Finance is Civic – Workshop Materials

Print-and-cut cards, handouts and posters for the 10 workshops of the Easy Guide

Invest in Youth · Erasmus+ Small-scale Partnership 2024-3-DE04-KA210-YOU-000292304 · Highlights e.V. (Germany), EDUMANSHA (Portugal), Informamentis Europa (Italy) · www.investinyouth.eu



Everything you need to print for each session, ready to use

Use together with "Finance is Civic – The Easy Guide" and the Invest in Youth board game

English · 2026

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How to use this pack

- Each workshop has its own section. Materials are numbered in the order you use them: **1A, 1B, 1C…** for Workshop 1, **2A, 2B…** for Workshop 2, and so on. The Easy Guide tells you when to use each one.
- At the top of each item you see **where it is used** and **how many to print**.
- **Cards** have dashed lines: cut along them. Print on thicker paper if you can, so cards last longer.
- **Handouts** are one A4 page each. **Posters** can be printed A4 or A3, or copied onto a flipchart.
- Items marked **FACILITATOR ONLY** are for you: answer keys, secret instructions or reveal cards. Keep them hidden until the step tells you to use them.
- All people, companies and stories on the cards are **fictional**, unless the card says otherwise. Real facts come from the Easy Guide.
- Print only the workshops you need. The page numbers in the table below help you find them.

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Workshop	Materials
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Workshop 1: What Is Money, Really?

7 items. Check the Easy Guide, Workshop 1, "Before the session", for what to set up.

1A · Barter cards

Used in: Step 1 · **Print:** 30 different cards. Print 1 set per 10 participants and cut out. Shuffle and give 3 cards to each person. For newcomers or low language level, add a simple drawing to each card.

YOU HAVE **Bread** You have: 5 loaves of fresh bread. Trade it for something you want. No money allowed. *You want: medicine*	YOU HAVE **Medicine** You have: a box of medicine for colds and fever. Trade it for something you want. No money allowed. *You want: music*	YOU HAVE **Tools** You have: a hammer, a saw and a box of nails. Trade it for something you want. No money allowed. *You want: bread*
YOU HAVE **Music** You have: a song played live at your party. Trade it for something you want. No money allowed. *You want: warm coat*	YOU HAVE **Skill: bike repair** You have: 1 hour of bike repair. Trade it for something you want. No money allowed. *You want: eggs*	YOU HAVE **Eggs** You have: 12 fresh eggs. Trade it for something you want. No money allowed. *You want: haircut*
YOU HAVE **Warm coat** You have: 1 warm winter coat. Trade it for something you want. No money allowed. *You want: tools*	YOU HAVE **Skill: haircut** You have: 1 haircut. Trade it for something you want. No money allowed. *You want: firewood*	YOU HAVE **Firewood** You have: a bag of firewood for one week. Trade it for something you want. No money allowed. *You want: maths lessons*
YOU HAVE **Skill: maths lessons** You have: 2 hours of maths tutoring. Trade it for something you want. No money allowed. *You want: shoes*	YOU HAVE **Shoes** You have: 1 pair of strong shoes. Trade it for something you want. No money allowed. *You want: soap*	YOU HAVE **Soap** You have: 6 bars of soap. Trade it for something you want. No money allowed. *You want: fish*

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YOU HAVE

Fish

You have: 3 fresh fish.

Trade it for something you want. No money allowed.

You want: translation

YOU HAVE

Skill: translation

You have: translating one letter into another language.

Trade it for something you want. No money allowed.

You want: cheese

YOU HAVE

Cheese

You have: 1 kilo of cheese.

Trade it for something you want. No money allowed.

You want: blanket

YOU HAVE

Blanket

You have: 1 thick wool blanket.

Trade it for something you want. No money allowed.

You want: cooking a meal

YOU HAVE

Skill: cooking

You have: cooking a big meal for 4 people.

Trade it for something you want. No money allowed.

You want: apples

YOU HAVE

Apples

You have: a basket of apples.

Trade it for something you want. No money allowed.

You want: phone charger

YOU HAVE

Phone charger

You have: 1 working phone charger.

Trade it for something you want. No money allowed.

You want: rice

YOU HAVE

Rice

You have: a 5 kilo bag of rice.

Trade it for something you want. No money allowed.

You want: sewing

YOU HAVE

Skill: sewing

You have: repairing 3 pieces of clothing.

Trade it for something you want. No money allowed.

You want: candles

YOU HAVE

Candles

You have: a box of 20 candles.

Trade it for something you want. No money allowed.

You want: seeds

YOU HAVE

Seeds

You have: a bag of vegetable seeds.

Trade it for something you want. No money allowed.

You want: childcare

YOU HAVE

Skill: childcare

You have: looking after a child for one afternoon.

Trade it for something you want. No money allowed.

You want: notebook and pens

YOU HAVE

Notebook and pens

You have: a notebook and 5 pens.

Trade it for something you want. No money allowed.

You want: painting

YOU HAVE

Skill: painting

You have: painting one room.

Trade it for something you want. No money allowed.

You want: water

YOU HAVE

Water

You have: 12 bottles of drinking water.

Trade it for something you want. No money allowed.

You want: carpentry

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YOU HAVE **Skill: carpentry** You have: building one wooden shelf. Trade it for something you want. No money allowed. *You want: guitar lesson*	YOU HAVE **Skill: guitar lesson** You have: 1 guitar lesson. Trade it for something you want. No money allowed. *You want: bread*	YOU HAVE **Bicycle** You have: 1 second-hand bicycle. Trade it for something you want. No money allowed. *You want: medicine*

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1B · Tokens

Used in: Step 1 · **Print:** Print 1 sheet per 4 participants and cut out (3 tokens per person). Real coins or counters work too. Keep them hidden until the token round (Step 1, point 4).

TOKEN **1 TOKEN** Everyone in this room agrees this token has value. *Finance is Civic · Workshop 1*	TOKEN **1 TOKEN** Everyone in this room agrees this token has value. *Finance is Civic · Workshop 1*	TOKEN **1 TOKEN** Everyone in this room agrees this token has value. *Finance is Civic · Workshop 1*
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1C · Three theories poster

Used in: Step 2 · **Print:** Print A3, or copy onto a flipchart. Leave space around it to note what surprised people.

Where does money come from?

1. **Old gold standard**: money swaps for a fixed amount of gold.
2. **Government creates it**: we accept it because taxes are paid in it.
3. **Banks create it when they lend.**

Which did you believe before today?

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1D · How a loan creates money

Used in: Step 2 · **Print:** Print A3 or copy the picture onto the flipchart. Use it for point 3 (the Bank of England example).

A loan creates new money

1. You ask for a loan.

2. The bank writes a new number into your account.

3. New money now exists.

Bank of England, 2014: about **97%** of UK money is bank deposits, mostly created by lending.

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1E · Country cards – 2012

Used in: Step 3 · **Print:** Print 1 sheet and cut out the 4 cards. Give one card to each country group. For younger groups, use only the Greece card.

COUNTRY CARD · 2012

Germany

Unemployment: 5%
Youth unemployment (under 25): 8%
Economic growth: +0.4%
Government debt (share of GDP): 81%
Interest on 10-year government bonds: 1.5%

Your task (8 min): If you had your own currency, what could you do right now? What can't you do because you share the euro?

Annual figures for 2012, rounded. Sources: Eurostat, ECB.

COUNTRY CARD · 2012

Greece

Unemployment: 25%
Youth unemployment (under 25): 55%
Economic growth: −7%
Government debt (share of GDP): 160%
Interest on 10-year government bonds: about 22%

Your task (8 min): If you had your own currency, what could you do right now? What can't you do because you share the euro?

Annual figures for 2012, rounded. Sources: Eurostat, ECB.

COUNTRY CARD · 2012

Italy

Unemployment: 11%
Youth unemployment (under 25): 35%
Economic growth: −3%
Government debt (share of GDP): 123%
Interest on 10-year government bonds: 5.5%

Your task (8 min): If you had your own currency, what could you do right now? What can't you do because you share the euro?

Annual figures for 2012, rounded. Sources: Eurostat, ECB.

COUNTRY CARD · 2012

Spain

Unemployment: 25%
Youth unemployment (under 25): 53%
Economic growth: −3%
Government debt (share of GDP): 86%
Interest on 10-year government bonds: 5.9%

Your task (8 min): If you had your own currency, what could you do right now? What can't you do because you share the euro?

Annual figures for 2012, rounded. Sources: Eurostat, ECB.

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1F · ECB explainer: the euro and the digital euro

Used in: Steps 3–4 · **Print:** Print 1 per small group, or show on screen. A plain-language summary based on the guide.

The euro, the ECB and the digital euro

Who manages the euro?

The euro is managed by the **European Central Bank (ECB)** in Frankfurt. The euro serves **21 countries**. Bulgaria joined in January 2026.

- The ECB's main job is to keep prices stable.
- Since 2021 it aims for **2% inflation** 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.

Why does it matter to you?

What happened	Number
Eurozone inflation at its peak (October 2022)	10.6%
ECB deposit facility rate after it was raised	4.0%
Average variable mortgage rate, 2021	about 1.5%
Average variable mortgage rate, 2024	about 5%

The deposit facility rate is the interest banks get for keeping money at the ECB. When the ECB raises it, loans and mortgages usually get more expensive.

Crypto and the digital euro

- **Cryptocurrency** (like Bitcoin) is decentralised: no single centre, no government or bank controls it, and its supply is limited.
- **MiCA** (2023) is the EU's regulation for crypto, the world's first full set of rules for it.
- **The digital euro** is being developed by the ECB. It would be digital money issued by the central bank itself.

Questions to think about

- Would you use a digital euro? What would worry you?
- Who should be able to see how you spend your money?

> Facilitator note: the digital euro is still being developed. Check the ECB's own website for its latest explainer before the session and show it on screen if you can.

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1G · Debrief and closing poster

Used in: Step 5 · **Print:** Print A3 or copy onto the flipchart. Write the group's answers around the second question.

What is money? (one sentence)

Who controls money in Europe? Governments · the ECB · commercial banks · all of them?

Closing round

“One thing I will look at differently from today is…”

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

8 items. Check the Easy Guide, Workshop 2, "Before the session", for what to set up.

2A · Play money notes

Used in: Step 1 · **Print:** One sheet = 4 × €500, 4 × €100, 4 × €10. Print 1 sheet per 3 participants, plus 2 extra sheets for the bank (change). Cut out and fill the envelopes as shown in 2B.

PLAY MONEY **€500** Play money for the Price Auction. No real value. *Finance is Civic · Workshop 2*	PLAY MONEY **€500** Play money for the Price Auction. No real value. *Finance is Civic · Workshop 2*	PLAY MONEY **€500** Play money for the Price Auction. No real value. *Finance is Civic · Workshop 2*
PLAY MONEY **€500** Play money for the Price Auction. No real value. *Finance is Civic · Workshop 2*	PLAY MONEY **€100** Play money for the Price Auction. No real value. *Finance is Civic · Workshop 2*	PLAY MONEY **€100** Play money for the Price Auction. No real value. *Finance is Civic · Workshop 2*
PLAY MONEY **€100** Play money for the Price Auction. No real value. *Finance is Civic · Workshop 2*	PLAY MONEY **€100** Play money for the Price Auction. No real value. *Finance is Civic · Workshop 2*	PLAY MONEY **€10** Play money for the Price Auction. No real value. *Finance is Civic · Workshop 2*
PLAY MONEY **€10** Play money for the Price Auction. No real value. *Finance is Civic · Workshop 2*	PLAY MONEY **€10** Play money for the Price Auction. No real value. *Finance is Civic · Workshop 2*	PLAY MONEY **€10** Play money for the Price Auction. No real value. *Finance is Civic · Workshop 2*

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2B · Envelope plan and auction sheet

FACILITATOR ONLY · Used in: Before the session / Step 1 · **Print:** Print 1 copy for the facilitator. Keep it hidden.

Envelope plan (keep secret)

Fill one envelope per participant. Do not write the income level on the front. Put a small letter (H, M or L) on the back so you can check later.

Envelope	Represents	Contents	Amount
H	High income	4 × €500	€2,000
M	Middle income	4 × €100	€400
L	Low income	4 × €10	€40

Make about one third of each. With 10 people: 3 H, 4 M, 3 L. With 30 people: 10 H, 10 M, 10 L. Shuffle before handing out.

Auction rules (read aloud)

- I show one item at a time. Shout your bid.
- The highest bid wins. Each auction takes about 2 minutes.
- You pay with the money in your envelope. The bank gives change.
- You cannot borrow or share money.

Results (copy onto the flipchart)

Item	Winner's envelope (H/M/L)	Winning bid
Bread		
One-bedroom flat		
University degree		
Doctor's appointment		
Flight seat		

> Facilitator note: after the auctions, reveal that the envelopes stand for income levels. Say clearly that the amounts were random and say nothing about anyone's real life. Short version: auction only bread, the flat and the doctor's appointment.

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2C · Auction cards

Used in: Step 1 · **Print:** Print 1 set and cut out. Show each card to the group, or enlarge to A4. The two optional cards are for younger groups (see "Adapt it"). For low language level, add a simple picture.

ITEM 1

A loaf of bread

One fresh loaf of bread. Enough food for one day.

Highest bid wins.

ITEM 2

One-bedroom flat in our city

A one-bedroom flat in your city for one year. A safe place to live, close to work and school.

Highest bid wins.

ITEM 3

A university degree

A place at university and a degree at the end. It opens the door to many jobs.

Highest bid wins.

ITEM 4

A doctor's appointment

An appointment with a doctor this week. You are ill and need help.

Highest bid wins.

ITEM 5

A seat on a flight

A seat on a commercial flight to another European city.

Highest bid wins.

OPTIONAL · YOUNGER GROUPS

A phone

A new smartphone. Use instead of the degree or the flight for younger groups.

Highest bid wins.

OPTIONAL · YOUNGER GROUPS

A concert ticket

One ticket to a big concert. Use instead of the degree or the flight for younger groups.

Highest bid wins.

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2D · Housing case study: six European cities

Used in: Step 2 · **Print:** Print 1 per small group, or show on a slide one city at a time. Short version: use Amsterdam, Berlin and Vienna only.

The housing market: six European cities

City	What happened
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 (publicly supported) housing, with rents among Europe's lowest.
Prague	Housing became much less affordable after 2015 as foreign investment flowed in.

A **rent cap** is a rule that limits how much landlords can charge or raise rent.

Discuss in your group (10 min)

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

Our main idea to share with everyone:

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2E · When markets fail: three scenarios

Used in: Step 3 · **Print:** Print 1 per small group. Short version: use only Scenario 1.

When markets fail: who decides?

These are **invented cases**, but similar things happen. For each one, decide: should the market handle this, or should the government step in? If so, how? (12 min)

Scenario 1: Insulin

A medicine company raises insulin prices by 400%.

Market or government? How?

Scenario 2: Online advertising

A tech company buys all its competitors and controls 85% of online advertising.

Market or government? How?

Scenario 3: Homes or garden?

A new housing project would ease the housing shortage, but a community garden would be destroyed.

Market or government? How?

Questions for every scenario

- 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?

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2F · Real EU examples poster

Used in: Step 3 · **Print:** Print A3 or show on screen. Keep it hidden until groups have shared their answers (Step 3, point 3).

What the EU has done

Fined Google several billion euros for abusing its market power.

Ordered Apple to repay €13 billion in illegal tax advantages (confirmed by the EU Court, 2024).

Digital Markets Act (2022): rules for big tech "gatekeepers".

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2G · Eurostat inequality data

Used in: Step 4 · **Print:** Print 1 per small group, or show on screen during the whole-group discussion.

Inequality in Europe: the numbers

Income inequality (Gini coefficient, 2023)

The Gini coefficient is a number from 0 to 1. **0** means everyone has the same income. **1** means one person has everything.

	Gini
Slovakia (lowest)	about 0.22
EU average	0.30
Bulgaria (highest)	0.37

Inequality has been rising in most European countries since the 1980s.

Youth unemployment, 2023

Country	Youth unemployment
Germany	5.8%
EU average	14.5%
Greece	26.5%
Spain	28.0%

Think about it

- Youth unemployment in southern Europe is four times higher than in northern Europe, in a single market. What does that tell us?
- Can a market economy also be fair? What would that need?

Source: Eurostat.

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2H · Three things poster

Used in: Step 4 · **Print:** Print A3 or copy onto the flipchart. Participants write on paper or sticky notes.

Write down three things

1. One market that works well.

2. One market that has failed.

3. One thing that should not be shared out by price at all.

Closing: name the one thing that should not be sold by price.

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

15 items. Check the Easy Guide, Workshop 3, "Before the session", for what to set up.

3A · Income cards (with tax situation)

Used in: Step 1 · **Print:** Print 1 set (25 cards) and cut out. Always use the cards in number order: with 12 participants, use cards 1–12. Each card is a role, not a real life.

INCOME CARD 1 **Leon, cleaner** Income: €12,000 a year (minimum wage). Tax situation: PAYE employee. Tax is normally taken from your wages automatically. 1 child at school. *This is a role, not a real person.*	INCOME CARD 2 **Katarina, company CEO** Income: €500,000 a year (CEO level). Tax situation: You have an accountant who found a legal avoidance scheme. You could pay almost no tax. 2 children at school. *This is a role, not a real person.*	INCOME CARD 3 **Yusuf, nurse** Income: €32,000 a year. Tax situation: PAYE employee. Tax is normally taken from your wages automatically. No children. *This is a role, not a real person.*
INCOME CARD 4 **Sofia, hairdresser** Income: €24,000 a year. Tax situation: Self-employed. You work for yourself and report your own income for tax. 1 child at school. *This is a role, not a real person.*	INCOME CARD 5 **Jonas, shop assistant** Income: €18,000 a year. Tax situation: PAYE employee. Tax is normally taken from your wages automatically. No children. *This is a role, not a real person.*	INCOME CARD 6 **Amira, lawyer** Income: €150,000 a year. Tax situation: You have an accountant who found a legal avoidance scheme. You could pay almost no tax. 1 child at school. *This is a role, not a real person.*
INCOME CARD 7 **Tomasz, bus driver** Income: €30,000 a year. Tax situation: PAYE employee. Tax is normally taken from your wages automatically. 2 children at school. *This is a role, not a real person.*	INCOME CARD 8 **Clara, freelance designer** Income: €26,000 a year. Tax situation: Self-employed. You work for yourself and report your own income for tax. No children. *This is a role, not a real person.*	INCOME CARD 9 **Kwame, engineer** Income: €65,000 a year. Tax situation: PAYE employee. Tax is normally taken from your wages automatically. 1 child at school. *This is a role, not a real person.*

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INCOME CARD 10

Ines, waiter

Income: €14,000 a year.

Tax situation: PAYE employee. Tax is normally taken from your wages automatically.

No children.

This is a role, not a real person.

INCOME CARD 11

Pieter, company director

Income: €250,000 a year.

Tax situation: You have an accountant who found a legal avoidance scheme. You could pay almost no tax.

No children.

This is a role, not a real person.

INCOME CARD 12

Fatima, teacher

Income: €38,000 a year.

Tax situation: PAYE employee. Tax is normally taken from your wages automatically.

1 child at school.

This is a role, not a real person.

INCOME CARD 13

Mihai, builder

Income: €40,000 a year.

Tax situation: Self-employed. You work for yourself and report your own income for tax.

2 children at school.

This is a role, not a real person.

INCOME CARD 14

Lea, part-time shop worker

Income: €12,000 a year (minimum wage).

Tax situation: PAYE employee. Tax is normally taken from your wages automatically.

No children.

This is a role, not a real person.

INCOME CARD 15

Dario, it consultant

Income: €90,000 a year.

Tax situation: Self-employed. You work for yourself and report your own income for tax.

No children.

This is a role, not a real person.

INCOME CARD 16

Noor, warehouse worker

Income: €22,000 a year.

Tax situation: PAYE employee. Tax is normally taken from your wages automatically.

1 child at school.

This is a role, not a real person.

INCOME CARD 17

Emil, hospital doctor

Income: €110,000 a year.

Tax situation: PAYE employee. Tax is normally taken from your wages automatically.

No children.

This is a role, not a real person.

INCOME CARD 18

Rosa, café owner

Income: €35,000 a year.

Tax situation: Self-employed. You work for yourself and report your own income for tax.

1 child at school.

This is a role, not a real person.

INCOME CARD 19

Ahmed, care worker

Income: €20,000 a year.

Tax situation: PAYE employee. Tax is normally taken from your wages automatically.

No children.

This is a role, not a real person.

INCOME CARD 20

Zofia, bank manager

Income: €180,000 a year.

Tax situation: You have an accountant who found a legal avoidance scheme. You could pay almost no tax.

1 child at school.

This is a role, not a real person.

INCOME CARD 21

Marek, electrician

Income: €42,000 a year.

Tax situation: Self-employed. You work for yourself and report your own income for tax.

No children.

This is a role, not a real person.

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INCOME CARD 22

Elena, call centre agent

Income: €19,000 a year.

Tax situation: PAYE employee. Tax is normally taken from your wages automatically.

1 child at school.

This is a role, not a real person.

INCOME CARD 23

Ana, pharmacist

Income: €55,000 a year.

Tax situation: PAYE employee. Tax is normally taken from your wages automatically.

No children.

This is a role, not a real person.

INCOME CARD 24

Maya, delivery rider

Income: €16,000 a year.

Tax situation: Self-employed. You work for yourself and report your own income for tax.

No children.

This is a role, not a real person.

INCOME CARD 25

Lukas, investor

Income: €300,000 a year.

Tax situation: You have an accountant who found a legal avoidance scheme. You could pay almost no tax.

No children.

This is a role, not a real person.

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3B · Public services menu

Used in: Step 1 · **Print:** Print A3 or copy onto the flipchart. Younger groups: use only healthcare, school and roads.

Public services menu

Service	Cost
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

What can our group afford?

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3C · Round 2 tax rules poster

Used in: Step 1 · **Print:** Print A3 or copy onto the flipchart. Keep it hidden until Round 2.

Round 2: progressive tax

Income a year	You pay
under €20,000	10%
€20,000–49,999	20%
€50,000–99,999	30%
€100,000–249,999	40%
€250,000 or more	45%

All avoidance schemes are blocked.

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3D · Tax Game tally sheet

FACILITATOR ONLY · Used in: Step 1 · **Print:** Print 1 copy for the facilitator or the person with the calculator.

Tax Game tally sheet

Services cost = €8,000 per person (healthcare, roads, social housing, unemployment pool) + €3,000 per child (school). Read both totals on the row of your last card.

Card	Name	Income	Situation	Children	Round 2 tax	Total tax (cards 1 to here)	Services cost (cards 1 to here)	Round 1 paid
1	Leon	€12,000	PAYE	1	€1,200	€1,200	€11,000	
2	Katarina	€500,000	Accountant (avoidance)	2	€225,000	€226,200	€25,000	
3	Yusuf	€32,000	PAYE	0	€6,400	€232,600	€33,000	
4	Sofia	€24,000	Self-employed	1	€4,800	€237,400	€44,000	
5	Jonas	€18,000	PAYE	0	€1,800	€239,200	€52,000	
6	Amira	€150,000	Accountant (avoidance)	1	€60,000	€299,200	€63,000	
7	Tomasz	€30,000	PAYE	2	€6,000	€305,200	€77,000	
8	Clara	€26,000	Self-employed	0	€5,200	€310,400	€85,000	
9	Kwame	€65,000	PAYE	1	€19,500	€329,900	€96,000	
10	Ines	€14,000	PAYE	0	€1,400	€331,300	€104,000	
11	Pieter	€250,000	Accountant (avoidance)	0	€112,500	€443,800	€112,000	
12	Fatima	€38,000	PAYE	1	€7,600	€451,400	€123,000	
13	Mihai	€40,000	Self-employed	2	€8,000	€459,400	€137,000	
14	Lea	€12,000	PAYE	0	€1,200	€460,600	€145,000	

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Card	Name	Income	Situation	Children	Round 2 tax	Total tax (cards 1 to here)	Services cost (cards 1 to here)	Round 1 paid
15	Dario	€90,000	Self-employed	0	€27,000	€487,600	€153,000	
16	Noor	€22,000	PAYE	1	€4,400	€492,000	€164,000	
17	Emil	€110,000	PAYE	0	€44,000	€536,000	€172,000	
18	Rosa	€35,000	Self-employed	1	€7,000	€543,000	€183,000	
19	Ahmed	€20,000	PAYE	0	€4,000	€547,000	€191,000	
20	Zofia	€180,000	Accountant (avoidance)	1	€72,000	€619,000	€202,000	
21	Marek	€42,000	Self-employed	0	€8,400	€627,400	€210,000	
22	Elena	€19,000	PAYE	1	€1,900	€629,300	€221,000	
23	Ana	€55,000	PAYE	0	€16,500	€645,800	€229,000	
24	Maya	€16,000	Self-employed	0	€1,600	€647,400	€237,000	
25	Lukas	€300,000	Accountant (avoidance)	0	€135,000	€782,400	€245,000	

> Facilitator note: the tax rates are simplified (one rate on the whole income). In Round 2 the group can pay for every service, with money left over. Ask who paid the most and whether that felt fair. In Round 1, write what each person chose to pay and compare.

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3E · Proposal card: Financial Transaction Tax

Used in: Step 2 · **Print:** Print 1 per country group, or read aloud and show on screen.

PROPOSAL

A Financial Transaction Tax

The proposal: a small levy (tax) on financial trades, for example when shares are bought and sold.

You are the finance ministers of Germany, Poland, Spain, Sweden and Hungary.

Rule: EU tax decisions need **unanimity**. Every country must agree. One country saying no is enough to stop the plan.

Read and plan 5 min · Negotiate 12 min · Vote 2 min

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3F · Position papers: five member states

Used in: Step 2 · **Print:** Print 1 sheet and cut out. Give each country group its own card (print extra copies so everyone in a group can read one).

POSITION PAPER · IN FAVOUR

Germany

Your position: **in favour**.
Why: the tax raises money for public budgets. It also reduces risky speculation, so markets become calmer and safer for ordinary people.
Your goal: get all five countries to vote yes. Listen to Sweden and Hungary. What could you offer to win them over?

EU tax decisions need unanimity: every country must agree.

POSITION PAPER · NO FIXED POSITION

Poland

Your position: **not decided**.
Listen to all the other countries. Ask questions. Decide what is best for your country, using the arguments you hear.
Remember: your vote counts as much as any other. One no stops the plan. You can ask for something in return for your vote.

EU tax decisions need unanimity: every country must agree.

POSITION PAPER · IN FAVOUR

Spain

Your position: **in favour**.
Why: your country needs money. A small levy on financial trades could help pay for public services without raising taxes on ordinary workers.
Your goal: get all five countries to vote yes. Find allies and answer the worries of Sweden and Hungary.

EU tax decisions need unanimity: every country must agree.

POSITION PAPER · AGAINST

Sweden

Your position: **against**.
Why: your country had its own national version of this tax. It made trading move elsewhere. You fear the same would happen across the EU: trades would simply move outside it.
Your goal: stop a plan you think will fail. What would have to change before you could say yes?

EU tax decisions need unanimity: every country must agree.

POSITION PAPER · AGAINST

Hungary

Your position: **against**.
Why: you worry about competitiveness. If trades cost more in the EU, investors and businesses may go to places without the tax. That could cost jobs and growth.
Your goal: protect your economy. What would you need in return to change your vote?

EU tax decisions need unanimity: every country must agree.

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3G · Secret instructions

FACILITATOR ONLY · Used in: Step 2 · **Print:** Print 1 sheet and cut out. Use only if a group is very quiet: give it one card privately.

SECRET INSTRUCTION

For your group only

You will agree only if you get something in return. Decide what you want, then ask for it.

Do not show other groups.

SECRET INSTRUCTION

For your group only

Before you vote, talk to at least two other countries and find out what they need.

Do not show other groups.

SECRET INSTRUCTION

For your group only

Find one country that agrees with you and make a joint offer to the others.

Do not show other groups.

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3H · EU budget cards

Used in: Step 3 · **Print:** Print 1 set per group and cut out. Groups lay the 8 cards on the table and put tokens on them.

EU BUDGET AREA

Farming support

Payments to farmers and rural areas.

Our group gives: € _____

EU BUDGET AREA

Regional development

Roads, jobs and services in poorer regions.

Our group gives: € _____

EU BUDGET AREA

Research and innovation

Science, new technology and universities working together.

Our group gives: € _____

EU BUDGET AREA

Climate action

Clean energy and protecting nature.

Our group gives: € _____

EU BUDGET AREA

Border management

Controlling and protecting the EU's outside borders.

Our group gives: € _____

EU BUDGET AREA

Youth programmes (Erasmus)

Studying, training and youth projects in other countries.

Our group gives: € _____

EU BUDGET AREA

Foreign aid

Help for countries outside the EU.

Our group gives: € _____

EU BUDGET AREA

Administration

Running the EU institutions: staff, buildings, translation.

Our group gives: € _____

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3I · Budget tokens

Used in: Step 3 · **Print:** Print 10 tokens (€100) per group and cut out.

EU BUDGET **€10** One tenth of your group's EU budget. *Finance is Civic · Workshop 3*	EU BUDGET **€10** One tenth of your group's EU budget. *Finance is Civic · Workshop 3*	EU BUDGET **€10** One tenth of your group's EU budget. *Finance is Civic · Workshop 3*
EU BUDGET **€10** One tenth of your group's EU budget. *Finance is Civic · Workshop 3*	EU BUDGET **€10** One tenth of your group's EU budget. *Finance is Civic · Workshop 3*	EU BUDGET **€10** One tenth of your group's EU budget. *Finance is Civic · Workshop 3*
EU BUDGET **€10** One tenth of your group's EU budget. *Finance is Civic · Workshop 3*	EU BUDGET **€10** One tenth of your group's EU budget. *Finance is Civic · Workshop 3*	EU BUDGET **€10** One tenth of your group's EU budget. *Finance is Civic · Workshop 3*
EU BUDGET **€10** One tenth of your group's EU budget. *Finance is Civic · Workshop 3*		

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3J · Budget comparison flipchart

Used in: Step 3 · **Print:** Print A3 or copy onto the flipchart. Fill in each group's choices side by side.

Where should the money go?

Area	G1	G2	G3	G4	G5
Farming					
Regions					
Research					
Climate					
Borders					
Youth (Erasmus)					
Foreign aid					
Administration					

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3K · Real EU budget reveal

Used in: Step 3 · **Print:** Print A3. Keep it hidden until all groups have presented (Step 3, point 4).

The real EU budget

2024: about €190 billion, about 1% of the EU economy.

Farming support: about 31%, almost a third.

80% of farm payments go to the largest 20% of landowners.

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3L · Debrief questions poster

Used in: Step 4 · **Print:** Print A3 or copy onto the flipchart.

Debrief

Avoidance (legal) or evasion (crime): a moral difference?

Deficit below 3% of GDP, debt below 60%: should EU rules limit your government?

VAT or income tax: what mix?

What would a fair European tax system look like?

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3M · Stand on the line: AGREE sign

Used in: Step 4 · **Print:** Print A4 or A3 and stick on one wall.

AGREE

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3N · Stand on the line: DISAGREE sign

Used in: Step 4 · **Print:** Print A4 or A3 and stick on the opposite wall.

DISAGREE

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3O · Closing round poster

Used in: Step 4 · **Print:** Print A3 or copy onto the flipchart.

Closing round

"One thing I now see differently about tax is…"

Taxes are a shared choice about what kind of society we want. Young people have a right to a say.

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Workshop 4: Debt, Austerity & the Eurozone Crisis

11 items. Check the Easy Guide, Workshop 4, "Before the session", for what to set up.

4A · Facilitator note: austerity can be personal

FACILITATOR ONLY · Used in: Before the session · **Print:** Print 1 copy for the facilitator. Read it before the session.

Facilitator note: before you start

Some participants may have lived through austerity, or have family who did. Some may have lost jobs, homes or health care. Plan time for this.

- Nobody has to share. Make space for stories, but never ask for them.
- Some people may come from countries with their own debt crises. Invite them to share only if they want to.
- The crisis includes hard facts about health and suicide. Mention them calmly and briefly.
- Offer a private chat after the session.
- Stay neutral. Present both sides of the austerity debate. Focus on systems, power and accountability, not on blaming countries or groups of people.

Know where to point people for support

Before the session, find local support contacts (for example a youth counselling service or a mental health helpline in your country) and write them here:

Support contacts:

Room and groups

- Step 1: tables for 3–5 "government" groups of 3–6 people.
- Step 2: two sides facing each other.
- Have a visible countdown timer for Round 3, and a bell or signal for the debate.

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4B · Crisis timeline cards

Used in: Steps 1–3 (on the wall) · **Print:** Print 1 set and cut out. Stick them on a wall in date order before Step 1, so groups and debate sides can use them. For low language level, add simple pictures.

2008–2013 **Greece's economy shrinks** Greece's economy shrinks by about a quarter. The guide compares this to the US Great Depression of the 1930s.	2010–2018 **Bailouts and the Troika** Greece, Ireland, Portugal and Cyprus receive bailout programmes run by the Troika: the European Commission, the ECB and the IMF. In return for loans, they must carry out severe austerity.	DURING THE CRISIS **A loan for Spain's banks** Spain receives a European loan for its banks. It is not a full Troika bailout country.
DURING THE CRISIS **Cuts in Greece** Hospital funding is cut by 40%. Some pensions are cut by up to 45%. There are medication shortages.	DURING THE CRISIS **Health and lives in Greece** Life expectancy in Greece falls, and suicides rise.	2012 **“Whatever it takes”** ECB President Draghi gives his “whatever it takes” speech. The crisis calms almost at once.
2012 **The Fiscal Compact** EU countries are asked to put balanced-budget rules into national law, preferably their constitution.	2013 **Unemployment peaks in Greece** Unemployment in Greece peaks at 27.5%. Youth unemployment reaches 60%.	2013 **The IMF finds an error** IMF economists Blanchard and Leigh find that the IMF's models underestimated the damage of spending cuts.
JULY 2015 **Greece votes NO** In a referendum, 61% of Greek voters say NO to the Troika's conditions.	JULY 2015, EIGHT DAYS LATER **Harsher conditions accepted** The Greek government accepts harsher conditions.	

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4C · Government briefing (fictional country)

Used in: Step 1, Round 1 · **Print:** Print 1 per government group.

You are the government of Valdoria

Fictional case. Valdoria is an invented Eurozone country. It uses the euro, so it cannot print its own money or make its currency cheaper.

Your country this year	
Government spending	€60 billion
Tax income	€50 billion
Deficit (gap to fill)	€10 billion
Debt you already owe	€100 billion
Interest investors ask for	4% a year
VAT rate	19%
Health spending	€8 billion

Round 1 (5 min): borrow and spend

You sell bonds to investors and borrow **€10 billion** to cover the deficit. Decide how to spend it. Share out all 10 billion, in steps of 1 billion.

Spending area	€ billion
Hospitals and health	
Schools and universities	
Pensions	
Public sector wages (teachers, nurses, police)	
Railways, ports and roads	
Support for unemployed people	
Support for banks	
Total	10

Round 3: your decision

Accept or refuse the Troika's offer? ☐ Accept ☐ Refuse

Why? Which condition was hardest?

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4D · Debt calculator sheet

Used in: Step 1, Rounds 1–3 · **Print:** Print 1 per government group. A phone calculator helps.

Debt calculator

Interest you pay each year = your debt × the interest rate.

Round 1

	Amount
Debt you already owe	€100 billion
+ New borrowing	€10 billion
= Total debt	€110 billion
Interest at 4%	€4.4 billion a year

Round 2: after the bond market reaction

New interest rate: ____ % Interest per year: €110 billion × ____ % = € _____ billion

Interest rate	Interest per year on €110 billion
4%	€4.4 billion
8%	€8.8 billion
12%	€13.2 billion
16%	€17.6 billion

The debt spiral: if interest costs go up, you must borrow even more just to pay the interest. Then your debt grows, investors get more nervous, and rates can rise again.

Round 3: the Troika's offer

What would the conditions save or bring in? What would they cost people?

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4E · Bond market reaction announcement

FACILITATOR ONLY · Used in: Step 1, Round 2 · **Print:** Print 1 card. Read it aloud at the start of Round 2.

READ ALOUD · ROUND 2

Breaking news: bond markets react

Investors are nervous about Valdoria's debt. They fear they will not be paid back.

From today, investors want **12% interest** instead of 4% to lend to Valdoria.

Your interest bill jumps from €4.4 billion to €13.2 billion a year. Your money is running out. Use your debt calculator.

Fictional case

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4F · Troika Conditions Card

Used in: Step 1, Round 3 · **Print:** Print 1 per government group. Start a visible 8-minute countdown when you hand it out. Younger groups: cover the last three conditions and use only the first three.

ROUND 3 · THE TROIKA

Troika Conditions Card

We offer you a loan. In return you must:

1. Cut public sector wages by 25%.
2. Reduce the minimum wage by 22%.
3. Sell state railways, ports and electricity.
4. Raise VAT from 19% to 23%.
5. Cut pensions by 30%.
6. Reduce health spending by €1.5 billion.

You have **48 hours** to accept, or your banks collapse.

European Commission · ECB · IMF (fictional offer)

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4G · Argument sheet – Side A

Used in: Step 2 · **Print:** Print 1 per person on Side A.

Side A: “Expansionary austerity works”

You speak for: the Troika and the European Commission. You may not agree with your side. That is fine. Make the best case you can.

Your three arguments

1. **Trust comes back.** Cutting the deficit shows investors the country is serious. When trust returns, interest rates fall and borrowing gets cheaper.
2. **A country cannot live on borrowed money forever.** Lenders need to know they will be paid back. Loans with conditions protect the people who lent the money.
3. **Reforms bring growth later.** Cuts and selling state companies make the economy leaner and more competitive. The pain is short; the growth lasts.

Your key fact

When investors lose trust, interest rates jump and paying back becomes very hard. Bailouts were emergency loans to countries in trouble, when investors would no longer lend on normal terms.

Be ready for the other side

They will say cuts shrink the economy. Your answer: without the loans, the country would have had no money at all, and the cuts would have been even deeper.

How the debate works

Part	Time
Prepare with this sheet	3 min
Opening statement	5 min per side
Responses	3 min per side
Floor discussion: everyone can speak	10 min

Evidence keepers: one or two people read out the key fact and the timeline cards when needed.

Our notes:

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4H · Argument sheet – Side B

Used in: Step 2 · **Print:** Print 1 per person on Side B.

Side B: "Austerity was a historic error"

You speak for: Keynesian economists, Stiglitz, Krugman and the IMF's own later admission. You may not agree with your side. That is fine. Make the best case you can.

Your three arguments

1. **The austerity paradox.** Cuts shrink the economy. Then tax income falls, and debt can get worse, not better.
2. **Even the IMF said its models were wrong.** The damage from cuts was much bigger than planned.
3. **The human cost was huge.** Greece's economy shrank by about a quarter (2008–2013). Unemployment reached 27.5% and youth unemployment 60%. Hospital funding was cut by 40%.

Your key fact

IMF models assumed that cutting €1 of spending would shrink the economy by about 50 cents. In 2013, IMF economists Blanchard and Leigh found the real effect was about 90 cents to €1.70 (the "fiscal multiplier").

Be ready for the other side

They will say cuts restore trust. Your answer: in 2012 Draghi's "whatever it takes" speech calmed the crisis almost at once. It was the central bank, not the cuts, that brought trust back.

How the debate works

Part	Time
Prepare with this sheet	3 min
Opening statement	5 min per side
Responses	3 min per side
Floor discussion: everyone can speak	10 min

Evidence keepers: one or two people read out the key fact and the timeline cards when needed.

Our notes:

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4I · The Greek referendum story

Used in: Step 3 · **Print:** Print 1 card. Read it aloud (3 min), or show it on screen.

READ ALOUD · STEP 3

Greece, July 2015

In July 2015, Greece held a referendum on the Troika's conditions for a new loan.

61% of Greek voters said **NO**.

Eight days later, the Greek government accepted **harsher** conditions.

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

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4J · Democracy question cards

Used in: Step 3 · **Print:** Print 1 sheet and cut out. Give one question to each small group of 3–4 (repeat questions if you have more than four groups). Short version: use Question 1 with the whole group.

QUESTION 1

Democracy and the Troika

Was this a failure of democracy?

Discuss 8 min · Share your main point

QUESTION 2

Democracy and the Troika

Who should have the final say: elected governments or international lenders?

Discuss 8 min · Share your main point

QUESTION 3

Democracy and the Troika

What does it mean to limit government spending in a constitution?

Discuss 8 min · Share your main point

QUESTION 4

Democracy and the Troika

Is there a tension between European solidarity (sharing resources between countries) and each country deciding for itself?

Discuss 8 min · Share your main point

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4K · Reflection and closing poster

Used in: Step 4 · **Print:** Print A3 or copy onto the flipchart. Participants write on paper.

Write two things

1. One decision made during the Eurozone crisis that I think was unjust.
2. One thing I think should be done differently.

Closing round

"After today, I want to…"

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

14 items. Check the Easy Guide, Workshop 5, "Before the session", for what to set up.

5A · Contract cards (A–D) with wages

Used in: Step 1 · **Print:** Print 1 sheet per small group and cut out. All four jobs pay about the same per hour. Younger groups: use only A and D.

CONTRACT A

Permanent job, German industrial company

Wage: €12 an hour.
No end date. Fixed full-time hours.
Full benefits: paid sick leave, paid holiday, pension paid in by the employer.
A works council: elected workers who have a say in decisions about jobs, hours and safety.

Fictional example contract

CONTRACT B

Temporary job, Spanish call centre

Wage: €12 an hour.
A 3-month contract, renewed every 3 months, if the company wants.
Fixed hours and sick pay while the contract runs.
No promise of a next contract. You find out near the end of each 3 months.

Fictional example contract

CONTRACT C

Zero-hours contract (UK, before Brexit)

Wage: €12 an hour.
No fixed hours. Some weeks 40 hours, some weeks none.
Shifts are offered at short notice. If you say no too often, you may get fewer offers.
Sick pay and holiday depend on how many hours you worked recently.

Fictional example contract

CONTRACT D

Self-employed rider, delivery platform

Pay: about €12 an hour when it is busy; paid per delivery.
You choose when you log in.
No sick pay, no paid holiday, no pension from the platform.
You bring your own bike and phone. The app can switch you off.

Fictional example contract

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5B · Employment contract samples

Used in: Step 1 · **Print:** Print 1 per small group, next to the contract cards.

Employment contract samples: what the small print says

Fictional examples. Short extracts from the four contracts. Read them before you score.

Clause	A: Permanent	B: Temporary	C: Zero-hours	D: Self-employed
Length	No end date	3 months, may be renewed	No end date, but no hours promised	No contract of employment; you accept the app's terms
Hours	Fixed full-time	Fixed while the contract runs	0 to 40 a week, offered at short notice	You choose when you log in
Pay	€12 an hour	€12 an hour	€12 an hour, only for hours worked	Per delivery; about €12 an hour when busy
Sick pay	Yes	Yes, while the contract runs	Depends on recent hours	None
Paid holiday	Yes	Yes, while the contract runs	Depends on recent hours	None
Pension	Employer pays in	Employer pays in while you work	Small, depends on hours	Only if you pay it yourself
Ending it	Only with a good reason and notice	Ends after 3 months if not renewed	Shifts can stop at any time	The app can switch you off
Voice at work	Works council	None	None	None

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5C · Assessment grid

Used in: Step 1 · **Print:** Print 1 per small group. For low language level, draw the icons in brackets next to each row.

Contract comparison grid

Score each contract from **1** (very poor) to **5** (very good) on each point. (10 min)

	A	B	C	D
Income security (money)				
Sick pay (doctor)				
Pension access (pension)				
Ability to plan for the future (calendar)				
Negotiating power (handshake)				
Total				

Answer together (5 min)

Which contract would you choose? Why?

Which contract do most young Europeans actually have?

Think about it

- Which contract lets you plan your life, like renting a flat?
- What happens in each contract if you get sick for two weeks?

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5D · Negotiation brief

Used in: Step 2 · **Print:** Print 1 per person, for all three groups (employer, individual workers, union).

NEGOTIATION BRIEF · FICTIONAL CASE

Brightwheel Parts

A factory that makes bicycle parts. 40 workers. Wage today: €15 an hour.

The employer offers: **+€0.20 an hour**, and:
1. Saturday shifts at normal pay.
2. New workers on 6-month temporary contracts.
3. Safety training outside paid hours.

Round 1: each worker negotiates alone (8 min).
Round 2: the union negotiates for everyone (8 min).

Same company, same jobs, same money on the table.

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5E · Negotiation script: employer

Used in: Step 2 · **Print:** Print 1 per person in the employer group. Give the secret limit (5H) to this group only.

SCRIPT · EMPLOYER

You run Brightwheel Parts

Your aim: keep costs low and orders on time.

Round 1: talk to each worker alone. Remind them that other people want the job. One worker saying no costs you little.

Round 2: you talk to the union. If all 40 workers refuse Saturday shifts or stop work, the factory stops and you lose orders.

Never go above your secret limit.

Fictional role

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5F · Negotiation scripts: individual workers

Used in: Step 2, Round 1 · **Print:** Print 1 sheet and cut out. Give one card to each person in the individual worker group (repeat cards if needed).

INDIVIDUAL WORKER

Nina

Your rent is due next week. You cannot afford a month without pay. You would like a better wage, but losing this job would be a disaster.

You negotiate **alone**. The employer has other people who want this job.

Fictional role · Brightwheel Parts

INDIVIDUAL WORKER

Omar

You are new in town. This is your first job here and you need a good reference. You hope for a permanent contract, but you are afraid to ask for too much.

You negotiate **alone**. The employer has other people who want this job.

Fictional role · Brightwheel Parts

INDIVIDUAL WORKER

Jakub

You have a small chance of a job in another town, but it is not sure. You want a higher wage and no Saturday shifts at normal pay.

You negotiate **alone**. The employer has other people who want this job.

Fictional role · Brightwheel Parts

INDIVIDUAL WORKER

Liv

You help pay for your younger brother's school costs. Every euro counts. You want a higher wage more than anything else.

You negotiate **alone**. The employer has other people who want this job.

Fictional role · Brightwheel Parts

INDIVIDUAL WORKER

Ravi

You have been on short contracts for two years. You want a permanent contract so you can rent a flat. Wages matter less to you.

You negotiate **alone**. The employer has other people who want this job.

Fictional role · Brightwheel Parts

INDIVIDUAL WORKER

Bea

You study in the evenings and on Saturdays. You want to avoid Saturday shifts. You would accept a smaller wage rise for that.

You negotiate **alone**. The employer has other people who want this job.

Fictional role · Brightwheel Parts

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5G · Negotiation script: union

Used in: Step 2, Round 2 · **Print:** Print 1 per person in the union group.

SCRIPT · UNION

You speak for all 40 workers

Agree on your demands together first. For example:

- +€1.20 an hour
- Saturday shifts paid 50% extra
- Permanent contracts after 6 months
- Safety training in paid hours

Your power: if the employer refuses, all 40 workers can vote to refuse Saturday shifts or stop work for a day. Then the factory stops.

Stay united. Decide what you can give up.

Fictional role

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5H · Employer's secret limit

FACILITATOR ONLY · Used in: Step 2 · **Print:** Print 1 card. Give it privately to the employer group. Same limit in both rounds.

SECRET · EMPLOYER ONLY

Your secret limit

The most you can pay is **+€1.00 an hour** above today's wage.

You may also give up **two** of your three conditions, but not all three.

In Round 1 you may offer each worker something different. Workers must not see this card.

Same limit in Round 1 and Round 2.

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5I · Results flipchart: alone or together?

Used in: Step 2 · **Print:** Print A3 or copy onto the flipchart. Fill it in after both rounds.

Alone or together?

	Round 1: alone	Round 2: union
Wage rise		
Saturday shifts		
Contracts		
Safety training		

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5J · Codetermination poster

Used in: Step 2 · **Print:** Print A3 or show on screen for point 5 (5 min). Short version: read it aloud only.

Codetermination (Mitbestimmung)

In Germany, workers at companies like Volkswagen, Deutsche Bank and Siemens sit next to shareholders on company boards.

Could this work in your country? Why has it not spread more?

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5K · Future of Work scenario cards

Used in: Step 3 · **Print:** Print 1 sheet, enlarge to A4 each if you can, and put the three scenarios in three places in the room. Short version: use them for a quick hand vote.

SCENARIO 1

The Optimist View

Technology creates new jobs as it destroys old ones.

Policy: invest in education and reskilling (learning new skills).

What should Europe do about it?

SCENARIO 2

The Polarisation View

From the economist Autor. Technology removes middle-skill jobs, but not low-skill service jobs or high-skill thinking jobs.

Result: inequality grows.

What should Europe do about it?

SCENARIO 3

The Radical View

We are getting close to real mass unemployment caused by technology.

The answer: a Universal Basic Income (a regular payment to everyone) and much shorter working hours.

What should Europe do about it?

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5L · Gig economy role cards

Used in: Step 4 · **Print:** Print enough sheets for everyone and cut out. Half the group gets gig worker cards (Sami, Marta, Theo); half gets platform company cards.

GIG WORKER

Sami, Deliveroo rider

You deliver food by bike, 30 hours a week. You like choosing your own hours. But last winter you fell and could not work for two weeks: no sick pay, no money. You want accident cover, sick pay and a minimum wage. Can you keep some freedom too?

Fictional role

GIG WORKER

Marta, Uber driver

You drive full time and rent your car. The app sets your prices and can switch you off after bad ratings, without explanation. You feel the platform is really your boss. You want to be an employee, with paid holiday and a pension.

Fictional role

GIG WORKER

Theo, freelance designer

You find design jobs on a platform and work for many clients. You set your own prices and hours, and you value that freedom a lot. You do not want to become an employee. But you want fair rules on fees and payment times.

Fictional role

PLATFORM COMPANY

Manager: operations

Your app connects workers and customers. Many workers say they love the freedom to log in when they want. Employment contracts would mean fixed shifts and fewer people able to work flexibly. Your aim: protect flexibility. What could you offer workers instead of employment?

Fictional role

PLATFORM COMPANY

Manager: finance

If all workers become employees, your costs go up: sick pay, holiday, pensions. Prices for customers may rise, and you may need fewer workers. Your aim: keep the business running and prices low. Which rights could you afford to give?

Fictional role

PLATFORM COMPANY

Manager: public affairs

Politicians and the public are watching. Bad news about workers hurts your brand. Your aim: find a deal that shows you treat workers fairly, without losing the flexible model. Where could you meet the workers halfway?

Fictional role

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5M · Platform Work Directive poster

Used in: Step 4 · **Print:** Print A3 or show on screen. Keep it hidden until point 4 (after the negotiation).

EU Platform Work Directive (2024)

If a platform controls your work, you are **presumed to be an employee**.

This gives rights like minimum wage and sick pay.
Platform companies strongly resisted it.

Is that the right answer?

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5N · Closing round poster

Used in: Step 4 · **Print:** Print A3 or copy onto the flipchart.

Closing round

"One right I have at work, or want to have, is…"

Wages and working conditions come from law, negotiation and power. Workers who act together usually have more power.

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

14 items. Check the Easy Guide, Workshop 6, "Before the session", for what to set up.

6A · EU Green Deal summary cards

Used in: Before Step 1 and Step 3 (background on the tables) · **Print:** Print 1 set per table (6 tables in Step 1). Cut out. Put a set on each table so people can check facts during Steps 1 and 3.

GREEN DEAL

The European Green Deal

The EU plan to make Europe climate-neutral by 2050.

Goal year: 2050

GREEN DEAL

Fit for 55

By 2030, EU emissions should fall by 55%. This plan is called "Fit for 55".

Goal year: 2030

GREEN DEAL

The money

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.

CARBON MARKET

EU Emissions Trading System

Started in 2005. The EU sets a cap (limit) on emissions from industry, power and aviation.
Companies need a permit for each tonne of CO2. They can buy and sell permits. This creates a carbon price.

2024: roughly €55 to €75 per tonne

CARBON PRICE

What does one tonne cost?

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.

GREEN MONEY

ESG investing

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.

EU TOOL

Carbon border charge (CBAM)

Since 2023 the EU has a carbon border charge on some imports.

EU TOOL

REPowerEU

An EU plan that aims to reduce dependence on Russian fossil fuels.

EU TOOL

Just Transition Fund

€17.5 billion for coal regions, to help workers and communities who lose out from the move to a green economy.

COAL

Coal in Poland

In 2022, Poland got about 70% of its electricity from coal.
About 80,000 people worked in coal mining in Silesia.

COAL

Coal in Germany

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.

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6B · Company investment cards (six companies)

Used in: Step 1 · **Print:** Print 1 set. Cut out. One card per company table. Younger groups: use only Companies 1, 4 and 6 and play one round.

COMPANY 1

Steel manufacturer

You need 160 permits this year (1 permit = 1 tonne of CO2).
You start with 100 permits and €6,000.
Clean option: electric furnace. Costs €2,400, paid once. After that you need 60 fewer permits every round.

Choose one person as your accountant.

COMPANY 2

Cement plant

You need 150 permits this year (1 permit = 1 tonne of CO2).
You start with 100 permits and €6,000.
Clean option: new kiln and cleaner fuel. Costs €2,000, paid once. After that you need 50 fewer permits every round.

Choose one person as your accountant.

COMPANY 3

Gas power station

You need 140 permits this year (1 permit = 1 tonne of CO2).
You start with 100 permits and €6,000.
Clean option: add solar panels and batteries. Costs €1,600, paid once. After that you need 40 fewer permits every round.

Choose one person as your accountant.

COMPANY 4

Wind energy firm

You need only 20 permits this year (1 permit = 1 tonne of CO2).
You start with 100 permits and €1,000.
You can sell your spare permits to other companies. You decide the price.

Choose one person as your accountant.

COMPANY 5

Airline

You need 130 permits this year (1 permit = 1 tonne of CO2).
You start with 100 permits and €5,000.
Clean option: switch part of your fuel to cleaner fuel. Costs €1,800, paid once. After that you need 30 fewer permits every round.

Choose one person as your accountant.

COMPANY 6

Car manufacturer

You need 120 permits this year (1 permit = 1 tonne of CO2).
You start with 100 permits and €5,000.
Clean option: switch a factory to electric cars. Costs €1,500, paid once. After that you need 40 fewer permits every round.

Choose one person as your accountant.

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6C · Carbon market rules and accounts sheet

Used in: Step 1 · **Print:** Print 1 per company (6 copies). Give it to the accountant.

Carbon market – rules for your company

You are a company. Every tonne of CO2 you emit needs a permit. Permits cost money. You can pay, or you can change how you produce.

1. Each round is one year. At the start of each round you get free permits: **100 in Round 1, 80 in Round 2** (in Round 2 the EU cap is tighter).
2. Look at your card. How many permits do you need? If you have too few, you must buy more.
3. Buy permits from the facilitator (the EU market) at the price on the carbon price tracker, or buy and sell with other companies at a price you agree.
4. Or pay for your clean option. You pay once. The cut in permits lasts for every round after that.
5. At the end of the round, hand in the permits you need. Spare permits go back to the market (sell them before the round ends).
6. If your money runs out, write a minus number. That is a loss.

Our accounts

	Round 1 (€30 per permit)	Round 2 (€65 per permit)
Permits we need		
Free permits we got	100	80
Permits bought (number × price)		
Permits sold (number × price)		
Clean option paid? (€)		
Money left at end of round (€)		

What did we decide in each round, and why?

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6D · Permit tokens

Used in: Step 1 · **Print:** This sheet has 10 slips of 10 permits each. Print 10 copies (100 slips = 1,000 permits) and cut out. Give each company 10 slips (100 permits) in Round 1 and 8 slips (80 permits) in Round 2. Keep the rest for sale. Collect the handed-in slips at the end of each round and reuse them.

EU CARBON PERMIT **10 permits** Allows the holder to emit 10 tonnes of CO2 this year. *Hand in at the end of the round*	EU CARBON PERMIT **10 permits** Allows the holder to emit 10 tonnes of CO2 this year. *Hand in at the end of the round*	EU CARBON PERMIT **10 permits** Allows the holder to emit 10 tonnes of CO2 this year. *Hand in at the end of the round*
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EU CARBON PERMIT **10 permits** Allows the holder to emit 10 tonnes of CO2 this year. *Hand in at the end of the round*		

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6E · Play money

Used in: Step 1 · **Print:** One sheet = €6,400. Print 6 copies and cut out. Starting money: Companies 1–3 get €6,000 each, Companies 5–6 get €5,000 each, the wind firm gets €1,000. Keep the rest as the market's cash box.

PLAY MONEY **€1,000** One thousand euros. Game money only.	PLAY MONEY **€1,000** One thousand euros. Game money only.	PLAY MONEY **€1,000** One thousand euros. Game money only.
PLAY MONEY **€1,000** One thousand euros. Game money only.	PLAY MONEY **€500** Five hundred euros. Game money only.	PLAY MONEY **€500** Five hundred euros. Game money only.
PLAY MONEY **€500** Five hundred euros. Game money only.	PLAY MONEY **€500** Five hundred euros. Game money only.	PLAY MONEY **€100** One hundred euros. Game money only.
PLAY MONEY **€100** One hundred euros. Game money only.	PLAY MONEY **€100** One hundred euros. Game money only.	PLAY MONEY **€100** One hundred euros. Game money only.

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6F · Carbon price tracker

Used in: Step 1 · **Print:** Print A3 or copy onto a flipchart. Fill in the Round 2 line only when you announce Round 2.

Carbon price tracker

Round	Price of 1 permit (1 tonne CO2)	Free permits per company
Round 1	€30	100
Round 2: EU tightens the cap	€65	80

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6G · Facilitator sheet – running Steps 1 and 2

FACILITATOR ONLY · Used in: Steps 1–2 · **Print:** Print 1 copy for the facilitator.

Step 1 – Carbon Market Simulation (25 min)

- Set-up (3 min): six company tables. Each gets a company card (6B), rules sheet (6C), 10 permit slips (6D) and starting money (6E).
- Round 1 (8 min): price €30. Sell permits from the market; let companies trade with each other.
- Round 2 (8 min): read the announcement below. Hand out 8 slips (80 permits) per company. Price €65.
- Discussion (6 min): use the questions in the guide.

Round 2 announcement (read aloud): "News from the EU: the cap on emissions is tightened. From today each company gets only 80 free permits instead of 100. The market price rises to €65 per permit."

What the numbers show

At €30, buying permits is cheaper than the clean option for every company. At €65, the clean option is cheaper for every company. Example, steel: buying only costs €1,800 + €5,200 = €7,000 (more than its €6,000). Investing in Round 1 costs €2,400 + €1,300 = €3,700. Use this to ask: what happens if the price is too low, or too high?

> Short version: play only Round 2 (80 permits, €65). Younger groups: Companies 1, 4 and 6, one round at €65.

Step 2 – Green Investment Portfolio (25 min)

- Give each group one set of the eight option cards (6H) and a flipchart. Each group has €500,000.
- Ask groups to write their split on the flipchart before the reveal.
- Reveal (5 min): read the eight reveal cards (6I), then the two scandal stories (6J).

> Facilitator note: the reveal cards give a likely classification only. Check the current EU taxonomy rules before the session and change a card if needed. The two scandals are fictional stories. Short version: use four options only – 1 (offshore wind), 5 (forest offset), 7 (gas extraction) and 8 (EU Green Bond) – and the forest scandal story.

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6H · Eight investment option cards

Used in: Step 2 · **Print:** Print 1 set per group of 4–5. Cut out.

OPTION 1

North Sea offshore wind farm

Wind turbines at sea that make electricity.
Carbon: low.

Expected return: 7% per year

OPTION 2

Gas plant with carbon capture

A natural gas power plant that tries to catch its CO2 before it reaches the air.
Carbon: medium. The technology is contested.

Expected return: 9% per year

OPTION 3

Sustainable aviation fuel startup

A young company making cleaner fuel for planes.
Carbon: low. Risk: high – the return is possible, not certain.

Expected return: possible 15% per year

OPTION 4

Electric vehicle battery manufacturer

A factory that makes batteries for electric cars.
Carbon: low. Concerns about its supply chain (where the materials come from).

Expected return: 8% per year

OPTION 5

European forest carbon offset

Companies pay to protect a forest that stores CO2, to "offset" their own emissions.
Concern: permanence – will the forest stay?

Expected return: 5% per year

OPTION 6

Green hydrogen electrolyser

A machine that makes hydrogen fuel using electricity.
Carbon: zero. Early stage.

Expected return: 4% per year

OPTION 7

Conventional gas extraction

Drilling for natural gas.
Carbon: high.

Expected return: 12% per year

OPTION 8

EU Green Bond

You lend money to the EU. The money finances Green Deal projects.
Carbon: low. Risk: guaranteed return.

Expected return: 3%, guaranteed per year

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6I · ESG taxonomy reveal cards

FACILITATOR ONLY · Used in: Step 2 (reveal) · **Print:** Facilitator only. Print 1 set. Read aloud one by one after groups have written their split. Check the current EU taxonomy rules before the session and update any card that has changed.

REVEAL – OPTION 1

Offshore wind farm

Likely: green (taxonomy-aligned). Making electricity from wind is one of the clearest green activities. Steady, lower return.

Likely classification under the EU taxonomy – check the current rules.

REVEAL – OPTION 2

Gas plant with carbon capture

Likely: contested. Gas power may count only as a "transitional" activity under strict conditions and emission limits. Many people say gas should never carry a green label.

Likely classification under the EU taxonomy – check the current rules.

REVEAL – OPTION 3

Aviation fuel startup

Likely: it depends. It may count only if the fuel really cuts emissions over its whole life. What the fuel is made from matters a lot. Watch the scandal story.

Likely classification under the EU taxonomy – check the current rules.

REVEAL – OPTION 4

EV battery manufacturer

Likely: eligible as low-carbon technology. But a company must also meet basic social rules, for example on workers and human rights. Supply chain problems could cost it the label.

Likely classification under the EU taxonomy – check the current rules.

REVEAL – OPTION 5

Forest carbon offset

Likely: unclear. Protecting and growing forests can count as green. But selling offsets is not the same thing. The carbon is only stored while the forest stays. Watch the scandal story.

Likely classification under the EU taxonomy – check the current rules.

REVEAL – OPTION 6

Green hydrogen electrolyser

Likely: green, if the hydrogen is made with renewable electricity. Zero carbon, but early stage and a low return today.

Likely classification under the EU taxonomy – check the current rules.

REVEAL – OPTION 7

Conventional gas extraction

Likely: not green. Drilling for fossil fuels is not a sustainable activity. Highest return, highest climate cost.

Likely classification under the EU taxonomy – check the current rules.

REVEAL – OPTION 8

EU Green Bond

Likely: green. The money is used to finance Green Deal projects. Safe, but the lowest return.

Likely classification under the EU taxonomy – check the current rules.

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6J · Greenwashing scandal stories

FACILITATOR ONLY · Used in: Step 2 (reveal) · **Print:** Facilitator only. Print 1 copy. Read aloud after the taxonomy reveal. Both stories are fictional.

SCANDAL 1 – OPTION 5

The forest that disappeared

Fictional case. "EverGreen Forest Fund" sold carbon offsets from a forest it promised to protect for 50 years. Three years later, a big summer fire burned a large part of it. Another part was quietly sold for logging. The CO2 that was "saved" is back in the air. Investors read about it in the newspaper.

Fictional case – not a real company.

SCANDAL 2 – OPTION 3

The fuel that was not clean

Fictional case. "SkyLeaf Fuels" said its plane fuel was made from used cooking oil. Journalists found that much of it came from crops grown on cleared forest land. The "low carbon" claim was far weaker than advertised. Airlines cancelled their contracts, and the 15% return disappeared.

Fictional case – not a real company.

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6K · Just Transition role cards

Used in: Step 3 · **Print:** Print 1 set and cut out. Short version: use Roles 1, 3, 4 and 5 only, 2 minutes each.

ROLE 1

Coal miner from Silesia

You are Kasia, a coal miner in Silesia, Poland. About 80,000 people work in coal mining there.
Your view: 2030 is far too fast.
• In 2022 Poland got about 70% of its electricity from coal. You cannot replace that in a few years.
• Whole towns depend on mining jobs.
• Germany had decades and public money to close its mines. Why should we get less?
Ask: Who will pay my wage when the mine closes?

Others can join you as advisers. Speak for up to 3 minutes.

ROLE 2

Wind turbine engineer from Hamburg

You are Jonas. You build wind turbines. Your industry needs skilled workers.
Your view: end coal fast, and train coal workers for new jobs.
• Green energy creates new jobs, also for miners with technical skills.
• Germany ended hard-coal mining in 2018 and has a law to close coal plants by 2038. Change is possible.
• Waiting only makes the change harder later.
Ask: What would make a miner want to work in wind energy?

Others can join you as advisers. Speak for up to 3 minutes.

ROLE 3

Climate activist from Rotterdam

You are Amira. You live in a port city by the sea and you worry about floods and heat.
Your view: yes – end coal everywhere by 2030.
• The EU wants to cut emissions by 55% by 2030. Coal power produces a lot of CO2.
• The Just Transition Fund (€17.5 billion) exists to help coal regions.
• Young people will live with the results of today's choices.
Ask: If not now, when?

Others can join you as advisers. Speak for up to 3 minutes.

ROLE 4

Pacific island nation representative

You are Sione. You speak for a small island nation in the Pacific. Rising seas threaten homes, water and farmland.
Your view: Europe must act faster.
• Your country did little to cause climate change, but suffers first.
• For you, this is not only about jobs. It is about whether your home will exist.
• Rich regions that polluted first should cut first and help pay.
Ask: What does Europe owe us?

Others can join you as advisers. Speak for up to 3 minutes.

ROLE 5

EU Commission official

You are Elena. You work on the European Green Deal.
Your view: faster is better, but one date for all countries may be too hard.
• The EU aims to be climate-neutral by 2050 and to cut emissions by 55% by 2030.
• The carbon market makes coal more expensive every year the cap tightens.
• The Just Transition Fund has €17.5 billion for coal regions.
Ask: How do we keep every member state on board?

Others can join you as advisers. Speak for up to 3 minutes.

ROLE 6

Hungarian prime minister

You play the prime minister of Hungary. This is a game role, not the words of a real person.
Your view: each country must decide its own energy mix and speed.
• Families must be able to pay their energy bills.
• Countries start from different places. One EU date for all is unfair.
• Energy security comes first: do not close power plants before a safe replacement exists.
Ask: Who pays if energy prices rise?

Others can join you as advisers. Speak for up to 3 minutes.

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ROLE 7

Fossil fuel industry lobbyist

You are Peter. You speak for companies that produce coal, oil and gas.
Your view: no fixed 2030 date. Use gas and carbon capture as a bridge.
• Your industry pays wages and taxes in many regions.
• People need power on a cold day with no wind or sun.
• REPowerEU shows that energy security matters. Closing too fast could mean more imports.
Ask: What is your plan for a cold, windless day?

Others can join you as advisers. Speak for up to 3 minutes.

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6L · Debate question poster

Used in: Step 3 · **Print:** Print A3 or copy onto a flipchart.

Should all EU countries end coal power by 2030?

Today there is no EU-wide end date for coal.

Germany's legal deadline is 2038.

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6M · Debrief questions poster

Used in: Step 4 · **Print:** Print A3 or copy onto a flipchart.

Debrief

1. Carbon market, direct rules, carbon taxes or public investment: which is the right tool?
2. Can ESG investing really move money, or is it mostly marketing?
3. What does "just transition" mean to you? Who should define it?

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6N · Historical responsibility fact poster

Used in: Step 4 (point 3) · **Print:** Print A3. Show it only when you share the fact.

The EU and the climate

Today's global greenhouse gas emissions	about 6%
All CO2 emitted in history	about 17%

What does that mean for Europe's responsibility?

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Workshop 7: Housing, Wealth & the European Property Paradox

10 items. Check the Easy Guide, Workshop 7, "Before the session", for what to set up.

7A · Starting condition cards (A–F)

Used in: Step 1 · **Print:** Print 1 set per 6 groups and cut out. Each pair or small group draws one card. Read all six aloud. Card C: let people swap or choose a card if a random one feels too close to home. Short version: use only A, C and D.

STARTING CARD A

A – Tom

You inherit €80,000 from your grandparents.
Your parents can be guarantors for a mortgage (they promise to pay if you cannot).
Job: full-time, €2,200 a month after tax.
Home now: rents a flat, €900 a month.
Savings: €80,000.

Age 28. Works hard. Game facts only.

STARTING CARD B

B – Jana

You come from a working-class family. No inheritance. You have a good degree.
Job: full-time, €2,500 a month after tax.
Home now: rents a flat, €900 a month.
Savings: €5,000. Your parents cannot help with money.

Age 28. Works hard. Game facts only.

STARTING CARD C

C – Ana

You are a migrant worker. You have no family network in this country. You are an excellent worker.
Job: full-time, €2,200 a month after tax.
Home now: rents a flat, €900 a month.
Savings: €4,000. Nobody here can be your guarantor.

Age 28. Works hard. Game facts only.

STARTING CARD D

D – Mark

You are a single parent with one child.
Job: part-time, €1,300 a month after tax.
Home now: rents a small flat, €800 a month.
Savings: none.

Age 28. Works hard. Game facts only.

STARTING CARD E

E – Yasmin

You have a social housing place. Your rent is low and safe.
Job: full-time, €2,200 a month after tax.
Home now: social housing, €450 a month.
Savings: €3,000.

Age 28. Works hard. Game facts only.

STARTING CARD F

F – Elias

Your parent is a property investor. You have inherited three flats. Tenants pay you €3,000 a month in rent.
Job: full-time, €2,200 a month after tax.
Home now: lives in a fourth family flat, no rent.
Savings: €20,000.

Age 28. Works hard. Game facts only.

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7B · Life round event cards

Used in: Step 1 · **Print:** Print 1 set for the facilitator and cut out. Read one card per round, in order. Short version: use Rounds 2 and 4 only.

ROUND 1 · AGE 28 → 33

Interest rates go up

Borrowing gets more expensive. Monthly mortgage payments rise by €300. Banks ask for bigger savings and a guarantor before they lend. Private rents rise by €100 a month.

What happens to your person? Write one line.

ROUND 2 · AGE 33 → 38

House prices rise

The housing market shifts. A flat that cost €300,000 now costs €390,000. Owners become richer on paper. Investors buy flats to rent out. Private rents rise by another €150 a month.

What happens to your person? Write one line.

ROUND 3 · AGE 38 → 43

A job is lost

The job market changes. Every group flips a coin. Heads: your person loses their job for 6 months and earns nothing. Tails: no change. Who has savings, family or rental income to fall back on?

What happens to your person? Write one line.

ROUND 4 · AGE 43 → 48

A health crisis

A health crisis hits your person or a close family member. Your person cannot work for 3 months and has €5,000 of extra costs.

What happens to your person? Write one line.

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7C · Life tracker sheet

Used in: Step 1 · **Print:** Print 1 per group.

Life tracker – from 28 to 48

Our starting card: _____ Name: _____

You all start at 28 and you all work hard. After each event, decide: can your person buy? Do they lose their home? Do they save? Write one line.

Game facts at age 28

- A typical flat costs €300,000.
- To get a mortgage you need a deposit of 20% (€60,000), a steady job and often a guarantor.
- A mortgage on €240,000 costs about €1,200 a month.
- A private rented flat costs about €900 a month.

Round	Event	What happens to our person (one line)	Owns or rents?
1 · Age 28 → 33	Interest rates go up		
2 · Age 33 → 38	House prices rise		
3 · Age 38 → 43	A job is lost		
4 · Age 43 → 48	A health crisis		

Where is our person at 48? (home, savings, debts, worries)

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7D · Wealth distribution infographic

Used in: Step 2 · **Print:** Print A3 or copy onto a flipchart.

Who owns the wealth?

Euro area: richest 10%	about 57% of net wealth
Euro area: poorest half	about 5%
Germany: poorest half	2.5%

Homeowners usually have much more wealth than renters.

Much wealth comes from gifts and inheritance.

ECB, 2024

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7E · The ten chairs picture

Used in: Step 2 · **Print:** Print A3, or act it out with 10 real chairs (see the Tip in Step 2).

If Europe's wealth were 10 chairs

Richest 1 person in 10	sits on almost 6 chairs
Poorest 5 people in 10	share half a chair

Everyone else shares the rest.

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7F · Piketty's r > g and pair question

Used in: Step 2 · **Print:** Print A3 or copy onto a flipchart.

r > g

When owning things pays more than working, the rich get richer faster. (Thomas Piketty – one strong argument; not all economists agree.)

Talk in pairs

If most wealth is inherited, is our society a meritocracy?

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Wealth taxes in Europe

Spain	Has a wealth tax.
France	2018: replaced it with a tax on property wealth only.
Germany	Stopped collecting it in 1997.
Norway	Keeps a wealth tax; ended inheritance tax in 2014; lower inequality.

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7H · City policy scenario cards

Used in: Step 3 · **Print:** Print 1 set and cut out; one city per group. Facilitator note: these are ready defaults. The guide asks you to use cities your group knows: if you do, fill in the blank card and only add facts you have checked. Keep Vienna for comparison (it is on the policy tools menu).

CITY

Amsterdam (Netherlands)

Amsterdam sold off much of its social housing in the 1990s and 2000s. Now it faces a serious housing crisis. Many young people cannot find a home they can afford.
You are the city council. Pick three tools.

Scenario for the game

CITY

Barcelona (Spain)

Barcelona has given no new short-let licences since 2014, and all should end by 2028. But young people still struggle to pay the rent.
You are the city council. What else would you do? Pick three tools.

Scenario for the game

CITY

Berlin (Germany)

Berlin brought in a rent cap. In 2021 the constitutional court struck it down. Most people in the city rent, and young people find rents too high.
You are the city council. Your tools must work and be legal. Pick three.

Scenario for the game

CITY

Our city: _____

The housing problem here (rents, empty homes, short lets, waiting lists…):

_____

_____

You are the city council. Pick three tools.

Scenario for the game

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7I · Policy tools menu

Used in: Step 3 · **Print:** Print 1 per group (4–6 copies).

Policy tools menu

You are the city council. You have **three tools only**. Write why you chose them and who will oppose them (12 minutes). Short version: pick two.

Tool	What it means	Why people support it	Why others worry
1. Build more social housing	The city or a non-profit builds homes rented at a lower price.	Lasting homes people can afford.	Costs public money and takes years.
2. Rent controls	Limit how much, or how fast, rents can rise.	Protects tenants now.	Landlords may build or rent out less.
3. Tax vacant and empty homes	Owners pay extra if a home stays empty.	Brings empty homes back into use.	Hard to check; owners may object.
4. Regulate short-term lettings	Limits on Airbnb-style rentals.	More homes for residents.	Less income for hosts and tourism.
5. Land value tax	A tax on the value of the land, not the building.	Gives land value created by the public back to the public.	New tax; some owners pay much more.
6. First-home buyer subsidies	Public help for people buying their first home.	Helps young buyers now.	Can push prices up further.
7. Restrict foreign and investor purchases	Limits on who can buy homes as an investment.	Homes for living in, not for profit.	Less investment in building.
8. Mandatory inclusionary zoning	New buildings must include affordable homes.	Mixed neighbourhoods.	Builders may build less.

What other cities tried

- **Vienna:** about 60% of residents live in subsidised housing, after a century of public investment.
- **Amsterdam:** sold much social housing in the 1990s and 2000s; now a serious crisis.
- **Barcelona:** no new short-let licences since 2014; all to end by 2028.
- **Berlin:** rent cap struck down by the constitutional court in 2021.

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7J · Debrief questions poster

Used in: Step 4 · **Print:** Print A3 or copy onto a flipchart.

1. Housing: product, human right, or both?
2. Who gains from high house prices? Do they have political power?
3. If Piketty is right, what is the only way to reverse wealth concentration?
4. What would make Vienna's model work in your city?

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Workshop 8: Digital Finance, Data & the Platform Economy

14 items. Check the Easy Guide, Workshop 8, "Before the session", for what to set up.

8A · Profile cards (algorithm scenario cards)

Used in: Step 1 · **Print:** Print 1 set. Cut out. One card per participant (25 cards for up to 25 people). With fewer people, use profiles 1 upwards in order: profiles 1–8 already show the full pattern. Short version: use profiles 1–8, shared by groups.

PROFILE 1

Lena, 34

Nationality: German (EU)
Job: Permanent job – nurse
Postcode zone: 2
Internet use: uses a banking app every day
Credit history: 10 years, no missed payments

Fictional person. Wants to borrow €10,000.

PROFILE 2

Marco, 26

Nationality: Italian (EU)
Job: Gig work – food delivery rider
Postcode zone: 2
Internet use: phone only, online many hours a day
Credit history: 6 years, no missed payments

Fictional person. Wants to borrow €10,000.

PROFILE 3

Aisha, 29

Nationality: French (EU)
Job: Permanent job – IT support worker
Postcode zone: 7
Internet use: laptop and phone
Credit history: 8 years, no missed payments

Fictional person. Wants to borrow €10,000.

PROFILE 4

Piotr, 31

Nationality: Polish (EU)
Job: Permanent job – electrician
Postcode zone: 4
Internet use: mostly news and video calls
Credit history: short – moved to this country 1 year ago

Fictional person. Wants to borrow €10,000.

PROFILE 5

Elif, 27

Nationality: German (EU)
Job: Gig work – ride-hailing driver
Postcode zone: 9
Internet use: phone only, uses many apps
Credit history: 7 years, no missed payments

Fictional person. Wants to borrow €10,000.

PROFILE 6

Daniel, 38

Nationality: Irish (EU)
Job: Permanent job – teacher
Postcode zone: 9
Internet use: laptop, online shopping at night
Credit history: 15 years, no missed payments

Fictional person. Wants to borrow €10,000.

PROFILE 7

Sofia, 22

Nationality: Portuguese (EU)
Job: Student – student with a weekend café job
Postcode zone: 1
Internet use: a lot of social media
Credit history: 3 years (phone contract), no missed payments

Fictional person. Wants to borrow €10,000.

PROFILE 8

Mateo, 30

Nationality: Spanish (EU)
Job: Permanent job – warehouse manager
Postcode zone: 1
Internet use: phone and tablet
Credit history: 9 years, no missed payments

Fictional person. Wants to borrow €10,000.

PROFILE 9

Ioana, 24

Nationality: Romanian (EU)
Job: Gig work – cleaner booked through an app
Postcode zone: 4
Internet use: phone only
Credit history: short – moved to this country 1 year ago

Fictional person. Wants to borrow €10,000.

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PROFILE 10

Nikos, 45

Nationality: Greek (EU)
Job: Self-employed – restaurant owner
Postcode zone: 7
Internet use: rarely online
Credit history: 20 years, no missed payments

Fictional person. Wants to borrow €10,000.

PROFILE 11

Claire, 52

Nationality: French (EU)
Job: Permanent job – civil servant
Postcode zone: 2
Internet use: rarely online
Credit history: 25 years, no missed payments

Fictional person. Wants to borrow €10,000.

PROFILE 12

Tomás, 19

Nationality: Spanish (EU)
Job: Student – first-year student
Postcode zone: 9
Internet use: gaming and streaming
Credit history: short – first bank account 1 year ago

Fictional person. Wants to borrow €10,000.

PROFILE 13

Maja, 33

Nationality: Croatian (EU)
Job: Permanent job – lab technician
Postcode zone: 5
Internet use: laptop and phone
Credit history: 12 years, missed 2 payments 3 years ago

Fictional person. Wants to borrow €10,000.

PROFILE 14

Lukas, 28

Nationality: Austrian (EU)
Job: Gig work – courier for a delivery app
Postcode zone: 1
Internet use: phone only
Credit history: 8 years, no missed payments

Fictional person. Wants to borrow €10,000.

PROFILE 15

Amina, 36

Nationality: Belgian (EU)
Job: Permanent job – pharmacist
Postcode zone: 1
Internet use: online shopping, banking app
Credit history: 14 years, no missed payments

Fictional person. Wants to borrow €10,000.

PROFILE 16

Erik, 44

Nationality: Swedish (EU)
Job: Self-employed – carpenter
Postcode zone: 2
Internet use: email and news
Credit history: 20 years, no missed payments

Fictional person. Wants to borrow €10,000.

PROFILE 17

Giulia, 25

Nationality: Italian (EU)
Job: Permanent job – social worker
Postcode zone: 7
Internet use: phone and laptop
Credit history: short – moved to this country 18 months ago

Fictional person. Wants to borrow €10,000.

PROFILE 18

Kofi, 32

Nationality: Irish (EU)
Job: Permanent job – software tester
Postcode zone: 4
Internet use: online most of the day
Credit history: 10 years, no missed payments

Fictional person. Wants to borrow €10,000.

PROFILE 19

Hanna, 23

Nationality: Finnish (EU)
Job: Student – master's student
Postcode zone: 4
Internet use: laptop, online study
Credit history: short – moved here to study 1 year ago

Fictional person. Wants to borrow €10,000.

PROFILE 20

Andrei, 37

Nationality: Bulgarian (EU)
Job: Permanent job – bus driver
Postcode zone: 2
Internet use: phone, video calls with family
Credit history: 12 years in this country, no missed payments

Fictional person. Wants to borrow €10,000.

PROFILE 21

Noor, 29

Nationality: Dutch (EU)
Job: Gig work – translator through an online platform
Postcode zone: 5
Internet use: online all day for work
Credit history: 9 years, no missed payments

Fictional person. Wants to borrow €10,000.

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PROFILE 22

Paul, 50

Nationality: German (EU)
Job: Self-employed – taxi owner
Postcode zone: 9
Internet use: rarely online
Credit history: 25 years, missed 3 payments last year

Fictional person. Wants to borrow €10,000.

PROFILE 23

Laura, 31

Nationality: Slovenian (EU)
Job: Permanent job – engineer
Postcode zone: 5
Internet use: laptop and phone
Credit history: short – moved to this country 6 months ago

Fictional person. Wants to borrow €10,000.

PROFILE 24

Sami, 27

Nationality: Finnish (EU)
Job: Permanent job – chef
Postcode zone: 9
Internet use: phone, food videos
Credit history: 7 years, no missed payments

Fictional person. Wants to borrow €10,000.

PROFILE 25

Clara, 41

Nationality: Portuguese (EU)
Job: Self-employed – hairdresser with her own salon
Postcode zone: 5
Internet use: social media for her business
Credit history: 15 years, no missed payments

Fictional person. Wants to borrow €10,000.

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8B · AI result slips

FACILITATOR ONLY · Used in: Step 1 (point 3) · **Print:** Facilitator only until point 3. Print 1 set, cut out and keep each slip with its matching profile card. Hand out after the profiles.

RESULT – PROFILE 1

Lena: APPROVED

Loan of €10,000 approved at 6% interest.
No reason given. Decision made automatically.

FairLend Bank – automatic credit decision

RESULT – PROFILE 2

Marco: REJECTED

Your loan application has been rejected.
No reason given. Decision made automatically.

FairLend Bank – automatic credit decision

RESULT – PROFILE 3

Aisha: APPROVED WITH CONDITIONS

Loan approved, but only €5,000 and at 12% interest.
No reason given. Decision made automatically.

FairLend Bank – automatic credit decision

RESULT – PROFILE 4

Piotr: APPROVED WITH CONDITIONS

Loan approved, but only €5,000 and at 12% interest.
No reason given. Decision made automatically.

FairLend Bank – automatic credit decision

RESULT – PROFILE 5

Elif: REJECTED

Your loan application has been rejected.
No reason given. Decision made automatically.

FairLend Bank – automatic credit decision

RESULT – PROFILE 6

Daniel: APPROVED WITH CONDITIONS

Loan approved, but only €5,000 and at 12% interest.
No reason given. Decision made automatically.

FairLend Bank – automatic credit decision

RESULT – PROFILE 7

Sofia: APPROVED WITH CONDITIONS

Loan approved, but only €5,000 and at 12% interest.
No reason given. Decision made automatically.

FairLend Bank – automatic credit decision

RESULT – PROFILE 8

Mateo: APPROVED

Loan of €10,000 approved at 6% interest.
No reason given. Decision made automatically.

FairLend Bank – automatic credit decision

RESULT – PROFILE 9

Ioana: REJECTED

Your loan application has been rejected.
No reason given. Decision made automatically.

FairLend Bank – automatic credit decision

RESULT – PROFILE 10

Nikos: REJECTED

Your loan application has been rejected.
No reason given. Decision made automatically.

FairLend Bank – automatic credit decision

RESULT – PROFILE 11

Claire: APPROVED

Loan of €10,000 approved at 6% interest.
No reason given. Decision made automatically.

FairLend Bank – automatic credit decision

RESULT – PROFILE 12

Tomás: REJECTED

Your loan application has been rejected.
No reason given. Decision made automatically.

FairLend Bank – automatic credit decision

RESULT – PROFILE 13

Maja: REJECTED

Your loan application has been rejected.
No reason given. Decision made automatically.

FairLend Bank – automatic credit decision

RESULT – PROFILE 14

Lukas: REJECTED

Your loan application has been rejected.
No reason given. Decision made automatically.

FairLend Bank – automatic credit decision

RESULT – PROFILE 15

Amina: APPROVED

Loan of €10,000 approved at 6% interest.
No reason given. Decision made automatically.

FairLend Bank – automatic credit decision

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RESULT – PROFILE 16

Erik: APPROVED WITH CONDITIONS

Loan approved, but only €5,000 and at 12% interest.
No reason given. Decision made automatically.

FairLend Bank – automatic credit decision

RESULT – PROFILE 17

Giulia: REJECTED

Your loan application has been rejected.
No reason given. Decision made automatically.

FairLend Bank – automatic credit decision

RESULT – PROFILE 18

Kofi: APPROVED

Loan of €10,000 approved at 6% interest.
No reason given. Decision made automatically.

FairLend Bank – automatic credit decision

RESULT – PROFILE 19

Hanna: REJECTED

Your loan application has been rejected.
No reason given. Decision made automatically.

FairLend Bank – automatic credit decision

RESULT – PROFILE 20

Andrei: APPROVED

Loan of €10,000 approved at 6% interest.
No reason given. Decision made automatically.

FairLend Bank – automatic credit decision

RESULT – PROFILE 21

Noor: REJECTED

Your loan application has been rejected.
No reason given. Decision made automatically.

FairLend Bank – automatic credit decision

RESULT – PROFILE 22

Paul: REJECTED

Your loan application has been rejected.
No reason given. Decision made automatically.

FairLend Bank – automatic credit decision

RESULT – PROFILE 23

Laura: APPROVED WITH CONDITIONS

Loan approved, but only €5,000 and at 12% interest.
No reason given. Decision made automatically.

FairLend Bank – automatic credit decision

RESULT – PROFILE 24

Sami: APPROVED WITH CONDITIONS

Loan approved, but only €5,000 and at 12% interest.
No reason given. Decision made automatically.

FairLend Bank – automatic credit decision

RESULT – PROFILE 25

Clara: APPROVED WITH CONDITIONS

Loan approved, but only €5,000 and at 12% interest.
No reason given. Decision made automatically.

FairLend Bank – automatic credit decision

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8C · Answer key – how the fictional AI decides

FACILITATOR ONLY · Used in: Step 1 (points 4–6) · **Print:** Print 1 copy for the facilitator.

How FairLend's fictional AI decides

Use this after groups share their patterns. Everyone asked to borrow €10,000. Nobody met a person.

1. Start from the job: permanent = approved; self-employed or student = approved with conditions; gig work = rejected.
2. Postcode zone 7 or 9: one step down.
3. Short credit history in this country (under 2 years): one step down. This hits people who recently moved from another EU country, so nationality matters without being named.
4. Any missed payments: rejected.

Age and internet use were **not** used. Check whether groups thought they were.

#	Name	Job	Zone	Credit history	Result
1	Lena	Permanent job	2	long	Approved
2	Marco	Gig work	2	long	Rejected
3	Aisha	Permanent job	7	long	Approved with conditions
4	Piotr	Permanent job	4	short	Approved with conditions
5	Elif	Gig work	9	long	Rejected
6	Daniel	Permanent job	9	long	Approved with conditions
7	Sofia	Student	1	long	Approved with conditions
8	Mateo	Permanent job	1	long	Approved
9	Ioana	Gig work	4	short	Rejected
10	Nikos	Self-employed	7	long	Rejected
11	Claire	Permanent job	2	long	Approved
12	Tomás	Student	9	short	Rejected
13	Maja	Permanent job	5	missed payments	Rejected
14	Lukas	Gig work	1	long	Rejected
15	Amina	Permanent job	1	long	Approved
16	Erik	Self-employed	2	long	Approved with conditions
17	Giulia	Permanent job	7	short	Rejected
18	Kofi	Permanent job	4	long	Approved
19	Hanna	Student	4	short	Rejected
20	Andrei	Permanent job	2	long	Approved
21	Noor	Gig work	5	long	Rejected

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#	Name	Job	Zone	Credit history	Result
22	Paul	Self-employed	9	missed payments	Rejected
23	Laura	Permanent job	5	short	Approved with conditions
24	Sami	Permanent job	9	long	Approved with conditions
25	Clara	Self-employed	5	long	Approved with conditions

> Point 6 – say: "Under the EU AI Act, credit scoring is high-risk. Systems like this must be transparent, explainable and checked by a human."

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8D · App mockup 1 – pre-ticked boxes

Used in: Steps 2 and 4 (and Adapt it: younger groups) · **Print:** Print 1 per group, or show on screen. The design is fictional.

ShopNow – Checkout

Your order	
Running trainers	€79.99
☑ Add product protection	€4.99 / month
☑ Yes, send me offers from our partners	
TOTAL TODAY	€84.98
[PAY NOW]	

small grey text: Product protection renews automatically every month until cancelled. Cancel in Settings > Account > Subscriptions > Manage.

What does this screen push you to do? What does it not tell you clearly?

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8E · App mockup 2 – hidden fee

Used in: Steps 2 and 4 · **Print:** Print 1 per group, or show on screen. The design is fictional.

TicketGo – Concert tickets

Screen 1	
SUMMER LIVE – tickets FROM €35	
⏱ Only 2 tickets left! Offer ends in 04:59	
[BUY NOW]	

Screen 3 of 3 – Payment	
Ticket	€35.00
Service fee	€6.50
Processing fee	€2.90
Total	€44.40
[CONFIRM AND PAY]	

When did you first see the real price? Why do you think the timer is there?

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8F · App mockup 3 – "Pay in 3" button

Used in: Step 2 (point 2) · **Print:** Print 1 per group, or show on screen. The design is fictional; it is not a real BNPL provider.

SoundShop – Wireless headphones €149

[PAY IN 3 × €49.67 – 0% INTEREST]	big, bright button
Pay full price	small grey link
No fees if you pay on time.*	
*Terms apply.	tiny text

What does this screen not tell you?

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8G · Mockup answer key

FACILITATOR ONLY · Used in: Step 2 · **Print:** Print 1 copy for the facilitator.

What the mockups hide

Mockup 1 (pre-ticked boxes): the extra protection and partner offers are already ticked; the €4.99 is a monthly subscription that renews automatically; cancelling is hidden four menus deep.

Mockup 2 (hidden fee): the "from €35" price becomes €44.40 only on the last screen; the timer and "only 2 left" create pressure to pay fast.

Mockup 3 ("pay in 3"): what the screen does not tell you:

- that this is a form of credit (a loan);
- how much the late fees are, and the total cost if you pay late;
- whether anyone checks that you can afford it;
- whether it can affect your credit history;
- how many other "pay later" plans you already have running.

> Keep the talk about rules and design, not about anyone's own spending. BNPL comes under the EU Consumer Credit Directive from 2026.

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8H · BNPL rule-design questions poster

Used in: Step 2 (point 3) · **Print:** Print A3 or copy onto a flipchart.

You are the EU lawmakers

1. What must companies tell you before you pay?
2. Should there be checks that you can afford it?
3. Should late payment fees be capped?
4. Should BNPL be allowed for essentials like food?

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8I · Digital euro: read-aloud and fact card

FACILITATOR ONLY · Used in: Step 3 (points 1 and 5) · **Print:** Facilitator only. Print 1 copy and cut in two.

READ ALOUD – POINT 1

The digital euro plan

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.

Then put up signs A, B and C.

SHARE AFTER THE DEBATE – POINT 5

What the public said

8,221 people and groups responded to the ECB's public consultation in 2020–2021. Privacy was by far the top concern.

Ask: Did anyone change corners? Why?

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8J · Debate position sign A

Used in: Step 3 · **Print:** Print A3 and put in a corner of the room.

A – Support it

The digital euro helps everyone get access to payments and reduces payment monopolies.

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8K · Debate position sign B

Used in: Step 3 · **Print:** Print A3 and put in a corner of the room.

B – Oppose it

The digital euro is a surveillance tool that threatens privacy.

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8L · Debate position sign C

Used in: Step 3 · **Print:** Print A3 and put in a corner of the room.

C – Do it right

The digital euro should have strong privacy rules modelled on cash.

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8M · GDPR summary sheet

Used in: Step 4 (point 2) · **Print:** Print 1 per participant.

Your data, your rights

GDPR (2018) is the EU law that protects your personal data, including your financial data. In plain words, it gives you these rights:

- **Know:** ask a company what data it has about you, and get a copy.
- **Correct:** have wrong data fixed.
- **Delete:** in some cases, ask for your data to be deleted.
- **Take it with you:** get your data in a form you can move to another company.
- **Say no:** object to some uses, for example marketing.
- **Decisions by computers:** when a computer makes an important decision about you, like a loan, you have rights, including an explanation. You can also ask for a person to look at it.
- **Complain:** go to your national data protection authority.

Consent must be a clear choice by you. A box that is already ticked for you is not real consent.

Other EU rules for digital money

- **PSD2 (2018) – open banking:** other companies can see your bank data only if you agree.
- **EU AI Act (2024):** credit scoring is high-risk. It must be transparent, explainable and checked by a human.
- **Digital Services Act (2022):** platforms must act against scams and fake ads.
- **MiCA (2023):** rules for crypto. Crypto firms need an EU licence.
- **Buy Now Pay Later** comes under the EU Consumer Credit Directive from 2026.

Try it

Open an app you use. Find its privacy settings and its "download my data" option.

> This is a plain-language summary, not legal advice. For details, see your national data protection authority.

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8N · Debrief questions poster

Used in: Step 4 · **Print:** Print A3 or copy onto a flipchart.

1. Does financial technology make Europe more equal or less equal? For whom?
2. Who benefits from your financial data?
3. What does GDPR let you do with your data?
4. Is a world without cash possible? What would we lose?

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

5 items. Check the Easy Guide, Workshop 9, "Before the session", for what to set up.

9A · Six stall cards (case study cards)

Used in: Step 1 · **Print:** Print 1 set, ideally enlarged to A4 (one card per page). Tape or pin each card at its own stall spot on the wall. Short version: use Stalls 1, 2, 3 and 4. Younger groups: Stalls 1, 2 and 4.

STALL 1

Credit Union

A small savings and loan organisation owned by the people who use it.
Members save together and lend to each other.
Each member has one vote.
The surplus goes back to members, for example as better rates.

Who owns it? Its members.

STALL 2

Cooperative Bank (Raiffeisen model)

A bank owned by its customers, who are members with a vote.
Raiffeisen banks were first set up to give rural people credit without expensive moneylenders. Today they are a network in Austria, Germany, Switzerland and Eastern Europe.
Crédit Agricole in France is also a cooperative, with about 11 million member-shareholders.

Who owns it? Its member-customers.

STALL 3

Community Development Finance Institution (CDFI)

Lends to people and small businesses that ordinary banks often turn away, for example in poorer areas.
It puts the community first, not profit.
It often gives advice as well as loans.

Who owns it? Often a non-profit organisation.

STALL 4

Time Bank

People swap services and pay with hours of time instead of money.
One hour of help earns one time credit: babysitting, fixing a bike or teaching a language.
Everyone's hour is worth the same.

Who owns it? Its members, the community.

STALL 5

Peer-to-Peer Lending Platform

A website or app where people lend money directly to other people or small businesses.
The platform matches lenders and borrowers and takes a fee.
Lenders can earn more than in a savings account, but they can lose money if borrowers do not pay back.

Who owns it? Usually a private company.

STALL 6

Social Impact Bond

Private investors pay for a social project, for example helping young people into jobs.
If the project reaches agreed results, the government pays them back with a return. If not, the investors lose money.
Supporters: new money for social projects. Critics: profit from public services.

Who owns it? Investors pay first; the government pays for results.

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9B · Local credit union or cooperative bank card (blank)

Used in: Step 1 (centre of the fair) · **Print:** Only if there is a local credit union or cooperative bank. Print 1 copy, fill it in before the session using the organisation's own information, and put it in the centre of the room as the main example.

NEAR US

Our local example

Name: _____

What it is: credit union / cooperative bank / other

Who owns it: _____

What it offers: _____

How members vote: _____

Where the money goes: _____

Who owns it? _____

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9C · Community bank design template

Used in: Step 2 · **Print:** Print 1 per group (3–5 copies), A4 or enlarged to A3.

Design your community bank

Name of our bank: _____ Be specific. You have about 15 minutes.

1. Purpose

Who are your members? What money need are you meeting?

2. Governance

How are decisions made? Who votes on what? What is the cap on the boss's pay?

3. Products

What do you offer, like savings or loans? At what rates (the price of borrowing or the reward for saving)?

4. Profit use

What happens to the surplus? Pay it to members / improve services / put it in a community fund?

5. Accountability

Who do you report to? How can members challenge decisions?

6. Limits

What will you not finance? What are your ethical lines?

> Short version: answer only 1, 2 and 4. Younger groups: design a "youth club savings group" instead of a full bank, and skip the question about rates.

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9D · The four limits poster

Used in: Step 3 (point 2) · **Print:** Print A3, or copy onto the flipchart one limit at a time.

Why isn't it everywhere?

1. Scale: slower decisions, harder to raise money, less money for technology.
2. Rules: made for commercial banks.
3. Member engagement: most members rarely vote.
4. Political resistance: Spain's failed savings banks went to commercial banks, not members.

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9E · Debrief questions poster

Used in: Step 4 · **Print:** Print A3 or copy onto a flipchart before the session.

1. Are cooperatives enough, or must the main system change too?
2. Your bank or app: who owns it? Where does your money go?
3. With €500 to save tomorrow, would you choose differently now? Why?
4. EU recognition: enough, or real support?

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Workshop 10: Money, Power & Democratic Action

10 items. Check the Easy Guide, Workshop 10, "Before the session", for what to set up.

10A · Power map flipchart 1 – decisions

Used in: Step 1 · **Print:** Print A3 or copy onto a flipchart. Draw a large circle under the title.

Financial decisions that affect young people in Europe

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10B · Power map flipchart 2 – citizens

Used in: Step 1 · **Print:** Print A3 or copy onto a second flipchart. Leave it empty below the title.

Where citizens have influence

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10C · Ready-made decision map

Used in: Step 1 (short version, or to add missing actors) · **Print:** Print A3. In the short version, show this instead of collecting answers.

Who decides?

European Central Bank (ECB)

National governments

European Commission

European Parliament

Financial lobbies

Rating agencies

Banks

Platform companies

Trade unions

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10D · Facilitator sheet – power mapping

FACILITATOR ONLY · Used in: Step 1 · **Print:** Print 1 copy for the facilitator.

One-sentence explanations

Use these when someone does not know an actor. The goal is the big picture, not detail.

Actor	In one sentence
European Central Bank (ECB)	Sets interest rates for the euro and watches over the biggest banks.
National governments	Decide taxes, public spending and many money rules in each country.
European Commission	Proposes EU laws and checks that countries follow them.
European Parliament	Elected MEPs who vote on EU laws and the EU budget.
Financial lobbies	Groups paid by banks and financial firms to influence the rules.
Rating agencies	Private companies that grade how safe it is to lend to a country or company; their grades change the cost of borrowing.
Banks	Decide who gets a loan, and at what price.
Platform companies	Apps that run payments, shopping and work, and hold our data.
Trade unions	Workers organised together to bargain over pay and conditions.

Where citizens have influence (add any missing)

Elections · advocacy · what we buy · where we work · media · protest · legal challenges

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." This gap is the **democratic deficit**: the gap between who makes decisions and who can influence them as citizens.

> Not everyone can vote. Stress that campaigns, petitions and community groups are open to everyone. Never ask about citizenship or status.

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10E · Lobbying scenario poster

Used in: Step 2 (point 1) · **Print:** Print A3 and read aloud.

The vote

The European Parliament is voting on whether pension funds must stop investing in fossil fuels within five years.

You meet the MEP at the door. You have two minutes.

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10F · Lobbying Simulation role cards

Used in: Step 2 · **Print:** Print 1 set and cut out. With a big group, put 2–3 people in each role; one person speaks. Choose a confident participant as MEP. Short version: Roles 1, 2, 3 and 5 only, 1 minute per pitch.

ROLE 1

MEP (Member of the European Parliament)

You are Ruth, an MEP. You are the swing vote and you are truly undecided. Your vote can decide the result.
Listen to each person for 2 minutes. You may ask one short question each.
Think about: your voters, jobs, pensions, the climate, and whose evidence is strongest.
Then announce your vote and explain why.
Notice who had the money and time to reach you.

Really listen. Do not just pick your favourite side.

ROLE 2

Financial industry lobbyist

You are Martin. You work for financial firms that manage pension money.
Your view: against a forced exit in five years.
• Pension funds must protect savers' money first.
• Selling fast could mean selling cheaply, and lower pensions.
• As shareholders, funds can push fossil companies to change from the inside.
• Let each fund decide.
Your advantage: your organisation can pay for research, meetings and adverts.

Prepare 4 minutes. Pitch to the MEP for 2 minutes.

ROLE 3

Environmental NGO representative

You are Inès. You work for an environmental organisation.
Your view: for the five-year exit.
• Pension money that funds fossil fuels works against the EU's climate goals.
• The European Investment Bank committed to end fossil fuel financing by 2021 after civil society campaigns. It can be done.
• Fossil investments could lose value as climate rules get stricter.
• Savers have a right to know where their money goes.

Prepare 4 minutes. Pitch to the MEP for 2 minutes.

ROLE 4

Trade union representative

You are Bogdan. You speak for workers, including energy workers, and for their pensions.
Your view: you are torn.
• Workers need safe pensions.
• Workers in fossil fuel jobs need a fair transition, not sudden job losses.
• Workers should have a say in how their pension money is invested.
You could support the law with a longer timeline and support for affected workers.
Ask the MEP: who protects workers?

Prepare 4 minutes. Pitch to the MEP for 2 minutes.

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ROLE 5

Young climate activist

You are Lea, 19.
Your view: yes, and five years is already slow.
• Pension money is meant for our future. It should not damage that future.
• Divestment campaigns worked: some universities and other institutions sold their fossil fuel investments.
• Young people are rarely in the room when these decisions are made.
Ask the MEP: whose future are you voting for?

Prepare 4 minutes. Pitch to the MEP for 2 minutes.

ROLE 6

Academic economist

You are Dr Omar. You study pension funds and markets. You give evidence, but the MEP may ask what you think.
• For: climate risk is also financial risk; less money for fossil fuels can make new projects harder.
• Against: if pension funds sell, other investors may buy, so emissions may not fall; fewer choices may mean lower returns or more risk.
Honest answer: experts disagree.

Prepare 4 minutes. Pitch to the MEP for 2 minutes.

ROLE 7

Journalist

You are Sanne. You will write about this vote.
You may speak to the MEP like the others, but your tool is questions.
• The public has a right to know who met the MEP and who paid for what.
• Ask: Who have you met this week? Which side spent most on lobbying? How will you explain your vote to voters?
After the vote, report what happened in one sentence.

Prepare 4 minutes. Pitch to the MEP for 2 minutes.

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10G · Financial Citizenship Manifesto template

Used in: Step 3 · **Print:** Print 1 per group (4–6 copies), A4 or enlarged to A3.

Our Financial Citizenship Manifesto

Group: _____ Be ambitious and be specific: name a real institution, a real rule and a real date.

Our target (tick one): ☐ A. The European Commission ☐ B. Our national government ☐ C. Our local council ☐ D. Our university or organisation ☐ E. Ourselves as financial citizens

Three demands

	What should change?	Who should change it?	By when?
1			
2			
3			

Three commitments

What will we do differently, alone or together?

1. / 2. / 3.

One campaign action

A concrete first step we could take in the next 30 days:

> Short version: one demand, one commitment, one action. Pin it on the wall.

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10H · Campaign example sheet

Used in: Steps 1–3 (on the tables) · **Print:** Print 1 per table.

Citizens shaping European finance

1. **Financial Transaction Tax:** the EU proposed a small tax on buying and selling financial products, and 10 member states agreed to go ahead.
2. **Protest movements:** movements against debt and austerity, like the Indignados in Spain and the Aganaktismenoi in Greece, shaped the political debate.
3. **Fossil fuel divestment:** 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.
4. **Short-term rentals:** residents in Barcelona, Amsterdam, Lisbon and Porto campaigned and changed rules on short-term rentals like Airbnb.
5. **Algorithms and credit:** 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.

For each example, ask

- Who acted together?
- Which tool did they use: elections, advocacy, what we buy, media, protest, legal challenges?
- Who had the power to say yes?

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10I · Personal commitment sheet

Used in: Step 4 · **Print:** Print 1 per person. Optional: one envelope per person.

My commitment

This is just for you. Write honestly. Nobody will collect or read this sheet. You can keep it, or seal it in an envelope and open it in a few months. You can write in any language.

1. One thing I believed about money before this programme that I now question:

2. One structural or systemic insight (something about how the whole system works) I will carry into my money decisions:

3. One collective action I am ready to take or support:

4. One thing I want to learn more about:

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10J · Closing words (read aloud)

FACILITATOR ONLY · Used in: Step 4 (points 4–5, closing) · **Print:** Facilitator only. Print 1 copy.

Closing words for the whole programme

Read slowly, in the last 5–8 minutes of Step 4:

"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

1. Quick round: each person says one word about how they feel leaving the programme.
2. Takeaway: "The financial system was made by people, so people can change it."
3. Celebrate what the group has learned and done together.

> These closing words follow the short version given in the easy guide. If you have the full guide, you may read its full closing text instead.

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About Invest in Youth

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