

CYCLES

CHILD AND YOUTH CARETAKERS FINANCIAL LITERACY AND ENTREPRENEURSHIP SKILLS



IO1 – Desk Research

**Done by Sebastien Giraud, Claire Canneva and Faima
Surville-Barland Group SOS Jeunesse**

24.03.2018



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1. Introduction: Methodology to do the research:

We would like to specify how we fulfilled the template in order to specify why we consider the training we choose is representative to the training offer which exists in France.

A) BASIC EDUCATION FOR CYCPs :

In France, there is a „state diploma“ to become an Youth Social Worker which is one of the most common job inside the Child and Youth Care Practitioners (CYCPs). A „state diploma“ implies a certain amount of competences and some specific knowledges which have to be acquired. That is why there is a national program which include expertise’s areas that have to be respected by all the schools who deliver this diploma.

Usually the training to become a Youth Social Workers lasts 3 years.
template 1 : Official national programm description

Template 2 to 5 : examples in different CYCPs schools

⇒ In those trainings there is almost nothing concerning financial literacy and entrepreneurship skills. Besides, we choose to fulfil a template with another sort of CYCPs: the SFE consellor (Social, Familial and Economical) who works with families and who can accompany youngsters.

B) FURTHER EDUCATION/FURTHER TRAININGS for CYCPs (INCLUDING SUBJECTS) ON FINANCIAL LITERACY AND ENTREPRENEURSHIP.

Social workers are allowed to be trained a certain amount of hours every year but the priority is not financial literacy or entrepreneurship skills. It is rare that they attend this type of further training but it can happen if their hierarchy planned it.

In France there are 2 kinds of further education :

- Training to go further in one specific topic → everyone can access to 1 or 2 training sessions a year and many training subjects exist.

- Training for people who would want to shoulder more responsibilities in their job. For example Youth social workers who would like to become manager. These people can visit a 1 or 2 years programm which usually take place during evening and week-end (because it is only for people already working). At the end of this programm they have a new diploma with which they can access to new reponsibilities.

Otherwise, the further training can be provided by a lot of insitutions (rather public or private) that is why we choose some of them but we could not be exhaustive.

As there is almost nothing concerning financial literacy and entrepreneurship skills in the education for CYCPs, unless some ad-hoc training difficult to find, we choose to fulfil another template that concern manager of

CYCPs. They do not directly work with youngsters but it was interesting to notice that at a master degree level they address financial literacy (but no entrepreneurship).

The trainings which include financial literacy are only for managers.

C) TRAINING ON FINANCIAL LITERACY AND/OR ENTREPRENEURSHIP TOPICS:

We choose to describe six trainings in this section:

1. Diploma about bakery certificate competency, which is not a financial or entrepreneurship training, but which is straight after secondary school. (easy to access)
2. Technical school certificate in accounting : diploma which is specifically dedicated to accounting (easy to access too)

Those 2 first diplomas can be done without the High School Diploma.

3. Higher Technician diploma in accounting and organisation management (BTS)
4. Certificate of Competency on Entrepreneurship skills which provide a two-year long diploma after high school
5. One of the best Master Degree concerning Entrepreneurship Skills provided by one of the best universities in France which is very selective
6. One of the best Master Degree concerning Financial Skills provided by one of the best universities in France which is very selective.

Usually young care leavers don't access those trainings (especially the 2 last ones) after the secondary school because they abort school before.

D) PLANNED INITIATIVES related to FINANCIAL LITERACY AND ENTREPRENEURSHIP TRAINING.

We choose to describe three initiatives that are related to the world of entrepreneurship and which include a financial literacy concept. It was more difficult to find initiatives that deal only with financial literacy such as courses on „how to run a budget“ or „how to do a cost estimation“.

The initiative which is related to financial literacy is a charity organisation who want to promote education in the financial area.

2. BASIC EDUCATION FOR CYCPs

(Basic education required to work with children and youth in care and/or Care Leaver in the child and youth care system. Please try to capture the main types of basic education of CYCPs, especially those that include financial literacy and/or entrepreneurship topic)

BASIC EDUCATION FOR CYCPs						No:
Name of Education	State Diploma of Educator					
Education Provider	Official state program provided by the Government					
Level (European Qualifications Framework)	3	4	5	6	7	Not known X
Target groups	Schools which deliver the state diploma should respect the main aspect of the official program which is described in the template.					
Duration (please select duration type and add the number of semesters, months, weeks, days or hours)	Semester 6	Month	Weeks	Days	Hours	
Final Degree	State Diploma of Youth Social workers					
Admission requirements	High school diploma File evaluation and jury admission or qualification examination (essay on current news related to social field + jury admission)					

Tuition fee (please specify per education/per semester/,..)	X
Description of the main subjects (in bullet points – max. ½ page)	<ul style="list-style-type: none"> • Field of competences 1 – Social and Educational Accompaniment <p>The person from birth to end of life</p> <p>Conditions of participation in social life</p> <p>Approach to socialization and integration processes,</p> <p>Collective functioning and place of the person</p> <p>Elaboration of collective decisions and learning citizenship</p> <p>Historical approach to social work and special education</p> <p>Multidisciplinary approach to educational relationship</p> <p>Fundamentals of pedagogics</p> <p>The interview</p> <p>The pedagogic approach of everyday life</p> <p>Management of an activity budget</p> <p>Approach to the budgetary elements of an establishment</p> <p>Accompaniment of the elaboration of a posture and a professional methodology</p> <p>Practice Analysis - Training Tracking</p> <ul style="list-style-type: none"> • Field of competences 2 – Designing and Driving Educational Project <p>Global approach of the project concept</p> <p>The construction of different projects</p> <p>Different projects: associative and institutional ; educational, educational and therapeutic</p> <p>The personalized project and the concept of referent</p>

	<p>Support of the user's educational project</p> <p>The place of the person in the construction of his project</p> <p>The supports and frameworks of the educational action</p> <p>The everyday life and its organization</p> <p>Situation analysis</p> <p>The place of families in educational action</p> <p>The skills of families and their role in an intervention project</p> <p>Methodology of collection, analysis and exploitation of data relating to an individual situation or the situation of a group</p> <p>Social Work Research Methodology</p> <ul style="list-style-type: none"> • Field of competences 3– Professional communication <p>Understanding of the organization of social and medico-social institutions and services</p> <ul style="list-style-type: none"> - analysis tools of organizations - the team and its different modes of operation - actors: status, role, function, issues - Operating means <p>Understanding institutional malfunctions</p> <ul style="list-style-type: none"> - the question of professional wear <p>The challenges of communication within institution</p> <ul style="list-style-type: none"> - the different transmission vectors of information (written, oral, new technologies) - Concrete approach of the supports: different professional writings - treatment of information in an ethical approach taking into account the legal context
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	<p>Coordination</p> <p>Team work</p> <ul style="list-style-type: none"> - functional coherence and hierarchical reports - informal communication <p>Professional writings:</p> <ul style="list-style-type: none"> - methodology and elaboration - writing in educational and / or social support: social order, users' rights, ethics <p>The meetings</p> <ul style="list-style-type: none"> - analysis and operation of the different types of meetings - methods of facilitating meetings - regulation tools <ul style="list-style-type: none"> • Field of competences 4 – Institutional and extra institutional partnerships <p>Institutional, administrative, legal and Special Education Policy</p> <ul style="list-style-type: none"> - the administrative and political organization of France and Europe: <ul style="list-style-type: none"> - the different devices, establishments and services of educational, social and medico-social actions : - school - sanitary - judicial - social and medico-social ... <p>Approaches to social, medico-social, educational and vocational integration policies</p> <p>Approach to legal frameworks</p> <p>Notions of civil law and criminal law</p> <p>Notions of labour law</p>
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	Code of social action and families (law of institutions and medico-social services, rights of users)	
	Building projects or dynamics	
	multi-partner	
	Observation and analysis of territorial dynamics	
	Educational Action and Territory	
	Professional attitude and methodology	
Are any subjects on financial literacy and/or entrepreneurship included?	Yes X	No
If yes – please describe the contents	<p>We tried to get details on the courses called “Management of an activity budget and “approach to the budgetary elements of an establishment” by calling several schools but we it was not possible to get this information.</p> <p>However, the Youth Workers that work with us told us that those courses are not that important in the program and usually they are not significant;</p>	
Are any subjects included on how to apply the knowledge about financial literacy/entrepreneurship in the daily work with children and youth in care/young care leaver?	Yes	No X
If Yes – please describe the contents		
Source of Information	Website of the Government and of the MontRouge IRTS (Regional Institute of Social Work)	
Comments/Additional Information		
<p>Best Practice Example:</p> <p>If you consider this education a best practice example with regard to financial education and/or entrepreneurship learnings please describe below:</p>		
Why? Who benefits from the education/training? Which elements of the training/education could be useful for the		



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training the project consortium will develop for CYCPs?	
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BASIC EDUCATION FOR CYCPs						No:
Name of Education	State Diploma of Educator					
Education Provider	IRTS FRANCHE COMTE (Regional Institute of Social Work / Public School)					
Level (European Qualifications Framework)	3	4	5	6	7	Not known X
Target groups	Student after high school diploma / People who are working in the social field without the state diploma of educator					
Duration (please select duration type and add the number of semesters, months, weeks, days or hours)	Semester 6	Month	Weeks	Days	Hours 1450 hours of theory and 2100 of practice	
Final Degree	3 years Bachelor Degree, State Diploma of Educator					
Admission requirements	High School Diploma Qualification examination : essay on current news related to social field + jury admission					
Tuition fee (please specify per education/per semester/,...)	184 euros per year + social insurance (around 210 euros) for a student					
Description of the main subjects (in bullet points – max. ½ page)	Social and Educational accompaniment Driving an educational project -Designing an educational project Professional communication in social work -Team Work -Coordination Partnerships and institutional partnerships -How to work with professionals from different fields - Networking					

Are any subjects on financial literacy and/or entrepreneurship included?	Yes	No X
If yes – please describe the contents	X	
Are any subjects included on how to apply the knowledge about financial literacy/entrepreneurship in the daily work with children and youth in care/young care leaver?	Yes	No X
If Yes – please describe the contents		
Source of Information	Educational Manager of IRTS FRANCHE COMTE and available on-line programs	
Comments/Additional Information	The IRTS of Franche Comte follows the government program but they do not share detail on the courses they provide.	
Best Practice Example: If you consider this education a best practice example with regard to financial education and/or entrepreneurship learnings please describe below:		
Why? Who benefits from the education/training? Which elements of the training/education could be useful for the training the project consortium will develop for CYCPs?		

BASIC EDUCATION FOR CYCPs						No:
Name of Education	State Diploma of Educator					
Education Provider	ETSUP PARIS (Private School of Social Field)					
Level (European Qualifications Framework)	3	4	5	6	7	Not known X

Target groups	Students after high school diploma / Persons who are working in the social field without the state diploma of educator				
Duration (please select duration type and add the number of semesters, months, weeks, days or hours)	Semester	Month	Weeks	Days	Hours 1450 hours of theory and 2100 of practice
Final Degree	3 years Bachelor Degree, State Diploma of Educator				
Admission requirements	High School Diploma Qualification examination : essay on current news related to social field + jury admission				
Tuition fee (please specify per education/per semester/,...)	600 euros per year + social insurance (around 210 euros)				
Description of the main subjects (in bullet points – max. ½ page)	Social and Educational accompaniment Driving an educational project -Designing an educational project Professional communication in social work -Team Work -Coordination Partnerships and institutional partnerships - How to work with professionals from different fields - Networking				
Are any subjects on financial literacy and/or entrepreneurship included?	Yes				No X
If yes – please describe the contents	X				
Are any subjects included on how to apply the knowledge about financial literacy/entrepreneurship in the daily work with children and youth in care/young care leaver?	Yes				No X

If Yes – please describe the contents	
Source of Information	Program of the courses available on the website, they didn't want to share more content with us for the moment.
Comments/Additional Information	It is exactly the same program as in the public school (IRTS of Franche Compte) and they didn't share details also.
<p>Best Practice Example:</p> <p>If you consider this education a best practice example with regard to financial education and/or entrepreneurship learnings please describe below:</p>	
<p>Why? Who benefits from the education/training? Which elements of the training/education could be useful for the training the project consortium will develop for CYCPs?</p>	

BASIC EDUCATION FOR CYCPs						No:
Name of Education	DUT (University technologic diploma) <small>of the European Union</small>					
Education Provider	IUT GRENOBLE					
Level (European Qualifications Framework)	3	4	5	6	7	Not known X
Target groups	Student after high school diploma					
Duration (please select duration type and add the number of semesters, months, weeks, days or hours)	Semester 6	Month	Weeks	Days	Hours	
Final Degree	BACHELOR (2 years of DUT and a third year of Bachelor) which provide the state diploma of educator					
Admission requirements	File evaluation and jury admission or qualification examination (essay on current news related to social field + jury admission)					
Tuition fee (please specify per education/per semester/,..)	200 euros + 210 euros for social insurance (both per year)					
Description of the main subjects (in bullet points – max. ½ page)	Institutions of social care Political and social organizations Social Policies Project Methodology / Project techniques (including accounting) Methodology of social sciences Territorial Diagnostic Development of human-being Educational techniques / Educational Psychology Disabilities and policies of disabilities Psychology of group Analysis of professional practices / Professional techniques Penal Law					

	Society and Economy Internship (short and long ones)	
Are any subjects on financial literacy and/or entrepreneurship included?	Yes	No X
If yes – please describe the contents	X	
Are any subjects included on how to apply the knowledge about financial literacy/entrepreneurship in the daily work with children and youth in care/young care leaver?	Yes	No X
If Yes – please describe the contents	It is important to notify that they mention “accounting” on the national program but it was impossible to get an information of what is the content of this course in the different schools that we called.	
Source of Information	IUT GRENOBLE – Programs of the three years	
Comments/Additional Information	After a two-year training course, students are not obliged to continue in order to become educator but they can go further in a larger field.	
<p>Best Practice Example:</p> <p>If you consider this education a best practice example with regard to financial education and/or entrepreneurship learnings please describe below:</p>		
Why? Who benefits from the education/training? Which elements of the training/education could be useful for the training the project consortium will develop for CYCPs?		



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Project number: 2017-1-AT01-KA204-035082

BASIC EDUCATION FOR CYCPs						No:
Name of Education	State Diploma of Social, Economical and Familial Counsellor					
Education Provider	IRTS Basse Normandie (Regional Institute of Social Work / Public School)					
Level (European Qualifications Framework)	3	4	5	6	7	Not known X
Target groups	Students after high school diploma / People who are working in the social field without the state diploma of SFE counsellor.					
Duration (please select duration type and add the number of semesters, months, weeks, days or hours)	Semester 6	Month	Weeks	Days	Hours	
Final Degree	3 years Bachelor Degree, State Diploma of Social, Economic and Familial Counsellor / 180 ECTS					
Admission requirements	High School Diploma or working on the social field Qualification examination					
Tuition fee (please specify per education/per semester/,...)	Like in the University : around 200 euros per year and social insurance					
Description of the main subjects (in bullet points – max. ½ page)	<ul style="list-style-type: none"> • Processing Research and expertise in daily practice which include the item “Budget” described below : <ul style="list-style-type: none"> ○ How to help people in managing a budget ○ Over-indebthness • Methodology of social intervention • Professional communication • Professional posture • How to accompany people with social difficulties • Institutional and intra/extra institutional partnerships • Social policies • Social law 					
Are any subjects on financial literacy and/or entrepreneurship included?	Yes X			No		

If yes – please describe the contents	We don't have the details of the "budget" course program but a SFE Counsellor is able to help and teach families the necessary competencies for the management of the personal or family budget (e.g. the ability to make a budget, to specify the financial objectives).	
Are any subjects included on how to apply the knowledge about financial literacy/entrepreneurship in the daily work with children and youth in care/young care leaver?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
If Yes – please describe the contents	Same answer as before.	
Source of Information	Program of the IRTS of BASSE NORMANDIE	
Comments/Additional Information	X	
<p>Best Practice Example:</p> <p>If you consider this education a best practice example with regard to financial education and/or entrepreneurship learnings please describe below:</p>		
<p>Why? Who benefits from the education/training? Which elements of the training/education could be useful for the training the project consortium will develop for CYCPs?</p>		

3. FURTHER EDUCATION/FURTHER TRAININGS for CYCPs (INCLUDING SUBJECTS) ON FINANCIAL LITERACY AND ENTREPRENEURSHIP

Please compile information on further education or further trainings for CYCPs in your country that deal with or include subjects on financial literacy and/or entrepreneurship.

FURTHER EDUCATION/FURTHER TRAINING FOR CYCPs						No:
Name of Education/Training	Training on Budgetary and Financial competences					
Education/Training Provider	ESTES : European Association on Researching and Training for Social Field					
Level (European Qualifications Framework)	3	4	5	6	7	Not known X
Target groups	Managers in social field who want to be trained on this subject (this training correspond to one CAFDES's field of competence)					
Duration (please select duration type and add the number of semesters, months, weeks, days or hours)	Semester	Month	Weeks	Days	Hours	119
Final Degree	This training can complete a CAFDES training on the Budget/Financial competences but it doesn't deliver a certificate or a diploma.					
Admission requirements	To work as a manager (or want to become) in health and social care field.					
Tuition fee (please specify per education/per semester/,..)	?					
Description of the main subjects (in bullet points, max ½ page)	<ul style="list-style-type: none"> • Strategical Designing and Running an establishment project <ul style="list-style-type: none"> ○ Know the rules and the budgetary mechanisms of a service/establishment ○ Know the main rules and procedures in terms of pricing 					

	<ul style="list-style-type: none"> • Financial management and dealings with budget and logistics <ul style="list-style-type: none"> ○ Know how to elaborate a financial diagnostic of an establishment/service ○ Know how to identify the component of the activity based costs and implement management indicators ○ Elaborate an investment policy ○ Elaborate a multi-year funding strategy ○ Know how to report on the establishment accounting/management and elaborate template accounting document ○ Know how to deal with budgetary issues 	
Please describe the subjects on financial literacy and/or entrepreneurship	This training focuses on financial literacy and the program is described upwards.	
Are any subjects included on how to apply the knowledge about financial literacy/entrepreneurship in the daily work with children and youth in care/young care leaver?	Yes	No X
If Yes – please describe the contents	The training is about how to manage a budget. It is not about how to teach other people or how to manage their budget. The skills learned will be useful to those who attend the training and they are not supposed to implement it after.	
Source of Information	Program of ESTES available on the website	
Comments/Additional Information		
<p>Best Practice Example:</p> <p>If you consider this education a best practice example with regard to financial education and/or entrepreneurship learnings please describe below:</p>		
Why? Who benefits from the education/training? Which elements of the training/education could be useful for the training the project consortium will develop for CYCPs?		

BASIC EDUCATION FOR CYCPs						No:
Name of Education	CAFDES : Aptitude certificate to the different functions of direction in special establishments					
Education Provider	Different social schools and universities.					
Level (European Qualifications Framework)	3	4	5	6	7	Not known X
Target groups	Professionals from social field or students who have at least a Bachelor degree who want to run social establishment or who already run an establishment without the certificate.					
Duration (please select duration type and add the number of semesters, months, weeks, days or hours)	Semester	Month 24 to 30	Weeks	Days	Hours 700 hours of theory 510 hours of practice (or 175 for those who already work as managers)	
Final Degree	After the training the certificate is delivered. It is equivalent to a master degree training.					
Admission requirements	<p>Bachelor degree or having another diploma in the social field. People who already run social establishment</p> <p>written and an oral test to attend the training organised by the High School of Health and Social Study.</p> <p>This training addresses those who will become managers.</p>					
Tuition fee (please specify per education/per semester/,...)	It depends on schools: for instance it is 17 532€ in the IFTS (Training Institute of Social Work) of Grenoble which is a public school and it's 17 220,00 € in ETSUP (Establishment of Social School) which is a private school. So we can say 17 000€ is an average					
Description of the main subjects (in bullet points – max. ½ page)	<ul style="list-style-type: none"> • Strategical Designing and Running an establishment project <ul style="list-style-type: none"> ○ Elaborate a project of establishment or service in coherence with the project of the legal person manager and with the needs and expectations of users. ○ Organize the external communication strategy. ○ Initiate and organize partnerships. ○ Pilot and implement the establishment or service project and be the guarantor. 					

- **Guarantee the exercise of the rights and freedoms of users.**
- **Appreciate the stakes of a project in terms of risk taking and responsibility.**
- **Evaluate the establishment or service project and develop the quality of services.**
- **Management and Human Resources**
 - **Manage the administrative management of human resources.**
 - **Design and support the forward planning of jobs and skills.**
 - **Ensure the management of human resources.**
 - **Develop and decide on an internal communication policy**
- **Financial management and dealings with budget and logistics**
 - **Develop and Implement the establishment budget**
 - Know the rules and mechanisms budgetary and accounting records of an establishment or a service
 - Know the principles, rules and procedures of pricing
 - **Budgetary and financial multi annual management**
 - Know how to develop a diagnosis of the situation of a financial institution or service
 - Know how to identify the components of the costs of different activities of the establishment or service and put in place indicators of steering
 - Know how to develop an investment policy
 - Develop and plan a multi-year strategy of financing
 - To be able to report on the management of establishment or service and develop the necessary documents
 - Knowing how to control budget issues
 - **Trading, logistics and property management**
 - Know the law of contracts
 - Know the procedures of the public markets
 - Know how to program, follow and receive works
 - Know how to organize and manage functions accommodation and catering
 - Know how to anticipate and propose adaptations necessary furniture equipment and real estate
 - **Policy of organisational risk prevention**

	<ul style="list-style-type: none"> ▪ Know and apply the principles, rules, procedures and competent bodies in health and safety ▪ Know how to implement the principle of precaution ▪ Know how to identify the risks of maltreatment ▪ Know how to manage crisis situations ▪ Know and apply alert procedures and reporting obligations <ul style="list-style-type: none"> • Social and health care intervention expertise <ul style="list-style-type: none"> ○ Analyze the environment and its actors ○ Provide technical expertise to a health or social issue applied to a category of public on a territory. 	
Are any subjects on financial literacy and/or entrepreneurship included?	Yes X	No
If yes – please describe the contents	The content only addresses financial literacy and does not address entrepreneurial skills. They learn the minimum required skills to run a social establishment such as knowing how to plan and run a budget, how it is possible to raise funds. It focuses on the ability to manage public finance matters in an efficient way.	
Are any subjects included on how to apply the knowledge about financial literacy/entrepreneurship in the daily work with children and youth in care/young care leaver?	Yes	No X
If Yes – please describe the contents	They rather deal with social team than youth in care.	
Source of Information	Official program published on the website of the High Studies in Public Health Care and program of schools that provide the training.	
Comments/Additional Information	X	
<p>Best Practice Example:</p> <p>If you consider this education a best practice example with regard to financial education and/or entrepreneurship learnings please describe below:</p>		
Why? Who benefits from the education/training? Which elements of the training/education could be useful for the training the project consortium will develop for CYCPs?		



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Project number: 2017-1-AT01-KA204-035082

4. TRAINING ON FINANCIAL LITERACY AND/OR ENTREPRENEURSHIP TOPICS

Please compile information on trainings on financial literacy and/or entrepreneurship in your country, especially those that are used by or may also be useful for (future) young Care Leavers.

TRAININGS on FINANCIAL EDUCATION AND/OR ENTREPRENEURSHIP							No:
Name of Training	Bakery Certificate of Competency						
Training Provider	Vocational Training Center of Montbeliard						
Level (European Qualifications Framework)	2	3	4	5	6	7	Not known X
Target groups	Students after secondary schools or students who dropped a generalist/technical or professional high school diploma and who want to become baker						
Age of the target group(s) (multiple selection possible)	Up to 14 years X	15 – 19 years X	20-24 years	25 years and older	Not defined		
Duration (please select duration type and add the number of semesters, months, weeks, days or hours)	Semester 4	Month	Weeks	Days	Hours		
Final Degree/Certificate	Bakery Certificate of Competency (which is the level before the Technical School Certificate)						
Admission requirements	Secondary school qualifications						
Tuition fee (please specify per education/per semester/,...)	It's free when the training take place in a public high school, otherwise it depends on the private school. The price can vary from 500 to 900 € per year in private professional high schools under contract, and can reach 3.500 € in private contract.						

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<p>Description of the main subjects (in bullet points, max. ½ page)</p>	<ul style="list-style-type: none"> • French language • History-Geography • English • Applied Mathematics • Laws and Economics • Social and Professional life • Esthetical education • Sport • Supply of provision • Bread making • Special bread making • Control qualification • Safety and Security Maintenance 	
<p>Is this training accessible for (future) young care leaver?</p>	<p>Yes X</p>	<p>No</p>
<p>If No – Please describe why not (fees, admission requirements,...)?</p>		
<p>Source of Information</p>	<p>Website of the Vocational Information Center of Montbeliard</p>	
<p>Comments/Additional Information</p>	<p>Financial literacy and entrepreneurs skills are not addressed at all in the training.</p>	
<p>Best Practice Example: If you consider this training a best practice example with regard to financial education and/or entrepreneurship learnings please describe below:</p>		
<p>Why? Who benefits from the training? Which elements of the training/education could be useful for the training the project consortium will develop for CYCPs?</p>		

TRAININGS on FINANCIAL EDUCATION AND/OR ENTREPRENEURSHIP							No:
Name of Training	Secretary-Book-keeping BEP (Technical School Certificate)						
Training Provider	LYCEE VINCENT D'INDY in Grenoble						
Level (European Qualifications Framework)	2	3	4	5	6	7	Not known X
Target groups	Students after secondary schools or student who dropped a generalist/technical or professional high school diploma.						
Age of the target group(s) (multiple selection possible)	Up to 14 years X	15 – 19 years X	20-24 years -	25 years and older	Not defined		
Duration (please select duration type and add the number of semesters, months, weeks, days or hours)	Semester 4	Month	Weeks	Days	Hours		
Final Degree/Certificate	Technical School Certificate						
Admission requirements	Secondary school qualifications						
Tuition fee (please specify per education/per semester/,...)	It's free when the training take place in a public high school, otherwise it depends on the private school. The price can vary from 500 to 900 € per year in private professional high schools under contract, and can reach 3.500 € in private contract.						
Description of the main subjects (in bullet points, max. ½ page)	<ul style="list-style-type: none"> • French language • History-Geography • English • Applied Mathematics • Laws and Economics • Social and Professional life • Esthetical education • Sport 						

	<ul style="list-style-type: none"> • Hub communication and organisation • Hub accounting • Computer science 	
Is this training accessible for (future) young care leaver?	Yes X	No
If No – Please describe why not (fees, admission requirements,...)?		
Source of Information	VINCENT D’INDY High School	
Comments/Additional Information	The “Hub accounting” is not described but the courses are similar to the ones which are provided in high school.	
<p>Best Practice Example:</p> <p>If you consider this training a best practice example with regard to financial education and/or entrepreneurship learnings please describe below:</p>		
Why? Who benefits from the training? Which elements of the training/education could be useful for the training the project consortium will develop for CYCPs?		

TRAININGS on FINANCIAL EDUCATION AND/OR ENTREPRENEURSHIP							No:
Name of Training	Higher Technician diploma in accounting and organisation management (BTS)						
Training Provider	High School which provides this training : this template describes the government program						
Level (European Qualifications Framework)	2	3	4	5	6	7	Not known
Target groups	Students who have a high school diploma (rather generalist or technical) and who want to become an accountant.						
Age of the target group(s) (multiple selection possible)	Up to 14 years	15 – 19 years X	20-24 years X	25 years and older	Not defined		
Duration (please select duration type and add the number of semesters, months, weeks, days or hours)	Semester	Month	Weeks	Days	Hours		
Final Degree/Certificate	Higher Technician diploma which corresponds of a two-year long training after the high school diploma						
Admission requirements	High School Diploma (general, technical or professional)						
Tuition fee (please specify per education/per semester/,..)	It's free when the training is delivered on public High School, otherwise it depends on the private schools. The price can vary from 500 to 900 € per year in private professional high schools under contract, and can reach 3.500 € in private contract.						
Description of the main subjects (in bullet points, max. ½ page)	<ul style="list-style-type: none"> • Accounting and budgetary management of commercial operations, fixed assets and investments • Management and forecasting of cash and financing • Management of relations with employees and social organizations • Tax management and relations with the tax administration • Production and analysis of financial information • Organization of the accounting and management information system 						

Is this training accessible for (future) young care leaver?	Yes	No X (more or less)
If No – Please describe why not (fees, admission requirements,...)?	It is not a high qualification degree but usually youngsters do not have a high school diploma.	
Source of Information	Website of the Higher Technician Diploma	
Comments/Additional Information		
<p>Best Practice Example:</p> <p>If you consider this training a best practice example with regard to financial education and/or entrepreneurship learnings please describe below:</p>		
Why? Who benefits from the training? Which elements of the training/education could be useful for the training the project consortium will develop for CYCPs?	This is not a best practice in the sense that they address financial issues because it's the core of the diploma. They do not specify the use of innovative tools to address the subject.	

TRAININGS on FINANCIAL EDUCATION AND/OR ENTREPRENEURSHIP							No:
Name of Training	Entrepreneurship Training and Management of small and medium size firms						
Training Provider	CNAM : National Conservatory of Art and Jobs (Public School)						
Level (European Qualifications Framework)	2	3	4	5	6	7	Not known X
Target groups	People who want to create a small or medium-sized business and who have a two-year degree diploma.						
Age of the target group(s) (multiple selection possible)	Up to 14 years	15 – 19 years	20-24 years X	25 years and older X	Not defined		
Duration (please select duration type and add the number of semesters, months, weeks, days or hours)	Semester	Month	Weeks	Days	Hours		
Final Degree/Certificate	34 ECTS and a certificate of competency						
Admission requirements	This training requires a two-year diploma after High School						
Tuition fee (please specify per education/per semester/,..)	160 euros for the tuition fees + 476 euros						
Description of the main subjects (in bullet points, max. ½ page)	<ul style="list-style-type: none"> Study and strategic watch Introduction: the strategic watch and competitiveness, its challenges and its objectives; General methodology for implementation place of a watch, standby plan; Sources of strategic information and sourcing methodology; Automated search tools and professional intelligence services; Searching for web information 2.0 and social networks; Datamining, analysis and results of the previous day; Benchmarking and expert opinions; Industrial espionage and protection of his information Organizations Management 						

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Project number: 2017-1-AT01-KA204-035082

	<ul style="list-style-type: none"> • Corporate financing which includes : The financial statements of the company (Balance sheet and BFR, Profit and loss account and GIS); Analysis of financial balance and profitability; Interest rates and elements of financial mathematics Evaluate investment projects Decisions and investment selection criteria (NPV, IRR, ...); Financial planning ; Financial decisions and policies Long-term financing; Financing policy and management planning; Finance management • Salesforce Negotiation and Mangement • Human Resources • Computer Science • Concepts of Contract Law 	
Is this training accessible for (future) young care leaver?	Yes	No X (more or less)
If No – Please describe why not (fees, admission requirements,...)?	The courses can be delivered during the nights and the weekend but usually young care leavers don't have a two-year long diploma after high school.	
Source of Information	Website of the the CNAM	
Comments/Additional Information		
Best Practice Example: If you consider this training a best practice example with regard to financial education and/or entrepreneurship learnings please describe below:		
Why? Who benefits from the training? Which elements of the training/education could be useful for the training the project consortium will develop for CYCPs?	This training is interesting in the sense that the courses can happen during the evening or in the weekend but the courses are similar of those which are provided in a University or in a general school.	

TRAININGS on FINANCIAL EDUCATION AND/OR ENTREPRENEURSHIP							No:
Name of Training	Master Management Strategy and Consulting Option Entrepreneurship						
Training Provider	Paris Dauphine University						
Level (European Qualifications Framework)	2	3	4	5	6	7	Not known X
Target groups	Bachelor Degree Student who want to go further on this area of competencies.						
Age of the target group(s) (multiple selection possible)	Up to 14 years	15 – 19 years	20-24 years X	25 years and older X	Not defined		
Duration (please select duration type and add the number of semesters, months, weeks, days or hours)	Semester 4	Month	Weeks	Days	Hours		
Final Degree/Certificate	Master degree, 120 ECTS						
Admission requirements	There is a high level of selection for this master and the candidate should have a Bachelor degree (180 ECTS).						
Tuition fee (please specify per education/per semester/,..)	Tuition fees vary according to the income of the student's tax home. They rise from 2000 to 6000 euros depending on the profiles. Scholarships make it possible to finance up to 100% of tuition fees, regarding the resource conditions.						
Description of the main subjects (in bullet points, max. ½ page)	<ul style="list-style-type: none"> • Entrepreneurship and innovation • project management • Entrepreneurial behaviour • Business Model • Finance and budgets • Communication and negotiation • Business English • Intellectual property and legal aspects • Entrepreneurial missions • Business Plan Workshop • Internship and internship report 						
Is this training accessible for (future) young care leaver?	Yes			No			

		X
If No – Please describe why not (fees, admission requirements,...)?	Dauphine is one of the best Universities in France and there are a lot of candidates for the Master.	
Source of Information	http://masterentrepreneuriat.dauphine.fr/	
Comments/Additional Information	The master concerns entrepreneurship skills and one of the aims of the program is to launch students in creating their activities.	
<p>Best Practice Example:</p> <p>If you consider this training a best practice example with regard to financial education and/or entrepreneurship learnings please describe below:</p>		
Why? Who benefits from the training? Which elements of the training/education could be useful for the training the project consortium will develop for CYCPs?		

TRAININGS on FINANCIAL EDUCATION AND/OR ENTREPRENEURSHIP							No:
Name of Training	Master of Finance						
Training Provider	Paris Dauphine University						
Level (European Qualifications Framework)	2	3	4	5	6	7	Not known X
Target groups	People who want to learn special skills in Finance, people who want to work in the banking or finance sector.						
Age of the target group(s) (multiple selection possible)	Up to 14 years	15 – 19 years	20-24 years X	25 years and older X	Not defined		
Duration (please select duration type and add the number of semesters, months, weeks, days or hours)	Semester 4	Month	Weeks	Days	Hours		
Final Degree/Certificate	Master degree, 120 ECTS						
Admission requirements	There is a high level of selection for this master and the candidate should have a Bachelor degree (180 ECTS).						
Tuition fee (please specify per education/per semester/,..)	<p>Tuition fees vary according to the income of the student's tax home. They rise from 2000 to 6000 euros depending on the profiles. Scholarships make it possible to finance up to 100% of tuition fees, regarding the resource conditions.</p> <p>As it is a very good diploma it is also easy to get a credit from the banks</p>						
Description of the main subjects (in bullet points, max. ½ page)	<ul style="list-style-type: none"> • Investment and Capital Markets • Financial Analysis and Financial Engineering • Derivative Instruments and Markets • International Finance • Private Equity • Introduction to Quantitative Finance • Strategic Management • Corporate finance • Financial Modelling and applications • Investment and Capital Market • Financial Regulation • Ethics and Compliance • Interest Rate Markets and Trading : Capital, Markets 						

	<ul style="list-style-type: none"> • Infrastructure, Energy and Real Assets : Equity and Debt Perspective • Risks in Banking • Macroeconomic Statistic and Monetary Policy 	
Is this training accessible for (future) young care leaver?	Yes	No <input checked="" type="checkbox"/>
If No – Please describe why not (fees, admission requirements,...)?	Dauphine is one of the best Universities in France and there are a lot of candidates for the Master.	
Source of Information	http://masterentrepreneuriat.dauphine.fr/	
Comments/Additional Information	The master concerns financial skills at a high level. The list of the courses is not exhaustive and there are a lot of specialities regarding the choice of the students.	
<p>Best Practice Example:</p> <p>If you consider this training a best practice example with regard to financial education and/or entrepreneurship learnings please describe below:</p>		
Why? Who benefits from the training? Which elements of the training/education could be useful for the training the project consortium will develop for CYCPs?	The quality of the course is really high and the best professors speak in those.	

5. PLANNED INITIATIVES related to FINANCIAL LITERACY AND ENTREPRENEURSHIP TRAINING.

Please compile information on planned initiatives of financial education either in the education or trainings for CYCPs or in financial literacy and entrepreneurship trainings that may be useful for young Care Leavers or are specifically addressed to (future) young care leavers.

PLANNED INITIATIVES							No:
Name of Initiative	teame.						
Training Provider	Plateforme I, GROUPE SOS Association to promote vocational integration for young care leavers						
Level (European Qualifications Framework)	2	3	4	5	6	7	Not known X
Target groups	CYCPs	(Future) young care leavers X	(Unemployed) Young adults X	Others	Not defined		
Target groups description	NEET (nor in employment nor in education or in training)						
Age of the target group(s) (multiple selection possible)	Up to 14 years	15 – 19 years X	20-24 years X	25 years and older	Not defined		
Duration (please select duration type and add the number of semesters, months, weeks, days or hours)	Semester	Month 3	Weeks	Days	Hours		
Final Degree/Certificate	No official certificate delivered but a competences certificate						
Admission requirements	Only motivation is required						
Tuition fee (please specify per education/per semester/,..)	Free for youngsters (multiple grants)						
Description of the main subjects (in bullet points, max. ½ page)	<ul style="list-style-type: none"> - How to run a business (basic knowledges) - How to organize public invent - How to manage a budget - How to work with other persons/in team work 						

	<ul style="list-style-type: none"> - How to find client / to do commercial prospection - How to make a cost estimation - How to market a brand/a product/an event - How to communicate in a professional field - How to network
When/Where available?	It is available in Paris, in St-Denis and in Cergy every 3 month since March 2017.
Source of Information	Plateforme i
Comments/Additional Information	<p>This is an innovative program which aims to remotivate youngsters into their vocational integration.</p> <p>8 to 10 youngsters will create a start-up altogether. During 3 month, they come together every day to discover how to run a business. During the first three weeks, a lot of people coming from different companies teach them basics knowledge about their job (Marketing, finance, management, law...) Then they will have 2 month left to develop their business and to find customers to sell their services (painting, gardening, baby-sitting...), establish invoices, exchange by e-mail in a professional way and carry out their duty.</p> <p>They make an experiment how to run a business, how to work with other people and they understand better how it works on the labour market.</p> <p>They discover the professional world in an attractive and funny way.</p>
<p>Best Practice Example:</p> <p>If you consider this initiative a best practice example with regard to financial education and/or entrepreneurship learnings please describe below: X</p>	
Why? Who benefits from the initiative? Which elements of the training/education could be useful for the training the project consortium will develop for CYCPs?	<p>I consider teame. Program as a best practice example, because this program provides specific knowledge on the business world for youngsters who mostly broke up school early and/or quit their studies before being graduated. It benefits also to those who are unemployed and disconnected from the labour market. By teaching them the most important knowledge on financial literacy (such as how to manage a budget and how to</p>

	<p>do a cost estimation) they will be able to manage their own budget for instance.</p> <p>Moreover, the objective is not to help them to become entrepreneur (entrepreneurship is only a pretext to experiment and to learn different subjects) but they discover how it works.</p> <p>This initiative could be really interesting for the training which CYCLES wants to develop for CYCPs. The coordinators of the program use some specific tools to address some financial skills and to promote entrepreneurship spirit.</p>
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PLANNED INITIATIVES							No:
Name of Initiative	Entrepreneurs dans la ville (Entrepreneurs in Town)						
Training Provider	Sport dans la ville Association to promote integration thanks to sport.						
Level (European Qualifications Framework)	2	3	4	5	6	7	Not known X
Target groups	CYCPs	(Future) young care leavers X	(Unemployed) Young adults X	Others	Not defined		
Target groups description	Youngsters who are living in popular districts from 20 to 35 years old.						
Age of the target group(s) (multiple selection possible)	Up to 14 years	15 – 19 years	20-24 years X	25 years and older X	Not defined		
Duration (please select duration type and add the number of semesters, months, weeks, days or hours)	Semester	Month 4	Weeks	Days	Hours		
Final Degree/Certificate	No certificate is delivered but the program is labelled by Lyon The Town of Entrepreneurship which is a state label.						
Admission requirements	It depends on the motivation and how far the project of the youngster is in progress. (questionnaire and evaluation file)						
Tuition fee (please specify per education/per semester/,...)	It is free for youngsters.						
Description of the main subjects (in bullet points, max. ½ page)	<ul style="list-style-type: none"> - 4 months accompaniment in one of the biggest business school - establishment of the economic model - redaction of the business plan - Boot camp who gather entrepreneurs 						

	<ul style="list-style-type: none"> - individualised accompaniment on the youngster's project - workshop - co-working space delivered - mentoring / experience sharing - meetings with important CEO - networking
When/Where available?	The program is available in Lyon but they want to develop it in Paris. There are 2 sessions per year.
Source of Information	Website of Sport dans la Ville : https://www.sportdanslaville.com/
Comments/Additional Information	<p>Objective of the program :</p> <p>To help youngsters to create their firm.</p> <p>Method :</p> <p>To do so, they are accompanied during 4 months thanks to a partnership with one of the biggest business school in Lyon. They have some courses on the main principles of entrepreneurship. They work on their professional and managerial skills and their business plan.</p> <p>Besides they are accompanied by mentors who are often old CEO's and who can provide some useful advices and share their network to offer them business opportunities.</p> <p>Moreover, they share an experience altogether and they have access to some co-working space during the beginning in order to favour collective emulation and to share costs and opportunities.</p> <p>The program provides to them some useful tools to develop their project easily.</p> <p>Results :</p> <p>Since 2007, 100 firms have been created, 170 projects have been accompanied.</p>
<p>Best Practice Example:</p> <p>If you consider this initiative a best practice example with regard to financial education and/or entrepreneurship learnings please describe below:</p>	



Why? Who benefits from the initiative? Which elements of the training/education could be useful for the training the project consortium will develop for CYCPs?

This program is a good practice for youngsters, because they directly put into application what they learned. The knowledge and the practices that the program provides are directly useful for the business project they want to develop. This kind of initiatives which make the youngster actor of his or her own success but also accompanied on the difficulties that could intervene by helping and supporting him are really useful. So, the training could be inspired by this kind of program.

PLANNED INITIATIVES							No:
Name of Initiative	CreaJeunes						
Training Provider	ADIE , association of microcredit						
Level (European Qualifications Framework)	2	3	4	5	6	7	Not known X
Target groups	CYCPs	(Future) young care leavers X	(Unemployed) Young adults X	Others			Not defined
Target groups description	Youngsters who want to develop an entrepreneurship project from 18 to 32 years old.						
Age of the target group(s) (multiple selection possible)	Up to 14 years	15 – 19 years X	20-24 years X	25 years and older X			Not defined
Duration (please select duration type and add the number of semesters, months, weeks, days or hours)	Semester	Month	Weeks 4 to 6	Days	Hours		
Final Degree/Certificate	No certificate delivered						
Admission requirements	No qualifications are required but it depends on how far the project of the youngster is in progress.						
Tuition fee (please specify per education/per semester/,..)	It's free for the youngsters						
Description of the main subjects (in bullet points, max. ½ page)	<ul style="list-style-type: none"> - Individual accompaniment - Collective accompaniment - Networking - How to raise funds - Possibility to contract a microcredit 						

When/Where available?	<p>This program is available in different towns : Amiens, Angoulême, Asnières, Bordeaux, Brest, Cayenne, Évry, Fort-de-France, Grenoble, Lille , Lyon, Marseille, Nice, Nouméa, Paris, Pointe-À-Pitre, Poitiers, Rennes, Saint-Denis (93), Strasbourg, Toulouse.</p> <p>There are sessions every 4/6 weeks.</p>
Source of Information	Website of ADIE : https://www.adie.org/
Comments/Additional Information	<p>Objective:</p> <p>Help young people to realize their project and to create a strategy.</p> <p>There is a lot of unemployment and creating a company is one of the biggest opportunity to find a job.</p> <p>Method:</p> <p>It consists of collective, interactive workshops, focused on building confidence and practical knowledge on the business world. In addition to these collective workshops, there is also an individual coaching/tutoring and some networking actions. The training is offered over a period of 5 to 6 weeks and the accompaniment continues for 6 months.</p> <p>In keeping with this project development phase, young people can access microcredit with a 0% bank rate loan. It is really helpful for those who cannot get a loan directly from a bank. They can also subscribe to micro-insurance solutions and continue to benefit from a support in the start-up and development phases of the activity.</p>
<p>Best Practice Example:</p> <p>If you consider this initiative a best practice example with regard to financial education and/or entrepreneurship learnings please describe below:</p>	
Why? Who benefits from the initiative? Which elements of the training/education could be useful for the training the project consortium will develop for CYCPs?	<p>This program is really helpful for youngsters who already have an idea of entrepreneurship and which kind of start-up they would like to develop. By providing them some specific knowledge on fund raising, networking, business planning they give them the main keys to run a business. This is an intensive training and this aspect could be really attractive to youngsters. Moreover, by offering credit with 0% bank rate, they get the opportunity of concretising the project into a real business</p>

	which constitutes the real asset of the program and the core activity of ADIE.
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PLANNED INITIATIVES							No:
Name of Initiative	La Finance Pour Tous						
Training Provider	Association of La finance Pour Tous (which want to promote financial education/ financial literacy)						
Level (European Qualifications Framework)	2	3	4	5	6	7	Not known X
Target groups	CYCPs X	(Future) young care leavers X	(Unemployed) Young adults X	Others X (professors for instance)			Not defined
Target groups description	Youngsters and adults who want to promote financial literacy						
Age of the target group(s) (multiple selection possible)	Up to 14 years	15 – 19 years X	20-24 years X	25 years and older X	Not defined		
Duration (please select duration type and add the number of semesters, months, weeks, days or hours)	Semester	Month	Weeks	Days	Hours		
Final Degree/Certificate	No certificate delivered						

Admission requirements	This association doesn't deliver a training but propose some tools to address financial issues.
Tuition fee (please specify per education/per semester/,..)	X
Description of the main subjects (in bullet points, max. ½ page)	<ul style="list-style-type: none"> - Tools on financial issues for youngsters - Tools on financial issues for professors in order to implement those issues in class - Quiz to learn in a funny way the basics knowledge on financial subject - Newsletter to explain economical and financial current subjects - On line courses and videos on Bank, Investment, Trading
When/Where available?	The Website is available and free for anyone:
Source of Information	Website of La Finance Pour Tous
Comments/Additional Information	<p>Objective:</p> <p>Provide some specific tools to enhance the financial literacy skills, especially for youngsters.</p> <p>Method:</p> <p>The website provides some innovative tools to address the main financial issues by using videos and quiz for instance. Some tools are directly used by youngsters and some concerns professors and adults in order to implement knowledge to young people.</p> <p>Moreover, they try to develop partnership in school, secondary school and high school. They just signed a convention with the National Education Minister to favour innovative courses on those subjects, develop workshops in primary school.</p>
<p>Best Practice Example:</p> <p>If you consider this initiative a best practice example with regard to financial education and/or entrepreneurship learnings please describe below:</p>	
Why? Who benefits from the initiative? Which elements of the training/education could be useful for the training the project consortium will develop for CYCPs?	This association is one of the only one in France which is dedicated to financial education. Their tools can be really useful for the training project consortium. They try to broaden their targets in order to touch a very large amount of people, especially young people.



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

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Project number: 2017-1-AT01-KA204-035082