

Money moves: Mastering Money Skills for real life

FREE
COURSE



Are you between 18 and 30? And want to learn more about money and how to master?

When: 22nd of October 2025

Time: 09:00 - 14:00 hrs

Where: DIHubMT Twenty20 Business Centre,
Triq L-Intornjatur, Birkirkara

Limited spaces. Register now:

<https://docs.google.com/forms/d/19pOJMSMTC6cX7evtR2V1ZioR9J3CSX-Oa2hkt3eXPHI/editD>



In today's digital economy, financial mistakes are just a click away. For young adults navigating independence, work, or further studies, financial literacy is no longer optional it's essential.

This course empowers 18–30-year-olds with real-world digital financial skills: how to manage money with confidence, use the right tools, avoid online traps, and build a strong financial identity. It's hands-on, relatable, and packed with practical strategies you can use immediately—whether you're earning, spending, or saving.

This Amazing Training Programme is fully funded by the Malta Digital Innovation Authority

What you'll learn:

- The basics of digital money and how it works
- How to use banking and budgeting tools with confidence
- How to spot scams, avoid traps, and keep your money safe
- How to make smart online spending decisions
- How to set and manage savings goals using digital tools
- How your digital behaviour shapes your financial identity

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Course Modules:

Module 1: Emotional Intelligence in Financial Literacy

- Understand how emotions influence spending and saving
- Motivation, money, and mental habits
- Learn to prioritise and think critically in financial decisions
- What is money today? From coins to crypto

Module 2: The Tools You'll Actually Use

- Overview of youth-friendly digital banking apps (e.g. Revolut, BOV)
- How to open a bank account (and what to watch out for)
- Budgeting tools: Google Sheets, Gimi, Spendee
- Practical demo: setting a budget to reach a personal goal

Module 3: The Influence of Social Media & Consumer Culture

- Peer pressure, online trends, and the cost of fitting in
- Fast fashion, lifestyle marketing, and FOMO spending
- How advertising shapes your habits—and your bank account

Module 4: Online Spending & Smart Decisions

- Hidden costs: subscriptions, shipping, in-app purchases
- “Buy now, regret later” case examples
- Group activity: Spend or Save? Smart decision-making in action

Module 5: Build Your Personal Finance Knowledge Base

- Identifying trusted financial voices
- Books, talks, and channels worth following
- Curate your own go-to library of financial wisdom

Module 6: Stay Safe with Your Money

- Spot phishing, scams, and fake investment schemes
- Password hygiene, 2FA, and staying secure online
- Activity: Find the Scam — an interactive challenge using real examples

Module 7: Financial Identity & Digital Footprint

- How your money habits shape your digital financial profile
- What not to share online (and why it matters)
- Understanding privacy and reputation in a digital financial world

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