

Powered by Citi Foundation



2013

Aflateen青少年社会理财教育项目年报

Aflateen Youth Social & Financial Education Program
Annual Report



上海百特教育咨询中心

目录

Contents

项目概述01	Program Overview
项目目标03	Program Objectives
拓展模式04	Scaling Models
目标群体05	Target group
Aflateen和Aflateen+ 社团06	Aflateen club and Aflateen + club?
2013项目大事记07	2013 Program Timeline
<hr/>	
项目亮点09	Key Achievements
<hr/>	
青年人成长10	Program Highlights
学习11	Learn with a Focus
我的储钱之道13	Saving to achieve my goal
21天的记账挑战14	21 Day' s challenge to record money
社团财务状况改革15	Club Finances Reform
动漫？什么动漫？16	Flash？ What is flash？
<hr/>	
行动17	Act with an Idea
<hr/>	
青年行 爱心赢17	Youth do, Love wins
从校园理财状况调查反思自己19	Campus Financial Investigation
来自教师的声音20	Teachers' Voice
<hr/>	
项目产出与成果22	Program Output and Outcome
<hr/>	
战略发展24	Our Strategy
合作伙伴25	Our Partner
致谢26	Acknowledgement

1

项目概述

>>

Program Overview



近年来持续快速的经济增长带来了个人财富的积累，与此同时人们对于金融产品和服务的需求也与日俱增。但是相比之下，相关的金融知识及技能的教育普及则大大落后。在很多职业学校甚至大学里，学校难以提供合适的教育，用青年人喜闻乐见的方式教会他们如何选择管理自己的金钱，制定个人财务规划，职业及生活规划，开展符合社会需求的创业，这种缺失导致了青年人成长面临诸多的困难。

Aflateen青少年社会理财教育项目是一个全球性的青少年公益项目，国际儿童储蓄基金会独家授权上海百特教育咨询中心在中国实施。该项目在花旗集团基金会的资助下启动于2012年1月，2013年由北京、上海，扩及到南京、深圳和贵阳。面向16-25岁的青年，以成长特训和社团行动的方式共同推进，通过提升青少年的社会软技能和财商技能，帮助他们择业、就业和创业，让青少年成长为负责任、懂理财、积极改变世界的幸福公民。

自2013年1月至今，Aflateen项目覆盖上海、北京、南京、深圳、贵阳，惠及2889名青年，139名教师及志愿者。

The rapid economic growth of recent years has meant the accumulation of personal wealth at the same time, an increasing demand for financial products and services. But, in contrast, the relevant financial knowledge and skills of young people is lacking. In many vocational schools and universities, the school cannot provide the right content nor the right method to teach youth how to manage their money, how to develop personal financial planning, do career planning, and how to start social & business entrepreneurship. Lacking social & financial education leads youth to face many difficulties.

Aflateen–Youth Social & Financial Education program was launched by Stichting Afatoun International in Amsterdam, the Netherlands. Shanghai Better Education Development Centre (Be Better) was one of the first 14 organizations in the world authorized to implement the program. Starting in Shanghai and Beijing in 2012, Aflateen China is sponsored by Citi Foundation and expanded to Shanghai, Beijing, Nanjing, Guiyang and Shenzhen in 2013.

Aflateen aims to help youth aged 16-23 to obtain basic financial knowledge and skills, as well as social skills such as critical thinking and how to become responsible citizens, so that they are inspired and empowered to become a positive agent of change and economic citizen.

Since 2013, Aflateen has covered the cities of Shanghai, Beijing, Nanjing, Shenzhen and Guiyang benefiting 2889 youth and 139 volunteer teachers.



项目目标

Project Objective

在项目的后期，年轻人可以获得：

At the end of the program, young people will be able to:

- 认识和反思自己的独特性、价值和信仰，以及与家庭、朋友和社会的关系，合理规划职业发展；
- Examine and reflect on their identities, values and beliefs, as well as their relationships with family, friends and communities, and make a personal career plan.
- 知晓并实践财物、自然资源和其他资源的合理使用以及积累，定期储蓄，理性消费；
- Describe and practice responsible use and accumulation of financial, natural and other kinds of resources, save regularly and spend rationally.
- 展示达成某个目标所需的计划和预算能力；
- Demonstrate the ability to conduct planning and budgeting activities towards realizing a desired goal
- 运营对社区有积极影响的活动或项目。
- Conduct enterprises which have a positive effect in their communities

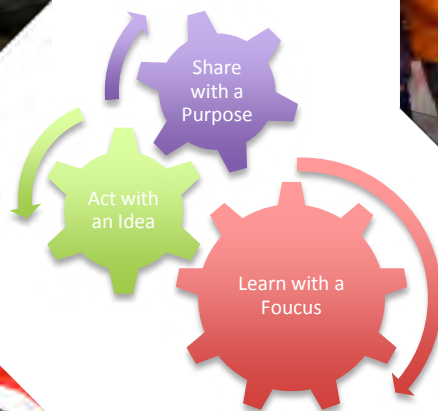


拓展模式

Scaling Models

Aflateen青年行依托学习 Learn with a Focus ; 行动 Act with an Idea ; 分享 Share with a Purpose三大成长模型, 让青少年探索他们生活中的真实问题, 面对真实的工作挑战, 通过真实的行动, 体验真实的成长, 从而提升自己应对生活问题的能力, 获得一生有用的生活技能, 促进青年成长。

Aflateen focuses on youth' s behavioral change and improvement of their skills. Through "Learn with a Focus; Act with an Idea; Share with a Purpose" let youth to explore the real issues they faced in daily life and learn by doing, finally to improve their ability to cope with life's challenges.



目标群体 Target Groups:



高职院校学生---提升他们的理财技能
Vocational school students —— Improve financial skills

☑ 与学校合作，将理财技能提升列为就业前的必修课
与职校合作，实施Aflateen专业的职业技能课程，促进院校在职业教育方面的创新，将理财技能作为职校生进入工作岗位前的必修课。将有学生活动手册、教师指导手册和活动效果评估手册，形成系统的校本课程材料；通过一系列的活动来巩固其行为的转变成果。

We cooperated with vocational schools and promoted Aflateen to become their required course for social & financial education. We improved the students' financial and employability skills through a series of activities.

☑ 与学校合作，成立并孵化Aflateen社团，实践开展理财活动

在高职院校建立Aflateen学生社团，提供天使基金、培训及活动方案，帮助社团尝试可持续运营，采用主题培训+综合实践活动+学生分享网络的“三段论”培养模式，让学生不仅仅是学习到个人财务管理和团队财务管理的内容，而且将所学内容付诸实践，通过同伴分享互助，维持其行为转变的学习成果。

We established Aflateen clubs where student members can implement Aflateen activities adopt activities + training + sharing development model provide students with the opportunity to learn by doing.





Aflateen和Aflateen+ 社团

Aflateen club and Aflateen+ club?

建立Aflateen社团是Aflateen项目的一个重要创新。Aflateen社团是实现Aflateen项目在学校可持续发展的关键,也使得Aflateen精神得以在课程之外在学校传承。青年人组织自己的社团,并持续地在社团、校园、社区、社会中实践他们在Aflateen中所学的知识和技能。我们帮助Aflateen社团设定目标、组织活动,链接青年导师及资源,扶持并陪伴社团成长。

Aflateen社团—— 通过校园宣讲招募,成立Aflateen自己的社团,使社团持续传承下去。

Aflateen+社团——扶持学校已成立但运营情况不佳的社团,在已有社团的基础上开展Aflateen的系列活动,使之得以持续运营。

To establish Aflateen club is one key aspect innovation of Aflateen program. Aflateen Clubs make the implementation sustainable, keeping the Aflateen spirit alive in the schools beyond our courses. The students organize themselves in clubs, where they practice over a longer period of time what they have learned in the Aflateen course. They engage their peers and communities in the clubs, learn from guest speakers who share their life stories with them and practice entrepreneurial behavior. We help clubs set targets and organize activities so that they don't disengage.

Aflateen club — We cooperate the school and recruit the club members to establish our own Aflateen club which can be sustainable from generation to generation.

Aflateen + club — We provide support to the clubs which already existed in the school but not good operating to let them can be sustainable.

1月January

2013年Aflateen项目正式启动
2013 Aflateen Program Launched

3月March

Aflateen国际理财周，上海市经济管理学院邀请专家自制理财讲堂视频并在校内播放，普及生活理财知识；
Shanghai Economic Management School invited experts to shoot video focused on the financial literacy and skills and broadcast to youth in Aflateen financial week

五月May

举办全国高校社团领袖训练营
北京农家女、人大附中、贵州工业职业技术学院Aflateen课程开课
北京Aflateen教师培训工作坊
Youth leaders training camp in Shanghai
Aflateen started in Beijing Rural Women School, the branch school of the high school affiliated to Renmin university of China and Guizhou industrial vocational and technical college
Aflateen teachers training in Beijing

7月July

国际青少年金融教育峰会在肯尼亚举行，百特教育理事长王胜先生当选国际儿童储蓄基金会亚洲理事
南京师范大学、贵州大学Aflateen工作坊
Alan Wang was voted as a board member of Stichting Aflatoun Int' al in the international youth financial conference held in Nairobi, Kenya ;
Aflateen started at Nanjing Normal University, Guizhou University

11月November

高校巡讲及社团培训北京站
南京Aflateen星火社团义卖金陵晚报
贵阳及北京Aflateen社团开展校园理财调查
The Aflateen lecture and club training in Beijing
Nanjing Aflateen club charity activity
Guiyang and Beijing Aflateen club carried out the financial investigation in campus

2月February

Aflateen职校课程试点教材研讨；
根据新的课程内容，制定评估方案；
根据2012年的课程反馈，完善教材，形成短期工作坊活动手册、长期必修课活动手册；
Vocational schools curriculum pilot discussion ;
Make an evaluation plan according to the new curriculum content ;
Enhanced the 2012 Aflateen manuals and curriculum ;

4月April

全国Aflateen培训师培训
Aflateen trainers training

六月June

上海市群星职业技术学校、南京晓庄学院开课；
Aflateen started in Shanghai Qunxing Vocational School, Nanjing Xiaozhuang University

8月August

与为中国而教合作，培训年轻支教教师，将好的教育带进山区；
Cooperated with Teach Future China and trained their teachers

9月September

Aflateen课程正式成为上海市群星职业技术学院就业前的必修课；
Shanghai Qunxing Vocational School selected Aflateen as a compulsory course

10月October

高校巡讲及社团培训上海站
The Aflateen lecture and club training in Shanghai

12月December

上海青年行，爱心赢义卖活动成功举办
贵阳Aflateen创业社团有果义卖活动成功举办。
Shanghai and Guiyang Aflateen club charity activity ;
Guiyang Aflateen enterprise club held charity selling activity successfully.

2

项目亮点

>>

Key Achievements





项目亮点

Key Achievements

形成稳定的发展模式——与职校合作，推动Aflateen成为就业前的必修课，并建立Aflateen社团，开展活动，践行知识与技能，促进行为转变及技能的习得，使Aflateen在学校可持续发展，Aflateen精神得以在课程之外在学校传承。

建立Aflateen课题促进理财教育创新——2013年与西安欧亚学院合作，申请并成立名为“以学生为中心的金融理财教育教学模式创新研究”的省级课题；2014年与上海市群星职业技术学校合作，在浦东教育局的支持下，成立教育局内涵课题。课题的建立会促进学校金融教育的提升与创新，并扩大Aflateen的影响力。

出版教材普及院校金融理财教育——在2013年的基础上，我们与西安欧亚学院、上海市经济管理学校、苏州工业园区职业技术学校、四川大学锦城学院联合编辑普通高等院校青年金融理财教育教材，配以教师指导手册及课程评估手册将于2014年年底出版。这一系列的教材出版将会推动青年金融理财教育的普及。

Found the scaling model —— Promote Aflateen to become vocational schools' required course and establish Aflateen clubs to implement activities which can make the implementation sustainable, keeping the Aflateen spirit alive in the schools beyond our courses.

Established research topics —— We had cooperated with Shanghai Qunxing Vocational School to start a vocational social & financial educational research topic under Pudong Bureau and cooperated with Xi' an Eurasian University to start a research topic named Student-centered teaching mode innovation research of Financial education under Shanxi Province Bureau. These can empower the schools to improve the innovational financial education.

Curriculum development —— We cooperated with Xi' an Eurasian University, Shanghai Economic Management School and Suzhou IVT to draft a Financial Education textbook including in students manual, teaching guidance manual and evaluation manual for vocational schools and common colleges. We had lunched this program and plan to publish in the end of 2014. This series of books will help to promote Aflateen financial education to a national wide and make a highlight in the educational innovation.

3

青年人成长

>>

Growth of Youth



学习

Learn with a Focus

>>

在2012年的基础上，Aflateen青年行课程进一步升级，围绕职业规划、个人财务管理、团队管理、项目管理、创业策划等主题开展，更加贴近青年的需求。在课程结束后，学生们切实发生了行为转变，并开展了一系列的班级活动促成技能的提升。

Based on our evaluation of the program we used in 2012, we enhanced the Aflateen manuals and curriculum for 2013. In response to the requirements of the vocational and university students, we added topics related to their daily life, such as communication skills, career planning, team building, personal financial management, business modeling and financial reporting.

After the Aflateen class, the youth did have behavioral changes and they conducted a series of activities to improve their skills.





主题Topics	内容Contents	目标Objectives
认识与探索自我 Personal Understanding and Exploration	职业规划 Career plan	探索自己的兴趣、价值观、技能和工作世界，掌握制定职业规划的方法，并能制定职业目标 Explore the personal interest, value, skills and the world of job, finally know how to make career plan
	沟通 Communication	掌握如何运用有效的沟通促进与家人、朋友、团队成员的关系 Know how to use effective communication to improve the relationship with family, friends and team members
	领导力和团队管理 Leadership and teamwork	将青年置身于团队之中，掌握团队协作、团队管理的方法和技巧 Put the youth into team, know how to work together, how to manage team and relate themselves to the society
储蓄与消费 Saving and Spending	金融知识 Financial literacy	了解更多的金融知识，比如储蓄选择、金融机构、借贷与信用等 Know more financial literacy included in savings options, financial Institutions, borrowing money and credit
	学会储蓄 Learning About Saving	掌握制定储蓄计划实现目标的方法，并能选择适合自己的储蓄方式 How to make saving plan and how to use the appropriate saving service can make more profits
	学会消费 Learning about Spending	掌握如何理性消费及如何管理生活费的方法 How to spend money rationally and how to manage life cost
计划与预算 Planning and Budgeting	思维工具 Thinking tools	掌握制定计划的基础的思维工具，比如头脑风暴、思维导图等 Master some basic thinking tools like as brainstorm and mind map to prepare for the activity plan
	制定计划 Make planning	掌握如何运用任务进度表和SWOT分析制定行动计划 How to use project schedule and SWOT analysis to make the plan into practice plan
	预算与财务监控 Budgeting and financial monitoring	掌握如何运用任务进度表及SWOT分析制定行动计划 How to set financial goals, budgeting and how to manage finance according to the planning
社会与商业创业 Social & Financial enterprise	创业模型 Business model	掌握运用商业创业模型思考如何开启、设计并运营一个项目或创业的方法 How to start, design and operate an enterprise use the business model
	项目管理 Programme management	掌握撰写项目申请及项目管理的方法 How to write program proposal and how to manage a program



我的储钱之道

Saving to achieve my goal

2013年5月份，我在上海参加了领袖训练营活动，在其中我获益匪浅。

给我最深印象的是，关于财务管理的课程。老师在培训的一开始，就让大家自己去思考自己的储蓄计划，包括储蓄金额、花销目标及储蓄途径。我当时写的目标是“买往来西安至广州的火车票，每两月一次”。计划很简单，也很实际。在那个时候，我认为并坚信我会按照我所描述的这样进行我的储蓄计划。实际上，当你设立了一个计划或者目标，并立志去做的时候，你的目标就已经实现了一半。

我的储钱计划实现了，而且是超过了我的预期，我每个月都会去广州一次，不是硬座，是卧铺。回想起来，财务管理培训不只是给我提供了一个理财的方法，更是给我树立了一个理财的意识。因为当我在做储钱计划时，我不仅在做一个详实可靠地计划，而且还在潜意识中告诉我自己，我要去通过各种渠道、各种努力去争取我计划中所需要的资金，以完成我的目标。

——王晓旭 西北大学学生

I participated in the youth leaders training camp in May in Shanghai and what most impressed me was the financial management. In the training, the teacher made us write our personal saving plan which included our savings target, savings amount, and how to earn the money. My savings target is to buy train tickets every month to go and see my girlfriend.

After that, I believe I can follow my plan to save and achieve my goal. Actually, your target will be easy to achieve after you set a goal and make a plan. Now, I realized my dream and can go to Guangzhou every month. The training did not only provide me a method, but also financial consciousness. After the plan was made, I told myself to earn money through a variety of ways try hard and really do it, so that I achieved my goal in advance.

----Wang Xiaoxu
the student of Northwest University



21天的记账挑战

21 Day's challenge
to record money

从9月份至今，上海青焙坊、上海振华外经学校、上海工业技术学校、北京农家女学校陆续发起了21天的记账挑战，通过21天的坚持，促进一生行为习惯的养成。

Since September, Shanghai Young Bakers, Shanghai Zhenhua Waijing Vocational school, Shanghai institute of technology, Beijing Rural Women School launched a campaign: a 21 Day's challenge to record money to change financial behavior.

学生反馈/Students' Voice :

想要与必要的区分，储存时间、行为、知识都是理财的一部分。自从培训以后，我会定期制作财务计划，除此之外，还制定了起床计划和一周后工作学习计划，并每天反思是否做到，还帮助邻居做了财务表格，大家一起记账，相互监督。

个人理财课的记账让我印象很深，也让我改变了一下自己。以前花钱基本都是月光，根本不知道钱花在什么地方，但是上了这节课后，开始记账，自己钱花在什么地方一目了然，开始学会了省钱，节俭，几周下来还结余了不少。

Both to distinguish the needs and wants, saving time, saving behavior and saving knowledge is part of financial management. After the training, I regularly made my financial plan and also made the weekly study plan. Every night, I would reflect whether I have acted according to my plan. I also help my roommate to make a financial plan and we record our spending together.

What most impressed me is the personal financial management and this changed me a lot. Previously, I always spent all my money in two weeks and I didn't know where my money had gone. But Aflateen taught me to record my money and make the budget so clear. I have learned how to save and how to spend money rationally. After few weeks, I realized I have saved a lot.

 **Change** *



社团财务状况改革

Club Finances Reform

北京理工大学自强社于2013年11月30日-12月1日于扶贫基金会接受百特青年社会理财项目培训。培训结束后，于2013年12月2日召开社内会议，对社团财务制度进行改革。改革后，提高社团财务管理效率，体现为以下几个方面：

After the Aflateen training in China Foundation for Poverty Alleviation, the Ziqiang club in Beijing Institute of Technology decided to reform their financial management to improve the efficiency of their club' s finances. The changes are as following:

- ✦ 活动前预算更精细化、具体化（人、事、物）
- ✦ The budget is more refined and extended, each code corresponds to an activity budget
- ✦ 活动中设置财务管理人员严格监督经费使用情况
- ✦ Financial monitoring was arranged
- ✦ 活动结束后，出具详细的活动评估报告
- ✦ Financial assessment was made after the activities
- ✦ 编制预算表条理更清晰，如下图，根据不同活动选择不同的编号和代码，便于统计和管理。
- ✦ Budgeting table should be organized more clearly, as below and use different number and code depending on the activity

2013年11月—2014年6月自强社财务预算表

活动名称	活动编号	活动时间	预算总金额	详细预算表
采访社长	A001	2013年12月上旬	200元	十周年系列活动
元旦晚会	B001	2013年12与27日	655元	元旦晚会
爱心宿舍	C001	2013-12月下旬	0元	爱心宿舍
十周年图片展	A002	2014年3月14日	300元	十周年系列活动
十周年庆典	A003	2014年4月24日	暂无	十周年系列活动

培训前/Before:

自强社2013-2014年度财务进出帐明细

日期	经手人	金额/元	活动	款项事由	备注
9.14	[Redacted]	3.00		复印	
9.14		200.00	1+1	明信片10套	
9.17		36.00		1+1明信片邮票30枚	
9.25		24.50	1+1见面会	打印	
9.25		485.00		采购	
10.31		45.00		盆栽	
10.31		260.00	爱心宿舍	海报	
11.1		251.00		传单	
11.7		143.00		相片	
11.16		32.00	办公室布置		

培训后/After:

培训后/After:



动漫？什么动漫？

Club Finances Reform

2013年9月起的每周三上午，上海市群星职业技术学校动漫2班的学生们都会开展Aflateen青年行的理财课，从9月到12月初，同学们共同学习了储蓄与消费、计划与预算、认识与探索自我，团队合作等内容。

由于班上有25%的学生是住校生，所以下课后同学们纷纷说，“老师，之前我们从未想过要计划自己的钱，以后要好好计划了”

“因为我们是动漫专业的，不如来个动漫大赛吧，你们做Flash，或是画漫画也行，如何？”“可以呀，做什么内容呢？我不会的技术问题可以求助专业老师吗？因为有些内容我们还没学呢...”“这要发挥你们的大脑了，自己想吧”

2周后，“老师，我们做好了，你有U盘吗？给你看看？”“可以呀！”这样百特就收到了同学们做的Flash，同学们自己制作，自己配音。在中间遇到技术问题，就咨询专业的老师，制作的内容关于理财也关于梦想。

---郭蓓青年行讲师

Hey ! Teacher , could you identify the voice from the Flash was from our classmates?
Sure, from you and other boy right?
Flash ? What's flash?

Since September 2013, the students from Shanghai Qunxing vocational school carried out Aflateen Financial class every Wednesday morning. They learned saving and Spending, Planning and budgeting, and Team work for three months.

"So our major is Animation Design right? Shall we have a flash design competition about finances ? Alternatively you can draw pictures"

"Wow ! so cool. But what can we make it about? Also, can we ask our teacher for help when there are some technical problems? There still some skills we haven't learn"

"Sure, you can think about that by yourself"
25% of the students are living on campus, and they said they never thought about how to plan their money before they learned financial skills. They will make a plan to budget their money.

Two weeks later

"Teacher, we've done it, do you want to have a look?"

"Of course"

So that, Be Better got the Flash about finance from the students, they made it by themselves and even added the voice.

They learned a lot from their teachers when they encountered problems. And what's the content from the flash? Not just finance , but also their / a dream.

On December.25th, the last Aflateen class was finished; the students all asked me "Will we have this class next year?" "I hope we can take Aflateen next year."

"Why? You have learned a lot this year"

"Because I learned many financial skills and social skills from Aflateen class, and I can use them in the real life. I would like to learn much more "

-- Peipei Teacher of Aflateen



行动

Act with an Idea

青年行 爱心赢/Youth do, Love wins

——南京、上海、贵阳各地发起理财创业义卖活动

—Charity sale activities around Nanjing, Shanghai, Guiyang

2013年11月25日，南京工程学院Aflateen星火社团动员南京江宁大学城200多名大学生，到南京市各人口聚集地义卖金陵晚报，活动当天，共募集善款23914.2元，全部注入红十字金陵宝宝博爱资金。

2013年12月22日，百特教育和热爱家园太阳花项目及宝山街道社区联合在该社区内展开名为“青年行·爱心赢”的义卖活动，参与义卖活动的35名学生分别来自上海市群星职业技术学校、上海市经济管理学校及上海市青年干部管理学院。在义卖前的培训中，同学们结合社区需求调查，在老师的指导下一同做计划、预算、现场模拟。活动当天，仅仅2小时，学生们义卖收入1553元。

与此同时，在接受了Aflateen成长特训以后，为了将理财与创业相结合，将所学的知识用于实践，12月24日，贵州大学Aflateen创业社的伙伴们在贵州大学三个校区发起了有果爱心义卖活动，40多名青年参与了整个活动的策划与执行，活动当天收入3128元。

The Spark Aflateen club of Nanjing Engineering University had mobilized more than 200 college students come from Jiangning university town to sell the Jinling Evening News at Nanjing population centers on 25th November. In total, they raised 23,914 RMB and donated to the Red Cross Jinling baby fund.

Be Better cooperated with Sun Flower and Baoshan community center to hold the “Youth do Love wins” charity activity on 22nd December. The 35 youth who were involved in the activity came from Shanghai Qunxing Vocational School, Shanghai Economic Management School and Shanghai Youth Management Cadre College. Before the activity, the youth had made a detailed plan, budget and simulation in their Aflateen class. They had RMB 1553 revenue in two hours.

On 24th December, the Aflateen enterprise club in Guizhou University launched a charity sale activity on different campuses in Guizhou University, 40 youth participated in this event and they earned RMB 3128 in revenue that day.

学生反馈/Students' Voice

“卖报看上去挺简单的，其实里面门道很多，学会看人很重要。”南京工程学院的朱国伟同学在活动反馈中这样说到。在他卖报的过程中，他自己总结出一套“卖报心得”。“我今天选在公交站台卖报，那边人流量比较大。”朱同学说：“在公交站台也不是什么人都愿意购买的，得学会观察，才能更快地卖出报纸。”朱同学说，在公交站台等车的人很多，他往往选择坐在站台椅子上等车的乘客去推销报纸。

“他们在等车的时候都比较闲，有时间和心情去阅读报纸。今天早晨才开始卖报的时候，我没注意这一点，成功率很低，报纸卖得很慢。”

平时在学校很少能有机会参加这样的大型活动的，所以在得知活动消息后，我就立马报了名。这次活动让我们自己进货自己卖，而且所获得的收入还会捐赠给社区支持公益，我觉得很有意义，对自己也是一个很好的锻炼。我们在进货的时候专门去了上海的七浦路和豫园，先踩点，货比三家，然后大家一起商定后才进的货。也考虑到这边社区居民的收入水平，我们在物品的定价上基本是按照2倍的价格标价，也可以给顾客还价的余地。在义卖的过程中，我们起初也发现定价会稍高，所以及时地进行了调整，并且附加了一些小礼品的赠送来吸引顾客。这次Aflateen的培训对我们帮助也很大，以前靠自己，对于义卖的想法只是一点点，培训的时候，老师通过头脑风暴、思维导图激发我们展开联想，让我们策划地更加全面。我们在活动前还专门做了预算，活动中收支记录都很详细，以免出现财务上的混乱。

"Selling the newspaper looks quite simple, actually it's not, it is very important to learn to search for potential customers." said Zhu Guowei from Nanjing Engineering College. "I choose the bus station as the sale spot due to the big stream of people. However, not every person will buy the newspaper at the bus station, we should learn to observe. I always choose the person who is sitting on the chair and waiting for the bus. I think they can have time to read newspaper while they sit. I didn't notice this phenomenon this morning, so I wasn't as successful as now."

We rarely have the opportunity to participate in such events in the school, so I immediately applied to participate when we got the news. This activity let us buy the goods and sell them by ourselves, and the income obtained would be donated to the community to support public welfare, I felt this is very meaningful and also a good experience. Before the activity, we made a demand investigation and compared the quality and price of the goods between Qipu road mall and Yuyuan garden, after discussion, we bought the goods. At the beginning, we found our price is higher than the other team but we modified it in time and we choose to select some small things as gifts to attract customers' attention. The Aflateen training also helped us a lot. The brainstorming and mind map inspired our thinking and made the plan more comprehensive. We made a budget in advance and recorded every income and expense in order to avoid making mistakes.





从校园理财状况调查反思自己

Campus Financial Investigation

贵阳工业职业技术学院、北京理工大学Aflateen社团在校园内开展了大学生理财习惯调查，并撰写了2份报告，整个活动不仅反映了校园大学生理财的现状以及开展理财教育的需求，对于开展活动的学生来说又是一次反思和成长。

The Aflateen clubs in Guiyang industrial vocational and technical college and Beijing Institute of Technology carried out a financial behavior survey at their campus and wrote 2 reports.

学员反馈：

匡子君，贵阳工业职业技术学院学生

经过这次调研我深刻的认识到大学生在关于理财方面的一些问题，甚至在我自己的思想中还根本没有理财的观念。由于对资金的处理很不合理，所以经常导致生活费是上半个月很充足，而下半个月却不够用了，这也让我很苦恼。经过这次调研之后，我深刻的认识到理财的重要性，在今后的学习生活中我也应该学习理财，因为这是关于我们自身利益的问题，我会认真的去对待的。匡子君

唐龙彪，贵阳工业职业技术学院学生

经过这次大学生理财现状的校园调查，我感触很深。以前对大学生的看法一直都只是停留在自己的想法里，这次的活动让我看到大学生具体存在的事情：我们大学生不会理财，不懂如何消费，思想还停留在初高中时代，这样的大学生将来是很难更好适应社会的。针对这种现象，我觉得我们大学生应该多参加一些培训，在学习之余，去接触社会，了解社会，为以后更好适应社会而学习更多的理财知识。

Students' s Voivce

Kuang zijun, a student of Guiyang industrial vocational and technical college
The research showed that most college students have some problem with their finances, even in my own mind there is no concept of financial management. Because the handling of money is not very rational, my monthly allowance is often spent in two weeks, which makes me very upset. After this research, I realized the importance of financial management. I will learn how to manage my money seriously. I think it is a problem that deals with our own interests.

Tang longbiao, a student of Guiyang industrial vocational and technical college
After the survey, what I feel most deeply is the present situation of college students' financial management. This activity let me see what specific problems exist in university students' daily life. We don' t know how to manage our money and how to spend it. We act as if we are still at high school, which makes it hard to adapt to society. Aiming at this phenomenon, I think we should take up some training, get out of college to learn in the society and obtain more knowledge of finance.

来自教师的声音

Teachers' Voice



很多公益活动只是在电视上看到，我们老百姓平时也接触不到。现在举办这样一个“青年行爱心赢”的义卖活动，让学生亲身体验下平时接触不到的东西，不管可否赚到钱，有一个经历于他们来说是一件好事儿，尤其是从组织到批发、进货，卖，做海报，全部自己完成，而且还要考虑到社区内各个年龄层，收入层次的需要，对学生来说是特别有帮助，也给社区居民带来便利，也让这个年龄的学生感受赚钱不易，是一件好事儿，对今后就业也会有帮助。

——顾方（老师）上海市经济管理学校

We only see charity on television. We never do it ourselves. Today we had a chance to practice it by ourselves. First the students researched the community, and what sort of products would be easy to sell to them. Then the students bought inexpensive things like candy, designed a poster and sold the goods all by themselves. The students learned that it's not easy to sell or to earn money, a wise lesson to learn before they get their first jobs.

—— Gu Fang, teacher of Shanghai economic management school

对于即将走上社会的最年轻代表的职校生而言，实践与体验是最需要的。而Aflateen“青年行”活动，正好给予了学生这样一个平台。学生报名踊跃，参加活动的热情高涨。整个活动，学生从学习经营，到实践经营，到最后的体验经营，让学生深切体会到作为一个就业者所需要的学识、眼界、应变能力和团队能力。而Aflateen“青年行”此次活动公益目标，又让学生体会传递“正能量”，温润你我他的内涵。

——罗春华（老师）上海市群星职业技术学校团委

For vocational school students who will work soon, practice and experience are their most important request. Aflateen program provided the opportunities to them. Much more students wanted to join the activity of "Charity bazaar" with their enthusiasm. It was a good lesson for students to learn as an employment "Charity bazaar" activity gave a chance to transfer positive and warmly energy to others in this cold winter.

——Luo Chun Hua, teacher of Shanghai Qun Xing Vocational School



时间过得很快，半学期的课程已接近尾声，回想起百特教育的Aflateen课程，作为班主任的我，首先要向授课的老师表示感谢。Aflateen青年行课程为学生们带来了全新的学习模式，让班级的课堂教学活跃了起来，每一个任务都与学生的生活有关。通过团队的合作，学生们学会理财，学会规划自己的人生，也学会了感恩。特别是参与“青年行 爱心赢”义卖活动，同学们将课堂中的知识应用到实践的项目中去，他们积极构思销售的模式，宣传的方法以及义卖的商品等等，做到人人参与，人人有收获，学生的表现中我看到了自信，感谢百特教育，感谢Aflateen 青年行。

——高燕（老师）上海市群星职业技术学校

As time went by, Aflateen course had finished. Our students had learnt finance and how to plan their life through team-work. They also practiced what they had learned from Aflateen in the charity market such as brainstorm, mind map. They changed a lot and became more self-confident than before. Thanks to Be Better and Aflateen.

——Gao yan, teacher of Shanghai Qun Xing Vocational School



4

项目产出与成果

>>

Program Output and Outcome



2013年1月至今，Aflateen项目产出

From the beginning of 2013, we had achieved

实施城市 Covered Cities	上海、北京、南京、深圳、贵阳 Shanghai, Beijing, Nanjing, Shenzhen, Guiyang
惠及青年 No. of youth	2889名 2889
参与项目的教师及志愿者 No. of teachers and volunteers	139名 139
培训培训师 No. of trainers	共培训28名，产出6名优秀培训师 Had trained 28 trainers, 6 of them are qualified
成立兴趣小组 No. of interest groups	300多个 More than 300

- 72.7% 的青年拥有银行账户并储蓄 youth owned bank account and saved money
- 81.5% 的青年会在消费前制定计划 youth would made spending planning
- 60.3%的青年会在日常生活中记账 youth recorded money in daily life
- 58.9%的青年会建立个人财务目标 youth would set personal financial goal
- 68.2%的青年会实践理性消费行为 youth would tried to spend money rationally
- 84.0% 的青年会制定行动计划 youth would made action plan
- 59.7% 的青年掌握工具制定职业规划 youth had mastered tools to make career plan
- 100%的青年均在社会及理财知识方面有所收获 youth had gained Social and Financial literacy

The data provided by the third evaluation part SRI

5

战略发展

>>

Our Strategy



在花旗集团基金会的支持下，Aflateen计划2014年惠及6000名青年，2015年惠及20000名青年。在稳定的拓展模式的基础上，与更多的合作伙伴建立长期稳定的合作关系；建立培训师认证体系，培训更多优秀的培训师和教师；吸引更多的企业志愿者加入进来，给青年带来职业的专业的体验与分享；开发网络在线课程，使Aflateen能够扩及到更多地区更多青年。

与此同时，我们计划举办青少年金融教育会议，汇聚学校、政府、金融机构等共同推动青少年金融教育在国内的发展。为全国的Aflateen社团举办大赛，展示他们在社会及财商领域的创新亮点，将Aflateen青年的声音通过这样的平台发散出去。我们也希望能够通过多样化地收费方式自我造血，吸引更多的政府、组织的资助，使更多地区更多青年受益。

We plan to achieve scale with Aflateen, reaching 6,000 students in 2014, and 20,000 in 2015 by establishing more partnerships in new districts, establishing TOT certification system and continue training more trainers and teachers, working with corporate volunteers to deliver classes and lectures and developing our online materials so that they can be easily used by clubs around the country.

We plan to organize a national conference on social and financial education for principals, Medias, financial institution and government officials to promote our program. Organize a yearly event for the best social and financial innovation idea among the clubs. We will increase our income by differentiating between free of charge and charged trainings. We will attract more corporate sponsors and work with the local governments to pay for part of our programs.

合作伙伴 Our Partners



致谢

Acknowledgement

Aflateen于2012年在中国诞生，到13年底，两年的时间里，Aflateen强大起来并越来越有影响力。越来越多的人喜欢他，更多的伙伴支持他。

Since 2012, Aflateen was born in China, after two years, he became more strong and influential. More and more people know him and like him, more and more stakeholders support him.

在这里，我们对所有喜欢Aflateen并支持他的伙伴们表示深深的感谢！

We would like to thank all the stakeholders' support with our sincere gratitude.



课程支持方Curriculum Support : 国际儿童储蓄基金会 *Aflatoun Child Savings International Stich*
www.aflatoun.org

国际儿童储蓄基金会的工作网络由全国合作伙伴、资助方、秘书处、教师、课程、儿童和青年参与者组成。大家互相支持、互相分享、共同合作，努力使世界每个角落的儿童和青年都能享有接受公平的社会及财商教育的机会。

The Aflatoun network is made up of country implementation Partners, Donors, the Secretariat in Amsterdam, the teachers and of course, the children and youth participants. The Aflatoun Network works together, support each other and shares information and stories in a collaborative effort to ensure that all children and young people have the opportunity to receive SFE no matter where they are in the world.

Citi Foundation

资助方Sponsors : 主要资助方 花旗集团基金会 *Citi Foundation lead sponsor* www.citifoundation.com



掌握理财能力是保障金融安全，追求经济繁荣，避免金融危机的有效步骤。负责任的理财作为我们承诺的一部分，花旗集团通过业务和慈善活动在促进金融能力方面上一直处于领导角色。我们很高兴与百特教育一起共同培养青少年儿童的社会理财能力，为未来发展打下良好的基础。

——刘玲子，花旗中国公司副总裁

“Becoming financially capable is a critical step toward establishing financial security, pursuing financial prosperity, and being able to weather economic downturns. As part of our commitment to Responsible Finance, Citi takes a leadership role in promoting financial capability through our business activities and philanthropic efforts. We are pleased to work with Be Better in China, an organisation dedicated to child and youth financial education, to equip Chinese children and youth with an important life skill so they are better prepared for the future.”

Lingzi Liu, Head of Corporate Citizenship, Citi China



第三方评估机构Evaluation <http://www.csrglobal.cn/index.jsp>

社会资源研究所（简称SRI），即永续动力（北京）咨询有限公司，创立于2008年4月，是一家聚焦可持续发展的专业机构、战略咨询机构和知识分享平台。SRI提供研究、评估、咨询和分享服务，为可持续发展的战略、管理、组织和项目提供决策支持，与政府、企业和非营利组织一起共同应对经济、社会和环境挑战，推动可持续发展在中国的实现。

Founded in 2008, Social Resources Institute is committed to its role as a professional research, consulting and knowledge sharing institute. Our focus is mainly on two areas: CSR and Philanthropy. We provide services to companies and not-for-profits sectors. We explore feasible solutions to social problems with the aim to promote social change.

战略合作伙伴 Key Partners



Citi Foundation



Aflateen Website | www.youthdo.cn

Aflateen Email | youthdo@qq.com

2013 Aflateen Youth Financial & Social Education Program

Aflateen Team

Jan. 2014

