



Project  
**FINALLY**  
Financial Literacy for the Roma



DEVELOPMENT  
AND EDUCATION  
CENTRE NOVO MESTO

The project FINALLY is co-funded by the Lifelong Learning Programme of the European Union.

# Grundtvig multilateral project

# Project FINALLY

## Financial literacy for the Roma

...to raise the level of financial literacy for the Roma adults

Marjeta Gašperšič, RIC Novo mesto

Decade of Roma Inclusion 2005-2015

Presidency of Montenegro

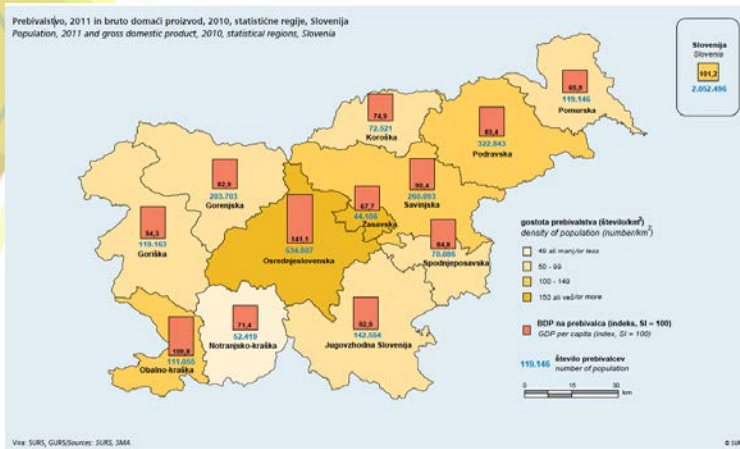
ECONOMIC EMPOWERMENT OF ROMA

17-18 June 2014

Hotel Ramada, Podgorica, Montenegro



# South-East Slovenia



## QUICK FACTS about the region:

South-eastern part of Slovenia on the border to Croatia

Area: 2.675 km<sup>2</sup>

Population: 142.554,  
about 3.300 Roma inhabitants

Economically strong region

Main industries:

- pharmaceutical
- automobile
- electronics
- other light industry

Picturesque landscape:

- hills & broad forests
- vineyards
- thermal spas – spa & wellness tourism
- rivers Kolpa & Krka





## South-East Slovenia



Novo mesto

- largest statistical region of Slovenia
- Novo mesto - administration, cultural, religious and business center of Dolenjska region
- unemployment rate growing (unemployed with lowest level of education, a lot of Roma)

• **future plans: strengthening of SMEs; more R&D; better infrastructure; better connection between economy & education systems**



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# Development and Education Centre Novo mesto



- public institute for adult education
- one of leading adult education centre in Slovenia
- more than 50 years of experience in preparation and implementation of different educational programmes
- 27 employees
- more than 130 external experts, teachers, mentors and researchers
- about 20.000 participants and 50.000 of educational hours per year



PONUDIMO  
ODRASLIM  
KAKOVOSTNO  
IZOBRAŽEVANJE



## We create and implement innovative formal and non-formal education programmes for different target groups:

- general public
- people living in rural areas
- people with special needs
- young adults
- the unemployed
- senior citizens
- the Roma population
- immigrants
- employees in search for new trainings and education etc.





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# Development and Education Centre Novo mesto

- development of innovative programmes and projects for different target groups
- involvement in many projects funded by ESF and another EU programmes



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...to raise the level of financial literacy for the Roma adults

Duration of the project:  
1. 11. 2012 – 31. 10. 2015

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the Lifelong Learning  
Programme of  
the European Union.



## Project's team:

### Lead partner

Razvojno izobraževalni center Novo mesto /Development and Education Centre Novo mesto; SI

### Partners in the project

- Codici Social Research Agency /Codici Agenzia di ricerca sociale s.c.; IT
- Trnava University /Trnavská univerzita v Trnave; SK
- Health and Social Development Foundation ; BG
- University of Piraeus Research Center /Kentro Erevnon Panepistimiou Pireos; EL
- Techniki Ekpedeftiki KEK SA/EL
- Faculty of Economics, University of Niš/Ekonomski fakultet Univerziteta u Nišu; SER





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## The main aim of the project

- to contribute to raising the level of financial literacy among Roma adults by implementing a new training programme that will improve the financial ability of Roma that can benefit whole generations.





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## Main results of the project

Finally Training Course

FINALLY Toolbox for Learners and Trainers





## The activities of the project (1-2)

- a focused assessment of Roma needs
- developing a FINALLY training course based on the needs of the target group
- developing FINALLY Toolbox for learners and trainers adjusted to fit regional particularities
- training the trainers through different workshops
- testing and evaluating the tools developed through pilot actions in 5 partner countries



## The activities of the project (2-2)

- to share good practices with various EU partners
- timely and accurate performance management and communication
- to insure quality throughout the project
- to inform the public and the interested parties of the project activities and results
- to exploit the tools developed by directly involving the stakeholders, adult education institutions and policy-makers, thus insuring sustainability of project results



## Until now we have finished the Finally project needs assessment.

The general objective:

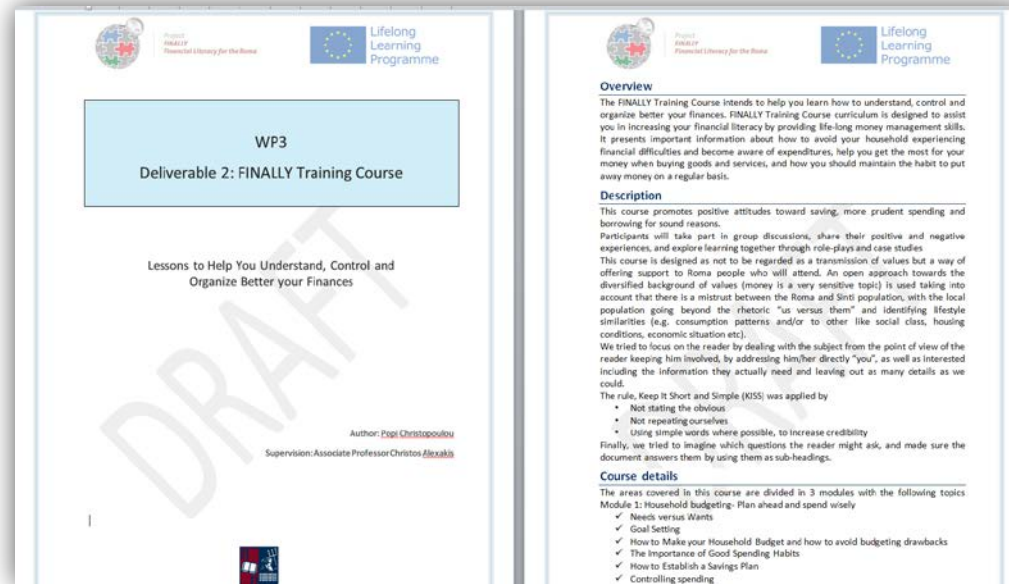
- to identify the financial literacy needs of Roma groups and
- the priorities and contents for financial literacy training course foreseen by the project.





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# Until now we have prepared the draft of Finally Training Course.



## Course details

The areas covered in this course are divided in 3 modules.



## **Module 1: Household budgeting- Plan ahead and spend wisely**

- Needs versus Wants
- Goal Setting
- How to Make your Household Budget and how to Avoid Budgeting Drawbacks
- The Importance of Good Spending Habits
- How to Establish a Savings Plan
- Controlling spending
- Shopping Practices

## **Module 2: Saving for the future**

- Savings Basics
- Reasons to Save More
- Ways to Save
- Savings Options at Formal Financial Institutions
- General Recommendations for Savings



## **Module 3: Sensible borrowing**

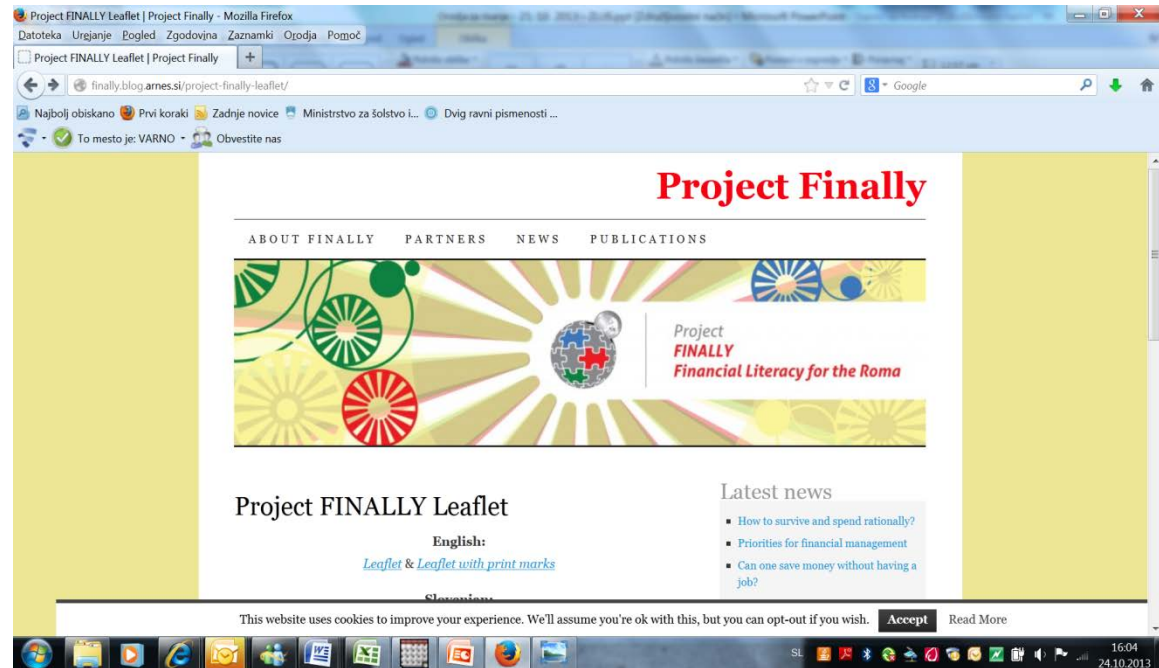
- Debt Management: Handle with Care
- Banks
- How you can increase your Income by becoming an Entrepreneur



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FOR MORE INFORMATION ABOUT THE  
FINALLY PROJECT PLEASE VISIT OUR WEBSITE.

[www.project-finally.eu](http://www.project-finally.eu)







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Project  
**e-RR**  
**e-Roma Resource**

The **main aim** of the e-RR project is to promote, disseminate and exchange previous work in the field of Roma inclusion from different sources. The partner consortium wants to build on the experience and already existing good practices that have been undertaken by different institutions.

The **project outcome** will be a transnational online educational and informational **platform**, targeted to the specific group of educators, project promoters, professionals, decisions makers, relevant stakeholders and Roma learners, according to their differing needs.

**We kindly invite you to share and disseminate your projects on the e-RR platform in the near future.**



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**THANK YOU  
FOR YOUR  
ATTENTION**



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