is where you start. Let's see how much that matters over twenty years."

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Questions to ask:

- Who ended up owning a home? Who did not?
- How much did the starting card decide the result?
- What could have changed the outcome for person D or person C?

Tip: Groups may want to "win". Remind them it is not about smart choices. It is about seeing how the starting point shapes the options.

Step 2 – Piketty's World: A Data Exercise (20 min)

What to do:

1. Show the infographic. Go through the facts slowly: in the euro area, the top 10% own about 57% of net wealth; the bottom half own about 5%; in Germany, the bottom half own 2.5%; homeowners usually have much more wealth than renters.
2. Add one more point: a large part of the wealth people hold comes from their families, through gifts and inheritance.
3. Explain Piketty's "r > g" in one sentence: when owning things pays more than working, the rich get richer faster.
4. In pairs, participants discuss the main question for 5 minutes.
5. Share the examples of wealth taxes: Spain has a wealth tax. France replaced its wealth tax in 2018 with a tax on property wealth only. Germany stopped collecting its wealth tax in 1997. Norway keeps a wealth tax (it ended its inheritance tax in 2014) and has lower inequality.
6. Take a few answers from the room.

What you can say: "If most wealth is inherited, and wealth grows faster than wages, what does that tell us about the idea that hard work is enough?"

Questions to ask:

- Which fact surprised you most?
- If most wealth is inherited, is our society a meritocracy?
- Should wealth be taxed? Why, or why not?

Tip: Draw the numbers. For example, put 10 chairs in a row: one person sits on almost six chairs, and five people share half a chair. Pictures stay in the mind better than percentages.

Step 3 – Policy Design: What Would You Do? (30 min)

What to do:

1. Make groups of 4–5. Give each group a European city facing a housing crisis.
2. Hand out the policy tools menu: build more social housing; rent controls; tax vacant and empty homes; regulate short-term lettings (Airbnb limits); land value tax; first-home buyer subsidies; restrict foreign and investor purchases; mandatory inclusionary zoning (new buildings must include affordable homes).

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3. Explain any tool that is new for the group. Use the key words table.
4. Each group picks three tools (12 minutes). They write why they chose them and who will oppose them.
5. Each group presents in 2 minutes. Others can ask one question.

What you can say: "You are now the city council. You have three tools only. Which ones will help most, and who will be angry with you?"

Questions to ask:

- Who wins from your plan? Who loses?
- Who will fight against your plan, and how will you answer them?
- Have other cities tried this? What happened? (Use Vienna, Barcelona, Berlin, Amsterdam.)

Tip: Watch the time carefully, this step can run long. Give a 3-minute warning before presentations start.

Step 4 – Debrief and Reflection (25 min)

What to do:

1. Sit in a circle. Ask the big questions one by one. Let several people answer each.
2. Use the last 5–10 minutes for the closing round (see below).

What you can say: "Housing problems are not a personal failure. They come from choices that people and governments make. And choices can change."

Questions to ask:

- Is housing a product to buy and sell, or a human right? Can it be both?
- Who benefits from high house prices in Europe? Do those people have political power?
- If Piketty is right, what is the only way to reverse wealth concentration?
- What would need to change for Vienna's model to work in your city?

Tip: Some people talk a lot, others stay quiet. Use a "talking object": only the person holding it speaks.

Closing the session

Do a quick round: each person finishes the sentence "One thing I now understand about housing is...". Keep it to one sentence each. Then share one takeaway: housing costs are shaped by laws and politics, so young people have a right to a voice in them. Point out who they could talk to, such as a local council, a tenants' group or a youth council.

Short version (45–60 minutes)

- Step 1 – The Wealth Card Game: 15 min (use only three cards, for example A, C and D, and two life rounds).
- Step 2 – Piketty's World: 10 min (show the infographic and ask the meritocracy question only).
- Step 3 – Policy Design: 15 min (each group picks two tools, no formal presentations, just one sentence each).
- Step 4 – Debrief and Reflection: 10 min (two questions, then the closing round).

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Adapt it

- **Younger or less experienced groups:** Focus on the card game and on rent, not buying. Use local rents they know. Skip the names of theories.
- **Newcomers or low language level:** Use pictures on the starting condition cards. Pair people who share a language. Read every card out loud. Be sensitive with card C (migrant worker); let people choose a card if a random one feels too close to home.
- **Online sessions:** Show the cards on screen and use breakout rooms for groups. Use a poll for "market or human right?" and a shared whiteboard for the policy tools.
- **University students:** Ask them to read the theory pages in the full guide: Piketty's r > g, land value theory (Ricardo, George), financialisation (Aalbers) and the Vienna model. Ask them to test Piketty's claim critically and compare two cities in depth.

Use it with the board game

- **Public Housing Proposal** (blue Civic Duty card): play this card before Step 3, then ask: "Would you vote for it? Who pays and who gains?"
- **Community Land Trust** (blue Civic Duty card): use it in Step 3 as an extra policy idea and ask how it links to land value theory.
- **Housing Market Shift** (purple Random Event card): use it as one of the life round events in Step 1.
- **Unexpected Rent Increase** (red Expense card): read it out in Step 1 for the renting players, then ask which starting cards can absorb it.

Be careful with

- Many young people have hard housing stories: overcrowding, eviction, living with parents for longer than they want. No one has to share their own situation. If someone does, thank them and say clearly: this is a structural problem, not a personal failure.
- Housing policy is political. Stay neutral. Present more than one view, for example both why people support rent controls and why others worry about them.
- Be careful with migration status in card C. Do not ask participants about their own papers or family wealth.

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Workshop 8: Digital Finance, Data & the Platform Economy

Young people discover who controls the apps, algorithms and data behind their money, and what rights they have.

Time	Group size	Who it is for	Level
90 min	8–25	young people aged 16–30	Medium

Why this matters

Young people pay with their phone, shop online and use banking apps every day. These tools make life easier. But the companies behind them collect a lot of data about how we spend. Computers may decide if we get a loan. Some apps are built to make us spend more. This workshop shows that the rules for digital money are a civic question: we can all have a say in them.

Key words

Word	What it means
Fintech	Companies that use new technology, like apps, to offer money services.
Algorithm	A set of rules a computer follows to make a decision, for example about a loan.
Credit scoring	A way for banks to judge how likely you are to pay back a loan.
Open banking	Rules that let you share your bank data with other companies, if you agree.
Dark patterns	App or website designs that push you to choose what is good for the company, not for you.
Buy Now Pay Later (BNPL)	A service that lets you split a purchase into smaller payments over time.
Digital euro	A planned digital form of money issued by the European Central Bank, not by a normal bank.
GDPR	The EU law that protects your personal data.

What you need to know

Digital finance has opened up money services to millions of people. But it has also brought new kinds of tracking, exclusion and unfair treatment.

A key idea is **information asymmetry**: one side knows more than the other. Akerlof, Spence and Stiglitz won the Nobel Prize in 2001 for this work. Fintech companies know far more about users than users know about how their data is used.

Platforms also gain value when more people use them. This is called a **network effect**, and it can lead to one company dominating. The EU has used competition law against platform monopolies.

Behavioural finance shows that apps can use our mental shortcuts against us. Examples are automatic renewals, hidden fees, and Buy Now Pay Later offers that hide the total cost. The EU sees these "dark patterns" as a major concern.

The EU has made several laws:

- PSD2 (2018) opened bank data to other companies, with your consent ("open banking").

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- GDPR (2018) protects your financial data and gives you rights when a computer makes decisions about you, including an explanation.
- MiCA (2023) is the world's first full set of rules for crypto. Crypto firms need an EU licence.
- The Digital Services Act (2022) says platforms must act against illegal content, including scams and fake ads.
- The EU AI Act (2024) bans some uses of AI. High-risk uses, such as credit scoring, face strict rules.
- Buy Now Pay Later comes under the EU Consumer Credit Directive from 2026.

The ECB and the European Commission are planning a digital euro. It could give everyone safe digital payments. But people worry about privacy. In the ECB's public consultation (2020–2021), 8,221 people and groups responded, and privacy was by far the top concern. The ECB says there will be privacy protections and a limit on how much each person can hold.

Before the session

- Make one profile card per participant for Step 1 (see below). Give each a fictional name, age, EU nationality, job type, postcode, internet use and credit history.
- Decide in advance the "AI result" for each profile: approved, rejected or approved with conditions. Write it on a separate slip.
- Print or draw two or three app mockups showing dark patterns (a pre-ticked box, a hidden fee, a "pay in 3" button).
- Print the GDPR summary sheet.
- Prepare three signs for the debate corners: A, B and C.
- Set up tables for 4–5 groups, with space to move for the debate.

Materials

- Profile cards and result slips (algorithm scenario cards)
- App mockups
- GDPR summary sheet
- Debate position signs (A, B, C)
- Flipchart paper, markers, sticky notes
- A timer or phone

The session step by step

Step 1 – The Algorithm Decides (25 min)

What to do:

1. Give each participant a profile card. Profiles differ in age, EU nationality, job (permanent, gig, self-employed, student), postcode, internet use and credit history.
2. Explain: "A fictional bank uses an AI system to decide who gets a loan."
3. Hand out the result slips. Some are approved, some rejected, some approved with conditions.
4. In groups of 4–5, participants put their cards side by side and look for patterns (10 minutes).
5. Each group shares one pattern with the room.

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6. Explain the EU AI Act: credit scoring is high-risk, so these systems must be transparent, explainable and checked by a human.

What you can say: "You did not meet anyone. A computer looked at your data and decided. Let's find out what it looked at."

Questions to ask:

- What patterns do you see? Which data seems to drive the decisions?
- Is this fair? Is it legal?
- If the system rejects you because of your postcode or nationality, even without using those words directly, is that discrimination?

Tip: Plan the results so there is a clear pattern (for example, gig workers and certain postcodes are often rejected). Otherwise groups will not find anything to talk about.

Step 2 – Buy Now Pay Later: Design the Regulation (20 min)

What to do:

1. Explain BNPL: services like Klarna, Afterpay or Scalapay (in Italy) let you split a purchase into interest-free payments. Many users are young people and people on low incomes.
2. Show an app mockup with a "pay in 3" button. Ask what the screen does not tell you.
3. In groups, participants design rules for BNPL (12 minutes). They answer four questions (see below) and write their rules on a flipchart.
4. Groups share their top rule.

What you can say: "You are now the EU lawmakers. BNPL is popular, but some people get into trouble with it. What rules would you write?"

Questions to ask:

- What should companies have to tell you before you pay?
- Should there be checks that you can afford it?
- Should late payment fees be capped?
- Should BNPL be allowed for essential things like food?

Tip: Some participants may use BNPL themselves. Keep the talk about rules and design, not about anyone's own spending.

Step 3 – The Digital Euro: Opportunity or Surveillance? (25 min)

What to do:

1. Present the plan in simple words (5 minutes). The ECB and the European Commission are planning a digital euro. Unlike cash, it would leave a full record of payments. The ECB says there will be privacy protections and a limit on how much each person can hold. Critics say governments could track spending, or even limit what money can be spent on.

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2. Put up the three position signs: (A) the digital euro helps everyone get access to payments and reduces payment monopolies, so support it; (B) it is a surveillance tool that threatens privacy, so oppose it; (C) it should have strong privacy rules modelled on cash, so it can be done right.
3. Participants stand by the sign they agree with most. Each corner prepares two arguments (5 minutes).
4. Run the debate (10 minutes). Each corner speaks, then answers. People can change corners if they change their mind.
5. After the debate, share the fact: 8,221 responses came in to the ECB's 2020–2021 consultation, and privacy was by far the top concern.

What you can say: "Cash leaves no trace. Digital money does. How much privacy are you willing to give up for convenience?"

Questions to ask:

- Who would gain most from a digital euro?
- What would worry you about it?
- Did anyone change corners? Why?

Tip: If one corner is empty, ask two volunteers to play that side for the debate. It keeps all three views in the room.

Step 4 – Debrief and Reflection (20 min)

What to do:

1. Sit in a circle. Ask the questions below one by one.
2. Hand out the GDPR summary sheet when you talk about data rights.
3. Use the last 5–10 minutes for the closing round.

What you can say: "Your data is very valuable. The question is: who gets the value?"

Questions to ask:

- Does financial technology make Europe more equal or less equal? For whom?
- Who benefits from your financial data: you, the platform, advertisers, the state?
- What does GDPR let you do with your data? Have you ever used those rights?
- Is a world without cash possible? What would we lose? (Several EU countries are thinking about laws that make shops accept cash, because of inclusion worries.)

Tip: Make it practical. Show participants where they can find the privacy settings or data download option in an app they use.

Closing the session

Do a quick round: each person names one thing they will check or change in an app they use (for example, privacy settings or automatic renewals). Then give one takeaway: digital finance is shaped by rules, and young people have a right to a say in those rules.

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Short version (45–60 minutes)

- Step 1 – The Algorithm Decides: 15 min (use 6–8 profiles shared by groups, not one each).
- Step 2 – Buy Now Pay Later: 10 min (discuss two questions as a whole group).
- Step 3 – The Digital Euro: 15 min (corners and short arguments, no full debate).
- Step 4 – Debrief and Reflection: 10 min (two questions, then the closing round).

Adapt it

- **Younger or less experienced groups:** Start with the apps they already use. Use the dark pattern mockups more and the laws less. Skip names of theories.
- **Newcomers or low language level:** Use simple profile cards with icons. Explain the digital euro with a picture: cash, bank card, and digital euro side by side. Note that some newcomers may find it hard to open a bank account; talk about this as an inclusion question.
- **Online sessions:** Send profile cards by private chat. Use breakout rooms for groups and a poll for the A, B, C debate positions.
- **University students:** Point them to the theory pages in the full guide: information asymmetry (Akerlof, Spence, Stiglitz), network effects (Rochet and Tirole, Parker and Van Alstyne), behavioural finance (Kahneman, Thaler) and central bank digital currency research. Ask them to compare the EU AI Act and GDPR rules on automated decisions.

Use it with the board game

- **Digital Privacy Complaint** (blue Civic Duty card): play it before Step 4, then ask: "Would you file a complaint? What right does GDPR give you here?"
- **Open Banking Regulation** (purple Random Event card): use it when you explain PSD2, and ask who gains when bank data is shared.
- **Digital Euro Launch** (purple Random Event card): play it at the start of Step 3, then ask: "Is this good news for everyone?"
- **Credit Score Check** (yellow Skill / Task card): use it after Step 1 to talk about checking your own data for errors.

Be careful with

- No one has to share their own debts, BNPL use or credit problems. Keep examples on the fictional profiles.
- Crypto may come up strongly. Treat it as complex: there are real innovations in decentralised finance (DeFi), and also real scams and environmental costs. Ask: who benefits, who carries the risk, and who regulates?
- The digital euro is a political topic. Stay neutral and give all three positions a fair hearing. Do not ask about anyone's residence status when talking about bank access.

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Workshop 9: Banking on Solidarity: Alternative Finance & Cooperative Economics

Young people discover that banks owned by shareholders are only one way to organise money, and they design their own community bank.

Time	Group size	Who it is for	Level
90 min	10–28	young people aged 16–30	Medium

Why this matters

Most young people open a bank account without asking who owns the bank. But the owner decides what happens with your money and with the profit. Some banks belong to their customers, not to distant investors. In some cooperatives, the people who work there or use the service own it and vote on decisions. Knowing these options helps young people choose where their wages, savings and loans go.

Key words

Word	What it means
Cooperative	A business owned and run by its members, who each get a vote.
Credit union	A small savings and loan organisation owned by the people who use it.
Shareholder	A person or company that owns part of a business and expects a share of its profit.
Governance	The rules for who makes decisions in an organisation and how.
Surplus	The money left over after all costs are paid, sometimes called profit.
Time bank	A system where people swap services and pay with hours of time instead of money.
Social economy	The part of the economy made up of cooperatives, mutuals and social enterprises that put people before profit.
Mutual aid	People in a community helping each other directly, without a bank or the state in the middle.

What you need to know

The usual financial system is made of commercial banks, insurance companies and investment funds. It is one model, not the only one. Credit unions, cooperatives, community finance organisations, mutual aid networks and time banks work in a different way. They are built on shared ownership, democratic decisions and serving members, not making profit for shareholders.

Researchers such as Birchall and the International Labour Organisation (ILO) say cooperatives often cope better in economic crises. Pay gaps between bosses and workers are usually smaller. Profits tend to stay in the local area.

There is also a simple reason why ownership matters. In big companies, owners cannot fully watch the managers, and managers may follow their own interests. Economists call this the "principal-agent problem". In a cooperative, members are both owners and customers or workers, so their interests point the same way.

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Some cities use "community wealth building". Hospitals, universities and councils buy more from local cooperatives and social enterprises, so money keeps circulating locally. The idea comes from Preston in the UK, and similar work is starting in Barcelona, Bilbao and Bologna.

Islamic finance is another alternative. It does not use interest. Instead it uses profit sharing, joint ventures and leasing. It is growing in the UK, Luxembourg and Germany.

Real examples from Europe:

- Mondragon in the Basque Country, Spain: about 80 cooperatives and about 70,000 workers, most of them member-owners. Top pay is capped at 6 times average pay, far lower than in many big listed companies.
- Raiffeisen banks: a network of cooperative banks in Austria, Germany, Switzerland and Eastern Europe, first set up to give rural people credit without expensive moneylenders.
- Crédit Agricole in France: one of Europe's largest banks, and a cooperative with about 11 million member-shareholders.
- Triodos Bank in the Netherlands: only finances projects with a positive social, environmental or cultural impact.
- The Bologna area in Emilia-Romagna, Italy, where cooperatives are a big part of the local economy.

Alternatives also have limits, and people disagree about how far they can grow. Step 3 deals with this honestly.

Before the session

- Print six stall cards for Step 1, one per model: Credit Union, Cooperative Bank (Raiffeisen model), Community Development Finance Institution (CDFI), Time Bank, Peer-to-Peer Lending Platform, Social Impact Bond. Write 3–4 simple lines on each.
- Print one community bank design template per group (the six questions from Step 2).
- Set up six stall spots around the walls, with space to walk between them.
- Put tables for groups of 4–6 in the middle.
- Plan the number of groups: 3–5 groups works best.
- Find out if there is a local credit union or cooperative bank. If there is, prepare a short card about it.
- Write the four debrief questions from Step 4 on a flipchart.

Materials

- Six case study (stall) cards
- Community bank design templates
- Voting dots (sticky dots), 1 per person
- Flipchart paper and markers
- Tape or pins for the stall cards
- A timer or phone clock

The session step by step

Step 1 – The Alternative Finance Fair (20 min)

What to do:

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1. Explain that the room is now a "fair" with six stalls. Each stall is a different kind of financial organisation (2 min).
2. Participants walk around for 10 minutes and read the cards. They can go alone or in pairs.
3. Bring everyone back into a circle for a short discussion (8 min).
4. Write the most surprising models on the flipchart.

What you can say: "Most of us only know one kind of bank. Today you will visit six other ways to save, borrow and share money. Read, compare, and notice what surprises you."

Questions to ask:

- Which model surprised you most?
- Which one would you use yourself?
- Which one could help with a money problem you or someone you know has had?

Tip: Some models are harder to understand, like the Social Impact Bond. Stand near that stall and help people with questions. If there is a local credit union, put its card in the centre and make it the main example.

Step 2 – Design Your Community Bank (35 min)

What to do:

1. Form groups of 4–6. Give each group a template.
2. Groups answer six questions (about 15 min):
   - Purpose: who are your members? What money need are you meeting?
   - Governance: how are decisions made? Who votes on what? What is the cap on the boss's pay?
   - Products: what do you offer, like savings or loans? At what rates (the price of borrowing or the reward for saving)?
   - Profit use: what happens to the surplus? Pay it to members, improve services, or put it in a community fund?
   - Accountability: who do you report to? How can members challenge decisions?
   - Limits: what will you not finance? What are your ethical lines?
3. Each group presents and takes questions from the "public". The other participants play possible members.
4. After all presentations, each person puts one voting dot on the bank they would most like to join. Ask a few people why.

What you can say: "You are now the founders of a new bank for your community. You decide who it serves, who is in charge, and where the money goes. Be specific."

Questions to ask:

- Who would be left out of your bank?
- What happens if members disagree with the managers?
- Why did you choose that pay cap?

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- Would you trust this bank with your own savings?

Tip: Give each group 2–3 minutes to present and keep one or two questions per group, so everything fits in 35 minutes. Use a visible timer.

Step 3 – The Limits of Alternatives (20 min)

What to do:

1. Ask the big question: "If cooperative finance is so good, why isn't it everywhere?" Collect ideas for 5 minutes.
2. Add the four main limits from the guide, one by one, and write them on the flipchart (10 min):
   - Scale: decisions can be slower, it is harder to raise money, and there may be less money for technology.
   - Rules: banking rules were made for commercial banks and can be extra heavy for small cooperatives.
   - Member engagement: cooperative democracy needs members to take part, but most members of cooperative banks rarely vote.
   - Political resistance: when Spain's savings banks failed, attempts to turn them into member-owned banks were resisted. Commercial banks took them over instead.
3. Ask groups to look at their own bank design. Which of these limits would hit them first? (5 min)

What you can say: "Alternatives are not magic. Let's be honest about why they are still small, so we can think about what would help them grow."

Questions to ask:

- Which of these limits do you think is the biggest?
- Would you go to a members' meeting of your bank? Why or why not?
- Who might not want cooperatives to grow, and why?

Tip: Some participants may feel the session is "selling" cooperatives. This step is the moment to show both sides. Welcome critical voices and ask them to explain their view.

Step 4 – Debrief and Reflection (15 min)

What to do:

1. Show the flipchart with the debrief questions.
2. Give 2 minutes for everyone to think alone or talk in pairs.
3. Open the discussion with the whole group (about 8 min).
4. Use the last 5 minutes for the closing round (see "Closing the session").

What you can say: "The EU has a Social Economy Action Plan. It recognises cooperatives and social enterprises, but it does not require countries to do anything specific. So is recognition enough?"

Questions to ask:

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- Are cooperative alternatives enough, or does the main financial system also need to change?
- Which bank or app do you use now? Do you know who owns it and where your money goes?
- If you had €500 to put in a bank tomorrow, would you choose a different place after today? What would decide it?
- Is soft recognition from the EU enough, or should there be real support?

Tip: Nobody has to say which bank they use. People can answer the money questions "in theory" or for an imaginary friend.

Closing the session

Use the last 5 minutes of Step 4. Do one quick round: each person finishes the sentence "One thing I didn't know about banks before today is..." Keep answers to one sentence. End with one takeaway: "Every bank is owned by someone. You can ask who, and you can choose."

Short version (45–60 minutes)

- Step 1 – The Alternative Finance Fair: 10 min (use four stalls, 5 min walking, 5 min talk).
- Step 2 – Design Your Community Bank: 25 min (only Purpose, Governance and Profit use; 2-minute presentations; dot vote).
- Step 3 – The Limits of Alternatives: 10 min (you present the four limits, one question).
- Step 4 – Debrief and Reflection: 10 min (the €500 question plus the closing round).
- Total: 55 min.

Adapt it

- **Younger or less experienced groups:** Use only three stalls: Credit Union, Cooperative Bank and Time Bank. In Step 2, design a "youth club savings group" instead of a full bank. Skip the questions about rates.
- **Newcomers, people with a migrant background or low language level:** Use pictures and very short sentences on stall cards. Ask about savings circles or community lending in their home countries; many communities have their own forms of mutual aid. Islamic finance may also be familiar to some participants and can be a good example. Let groups present with drawings.
- **Online sessions:** Put the six stall cards on a shared online board. Use breakout rooms for Step 2 and a poll or emoji reactions for the vote.
- **University students who want more depth:** Point them to the theory section of the full guide: Birchall and the ILO on the cooperative advantage, Jensen and Meckling (1976) on the principal-agent problem, the Preston model of community wealth building, and Islamic finance principles. Ask them to compare Mondragon and Crédit Agricole.

Use it with the board game

- **Youth Cooperative** (green Opportunity card): play this card before Step 2, then ask: "What would make you join and share ownership of a cooperative?"
- **Community Energy Cooperative** (blue Civic Duty card): read the card in Step 1 as an extra example and ask how a cooperative can serve a whole neighbourhood, not just its members.
- **Student Housing Co-op** (green Opportunity card): use it in Step 2 as an idea for a group's purpose: a cooperative that tackles student rent.
- **Banking Crisis** (purple Random Event card): play this card at the start of Step 3, then ask: "Would a member-owned bank behave differently in a crisis? Why or why not?"

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Be careful with

- **Personal money:** Some participants may have no bank account, debts or family money problems. Never ask anyone to share their own finances. Questions about "your bank" can always be answered in general terms.
- **Stay neutral:** Present cooperatives as one option with strengths and limits, not as the only right answer. Give equal space to people who prefer ordinary banks.
- **Religion and culture:** When you talk about Islamic finance, explain it as a set of financial principles. Do not make assumptions about anyone's beliefs.

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Workshop 10: Money, Power & Democratic Action

Young people discover who makes the big money decisions that shape their lives, and plan how they can act together to change them.

Time	Group size	Who it is for	Level
100 min	10–30	young people aged 16–30	Harder

Why this matters

Rent, student loans, wages and bank fees are not just "the way things are". People in banks, governments and companies decide them. Many of these decisions are made far away, and young people are rarely in the room. But citizens have changed the rules before. The eight-hour working day and the welfare state were won because people organised. This last workshop helps young people move from understanding the system to doing something about it.

Key words

Word	What it means
Lobbying	Trying to persuade politicians to make a decision that helps your group.
Collective action	People acting together to reach a goal they cannot reach alone.
Free-riding	Enjoying the result of other people's effort without helping.
Regulator	A public body that makes and checks the rules for an industry, for example banks.
Regulatory capture	When a regulator starts to serve the industry it should control, instead of the public.
Countervailing power	A force that balances a powerful group, such as trade unions, consumer groups or the state.
Democratic deficit	The gap between who makes decisions and who can influence them as citizens.
MEP	Member of the European Parliament, elected by citizens of EU countries.

What you need to know

This is the last workshop of the programme. Earlier workshops showed how finance shapes society and power. Now the question is: what will you do? Financial citizenship is not only about personal choices. It also means acting together, getting involved in politics, and asking that finance serves the common good.

The guide uses four ideas to explain power in finance:

- **Public choice theory** (James Buchanan, who received the Nobel Prize in 1986, with Gordon Tullock): politicians and officials also follow their own interests. Big companies and rich people have more reason and more money to lobby than ordinary consumers or workers. This helps explain why financial rules often favour the financial industry.
- **The collective action problem** (Mancur Olson, 1965): groups with a shared interest often fail to organise, because each person hopes others will do the work. This makes unions, consumer campaigns and movements fragile. Rewards for taking part, social norms and good organisation can help.
- **Regulatory capture** (George Stigler, 1971): over time, regulators can start to see things the way the industry does. People moving between government jobs and bank jobs (the "revolving door") is a problem for democracy. That is why independent checks by civil society matter.

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- **Countervailing power** (J.K. Galbraith, 1952): when big companies dominate, other forces must balance them, such as unions, cooperatives, state rules and civil society.

Examples of citizens shaping European finance:

- The EU proposed a Financial Transaction Tax (a small tax on buying and selling financial products), and 10 member states agreed to go ahead.
- Protest movements against debt and austerity, like the Indignados in Spain and the Aganaktismenoi in Greece, shaped the political debate.
- Fossil fuel divestment campaigns: some universities and other institutions sold their fossil fuel investments. The European Investment Bank committed to end fossil fuel financing by 2021 after civil society campaigns.
- Residents in Barcelona, Amsterdam, Lisbon and Porto campaigned and changed rules on short-term rentals like Airbnb.
- BEUC, the European consumer organisation, and privacy campaigners helped strengthen limits on algorithmic credit scoring (computers deciding who gets a loan) in the EU AI Act.

These theories are debated. Some people think they are too negative about politicians. Present them as tools for thinking, not final truths.

Before the session

- Draw a large circle on a flipchart with the title "Financial decisions that affect young people in Europe".
- Prepare a second empty flipchart for "Where citizens have influence".
- Print role cards for the Lobbying Simulation: MEP, financial industry lobbyist, environmental NGO representative, trade union representative, young climate activist, academic economist, journalist.
- Print one Financial Citizenship Manifesto template per group (three demands, three commitments, one campaign action).
- Print one personal commitment sheet per person with the four questions from Step 4.
- Arrange chairs in a circle for the start and end, and tables for groups of 4–5.
- Plan 4–6 groups, depending on numbers.
- Prepare short campaign examples and European Parliament briefings (from the list above) to put on the tables.

Materials

- Flipchart paper and markers
- Role cards for the simulation
- Action planning (manifesto) templates
- Campaign example sheets and European Parliament briefings
- Personal commitment sheets and envelopes (optional)
- Pens and a timer

The session step by step

Step 1 – Power Mapping: Who Controls Financial Decisions? (20 min)

What to do:

1. Show the big circle. Ask small groups to list who makes financial decisions that affect young people (5 min).

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2. Collect answers on the circle. Add any missing ones: the European Central Bank (ECB), national governments, the European Commission, the European Parliament, financial lobbies, rating agencies, banks, platform companies, trade unions.

3. On the second flipchart, ask: where do citizens have influence now? Collect answers: elections, advocacy, what we buy, where we work, media, protest, legal challenges (5 min).

4. Put the two maps side by side. Explain that the gap between them is the "democratic deficit" in how the economy is run.

5. Discuss as a whole group (7 min).

What you can say: "On the left are the people who decide. On the right is what we can do. The space between them is where democracy is weak. Let's look at it honestly."

Questions to ask:

- Is this gap acceptable?
- What would close the gap?

Tip: Some participants will not know what the ECB or a rating agency is. Give a one-sentence explanation for each and move on. The goal is the big picture, not detail.

Step 2 – The Lobbying Simulation (25 min)

What to do:

1. Read the scenario: "The European Parliament is voting on whether pension funds must stop investing in fossil fuels within five years."

2. Hand out the seven roles. The MEP is a swing vote and is truly undecided. With a big group, put 2–3 people in each role and let one person speak.

3. Each role has 4 minutes to prepare a pitch to the MEP.

4. Run the "doorstep" simulation: each stakeholder has 2 minutes to make their case to the MEP.

5. The MEP announces their vote and explains why.

6. Debrief with the whole group in the remaining time.

What you can say: "Imagine you meet the MEP at the door of Parliament on the way to the vote. You have two minutes. Make them count."

Questions to ask:

- Whose arguments worked best, and why?
- How does money affect who gets heard? Who could pay for more meetings, research or adverts?
- Did the trade union and the climate activist want the same thing?

Tip: Choose a confident participant as MEP and ask them to really listen, not just pick their favourite side. After the vote, let people step out of their roles and say what they really think.

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Step 3 – The Financial Manifesto (30 min)

What to do:

1. Form groups of 4–5. Each group picks one target for its manifesto: (A) the European Commission, (B) their national government, (C) their local council, (D) their university or organisation, or (E) themselves as financial citizens.
2. Groups write a one-page Financial Citizenship Manifesto (about 15 min). It must include:
   - Three demands: what should change, who should change it, and by when.
   - Three commitments: what you will do differently, alone or together.
   - One campaign action: a concrete first step you could take in the next 30 days.
3. Groups present their manifesto.
4. Note common themes on the flipchart as groups present. At the end, name the points where groups agree.

What you can say: "Be ambitious and be specific. Don't just write 'banks should be fairer'. Name a real institution, a real rule, and a real date."

Questions to ask:

- Who exactly has the power to make this demand happen?
- What could you realistically do in the next 30 days?
- Which demand would be easiest to win? Which is most important?

Tip: Give each group 2–3 minutes to present, so everything fits. Push vague demands to become concrete.

Step 4 – The Personal Commitment & Closing (25 min)

What to do:

1. Explain that this part is individual. Nobody has to share what they write unless they want to.
2. Hand out the commitment sheets. Each person writes (about 12 min):
   - One thing I believed about money before this programme that I now question.
   - One structural or systemic insight (something about how the whole system works) I will carry into my money decisions.
   - One collective action I am ready to take or support.
   - One thing I want to learn more about.
3. Invite volunteers to share one answer if they wish (about 5 min).
4. Read the facilitator closing from the guide aloud (see "Closing the session").
5. Celebrate what the group has learned and done together.

What you can say: "This is just for you. Write honestly. You can keep it, or seal it in an envelope and open it in a few months."

Questions to ask:

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- Does anyone want to share one thing they now see differently?
- What action from today's manifestos would you join?

Tip: Keep the room quiet while people write. Do not push anyone to share.

Closing the session

Step 4 is the closing of this workshop and of the whole programme, so no extra time is needed. In the last 5–8 minutes of Step 4, read the guide's closing words. In short, they say: we started by questioning the idea that finance is personal. We explored money as a social contract, markets as political constructs, taxes as collective investment, debt as a structural condition, labour as a site of power, housing as a political choice, climate as a financial crisis, and technology as a governance question. None of this simply happened to us. People designed it, for certain purposes. Because it was designed, it can be redesigned. That is what citizenship means.

Then do one quick round: each person says one word about how they feel leaving the programme. The takeaway: "The financial system was made by people, so people can change it."

Short version (45–60 minutes)

- Step 1 – Power Mapping: 10 min (you show a ready-made decision map, then collect where citizens have influence).
- Step 2 – The Lobbying Simulation: 15 min (four roles only: MEP, lobbyist, NGO, young activist; 1 minute per pitch).
- Step 3 – The Financial Manifesto: 15 min (one demand, one commitment, one action; no presentations, pin them on the wall).
- Step 4 – The Personal Commitment & Closing: 15 min (two questions plus the closing words).
- Total: 55 min.

Adapt it

- **Younger or less experienced groups:** Use the local council or school as the manifesto target. In the simulation, replace the EU vote with a local decision, like where the town keeps its money. Explain each role with one simple sentence.
- **Newcomers, people with a migrant background or low language level:** Use pictures for the power map. Ask how citizens influence money decisions in other countries they know. Let people write commitments in their own language. Remember that some people cannot vote, and highlight other ways to have influence, like campaigns and community groups.
- **Online sessions:** Use a shared online board for the power maps. Send roles privately by chat. Use breakout rooms for manifestos and a shared document for each group. Give people offline time to write their personal commitment.
- **University students who want more depth:** Point them to the theory section of the full guide: Buchanan and Tullock on public choice, Olson (1965) on collective action, Stigler (1971) on regulatory capture, and Galbraith (1952) on countervailing power. Ask them to pick one European campaign and analyse it with one theory.

Use it with the board game

- **Ethical Investment Resolution** (blue Civic Duty card): play this card before Step 2, then ask: "Who in your town would lobby for or against this proposal?"

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- **EU Election Participation** (blue Civic Duty card): use it in Step 1 when you talk about elections, and ask what else citizens can do between elections.
- **Public Petition on Housing** (blue Civic Duty card): use it in Step 3 as an example of a concrete campaign action for the next 30 days.
- **Youth Centre Closure** (blue Civic Duty card): play it at the start of Step 3, then ask groups how they would organise to save it, and how they would avoid free-riding.

Be careful with

- **Politics:** Climate, unions and the EU can bring strong opinions. Stay neutral. Make sure every role in the simulation gets a fair hearing, including the financial industry lobbyist.
- **Voting and migration status:** Not everyone can vote in elections. Never ask about anyone's citizenship or status. Stress that campaigns, petitions and community groups are open to everyone.
- **Personal commitments:** Personal answers stay private unless people choose to share. Do not collect or read the commitment sheets.

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Want to go further?

The full guide. “Finance is Civic – A Detailed Facilitation Guide for Youth Workers in Europe” (51 pages, in English, German, Portuguese and Italian) has the economic theory, the European data and the background for every workshop. It is written especially for youth workers and university students who want more depth.

The board game and the glossary. The Invest in Youth board game (print & play) and the glossary of card terms are free to download in four languages at www.investinyouth.eu.

Books recommended in the full guide:

- Ha-Joon Chang, *Economics: The User's Guide*
- Thomas Piketty, *A Brief History of Equality* (2021)
- Mariana Mazzucato, *The Value of Everything*
- Grace Blakeley, *Stolen: How to Save the World from Financialisation*
- Ann Pettifor, *The Case for the Green New Deal*
- Stephanie Kelton, *The Deficit Myth*

About Invest in Youth

Invest in Youth is an Erasmus+ Small-scale Partnership in the field of youth (2024-3-DE04-KA210-YOU-000292304). The partners are Highlights e.V. (Germany, coordinator), EDUMANSHA (Portugal) and Informamentis Europa (Italy). Together they created the Invest in Youth board game and the “Finance is Civic” guide, trained youth workers and tested the tools with young people in Germany, Portugal and Italy.

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