



TRANQUIL  
CITY

Tokat

TRANQUIL CITY PROJECT - 2023-1-TR01-KA220-ADU-0160651



# Financial Literacy

EDUCATIONAL BOOKLET | TRAINING MODULE



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## Introduction

A peaceful city is built not only with safe streets and solid infrastructure but also through the economic awareness and financial resilience of its individuals. Financial literacy is critical for individuals to establish an income-expense balance, save money, manage debt, and make sound economic decisions. Developing this competence from childhood strengthens not only individual welfare but also societal peace and economic stability.

## Scope

- *To enable individuals to understand basic financial concepts*
- *To teach efficient use of resources by reducing waste*
- *To instill awareness of family budgeting*
- *To promote economic awareness and a culture of saving across all age groups*
- *To support economic solidarity and sustainability at the city level*

## Aim

- *To instill the value of money and savings awareness in children*
- *To develop credit card, debt management, and investment literacy among youth*
- *To educate adults in budget planning, borrowing discipline, and protection from financial risks*
- *To raise awareness among the elderly against digital scams and malicious financial manipulations*

## Hedef Kitleye Göre Faaliyetler ve Bilgilendirme Yöntemleri:



**For Kids (Ages 4-12)**

## Activities

- *Storybooks and cartoons with the theme 'Managing My Money'*
- *Saving education using a piggy bank*
- *Shopping games in schools using symbolic "play money"*

## Information Methods

- *Fun activities (coloring, puzzles, digital games)*
- *Short drama and theater coordinated by teachers and parents*
- *Thematic awareness days such as "Children's Piggy Bank Day"*



**For Youth (Ages 13-25)**

**Activities**

- *Workshops on credit cards, digital spending habits, and saving*
- *“Young Entrepreneurs” competitions*
- *Use and training of budget planning mobile applications*

**Information Methods**

- *Workshops, social media awareness campaigns*
- *Podcast series: “Finance for Youth,” “My First Salary and Me”*
- *Short YouTube videos, influencer collaborations*



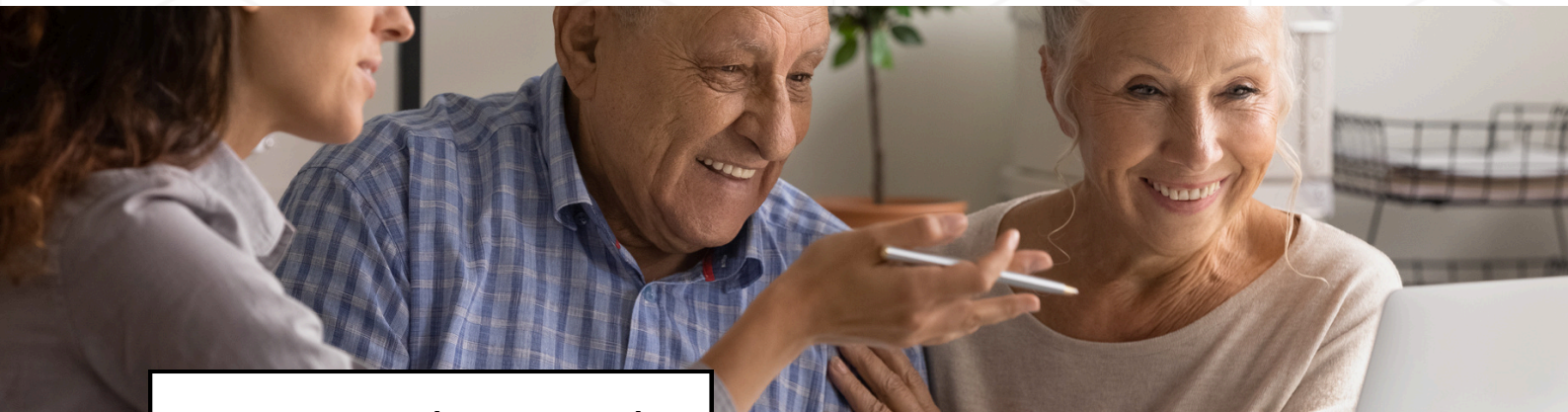
**For Adults/Parents (25-60 years old)**

**Activities**

- *Family budget management training*
- *Seminars on inflation, interest rates, and investments*
- *Organization of home economy and savings groups (neighborhood-based)*

**Information Methods**

- *Financial counseling points in municipalities*
- *Monthly budget bulletins via WhatsApp groups*
- *“Home Economy Workshops” especially for women*



**For the Elderly (Over 60 Years)**

**Activities**

- *Training on planning and protecting retirement income*
- *Awareness activities against fraud and phone-based financial manipulations*
- *Intergenerational training themed "Pocket Money Planning with Grandchild"*

**Information Methods**

- *Public service announcements, brochures, local newspaper columns*
- *One-on-one financial literacy education at public education centers*
- *Introduction of mobile applications designed for retirees*

**Outcomes**

<b>Areas of Attainment</b>	<b>Outcomes</b>
Individual	Debt-free living skills, enhanced economic decision-making, increased self-confidence
Family	Joint budget planning, resilience during economic crises, being a role model for children
Society	Culture focused on production over consumption, reduction of waste, conscious investment
City Life	Economic stability, efficiency in social aid, reduction in conflicts caused by financial problems

## How Do Social Media and Cybersecurity Contribute to a Peaceful City?

- *Individuals stay away from economic concerns through savings and planned spending*
- *Money-related conflicts within families decrease*
- *Fraud cases decline; financial security increases*
- *Municipalities direct social aid more accurately and effectively*
- *Economic independence increases quality of life and happiness in the city*

Take the Survey, Test Yourself