



Project
FINALLY
Financial Literacy for the Roma



Lifelong
Learning
Programme



DEVELOPMENT
AND EDUCATION
CENTRE NOVO MESTO

FINALLY



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Why are we here?

- **To discuss how to spend wisely.**
- **To exchange ideas.**
- **To learn from each other.**
- **To improve our lives...**
- **... and the lives of our children.**



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How will our meetings be organised?

- **Participation is voluntary.**
- **We all participate in discussions and express our views freely.**
- **We respect each other.**
- **YOU** ask and **WE** try to answer.



How will our meetings be organised?

- **4 modules**
- **Few meetings (4-5 hours) for each module.**
- **Dates and locations convenient for all participants.**
- **You do not have to bring anything with you. Just come on time and enjoy yourselves.**
- **Tell others to join, if you think they will also benefit.**



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Who are we?





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What are we going to talk about?

Module 1

Household Budgeting - Plan Ahead and Spend Wisely

Module 2

Saving for the Future

Module 3

Sensible Borrowing

Module 4

Increasing Your Income



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Together, we will walk a
“3+3 steps Clever Path”
for improving our personal finances
management
and our lives.



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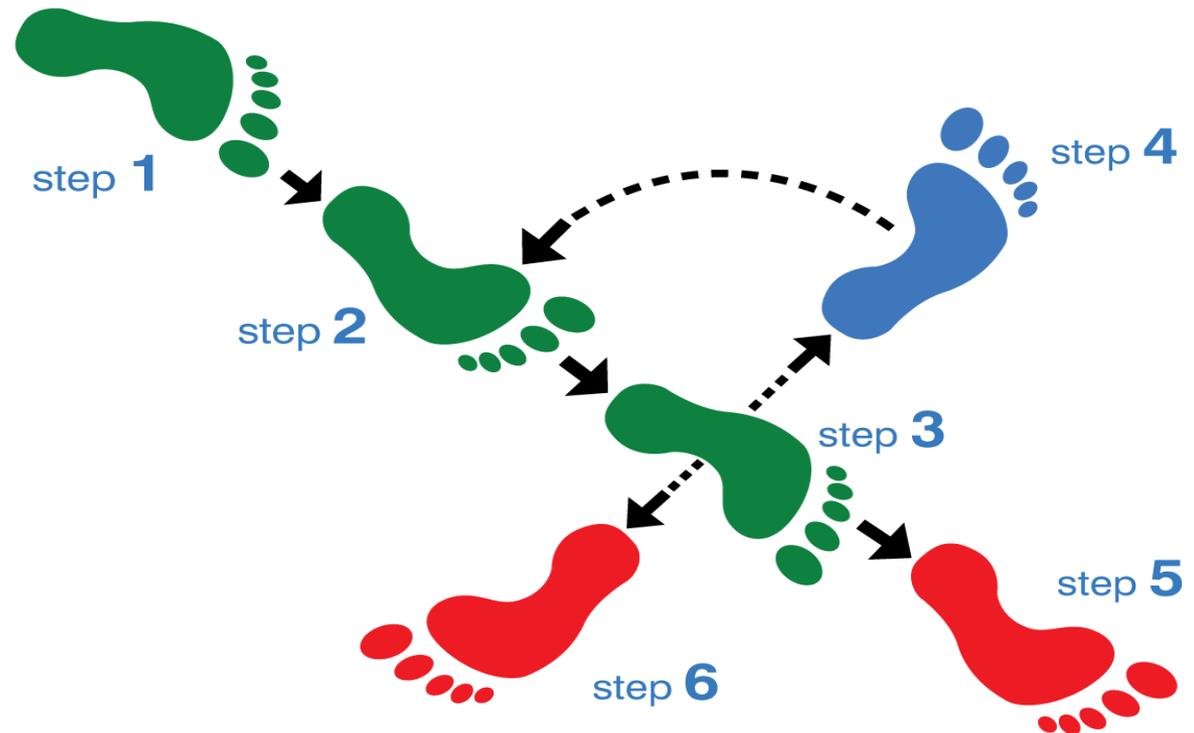


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3+3 steps Clever Path





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step
1

- What income do I have?
- How to make a household budget?



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- **What do I need to buy?**
- **How much do I spend?**



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- Is there money missing?
- Can I reconsider my purchases?



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3+3 steps Clever Path



- Ways to save.
- How to establish a savings plan?



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3+3 steps Clever Path



- How can I borrow money?
- Where can I get it from?
- At what cost?



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3+3 steps Clever Path



➤ How can I increase my income?



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Ask Questions!

Before we go any further,
MAKE SURE
that things are clear.



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