

**EDUFIN Research Project: Developing participative processes for the generation of a financial education curriculum addressed to young adults at risk**

Edufin is a European project led by an adult education provider organisation in Barcelona, Spain (AGORA).

Financial markets have become increasingly complex and, in consequence, individuals need to improve their understanding of financial products and services. In addition, individuals today have greater responsibility for their financial well-being. A wide process of financial education is required in order to configure a critical and informed citizenship able to understand and make fundamental decisions on aspects related to the financial system. However, financial education is especially low among certain demographic groups, including young adults at risk. Research shows that most young adults at risk make financial decisions and deal with complex financial products despite lacking basic financial and quantitative knowledge. Moreover, the inclusion of the voices of the young adults is not taken into account when elaborating any curricula on financial education although it is essential to meet the real necessities and demands on financial education and for them to become more active, independent and enterprising. A critical communicative methodology will be used. The project’s main aim is the establishment of a learning curriculum on financial education based on the needs of young adults (aged 18 – 34) at risk on financial literacy.

The partners involved in the project are:

* [Asociacion de Personas Participantes (AGORA), Spain[http://www2.warwick.ac.uk/static_war/images/shim.gif](http://www.e-aids.ro/about-partners-agora.php)](http://www.e-aids.ro/about-partners-agora.php) (co-ordinator)
* [The University of Warwick](http://www.warwick.ac.uk)
* [Centro Studi e Formazione Villa Montesca, Italy[http://www2.warwick.ac.uk/static_war/images/shim.gif](http://www.montesca.it/index.asp)](http://www.montesca.it/index.asp)
* [European Association for Education of Adults (EAEA)[http://www2.warwick.ac.uk/static_war/images/shim.gif](http://www.eaea.org/)](http://www.eaea.org/)
* [Danube University Krems, Austria[http://www2.warwick.ac.uk/static_war/images/shim.gif](http://www.donau-uni.ac.at/en/)](http://www.donau-uni.ac.at/en/)
* [CIEDT, Amalipi, Bulgaria[http://www2.warwick.ac.uk/static_war/images/shim.gif](http://www.amalipe.com/index.php?nav=news&id=1333&lang=2)](http://www.amalipe.com/index.php?nav=news&id=1333&lang=2)
* [Federation of Cultural and Adult Education Associations, (FACEPA), Spain[http://www2.warwick.ac.uk/static_war/images/shim.gif](http://www.eaea.org/en/membership/eaea-members/spain-facepa-associate-member.html)](http://www.eaea.org/en/membership/eaea-members/spain-facepa-associate-member.html)