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Supporting Youth.
Strengthening Ukraine.

FINANCIAL LITERACY, EMPLOYMENT AND ENTREPRENEURSHIP

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Agenda

What shall we talk about?

1) Why financial literacy is a skill that gives more freedom and confidence

2) How to keep simple records of income and expenses without complicated tables

3) How to set financial goals and realistically move towards them

4) How to protect your money and avoid financial mistakes and fraud

5) What are the ways to earn money for young people today

6) Where to start looking for a job and how to prepare for your first job

7) How entrepreneurship can help turn ideas and skills into income and opportunities

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Our rules:

“Here and Now” Rule: notifications are turned off.

“Safe Circle” Rule: no one judges another person’s opinion.

“We Start on Time” Rule: anyone who comes back late from a break does 10 squats.

“Mutual Respect” Rule: I am your trainer, and you are my students. I provide value, and you bring active participation.

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LET'S GET TO KNOW EACH OTHER

1. What is your name?
2. What do money mean to you?
3. What are your expectations for the training?
4. What would you like to learn for yourself?

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"Time is money."

"An investment in knowledge pays the best dividends."

- Benjamin Franklin

- Try to remember as many proverbs, sayings, and quotes about money as possible.
- Which saying resonated with you the most?

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Block 1:

Fundamentals of Financial Literacy

5 hours

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What is financial literacy?

Financial literacy *is* a set of knowledge and skills that allows people to effectively manage their finances, plan a budget, save money, and invest.

Financial literacy will not help you fall asleep poor and wake up rich. It is a consistent and systematic approach to improving your financial well-being, allowing you to live well both at 20 and at 60 years old.

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Our resilience begins with...

Every person builds their life around certain “pillars” that support their personal world.

These life pillars are individual, but they all:

- STABILIZE LIFE
- PROVIDE CONFIDENCE
- SERVE AS A RESOURCE FOR GROWTH

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What external supports in a person’s life can you name?

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We rely externally on...

A PLACE where you feel "at home" and know everything around you.

FAMILY, friends, a partner, and close relationships.

OUR OWN BUSINESS, career position, workplace, or business.

PROPERTY you own: a car, an apartment, a house, or a summer cottage.

What makes them fragile?

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What internal supports of a person do you know?

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YOUR INTERNAL SUPPORTS ARE:

- VALUES
- GOALS AND DREAMS
- BELIEFS
- KNOWLEDGE AND SKILLS
- EXPERIENCE AND ACHIEVEMENTS
- MENTAL AND PHYSICAL HEALTH

What makes them strong?

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PERSONAL FINANCES: AN EXTERNAL OR INTERNAL SUPPORT?

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Personal finances are a complex support system made up of two components:

- MONEY - an external support, an already existing resource that is separate from us.
- KNOWLEDGE - an internal support, an inseparable foundation, especially when strengthened through practice.

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FINANCIAL KNOWLEDGE + SKILLS = A TOOL TO:

- Buy what you need and want
- Learn and educate your children
- Live where you want
- Ensure well-being
- Help others

FINANCIAL KNOWLEDGE + SKILLS =

HELP YOU GROW YOUR WEALTH AND STRENGTHEN OTHER LIFE SUPPORTS.

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How can you build your financial foundation?

Get the tool itself -

FINANCIAL KNOWLEDGE

Learn how to use it -

PRACTICAL SKILLS

Let’s look at this through the example of a piano.

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How do you feel when you do not have enough money?

Do these emotions help stabilize the situation and restore your financial well-being?

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Do we get rid of these emotions after we earn or receive enough money to cover our basic needs?

And what if we already knew in advance how to manage the money we have just received, how to grow it, and what direction to move in next?

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WHY SHOULD EVERY MODERN PERSON HAVE FINANCIAL LITERACY SKILLS?

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Quiz: “How Financially Literate Are You?”

1. I roughly know how much money I earn and spend each month (even if my income is irregular).

YES / NO

1. I understand what I most often “waste” my money on (coffee, delivery, subscriptions, impulsive purchases).

YES / NO

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Quiz: “How Financially Literate Are You?”

3. I can save money for something important (a phone, education, travel) and plan for it in advance.

YES / NO

4. I have at least some savings (even if it is just a small “rainy day” fund).

YES / NO

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Quiz: “How Financially Literate Are You?”

5. I have thought at least once about how to earn more money (a side job, freelancing, or my own project).

YES / NO

6. I rarely make impulsive purchases, or at least I am aware of them and try to control them.

YES / NO

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Quiz: “How Financially Literate Are You?”

7. I do not fall for “easy money” schemes (get-rich-quick schemes, questionable crypto projects, or financial pyramids).

YES / NO

8. I understand that loans and installment payments are not free money, and I use them carefully.

YES / NO

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Quiz: “How Financially Literate Are You?”

9. I understand my strengths and how they can be turned into income.

YES / NO

10. I think about my financial future at least from time to time (savings, stability, income).

YES / NO

Count the number of “YES” answers.

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RESULTS

0–3 “YES” - Finances are still controlling you.

There is a risk of losing money, making impulsive purchases, and falling into financial “minus.” But this is not a problem - it is a starting point.

What to do:

- start tracking your expenses (at least for 3–5 days)
- identify where your money is being “drained”
- try to save your first 100–500 UAH

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RESULTS

4–7 "YES" - You are at the stage of "surviving, but wanting more."

You already have a foundation, but you still lack a system. You may be earning money, but you are not managing it fully yet.

What to improve:

- regular money tracking
- building an emergency fund
- finding additional sources of income

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RESULTS

8–10 “YES” - You control your money, not the other way around.

You already have financial awareness and control. You understand how money works and how to grow it.

Next level:

- investing
- increasing your income
- creating a financial strategy for the next 1–3 years

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I have a few questions for you:

Who here has already earned their own money?

Who has spent all their money on the very first day?

Who has ever regretted a purchase?

Financial literacy is the ability to save money wisely.

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You have 1,000 UAH. What would you do?

- spend it all
- save part of it
- buy something “for status”
- invest it
- pay off a debt

LET’S DISCUSS.

Where could the “holes in the bucket” of your budget be?

Which decisions move you down, and which move you forward?

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Financial Levels of a Person

They are influenced only by income and expenses.

FINANCIAL PIT

Income − Expenses = Debt

FINANCIAL STABILITY

Income − Expenses = 0

FINANCIAL SECURITY

Income − Expenses = Savings

FINANCIAL INDEPENDENCE

Income − Expenses = Savings + Passive Income (%)

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“But there is one more level -**Financial Freedom**

Income − Expenses = Savings + Passive Income (%)

Passive income > Monthly expenses

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Exercise:
“Your Financial Level: Are You in the Game or in the Minus?”

1. **Which statement feels closest to you right now?**

- **I often do not have enough pocket money/money, so I ask for more or borrow it.**
- **I have just enough money until the next payment, but I do not save anything.**
- **I can save money and already have my own savings.**
- **I have already tried earning money on my own or have several sources of income.**
- **I have money that “makes money” (for example, I sold, invested in, or created something that generates income).**

2) Mini Reflection:

- What do I spend money on most often?
- Have there been moments when I regretted my spending?

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Exercise:
"Your Financial Level: Are You in the Game or in the Minus?"

3) What do we do next?

- **Your goal is not to become a millionaire.**
- **Your goal is to move up by +1 level.**
- **In 5 minutes, think of and write down actions that could help you achieve this.**
- **Choose 1 action that will be easy to complete next week already.**

2) Discussion:

- Who wants to move up to the next level?
- What was the hardest thing to come up with?
- Who has already realized their main financial mistake?

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WHAT DO YOU THINK YOUNG PEOPLE SPEND THE MOST “INVISIBLE” MONEY ON?

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INTERESTING STATISTICS

On average, Generation Z around the world spends about £305 (around 18,000 UAH) per month on subscriptions (music, movies, games, apps, delivery services, etc.). That is almost three times more than older generations spend.

According to a study by Rakuten Viber in Ukraine:

- 28% of Ukrainians regularly pay for online services;
- the most common payments are for movies and video services (45%), games (36%), music (35%), and education (30%).

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INTERESTING STATISTICS

Almost half of users spend 100–400 UAH per month on online services, often without even noticing these charges.

A study by Deloitte showed that young people, as well as Ukrainians in general, are increasingly making impulsive online purchases under the influence of social media and reviews.

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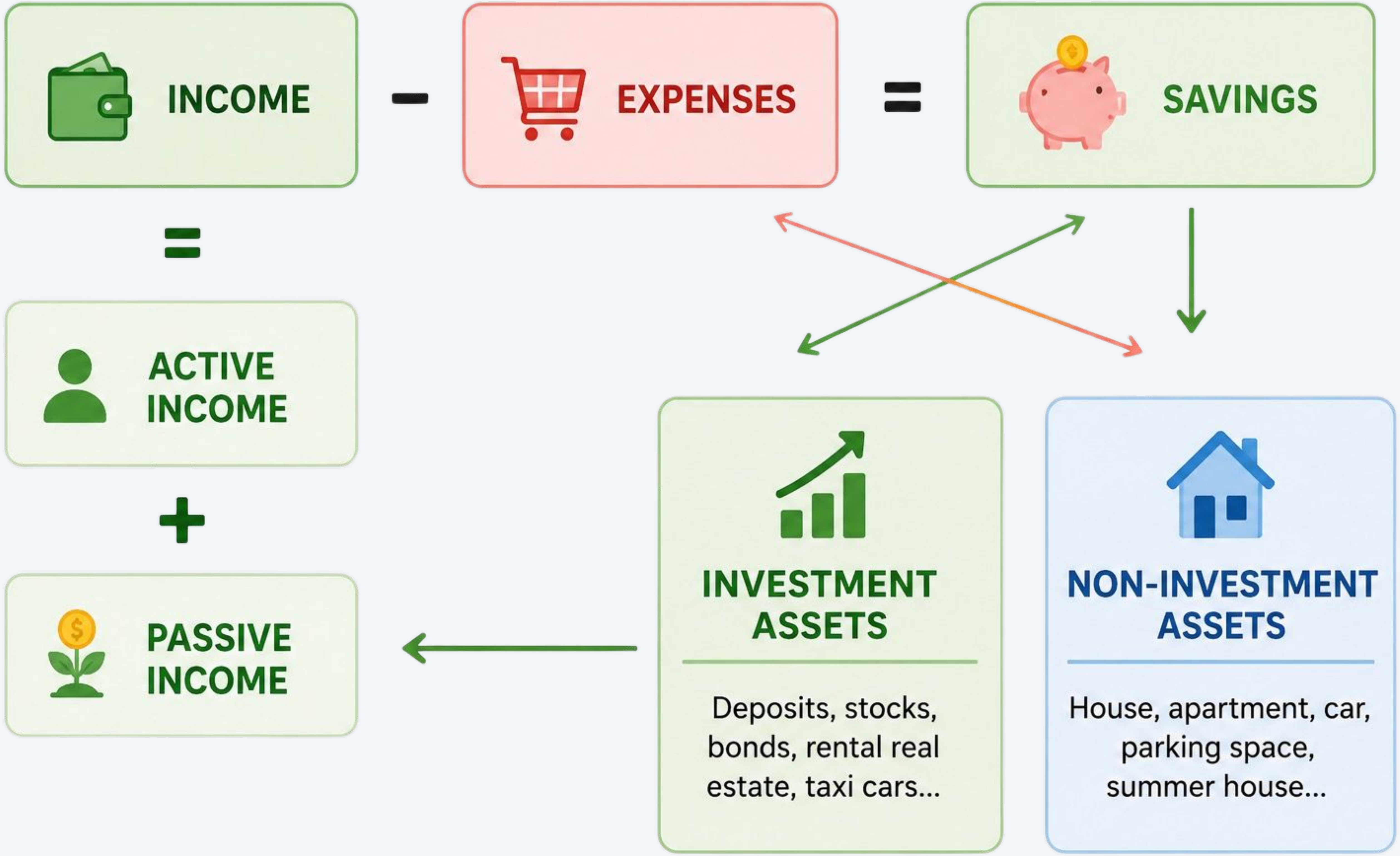
FINANCIAL LITERACY IS BUILT ON THE TRIANGLE OF FINANCE.



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WHO THINKS YOU NEED A LOT OF MONEY TO START INVESTING?

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HOW EQUAL OPPORTUNITIES CAN LEAD TO DIFFERENT RESULTS

Age	Own Money	Through Investments
18 years old	$100	$100
28 years old	$12,000	$20,000
58 years old	$12,000	$349,000

Age	Own Money	Through Investments
18 years old	$0	$0
28 years old	$100	$100
58 years old	$36,000	$208,000

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THE COST OF 10 YEARS - $141,000

WHY DO MOST PEOPLE NOT UNDERSTAND WHERE THEIR MONEY GOES?

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TOP 5 Reasons Why Money Gets “Wasted” on Unnecessary Expenses

1 LACK OF TRACKING

2 LACK OF A SYSTEM

3 THE EFFECT OF SMALL EXPENSES

4 AUTOMATIC SPENDING

5 EMOTIONAL PURCHASES

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EXERCISE: “ANNA’S CASH FLOW”

Anna is a second-year student majoring in 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, she works 18–20 hours per week, but sometimes shifts are canceled. She earns 120 UAH per hour, and her income varies: on average 9,000 UAH per month (gross), and 7,200 UAH net.

Sometimes she takes freelance jobs (managing Instagram accounts), but this is not stable: on average an additional +8
UAH per month.

WHAT IS HER TOTAL INCOME?

EXERCISE: “ANNA’S CASH FLOW”

Anna’s Expenses:

- rent (her share) - 5,000 UAH
- utilities - 1,200 UAH
- food - 4,000 UAH
- transportation - 800 UAH
- mobile phone + internet - 300 UAH
- subscriptions - 300 UAH

Additional Expenses:

- clothes / self-care - 1,200 UAH
- coffee, delivery, meetings - 1,500 UAH

QUESTIONS:

WHAT ARE ANNA’S TOTAL EXPENSES?

WHAT FINANCIAL LEVEL IS SHE AT?

WHAT DOES ANNA DO TO MAINTAIN HER LEVEL OF SPENDING?

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EXERCISE: “ANNA’S CASH FLOW”

Anna has the following financial goals (but no clear system):

- a trip with friends in 2 months - 5,000 UAH
- a new phone - 10,000 UAH
- she wants to save “at least something”

TASKS FOR PARTICIPANTS

- What is Anna’s real financial situation?
- What is the main problem?
- Can she afford the trip?
- What about the phone?
- What 3 decisions could change the situation?

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NAME YOUR LAST 5 EXPENSES: WHICH ONES WERE NECESSARY, AND WHICH WERE IMPULSIVE?

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PERSONAL FINANCES OF EVERY PERSON ARE BUILT ON FOUR PILLARS.

TRACKING - you cannot manage what you do not measure.

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MOBILE APPS FOR TRACKING INCOME AND EXPENSES.

Money Manager

Monefy

Coin Flow

Wallet

Spendee

Saldo

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PERSONAL FINANCES OF EVERY PERSON ARE BUILT ON FOUR PILLARS.

TRACKING - you cannot manage what you do not measure.

ANALYSIS - it is important to understand exactly where your money is going.

Maybe there are things you spend more money on than you would actually like to?

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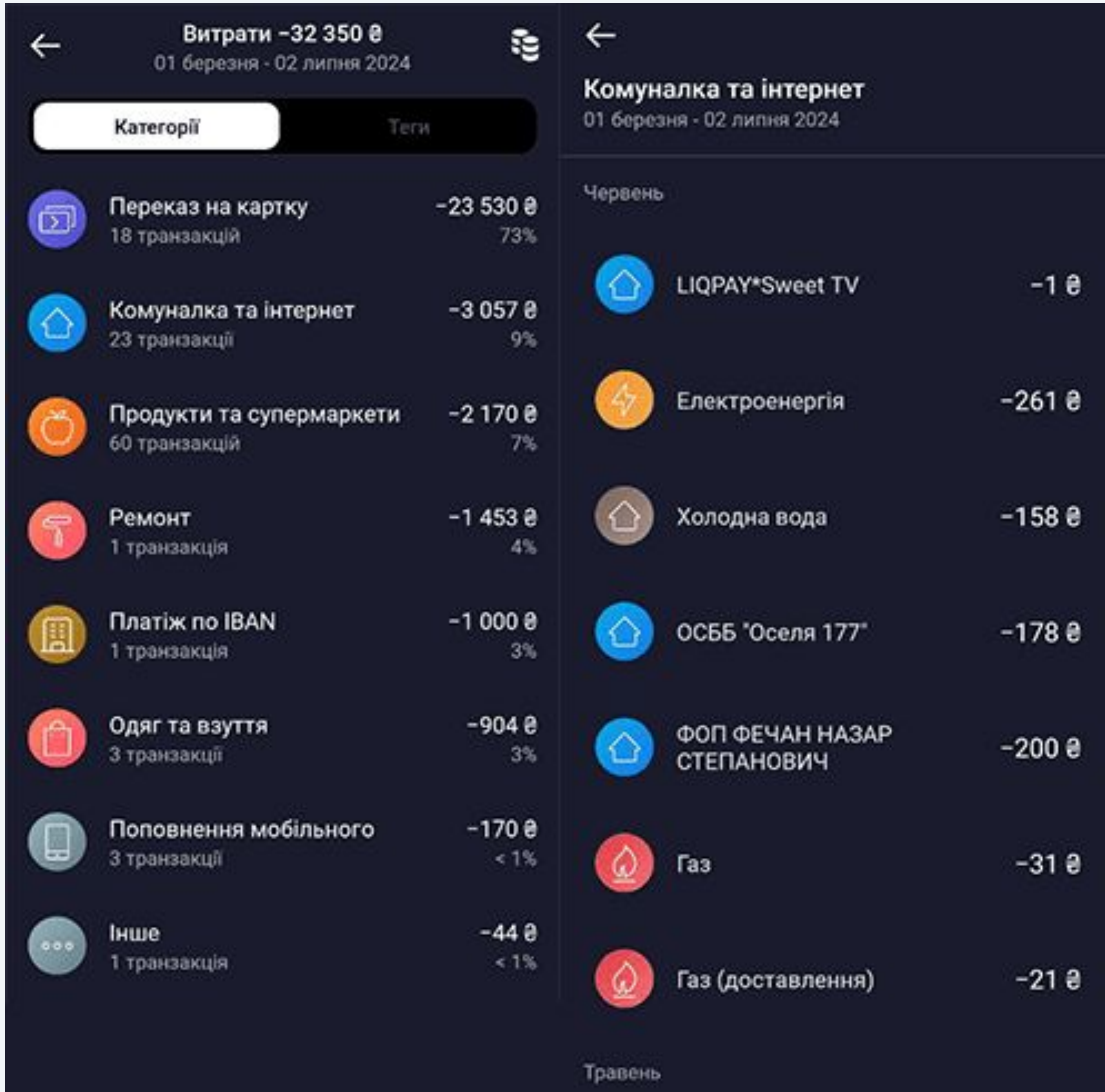
Expenses	Month
Utilities	
Rent	
Communication	
Household Expenses	
Groceries	
Cafés	
Health	
Cosmetics	
Interior / Home Décor	
Sports	
Beauty Salon	
Clothing	
Loan / Credit	
Taxes	
Fuel / Taxi	
Parking	
Savings	
Post / Delivery	
Charity	
Vacation	
Education	
Blog	
Pets	
Gifts	
Total	0

Income	Month
Partner 1 Salary	
Land Rent Income	
Partner 2 Salary	
Additional Income	
Total	0
Balance	0



“An important rule: savings should become a **regular** category in your expenses. Saving money is just as important as eating, taking care of your health, and resting.”

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RULES OF SAVING MONEY

1. Save money immediately after receiving any income - even if it is only 1–3–10% of your income.
2. As your income grows, increase the percentage of your savings.
3. Remember that you are doing this for your future self!

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CASE STUDIES OF 3 PEOPLE

- **Person X -** saved 3,000 UAH per year from age 25 to 34. After that, the capital continued to grow until age 60 without additional contributions. The money earned 10% annual interest.

10 years of saving. Total savings: 30,000 UAH

- **Person Y -** started saving 5,000 UAH per year from age 35 to 60 under the same 10% annual return.

26 years of saving. Total savings: 125,000 UAH

- **Person Z -** started saving at age 45, putting aside 10,000 UAH per year until age 60. The annual return was also 10%.

16 years of saving. Total savings: 160,000 UAH

Who do you think will accumulate the largest amount of money?

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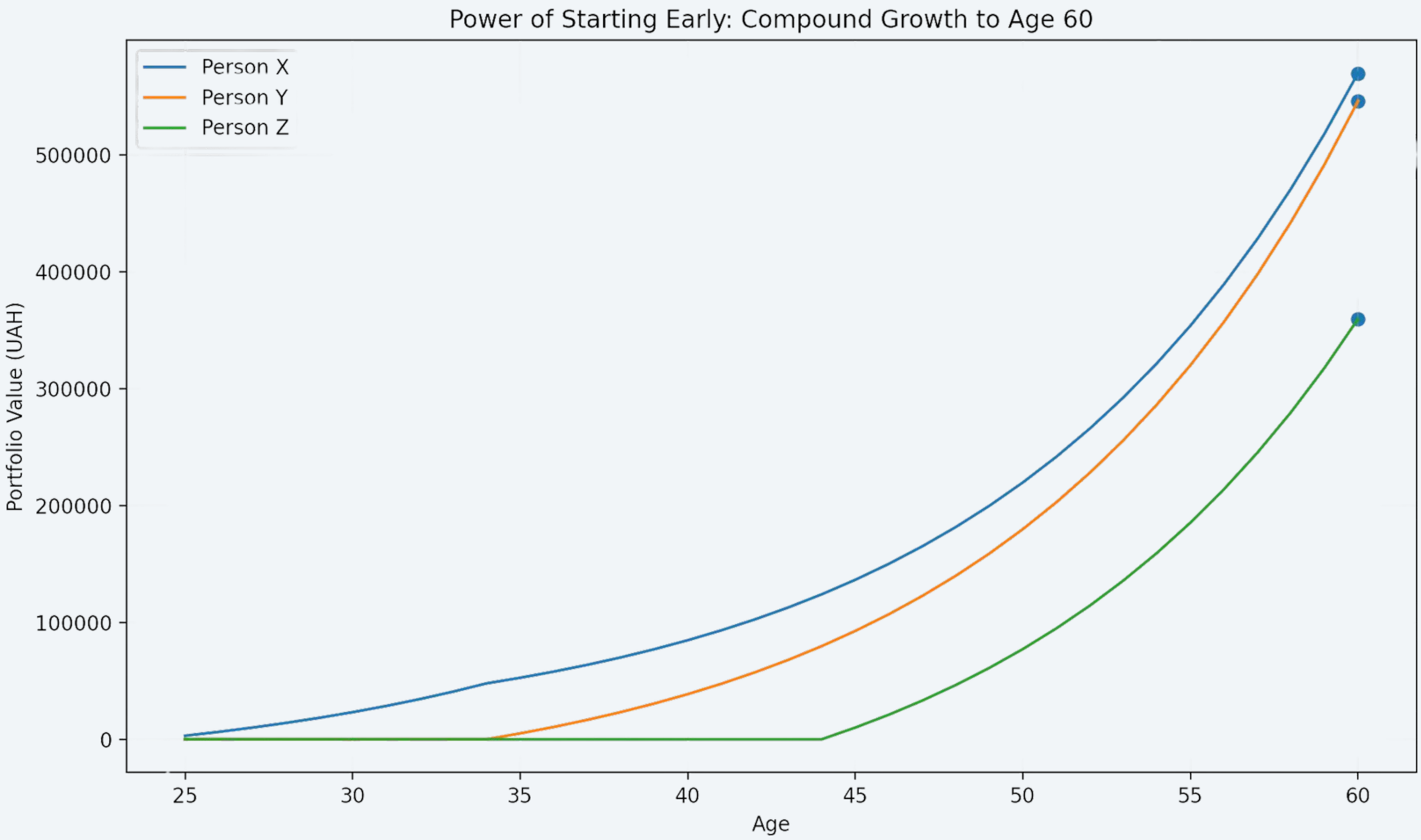

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PERSONAL FINANCES OF EVERY PERSON ARE BUILT ON FOUR PILLARS.

TRACKING - you cannot manage what you do not measure.

ANALYSIS - it is important to understand exactly where your money is going.

GOAL PLANNING

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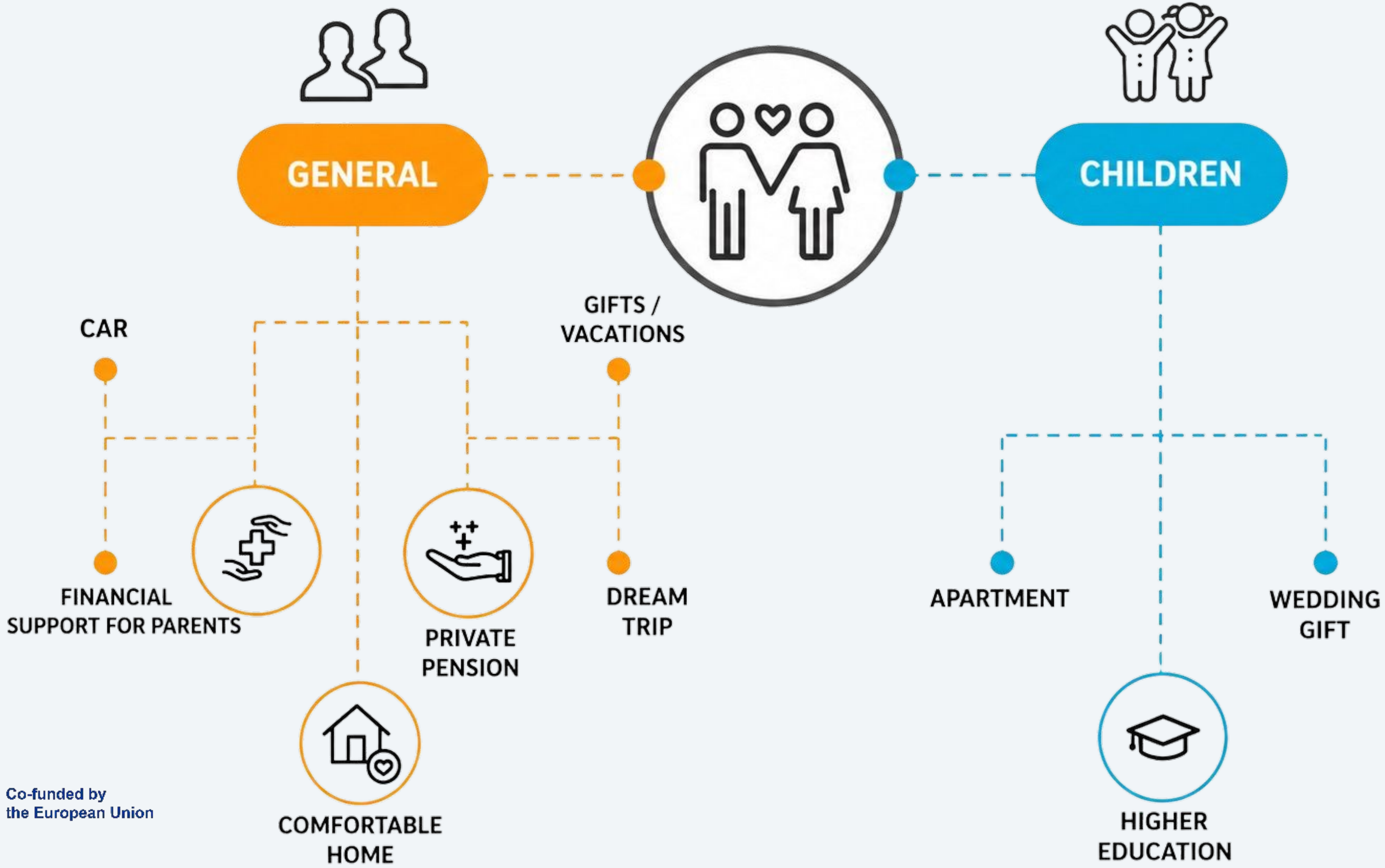
FINANCIAL GOALS



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PERSONAL FINANCES OF EVERY PERSON ARE BUILT ON FOUR PILLARS.

1. **TRACKING -** you cannot manage what you do not measure.
2. **ANALYSIS -** it is important to understand exactly where your money is going.
3. **GOAL PLANNING**
4. **FINANCIAL SECURITY**

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SITUATION 1

A person gets a phone call:
“Good afternoon, this is the bank’s security service. Someone is trying to withdraw money from your card right now. We need confirmation — please tell us the code from the SMS.”
The person panics and gives the code → within 5 minutes, 15,000 UAH disappears from the account.

What did the scammers use here?

- Who has received calls like this?
- What did you feel at that moment?

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SITUATION 2

A person receives a message:

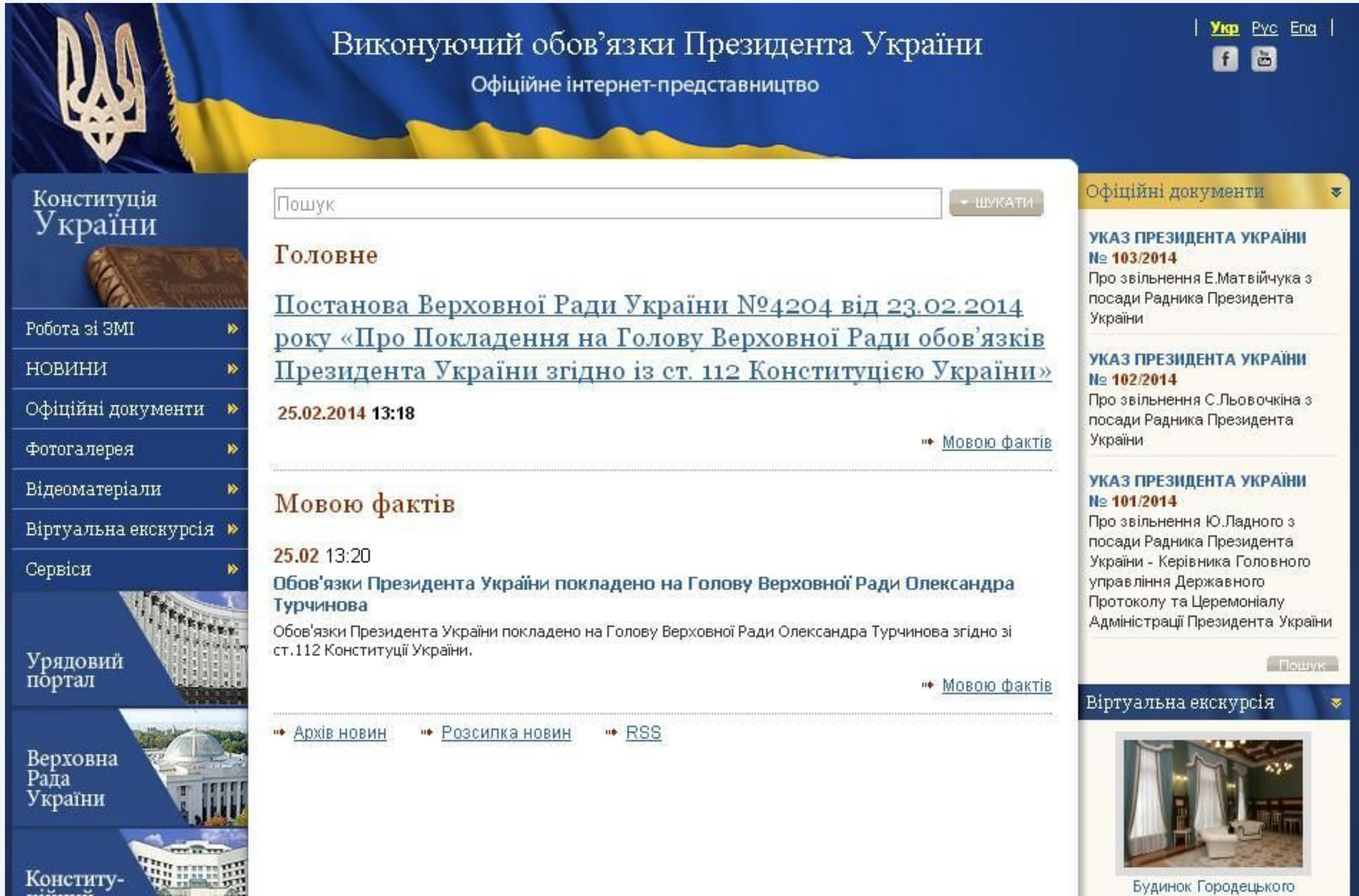
"You are eligible for financial assistance of 6,600 UAH. Follow the link." The website looks official and similar to a government website.

The person enters their card details → the money is withdrawn from the account.

What did the scammers use here?

Have you seen similar messages?

What did you do in that situation?



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SITUATION 3

A person is selling an item online. The buyer writes:

“I’ve already paid. Here’s the link - confirm the payment.”

The person clicks the link → enters their details → the money disappears from the card.

What did the scammers use here?

What signs can show that it is actually safe to pay online for this purchase?

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SITUATION 4

A person receives a message: **"Invest $200 - in a week you'll have $400."**

They are shown "successful cases."

The person invests → the money disappears.

What did the scammers use here?

Finish the sentence:

Behind every high return, there is always... **high risk.**

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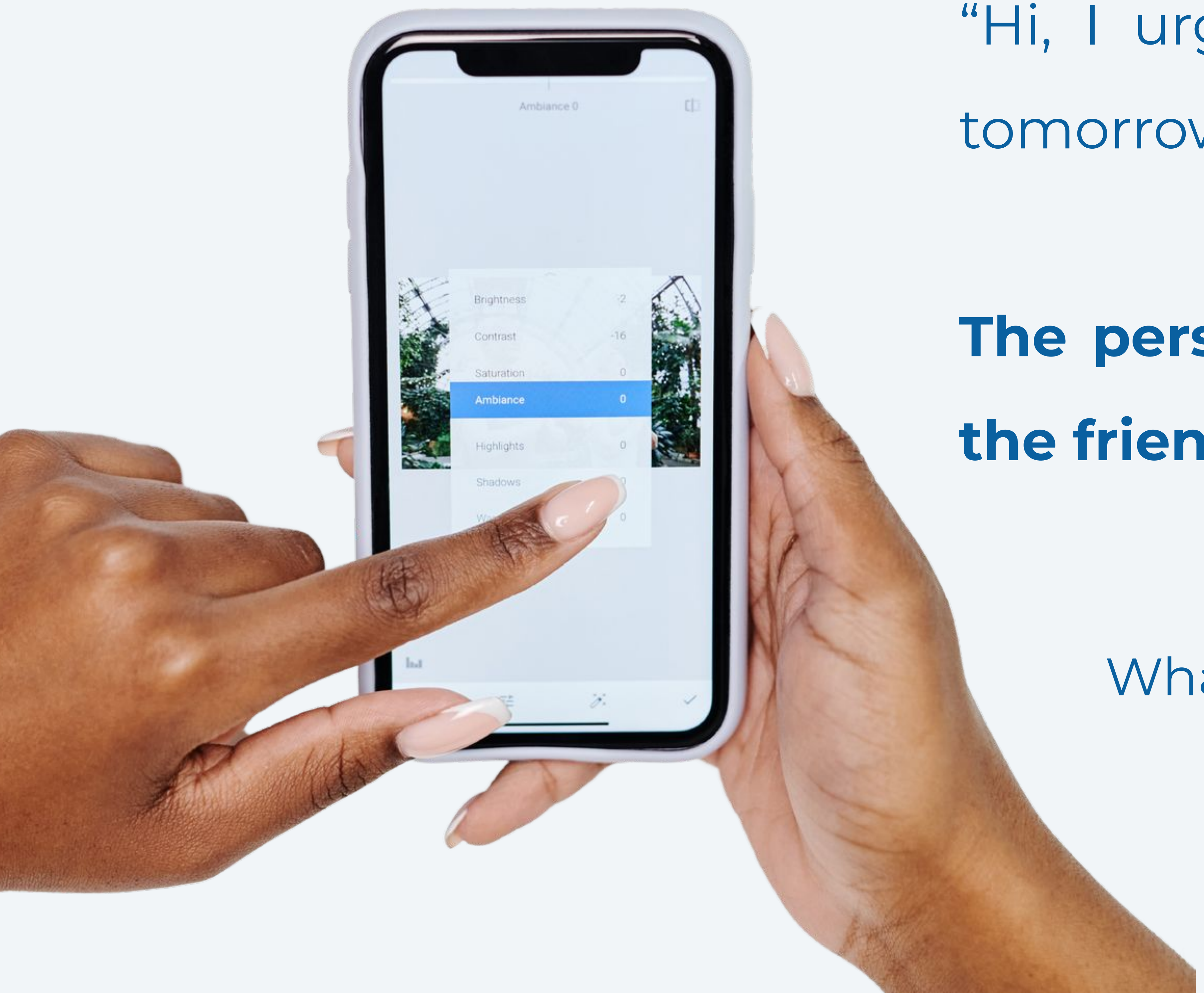

SITUATION 5

A message comes from a friend in a messenger app: "Hi, I urgently need 2,000 UAH. I'll pay you back tomorrow."

The person sends the money → later it turns out the friend's account was hacked

WHAT DID THE SCAMMERS USE HERE?

What should you do in this situation?

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"Scammers do not steal money directly. They create situations in which you willingly give the money away yourself."

Scammers do not hack systems - they manipulate emotions: fear, trust, or the desire to make quick money.

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Financial literacy is not about complicated investments or having a lot of money.

It is about simple daily actions: seeing your cash flow, understanding it, and protecting it.

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GAME: “FAST MONEY OR SMART MONEY?”

I will read a situation - you vote:

👍 - this is a smart decision

👎 - this is an emotional reaction / a mistake

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DO YOU EVER HAVE THE FEELING THAT YOU HAVE A GOAL, BUT YOU JUST CANNOT ACHIEVE IT NO MATTER WHAT?

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S
M
A
R
T
SPECIFIC
КОНКРЕТНА
Ціль чітко сформульована.
MEASUREABLE
ВИМІРЮВАНА
Результат можливо оцінити.
ATTAINABLE
ДОСЯЖНА
Ціль - реалістична, її можна досягнути
RELEVANT
АКТУАЛЬНА
Ціль важлива та корисна
TIME-BOUND
ОБМЕЖЕНА У ЧАСІ
Ціль має визначений дедлайн
G
O
A
L
S

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THE SMART GOAL-SETTING SYSTEM

S — SPECIFIC

Define the exact result you want to achieve.

M — MEASURABLE

Set criteria to measure progress and determine success.

A — ACHIEVABLE

Make sure your goal is realistic and attainable.

R — RELEVANT

Ask yourself: “Why do I want this?” Make sure it matters.

T — TIME-BOUND

Set a specific deadline for when your goal must be achieved.

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EXAMPLE OF SETTING A FINANCIAL GOAL

- **S - Specific** - buy a new bicycle.
- **M -Measurable -** a new “Ardis” bicycle that costs 15,000 UAH.
- **A - Achievable -** I want to have a new bicycle because I already know how to ride, I enjoy it, and I already have some savings.
- **R - Relevant -** I want to have a new bicycle so I can train regularly, stay active, and spend fun time with friends.
- **T - Time-bound -** I want to have a new bicycle by the beginning of next summer.

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Group work

We divide into 3 teams and choose a character for ourselves

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5 Specific Steps to Improve Your Financial Literacy and Personal Finances

1) Start tracking your income and expenses
Even 5 minutes a day can help you understand where your money actually disappears. Without this, it is impossible to manage your finances effectively.

2) Save money immediately after receiving income
Even 1–5–10% matters. The key is consistency, not the amount.

3) Set small financial goals
For example: saving for a trip or building an "emergency fund." A goal gives you motivation not to spend everything right away.

4) Develop skills that can generate income
Video editing, design, social media management, tutoring, photography, sales, AI tools — today, it is possible to start earning even before your first official job.

5)Learn how to protect your money
Do not share your banking details, always check websites carefully, and avoid "easy money" offers or suspicious earning schemes. Financial literacy is also about security.

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BLOCK 2: EMPLOYMENT

1 hour 20 minutes

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WHO HAS ALREADY SENT AT LEAST ONE RESUME AFTER GRADUATION?

AND WHO GOT REJECTED - AND STILL DOESN'T KNOW WHY?

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INTERESTING STATISTICS

- Almost 98 thousand young people under the age of 35 applied to the State Employment Service of Ukraine in 2025.

- Of these, about 39 thousand have already found a job.

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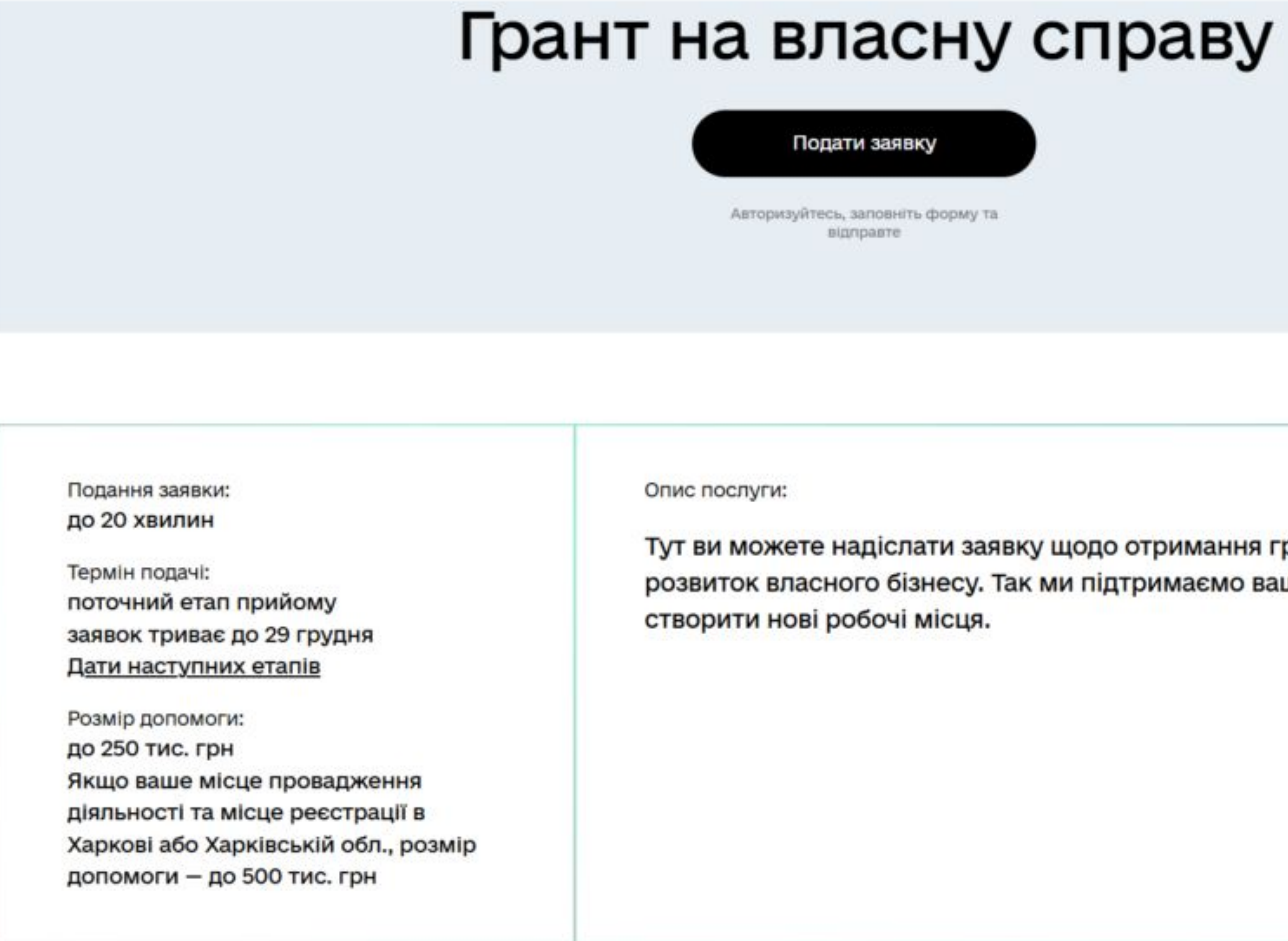
INTERESTING STATISTICS

- More and more young people are trying not only to find a job, but also to start their own business.

- In 2025, about 4 thousand young Ukrainians received **microgrants** for their own business through government programs.



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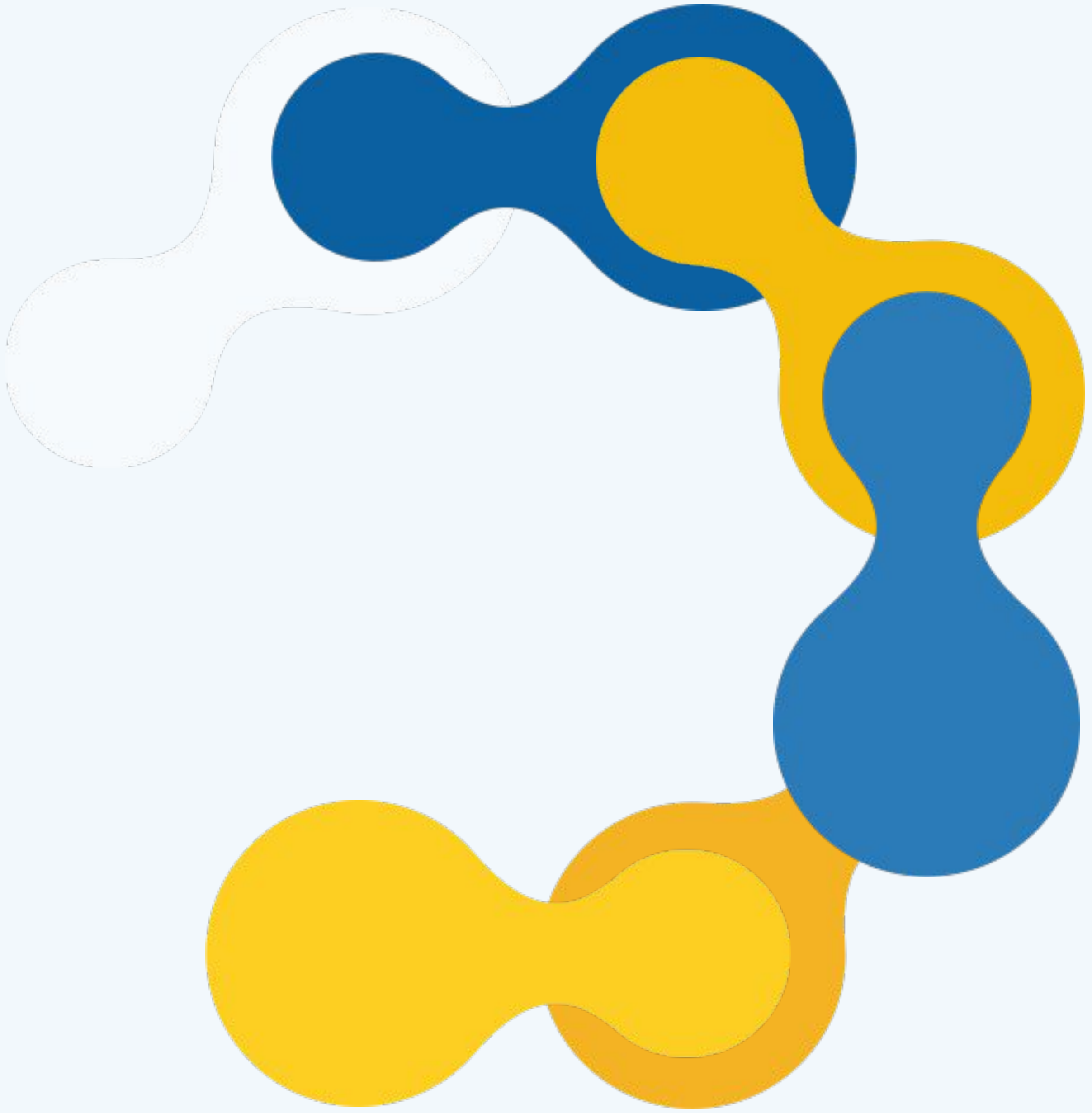
THE GREATEST DEMAND FROM EMPLOYERS NOW IS IN THE FOLLOWING AREAS:

- IT
- Logistics
- Trade
- Service
- Production



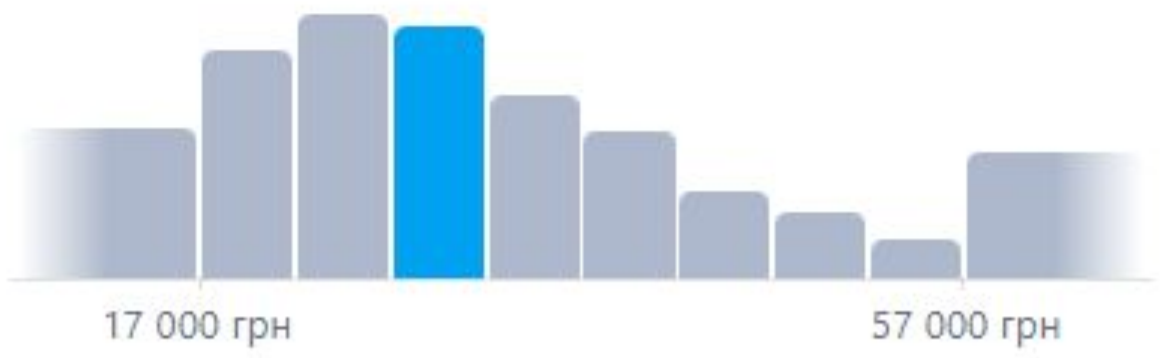
AVERAGE SALARY IN UKRAINE (DATA FROM WORK.UA)

30 000 грн

на травень 2026

*за даними 193 499 вакансій

Розподіл зарплат



Position	Salary
Sales Consultant	23,000 UAH
Sales Manager	37,500 UAH
Warehouse Worker	28,000 UAH
Driver	36,500 UAH
Cook	30,500 UAH
Cashier	22,000 UAH
Loader	27,000 UAH
Barista	23,500 UAH
General Laborer	27,500 UAH
Accountant	30,000 UAH

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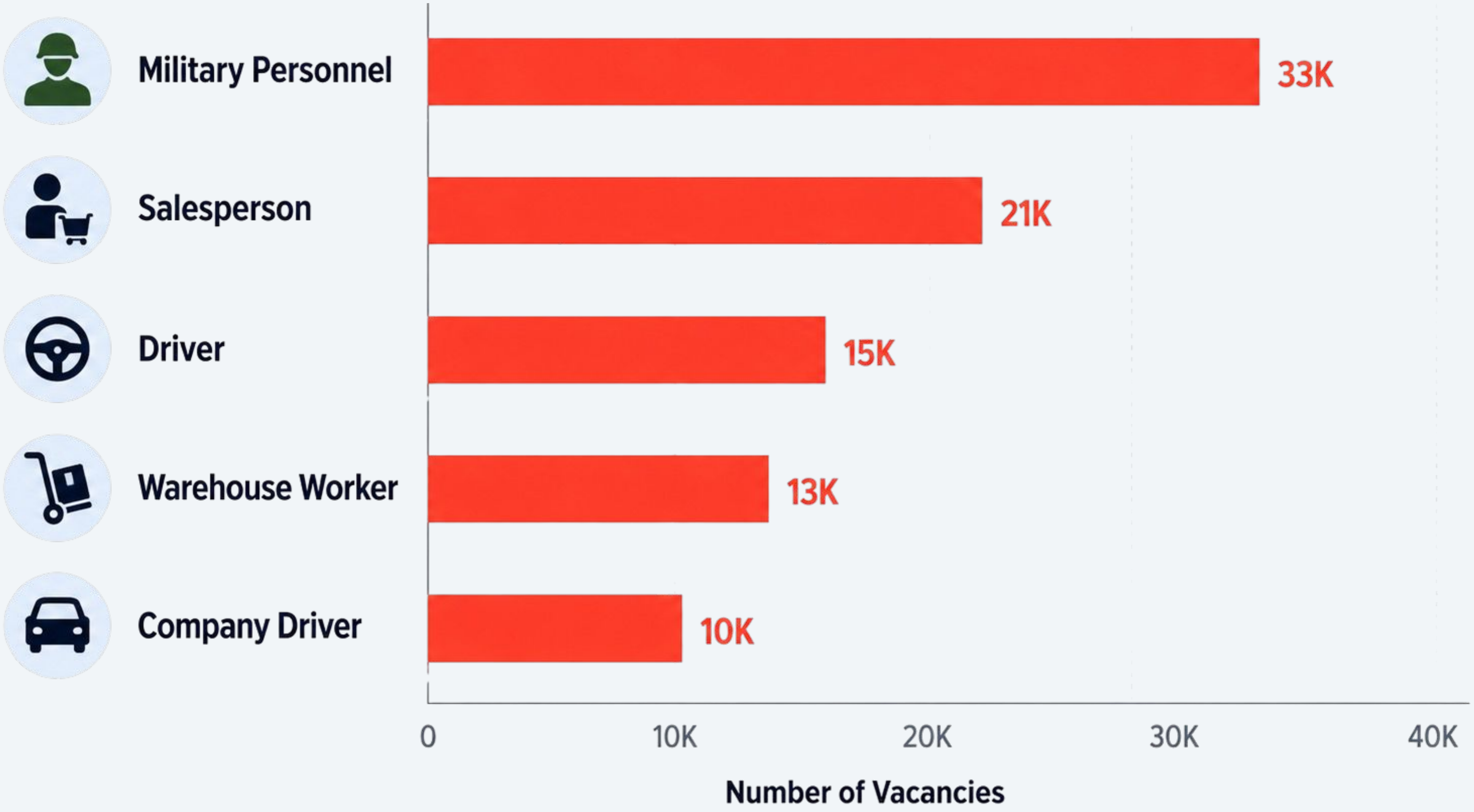
TOP PROFESSIONS IN UKRAINE (DATA FROM ROBOTA.UA)



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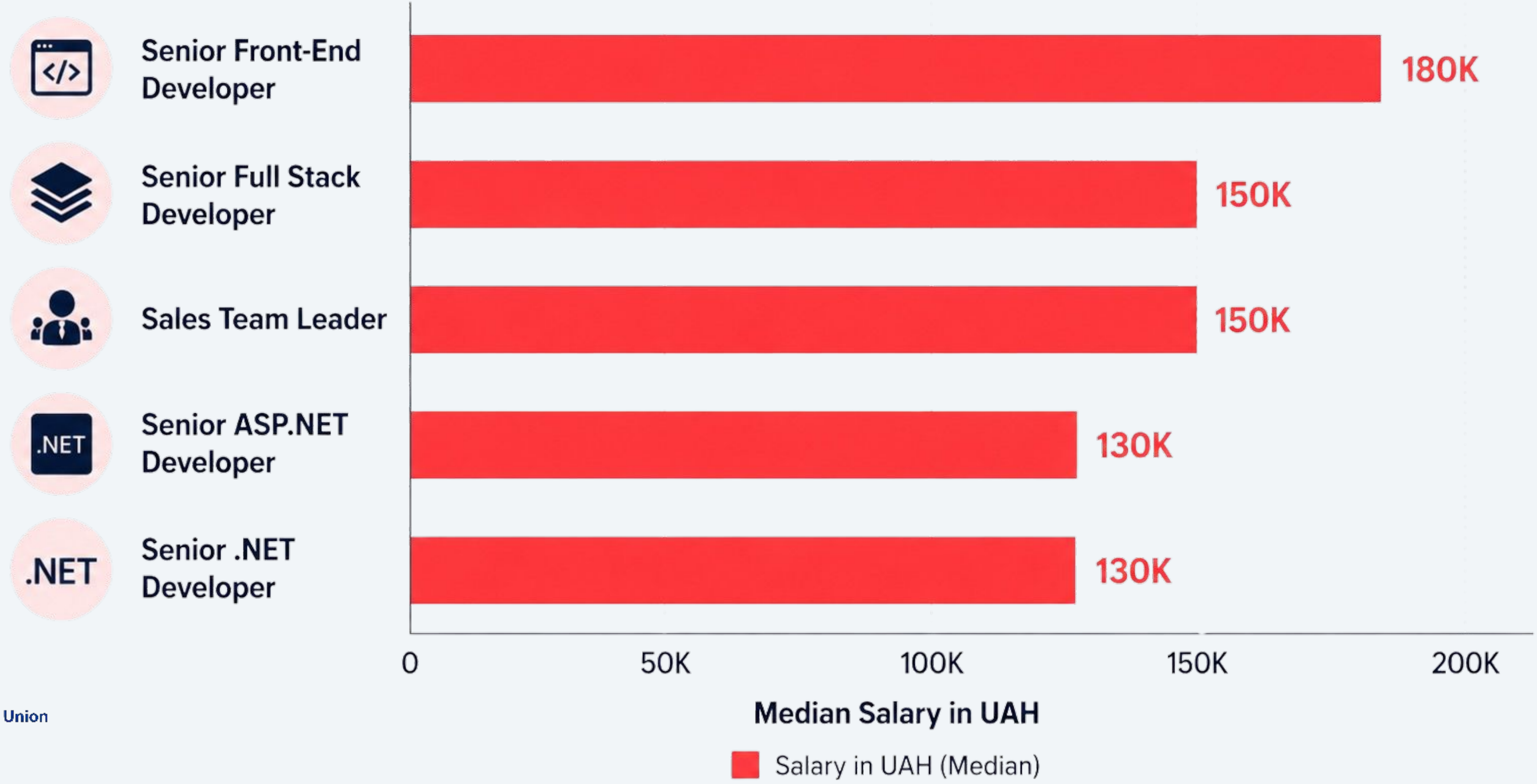
ТОП професій в Україні (дані з Robota.ua)



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DISCUSSION

Imagine: you are offered a job - a nice job title, but the salary is not mentioned.

WOULD YOU GO FOR AN INTERVIEW?

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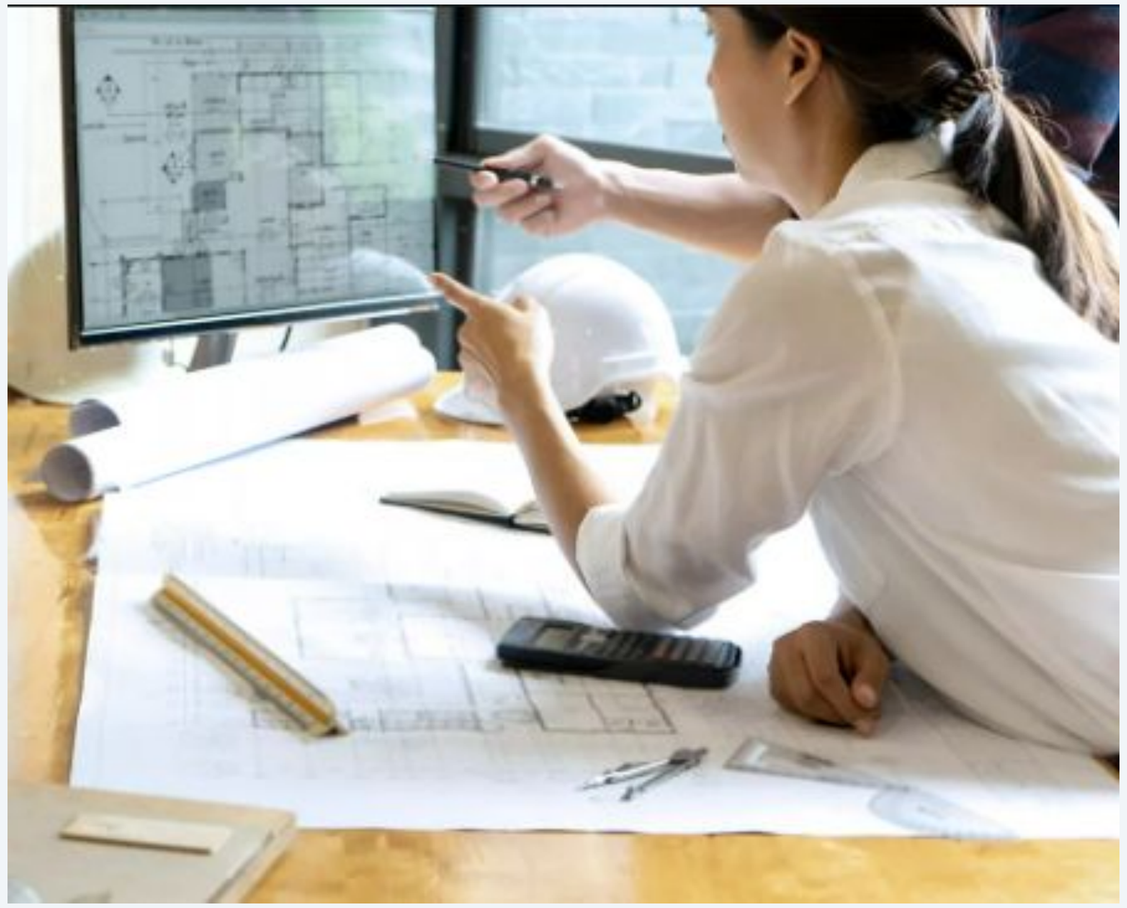
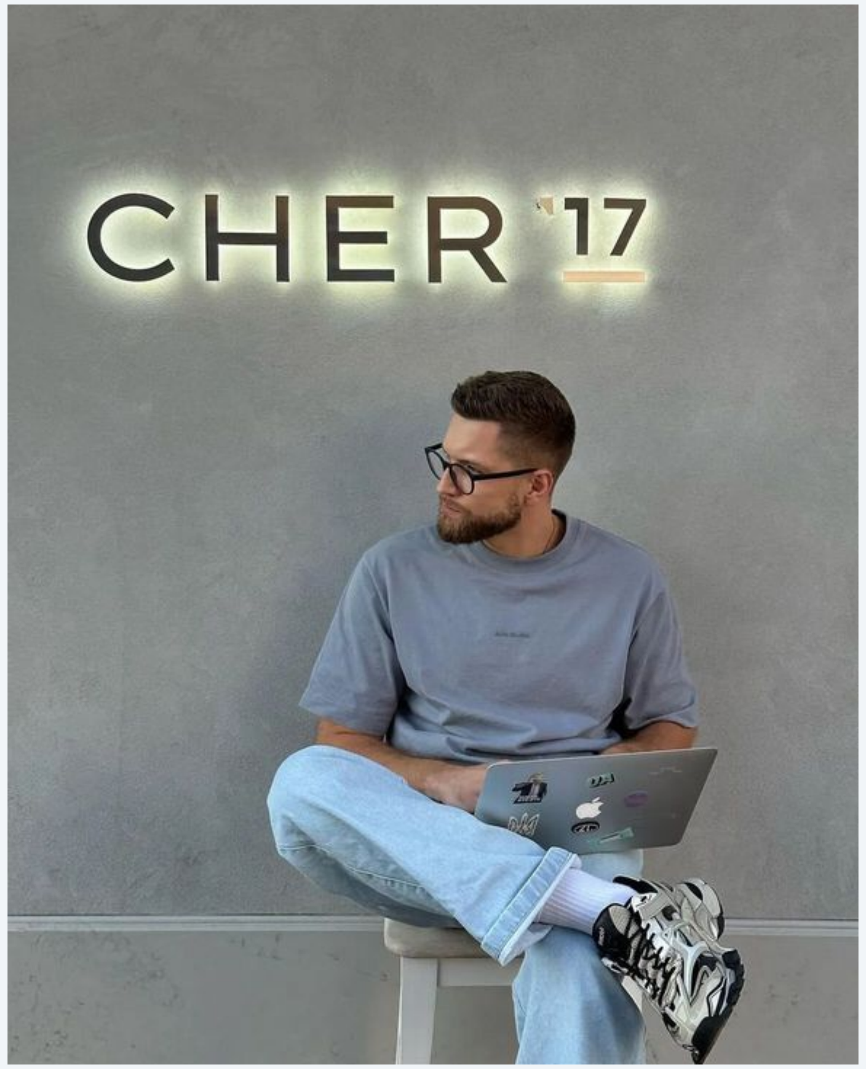
3 WAYS TO MAKE MONEY

WORK (EMPLOYMENT)



FREELANCE



ENTREPRENEURSHIP

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"FINANCIALLY LITERATE PEOPLE DO NOT CHOOSE JUST ONE OPTION. THEY COMBINE DIFFERENT SOURCES OF INCOME.

WHAT YOU KNOW HOW TO DO IS WHAT YOU CAN EARN FROM."

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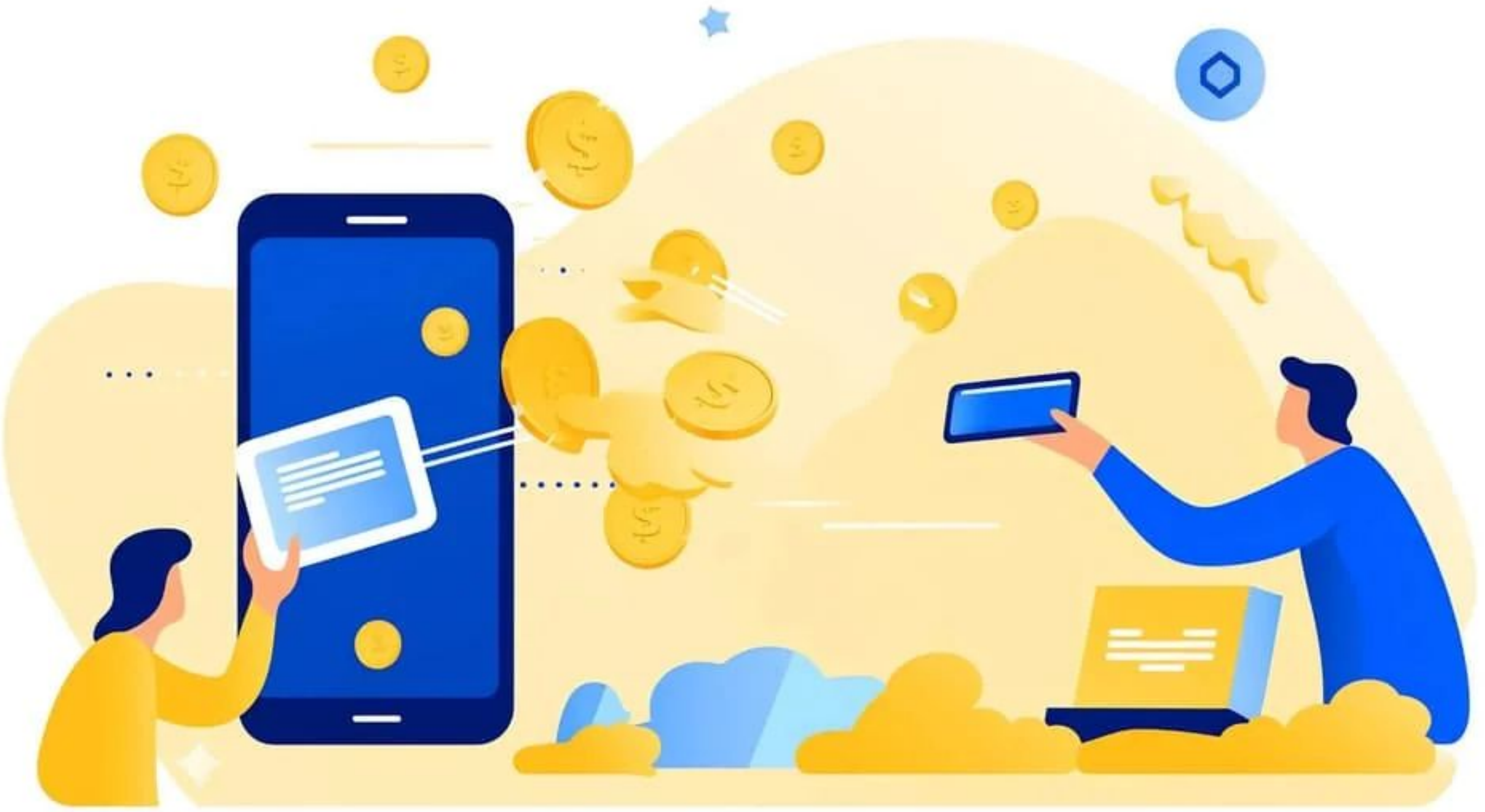
Example:

During the day, you work as a marketer in a company (employment). In the evening, you take on separate projects for clients (freelancing). And at the same time, you develop your own Telegram channel or product (entrepreneurship). One person can have 2–3 sources of income already within the first year after graduation.



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WHAT DO YOU THINK IS THE MAIN DIFFERENCE BETWEEN A STUDENT AND AN ENTRY-LEVEL SPECIALIST?

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THREE THINGS THAT CHANGE AFTER GRADUATION

1. **Grades no longer matter - results do.**

At work, people evaluate you not by what you know, but by what you have actually done.

2. **There is no longer a clear “schedule” - you become responsible for your own growth.**

No one will remind you that you need to keep learning.

3. **Your first job is not a life sentence.**

Most people change jobs several times within the fi 3–5 years. This is normal and even beneficial.

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WHERE TO LOOK FOR WORK?

1. WORK.ua
2. robota.ua
3. DOU
4. LinkedIn
5. Державна служба зайнятості

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80% of graduates search for jobs only on job websites.

But the fastest jobs are found by those who actively network and make the first move.

Networking Secret #1. Do not say: “I’m looking for a job.” Instead say: “I’d like to connect and learn more about your field.”

People are more willing to respond to those who are genuinely interested, not just asking for something.

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WHAT COMPANY OR FIELD WOULD YOU LIKE TO GET INTO RIGHT NOW?

Let’s figure out together how you can realistically reach out and make that first connection.

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WHAT DOES A STRONG RESUME LOOK LIKE?

Minimum Structure:

- Name + contact information + LinkedIn
- Short summary (2–3 sentences: who you are, what you can do, and what you are looking for)
- Experience (internships, projects, volunteering, academic work)
- Skills
- Education


ADAM
WILLIAMS
CONTACT
COVER LETTER
TO
DATE

Main Principle: Focus on results instead of responsibilities.
Do not write: “I managed social media.”
Instead write: “Increased page reach by 40% within 2 months.”
Even if it is an academic project - numbers matter.

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WHAT IS THE DIFFERENCE BETWEEN A RESUME AND A CV?

Criteria	Resume	CV (Curriculum Vitae – Life Path)
What is the document length?	“The ideal length is 1 page, maximum 2.”	“As long as necessary. It can be 5 pages or more.”
Structure: what does it include?	“Contact information, work experience, skills, education. Depends on the vacancy and your qualifications.”	“A complete description of education, activities, and professional achievements in chronological order.”
Is it adapted to a specific job vacancy?	Yes. A resume should match the specific position and include relevant skills.	“No. A CV is a career history that is only updated with new achievements.”
Where is it used?	“In many countries (Australia, India, South Africa), resume and CV mean the same thing. In the USA, they are different documents.”	“In Europe, the United Kingdom, and New Zealand, ‘CV’ often means a short professional document.”
What does it look like?	“There are 4 main formats: chronological, functional, combined, and targeted resume.”	Looks like a professional autobiography with a list of academic and career achievements.

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COMMON MISTAKES WHEN FILLING OUT A RESUME

- **Too much unnecessary information -** it is better to focus on the last 10 years of work experience and include only the skills that are relevant to the specific vacancy.

- **Vague descriptions -** words like “responsible,” “communicative,” or “hardworking” do not tell an HR manager much. Real examples of achievements work much better.

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COMMON MISTAKES WHEN FILLING OUT A RESUME

- **Poor formatting, spelling, and grammar mistakes, or overly long text -** a resume should be easy to read and well-structured.

- **Using the same resume for every vacancy -** each position has different requirements. It is better to create several tailored versions of your resume.

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EXERCISE: “CV IN 5 MINUTES”

Answer the following questions:

1. **Who am I? (your specialization or the field you are interested in)**
2. **What can I already do or what have I done? (even if these are academic projects, internships, or volunteer work)**
3. **What is at least one of my results or achievements? (what did you complete, improve, or create?)**
4. **What do I want next? (what role or field are you looking for?)**

After that, create one sentence using all your answers with the following formula:

“I am a [who you are] with experience in [what you can do]. I can [specific result]. Right now, I am looking for [what you want].”

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WHO IS READY TO NAME THEIR DESIRED SALARY DURING A JOB INTERVIEW?

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Why Is Negotiation Normal?

An employer expects negotiation. You will not offend a recruiter if you name your number. You will offend yourself if you do not.

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A SIMPLE FORMULA FOR DISCUSSING SALARY

- Research the market - find out how much people are paid for this role (Work.ua, Robota.ua, DOU Surveys).
- Name a number slightly higher than the minimum you are willing to accept - this gives room for negotiation.
- Give arguments - not “because I need it,” but “because I can do X and have experience in Y.”

Example answer to the question:
“What are your salary expectations?”
“Based on my market research and my experience in [field], I expect a salary of [amount]. However, I am open to discussing the details.”

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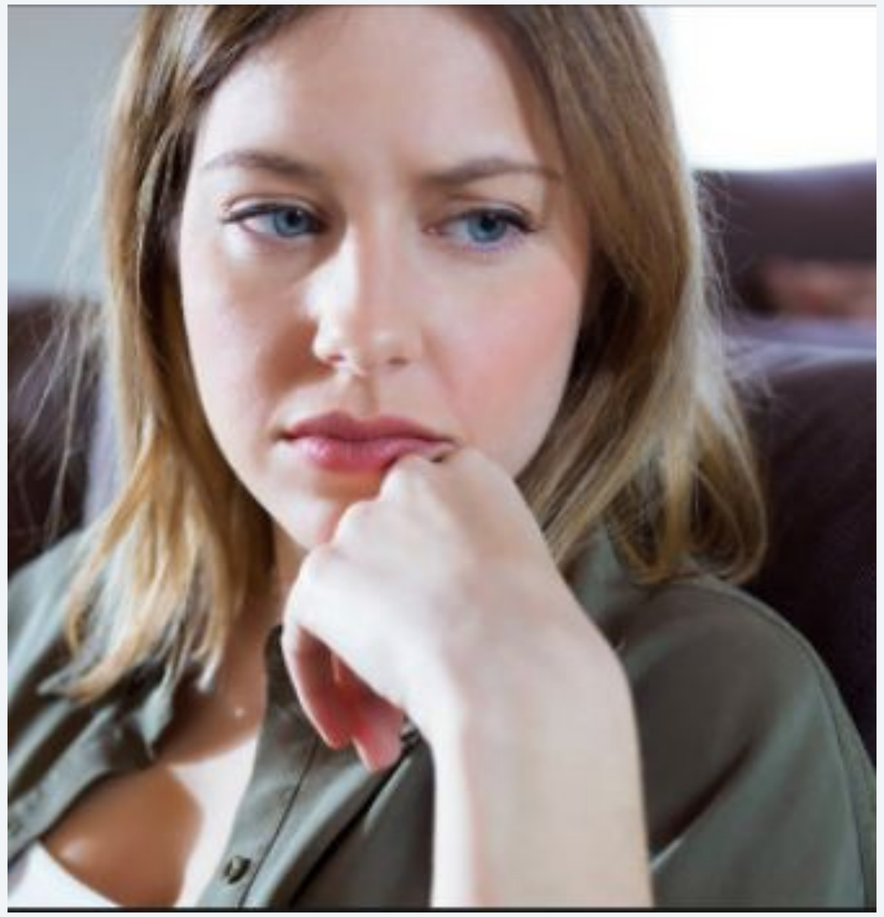
COMMON MISTAKES DURING SALARY NEGOTIATIONS

Naming a salary that is too low "just to make sure you get hired."

Not asking about future salary reviews or growth opportunities.



Agreeing to verbal promises without clear confirmation or documentation.

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HOW MANY YEARS DO YOU THINK IT'S OKAY TO CHANGE JOBS?

WHAT ARE THE MARKERS THAT INDICATE THAT YOU SHOULD CONSIDER CHANGING JOBS?

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WHAT SHOULD YOU DO IF THE OFFER IS LOWER THAN EXPECTED?

Do not agree silently, but also do not reject it immediately.

Say:

“Thank you for the offer. I was expecting a slightly higher salary - would it be possible to review it after 3 months of work?”

Always make sure agreements are confirmed in writing.

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HOW TO BUILD YOUR CAREER WITHIN A COMPANY

Ask for feedback regularly; do not wait for an annual review.

Take on new tasks, even if they are slightly outside your comfort zone.

Speak openly with your manager about your ambitions - most managers will not know unless you say it.

Build a reputation as a person who solves problems, not just completes tasks.

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IN YOUR OPINION, WHY IS IT BENEFICIAL FOR AN EMPLOYER NOT TO REGISTER YOU OFFICIALLY?

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HOW TO AVOID JOB SCAMS

04 Do not pay for “training before work” or “test materials.”

03 Do not agree to work without official employment.

02 Read the contract before signing - especially the conditions for dismissal and the probation period.

01 Check the company on Google and read reviews.

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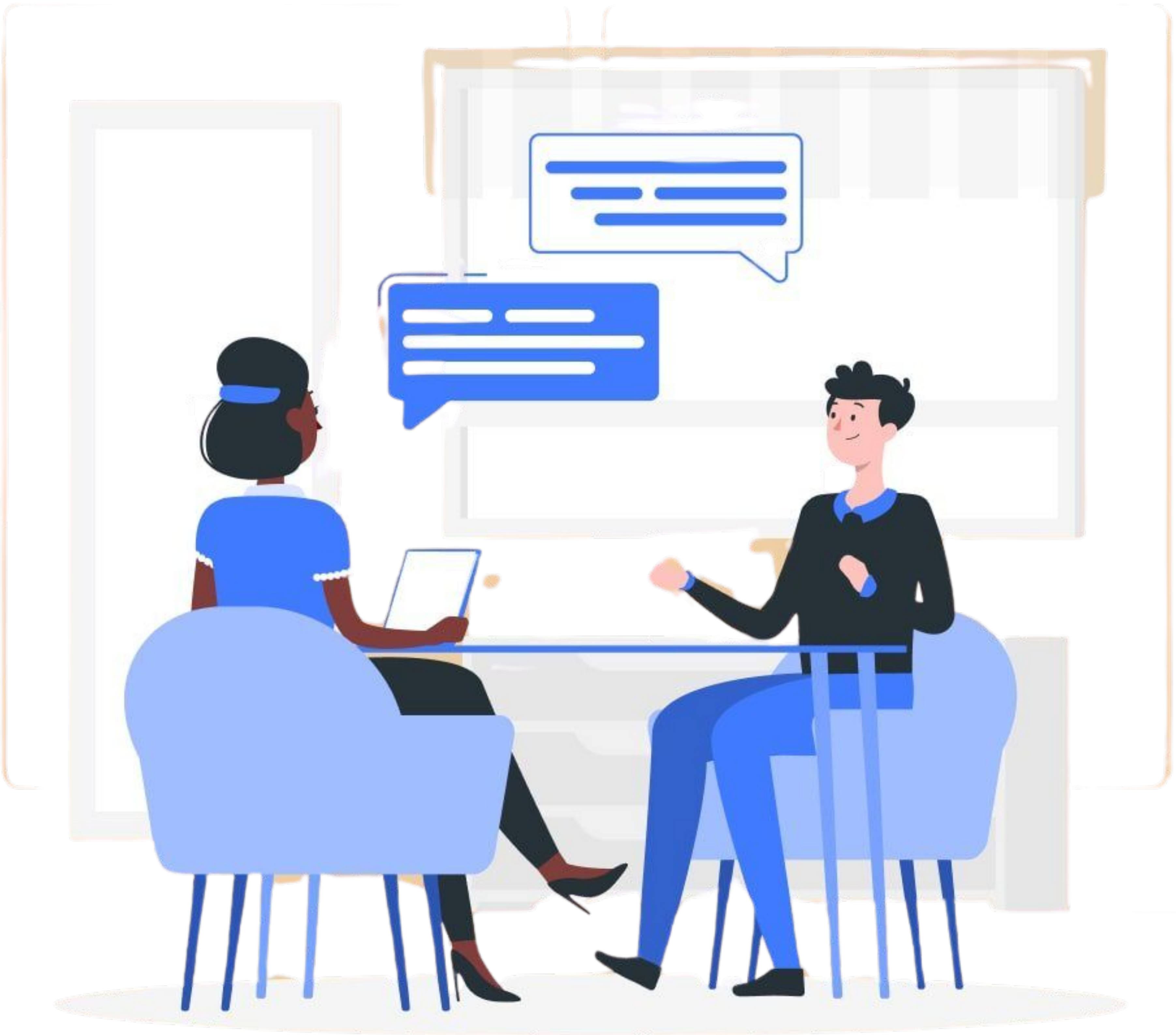
ROLE PLAY
“JOB INTERVIEW”



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BLOCK 3: ENTREPRENEURSHIP

1 hour 30 minutes

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INTRODUCTION: BORN OR MADE?

"Name the richest person you know personally.

Do you think they were born that way or became that way?"

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INTRODUCTION: BORN OR MADE?

Questions for participants:

- Name the richest person you know personally.
- Do you think they were born that way or became that way?

Research (Ernst & Young):

"Entrepreneurial leaders are made, not born."

- 40% genetics
- 60% learning, experience, environment

Key message:

10 min

"Entrepreneurship is not a talent – it is a skill that anyone can develop."

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ACTIVITY 1: ENTREPRENEURSHIP AS PROBLEM SOLVING

Question:

“When you hear the word entrepreneurship, what comes to mind?”

(Collect 5–7 responses on a flipchart)

Formula:

Entrepreneurship = Problem + Solution + Customer

PACE focus:

Small, realistic, quickly testable ideas.

10 min

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PACE

ACTIVITY 2: “AN ENTREPRENEUR IS A PERSON WHO...”

Task:

Each participant completes the sentence: “An entrepreneur is a person who...”

Recurring words:

Initiative, action, responsibility, problem, value, risk, learning.

Add:

“An entrepreneur can also be someone who starts a small service, not just someone who creates a large company.”

10 min

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ACTIVITY 3: PROBLEM MAP

Group work (3–5 people):

List 10 everyday problems (education, employment, online services, local services, youth life, etc.).

Mark 2 problems that are most real and solvable.

15 min

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ACTIVITY 4: RESOURCE BACKPACK

Individual worksheet (Handout A):

- What I know / can do
- What I love
- What resources I have
- Who I can help

In pairs: Add one resource they didn't notice about themselves.

10 min

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ACTIVITY 5: IDEA GENERATOR 3×3

Formula:

“What I do well / love” + “Who can’t get something / struggles” = “Idea”

Result:

At least 3 ideas per participant.

In pairs: Check if each idea is specific enough.

15 min

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ACTIVITY 6: IDEA SELECTION MATRIX

Criteria (score 1–5):

- Real demand
- My ability
- Low-resource start
- Can test in 7 days

Choose the most “real” idea, not the “biggest”.

➡ Handout B

10 min

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ACTIVITY 7: USER PORTRAIT

Fields:

- Who is my customer?
- What problem do they have?
- How do they solve it now?
- What channel will I use to reach them?
- Why should they choose me?

Important:

"Youth" or "all parents" is too broad. Name one real person who would benefit first.

10 min

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ACTIVITY 8: CLIENT INTERVIEW CAROUSEL

Questions:

- Do you experience this problem?
- How do you currently solve it?
- What is frustrating about the current solution?
- Would you pay for this solution?
- What price / form is acceptable?

Swap roles.

Result: One unexpected discovery + one change to the idea.

15 min

➡ Handout C

ACTIVITY 9: QUICK COMPETITOR SCAN

Questions:

- Who is doing something similar?
- What do they offer?
- How much does it cost?
- What are their strengths?
- What would I do differently, more simply, or more specifically?

“A competitor is not always a threat - it is often evidence of the existence of a market.”

12 min

➡ Handout D

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ACTIVITY 10: FREELANCE VS BUSINESS

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Comparison table:

Freelance	Business
Selling time	Building a process
Client-by-client	Brand, team, repeatable service
Relatively fast start	Long-term system

Question:

“Where is my idea now, and do I want to turn it into a system in the future?”

➡ Handout E

10 min

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ACTIVITY 11: RAPID PROTOTYPING (MVP)

Task: “Make your idea visible.”
Examples:

- Post mockup
- Instagram story sketch
- One-page service description
- Flyer or paper app

Trainer asks:

- What problem does it solve?
- Who is it for?
- What will the customer pay for?

15 min

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ACTIVITY 12: ONE-PAGE MINI-CANVAS

6 fields:

1. Problem
2. Customer
3. Solution
4. Price
5. Channel
6. First Step

"The shorter and clearer, the more ready the idea is for testing."

➡ Handout F

10 min

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ACTIVITY 13. QUICK ASSESSMENT

Questions:

- How much does it cost to do this?
- How long will it take?
- What is my minimum price?
- How much will I have left if I sell 5 or 10 units?

Formula:

cost + time value + small margin = trial price

10 min

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ACTIVITY 14. 30-SECOND PITCH

Formula:

I help [who] solve [what problem] with [what offer] at [what price/form]

Questions:

- Is it understandable?
- Is it necessary?
- Would I buy/try it?

10 min

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ACTIVITIES 15: 7-DAY ACTION CARD

Example:

- Contact 3 people
- Make first post
- Find 1 trial customer

➡ Handout G

8 min

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EVALUATION AND REFLECTION

- Which activity was most useful and why?
- What changed your idea after talking to the customer?
- What have you learned about your competitors?
- Is your idea more of a freelance or business idea at this point?
- What one action will you take in 24 hours?

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REFLECTION + Q&A SESSION

1. What was the most useful part for you?
2. Did the training meet your expectations?
3. What will you start doing already tomorrow?

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Trainer resources:
Prometheus course: Start Your Own Business
Diia. Business – Idea section
Books: Rich Dad Poor Dad, The Richest Man in Babylon...

Annex 1. Participant Handouts and Templates

Handouts:

A – Resource Backpack
B – Idea Selection Matrix
C – Customer Interview
D – Competitor Scan
E – Freelance vs Business
F – Mini-Canvas

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Thank you for your time

Legal Disclaimer

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Strengthening Ukraine.

THANK YOU FOR YOUR ATTENTION!

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