Exercise Templates for the Module Financial Literacy and Employment

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Content

TEST: “HOW FINANCIALLY LITERATE ARE YOU?” 2
EXERCISE: “FINANCIAL LEVEL: AM I IN THE GAME OR IN THE NEGATIVE?” 5
EXERCISE: “ANNA’S CASH FLOW” 9
GAME: “QUICK MONEY OR SMART MONEY?” 14
GROUP EXERCISE: “SMART GOALS: FROM A DREAM TO A PLAN” 15
EXERCISE “CV IN 5 MINUTES” 21
ROLE PLAY “JOB INTERVIEW” 24

TEST: “HOW FINANCIALLY LITERATE ARE YOU?”

Instructions for Participants

Answer honestly - there are no right or wrong answers here. This test will help you understand your financial habits and identify areas for growth.

Mark: ☑ YES ☐ NO

Questions:

1. I roughly know how much money I earn and spend each month (even if my income is irregular).
   ☐ YES ☐ NO

✍️ What helps or prevents you from managing your money?

---

2. I understand what I most often “waste” my money on (coffee, delivery, subscriptions, impulsive purchases).
   ☐ YES ☐ NO

✍️ What do you spend money on most often?

---

3. I can save money for something important (a phone, education, travel) and plan it in advance.
   ☐ YES ☐ NO

✍️ What would you like to save money for right now?

---

4. I have at least minimal savings (even if it’s just a small “emergency fund”).
   ☐ YES ☐ NO

✍️ What is your attitude toward having a financial “safety cushion”?

5. I have at least once thought about how to earn more money (part-time work, freelancing, my own project).
   ☐ YES ☐ NO

✍️ What type of earning opportunity would interest you?

6. I rarely make impulsive purchases, or at least I recognize and control them.
   ☐ YES ☐ NO

✍️ What was your last impulsive purchase?

7. I do not fall for “easy money” schemes (quick-profit scams, suspicious crypto projects, financial pyramids).
   ☐ YES ☐ NO

✍️ Why do you think people fall into such schemes?

8. I understand that loans and installment plans are not “free money” and I use them carefully.
   ☐ YES ☐ NO

✍️ What do you think about loans and installment plans?

9. I understand my strengths and how they can be turned into income.
   ☐ YES ☐ NO

✍️ What strengths of yours could help you earn money?

10. I at least sometimes think about my financial future (savings, stability, income).
☐ YES ☐ NO

✍️ How do you see your financial life in 5 years?

Results.

Count the number of “YES” answers. Write down your results and your next steps.

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EXERCISE: “FINANCIAL LEVEL: AM I IN THE GAME OR IN THE NEGATIVE?”

Instructions for Participants

Imagine that your financial life is a game, and you are currently at a certain level. There are no “bad” or “good” levels here - only your starting point and the opportunity to level up.

STEP 1. Determine Your Financial Level

Choose the description that feels most like you:

🔻 **LEVEL 1**
“I often run out of pocket money/money, so I ask for more or borrow.”
☐ This is about me

✍️ What most often leads to a lack of money?

____
____
____

⚪ **LEVEL 2**
“I have just enough money until the next payment, but I don’t save anything.”
☐ This is about me

✍️ Why do you think you are unable to save money?

____
____
____

🟢 **LEVEL 3**
“I can save money and I already have my own savings.”
☐ This is about me

✍️ What do you usually save money for?

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🔵 **LEVEL 4**

"I have already tried earning money on my own or I have several sources of income."

☐ This is about me

✍️ What earning experience was the most interesting for you?

🟣 **LEVEL 5**

"I have money that 'makes money.'"

(for example: I sold, created, or invested in something, and it brings income)

☐ This is about me

✍️ What has already brought you money without constant work?

STEP 2. Mini Reflection

Answer honestly - this is only for you.

1. What do I spend money on most often?

2. Have there been moments when I regretted my spending?
   ☐ Yes ☐ No

If yes - what were they?

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3. What purchases do I most often make “emotionally”?

4. What do I feel when I run out of money?

STEP 3. The “+1 Level” Challenge

Your task is not to become a millionaire in a week.
Your task is to move up by +1 level.

Choose ONE action for the next week:

☐ Start tracking my expenses
☐ Not spend all my money at once
☐ Save my first 100–200 UAH
☐ Not borrow money this week
☐ Come up with a small way to earn money
☐ Refuse one impulsive purchase
☐ Other:

My financial upgrade for this week:

✍️ What exactly will I do?

What might stop me?

How will I reward myself if I complete the challenge?

STEP 4. Reinforcement — "Character Upgrade"

Complete the sentence:

🎮 "I am currently at level ____________________, and my upgrade is ____________________"

Discussion Questions

✍️ Who wants to move up to the next level and why?

✍️ What was the hardest thing to come up with?

✍️ What is the biggest financial mistake you noticed in yourself?

FINAL THOUGHT: "FINANCIAL LITERACY IS NOT ABOUT HAVING 'A LOT OF MONEY.' IT IS ABOUT KNOWING HOW TO MANAGE WHAT YOU ALREADY HAVE AND GRADUALLY MOVING TO THE NEXT LEVEL."

EXERCISE: "ANNA'S CASH FLOW"

Instructions for Participants

You are presented with Anna's financial situation. Your task is to analyze her income, expenses, financial habits, and suggest solutions.

📌 In this exercise, there is no "perfect" answer.
The goal is to learn how to see: where the money goes, where the deficit appears, and what can be changed without strict limitations.

Anna is a second-year student studying marketing. She moved to another city and lives with a friend in a rented apartment. At the same time, Anna works as a barista in a coffee shop. Her schedule is unstable: on average 18–20 hours per week, but sometimes shifts are canceled. She earns 120 UAH/hour, and her income varies: on average 9,000 UAH/month (gross), 7,200 UAH net. Sometimes she takes side jobs (managing Instagram accounts), but this is not stable: on average +800 UAH/month.

STEP 1. Calculate Anna's Income

Main income: ✍️ ______________________________

Additional income: ✍️ ______________________________

Anna's total income: ✍️ ______________________________

STEP 2. Analyze the Expenses

Anna's Fixed Expenses

Expense	Amount
Rent (her part)	5,000 UAH
Utilities	1,200 UAH
Food	4,000 UAH
Transportation	800 UAH
Mobile phone + Internet	300 UAH
Subscriptions	300 UAH

Anna's Additional Expenses

Expense	Amount
Clothing / Self-care	1,200 UAH
Coffee, delivery, social meetings	1,500 UAH

Calculate Anna's Total Expenses

✍ Total expenses: ______________________

STEP 3. Situation Analysis

1. Does Anna have enough money each month?
   ☐ Yes ☐ No

Why?

____

____

____

2. What do you think is Anna's main problem?

☐ Low income
☐ Unstable earnings
☐ Lack of planning
☐ Impulsive spending
☐ Living "paycheck to paycheck"
☐ Other:______________________

3. What financial level is Anna currently at?

____

Why do you think so?

____

____

____

____

STEP 4. Anna's Financial Goals

Her goals:

✈️ Trip with friends in 2 months — 5,000 UAH
📱 New phone — 10,000 UAH
💰 Wants to start saving money

Goal Analysis

1. Can Anna afford the trip?
   ☐ Yes ☐ No ☐ Only under certain conditions

What conditions exactly?

____

____

____

2. What about the phone?

☐ She can buy it now
☐ She needs to save money for it
☐ She should postpone the purchase
☐ It is only possible through a loan/installment plan

✍️ Your opinion:

____

____

____

STEP 5. "Financial Audit"

What does Anna do to maintain her current level of spending?

☐ Works constantly
☐ Takes additional side jobs
☐ Gives up saving money
☐ Lives without an emergency fund
☐ Does not plan a budget
☐ Other:_______________________________________

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STEP 6. Find Solutions

Come up with 3 solutions that could improve Anna's situation.

Solution 1

Solution 2

Solution 3

STEP 7. Action Plan for Anna

What would you advise her to do FIRST?

What expense could be optimized without causing significant discomfort?

How could Anna increase her income?

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Final Reflection

✍️ What in Anna's situation reminded you most of yourself or people you know?

✍️ What is the main financial lesson of this story?

GAME: “QUICK MONEY OR SMART MONEY?”

Instructions for Participants

There is a situation - you vote:

👍 - this is a smart decision
👎 - this is an emotion / mistake

SITUATIONS:

1. “Someone messages you: invest 500 UAH - get 5,000 UAH in a week.”
2. “You want to buy something right now, but if you wait 2 weeks - you’ll realize you don’t actually need it.”
3. “Your friend earns money editing videos, and you also want to try it.”
4. “Everyone is buying a new game- so do you, even though you don’t have much money.”
5. “You received 1,000 UAH and decided to save at least 200 UAH.”
6. “You donated 100 UAH to a streamer even though you currently have little money yourself.”
7. “You spent 10 minutes tracking your expenses for the day.”
8. “You saw an ad saying ‘discount today only’ - and immediately bought it.”
9. “You decided to learn something new (editing, design) in order to earn money later.”
10. “You are offered easy money with no effort - and you agree without checking.”

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GROUP EXERCISE: “SMART GOALS: FROM A DREAM TO A PLAN”

Instructions for Participants

Your team receives a character. Your task is to create:

✅ 1 financial goal for 1 year
✅ 1 financial goal for 5 years

But it is important that these are not just wishes - they must be SMART goals.

WHAT IS SMART?

Before presenting each goal, check it against the SMART criteria:

Letter	Meaning
S	Specific
M	Measurable
A	Achievable
R	Relevant
T	Time-bound

HINTS FOR GOALS

You can choose goals related to: an emergency fund; education; technology; relocation; starting a microbusiness; courses; owning a home; investments; skill development.

CASE 1: ALINA — STUDENT AND BARISTA

Alina is a second-year student. She moved to another city because of the war and lives with a friend in a rented apartment.

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She works as a barista in a coffee shop: income — 8,000 UAH/month
Sometimes she takes side jobs (managing Instagram pages): additional ~1,000 UAH/month

Total income: ~9,000 UAH/month

Expenses:

- rent + utilities — 5,500 UAH
- food — 3,500 UAH
- transportation + communication — 800 UAH
- other — 1,200 UAH

She often has a budget deficit, but sometimes manages to save money.
On average, she saves: 500–1,000 UAH/month (unstably).

CASE 2: DMYTRO — VOLUNTEER AND FREELANCER

Dmytro is 23 years old and works as a volunteer. He lives alone.

He works online (copywriting + translations):
income is unstable — from 10,000 to 15,000 UAH/month

Average income: 12,000 UAH

Expenses:

- rent — 6,000 UAH
- food — 4,000 UAH
- internet + communication — 400 UAH
- other — 1,500 UAH

Sometimes his budget ends up at "zero," and sometimes he saves more.
On average, he saves: 2,000 UAH/month

CASE 3: IRYNA — YOUNG MOTHER + SIDE JOB

Iryna is 26 years old and has a 4-year-old child.

She works partly online (doing manicures at home + sometimes selling items through Instagram):
income: 8,000–10,000 UAH/month

Average income: 9,000 UAH

Additionally, she receives state support: 2,000 UAH

Total income: ~11,000 UAH

Expenses:

- utilities — 3,000 UAH
- food — 4,500 UAH
- child-related expenses (kindergarten/clothes/other needs) — 2,000 UAH
- other — 1,500 UAH

She often does not have enough money because her child is frequently sick.

Savings: almost none or up to 500 UAH/month.

TEAM TASK

GOAL #1 — FOR 1 YEAR

Goal title:

SMART CHECK

S — Specific
What exactly is needed?

M — Measurable

How much money is needed?

A — Achievable

Why is this goal realistic?

R — Relevant
Why is this goal important for the character?

T — Time-bound

By what date should this goal be achieved?

How much money needs to be saved each month?

✍️ Calculation:

GOAL #2 — FOR 5 YEARS

Goal title:

SMART CHECK

S — Specific
What exactly is needed?

M — Measurable

How much money is needed?

A — Achievable

Why is this goal realistic?

R — Relevant

Why is this goal important for the character?

T — Time-bound

By what date should this goal be achieved?

How much money needs to be saved each month?

✍️ Calculation:

FINANCIAL SITUATION ANALYSIS

Are these goals realistic considering their income?
☐ Yes ☐ No ☐ Partially

Why?

What needs to change in order to achieve these goals?

☐ Increase income
☐ Reduce expenses
☐ Start budgeting
☐ Build an emergency fund
☐ Find additional sources of income
☐ Other:

FINAL REFLECTION

What was the most difficult part of creating a SMART goal?

What did you learn about financial goals after this exercise?

EXERCISE "CV IN 5 MINUTES"

Instructions for Participants

Give short answers to the questions below.

Do not try to write "perfectly" — the main thing is to be honest, specific, and clear.

📌 Even if you do not yet have official work experience, use: academic projects; volunteering; internships; school/university activities; your own initiatives; freelancing; event organization; social media management, etc.

Question	My Answer
1. Who am I? (specialization or field that interests me)	
2. What can I already do or what have I done? (experience, projects, volunteering, skills)	
3. What is my result or achievement? (what I completed, created, improved, organized)	
4. What do I want next? (what role, field, or opportunity I am looking for)	

MY FORMULA FOR A CV / LINKEDIN

Create one sentence using the template:

“I am a [who] with experience in [what you can do]. [A specific result or achievement]. I am currently looking for [what you want].”

MY DRAFT VERSION

✍️ EXAMPLES

Example 1

I am a marketing student with experience managing Instagram pages for small businesses. I helped increase engagement on a student project page. I am currently looking for an internship in SMM or digital marketing.

Example 2

I am a junior frontend developer with experience in educational projects using HTML, CSS, and JavaScript. I created my own portfolio website and a team project during courses. I am looking for an opportunity to gain my first commercial experience in web development.

Example 3

I am a student event organizer with experience coordinating teams and communicating with partners. I organized a charity event for 100+ participants. I want to grow in event management or HR.

QUICK CHECK

Does your description include:

☐ Specific details
☐ Skills
☐ An example of experience
☐ A result
☐ A direction for growth
☐ Clear and simple wording

FEEDBACK FROM THE GROUP / TRAINER

What sounds good?

What could be made more specific?

ROLE PLAY "JOB INTERVIEW"

HOW THE EXERCISE WORKS

Roles:
👤 1 — recruiter
👤 1 — candidate
👥 Others — observers

SCENARIOS FOR CANDIDATES

OPTION 1 — "FIRST INTERVIEW"

You are 22 years old. You have just graduated from university. This is your first serious interview for a junior specialist position.

OPTION 2 — "CAREER CHANGE"

You studied economics, but you want to move into marketing. You do not yet have experience in the new field. Your task is to explain:

- why you are changing direction;
- what you already know and can do;
- why you should be hired.

OPTION 3 — "NEGOTIATION"

You received a job offer. However, the salary is 20% lower than you expected. Your task is either:

- to accept it;
- or to try negotiating.

QUESTIONS FROM THE RECRUITER

Main questions:

1. Tell us about yourself.
2. Why are you interested in this field specifically?
3. What is your biggest project or achievement?

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4. What are your salary expectations?
5. Where do you see yourself in 2 years?

CHEAT SHEET FOR THE CANDIDATE

Formula for a Strong Answer:

"Who I am + what I can do + a specific result + why this company"

ANSWER TEMPLATE

✍️ My Self-Introduction

My name is ______________________________

I am ____________________________________

(who you are / what you do / what you study)

____

____

I have experience in:

____

____

My result or achievement:

____

____

I am interested in this company / field because

____

____

MY ANSWER TO "TELL US ABOUT YOURSELF"

____

____

____

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SALARY EXPECTATIONS BLOCK

What you should NOT say:

❌ "I don't know…"
❌ "Whatever you offer"
❌ "I don't really care"
❌ "I just want more money"

It is better to say:

✅ "I am ориентед toward the market level for junior positions."
✅ "Professional growth and development opportunities are important to me."
✅ "I am open to discussing the conditions after understanding the responsibilities."

CAREER CHANGE BLOCK

If you do not have experience:

📌 DO NOT say: "I can't do anything."

Instead, highlight:

- educational projects;
- courses;
- volunteering;
- motivation;
- transferable skills.

✍️ What skills of mine could fit the new field?

OBSERVER CHECKLIST

What strengthened the candidate?

☐ Spoke confidently
☐ Gives specific examples
☐ Can explain their motivation
☐ Has a clear answer structure
☐ Talks about results
☐ Asks questions to the employer
☐ Looks prepared

What weakened the candidate?

☐ Very quiet voice
☐ Too many “uh,” “well,” “I don’t know”
☐ Lack of specifics
☐ Uncertainty
☐ Cannot name their strengths
☐ Knows nothing about the company
☐ Answers are too short

FEEDBACK AFTER THE ROLE PLAY

For the candidate

What was the most difficult part?

___

___

___

What would you change next time?

___

___

___

For the Recruiter

Would you hire this person?
☐ Yes ☐ Probably yes ☐ Probably no ☐ No

Why?

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For the Group

What was good?

What could be improved?

SECOND ROUND — "PREPARED CANDIDATE"

Before the second attempt:

📌 Add: specifics; results; structure; motivation; confidence.

✍️ MY IMPROVED ANSWER

FINAL REFLECTION

What did I understand about job interviews?

What will I now prepare before a real interview?