

## Student Financial Literacy

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### Abstract

*Financial literacy is one of the most important skills of every individual for a successful life and his future. In the times we live in, this is especially important as we have a variety of financial products at our disposal, and it is the responsibility of each individual to think about his or her own pension. The results of research in Slovenia show that less than half of adults are financially literate, so integrating this knowledge into schools is crucial.*

*Teachers can take part in educational workshops on their own initiative, where we receive additional knowledge and a manual that serves as a substantive basis for the course we are conducting. The handbook was created based on the wishes of students who wanted to learn how to manage money.*

*At the beginning of the club, we talk about the beliefs we acquire in life, since they can already discourage us from being successful, not just in the financial field. We show some simple exercises that can change our beliefs. We are discussing the principle that we spend less than we earn, as we must not let money rule us, as we must manage our personal finances. It is important to set savings goals, usually starting at 5 or 10 percent of your income. We need to make a note of every euro we spend, so we know on what we spend our money. In case of unexpected events, it is advisable to have a reserve (3 to 6 monthly income).*

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