



GREENING

Educational

FINANCIAL

Framework and Toolkit

LITERACY



Funded by the European Union

GREENING

Educational

FINANCIAL

Framework and Toolkit

LITERACY

Title Greening Financial Literacy: Educational Framework and Toolkit

Year 2024

Publisher Greening Financial Literacy Project Partners

Editor Mario Bajkuša, Forum for Freedom in Education, Croatia

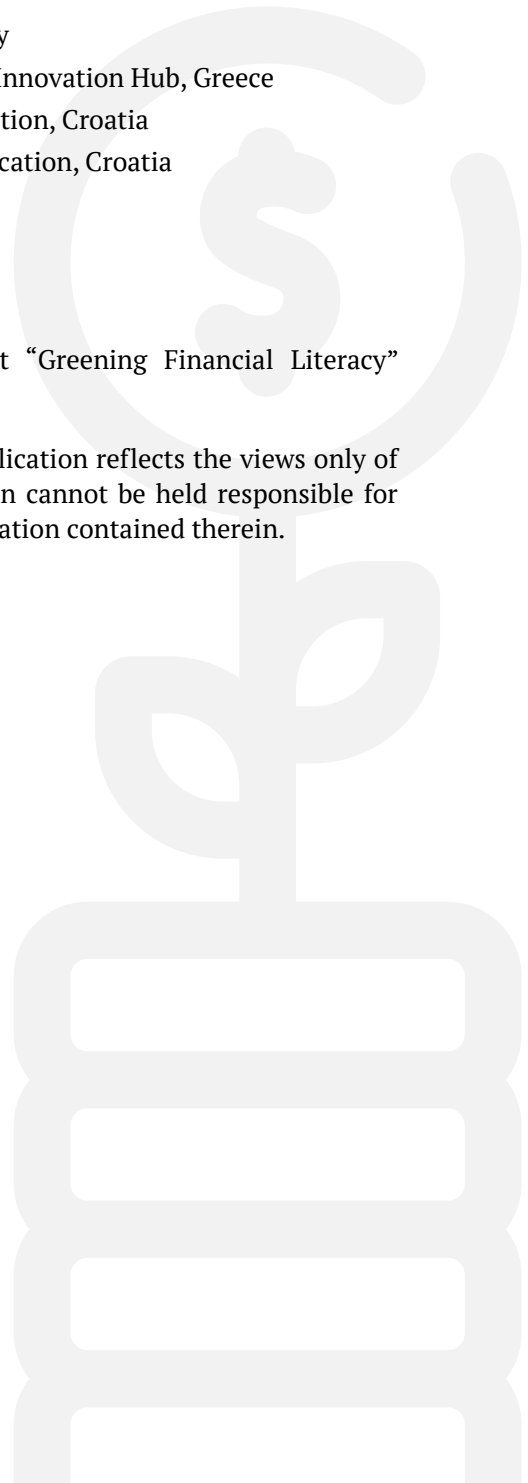
Contributors Nathalie Harms, GLOBAL 2000, Austria
Christina Hanauer, GLOBAL 2000, Austria
Emilia Tafel, Facing Finance e.V., Germany
Ioanna Lagiokapa, KMOP-Education and Innovation Hub, Greece
Leila Younis, Forum for Freedom in Education, Croatia
Mario Bajkuša, Forum for Freedom in Education, Croatia

Layout ACT Printlab, Croatia



This publication is part of the project “Greening Financial Literacy” (2022-1-AT01-KA220-YOU-000086358).

Funded by the European Union. This publication reflects the views only of the contributors, and the European Union cannot be held responsible for any use which may be made of the information contained therein.



Introduction

Sustainability is undeniably one of the world's most pressing challenges today, encompassing critical issues like climate change, biodiversity loss, deforestation, and more. As a global community, we are all responsible for addressing this urgent matter. However, we also must recognise that some entities bear a more significant burden in fighting for a sustainable future.

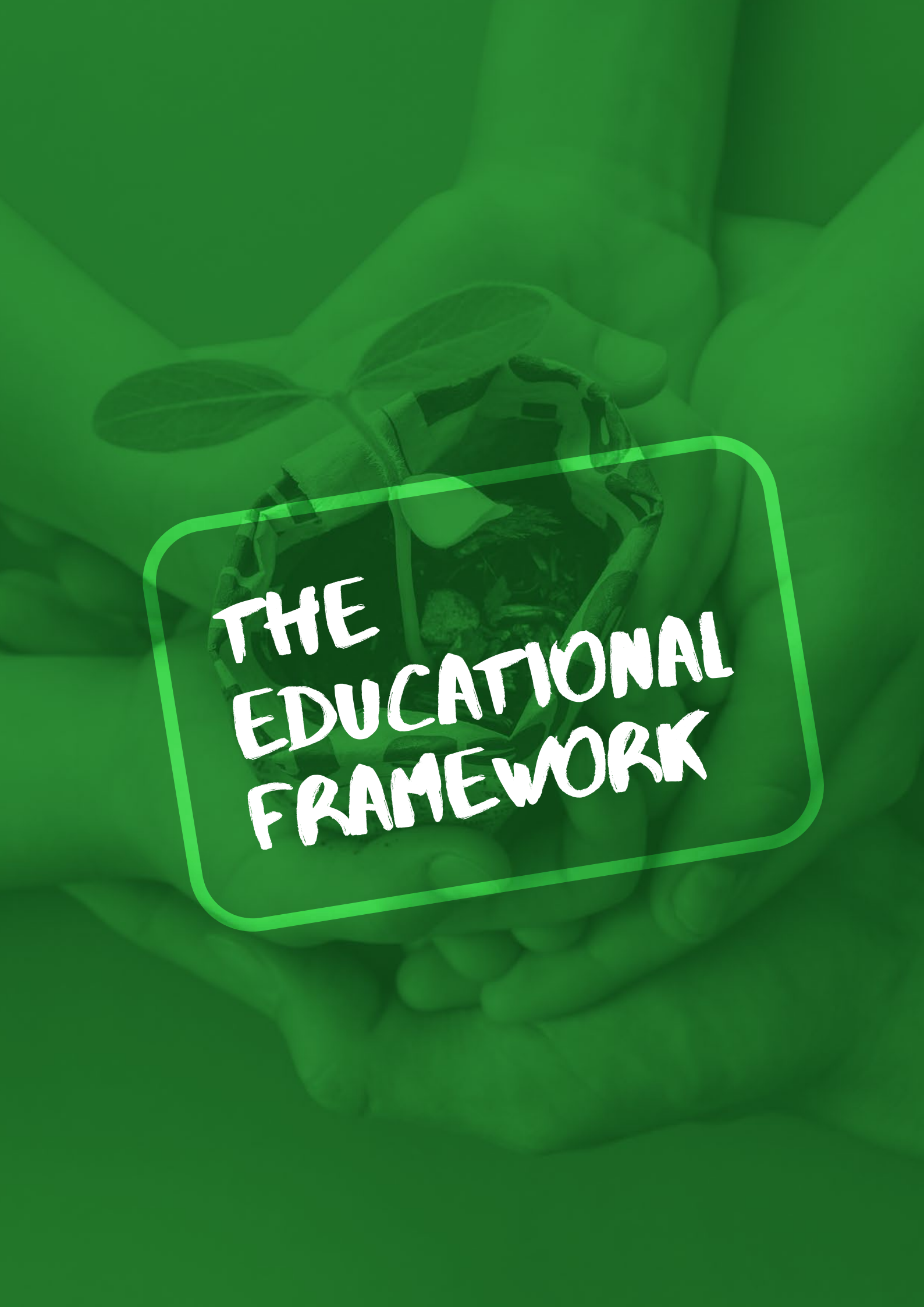
Financial institutions, particularly banks, have an additional responsibility to address this challenge. Their economic and investment decisions regarding climate-damaging business activities or projects have far-reaching and long-term impacts on the environment and communities. Hence, banks can have significant leverage to contribute to a just and environmentally friendly economy by aligning their financial decisions and investment practices with environmental and social standards and financing sustainable businesses. However, having the majority of the financial sector on board requires an extra push from concerned citizens and their customers to disengage from supporting and financing industries and projects that cause significant environmental harm at home and abroad. Citizen awareness and critical evaluation of the connections between financial institutions and sustainability issues are essential to encourage positive change.

The Greening Financial Literacy project seeks to integrate sustainability, particularly environmental standards, into financial literacy education. By doing so, it aims to raise awareness among young individuals about the crucial link between financial institutions and environmental sustainability, especially in the context of the climate crisis. Empowering people with this knowledge can lead to more informed choices and support for sustainable practices within the financial sector and beyond.

The Project Consortium primarily explored the link between the banking sector and climate change. However, the educational framework is versatile enough to apply to any financial institution. Whether it be banks, credit unions, investment firms, insurance companies, pension funds, or others, the framework can be a starting point in addressing the link between these entities and environmental sustainability. Therefore, to ensure its applicability across various financial sectors, in this publication, we use general terms such as “financial institutions” and “environmental sustainability.” The framework also allows the focus to shift to other dimensions of “sustainability,” such as social aspects (e.g., human and labour rights issues).

We want to emphasise that the framework and toolkit are not a guide to personal finance or how to increase one's wealth, nor do they advertise specific products, providers, etc. The educational framework and toolkit presented here are a call to action for young people and educators to get active on climate change and be aware of the power of their money and the responsibility that comes with it.

This publication presents the project's educational framework in its first part. The framework aims to equip young individuals with fundamental knowledge and tools and provide support for critically assessing the connection between environmental sustainability and financial institutions. As a non-formal educational activity, it puts the learner at the centre. In the second part, the Toolkit, one can find examples of tried and tested approaches to “green financial literacy” with particular groups of young people. The aim is to encourage young people, youth workers, educators and teachers to explore this topic and become empowered to make the next step.

The image features a monochromatic green color scheme. In the center, a pair of hands is shown cupping a small, young plant with several leaves. The hands are positioned as if supporting and nurturing the seedling. Overlaid on this scene is a white, rounded rectangular box with a thin green border. Inside this box, the text "THE EDUCATIONAL FRAMEWORK" is written in a bold, white, hand-drawn style font, arranged in three lines.

THE
EDUCATIONAL
FRAMEWORK

Educational Objectives

The framework's overall objective is to empower young people to navigate the intersection of financial institutions and environmental sustainability. The specific objectives are:

- A. Provide fundamental knowledge of key terms, concepts, and policy documents related to financial institutions and environmental sustainability;
- B. Develop a basic understanding of the intersection between financial institutions and environmental sustainability;
- C. Encourage critical evaluation of environmental implications arising from the current context and emerging trends related to financial institutions, products, and activities;
- D. Encourage citizen participation in formulating a vision for a sustainable future and proposing actionable pathways;
- E. Boost motivation and confidence to investigate financial institutions' sustainability practices and encourage active engagement in communication with them.
- F. Enhance foundational skills in facilitating non-formal education activities.

Target Groups

The education framework's primary target group is individuals aged 16 to 30 who seek to enhance their understanding of financial institutions, environmental sustainability, and their intersection. This target group will have basic but varying levels of financial literacy

and sustainability awareness, and facilitators should be aware of this when preparing their session plans. Facilitators can ask participants to self-evaluate their knowledge of these two topics if needed.

Framework Structure

The educational framework comprises a three-hour **workshop** and a four-hour **peer educator training**.

The framework can be implemented as described in this publication. It is designed for the general profile of young people but can

also be offered to the general public. The framework is suitable for adaptation for specific subgroups (e.g., young activists, young NGO workers, young teachers, etc.) or building specific subtopics (e.g., country-specific topics or issues).

Workshop

The initial educational activity is a **workshop** aiming to introduce learners to fundamentals related to finance and sustainability and the link between them, as well as motivate them to investigate and engage with the issue. The proposed duration of the workshop is three 60-minute sessions.

While all specific objectives are relevant and should be considered when developing the workshop plan, the following should take precedence when planning the workshop:

- A. Provide fundamental knowledge of key terms, concepts, and policy documents related to financial institutions and environmental sustainability;

- B. Develop a basic understanding of the intersection between financial institutions and environmental sustainability;
- C. Encourage critical evaluation of environmental implications arising from the current context and emerging trends related to financial institutions.

Additionally, the following objective should be interwoven into the sessions:

- D. Boost motivation and confidence levels to investigate financial institutions' sustainability practices and encourage active communication with them.

All these objectives are operationalised into educational outcomes as follows:

Objectives	Outcomes
A. Provide fundamental knowledge of key terms, concepts, and policy documents related to financial institutions and environmental sustainability	A.1. Learner defines and explains key financial literacy and sustainability terms. A.2. Learner names and describes the relevant policy documents and their implications for promoting sustainable financial practices.
B. Develop a basic understanding of the intersection between financial institutions and environmental sustainability	B.1. Learner describes the relationship between sustainability and the financial system. B.2. Learner analyses the impact of financial decisions on climate change.
C. Encourage critical evaluation of environmental implications arising from the current context and emerging trends related to financial institutions, products, and activities	C.1. Learner describes the participatory perspective when making financial decisions. C.2. Learner identifies and uses appropriate tools and strategies to advance sustainability principles.
E. Boost motivation and confidence levels to investigate the sustainability practices of financial institutions, as well as encourage active engagement in communication with financial institutions	E.1. Learner shows motivation to explore a particular financial institution's environmental sustainability research activities.

Peer Educators Training

The Peer Educators Training (PET) targets workshop participants interested in actively contributing to their communities or increasing their involvement as peer educators. Hence, the PET builds on the workshop’s objectives and content, offering (at least) two paths based on the specific educational group profile.

One path focuses on enhancing the participants’ facilitation abilities, and it is intended for participants with specific knowledge about the link between financial institutions and environmental sustainability. For example, suppose the educational group comprises participants with knowledge of finance and sustainability content (e.g., activists, NGO employees in the field, etc.). In that case, the educational program can be adapted to focus more on non-formal education activities, dissemination, and participation. The educational objectives and outcomes for this path are as follows:

<i>Objectives</i>	Outcomes
F. Enhance foundational skills in facilitating non-formal education activities	F.2. Learner identifies and defines educational objectives and educational outcomes. F.3. Learner proposes appropriate strategies and methods.
E. Boost motivation and confidence levels to investigate the sustainability practices of financial institutions, as well as encourage active engagement in communication with financial institutions	E.1. Learner independently evaluates the sustainability practices of financial institutions and proposes possible courses of action. E.2. Learner develops a plan of next steps as a peer educator.

The other path caters to individuals who already possess facilitation skills, providing them with advanced training to delve deeper into the interconnectedness of financial institutions and environmental sustainability (i.e. content). For example, suppose the group has members with extensive knowledge and

experience in teaching, education, dissemination, and participation (e.g. young professionals, young teachers, youth workers, etc.). In that case, the program can focus more on the content related to finance and sustainability. For this path, the following objectives and outcomes are defined:

Objectives	Outcomes
C. Encourage critical evaluation of environmental implications arising from the current context and emerging trends related to financial institutions, products, and activities	C.1. Learner evaluates and discusses sustainability implications arising from the current context and emerging trends
D. Encourage citizen participation in formulating a vision for a sustainable future and proposing actionable pathways	D.1. Learner articulates a vision for a sustainable future.
E. Boost motivation and confidence levels to investigate the sustainability practices of financial institutions, as well as encourage active engagement in communication with financial institutions	E.1. Learner independently evaluates the sustainability practices of financial institutions and proposes possible courses of action E.2. Learner develops a plan for the next steps as a peer educator.
F. Enhance foundational skills in facilitating non-formal education activities	F.3. Learner proposes appropriate strategies and methods.

Organisations and facilitators must carefully consider group characteristics when developing detailed program and/or session plans to accommodate the group's specifics, considering the program's overall and specific objectives, which may also mean adapting the framework beyond the description presented here.

Planning and Development

Teaching and Learning Strategies

The facilitator should consider interactive, engaging, and participatory teaching and learning strategies in the workshop and PET planning. The following is a non-exhaustive list of teaching and learning strategies and tools:

- **Visual aids:** Utilise visual aids such as presentations, charts, diagrams, and infographics to enhance the understanding of terms and concepts.
- **Case studies:** Providing real-life case studies and examples illustrating the application terms and concepts can enhance understanding of how key terms and concepts are applied in real-world scenarios.
- **Role-playing:** Assigning roles and engaging in role-playing exercises can help participants understand different stakeholders' perspectives and decision-making processes in finance and sustainability contexts, e.g. a conversation with a representative of financial institutions.
- **Interactive exercises:** Engage participants through interactive exercises, such as quizzes, puzzles, or simulations. Implement these exercises using digital tools.
- **Speakers:** Invite or listen to speeches by experts/practitioners to share their experiences and insights. Their expertise can provide valuable real-world perspectives and inspire participants to delve deeper into the subject.
- **Group discussions:** Divide participants into small groups and assign them specific topics or terms to discuss. Encourage active participation and facilitate discussions to promote a deeper understanding of the material.
- **Additional materials:** Provide participants with readings, articles, policy documents or video materials. This materials library can be created using appropriate digital tools.
- **Summarise, review, reflect:** Dedicate time at the end of the session to summarise the key takeaways, review the main concepts covered, or reflect on the whole session.

Experiential Learning

Exposing participants to real learning experiences can effectively teach facilitation skills and allow them to deepen their knowledge and skills about the intersection of finance and sustainability while also introducing them to the principles of non-formal education and methods of personal involvement. In this case, it is important to have a debriefing session at the end of each session to reinforce the learning and provide participants with an opportunity to reflect on their experiences, emphasising facilitation skills and techniques. This approach will give participants the fundamental and foundational skills to educate, disseminate, and discuss these critical issues.

Agenda

Organisers and facilitators can add sessions to allow participants to reflect on their learning journey throughout the educational framework. During this session, participants can identify areas of personal growth or create action plans outlining concrete steps to apply their newly acquired knowledge and skills in their personal and professional lives.

Evaluation

After both the workshop and the PET, the evaluation should be conducted. The minimum requirement is for the participants to use an anonymous evaluation form.

Certification

Participants should be awarded a certificate of participation at the end of the workshop. To be eligible for the certificate, participants must attend the whole workshop. The certificate should bear the participant's name, the workshop's title, and the workshop's duration (three hours) as a minimum requirement.

Participants continuing to the PET should be awarded a joint certificate for both the workshop and the PET. As in the workshop, participants should be awarded a certificate of participation at the end of the PET. To be eligible for the certificate, participants must be present at both the workshop and the PET. The certificate should bear the participant's name, the workshop title, and the duration of both.

Organisers can opt to issue [Youthpass](#)¹ to participants as well.

1 For more information see <https://www.youthpass.eu/en/>



THE TOOLKIT

Greening Financial Literacy with Volunteers and Secondary School Students

GLOBAL 2000, Austria



Introduction

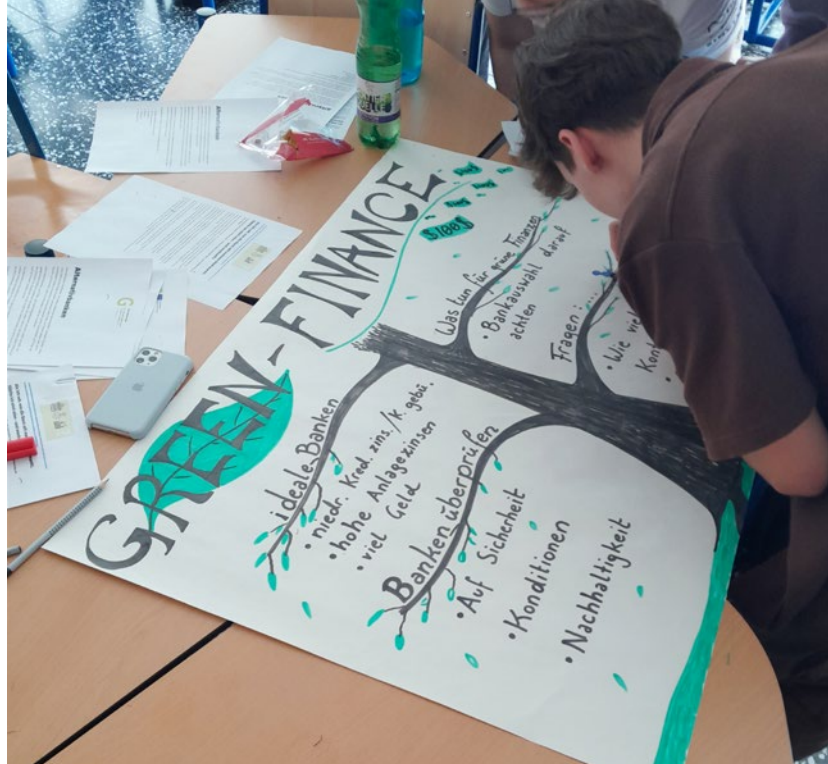
GLOBAL 2000 has implemented a three-hour face-to-face “**Green Finance Workshop**” for volunteers, secondary school students, and everyone interested in “greening” their finances. The workshop introduced “green finances” and provided participants with specific tools to understand and check the connections between banks’ businesses and the climate crisis. It also empowered participants to question the banking sector’s influence on sustainability, consider their financial priorities, and advocate for a more sustainable financial market.

The workshop used interactive and participatory methods to support peer learning by assigning participants to three different learning stations after being briefly introduced to banks’ influence on the climate crisis. At each learning station, they took one of three roles in the finance sector: Banks, Climate Crisis and Environmental NGOs, and Bank Customers. Participants discussed different conceptions of the corresponding topic at each station and answered relevant questions. At the end of the group work, they created a poster



Participants working on a poster during the Green Finance Workshop.

summarising their most important takeaways. Afterwards, the groups presented their posters to the other participants, allowing them to appropriate the topics independently, learn from each other, and combine the different actors and influences of the financial market like a puzzle.



What an ideal bank looks like for the participants.

After the group work, the workshop continued in a plenum setting. Participants were introduced to the questions for a “Green Finance Toolkit” that combines the most important tools to check the connection between the banking sector and sustainability. These questions were: What does an ideal bank look like? What are the dos and don’ts when screening a bank? How can we get active in advocating a more sustainable financial sector? Participants were encouraged to consider ideas to stand up for green finances. Afterwards, they received a “Toolkit Handout” as a guideline for further steps. Further details and the “Green Finance Workshop” agenda are in the “Implementation” chapter.

At the end of the workshop, participants could sign up for an additional four-hour “**Peer Educator Training**” to receive training on conducting green finance workshops themselves, especially for their peers.

After the training, GLOBAL 2000 supported the Peer Educators by recruiting participants and providing them with premises for workshops. The “Peer Educator Training” is described in more detail in the “Implementation” chapter.

Workshops were conducted face-to-face, mainly at the premises of GLOBAL 2000 in Vienna. The workshop was also adapted for schools in a shorter version. For **school workshops**, the documents for the learning

stations have been shortened and rewritten in simple language. All groups received the same worksheets with three topics/questions for a “Green Finance Toolkit” and were asked to read their texts and directly collect the essential key points. Afterwards, the posters were presented to the other students, and the facilitator summarised the “Green Finance Toolkit” for the class.

The first workshops in autumn 2023 were promoted via GLOBAL 2000’s social media channels (mainly Instagram), newsletter, and magazine. This way, (young) adults who were already interested in sustainability but wanted to learn more about their finances were reached. The organisation’s existing network of volunteers and teachers was also activated. Ten workshops were conducted between October 2023 and April 2024, mainly in the afternoon and early evening.

Implementation of the “Green Finance Workshop”

Session Steps and Content	Methodology / Set Up / Material	Duration
Session #1 Introduction Objective: B. Develop a basic understanding of the intersection between financial institutions and environmental sustainability		
Introduction Icebreaker Agenda overview	Presentation Icebreakers (e.g., Mood scale memes, Check-in questions, etc.)	25 min
Thematic input The facilitator introduces the topic, focusing on the link between personal financial decisions and the economy/climate. Topics covered: Sustainability and Sustainability dimensions; How do banks work, and how do they use our money?; What is the relationship between banks and the climate crisis?; Measures to combat the climate crisis. After the thematic input, the facilitator explains the following steps in exploring the “hidden relationship” between banks and the climate crisis.	Presentation Chart “The Flow of Money” Video “ The Hidden Relationship ” by Make My Money Matter ² . English with subtitles, 2:20 min. Split participants into three groups.	15 min
Break		5 min
Session #2 Learning stations Objectives: A. Provide fundamental knowledge of key terms, concepts, and policy documents related to financial institutions and environmental sustainability; C. Encourage critical evaluation of environmental implications arising from the current context and emerging trends related to financial institutions, products, and activities.		
Read sources and make notes Participants convene at their stations and are directed to read the source material and answer the questions on their worksheets (individually or in pairs). Taking notes is optional.	Prepare three stations with tables, materials (worksheets, source materials), sheets of paper, and pens.	30 min

<p>Poster design</p> <p>At each station, participants discuss their findings, takeaways, and open questions and visualise them creatively on a poster to inform the other groups. The facilitator encourages groups to engage in creativity when designing the posters.</p>	<p>Three flip-chart posters, pens, and markers at each station.</p>	<p>40 min</p>
<p>Poster presentation and discussions</p> <p>Participants gather in the plenum and present their posters following open questions. If needed, the facilitator provides additional clarifications and guides the discussion.</p>	<p>Make posters visible to all participants. Groups have 5 minutes to present their posters. Take photos of every poster to share with participants afterwards.</p>	<p>20 min</p>
<p>Break</p>		<p>10 min</p>
<p>Session #3 Toolkit</p> <p>Objectives: D. Encourage citizen participation in formulating a vision for a sustainable future and proposing actionable pathways; E. Boost motivation and confidence to investigate financial institutions’ sustainability practices and encourage active engagement in communication with them.</p>		
<p>“Green Finance Toolkit” Development</p> <p>Participants are asked to develop a positive vision and courses of action through a toolkit consisting of three categories, answering the following questions:</p> <ul style="list-style-type: none"> • What does an ideal bank look like? • What are the dos and don’ts when screening a bank? • How can everyone get active in advocating a more sustainable financial sector? 	<p>Participants write at least one idea per question on sticky notes and attach them to a wall, flip chart, or board.</p> <p>Discuss participants’ contributions and, if needed, group them.</p>	<p>30 min</p>

Session #4 Closing

Objective: E. Boost motivation and confidence to investigate financial institutions' sustainability practices and encourage active engagement in communication with them.

Closing

Participants and facilitators gather in a circle to (emotionally) finish the workshop and reflect on their learning process.

Use "[Emotionstree²](#)" to reflect on the workshop. Everyone shares one sentence about their learning process.

Another option: Participants share their day's highlights by going through the agenda.

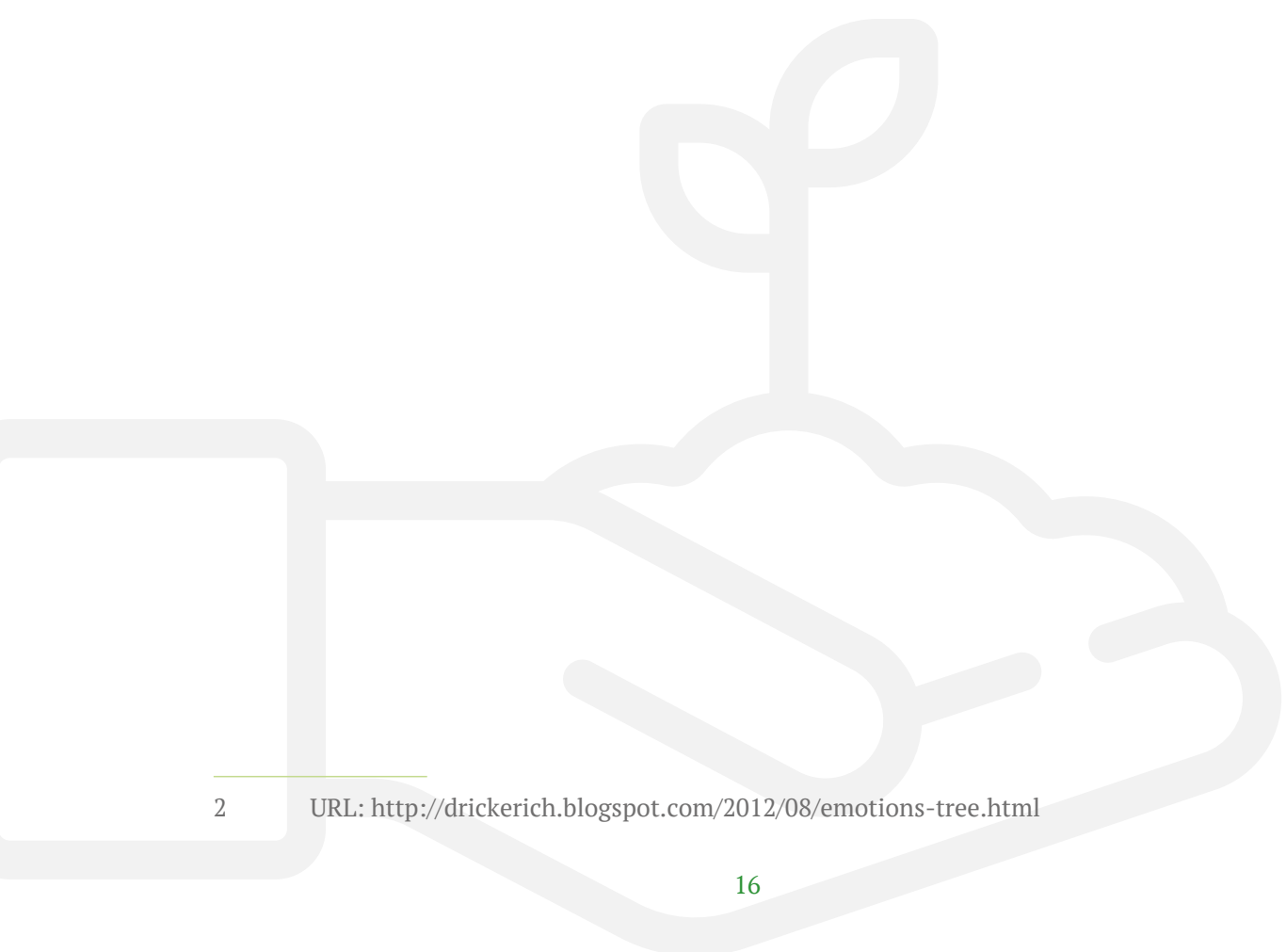
15 min

Evaluation

Goodbye, and thank you.

Share the evaluation form with participants and ask them to fill it out immediately.

15 min



Implementation of the “Peer Educator Training”

Session Steps and Content	Methodology / Set Up / Material	Duration
<p>Session #1 Introduction</p> <p>Objective: F. Enhance foundational skills in facilitating non-formal education activities</p>		
<p>Introduction</p> <p>Icebreaker</p> <p>Agenda Overview</p> <p>The training’s objectives are to train the peer educators’ facilitation skills and empower them to raise awareness using appropriate tools. Participants are reminded that peer educators do not have to be experts but need a basic understanding of the topic.</p>	<p>Icebreaker question: “What motivates you to become a peer educator?”</p> <p>Presentation</p>	<p>20 min</p>
<p>Workshop Facilitation</p> <p>The participants are invited to brainstorm on the question: “What is the role of a trainer?” The following perspectives are addressed:</p> <ul style="list-style-type: none"> • Trainer’s responsibilities or tasks • What is not a trainer’s responsibility? • Challenges and advantages <p>The inputs are discussed, and afterwards, the trainer’s role is presented.</p> <p>A handout about the useful skills of trainers and helpful tools are presented. The presentation is discussed in detail, with background information and a cheat sheet with texts compatible with the presentation slides for participants.</p> <p>The introductory workshop is presented together with the presentation and background information for the presentation.</p>	<p>Write participants’ inputs on the flipchart.</p> <p>Presentation</p> <p>Handout</p> <p>Cheatsheet</p>	<p>40 min</p>

Session #2 Learning Stations Objective: E. Boost motivation and confidence levels to investigate the sustainability practices of financial institutions, as well as encourage active engagement in communication with financial institutions. Outcome: F.2. Learner identifies and defines educational objectives and outcomes.		
Learning stations Participants are invited to reread the sources they were not assigned to at the learning stations during their first/introductory workshop and note the most important takeaway messages. This reinforces their knowledge about the sources at each station and solidifies the most critical messages for workshop participants.	At each station, a poster is created. The participants note the most important takeaway messages for workshop participants. They change between all three stations (~25 minutes for the stations they have not been assigned to, ~15 minutes for the station they have already worked on during the workshop) and discuss with other participants at the stations.	65 min
Poster Discussion All posters are hung up so everybody can see them. Participants discuss the key messages they wrote on each poster. The facilitator allows enough room and time for discussion and additional ideas.	Discussion	25 min
Session #3: Toolkit for Green Finances Objective: D. Encourage citizen participation in formulating a vision for a sustainable future and proposing actionable pathways. Outcome: E.2. Learner develops a plan for the next steps as a peer educator.		
Green Finance Toolkit At the end of the discussion, the facilitator asks the group about key points they would assign to the respective toolkit categories. These categories answer these questions: <ul style="list-style-type: none"> • What does an ideal bank look like? • What are the dos and don'ts when screening a bank? • How can we get active in advocating a more sustainable financial sector? The facilitator notes the critical points using the appropriate colour, matching the toolkit category. After collecting additional tools, the participants receive a toolkit handout/cheat sheet with the most essential tools for green finances.	Discussion and contribution to the toolkit categories.	25 min

Session #3 Closing and Planning

Objective: E. Boost motivation and confidence levels to investigate the sustainability practices of financial institutions, as well as encourage active engagement in communication with financial institutions.

Outcome: E.2. Learner develops a plan for the next steps as a peer educator.

Closing and Feedback Round	Use “ Emotionstree³ ” to reflect on the workshop. Everyone shares one sentence about their learning process. Another option: Participants share their day’s highlights by going through the agenda.	10 min
Planning next workshops Participants discuss organisational questions about the next workshops, asking questions about workshop and appointment scheduling and whether they need assistance. The facilitator asks if they need anything else to feel ready to conduct a workshop alone or in a team.	Discussion	10 min
Evaluation	Share the evaluation form with participants and ask them to fill it out immediately.	10 min

3 URL: <http://drickerich.blogspot.com/2012/08/emotions-tree.html>

Evaluation

While conducting and testing the workshop, feedback was collected from participants through the online form. The feedback was immediately used and directly implemented to develop the workshops further.

Participants said that they liked the interactive part of the workshop. They also appreciated time for further discussion and exchange, which sometimes fell short because of the time needed for the interactive group work and the poster presentation. In addition to the group work, some participants, on the other hand, expected more content-related input regarding the presentation, which was added during the following workshops. Therefore, an extra 30 minutes have been added to the workshop to allow enough time for interaction, exchange, discussion and presentation.

At first, GLOBAL 2000 decided to leave specific banks out during the workshop, as it was intended to empower participants to research and determine which banks were suitable for them. As some participants expressed their wish for more guidance, some websites with best-practice examples of the best-rated banks regarding sustainability⁴ have been presented as an example of transparency and a reference point for participants.



“It was very inspiring and motivating to exchange ideas with like-minded people. You have created a beautiful space for this!”

*Workshop participant,
December 2023*

“Well structured and explained, interesting topic.”

Workshop participant, March 2024

Greening Financial Literacy with Volunteers

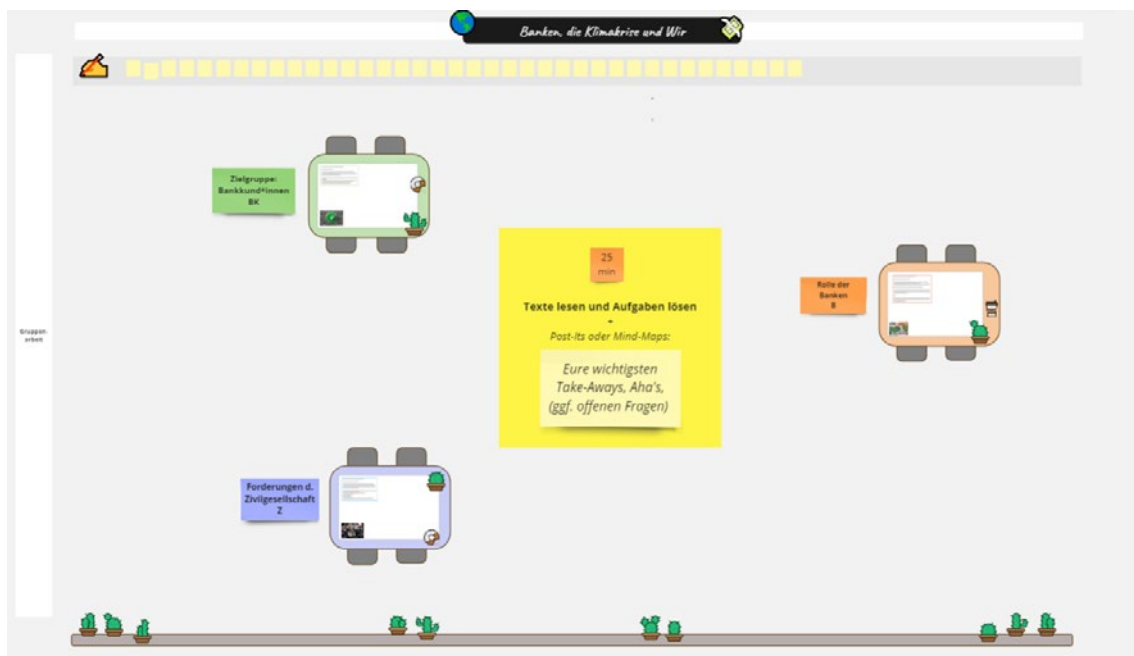
Facing Finance, Germany



Experience from “Facing Finance”

Facing Finance had a series of face-to-face workshops similar in structure to the GLOBAL 2000 workshops. They were organised and run by Facing Finance staff and young volunteers. Most participants were university students and young professionals who received the

events well. However, some young people had asked about the possibility of an online event. Therefore, we offered an additional two-hour online workshop titled “Banks, Climate Crisis and Us” for groups of 6-25 people.



The virtual space in which the groups worked together during the online workshop.

We wanted to maintain the sense of community, which was a big advantage of our offline workshops and allow remote participation. We chose an online conferencing tool that allowed us to break rooms and a collaborative whiteboard tool with a room-like set-up (see photo)⁵.

As in the actual classroom case, at each virtual table, participants in three groups explored sustainable finance from a different angle: (1) the role of banks, (2) the demands of civil society, and (3) bank customers as a target group. Station-based learning was chosen because it fits very well with the overall aim of the workshop, which is to strengthen sustainability skills. It allowed for internal differentiation, independent setting of learning objectives, viewing things from different angles and systemic thinking. Due to the limited time, there is no rotation (as usual with learning stations) - participants stay at one station. Finally, each group visualises their main learning on their table. Content and design are not prescribed. Rather, the facilitator shows different whiteboard features (e.g. sticky notes, mind maps, stickers) to encourage a creative approach to 'their' topic.

A final plenary session discusses the results from each station and possible courses of action. Our experience shows that many possible courses of action can be quickly identified at this stage and that the discussions are usually lively. Participants experience first-hand how they can use their newly acquired (and previous) knowledge to develop ideas for promoting sustainable finance.

Facing Finance developed materials for facilitators and peer educators, including [workshop plans](#)⁶ (German) and all necessary [accompanying material](#)⁷ (German) to conduct the workshop independently. Our [Whiteboard](#)⁸ (German) for the online workshop is accessible via Miro.

A **four-hour peer educator training (PET)** tailored to the online and face-to-face workshops was also developed. It corresponds to the PET by GLOBAL 2000, as described in the previous chapter.

5 We used ZOOM and Miro to conduct this workshop.

6 URL: https://www.facing-finance.org/files/2024/06/Workshop-PIXXne_Online-Offline.pdf

7 URL: https://www.facing-finance.org/files/2024/06/Workshop_Material.pdf

8 URL: https://miro.com/app/board/uXjVKZbTDRE=?share_link_id=709074186114

Virtual Workshop “Banks, Climate Crisis and Us”

Session Steps and Content	Methodology / Set Up / Material	Duration
Session #1 Introduction Objective: B. Develop a basic understanding of the intersection between financial institutions and environmental sustainability.		
Introduction Icebreaker Agenda Overview	Initially, participants were introduced to all digital tools and allowed to familiarise themselves with them. Additionally, some housekeeping rules were agreed upon. Icebreakers (Mood Scale Memes, Check-In questions, etc.) Presentation	15 min
Money Flow The facilitator introduced the topic, focussing on the link between personal financial decisions and the economy and climate.	Chart ‘The Flow of Money’ Video “ The Hidden Relationship ” by Make My Money Matter ⁹ . English with subtitles, 2:20 min.	15 min
Session #2 Learning Stations and Plenary Discussion Objectives: A. Provide fundamental knowledge of key terms, concepts, and policy documents related to financial institutions and environmental sustainability; C. Encourage critical evaluation of environmental implications arising from the current context and emerging trends related to financial institutions, products, and activities; D. Encourage citizen participation in formulating a vision for a sustainable future and proposing actionable pathways; E. Boost motivation and confidence to investigate financial institutions’ sustainability practices and encourage active engagement in communication with them.		
Digital Tools Presentation Workshop Presentation Group Formation	Presentation of the digital whiteboard set-up. Share the link with participants, explain functionalities, and give participants extra time to sign up and familiarise themselves with the tool. Participants write their names on sticky notes and drag them to the table they want to work on. If there is an unequal number of group participants, ask volunteers to switch groups.	15 min

<p>Step 1: Completing Tasks and Learning Visualisation</p> <p>Participants were convened at their stations. They are asked to read the material and answer the questions. They discuss their findings/open questions and visualise them on their virtual table using notes, mind maps, stickers, etc.</p>	<p>Participants are split into virtual rooms corresponding to the groups at each table, and the timer is set to 25 minutes. The facilitator can occasionally enter each break-out room.</p>	<p>25 min</p>
<p>Break</p>		<p>5-10 min</p>
<p>Step 2: Results Presentation and Discussion</p> <p>Participants convene in the plenum and present their table and notes.</p> <p>Results and open questions were discussed in the plenum.</p>	<p>Participants are back in the main virtual room.</p> <p>Groups present their findings in five minutes. Open questions are answered. Optional discussion question: What tips and tricks or courses of action would you derive from your station?</p> <p>The facilitator takes photos of each table as a take-away for participants.</p> <p>(If participants had to answer a warm-up question beforehand, these can be discussed here.)</p>	<p>25 min</p>
<p>Session #3 Closing</p>		
<p>Objective: E. Boost motivation and confidence to investigate financial institutions' sustainability practices and encourage active engagement in communication with them.</p>		
<p>Closing and Feedback Round</p> <p>Participants and facilitators convene to round off the workshop and reflect on their learning process.</p>	<p>“Emotionstree¹⁰” to reflect on the workshop. Everyone shares one sentence about their learning process.</p> <p>Another option: Participants share their day's highlights by going through the agenda.</p>	<p>10 min</p>
<p>Event tips and further reading</p> <p>The facilitator presents suggestions for events and further reading.</p> <p>Evaluation</p> <p>Goodbye, and Thank you</p>	<p>Presentation</p>	<p>5 min</p>

Participants' Feedback

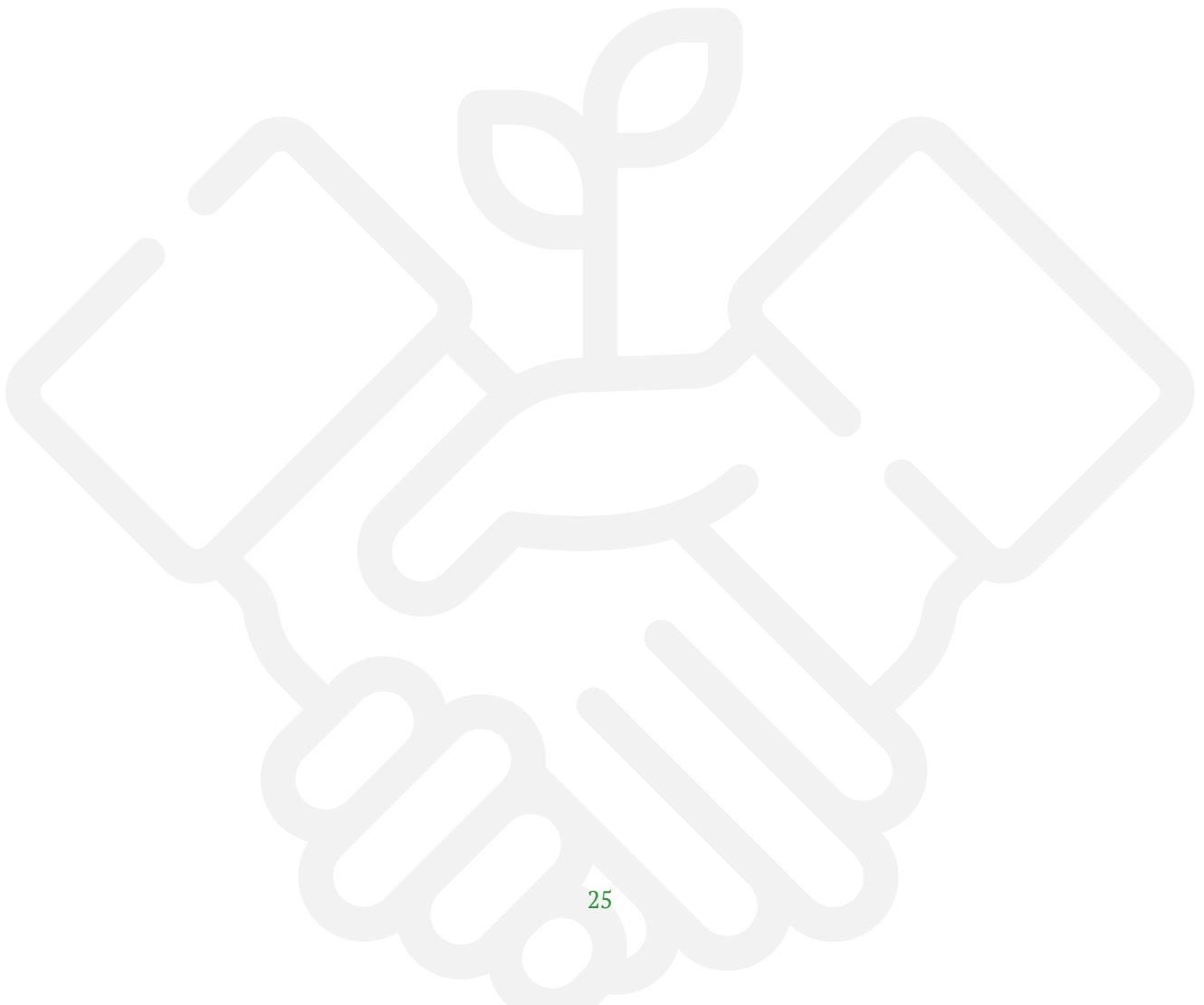
In their feedback, participants particularly praised the high level of interactivity and the effective use of the online tools. The learning stations provided a good introduction, especially for people with no financial background. In the words of two participants:



“Impressive how accessible you made the topic!”

“A great introduction to the topic and simultaneously an opportunity for people with more knowledge to go deeper or learn about other topics”.

Learning from our experience: Feedback showed that the tasks and texts covered at our stations best-suited people with little or no financial knowledge. For participants with higher financial literacy, some of the content could have gone deeper than they expected. This comment should be taken into account when organising and promoting the workshop. However, the plenary discussion often proved to be a good opportunity for the more knowledgeable participants to ask further questions and share their expertise with the group.



Greening Financial Literacy with Secondary School Students

KMOP, Greece 

Introduction

KMOP conducted a series of five comprehensive workshops aimed at fostering green financial literacy among youth. Recognising that the topic might be unfamiliar to Greek youth, each workshop was designed to cover various aspects of how banking relates to climate change and how young people can be agents of change. All workshops began with warm welcomes and introductions, followed by thematic inputs and practical activities. Group discussions, learning stations, and online research activities provided opportunities for hands-on learning and collaborative exploration of the topics.

The workshops were conducted from January until March 2024, and durations varied based on participants' availability. The facilitation team comprised dedicated youth workers who volunteered their services and members of KMOP's team. Most participants were secondary school students, highlighting the significance of introducing these concepts at a young age and the challenges of scheduling a three-hour workshop within the constraints of the school day.

Nevertheless, each workshop covered the definition of climate change, its global impacts, and the role of financial institutions,

particularly banks, in either exacerbating or mitigating climate change through their practices. Participants were then engaged in three learning stations (Learning Station 1: Banks, Learning Station 2: Climate NGO, Learning Station 3: Bank Clients). Within the stations, participants were advised to explore their own or their parents' bank websites to assess various aspects, including activities/projects mentioned, information on climate change, and the bank's approach to its environmental footprint, among others. They were also prompted to consider how our economy has to change to limit global warming and the role that NGOs and individuals - as bank clients - have in demanding transparency and accountability.

During the closing phase of the workshops, participants were asked to share their thoughts and feelings. The results indicated that green financial literacy is a complex topic, considering that most were unfamiliar with it. Incorporating interactive real-world simulations or games can enhance participant engagement and understanding of banking and climate change. Furthermore, introducing case studies of banks that successfully implement sustainable practices can provide practical insights and inspiration.

Implementation

Session Steps and Content	Methodology / Set Up / Material	Duration
Session #1 Introduction Objective: B. Develop a basic understanding of the intersection between financial institutions and environmental sustainability		
Introduction Icebreaker Agenda Overview	Icebreaker (Two Truths and a Dream, e.g., have each person think and share two truths about themselves and one dream or aspiration). Presentation	25 min
Thematic input explaining why we focus on the relationship between banks and climate change. The facilitator introduced the topic, focussing on the link between climate change, banks, and personal financial decisions.	Presentation Video “The Hidden Relationship” by Make My Money Matter. English with subtitles, 2:20 min.	45 min
Session #2 Learning Stations Objectives: A. Provide fundamental knowledge of key terms, concepts, and policy documents related to financial institutions and environmental sustainability; C. Encourage critical evaluation of environmental implications arising from the current context and emerging trends related to financial institutions, products, and activities.		
Activity Introduction Introduction to the three learning stations and each station’s focus. Group formation is either randomised or decided by participants.	Cheatsheet for facilitator ¹¹ Dockets for participants	10 min
Learning station 1: Banks Participants were split into groups and directed to study the resources provided and answer questions about the learning station’s topic. Groups were encouraged to write/draw their answers on a poster to visualise their ideas. Participants then discussed their findings and tried to develop common answers.	Open discussion and online research	20 min

11 [Access to all materials at the KMOP website](https://www.kmop.gr/projects-vf/news-gfl-greening-financial-literacy/); URL: <https://www.kmop.gr/projects-vf/news-gfl-greening-financial-literacy/>

<p>Learning station 2: Climate NGO</p> <p>Participants were split into groups. They explored the resources provided and answered questions about the learning station topic. Groups were encouraged to write/draw their answers down on a poster to visualise their ideas. Participants then discussed their findings and tried to develop common answers.</p>	<p>Open discussion and online research</p>	<p>20 min</p>
<p>Learning station 3: Bank clients</p> <p>Participants were split into groups. They studied the resources provided and answered questions about the topic examined in the learning station. The group was encouraged to write/draw their answers on a poster to visualise their ideas. Participants then discussed their findings and tried to develop common answers.</p>	<p>Open discussion and online research</p>	<p>20 min</p>
<p>Session #3 Vision and Closing</p> <p>Objective: E. Boost motivation and confidence to investigate financial institutions' sustainability practices and encourage active engagement in communication with them.</p>		
<p>Closing and Feedback</p> <p>Participants and facilitators convened in a circle to conclude the workshop and reflect on their learning process.</p>	<p>Use "Emotionstree¹²" to reflect on the workshop. Everyone shares one sentence about their learning process.</p> <p>Another option: Participants share their day's highlights by going through the agenda.</p>	<p>15 min</p>
<p>Event tips and further reading</p> <p>The facilitator presents suggestions for events and further reading.</p> <p>Evaluation</p> <p>Goodbye, and Thank You.</p>	<p>The evaluation form was shared with the participants.</p>	<p>10 min</p>



Training of volunteer youth workers on green financial literacy.

Participants’ Feedback

Overall, participants were interested in the topic, very satisfied with the content presented, and eager to learn more about the connection between financial institutions and environmental sustainability.

In particular, some participants preferred hands-on and experiential activities, which covered topics in a shorter time frame and potentially reduced the overall duration of the workshop. Some participants also suggested having fewer station-based exercises and more meetings or sessions to cover all the material. Additionally, there was a strong interest in having group exercises and the inclusion of examples, as most of the individuals were minors without experience in managing bank accounts. These suggestions could make future workshops more engaging, manageable, and tailored to the participants’ experience levels.

Greening Financial Literacy with Young Teachers

Forum for Freedom in Education, Croatia



Introduction

As an organisation that primarily deals with the teachers' professional development, the Forum for Freedom of Education decided to design a teacher training program for young teachers willing to "green" current content related to financial literacy or develop their teaching activities.

The professional development seminar that has been developed follows the educational framework in objectives and outcomes but joins workshops and training into one unit, providing teachers with a sound framework of both content and teaching methodology. The seminar was designed to have a total duration of six sessions of 90 minutes each, with the total workload including time for networking and exchange of practices between participants. After the seminar, participants who submitted a proposal for a teaching activity that included the content, topics, and methods received certificates of completion.

The seminar was held virtually in February 2024 to enable teachers from all over Croatia to participate. A total of 46 interested individuals applied for the published call for participation, exceeding expectations. Preference is given to students and young teachers, and other places are filled according to the order of application.

The seminar was delivered in two subsequent days, each in four and a half hours. For attendance, 23 participants were selected, out of which 17 fulfilled all requirements. Of 17 participants who completed the seminar, seven were under 30. Afterwards, four young participants ran a teaching activity for their pupils, and one more prepared a teaching activity. At the same time, five senior teachers ran activities for pupils, and another additional activity was prepared. These 17 participants came from non-governmental organisations, primary, secondary, and music schools, as well as a school dormitory, while a few more participants were students of educational science. In geographic scope, participants were from 9 counties, which showed that using an online platform for seminars was successful.

The seminar took place in a very energetic atmosphere, and the participants showed knowledge and interest in this topic and ways to include the topic in courses. The participants actively proposed concrete ways of connecting the seminar topic and curriculum, citing that the seminar topic is more suitable for upper secondary school students. Moreover, it was emphasised that this topic should be taught in vocational schools. The fact that the seminar was held virtually did not significantly affect the implementation of the seminar. Still, implementing the seminar live would have given a different dynamic and allowed additional participant cooperation.

“Greening Financial Literacy” Seminar

Session Steps and Content	Methodology	Duration
<p>Session #1</p> <p>Objectives: A. Provide fundamental knowledge of key terms, concepts, and policy documents related to financial institutions and environmental sustainability. B. Develop a basic understanding of the intersection between financial institutions and environmental sustainability.</p>		
<p>Introduction</p> <p>Agenda Overview</p>	<p>Presentation</p>	<p>20 min</p>
<p>Basic financial concepts</p> <p>Trainers and participants repeat the basic concepts of financial literacy together.</p>	<p>Kahoot! Quiz</p>	<p>20 min</p>
<p>Current State of the Financial Literacy</p> <p>Participants were asked to identify key stakeholders of financial literacy education in Croatia.</p> <p>Participants were asked to identify key concepts used in financial literacy education and whether they cover environmental or climate change issues.</p> <p>The session ends with a short lecture and conclusion on the missing ecological/environmental sustainability perspective.</p>	<p>Participants place sticky papers on the flipchart indicating how the stakeholder is connected with the school.</p> <p>Participants are asked to analyse financial literacy textbook chapters, curricula, workshops, etc., and identify whether they cover environmental and climate change topics.</p>	<p>50 min</p>
<p>Session #2</p> <p>Objective: C. Encourage critical evaluation of environmental implications arising from the current context and emerging trends related to financial institutions, products, and activities.</p>		
<p>Linking Environment and Finances</p> <p>Participants were asked to identify and list environmental issues that concern them. The issues are being categorised into local, national and international levels.</p> <p>Participants were then asked to link present issues and their financial/consumer decisions.</p>	<p>Participants place sticky papers on the board.</p> <p>Each input is discussed and explained with the whole group.</p> <p>Group discussion</p>	<p>20 min</p>

<p>Public Policies on Sustainability</p> <p>Participants were presented with key concepts and policies related to the Sustainable Development Goals (SDGs), ESGs, European Sustainability Reporting Standards, and the European Green Deal.</p>	<p>Presentation</p>	<p>15 min</p>
<p>Session #3</p> <p>Objective: C. Encourage critical evaluation of environmental implications arising from the current context and emerging trends related to financial institutions, products, and activities.</p>		
<p>Financial Literacy Frameworks</p> <p>Participants were introduced to the “Financial Competence Framework for Adults in the European Union.” The emphasis was on developing consumer competence and responsible decision-making (behaviour).</p> <p>Participants were introduced to key findings from: “Research on Financial Literacy of Teenagers in Croatia”</p>	<p>Presentation and group discussion</p>	<p>15 min</p>
<p>Environmental and Social Issues</p> <p>Participants were presented with direct links and consequences between financial decisions and the environment. Links and conclusions to the first session were made.</p> <p>For the closure of the session, the video was played.</p>	<p>Presentation of topics: evidence-based decision-making, food production, food waste, animal testing, child labour, fast fashion, greenwashing, gambling and weapon industry.</p> <p>Video ‘Oblivian’¹⁵ by Make My Money Matter 14. English with subtitles, 1:17 min.</p>	<p>40 min</p>
<p>Session #4</p> <p>Objectives: C. Encourage critical evaluation of environmental implications arising from the current context and emerging trends related to financial institutions, products, and activities; D. Encourage citizen participation in formulating a vision for a sustainable future and proposing actionable pathways.</p>		
<p>Non-financial Reporting</p> <p>The importance of non-financial reporting is presented and discussed, emphasising transparency.</p>	<p>Presentation of concept, aim and demands of European Sustainability Reporting Standards and ESG reporting.</p>	<p>10 min</p>

<p>Reading Sustainability Reports</p> <p>This activity provides participants a step-by-step process for checking financial institutions' compliance with pressing ESG issues.</p>	<p>Participants are split into groups. Each participant gets a worksheet.</p> <p>The first task for each group is identifying the financial institution they want to screen.</p> <p>(A) General Information</p> <p>After each group has chosen the financial institution, they are introduced to the reasoning behind the worksheet's part (A) General Information. Each data item is explained.</p> <p>The task for the group: each group has to find the data asked in part A of the WS.</p> <p>(B) Report</p> <p>The group is tasked to find the institution's sustainability report. They need to download it and respond to the questions provided in the worksheet under part (B).</p> <p>(C) Environmental Indicators</p> <p>We present the participants with the context and environmental indicators one could consider when evaluating a particular institution. We also present indicators in the worksheet, and groups are asked to add their own.</p> <p>Afterwards, groups are to look for information about the indicators and respond to the questions as best they can.</p> <p>(D) Social Indicators</p> <p>We present to the participants the context and social indicators one could consider when evaluating a particular institution. We also present indicators already in the worksheet. Groups are asked to add their own indicators. Afterwards, groups are to look for information about the indicators and respond to the questions as best as possible.</p>	<p>20 min</p> <p>20 min</p> <p>20 min</p> <p>20 min</p>
--	---	---

Session #5

Objectives: C. Encourage critical evaluation of environmental implications arising from the current context and emerging trends related to financial institutions, products, and activities; D. Encourage citizen participation in formulating a vision for a sustainable future, and proposing actionable pathways.

Reading Sustainability Reports (cont.)

(E) Governance Indicators

We present to the participants the context and governance indicators one could consider when evaluating a particular institution. We also present indicators already in the worksheet, and groups are asked to add their indicators.

20 min

Afterwards, groups are to look for information about the indicators and respond to the questions as best they can.

15 min

(F) Independent Reports

Each group must check the independent reports about their financial institutions and evaluate the data found in the institution's report. Emphasis: the importance of watchdog institutions, shadow reporting, and open data.

15 min

(G) Media Report

Each group must check media reports about financial institutions for information contrary to the data provided in their reports. Emphasis: free media, investigative reporting.

10 min

Conclusions and reflection

Session #6		
Objectives: E. Boost motivation and confidence levels to investigate the sustainability practices of financial institutions, as well as encourage active engagement in communication with financial institutions; F. Enhance foundational skills in facilitating non-formal education activities.		
How do we teach this in school?	Participants are presented with key values, principles and methods on why and how to teach these topics in schools. Participants are encouraged to include these teaching topics in the existing curriculum.	10 min
Next Steps	Trainers and participants discussed the following steps and tasks to complete the seminar and earn the certificate.	15 min
Closing	Participants are presented with optional homework. Participants are being given an evaluation link.	5 min

Evaluation and Feedback

After completing the virtual seminar, participants were given a standardised evaluation form. The questionnaire assessed the technical, educational aspects, and topical relevance of the seminar and asked open questions about participants' activity during the seminar and its applicability to their future work. The seminar scored 4,71 out of 5, the highest grade.

From the participants' answers, we can say that they found the workshop methods highly practical and engaging for students. The analysis of banks' sustainability reports was particularly appreciated for its ability to simplify complex financial concepts. Most participants felt that almost all methods presented were valuable and interesting for students. The focus on social and internal business

responsibilities, especially in the context of banks, was valued for teaching ethical and social business practices. Digital tools and text analysis, especially bank sustainability reports, were seen as productive and adaptable for various educational contexts, including workshops for young or high school students.

Activating Methods

Poster Making Workshop

(Facing Finance, Germany)

The “Painting Posters on Climate, Finance, and Sustainability” workshop aimed to empower youth aged 16-30 with a medium to solid understanding of climate issues and the financial sector’s role in sustainability. Through this creative activity, participants explored the intersection of financial institutions and environmental sustainability, expressing their most pressing messages on demonstration posters. The workshop fostered their artistic expression and prepared and motivated participants to share information about upcoming climate strikes and activities with peers.

Group during the Poster Painting Workshop.



This workshop was implemented through these steps:

- Icebreaker (10 mins): Participants started the session with a quiz about the relationship between the financial sector and climate. Using a digital tool (e.g. Mentimeter), the quiz drew questions from reputable sources such as urgewald, Facing Finance, Banking on Climate Chaos, and WWF. This activity served to establish a shared understanding and energise the group.
- Inspiration Session (10 mins): Following the quiz, participants were introduced to the work of NGOs like “Make My Money Matter” through publicly available videos. This was complemented with inspiring slides featuring memes, creative slogans, and existing climate-strike posters to spark their creativity.
- Poster Making (2:30 h): Participants were invited to channel their inspiration into creating their posters, working individually or in groups. They crafted personal messages on sustainability, climate change, and finance using cardboard, acrylic paints, markers, and brushes.
- Closing and Networking (10 mins): The workshop concluded with information on upcoming local climate strikes and the opportunity to fill in a contact list for organising a joint visit. This final part allowed participants to reflect on their creations and discuss the broader implications of their messages.

This workshop proved effective in multiple ways. It proved very important to have a late afternoon event that allowed for better attendance, as participants could join post-work. The activity fostered creativity and discussion and facilitated networking among attendees. While the quiz set a solid foundation, some participants required additional

encouragement and support to express their ideas artistically. Future workshops might benefit from more detailed input on sustainable finance at the start or end of the session and a debrief or feedback round to consolidate learnings. A closing discussion could also help plan future group activities, ensuring sustained engagement and action towards climate advocacy.

Attending Local Climate Strike

(Facing Finance, Germany)

This activity aimed to engage participants further by joining a local climate strike. The objective is to empower participants to inform others about sustainable practices, particularly regarding financial decisions, through the posters they created. This initiative also helped raise public awareness about the intersection of finances and climate change. The following steps were implemented:

- **Preparation:** Participants were invited to search for the next local climate strike, such as those organised by Fridays for Future. They were also instructed to identify a suitable meeting point and time for the group to gather.
- **Invitations:** Email invitations were sent to young people within the network, in this case, to those participating in the poster painting campaign. The email provided information about the meeting point and time and encouraged them to bring the posters they created.
- **Participating in the Strike:** Young people attended the climate strike together. They were encouraged to display their posters prominently and engage with other

participants and bystanders. If desired, they captured moments from the event using a camera or mobile phone and shared them on social media using relevant hashtags and the strike's motto.

The local climate strike provided an excellent networking opportunity within our group and with other strike participants. It proved to be an effective platform for spreading awareness about the role of financial institutions in climate change, often with a touch of humour. The positive feedback highlighted the empowering nature of the event, as participants felt they were making a tangible impact. The event fostered strong connections within the group and with the broader climate strike community. Participants found the experience enjoyable and felt empowered to take action. However, it took a lot of work to motivate a larger turnout. The timing on a Friday conflicted with work or university commitments.

Social Media Campaign

(Facing Finance, Germany)

The "Social Media Campaign" aimed to empower young people to formulate and communicate their vision regarding the role of the financial sector in climate change. By planning and producing this campaign, participants gained the skills to inform a wider audience about the interconnection of sustainability and financial decisions engagingly and entertainingly. This activity has been implemented following these steps:

- **Preparation and Research (~1-2 days):** Young people interested in communications and video production were invited to participate in this activity. We encouraged them to brainstorm and plan the

campaign's content and storyline, emphasising the importance of focusing on a single key message. We also encouraged them to research to gather relevant information and plan the campaign's structure.

- **Production:** The video material was shot using a phone camera, and it involved street interviews asking strangers what comes to mind when they think about sustainability. The expected responses did not include finances, contrasted by a hook at the end of the reel, highlighting the relevance of banks and money in sustainability and climate change. In this step, obtaining consent from all interviewees to publish their footage on social media is important.
- **Post-Production:** Young people edited the video and created a cohesive and engaging final material. They also incorporated royalty-free music and used appropriate hashtags to increase visibility. In this step, one needs to ensure that the campaign aligns with the organisation's existing social media strategy and complies with social media's guidelines for politically relevant content, if any.
- **Publishing and Promotion:** Finished material has been posted on the organisation's social media account, in this case, Instagram. Additional activities include monitoring the post's performance, including views and engagement, especially from audiences outside the usual network.

The campaign was a successful initiative that gave the young people a sense of achievement. The video material attracted significant views and engagement, effectively spreading awareness about the connection between sustainability and financial decisions. In future activities, one must remember that producing video material requires specific skills and more time than initially anticipated. Allocating more

time and supporting the research, planning, and production phases can make this activity more effective and exciting.



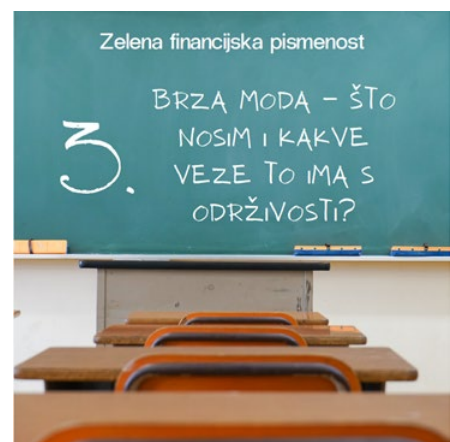
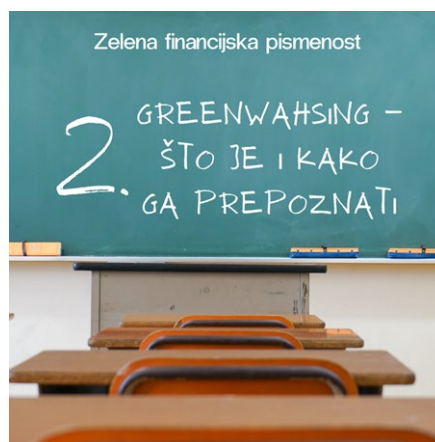
Virtual Lessons on Green Finances

(Forum for Freedom in Education, Croatia)

The Forum for Freedom of Education decided to bring green financial literacy closer through short lessons on social networks, more precisely through [Instagram](#). Here, we were guided by data that shows that more than half of the Gen Z generation gets information from social networks.

Several lessons were created on topics such as

My Bank and Climate Change, What is Greenwashing and How to Recognise it, Fast-fashion: What I Wear and What it Has to Do with Sustainability. Each topic explained concepts and described links to financial literacy and financial institutions. The initial response of social media users was positive, and the project team ensured the further reach of these lessons through additional promotion. This activity was carried out by the end of the project.



Front Pages of Virtual Lessons.

Campaign Material for Youth

(KMOP, Greece)

The activating method aimed at youth, developed by KMOP, focused on educating young people aged 16-30 and the general public about the critical intersection of finances and climate change. The campaign utilises visually appealing materials such as posters, banners, and leaflets to convey key messages

and engage the audience effectively. Successful campaign elements included effective use of visuals to reach diverse audiences and enhance message retention. However, it is essential to allocate sufficient time for the careful design of materials and to seek continuous feedback for improvement. Youth trainers interested in doing something relevant are encouraged to identify a central message related to green finance, design captivating materials, and implement strategies for widespread distribution.



Posters designed by KMOP according to the feedback received during the workshops.

Info Stand in an Environmental Park

(KMOP, Greece)

The Info Stand in an environmental park was designed to engage young people and the general public in discussions about the intersection of finances and climate change. Organised by KMOP, this initiative aimed to raise awareness through open dialogues, utilising a friendly and accessible setting in nature. Participants had the opportunity to interact with informative materials, including leaflets with QR codes that provided additional resources and insights on the topic. By fostering an engaging atmosphere and encouraging open discussions, youth workers can empower young people to become informed advocates for green financial practices, ultimately contributing to a more environmentally conscious society.



Σχετικά με το έργο

Καθώς ο κόσμος αντιμετωπίζει ολοένα και μεγαλύτερες προκλήσεις που σχετίζονται με την κλιματική αλλαγή, έχει γίνει πιο σημαντικό από ποτέ να κατανοήσουμε πώς οι ατομικές οικονομικές αποφάσεις, όπως το άνοιγμα ενός τραπεζικού λογαριασμού, η επένδυση χρημάτων ή η αποταμίευση για τη συνταξιοδότηση, επηρεάζουν το περιβάλλον.



Για το λόγο αυτό, το πρόγραμμα για τον Πράσινο Χρηματοοικονομικό Αλφαριθμητισμό παρέχει ένα εργαστήριο για ευσυνειδητούς νέους που τους επιτρέπει να επιμορφώσουν άλλους νέους και νέες σχετικά με τα πράσινα χρηματοοικονομικά.

Πόσο πράσινες είναι οι χρηματοοικονομικές σας αποφάσεις;

Αν θέλετε να μάθετε περισσότερα για την επιρροή που ασκούν οι τράπεζες στην κλιματική αλλαγή, λάβετε μέρος σε ένα από τα δωρεάν εργαστήριά μας και γίνετε μέλος της εθνικής κοινότητας Πράσινων Χρηματοοικονομικών που έχουμε δημιουργήσει!



Leaflet shared by KMOP in the environmental park.

Online and Offline Campaign for Green Finances

(GLOBAL 2000, Austria)

Young people interested in environmental protection and green finance, including those already involved in the Green Finance Workshop and GLOBAL 2000 volunteer programs, were invited to contribute ideas for a social media reel to promote green finance. The video they made provided short information about the sustainability of banks and empowered young people to advocate for green finances. They were given access to the GLOBAL 2000 Instagram account, allowing them to reach a large audience. This opportunity enabled them to independently create

informative material and receive feedback via likes, clicks, and comments, which boosted their confidence and motivated them to take further action. The success of this approach was evident when we received numerous registrations for the green finance workshop following the Instagram reel post, proving that short, catchy videos produced by young peers are an effective way to engage young adults in environmental protection and raise awareness. Similarly, young adults received immediate face-to-face feedback at info stands, significantly boosting their motivation. Working alongside like-minded peers allowed them to connect and network, facilitating valuable discussions. This direct exchange was an excellent way to raise awareness about green finances and promote the green finance workshop.



Infostand at the university of Vienna, promoting the Green Finance Workshop.



**GREENING
FINANCIAL
LITERACY**