

## FIT FOR LIFE

Fit for Life is an educational programme for pupils aged 14 to 16. This programme has been implemented in Luxembourg since the beginning of the 2008/2009 school year. The programme consists of 6 interactive 60-minute sessions exploring personal options for students in the areas of education, career and finances. These 6 sessions are given by a volunteer from the business world.

Since the school year 2022/2023, Jonk Entrepreneuren Luxembourg has expanded the Fit For Life offer by allowing teachers to choose between 3 different modules for sessions 5 and 6, namely

- Module 1: Orientation (skills and decision making)
- Module 2: Job search (CV and interviews)
- Module 3: Sustainable Finance (the world of investments)

### STANDARD MODULES : SESSIONS 1 TO 4

<p><b>Session 1: Your money</b> Students do practical exercises to work out their net income from their gross income. Information on the role of taxes and social social security contributions.</p>	<p><b>Key learning objectives</b></p> <ul style="list-style-type: none"><li>• Understand the components of gross income and net income</li><li>• Know the basis for calculating tax and social security contributions</li><li>• Understand what an investment is and that all investments carry risk</li></ul>
<p><b>Session 2: Manage your budget</b> On this basis, they draw up a budget taking into account the different monthly, recurring, unforeseen or accidental expenses.</p>	<p><b>Key learning objectives</b></p> <p>Students will:</p> <ul style="list-style-type: none"><li>• Determine a balanced budget, respecting their income and expenses</li><li>• Understand the need for regular savings</li></ul>

## STANDARD MODULES : SESSIONS 1 TO 4

<p><b>Session 3: Insurance overview</b></p> <p>Students are given an explanation of the different types of insurance and their costs, as well as the coverage of risks.</p>	<p><b>Key learning objectives</b></p> <p>Students should:</p> <ul style="list-style-type: none"><li>Identify how to avoid risks .</li><li>Explain the benefits of having insurance</li><li>Integrate the cost of insurance into their monthly budget</li></ul>
<p><b>Session 4: Responsible consumer</b></p> <p>Students learn about the different forms of loans. They are given an idea of the cost of the budget and explained the importance of adapting it to the monthly disposable income. They are made aware of responsible purchasing and are questioned about their buying/consuming habits. Pupils are introduced to the concepts of interest, loan and cost.</p>	<p><b>Key learning objectives</b></p> <p>Students should:</p> <ul style="list-style-type: none"><li>Compare the advantages and disadvantages of buying with cash and credit.</li><li>Recognise when to take advantage of these benefits depending on the situation</li><li>Learn to recognise the signs of overindebtedness and how to minimise the risk</li></ul>

## MODULE CHOICE 1: ORIENTATION

<p><b>Session 5: Mirror, mirror on the wall..</b></p> <p>Students will explore their skills, interests and values and the world of work. This will help them make decisions about their education, career and personal finances. personal finances.</p>	<p><b>Key learning objectives</b></p> <p>Students should:</p> <ul style="list-style-type: none"><li>Identify their skills, interests and values.</li><li>Identify a potential job match</li></ul>
<p><b>Session 6: Your choice</b></p> <p>Pupils will think about all aspects of the problem when they have to make an important decision. They follow a six-step decision-making process.</p>	<p><b>Key learning objectives</b></p> <p>Students should:</p> <ul style="list-style-type: none"><li>Understand the importance of the reflective decision-making process</li><li>Apply this process in making decisions about education and work</li></ul>

## MODULE CHOICE 2: CV & JOB INTERVIEW

<b>Session 5: The modern CV</b> Students will explore how to develop, structure and present a CV as well as useful tips and mistakes to avoid.	<b>Key learning objectives</b> Students will think about what they want to include on their CV and how best to present it.
<b>Session 6: The interview</b> Students will explore what employers expect from interviews, how to prepare and present themselves.	<b>Key learning objectives</b> Students will learn: <ul style="list-style-type: none"><li>• How to present themselves in an interview</li><li>• How to present their background with a simulated interview</li></ul>

## MODULE CHOICE 3: SUSTAINABLE FINANCE

<b>Session 5: What is finance?</b> Topics explored: <ul style="list-style-type: none"><li>• The impact of finance on the world</li><li>• How to deal with the situation</li></ul>	<b>Key learning objectives</b> Students will receive an introduction to: <ul style="list-style-type: none"><li>• Budgeting, saving and investing</li><li>• Finance and sustainability</li><li>• Criteria for sustainable finance</li></ul>
<b>Session 6: Sustainable financial products</b> Topics explored: <ul style="list-style-type: none"><li>• Traditional finance and sustainable finance</li><li>• Sustainable financial products</li><li>• Activity: Manage your investments (game)</li></ul>	<b>Key learning objectives</b> Students will: Students will learn more about the link between finance and sustainability and how financial products can contribute to the Sustainable Development Goals, as well as how to identify sustainable financial products.

## **Training and materials**

As part of the programme, a kit is provided with all the materials needed to implement the programme.

It contains

1. Volunteer guide
2. The student's guide
3. All the necessary support for the volunteer to carry out the course (games, cards)
4. You also have access to videos (on our Youtube platform - link sent on request)
5. Access to the ppt files of the different sequences on our website (password given during the training)

## **Become a volunteer**

Through our programmes, we want to "teach young people to be entrepreneurs" by promoting cooperation between the school and business worlds. A major objective is to give as many volunteers as possible the opportunity to pass on their experience and know-how to young people.

The registration form is available at  
<http://jonk-entrepreneuren.lu/volontaires/>

## **Programme coordinator**

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