CHILD AND YOUTH CARETAKERS FINANCIAL LITERACY AND ENTREPRENEURSHIP SKILLS

TRANSFERABILITY AND EVALUATION HANDBOOK

SEPTEMBER 2019

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Introduction: Context and objectives

The CYCLES project

The CYCLES project is an Erasmus+ Strategic Partnership spanning from October 2017 to October 2019, and uniting six partner organizations from five different countries: FH Joanneum Graz (FHJ) (Austria) -the coordinator of the project-, Fundacja Samodzielni Robinsonowie (Poland), Bundesverband Therapeutische gemeinschaften Osterreich Verein (Austria), Groupe SOS Jeunesse (France), SPSPD FICE-Bulgaria (Bulgaria) and IKJ Institut für Kinder- und Jugendhilfe GmbH (Germany).

The main objective of this two-year project was to increase Child and Youth Care Practitioners' (CYCPs) skills and knowledge in financial education and entrepreneurship, in order to better transfer these skills to young care leavers to provide a smooth transition into independent living. In order to achieve this goal, the project partners developed an innovative online and offline training programme.

Overview of the different phases of the CYCLES project

Within the framework of the CYCLES project, the participating partners developed seven intellectual outputs (IOs).

At the start of the project, the partners first analysed the target groups' training needs. In order to create an effective training programme, they first conducted desk research, focus group interviews, and a gap analysis (*IO1: Analysis reports*). The partners then created a skill card to define the set of skills that the future trainees must acquire (*IO2: Skill card creation and strategy design*). Once these two steps were completed, they created the training curriculum (*IO3: Training Curriculum*). Finally, they developed and implemented training sessions on Entrepreneurship and Financial Education (*IO4: CYCLES training on Entrepreneurship and Financial Education*). These training sessions were divided in 4 modules:

Module 1: Basic Financial Literacy for daily life

Module 2 : Contracts, law and benefits in finances

Module 3: Personal budget planning

Module 4: Entrepreneurship

The next intellectual output, *IO5*, consisted in creating this *Transferability and Evaluation Handbook*, following the completion of the training sessions.

To clarify how to use and distribute the developed training materials, an IPR (Intellectual Property Rights) agreement for the CYCLES project and for the consortium was established and signed by all partners (*IO6: IPR agreement*).

During the last project phase, the partners will create a promotional video for CYCLES, in order to promote the project to the broader public (*IO7: Promotional video*).

Objectives of this handbook

One of the main objectives of the CYCLES project is to ensure that the training materials are accessible and transferable to other countries and/or other organisations working with youth. We designed this handbook as the main tool to help reach this goal.

I) Evaluation of the CYCLES trainings and modules

We pre-selected a list of qualitative and quantitative criteria which seem the most relevant in order to evaluate the success of the training sessions carried out in IO4, as well as the CYCLES content in general, and thus optimize the ability to duplicate this program in the future.

These criteria were inspired by the experiences encountered by each partner in the experimentation phase of the training modules.

We used different tools to develop this content: the training implementation report and additional questions submitted to partners in order to gain a wider perspective on their experience.

1) Participation: the ability to develop interest of CYCPs for the CYCLES trainings

How many professionals were contacted?

Groupe SOS Jeunesse (FR) contacted more than 50 professionals using a database created within the organization. Fundacja Samodzielni Robinsonowie (PL) also contacted at least 50 potential trainees via email, phone calls and personal conversations.

How were professionals contacted?

Fundacja Samodzielni Robinsonowie (PL) recruited participants via e-mail invitations, by phone and through online announcements on ngo.pl, a portal for third sector workers. Recruiters focused on youth care workers, whether within governmental and municipal structures or private organisations (i.e. volunteers, NGO workers or foster care providers).

BTG (AT) invited trainers with different backgrounds in order to ensure a widespread reach of the training material in different fields

FICE Bulgaria (BG) is a membership organization whose members are individuals, social services or organizations working in the field of child and youth care. FICE has also developed several partnerships with social service providers and it is part of network organizations such as the National Network for children. Via these additional networks, members or partners of FICE Bulgaria received invitations to the training sessions and were able to spread them within their networks as well.

Groupe SOS Jeunesse (FR) contacted professionals through different methods. They sent invitations to individuals identified by colleagues within a database of different organisations working with child and youth caretakers. They contacted professionals first by e-mail and then by phone. In addition, they used social networks such as Facebook and Linkedin. Some professionals were also been contacted thanks to acquaintances. They reached some trainers through colleagues within the Groupe SOS.

IKJ (GER) contacted professionals and trainers through colleagues at the institute.

BTG (AT) invited trainers with different backgrounds in order to ensure a widespread reach of the training material in different fields: social housing, foster care programs or refugee housing.

When did they contact them for the first time?

Fundacja Samodzielni Robinsonowie (PL) contacted professionals about five weeks before the training.

FICE Bulgaria (BG) contacted some of the participants at the beginning of the CYCLES project and informed them about the upcoming trainings. Later on, they contacted participants again, approximately one month prior to the training.

Groupe SOS Jeunesse (FR) contacted professionals by e-mail approximately two months before the training session. Then, they were contacted again by e-mail three weeks before the training sessions. Those who did not answer to the e-mail invitation were also contacted again by phone.

IKJ (GER) contacted them for the first time about three months before the training session.

What was the response rate (approx. how many interested people)?
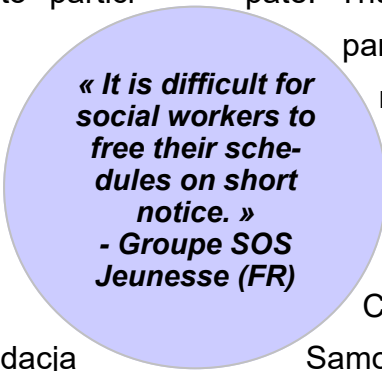
As for FICE Bulgaria (BG), the response rate was very high; CYCPs were very interested, as they had never been offered such a training before. After the training, many people who wanted to participate but for some reason could not contacted FICE Bulgaria, asking when they would carry out another training session.

However, the response rate was very low for the Groupe SOS Jeunesse. This could be explained by the fact that it is difficult for social workers to free their schedules on short notice, even if they may be interested in the topics; their schedules are planned months in advance.

As for the "train the trainers" session, all the persons contacted participated. However, some people were interested but not available to partici-   pate. Thus, the number of participants is not necessarily representative of their interest in the training sessions.

« It is difficult for social workers to free their schedules on short notice. »
- Groupe SOS Jeunesse (FR)

Concerning Fundacja Samodzielni Robinsonowie (PL) 15 out of the at least 50 people contacted declared willingness to participate. BTG (AT) asked around 15 people for the "train the trainers" session and seven people participated in the training, even though it scheduled within a short period.

How many professionals were present for the trainings?

Groupe SOS Jeunesse (FR) trained 9 trainees and 6 trainers, FICE Bulgaria (BG) 18 trainees and 5 trainers, Fundacja Samodzielni Robinsonowie (PL) 15 trainees and 5 trainers, IKJ (GER) 30 trainees and 5 trainers and BTG (AT) 7 trainers. BTG (AT) will hold their "train the trainees" in September 2019.

What difficulties did they encounter in recruiting participants?

FICE Bulgaria (BG) did not encounter any difficulties. Some of the trainees came from FICE Bulgaria members, but there was also a huge interest in the training topics from outside organizations. BTG (AT) and IKJ Mainz (GER) did not encounter any difficulties either.

Regarding the recruitment of the trainers, BTG had personal contacts with them, which made it very easy to organize everything.

Regarding the recruitment of the trainers, BTG had personal contacts with them, which made it very easy to organize everything. BTG has a wide network, which enables them to bring trainers together quickly, as long as it is not too time consuming.

As for Groupe SOS Jeunesse, it was challenging to involve social workers in these trainings. First, French social workers have a limited number of hours of trainings per year, which are planned far in advance.

Additionally, the hierarchical structure of these organisations makes communication difficult; for example, the social workers do not make their schedules themselves, their managers decide who can be available for trainings, and their managers often do not allow contact with the social workers directly.

Thus, the Groupe SOS Jeunesse was mostly in contact with the head of department or the director of the organisation, who are responsible for sharing the training information with the social workers. However, it is hard to know if they relay this information on time or even at all, as they often did not give a response. In general, and when possible, it was easier to communicate with social workers who are used to working directly with Groupe SOS Jeunesse. Finally, the social workers have other priorities that prevent them from being available for these training sessions, such as meetings with the youth.

Concerning Fundacja Samodzielni Robinsonowie (PL), they were not sure how many trainees would appear at the training session until the last moment, which was a challenge for the organisation.

« We were not sure how many trainees would appear at the training session until the last moment, which was a challenge for us. »

- Fundacja Samodzielni Robinsonowie (PL)

2) Meeting the participants' needs

Did the training materials meet the CYCPs needs? How did they evaluate the training sessions?

In this section, we will present the results of the training session evaluations per module per country. This information and its analysis will provide a wider view on the relevance and efficiency of these trainings. It will also help highlight the initial impact of these module trainings on the participants, and other aspects such as the preparedness of the trainers.

The trainers in each country distributed training evaluations to the participants at the end of the sessions in order to gather their feedback. Within the evaluation, there was one section for the evaluation of the trainings session with the trainees, "train the trainees", and one with the trainers, "train the trainers". The questionnaire used a scale for the answers; participants chose if "they strongly agree", "agree", "neither agree nor disagree", "disagree" or "strongly disagree" with these different statements.

The section "train the trainees" is divided in two parts:

I) Module organisation and content ratings:
1) The module content and organisation:
- The length of the module was appropriate.
- The teaching material was well organised.
2) The pertinence of the module and its impact on the trainees:
- The content of the module was at a level appropriate for my needs.
- The module met my learning objectives.

- I will be able to use what I have learned in this module.
- All in all I am satisfied with this module.

II) Course organisation and instructor ratings:
1) Logistics and set-up:
- The registration of the course was easily accessible.
- The class location and infrastructure were appropriate.
2) Instructor preparation:
- The instructors displayed good subject knowledge.
- The instructors were well prepared.
- The instructors' explanation were clear.
- The practical examples were interesting and useful and can be shown to care leavers.
3) E-learning content:
- The e-learning activities were interesting and useful and can be done with care leavers.
4) Interaction:
- The instructors provided adequate opportunity for questions and discussions;
- The participants were encouraged to ask questions;
- The participants were encouraged to share their ideas and experiences.

- The section "train the trainer" is divided into three parts:

1) Training methodology
- The length of the module was appropriate
- The training materials are relevant and concise
- All in all I am satisfied with this module.

2) Training confidence:
- I understand my future clients' learning needs related to financial literacy and entrepreneurship and the importance of spreading the knowledge
- I am now able to use the available training materials to implement a training course myself
- I am now able to discuss the topic with some example
- I am now able to answer participants' questions about the topic
- I feel prepared to present an effective training course on my own.

3) Instructor ratings:
- The instructors displayed good subject knowledge
- The instructors were well prepared
- The instructors' explanations were clear
- The practical examples were interesting and useful
- The instructors provided adequate opportunity for questions and discussions
- Participants were encouraged to ask questions
- Participants were encouraged to share their ideas and experiences.

We made an overall analysis of the different results within the aforementioned categories.

France
Train the trainees:

Over half of the trainees were satisfied with the module content.

However, the teaching material for module 2 seems less well organized according to the results, in comparison with other modules. There were also mixed results concerning the length of the modules; for example, the length of 1 and 2 seemed less appropriate.

The results concerning the pertinence of the modules and their impact on the trainees garnered mixed results between modules; Module 3 and 4 seemed to have a more positive impact on the trainees.

More than half of the participants strongly agreed or agreed with the different statements regarding whether the module met their needs, their learning objectives, and the ability to use what they have learned.

One of the objectives for this team prior to the training session was to create something more interactive and less theoretical.

The module 1 and 2 had more poor results regarding the learning objectives. Furthermore, less than half of the group considered that the module 2 content was at a level appropriate for their needs.

The participants all selected "strongly agree" or "agree" that the instructors provided adequate opportunity for questions and discussions, and that they were encouraged to ask questions and share their ideas and experiences. Indeed, the trainers asked participants to contribute their personal opinions and questions, and the content was adapted to encourage them to share their personal experience. One of the objectives for this team prior to the training session was to create something more interactive and less theoretical. The trainers thus used different educational tools and activities to create this atmosphere. The participants were also satisfied with the instructors' preparation, and considered the trainer had achieved in making the training session more interactive.

However, concerning the e-learning content, the participants had mixed opinions, with more negative feedback than for the face-to-face sessions.

Train the trainer overview:

Concerning the appropriate length of the different modules, participants had divided opinions; half of them selected "strongly agree" or "agree" with this statement for each module except Module 4.

Overall, they considered that the training materials were relevant and concise. However, for Module 2, less than half of the participants were satisfied with it.

According to these results, the trainers seem to feel quite confident in their ability to provide trainings.

Finally, the instructor was well-prepared and allowed room for interaction, according to the participants' evaluations.

Main outcomes of the evaluation:

Trainees were very satisfied with the content. They strongly appreciated the fact that trainer provided them with tools, for instance the mobile apps and the Excel sheet, which they could use directly with youth. Moreover, since Groupe SOS Jeunesse organized two different sessions, the instructors were able to adapt the content after the first round of feedback. For example, they created a PowerPoint in which they kept all the main elements required for the session, but they reduced the written content.

The feedback of the second session was that the trainees strongly appreciated that the training session was interactive.

They opted to leave room in the face-to-face session in order to make it more interactive, relevant, active and less theoretical, and then send the participants all of the content with the full text after the training; this strategy is also aligned with the training methods used at the Groupe SOS Jeunesse. All training sessions, through CYCLES or otherwise, aim to create a space in which social workers can share their best practices and experiences. During the CYCLES training sessions, the trainers would then provide the CYCLES' training content while always relating the content to their current methods. This content may then help them improve how they assist youth with financial and budget planning, for instance.

Holding two sessions also helped the instructors compare the first and the second session feedbacks and thus asses the improvements made. Indeed, the feedback of the second session was that the trainees strongly appreciated that the training session was interactive. They were also satisfied to have new tools that they could use with young people.

Germany
Train the trainees overview:

The results regarding these training sessions are mixed; overall, the participants considered the different modules to be well organised, except for the module 1. More than half of the participants reported, however, that these modules were not appropriate for their needs and did not meet their learning objectives.

Overall, participants strongly agreed or agreed that they were encouraged to ask questions, share their ideas and experiences.

Additionally, more than half of the participants reported that the instructors displayed good subject knowledge, were well-prepared, and provided explanations. While the participants were mostly satisfied with each module, and with the elements previously mentioned, a significant portion of participants reported that they were

> *More than half of the participants reported, however, that these modules were not appropriate for their needs and did not meet their learning objectives.*

Train the trainers overview:

The trainers were mostly satisfied with the training length and relevance for each module. They felt generally confident in their ability to use the training materials to implement a training course themselves, discuss the topic with some examples, and answer participant's questions about the topic.

However, they reported a lack of confidence - for more than half of the participants - regarding understand their future clients' learning needs and presenting an effective course on their own.

The instructors displayed good subject knowledge and they gave clear explanations. The participants mostly agreed that they provided adequate opportunity for questions and discussions.

Main outcomes of the evaluation:

The trainees generally found that the training sessions were well designed and relevant. They considered that it was interesting to refresh their knowledge on some of the subjects presented. However, different aspects of the trainings could be improved, in order to meet the participants' needs and increase the interest in these modules.

The trainees considered that it was interesting to refresh their knowledge on some of the subjects presented.

For example, the participants reported that the examples used from the United-States were not very useful and they suggested that an example in Germany would be more helpful and relevant. Some of them also noted the lack of interactivity and the strong presence of theoretical elements.

One participant among the trainees reported that module 4 was too general and that it may be more interesting to provide specific steps on how to become an entrepreneur. However, others considered the module 4 as a very interactive module that should be less dense in order to keep people's attention. Module 3 and the module about contracts was considered as the most useful.

One trainer added that Module 1 was relevant for social workers. Additionally, one trainer highlighted that the Module 2 e learning could be divided into different parts.

Bulgaria:

Train the trainees overview:

All of the trainees were satisfied with each module's content and organisation. They also considered that each module met their learning objectives and was at an appropriate level for their needs. They reported that they feel capable of using what they have learned in each module.

They also all reported that the instructors were well prepared, showed good knowledge of the topics, gave clear explanations, provided adequate opportunities for questions and exchanges, and that the course was highly interactive. The trainers used several videos in both Bulgarian and English language to better illustrate the course topics. The trainers used several interactive games and practical examples,

The trainers used several videos in both Bulgarian and English language to better illustrate the course topics. .

and often asked the participants to work in smaller groups or pairs. Participants asked many questions and heatedly discussed training topics. When possible, they were happy to share personal experience within the topics, for example about loans, insurances, contracts, benefits, etc.

Train the trainers overview:

Concerning the training methodology: they all agreed that the length of each module was appropriate, and that the training materials were concise and relevant for each module.

These trainings helped them build confidence in their ability to answer participants' questions about these topics, and use these training materials to implement a training by themselves. They also reported that they understand their future clients' learning needs.

Participants all agreed or strongly agreed that the instructors were well prepared, and their explanations were clear. Participants felt that they were encouraged to ask questions and share their ideas and experiences.

> **Participants said that the training was well organized, a great idea and well done, and that they would not change anything.**

Main outcomes of the evaluation:

The participants completed the evaluation in person, at the end of the training. The trainees gave a very positive overall assessment. Different participants noted that they found different modules interesting or practical and some

found all of them interesting and/or practical. The comments, where participants filled them in, were very positive.

They said that the training was well organized, a great idea and well done, and that they would not change anything. In this way, the training was overall very successful according to FICE Bulgaria (BG). After the training, they were contacted by several professionals who learned about the training from their website, asking when the training would be held again.

Austria:
Train the trainers overview:

Concerning the training methodology, the participants mostly strongly agreed or agreed that the length of the module was appropriate except one participant who considered each module too long (for a daylong module). They were all satisfied with each module.

Participants developed real confidence during these trainings. They all understand their future clients' learning needs. They all feel able to use the available training materials to implement a training course themselves and to answer participants' questions about the topic.

The evaluation results demonstrate that the instructors displayed good subject knowledge and were well prepared.

They set up a favourable framework for exchange and questions. People were able to ask questions or give input on certain topics.

Main outcomes of the evaluation:

The evaluation was completed after the training. The trainers were generally satisfied with the training, although they said they would need some preparation in order to properly implement and 'design' a training. A notable comment was that all the modules together are too long. People in social work have a certain amount of hours per year they are given by the organization to spend on trainings and it's very unlikely that somebody would spend so many hours only on financial literacy.

> *« People in social work have a certain amount of hours per year they are given by the organization to spend on trainings and it's very unlikely that somebody would spend so many hours only on financial literacy. »*

Poland:
Overview:

On a satisfaction scale ranging from 1 to 5, where 1 is "definitely unsatisfactory" and 5 is "definitely satisfactory" the participants primarily selected 5, and on rare occasions 4.

The only questionnaires that had marks lower than these, included mark 3 for the entire Module 2 and Module 1, as well as mark 3 on participant's perceived ability to lead an educational process. The highest score (mark 5 from almost all participants) was given to the trainers (regardless of whether the questionnaire was filled out via email or phone).The course included two parts: online e-learning and face-to-face training. The training was fully interactive whereas the e-learning contained mostly theoretical knowledge that was not meant to be interacted with. Participants were engaged in discussions and asked questions during the face-to-face training phase.

Main outcomes of the evaluation:

The trainees completed all four e-learning modules. The face-to-face training focused mostly

> *It seems that long, monotonous text or slideshows are not the best way to transfer knowledge*

on modules 3 and 4 because they deal with topics that are the most relevant to their experience working with youth in foster care or leaving foster care. Additionally, these youth lack knowledge and expertise particularly in the subjects covered in module 3 and 4. Participants filled out evaluation questionnaires either during phone call conversations or via email after both online and offline modules were completed. Suggestions were rare and mostly obtained through phone conversations.

They concerned ways of implementing all the knowledge acquired during the course; For example, one participant proposed a cycle of 3 or 4 meetings as a way of making sure the theory was used in practice. However, there was a complete lack of suggestions towards the online part.

There are two possible explanations according to Fundacja Samodzielni Robinsonowie's analysis: First, the participants may not have paid much attention to online materials or the online materials were not engaging enough. Secondly, it seems that long, monotonous text or slideshows are not the best way to transfer knowledge and are even less effective when it comes to acquiring new practical skills; this explanation seems more plausible in explaining the lack of comments on the online training.

In addition, the participants met personal budget planning methods with enthusiasm, particularly when they were used to measure participants' own "financial intelligence" during the face-to-face phase. Several youth workers reported using Warren's budget model ("50-30-20") as a tool of explaining to young people the importance of planning their finances.

General overview:

These training evaluations helped better understand what was successful and what we should improve in these different modules. While most participants reported positive feedback, some modules did not meet the learning objectives, and/or some participants considered that they were not at an appropriate level for their needs. There were different points of view concerning their length which some reported to be too long.

These modules had a different impact, depending on each trainee or trainer. The key takeaway is the importance of adapting the content to the countries' specific needs, and creating an atmosphere that encourages exchange and interaction. Overall, the instructors did succeed in creating a setting in which participants could ask questions, exchange their ideas and experience.

These training sessions also successfully helped future trainers develop confidence in their ability to use the available training materials to implement a training course themselves, discuss the topics with some examples or answer participants' questions about the topic.

Certain aspects of these modules must nevertheless be improved. According to the lessons learned, we must pay special attention to the context in which these training are implemented, and the type or participants that attend the training. We have to think about what the future trainers could do in order to improve the training content. Thus, the transferability section of this handbook will focus on these issues.

The key takeaway is the importance of adapting the content to the countries' specific needs, and creating an atmosphere that encourages exchange and interaction.

3) The training content

How understandable and helpful were the trainer guidelines?

Almost all the partners found the trainer guidelines understandable. Fundacja Samodzielni Robinsonowie (PL) considered that they showed the general path that they needed to follow, and highlighted what they needed to teach during the course. Groupe SOS Jeunesse (FR) found the trainer guidelines relevant and helpful to understand the different topics. They considered that the trainer guidelines help provide a better understanding of the different subjects and give the trainers all the necessary information they need to prepare the training session.

FICE Bulgaria (BG) also reported that the trainer guidelines were very helpful for implementing the trainings, because they contain the basic information that a trainer needs on the training topics, as well as a broad variety of external resources - links and videos that they can use with the trainees. In addition the activities listed in the guidelines can also be directly implemented with the trainees. Nevertheless, IKJ (GER) commented that we need to be keep in mind that the trainer guidelines were mainly being used by people participating in the project, and thus may not be appropriate for external partners.

Was the training presentation suitable and easy to follow for the trainees?

While module 1 was described in the guidelines to be the most important part of the e-learning, it was actually very far from actual needs and experiences of trainees. Youth workers rarely have discussions about inflation or liquidity of assets with their clients.

FICE Bulgaria (BG) considered the training support to be suitable and easy to follow by the trainees. However, the other partners of the project highlighted some issues:

IKJ (GER) reported some difficulties with parts that were not fully translated (e.g. activities, role games). A full-translation of these parts will be the easy way to solve this problem according to them. In addition, one participant noted that the content seemed to have been made directly for young people and not for workers; there was not much new information, except in module 4.

Fundacja Samodzielni Robinsonowie (PL) noted that the trainees' priorities were not often aligned, or were even in conflict, with the course's priorities.

For example, module 1 was described in the guidelines to be the most important part of the e-learning. It was also the biggest in quantity of materials. However, the topics covered in this module and knowledge provided in it were very far from actual needs and experiences of trainees. Youth workers rarely have discussions about inflation of liquidity of assets with their clients. Fundacja Samodzielni Robinsonowie (PL) also underlined that those topics, despite the fact that they are interesting, are neither the biggest nor the most urgent concern of youth workers and the youth with which they work.

Groupe SOS Jeunesse (FR) considered that some modules such as modules 1 and 2 are too long. There is too much content in these modules and they are too theoretical. They must be further adapted to a training session setting. The trainer can share the full content at the end of the training session, but the presentations contain too much dense information to use during the training session. In addition, some content is more important and requires more tome spent. It could be more interesting to ask trainees to select what they want to discuss before the training sessions.

What did the participants consider the most useful for each module and for the youth?

Participants of the FICE Bulgaria (BG) session did not provide particular feedback on what they found most useful in each module; they reported that all the content was useful. They specified, however, that the links, videos and practical exercises seem most useful for the youth.

> **It might be preferable to find a way in which participants could select which parts of the modules they want to attend.**
> **- IKJ (GER)**

As for the Groupe SOS Jeunesse (FR), participants considered that the tools in module 3, such as the Excel table or the different apps, were the most useful as they could use them directly with the young care leavers. They also identified the section on personal budget planning as more relevant in comparison to other subjects. Even if there is a clear complementarity between each subject, this topic in particular is an important issue for young care leavers.

The IKJ (GER) session participants had differing opinions; For instance, some found that module 4 was the most useful whereas others thought it was not useful for youth. They suggested that it might be preferable to find a way in which participants could select which parts of the modules they want to attend.

For Fundacja Samodzielni Robinsonowie (PL), module 3 touched on topics that were of the most use for trainees. Youths leaving foster care often have to face a significant change in their finances once they turn 18-years-old. Not only they are able to legally work full time and earn their own money, they can also, in some cases, gain access to inheritance money or other funds unavailable to them as minors. Planning their personal budget is a vital skill to prevent financial trouble.
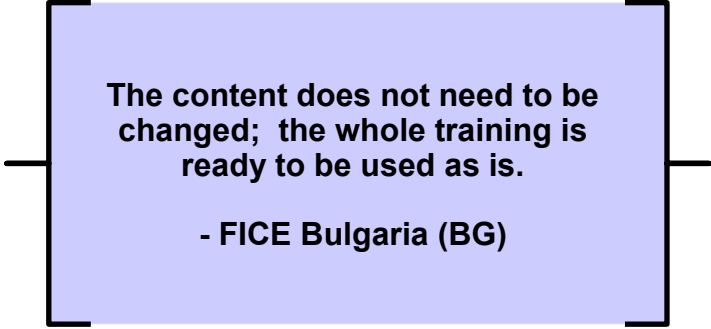
Youth workers report a shortage of useful tools that would help them express to their clients the importance of restraint and the weight of certain financial decisions. Much of the material in module 3 were of great use to trainees, especially when they could practice using them during the training session. Introducing and breaking down Warren's 50-30-20 model of planning expenses was an eye-opening experience for these youth workers particularly when they could have a look at their own situation and analyse challenges that one could face when trying to be financially responsible. Discussing those challenges helped the participants broaden their perspective and empathize with clients.

Which materials are ready to use and which need modification? What modification do they need?

The materials should be adapted to each country to be aligned with the reality of their social workers and thus overall more relevant.

It is clear from the project feedback that we could improve the materials through some minor modifications. Most of the project partners commented that the materials should be adapted to each country to be aligned with the reality of their social workers and thus overall more relevant. For instance, each country could adjust the budget plan depending on the country where the training takes place. Fundacja Samodzielni Robinsonowie (PL) suggested, for example, that keeping module 2 as general as possible might be beneficial in the future. One of the ways to make the content more relevant for each country would be limiting information to general tips that are applicable in every country and leaving it to the trainers from each country to create a list of links to national laws in place.

The materials are also too dense in some sections; they provide too much content to deliver within a training session. According to IKJ (GER) feedback, modules 1 and 2 contain too much text. The materials could also be better adjusted to individual needs and include more interactive parts with a better balance between active exercises and theoretical parts; Module 2 could be more interactive for instance. Fundacja Samodzielni Robinsonowie (PL) also considered that the e-learning content could should be shortened and should provide materials that better meet the needs of youth workers. For example, we could replace the text documents with an interactive presentation that requires some kind of action from participants (answering a short pop-up question or ticking off a box).

> **The content does not need to be changed; the whole training is ready to be used as is.**
>
> **- FICE Bulgaria (BG)**

They should also include more examples, and we could provide templates that they could easily use directly with youth.

In addition, module 4 was well planned and short according to Fundacja Samodzielni Robinsonowie (PL). It also had the most room for activities planned around provided content (writing a business plan, creating an elevator pitch, etc.). It gave a realistic overview of entrepreneur's duties and difficulties that can occur when building a start-up.

As for the e-learning format, some participants found this part of the content to be difficult, as is the case for IKJ (GER). They were unable to provide computers for all participants and thus the instructors had to go through the e-learning material during the face-to-face session. In Bulgaria, the trainers also encountered difficulties, as social workers and youth workers do not have their own computers, and most have low digital skill levels. On the other hand, other participants found the e-learning materials easy to follow and well developed, as reported by FICE Bulgaria and FSR (PL). The FSR (PL) feedback maintained, nevertheless, that the e-learning content is not aligned with trainees' needs. They suggested that the e-learning content could be improved if it focused on helping participants retain their newly acquired practical knowledge. The impact could be improved if, for example, the instructors provided them with ready-to-use templates within the e-learning content.

II) Transferability of the CYCLES project

Using different sources of feedback from each partner, we were able to identify and select the essential criteria that enable the smooth and efficient transfer of the CYCLES content to organisations that could benefit the project in the future. This next section is organized into sections according to these criteria.

1) Key steps for the organisation and preparation of a CYCLES training session

According to the project partners, these are the different key steps to follow in order to organize and prepare a CYCLES training session:

1. Define a target group for the training, check if you have their contact details and create a database to follow the exchanges with them.

5. At the same time, share the information on your organization's website and social media platforms, and on relevant Facebook or LinkedIn groups for example.

9. At the same time, focus on the logistic organization of the training needed for the number of participants.

2. Get in contact with the potential trainees and trainers to check whether they are interested in the topics.

6. Prepare the training content approximately 3 to 4 weeks before the training.

10. Conduct the training session

3. At least 2 to 3 months before the training session: choose an instructor to implement the training, as well as a time and a place for the training.

7. Send reminders 1 or 2 weeks before the training.

11. After the training session: send access codes to the web-based training platform and other documents that they may have produced during the training to all participants.

4. Send out invitations to the heads of social service providers and to the contacts in your database, at least two or three months before the training day. The invitation should contain all the needed information: date, time, place, subject, introduction of the CYCLES project and information to sign up. Plan to do following-up calls 2 to 3 weeks later in case they have not answered.

8. Send the training session outline to the participants and prepare all the administrative documents at least one week before the training.

12. Evaluate the impact of the training

2) Timeline for recruiting participants

Each country should take into consideration the particularities of local social workers. For example in certain contexts, it can be complicated to garner interest and participation from a large number of social workers on short notice. It is thus important to start prospecting as soon as possible, and divide this task in different steps, such as the following:

The more you anticipate this recruitment the more you will be able to reach your goals.

First you can introduce the event by sending an e-mail about at least two or three months beforehand. Then, you could call them to be sure that they have received your e-mail or to confirm that you have the right e-mail address. The more you anticipate this recruitment the more you will be able to reach your goals in terms of raising interest and participation rates among social workers. As an example, the recruitment took around one month for Fundacja Samodzielni Robinsonowie (PL), but most of the participants were recruited from a group of professionals already collaborating in a program "Junior – Senior". Count on a longer recruitment time if your organization is not already in very close contact with groups of available social workers.

3) Preparing trainers for the training (checking the materials, reading guidelines…)

On average, the trainers should plan to spend about one working week preparing for the training. It will enable them to read and reflect on the materials, pick the most important elements, prepare the content for the training session and the administrative documents, etc. It will also enable them to reflect about how they are going to present the modules content, what are the key elements they want to highlight for this face-to-face training. This working time is essential since they are going to take this content over. The more they are paying attention to this preparation phase the more will be able to discuss the different topics easily.
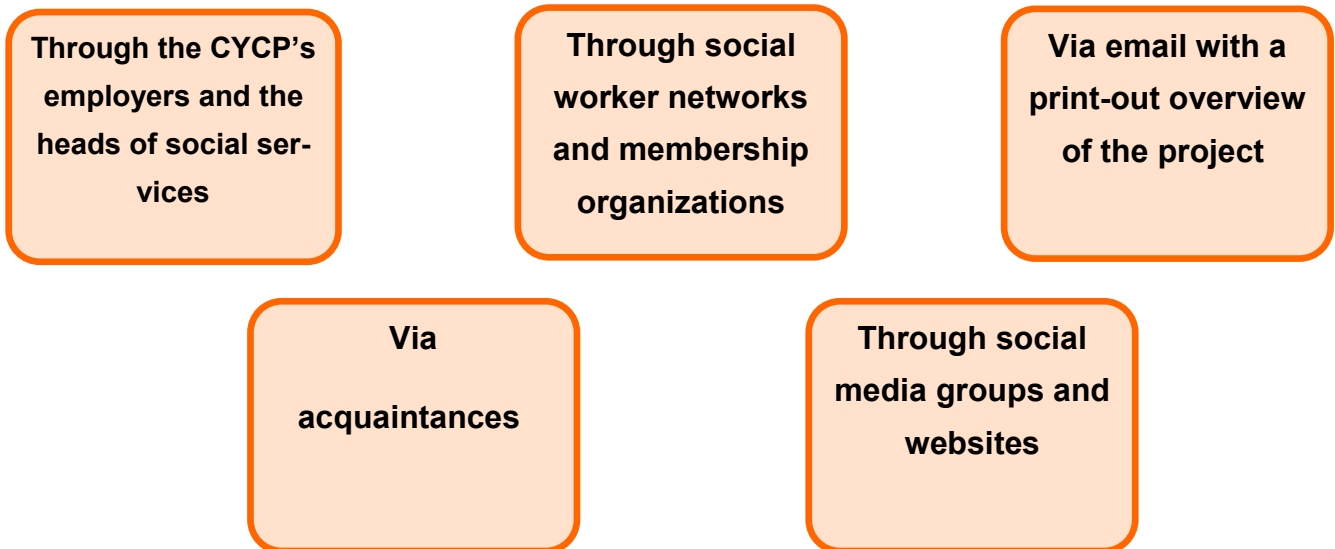
4) Finding a place to host the training sessions

While preparing the training session content, it is important to keep in mind the importance of the space in which you will hold your training session. Indeed, you should provide the location information early on to help participants organize themselves before the training, particularly if they have to travel. Many different partners were able to find a space thanks to their network. When selecting the location it is also important to be aware of the type of space you will need. For example: how many participants and thus how much space needed? How would you like the room to be arranged (ex: round table, desks, chairs, movable furniture or not…)? Does the room already have the necessary material (ex: whiteboard, projector…)? Is the space easily accessible via public transport, by car, by bike or on foot?

5. Best ways to contact the CYCPs and efficient ways to generate interest among them

This factor varies greatly by country. For example, in France social media and e-mails are neither sufficient nor very effective. A follow-up call after having sent an email is necessary to reach potential participants and gather interest.

The best ways to contact CYCPs:

Through the CYCP's employers and the heads of social services	**Through social worker networks and membership organizations**	**Via email with a print-out overview of the project**
Via acquaintances	**Through social media groups and websites**	

IKJ (GER) sent an email with the summary of the project and video. FICE Bulgaria (BG) used the heads of social services as contact point and recruiters of potential trainees. They contacted the heads of some of the biggest service providers in Bulgaria and the National Network for Children, an umbrella organization, uniting over 140 organizations in the field of child and youth care in Bulgaria. In Fundacja Samodzielni Robinsonowie's (PL) opinion, mobilizing acquaintances is a key to success because knowing someone that works with a group that might be interested seems most effective.

6) Materials needed for the training sessions

It is important to list the different materials needed for your trainings in order not to forget anything. Different partners used different materials: CYCLES PowerPoint slideshows, flipcharts, videos, printed materials such as an explanation of contracts, or worksheets for activities. It is important to adapt the materials to the participants' context and to translate the content into the local language. We discourage the use of examples taken from another country because the participants might not be able to relate to the content. They might not understand it and they would not take this content over. For example, in Germany, some trainees reported that there should be more examples for their country and some materials, such as the budget template, should be more specific to the different countries. It is also necessary to bring the administrative documents such as the feedback questionnaires, the attendance list, and the photo authorization document if you want to take pictures of the trainees and share them on social networks.

In addition, here are some ideas of interactive games and practical examples that FICE Bulgaria (BG) used during their training session that you could also implement during your trainings:

The elevator game:
The participants are split into pairs. They have to imagine that one of them is a young entrepreneur who has a brilliant business idea and the other is a potential sponsor. They are together in an elevator for 5 minutes. They have to decide how to present their brilliant idea in just 5 minutes. Then they switch their roles and do the exercise again. When they are back in the group, the best ideas are presented.

The stroll:
The participants are asked to discuss questions in pairs while walking around the room. Each pair then has to present their thoughts to the group. This exercise works very well when participants are tired.

Morning energizers:
Participants are asked to stand up in a straight line. Then they have to arrange the line according to different criteria (height, place of birth - south-north, hair color, eye color, etc.) without talking to each other.

Getting to know each other:
The trainers prepare a large bag. They ask all participants to secretly put a small object of their own into the bag. Then, each participant has to take one object without looking inside and try to describe the owner of the object and then guess who it is.

The Offer game:
When discussing the topic of contracts, the trainer split the group into smaller groups. Each of them was given a different assignment - a printed offer for catering/accommodation/etc., and they were asked to discuss together the elements of these offers and present them to the group: the parties of the offer, the period of validity, what would be the consideration, etc.

7) Number of training sessions necessary for each module and appropriate length to meet the objectives of each module

It is important to fix the length in accordance with the modules' goals. However, IKJ (GER) and Groupe SOS Jeunesse (FR) highlighted that it depends above all on the group.

Groupe SOS Jeunesse (FR) underlined that it is crucial to keep in mind the social workers' time constraint to offer something that is adapted to their needs and to their constraints. Some modules require more time, but the module can be divided into different formats (face-to-face and e-learning). To introduce the basics and the main learning material of just one face-to-face module requires at least half a day. The remaining content can then be offered online with e-learning format, if the context imposes a time constraint.

Other partners have a more precise approach on how the modules should be divided. For example, FICE Bulgaria (BG) defined different durations for each module:

Module 1 - 5 sessions, 8 hours

Module 2 - 3 sessions, 3 hours

Module 3 - 2 sessions, 3 hours

Module 4 - 3 sessions, 4 hours

8) Things to add to make the training supports complete

Several partners provided feedback providing potential solutions and ideas to improve the content and make it more relevant, which could be a source of inspiration for future training sessions.

> **"All the training contents are complete, though it is necessary to change and adapt some aspects to make it more relevant to each country's specificities."**
>
> **- Groupe SOS Jeunesse (FR)**

FSR (PL) submitted some modifications based on the participant's feedback. Following participants' suggestions, materials from module 1 should be skipped or kept to the bare minimum. Module 2 should be discussed on a situation by situation basis, answering actual questions and doubts that youth workers or their clients encountered in their lives concerning specific laws or agreement (maybe submitted before the training). Module 3 should take at least one day of training (8 hours), and should module 4.

FICE Bulgaria introduced a new approach for the multiple-choice questions that were then used as a part of the training evaluation. The instructor asked some multiple choice questions before the training, which the participants found quite difficult to answer. After the training, the instructor asked the same questions, which they were able to easily answer. This allows the instructor to ensure that the participants retained the information and thus the training session was effective.

IKJ (GER) suggested that it could be interesting to have a strict time-table, so that participants would have the option to attend only the modules which interest them the most.

According to Groupe SOS Jeunesse (FR), all the training contents are complete, though it is necessary to change and adapt some aspects to make it more relevant to each country's specificities. It could also be interesting to change the PowerPoint for the face-to-face training. Indeed, the PowerPoint for each module has too much text, which the trainees could simply read on their own. They also suggested to create a timetable of the training which would include all of the sections. The instructors would send this timetable a few weeks before the training session to the trainees to make them choose which parts of the module they want to develop during the training session. They also highlighted that it would be interesting to evaluate the impact of the CYCLES' trainings sessions in the long run. They thought that it could be useful to know what percentage of CYCPs continue to use the training materials after their training sessions, six months after the training for example.

Conclusion

The training sessions helped the different partners to have a more concrete vision on their applicability with social workers.

It permits to have a real approach on what they have been through and what are the lessons learnt.

Even if the content build was complete and helped trainers for implementing these training sessions, some modifications and adjustements have to be done in order to improve it so future trainers could easily take it over.

It would permit to achieve the goal to transfer this content as widely as possible and have a relevant content according to each country's specificity.

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TRANSFERABILITY AND EVALUATION HANDBOOK

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