

Youth Engagement Country Handbook 2014-2015

A brief guide to facilitate youth outreach and engagement
In financial education and financial inclusion at the country level



Child & Youth
Finance International

About the Youth Engagement Country Handbook 2014

The Child and Youth Finance International (CYFI) Secretariat has written this handbook as a guide to give countries an overview of the financial education and inclusion opportunities for their children and youth. We recommend that you, as a Child and Youth Finance (CYF) Movement representative, adapt the suggestions in this handbook to create a **Youth Engagement Strategy** that is tailored to the children and youth of your country.

Who is this handbook for?

We have created this handbook to give the governmental, academic, civil society and other national stakeholders of individual countries a better understanding of the financial education and financial inclusion activities and events that are available for children and youth.

What can you learn from this handbook?

This handbook will give you a number of ideas and suggestions on how to reach and engage the children and

youth in your country on a national scale. This handbook highlights a **Youth Engagement Strategy** which puts forward recommended steps to be taken in order for children and youth to have the opportunity to become more involved in fun and interactive ways.

How to keep track of your country's youth involvement in this handbook's CYFI activities?

The Secretariat is collecting data to assess the number of children and youth throughout the world reached through financial services and financial, social and livelihoods education. At the end of the year, we will present this information in our annual publication on the state of the Child and Youth Finance Movement in 2014 and 2015. CYFI is developing a new outreach assessment strategy which we will share with your institution in order to gauge the number of children and youth who actively participated in one or more of the CYFI activities listed in this Handbook.

Contents

This handbook has been created to lay the foundation of a **Youth Engagement Strategy** to give individual countries a better understanding of possible projects and events available for children and youth in order to become more involved with financial education and financial inclusion:

Youth Engagement Strategy.....	Page 3
CYFI Youth Committee.....	Page 5
Internships/Research.....	Page 8
Social Media.....	Page 10
Youth Awards Competition.....	Page 11
Youth Entrepreneurship.....	Page 13
Global Money Week.....	Page 14
Regional Youth Meetings.....	Page 15
International Youth Meeting.....	Page 17
Youth Engagement Strategy Calendar.....	Page 18
Annex 1 - Financial education/awareness.....	Page 19
Annex 2 - Financial Inclusion Innovation.....	Page 21
Annex 3 - Entrepreneurship.....	Page 23
About Child and Youth Finance International (CYFI).....	Page 25

Youth Engagement Strategy

The **Youth Engagement Strategy** is full of youth activities which you can encourage children and youth in your country to become involved in – at the local and national level.

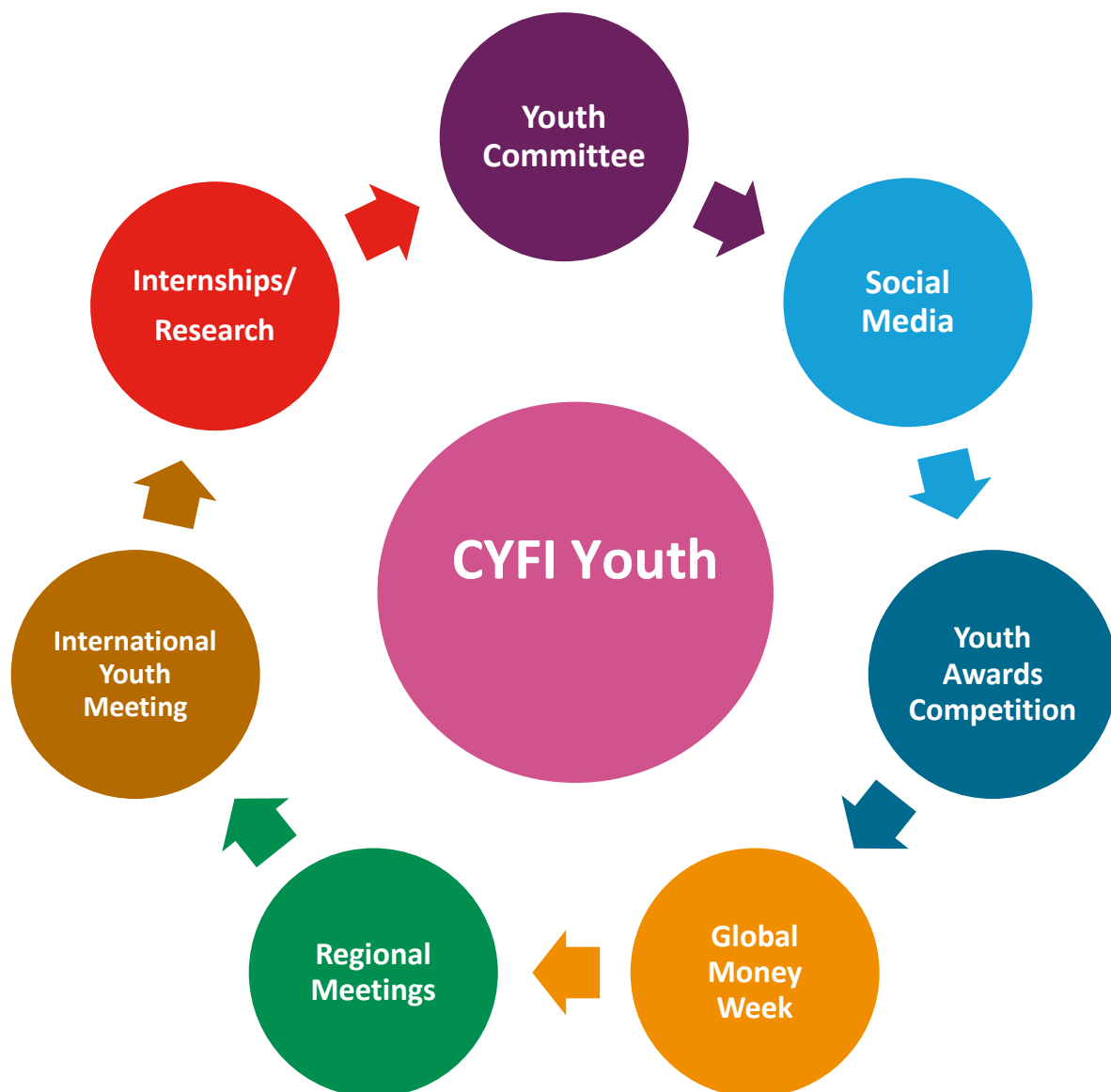
These activities can be carried out by governmental bodies, schools/universities and local youth-serving organizations - to name just a few.

It is recommended that stakeholders and institutions within a country coordinate with one another for maximum outreach. Please contact the CYFI Secretariat to be informed about the key stakeholder in your country with whom it is suggested to collaborate.

In the following pages, the various youth activities will be broken down into step-by-step action points.

Youth Engagement at a Glance

This graph gives an overview of the various CYFI Youth Engagement opportunities and how they encompass the CYFI Youth Movement.

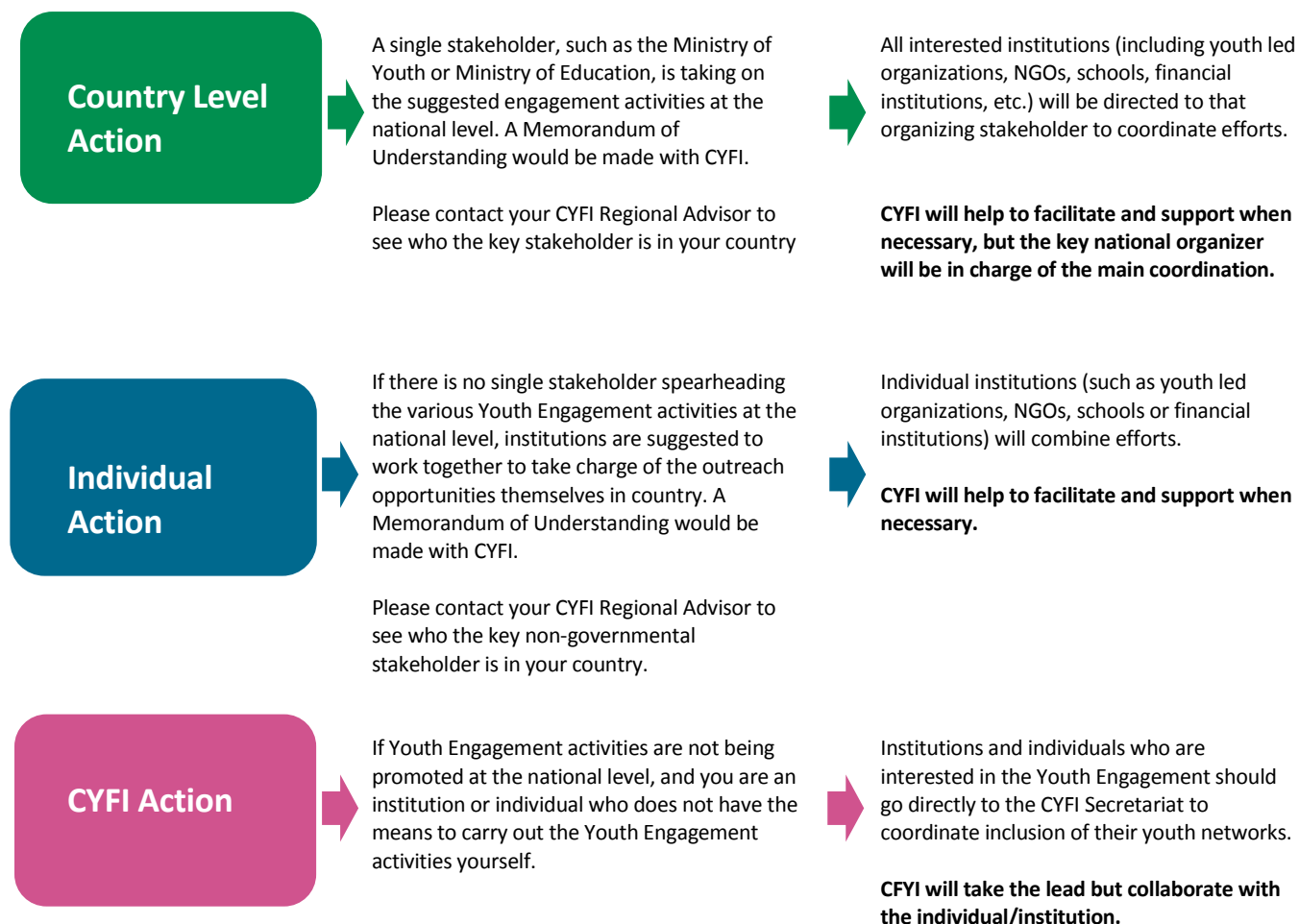


Source: CYFI

Engagement Flow-Chart

Who in your country is taking the lead in the various Youth Engagement opportunities in your country?

To ensure that various stakeholders within a country are able to collaborate together to maximize joint Youth Engagement efforts, CYFI has laid out the following action plan scenarios:



Source: CYFI

CYFI Youth Committee

Youth Representatives

Because children and youth are the most important actors of the CYFI Movement, a CYFI Youth Committee was created in 2013 after the CYFI Global Youth Summit held in Istanbul, Turkey. The Youth Committee originally consisted of 12 members from across the world. However, since the committee began, the Youth Committee has more than doubled in size and continues to grow.

The CYFI Youth Committee serves as a bridge to connect young people from across the world to work to reshape the future of finance. The committee provides children and youth with the opportunity to remain active with the Movement between CYFI Global Summits and Regional Meetings.

Aside from fun and interactive, the Youth Committee is a motivating way for youth to work as a team towards a similar goal: helping children and youth from all over the country to learn more about finance in an engaging and unique way. It also is a great opportunity to collaborate with other young people from around the world.

Member Goal

We would like to have 100 active Youth Committee members by the end of 2014 to work together to promote the financial education and inclusion of young people around the world.

What exactly does the Youth Committee do?

The Youth Committee members from around the world connect with the CYFI Youth Coordinator (via Skype calls and Webinars) to plan monthly finance-related projects to be carried out in the local communities of each of the individual members.

There is one Regional Youth Representative per region who works very closely with the CYFI Youth Coordinator and serves as a liaison between the Youth Coordinator and the rest of the members from his/her region:

- Sub-Saharan Africa: Francophone and Anglophone
- Americas and the Caribbean
- Asia and the Pacific
- Europe
- Central Asia
- Middle East and Northern Africa

What kind of projects are the Youth Committee members in charge of?

A few examples from the preliminary 2014 agenda include: primary school workshops to teach financial education to younger children, youth business competitions, interviews

with banks, financial film clips, money games and more. The Youth Committee members decide themselves on which projects they want to be included in the monthly calendar. Planning is also done primarily by the members themselves with facilitation assistance from the CYFI Youth Coordinator.

How to engage Youth Representatives in the CYFI Youth Committee?

Step 1: Countries are asked to select at least **two** Country Youth Representatives to join the CYFI Global Youth Committee.

Step 2: In order to select a representative, we suggest that you circulate an *application form* through your youth network(s) to ensure that the interested youth have a strong enough background to take on the commitment of a Youth Committee member. Please see the application form on Page 8. The form can also be submitted online through the CYFI Youth [website](#).

Step 3: Institutions must send their top 3 strongest applicants to the CYFI Youth Coordinator (Kimberly@childfinance.org) who will make a final selection.

Step 4: The Youth Coordinator will then involve each selected Country Youth Representative with the existing members of the Youth Committee, including the elected Regional Youth Representative from his/her region who is in charge of weekly communication of the regional youth members.

Step 5: Once the selected Country Youth Representatives are connected to the CYFI Youth Committee, the elected member will begin to take part in the monthly activities.

Step 6: With the help of local stakeholders, all CYFI Youth Committee members are urged to form a small local team of 5 youth to partner with in order to carry out the monthly activities.

What are the benefits of becoming a Youth Representative?

Becoming a Youth Representative of the CYFI Youth Committee is advantageous in a number of ways:

- Committee members serve not only as country representatives for their fellow peers but also as global youth actors
- Committee members have the opportunity to become a part of an international youth team
- Committee members are able to develop and practice their leadership skills
- Committee members are given the chance to exercise their planning and organizational skills

- Committee members are viewed as icons of the CYF Movement to promote financial education and inclusion for children and youth everywhere
- Committee members are automatically invited* to join the various CYFI events and conferences
- Committee members serve as role models to their peers and other children and young people in their communities and countries

**Please note that while committee members are automatically invited to CYFI events and conferences, funding and sponsorship to attend the events is the responsibility of the youth participant. CYFI highly recommends for youth to connect with local institutions to explore possible sponsorship opportunities.*

What is the time commitment to be a Youth Committee member?

Youth Committee members are expected to take part in each of the monthly activities unless discussed in advance with the Youth Coordinator. Depending on the project, some activities may require more or less weekly preparation than other months. Typically, expect to dedicate approximately 2 hours per week towards the monthly projects.

Who will finance the monthly projects?

The monthly projects should always be cost-free. The intent of the monthly projects is to carry out low-effort yet high-impact projects for the local community children and youth. This means that the only materials used or needed should be materials found easily within the community, thereby keeping the project cost-free.

If a monthly project is planned that may require a bit more extra material support, we advise that the committee speaks with a local school or community center to see what kind of assistance the local entity can provide.



CYFI Youth Committee - Member Application Form

Name:	
Age:	
Gender:	
Current Country of Residence:	
Nationality:	
Email:	
Phone:	
Background in financial education:	
Experience working with youth and CYFI related activities (i.e.: financial education/ services/ Entrepreneurship)?:	
Why you would like to be youth committee member:	
Why do you think it is important for a youth group to focus on financial topics?	
What will you be able to contribute to the Youth Committee:	
Will you be able dedicate time to organizing monthly youth committee projects?	

Hands on Experience

Internships and Research

Child and Youth Finance is working to create and strengthen systems, structures and policies that provide children with choices, inform them of their rights, instill in them values, empower them to make sound financial decisions, build their assets and invest in their own futures.

Children and youth stand at the forefront of the Child and Youth Finance Movement and are the strongest momentum of our efforts. For this reason, we would like to offer the opportunity for youth from around the world to apply for one of our many available internship positions.

By completing an internship, youth are given the chance to work directly with the Secretariat to help shape the future of finance for young people everywhere.

Internships

What kinds of internship projects opportunities are available at the CYFI headquarters?

Depending on the department in which an intern is working, projects will vary. However, a few examples of previous internship projects include: assisting with the planning of the CYFI Global Summit, video projects, regional stakeholder outreach, creating and analyzing surveys, social media and online platform innovation, research, learning tools and education curricula development and more.

Please note that new internship opportunities are constantly emerging. To learn more about specific internship projects, please visit Internship vacancies page on the CYFI [website](#) or the *Internships* menu on the CYFI Youth [website](#). Furthermore, if a youth has their own proposal for an internship project that they would be interested in doing, please have him/her contact the Secretariat directly to discuss the opportunity.

All interns, however, will be given the opportunity to become CYFI Youth Committee members. This will allow them to carry out monthly financial projects with the children and youth of their local communities after their internship period ends.

What is the age requirement for youth to apply for internships?

Interested youth must be at least 18 years of age to apply for internships at the CYFI Headquarters.

Are internships only available for youth from the Netherlands?

No, internships are available for all youth interested.

However, for applicants who are from outside of the European Union, they will be accepted on an exceptional basis.

What is the expected time commitment for youth to apply for internships?

For the most beneficial integration of interns into the Secretariat, we offer the following internships:

- 3 months (minimum)
- 6 months (preferred)
- Summer

Although 6 month internship periods are preferred, we welcome interns for a minimum of three months as well as for summer periods. However, if a young person is interested in interning for a shorter or longer period of time, please speak directly with the Secretariat (Kimberly@childfinance.org) as exceptional cases can be made.

Timeline: Internship starting periods

Fall: September 1 2014

Spring: February 1 2015

Summer: June 1 2015

If an intern needs flexibility with the starting date, please speak directly with the Secretariat (Kimberly@childfinance.org).

How will interning at the CYFI Headquarters in Amsterdam benefit youth?

Children and youth are at the center of the CYF Movement. CYFI continuously strives to keep children and youth as the CYFI leaders. By welcoming youth as interns in the day-to-day office development, their efforts and opinions will help to shape the progression of the Movement.

Are internships paid positions?

The majority of the internships available at CYFI are unpaid internships.

Research

In addition to internships, CYFI gladly welcomes students working on their Master's degree thesis or PhD dissertation to collaborate with our research agenda. CYFI works with a large global network of academics and has supported a number of research projects in the past including the various correlations between CYFI's key concepts (financial inclusion, financial/social/live) as well as the relationship between these concepts and youth empowerment.

CYFI Intern Application Form

PERSONAL INFORMATION
Name (First and Last):
Current Country of Residence:
Nationality:
Age:
Gender:
Email:
Phone:
EDUCATION & TRAINING
University/Other:
Graduation Date:
Major/Specialization:
EXTRACURRICULAR ACTIVITIES
Organization/Group:
Start date/End date:
Activity:
City/Country:
Why are you interested in interning with CYFI?
What skills and dynamic can you bring to CYFI?
How can you continue to evolve the CYFI Youth Movement after your internship ends?

If you think you are a match for CYFI team, please fill in the form and submit it with the following documents:

Resume / Motivation Letter to kimberly@childfinance.org

Social Media

Social media has become a fundamental tool for young people to interact with their peers and with the 'adult world' as technology is constantly making the world more digitally accessible.

Social media sites such as Facebook, Twitter, Instagram, Tumblr, Wordpress, and other blogging platforms are now the primary way that young people can voice their opinions to the world around them. When there is participation and involvement, these platforms serve as strong advocates for the importance of financial education and inclusion of young people.

Currently, CYFI is promoting the CYFI Youth [Facebook](#) page as the main platform for children and youth from across the world to connect online about child and youth finance issues.

How can youth benefit from the CYFI Youth page?

We update our [Facebook](#) page with articles related to youth and finance issues in order to inspire, spark interest in and engage children and youth to become active in the CYF Movement's dialogue.

The page serves as a platform for children and youth to speak with other young people about various financial issues, an opportunity to gather support, and a chance to collaborate to bring their issues and solutions forward to policy makers.

How can children and youth in your country be a part of the social media buzz?

Step 1: Promote the CYFI Youth [page](#) to your youth network(s) by encouraging young people to "Like" the page.

Step 2: Ask the children and youth to use the following hash tags when posting on their own Facebook pages and on the CYFI Youth [page](#) - regardless of what language they write in:

#youth	#youthandfinance
#youthfinancialinclusion	#CYFI2014
#financialfun	#UNforYouth
#financialeducation	#CYFIYouthUnited

*By using the same hash tags as the CYFI Youth page, the content and participation can be shared amongst the two pages. Hash tags serve as a beacon in a social conversation – it helps people find and join in on conversations.



Step 4: Encourage children and youth to share articles, photos and videos that they find interesting in relation to finance.

Step 5: Start a discussion! Ask youth to use the page to discuss their thoughts and opinions. The main objective of the page is to connect children and youth from across the globe and to give them the opportunity to voice their opinions on financial matters.

What kind of information is given through social media?

Our social media channels contain interesting, engaging and fun information that is relevant for young people. The reason for creating social media buzz is to draw youth into a conversation with their peers in order to find positive ways to connect and actively solve issues related to their financial inclusion and education. In turn, that encourages them to connect with their peers in a positive way.

Social Media Competitions

Throughout the year, CYFI will be promoting various social media competitions to engage youth through content and creativity. Stay tuned to have the youth in your network involved!

Youth Awards Competition

A main source of interest for child and youth participation in the CYF Movement comes from the CYFI Youth Awards Competition. This competition gives children and youth the chance to show off their financial skills, knowledge and talent through a variety of awards categories.

For the 2015 Awards Competition, we suggest that each country hosts and promotes their own Youth Awards Competition highlighting the following suggested categories:

- **Financial Education/Awareness:** engagement of children and youth in activities that help them learn about finance and raise awareness of the importance of financial and social education and inclusion for children and youth while being at a school or other social setting
- **Financial Inclusion Innovation:** the ability of children and youth to make use of the innovative technology and/or media means to create new ways of facilitating the use of child friendly financial products and banking services
- **Entrepreneurship:** children and youth framing and/or creating an enterprise environment that provides young people with the possibility of conducting initiatives, evaluating and taking risks, and gaining and practicing innovative skills and attitudes.

Are there only three awards categories?

The three categories listed above will serve as the three main awards categories for the global CYFI Youth Awards Competition.

However, countries are welcome and strongly encouraged to create additional categories for their children and youth to apply for as part of the in-country Awards Competition. Some example of additional awards categories include:

- Finance and Art
- Financial Education through Sport
- Radio/Film Projects
- Social Media Campaigns/Competitions
- Financial App Creation
- Games
- Mock Business/Banking with the Community
- Community Development

Who is in charge of this competition per country?

Please contact your respective CYFI Regional Advisor to be connected to other stakeholders in your country regarding the Youth Awards Competition to collaborate efforts.



Who can apply?

Any child/youth who is interested between the ages of 8 – 25 is welcome to apply. However, preference will be given to applicants below 18 years of age. Applications can be submitted either as an individual or as a group (whether it be, for example, a group of friends or a classroom).

Why participate in the Awards Competition?

The Awards Competition gives children and youth the opportunity to show their skills and hard work to the world. Youth who take part in the Awards Competition will automatically be invited to attend the CYFI 2015 Global Youth Meeting. Finalists will be featured in our newsletters and social media platforms, and winners will be awarded a prize. Stay updated on the CYFI Youth [website](#) to learn more about prizes for finalists and winners.

How does the awards competition process work?

Step 1:

Make sure that your institution distributes the information regarding the Youth Awards Competition and the application form(s) to all of the children and youth in your network (including schools/universities, NGOs, youth organizations, etc.).

Step 2:

The leading institution per country, in collaboration with other involved institutions, is encouraged to nominate the 5 (maximum) strongest applications per CYFI category. This equals 15 finalist applications in total. It is the institution's decision how it would be best to organize the process of distributing and collecting youth applications.

Step 3: In addition to each country's nominated applications, CYFI will also consider the remaining applications submitted online from your country to compare the strongest applications. Together with the leading institution, CYFI will determine the final applicants

to be invited as youth participants to the CYFI 2015 Global Youth Meeting.

Deadlines

- Youth awards applications must be handed in by **15 January 2015** to the leading in-country institution of the awards competition. This means that all institutions who are promoting the awards competition must submit the applications from the youth from their network(s) to the key organizer of the awards competition within the country. All youth award applications must also **as well as submitted online directly to CYFI**.
- The 5 youth applications per category nominated by your institution (and those filled out directly online) must be submitted to the CYFI Youth Coordinator (kimberly@childfinance.org) by **30 January 2015**.
- While the 5 nominated applications per category may not necessarily be selected as the CYFI finalists, CYFI strongly encourages that the nominated applications are announced by the country during Global Money Week 2015.

The CYFI Jury will evaluate the nominated applications as well as the additional online applications to make the ultimate decision on finalists. CYFI will publicly announce the shortlisted finalists of the Youth Awards Competition by **1 April 2015**.

Who is in the CYFI Awards Jury?

Through their richly varied backgrounds, our judges have years of professional experience as practitioners in the areas of finance, child welfare and/or non-profit development. The 2015 Awards Jury will be announced shortly.

What criteria will the CYFI Jury use to judge the applications?

Each category has a specific set of criteria from which the applications will be judged. Please see the application forms (Pages 20-25) for the criteria.

Application Form

All interested youth must fill out the corresponding application form for the awards category that they are interested in. Example application templates for each category can be found on Pages 20-25 of this handbook for stakeholders to circulate through the various youth networks. In addition to youth submitting their applications to the leading organizers within the country, youth applicants must submit their applications **online** directly to the CYFI Secretariat.

Winners and Prizes

Please stay updated via the **website** for details regarding the numbers of winners that will be elected per category as well as the prizes that will be awarded.



Youth Entrepreneurship

Facilitating sustainable development and ensuring job creation by supporting young entrepreneurs

The Idea

Youth-Co is an entrepreneurship platform for youth that provides an online community, blog, library, coaching and funding opportunities to young entrepreneurs between the ages of 16 and 30. Youth-Co connects young entrepreneurs around the world and links them to various tools, resources and opportunities to support the growth of their enterprises.

Mission

Youth-Co aims to create the world's largest online community of young entrepreneurs, thereby

- Supporting youth entrepreneurship,
- Promoting ethical entrepreneurial culture,
- Stimulating job creation.

Target Group

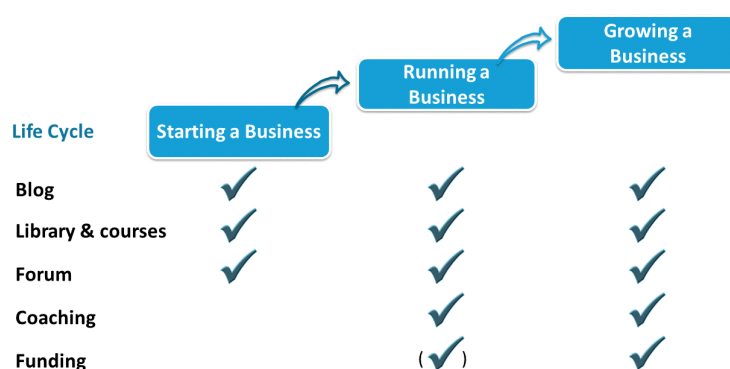
Youth-Co supports young entrepreneurs between the ages of 16 and 30, globally, in all stages of their entrepreneurial adventure.

Goal

Youth-Co is striving to reach 10 million young entrepreneurs by 2020 through the online platform.



Young entrepreneurs at various stages of their entrepreneurial journey can benefit from the support system of Youth-Co.



A prototype of Youth-Co is now live at www.youth-co.com. The platform will be built and officially launched in the fall of 2014.

The Approach

Youth-Co offers 6 pillars of support to young entrepreneurs based on the principle of "Youth-led" and "Co-creation".

- **E-community** Connecting young entrepreneurs online for peer support, knowledge exchange, and networking;
- **Blog** Sharing entrepreneurship stories and innovative ideas to inspire the next generation of entrepreneurs;
- **Library** Offering a gallery of online entrepreneurship courses, templates, publications, podcasts and videos;
- **Coaching** Pairing young entrepreneurs with experienced professionals for one-on-one support;
- **Funding** Linking young entrepreneurs to funding opportunities.
- **Policy Change (Indirectly)** Advocating for a friendly legislative framework to facilitate youth entrepreneurship

Join Us!

CYFI is looking for partners to collaborate on achieving the mission of Youth-Co. Currently, we are looking for the following types of partners:

- **Entrepreneurial networks** to further Introduce Youth-Co to young entrepreneurs worldwide
E.g. entrepreneur hubs, incubators, NGOs, universities
- **Educational partners** to co-develop the curriculum and online courses on entrepreneurship
E.g. international organizations, universities
- **Coaching partners** to add experienced professionals to our coaching program
E.g. coaching networks and organizations, individuals
- **Funding platforms** to further develop funding opportunities for young entrepreneurs seeking growth
E.g. microfinance institutions, private equity, investment funds, crowdsourcing platform, angel investors
- **Strategic partners** to support and sponsor CYFI in rolling out Youth-Co globally
E.g. foundations, international organizations, corporates

Global Money Week

What is Global Money Week?

Global Money Week is a worldwide celebration to empower the next generation to be confident, responsible and skilled economic citizens. Every year, during the second week of March, young people around the globe talk, play, create, sing, read, discuss and learn about saving, money, changing economic systems and building a financial future for youth. It is about joining together – children, youth, parents, organizations and entire communities – to start action to reshape finance, and give young people the tools to shape their own future.

Global Money Week 2014 took place March 10 – 17, 2014. There were more than 3 million children and youth who took part in GMW activities from 81 countries. We are planning to have even more participation from 2015!

Global Money Week 2015 will take place March 9 – 15, 2015.

How can children and youth in my country participate?

There are a number of ways to get involved during GMW! The following international “talks” are just a few examples:

- **Prep Talks** – Prep Talks are pre-webinars that are organized a month or two in prior to the GMW to allow people who are interested in participating GMW 2014 to connect with CYFI secretariat.
- **Star Talks** – Live streamed talks by inspiring persons. Youngsters connect with the persons that inspire them and ask the questions they care about.
- **Youth Talks** – Kids from one country speak with other kids from another country via an online video program.

Are there any other GMW related activities that children and youth can do?

Yes! This year, in addition to the “talks”, there are a number of activities that can be carried out at the national level.

One very fun way to promote each of the activities would be to develop various categories of a Global Money Week Youth Award competition:

- Drawing competition
- Essay Competition
- Debates
- Awareness Walks

....and more! The GMW Tool-Kit can be found [here](#) containing more information and details regarding GMW activities.

Who can take part in the GWW Youth Award Competition?

As this competition is a suggestion to be done by institutions within the country, the institution(s) can determine the age they feel appropriate for the competition.



Is there only one winner?

For GMW, it is up to the country to decide if 1 individual winner should be selected or if an entire classroom/school can be selected as the GMW Youth Award Winner.

How is a winner selected?

Each country has the opportunity to design their own criteria for the selection process of the GMW Youth Award.

Is the GMW award part of the general Youth Awards Competition?

No, the GMW Youth Award is not part of the overall CYFI Youth Awards Competition. Because the Youth Awards Competition application deadline is 5 January 2015, GMW is not included in the Youth Awards Competition. Instead, the GMW youth award is entirely separate.

When should the winner(s) be announced?

Because GMW 2015 will last 8 days in total, it is recommended that the winner(s) is announced after the week has ended so all participants have a chance to share their GMW activities and achievements.

However, Global Money Week is an excellent time to highlight the country nominated finalists of the CYFI Youth Awards Competition.

What prize is the winner awarded?

It is the decision of each country to decide what they would like to award the winners of the GMW Youth Award competition.

Just as children and youth who apply to the Youth Awards Competition will automatically receive an invitation to the CYFI 2015 Global Youth Meeting, so will children and youth who take part in Global Money Week.

However, CYFI will not be a part of the selection or prize process as the GMW youth award is not a part of the official CYFI Youth Awards Competition.

Regional Youth Meetings

Make a difference for children and youth in your region of the world.

In order to tie together the many efforts and activities scattered throughout the year, CYFI hosts meetings that are key to spreading the Movement at the regional level. The regional meetings bring together leading experts, practitioners and innovators from within the region who are engaged in the local issues of financial access and economic citizenship education for children and youth.

The regional meetings give children and youth the opportunity to take part in a meeting close to their home country allowing them meet with other youth participants from the region to give voice their opinions and concerns in relation to financial education and inclusion.

2013 Regional Meetings

- Europe and Central Asia: 4 & 5 November 2013 in Frankfurt, Germany
- Americas and the Caribbean: 10 & 11 October 2013 in Bogota, Colombia
- Africa: 19 & 20 September 2013 in Livingston, Zambia

The progress and participation of children and youth in the Movement is clear as the number of youth participants at the various 2013 regional meetings was more than double than that of the youth participation in the 2012 Regional Meetings. We hope to continue to see growth in youth participation at the 2014 Regional Meetings.

CYFI Regional Meetings are a great opportunity to strengthen ties between CYFI network partners, coordinate activities across the region, in order to give children and youth the local leverage that they need to make a difference in their countries and communities.

2014 Regional Meetings

Please visit the CYFI Regional Meetings [website](#) to learn the dates of the 2014 Regional Meetings! Individual information sheets will be distributed as each Regional Meeting is confirmed.

How can youth from your country take part in a 2014 CYFI Regional Meeting?

Step 1: Make sure that your institution distributes the information regarding the Regional Meeting and the youth application form to all of the children and youth in your network (including schools universities, youth organizations, etc.)

Step 2: Your institution is encouraged to nominate the 3 strongest candidates from the various youth networks that you think can best represent your country better at the Regional Meeting. It is your decision how you would like to organize the process of distributing and collecting youth applications.



Step 3: In addition to your institution's nominated applications, CYFI will also consider the remaining applications submitted online from your country to compare the strongest applications. Together with the leading institution, CYFI will determine the final applicants to be invited as youth participants to the CYFI 2015 Global Youth Meeting.

Deadlines

Please refer to Regional Meetings section of the CYFI [website](#) for deadlines as each Regional Meeting will vary.

Sponsorship

CYFI is unable to provide sponsorship. If the youth applicants invited from your country to the Regional Meeting are unable to cover their expenses to attend, it is the responsibility of the national institutions to support the youth in securing funds to attend.

Age Limit

The age limit for youth participants is typically 12-25. However, please refer to the CYFI Youth [website](#) as age limitations may vary per regional meeting.

Do you want more information about a Regional Meeting?

If you would like to know more about a Regional Meeting, please visit the CYFI Youth Meetings [website](#) and/or the CYFI [website](#).

Application Form

All youth interested in taking part as youth participants at a Regional Meeting must fill out an application form.

The application form (see Page 17) is to be circulated amongst your youth network(s). The form can also be found and submitted online [here](#).

Selection Criteria

Youth participants will be selected on their background in and experience with financial education and financial inclusion for young people.

2014 Regional Meeting

Youth Participant Application Form

Participant Details	
Name (first, last):	
Age:	
Email:	
Phone Number:	
City, Country:	
Level in school: (primary school, secondary school, university, none)	
Name of school:	
Level of English*: *Upper-Intermediate is required	(None, elementary, pre-intermediate, intermediate, upper-intermediate, pre-advanced, advanced, native/fluent)
Hobbies:	
Will you be able to cover your own expenses to attend?	

Questionnaire (max 200 words each)	
Have you ever received any financial education (e.g. budgeting, savings planning, knowledge of banking system)? If so, where and did you find it useful?	
1. Do you think children and youth below 18 should have access to financial services (e.g. savings account at the bank) and why or why not?	
2. What do you see as the biggest economic/ financial challenge that young people face today and what can be done by the policymakers in your country to tackle the problem?	
3. Why would you like to attend the Regional Meeting as a youth participant?	
4. Do you have any prior experience participating in the national/international conferences, where you represented your school/college/city/country?	

International Youth Meeting

A unique opportunity to meet other children and youth from around the world who are all eager to make a difference in the financial future for young people.

What is the CYFI International Youth Meeting?

The CYFI International Youth Meeting is the yearly CYFI event that brings together the CYFI network from around the world to meet and discuss financial education and inclusion for children and youth at the global level.

This unique yearly event serves as the main platform for children and youth to be able to discuss with key decision, change and policy makers.

International Youth Meeting – 2012

Amsterdam, The Netherlands

- This was the first ever CYFI Annual Meeting. At this meeting, stakeholders from over 80 countries and 70 youth participants, ages 8-18 were also came together from over 40 countries whose presence laid the foundation of the importance of and ability for children and youth to voice their opinions directly to policy makers.

International Youth Meeting – 2013

Istanbul, Turkey

- At the 2nd Annual Global Meeting, 101 children and youth from around the world joined with XXX stakeholders to focus on issues related to financial education, financial inclusion, employment, entrepreneurship and technology. Youth participants were given the opportunities to present their ideas and opinions to various groups of stakeholders in order to influence policy directed towards young people.

International Youth Meeting – 2014

New York City, USA

- At the 3rd Annual Global Meeting, 110 youth participants gathered from 25 countries at the United Nations headquarters in New York City. The aim of the 2014 meeting was for young people to voice their challenges and proposed solutions in relation to the current financial situation for youth in order to shape the United Nations Post-2015 Development Agenda.

The youth participants made the following key recommendations:

- Economic Citizenship Education (ECE) should be offered in primary, secondary school and post-secondary school curricula



- Every child and youth aged 12 to 18 should have a bank account
- Governments should create policies and programs to prevent youth unemployment and facilitate entrepreneurship through special funds
- All companies should dedicate a portion of the revenue profit to youth inclusion related activities
- There should be special tax benefits for youth, especially entrepreneurs
- Governments should ensure that all youth currently up to the age of 30 have a bank account
- Every person in the world should be financially included especially youth from 18-24
- There should be an organization to make youth well-being a reality: *Youth UN*

The meeting report can be found [here](#).

Global Youth Meeting – 2015

- The exact location and dates of the 2015 Meeting have yet to be finalized. Once details are confirmed, all stakeholders will be notified via email and the announcement will be made public on the CYFI [website](#) and CYFI Youth [website](#).

Who will be invited to attend as youth participants?

The majority of invited youth invitees come from those who take part in the CYFI Awards Competition, Global Money Week, the CYFI Youth Committee as well as previous youth participants.

However, all children and youth will be welcome to apply to attend as a youth participant. Application forms will be available on the [website](#) shortly.

What is the age of youth participants?

Children and youth between the ages of 8-25 are welcome to apply to attend as youth participants.

How can you find out more about the International Youth Meeting?

As the International Youth Meeting approaches, information and logistics notes will be sent out to the selected individual youth invitees.

Youth Engagement Strategy Calendar

2014 - 2015

2014				2015								
Event	July	August	September	October	November	December	January	February	March	April	May	
Youth Action	Youth Committee Monthly Activities Call for new Youth Committee Members											
	Youth Social Media Action											
Regional Meetings	Regional Meeting Youth Application Period		2014 Regional Meetings									
Youth Awards Competition		Youth Awards Competition Application Period					Youth Awards Application Deadline <u>15 January 2015</u>	3 Country Finalists Handed to CYFI Secretariat Deadline <u>30 January 2015</u>	Youth Award Competition Winners (per region) announced during <u>GLOBAL MONEY WEEK</u>			
Global Money Week		GLOBAL MONEY WEEK Planning					Global Money Week Priority Preparation Period		GLOBAL MONEY WEEK 2015			
Global Youth Meeting									Global Youth Meeting Preparations		CYFI 2015 Global Youth Meeting	

Annex 1

Youth Awards Competition 2015

Category: Financial Education/Awareness

Participant data:	
What is your complete name? (First, Middle, Last)	
Date of birth:	
What is the name of your school/university?	
What is your nationality?	
Which city/country do you currently live in?	
Please provide a phone number to contact you with.	
Please provide an email address to contact you with.	

PROJECT DETAILS:	
What is the title of your project?	
When did your activities take place? (Start – Finish)	

What kind of activity did you organize?	<input type="checkbox"/>	I introduced Financial Education as an official course in my school curriculum.
	<input type="checkbox"/>	I taught students about the importance of saving and the ways in which they can do it in their day-to-day life.
	<input type="checkbox"/>	I got my school to invite experts in financial education to give a lecture in class.
	<input type="checkbox"/>	I filmed a short documentary about financial education in my community.
	<input type="checkbox"/>	I organized a training on practical matters regarding Financial Education
	<input type="checkbox"/>	Other (Please specify)
Did you work together with other children or youth to organize this activity?	<input type="checkbox"/>	No, I did everything on my own.
	<input type="checkbox"/>	Yes, I worked with one of my friends
	<input type="checkbox"/>	Yes, we worked in a team of at least 3 children or young people.
	<input type="checkbox"/>	I worked together with an adult (teachers, parents, etc.)
How many people attended your events or activities?	<input type="checkbox"/>	Between 1 and 10.
	<input type="checkbox"/>	Between 11 and 30
	<input type="checkbox"/>	Between 31 and 50
	<input type="checkbox"/>	Between 51 and 100
	<input type="checkbox"/>	More than 100
What was the role of the children/youth during the activity?	<input type="checkbox"/>	The children were listeners and were able to ask questions
	<input type="checkbox"/>	The children were invited to work together in groups
	<input type="checkbox"/>	The children got outside the school and were invited to a financial environment (such as a

		bank or other)
	<input checked="" type="checkbox"/>	Other (please specify)
Which were the outcomes of your project?	<input type="checkbox"/>	Participants learned about the importance of receiving Financial Education at school.
	<input type="checkbox"/>	Participants learned about general financial topics such as everyday payments, spending, the value of money, bank cards, checks, bank accounts and currencies.
	<input type="checkbox"/>	Participants learned about how to plan and manage their wealth over the short and long term.
	<input type="checkbox"/>	Participants learned about financial gains and losses.
	<input type="checkbox"/>	Participants learned about the financial and economic world.
	<input type="checkbox"/>	Other (Please specify)
Did the project have a follow-up component with the participants?	<input type="checkbox"/>	Yes (please specify and describe what type)
	<input type="checkbox"/>	No

Specific evaluation criteria for this award include:

- Peer-to-peer education and non-formal education projects are highly preferred, but official courses in the school curricula are welcome.
- Fellow children and youth are involved in the entire process of creating/delivering the activity.
- The project has high impact both qualitatively and quantitatively.
- The project has a follow-up component with the participants, such as creating/writing/drawing something, that can be further shared with others in the community.

Annex 2

Youth Awards Competition 2015

Category: Financial Inclusion Innovation

Participant data	
What is your complete name? (First, Middle, Last)	
Date of birth:	
What is the name of your school/university? (if applicable)	
What is your nationality?	
Which city/country do you currently live in?	
Please provide a phone number to contact you with.	
Please provide a phone number to contact you with.	

Project details	
What is the title of the material you developed?	
What kind of material is it?	<input type="checkbox"/> An online quiz about finance.
	<input type="checkbox"/> A computer/smartphone game providing financial education.
	<input type="checkbox"/> A child-friendly smartphone app to facilitate access to financial products.
	<input type="checkbox"/> A child-friendly computer program to facilitate access to financial products.
	<input type="checkbox"/> A video or presentation explaining some aspects of finance.
	<input type="checkbox"/> A website providing financial education.
	<input type="checkbox"/> Other (Please specify)
When did the materials you developed become available for the public?	
Please describe how the material works and how it is useful for children and youth.	
Please describe in what way your work is innovative compared to products/services that already exist.	
Did you work together with other children or youth to develop these materials?	<input type="checkbox"/> No, I did everything on my own.
	<input type="checkbox"/> Yes, I worked with one of my friends.
	<input type="checkbox"/> Yes, we worked in a team of at least 3 children or young people.
	<input type="checkbox"/> I worked together with an adult (teachers,

	parents, etc.)
How many people have used your materials so far?	<input type="checkbox"/> I don't know.
	<input type="checkbox"/> Between 1 and 5.
	<input type="checkbox"/> Between 5 and 10.
	<input type="checkbox"/> Between 10 and 20.
	<input type="checkbox"/> Between 20 and 50.
	<input type="checkbox"/> More than 50.
	<input type="text"/> Exact Number
Please describe the feedback you received from the users after the launching of the material.	

Specific evaluation criteria for this award include:

- To develop child-friendly apps, devices, programs and/or websites (for example) to help children and youth have an easier time accessing financial products and services
- To create something that makes financial products and services easier for children and youth to understand
- To have the highest possible amount of youth/children that are able to access the product/service created

Annex 3

Youth Awards Competition 2015

Category: Entrepreneurship

In order to qualify as an Entrepreneurship application, applicants must first register on the CYFI Youth-Co [website](#) for young entrepreneurs. Applicants who do not register will not be valid.

Participant Details	
What is your complete name? (First, Middle, Last)	
Date of birth:	
What is the name of your school/university? (if applicable)	
What is your nationality?	
Which city/country do you live in?	
Please provide a phone number to contact you with.	
Please provide an email address to contact you with.	

Project Details	
What is the title of your business project/enterprise?	
On what date did you open your business or social enterprise?/On what date do you plan to launch your business?	
Did you work together with other youth to create this business?	<input type="checkbox"/> No - I worked all by myself
	<input type="checkbox"/> Yes - I worked with one other person
	<input type="checkbox"/> Yes - I worked with a 2-5 other people
	<input type="checkbox"/> Yes - I worked with more than 5 other people
How many customers have you had so far? Or What has your research shown in terms of possible customers?	<input type="checkbox"/> 0
	<input type="checkbox"/> 1 – 20
	<input type="checkbox"/> 21 – 50
	<input type="checkbox"/> 51 – 100
	<input type="checkbox"/> 100+
How successful has your business been so far?	<input type="checkbox"/> My business has not been open long enough to evaluate its success
	<input type="checkbox"/> My business has had some success but still needs to develop
	<input type="checkbox"/> My business has been doing well, I have been able to sustain
	<input type="checkbox"/> My business is doing great, I am making profit
How many other young people do you employ at your business?	<input type="checkbox"/> 0 - I work alone
	<input type="checkbox"/> 1 - 5 other young people
	<input type="checkbox"/> 6 - 10 other young people
	<input type="checkbox"/> 10+ other young people

Project Description	
Briefly describe your business plan. (100 words max)	

How is your business unique and different from other enterprises in your community? (100 words max)	
How does your business contribute to the financial inclusion of young people in the long term? (100 words max)	
How have you collaborated with other youth and or institutions to build your business? (100 words max)	
How does your business positively influence the children and youth in your community? (100 words max)	
How does your business positively influence your community as a whole? (100 words max)	

Specific evaluation criteria for this award include:

- Enterprises that have already started or enterprise ideas that are in their final stage of development and are ready to be jump started
- To have a very precise/concrete business plan/idea of enterprise, with data collected and action steps defined
- Enterprises that have social impact in addition to economic profit
- Enterprises that employ at least 3-5 young employees
- The business plan should be thoroughly researched and have data proving its sustainability.

About Child and Youth Finance International (CYFI)

Child and Youth Finance International (CYFI) leads the world's largest Movement dedicated to enhancing the financial capabilities of children and youth. Launched in April 2012, the Movement has already spread to over 100 countries and has reached more than 18 million children.

The Movement leverages expertise and innovation from within its network of global organizations. CYFI partners and supporters include financial authorities and some of the world's leading financial institutions, international NGOs, multilateral and bilateral organizations, foundations, renowned academics, and without a doubt, children and youth.

The Movement has one central objective: increase the Economic Citizenship of children and youth. This means giving all children and youth ages 8 –25 the knowledge to make wise financial decisions, the opportunity to accumulate savings, and the skills to find employment, earn a livelihood and ultimately break the cycle of poverty.

Child and Youth Finance International

PO Box 16524
1001 RA Amsterdam
Netherlands
+ 31(0)20 5203900

Website: www.childfinanceinternational.org

Facebook: Child Finance

Twitter: Child Finance

LinkedIn: Child and Youth Finance International

To read our publications, please visit:

www.childfinanceinternational.org/movement/publications

Please check out exciting events and projects initiated and lead by Child and Youth Finance International.

Global Money Week

Website: www.globalmoneyweek.org

Facebook: Global Money Week

Twitter: GlobalMoneyWeek

CYFI Youth

CYFI Youth is a platform initiated by Child and Youth Finance for children and youth to take action in reshaping the future of finance. It allows for youngsters to stay informed about the latest Child and Youth Finance Movement activities going on around the globe so they can remain active and involved in the Movement. CYFI Youth also serves as a bridge between young people and adults as children and youth are encouraged to utilize this platform to share their experiences and voice their opinions.

Website: www.cyfiyouth.org

Facebook: CYFI Youth

Twitter: CYFI Youth

Youth-Co

Child & Youth Finance International (CYFI) has recently embarked on a new initiative: Youth-Co – a global, online community of young entrepreneurs (16-30). The goal of the platform is to become the world's largest online community of entrepreneurs, thereby promoting and supporting youth entrepreneurship and stimulating job creation. The online platform aims to reach the entrepreneurs through our online blog, forum, courses, coaches, and funding opportunities.

Join the community on: www.youth-co.com



**Child & Youth
Finance International**



Child & Youth
Finance International

Child and Youth Finance International

PO Box 16524
1001 RA Amsterdam
Netherlands
+ 31(0)20 5203900

<http://www.childfinanceinternational.org>