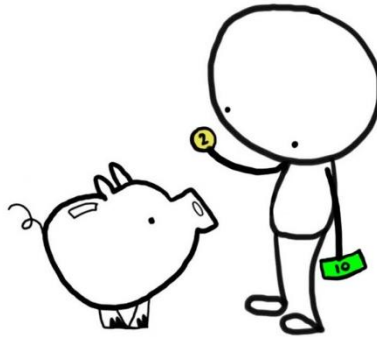


# TALOUSTAITOHANKE

- Skills for personal finances

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## TALOUSTAITOHANKE

- **BACKGROUND** Taloustaitohanke was started in 2013 as a part of The President's project of preventing young people's marginalization and exclusion of society
  - **TARGET GROUP** 16-29 year old young people outside of work or studies
  - **GOAL** to support socially excluded young people's life management and participation, prevent them getting into debt and their problems piling up and build positive beliefs about the future
  - **WORK METHOD** banks' educated volunteers hold functional counseling of personal finances for young people's groups for 3-6 hours
- 

### PARTNERS 2016



Opetus- ja  
kulttuuri-  
ministeriö



Nordea

Danske Bank

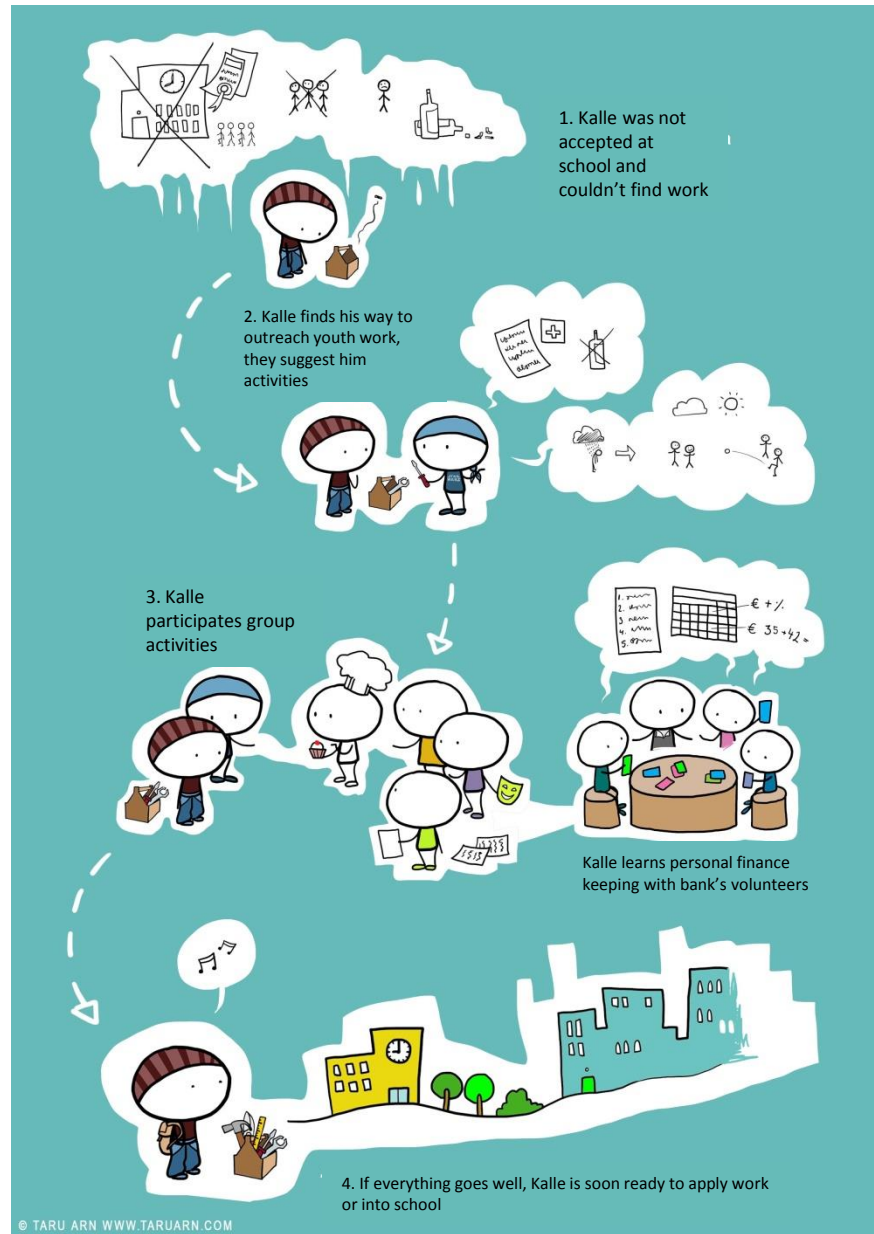
### CO-ORDINATION



HELSINGIN  
DIAKONISSALAITOS

## HOW YOUNG PEOPLE FIND THIS PROJECT

- Young people are reached via existing groups of youth work and outreach work
- Volunteers' knowledge and banks' investment for the project is a significant extra resource for youth workers



## CONTENT OF THE PERSONAL FINANCES COUNCELING

### THEMES

- **Everyday finances and dreams.**  
Money related attitude, emotions and dreams and how I use my money.
- **What things cost?**  
Everyday shopping and making my own budget.
- **My money, my plans.**  
Transaction in banks and saving money.
- **Debts and loans.**  
Causes that lead to financial problems, loans, coping debts and where to find support.
- **Money themed card game.**  
Card game to observe everyday finances.

## STATISTICS of the year 2015



## FUTURE

2016 development fronts are Raha-Amigo (Money-Amigo) and a mobile application for personal finances.

Money-Amigo is a voluntary based mentor system where a young person with financial problems can get a voluntary bank worker as a mentor to solve financial problems through one-to-one counseling.

A mobile app will be either new, e-banking connected and developed together with banks, or testing different already existing applications for personal finances.

# BENEFITS

## BANKS

## SOCIETY

Mission, values, recruiting

COMMITMENT

PREVENTING  
LARGER  
PROBLEMS

Piling financial problems

Educational benefits

KNOWHOW

ACTIVE  
PARTICIPATION

Transaction officials,  
operational functionality

Satisfaction of work

WORK WELL  
BEING

RESOURCES  
FOR YOUTH  
WORK

Professional know-how

Being proud of work,  
ability to use professional skills

PURPOSE OF  
WORK

*Financial counseling is a ready-made model for banks to carry out social responsibility. Besides voluntary work banks support the project financially.*

Social responsibility  
customer committment

BRAND  
BENEFITS



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