



Erasmus+ Training Course

MoneySmart

BANSKO, BULGARIA

29 OCT - 5 NOV 2022



Co-funded by the
Erasmus+ Programme
of the European Union

Introduction

Understanding how to manage, save and make money is becoming increasingly important. However, in the last decade, studies have consistently showed that financial literacy in Europe is low, especially among youths. Also, people do not consider their financial situation to contribute positively to their well-being, but rather to add stress and worry.

With this project, we aim to promote the need for financial education, increase financial literacy in participating countries by presenting youth workers with financial terms, financial management strategies, practical and digital tools that can be used in their work to improve youths' financial and digital skills, apply different budgeting strategies and make informed financial decisions.

Objectives:



1) To promote the need for financial education and to increase financial literacy in participating countries, especially among youths.

2) To develop financial literacy by introducing participants with financial terms and financial management strategies using non-formal education.

3) To present youth workers with practical and digital tools that can be used in their work for improving youths' financial and digital skills, applying different budgeting strategies and making informed financial decisions.

4) To develop and disseminate a leaflet with information about the financial literacy among youths in the participating countries and good practices for developing their financial skills.

5) To promote non-formal education and Erasmus+ program as a support tool for developing intercultural competences and social inclusion among youth workers.

Partners



Youthtopia



Maek APS



Youth Empowerment Association



Best Practice Lab



*Association for the Development of a
Solidarity and Sustainable Economy*



Scout Society



Sytev



Fundacija Studentski tolar



Viaje a la Sostenibilidad



*Sunflower Youth and Education
Association*

Youth Workers' Profile

3 youth workers per country

Age: 18+



Occupation: voluntary and professional youth workers interested in working with youths with fewer opportunities, disabilities and/or from vulnerable, disadvantaged, risk groups (or are representatives of any these groups)

Motivation: want to enrich their knowledge, experience and learn non-formal methods in order to increase youths' financial literacy; committed to work throughout the project, including the preparation, implementation and follow-up; ready to support the development and dissemination of the project result

Language: good level of English

Experience: No previous experience with Erasmus+ projects is required





How to Prepare for the Project

In order to make the most of your participation in this project, you need to complete some tasks prior to your arrival in Bulgaria. They include:

- 1) Prepare for the activities **NGO Cocktail Party** and **Intercultural Fair** during which each country group will present their sending organization and country. You have to prepare all necessary materials, food, drinks, traditional clothes, music, etc. in advance.
- 2) Prepare for the activity **Financial Literacy: Country Statistics and Realities** by collecting accurate and up to date information about the level of financial literacy in your country and preparing concrete ideas on how to present the information in the most creative and engaging way.





How to Prepare for the Project

3) Prepare for the activity **Improve Your Budget** by making a personal budget for a month and keeping track of your income and expenses. The project facilitator will provide several suggestions of digital apps as well as a Monthly Budget Template that you could fill in on a computer or paper. Of course, you can choose another budgeting tool according to your own preferences and needs.

4) **Translate a list of financial terms** into your language. The list will be created by us and provided to you by your sending organization.

It is very important to complete these tasks BEFORE your arrival in Bulgaria so that you can fully participate in the planned activities and take the most of them.



BANSKO

Restaurant and facilities

The project will take place in Bansko, a famous Bulgarian mountain resort surrounded by nature. During the training course the hotel complex will act as both a home and a workspace.

Three meals per day and two coffee breaks will be provided in the restaurant in the complex.



Accommodation

Participants will be grouped together in double rooms with persons of the same gender. Rooms are comfortably furnished and equipped with satellite TV, cable internet access and telephone. Each room has a private bathroom.

Travel Plan



- ✓ Use the cheapest ways of transportation
- ✓ Keep all original invoices for plane tickets, boarding passes, train and bus tickets
- ✓ Email us your travel plan (screenshots) BEFORE booking your tickets, and wait for our confirmation.
- ✓ Email us your boarding pass 24 hours before the flight
- ✓ You can buy an online bus ticket from Sofia to Bansko: <https://www.busexpress.bg/en/>
- ✓ On the departure day you should check out by 12 o'clock

Once you arrive in Bulgaria:

1. From Sofia Terminal 2 you can take the Metro to the Central Bus Station. You have to change to Line 2 (M2) at Serdika Station and get to Central Railway Station:

<https://goo.gl/maps/C4JPAjLnuig6jq1A7>

2. Here is how you can get from the Bansko Bus Station to the hotel complex:

<https://goo.gl/maps/DtzEHaoYWqfyCUdc8>



REIMBURSEMENT



Travel costs will be reimbursed to the sending organizations' bank accounts upon receiving of the justification documents and only if **all required** documents have been provided.

Reimbursement includes also local transportation costs (but not private transportation). The cheapest means of transport should be used.

REMEMBER - WE HAVE TO APPROVE YOUR TRAVEL PLAN BEFORE BUYING YOUR TICKETS.

Travel Rules



Travel reimbursement will be made after the training course when all tickets and boarding passes are received.

IMPORTANT:

- 1) Keep ALL YOUR ORIGINAL TICKETS AND BOARDING PASSES in order to be reimbursed.
- 2) YOU MUST email us your travel plan BEFORE booking your tickets and wait for our confirmation.

Travel expenses will be covered on condition that you use the cheapest ways of transportation and submitted original invoices for plane tickets, boarding passes, train and bus tickets. Private cars, Taxi and first class tickets will not be reimbursed.

Reimbursement can only be made on the basis of original tickets (either digital or paper), so you have to send us your return tickets by post after the project.

You should also provide payment confirmation: a bank extract or a printed statement released by your bank showing the payment/transaction.

Travel Amount



**GREECE, NORTH MACEDONIA,
ROMANIA, TURKEY**

180€



**ITALY, POLAND,
SLOVAKIA AND
SLOVENIA**

275€

**PORTUGAL AND
SPAIN**

360€

Visa costs for Turkish participants are also covered by the Erasmus+ Programme.

For advice and recommendations, please contact us.

Checklist



Bring with you all your travel documents.



Travel insurance is your responsibility, so make sure you have one (for participants from EU countries the European Health Insurance Card (EHIC) is also applicable).



Make sure you have completed your tasks from the preparation phase prior your arrival in Bulgaria.



Bring enough national food and drinks for the intercultural night to present your culture in the best manner. You can show your country, culture, and traditions to others in any way you find appropriate (presentation, music, dances, quiz, short role-play, etc.). Don't forget to bring your flag as well.



The weather in October/November in Bansko is around 10 - 15° C but keep in mind that nights are colder. We will be in the mountains so make sure you have enough warm clothes and shoes with you. We will provide detailed recommendations on what to bring with you a week before your arrival in Bulgaria.





Health Protocol



The safety measures regarding **COVID-19** will be in accordance with the legislation in force at the time of the activities. We will strictly follow the rules prescribed by the Bulgarian Ministry of Health, all relevant EU protocols and WHO recommendations.

We kindly suggest you to wear a **protection mask** and take all precautions during your travel. Plan your trip wise so to **reduce direct contact** with people outside your country group.

Each participant is responsible for providing their personal protective masks, disinfectants, etc. during the trip and while in the country.

Throughout the entire project, it is **MANDATORY** to follow all anti-epidemic measures, accommodation and organization safety standards.



Country Information



Capital city: Sofia

Official language: Bulgarian



Currency: Bulgarian Lev

The course of exchange is fixed: 1 € = 1.956 BGN.

Emergency number: 112

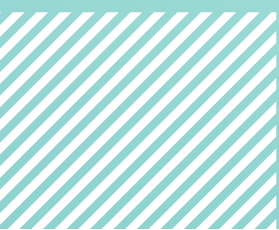
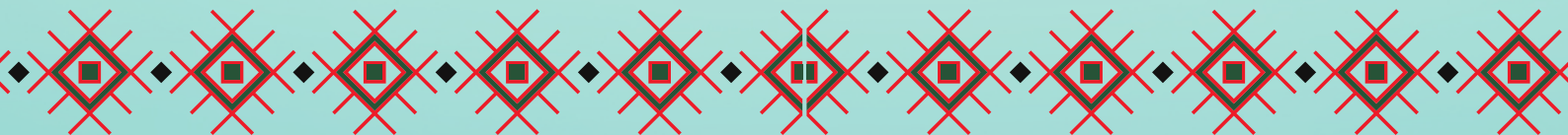
Contact details of two medical centers in Bansko:

Private Medical Centre "Blagoveshtenie"

Address: 1 Louis Pasteur street; tel: +35974988388

Emergency Ward

Address: 74 Tsar Simeon Street; tel: 112





Contacts

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