



Erasmus+

MONEY  
WISDOM



## CALL FOR PARTICIPANTS

Learning how to take care of money at a young age can be crucial in ensuring good finances later in life. By implementing the two-phase project "Money does not grow on trees" under Erasmus+ programme, we want to contribute to financial literacy in society by educating young people about personal finance. We assume responsibility, along with society, by preparing the next generation to manage their financial affairs.

### Dear Friends and partners

We are happy to launch the project "Money does not grow on trees" by KURO Hradec Kralove that implements financial literacy to young people. Staff of KURO HK works in environment of youth work for more than six year and have witnessed gradual development of various youth projects and their educational content through Europe. This is why we decided to launch the project, covering financial literacy for youth, as it is a topic very important in modern day society.

We are also happy to present that our partner organizations are from many countries; covering Turkey, Greece, Italy, Portugal, France, Macedonia, Germany, Lithuania, Bulgaria, Slovakia and Czech-Republic, as the hosting organization.

The project will **take place in 2 parts**: 1. part being a partnership building activity for youth workers/motivated educators and the 2. part being a training course, for motivated youth, that wants to deal with their own financial affairs.

**official KURO website: [www.kuro.cz](http://www.kuro.cz)**

**official KURO Facebook:**

**[www.facebook.com/kuro.hradeckralove.35](https://www.facebook.com/kuro.hradeckralove.35)**

**1 S T P H A S E**  
**P A R T N E R H I P B U I L D I N G A C T I V I T Y**  
**L E A R N I N G M O B I L I T Y O F I N D I V I D U A L S**

**Location:** Hradec Kralove, Czech Republic

**Venue:** Hotel Alexandria

**Duration:** 1.7.2019 - 8.7.2019

**Number of participants:** pax 25

**Participant profile:**

- Decision-making representatives of NGOs
- public body in respect
- experts on the topic of financial literacy
- active youth workers.

**Objectives:**

- Bringing professionals together to learn from each other, share the best practices and the grass root or/and international projects.
- Form new partnership bonds that could continue in form of Erasmus+ initiatives/projects with using of non-formal tools
- Analysis of specific problems/ issues related to educational programmes and approach to financial literacy.
- Based on this knowledge, preparing sessions for the second project phase (creating methodology and programme for the training course.)

**2 N D P H A S E**  
**T R A I N I N G C O U R S E**  
**M O N E Y D O E S N O T G R O W O N T R E E S**

**Location:** Dvur Kralove (near Hradec Kralove) Czech Republic.

**Venue:** Penzion za vodou

**Duration:** from 15.7.2019 to 22.7.2019

**Number of participants:** pax 27

**Participants' profile:**

- youth, volunteers who need training in financial literacy and/or would like to become able to share it with their peers back home.

**Objectives:**

- Providing an improvement in basic financial literacy knowledge and entrepreneurship skills.
- increasing future employability chances
- Sharing knowledge about how to make good economic and financial decisions, how to learn with interest and think outside the box.

## VENUE ACCOMODATION AND FOOD

Both parts will be hosted by KURO Hradec Kralove in Hradec Kralove and Dvur Kralove, CZ. The reason for this is very practical. It is centrally located and very easily accessible from Prague, CZ.

The participants will be accommodated in a local hotel situated at the project venue. Internet access is provided on the premises. The participants will be accommodated in rooms for 2 to 3 people of the same gender but of different nationalities. The dining room for breakfast, lunch, dinner and the coffee breaks is situated within the hotel premises. Bathroom and toilet are situated within each room, and hotel provides bed-linen antowels. Hotels with this features were already short listed for this event.

There is also an extended written and video instruction "How to get to Hradec Kralove" (and venue) from Prague, which proved to be efficient for international volunteers and participants, coming to our projects. In case of complications, participants will be carefully guided by the hosting team.

## SAFETY AND PROTECTION

Each participant is required to hold valid health insurance for the destination country of the respective course s/he participates in, to carry basic medication for own needs with them, and to register at their national embassy as a short-term visitor to the country.

## TRAVEL AND VISA ARRANGEMENTS

The participants will receive travel information prior the training course in form of an information pack from the organizers to guide and assist them in their travel preparation to reach to project venue safe and sound. KURO HK staff and volunteers will provide guidance. The hosting organisation (KURO HK) will provide assistance with visa related issues.

Visa is required for Turkish and Macedonian citizens in our project.

## FINANCES

**In order to support quality of the project, there is participation fee - 20 euro per person.**

### TRAVEL REIMBORSMENTS

Country	number of participants PBA/Training Course	travel limit per participant	travel days (total)	visa cost by participant
Czeck Republic	5 PBA / 5 TC	20 euro	none	/
Turkey	2 PBA / 3 TC	275.0 euro	2	60 euro
Greece	2 PBA/ 2 TC	275.0 euro	2	/
Italy	2 PBA / 2 TC	275.0 euro	2	/
Portugal	2 PBA / 2 TC	360.0 euro	2	/
France	2 PBA / 2 TC	820.0 euro	2	/
Former Yugoslav Republic of Macedonia	2 PBA / 2 TC	275.0 euro	2	60 euro

Germany	2 PBA / 2 TC	275.0 euro	2	/
Lithuania	2 PBA / 2 TC	275.0 euro	2	/
Bulgaria	2 PBA / 2 TC	275.0 euro	2	/
Slovakia	2 PBA / 3 TC	180.0 euro	1	/

## SHARING THE RESULTS/ DISSEMINATION ACTIVITIES

As expert youth workers are people who are in direct contact with key target group - youth, the knowledge they gain they will disseminate back in their organizations' and in work with their beneficiaries.

Presentations at local school board meetings will be necessary to ensure that board of education will recognise the importance of Personal Financial Literacy programmes for the youth. Thus the youth workers/educators should take care to give information on the importance of personal finance education in the schools.

In other words, this project is based on dissemination. Because it utilises staff of organizations which work with youth, students, volunteers to be able to provide and create suitable and efficient services, activities, tools for youth about financial literacy at their local communities.

### contact details:

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training/education part: [evskuro@gmail.com](mailto:evskuro@gmail.com)

addicional contact person: [katja.stojnsek10@gmail.com](mailto:katja.stojnsek10@gmail.com)

**If you have any additional questions**

**feel free to contact us!**

**We are looking forward to our  
further cooperation!**



**Erasmus+**

