



My place - my responsibility

The game of life: Personal money management “info-tainment” for vulnerable youth in Poland

Money management is a crucial life skill, especially for today’s youth. Important – yes. But also perceived as a dull and complicated topic – so how can we actually get young people excited about learning it? For this reason, the MFC is kicking off a process of innovative financial education program design based on “gamification” – applying game-design thinking to non-game education to make it engaging and fun. Our aim is to shape positive attitudes and behaviors of young adults when it comes to managing their personal money and their first independent accommodation.

So what will happen? We’ll focus on a group of young men, aged 16-19, based in a delinquent youth center run by the SJRC Association, who are about to graduate and become almost fully independent. During the project, they will attend a series of workshops to build on their skills of personal money and home management. Rather than using typical “school-type” lectures and exercises, we’ll deliver key skill and knowledge sets using a game format. For example, participants will compete to prepare the best meal – but first they’ll need to plan their weekly food budget, shop and prepare their food in line with their budget. The winning group will be rewarded not only for best quality budget execution, but also for the best food quality.

This innovative program is a refreshing alternative to a formal educational approach, which often scores low on long-term effectiveness. Young adults learn by doing, and by following the example of their parents. Our target group is deprived of both: coming from broken families they lack good examples; and spending their adolescence in juvenile centers, they are excluded from joining in with household decision-making. And even if they know what “best practice” is, they rarely do it.

Our research and training experience confirms that intuitive money management practices, based on one’s own experiences (both positive and negative), are more effective for making choices. These approaches are much better suited to the (often irrational) decision-making behavior of young adults, who are more eager to follow quick “rules of thumb”, rather than go through a long, rational process with every financial decision.

Based on the results of the pilot test, the program will be tweaked and scaled up among other foster care institutions in Poland. Our collaborators bring a range of unique strengths to this project: Foundation Habitat for Humanity Poland (with strengths in the area of energy efficiency), and SJRC Association (a not-for-profit organization run by the Orione Fathers Convent, provides care and assistance to vulnerable young boys and girls from underprivileged social groups). The project is supported by *Obywatele dla Demokracji Program*, financed by EOG grants.

For more information in English click [here](#) or contact us by [email](#).

