Peer-Mentoring Guide



Implementing the YOUFIN Toolkit with Youth Migrants & Refugees

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Introduction

This guide shows how to deliver the four YOUFIN Toolkit modules through peer mentors: young migrants and refugees who have already navigated budgeting, banking, contracts and digital money in their host country, and who now help newer arrivals do the same.

The YOUFIN Toolkit (Erasmus+ project YOUFIN: Financial Empowerment for Youth Migrants and Refugees) gives facilitators ready-made sessions for young people aged 16–30. This guide does not replace it. It adds the layer the Toolkit leaves open: who leads the activities, how peers are prepared to lead them, and how the learning continues after the session ends.

Who this guide is for

- **Programme coordinators** in youth organisations, NGOs and integration centres who set up and supervise a peer-mentoring scheme.
- **Youth workers and facilitators** who will co-deliver sessions alongside peer mentors.
- **Peer mentors** themselves, as a reference before and after each session.

What this guide covers

Toolkit module	Toolkit activity	Peer mentor's main added value
1. Smart Budgeting with Irregular Income	The Token Budget Game	Sharing how they managed money in their first months
2. Opening a Bank Account and Understanding KYC	The Bank Counter Simulation	Explaining which documents actually worked for them, and accompanying newcomers to a branch
3. Contracts and Consumer Rights	Contract Detective	Reading contracts side by side in a shared language
4. Digital Finance and Online Safety	Spot the Scam! – Digital Safety Challenge	Showing real (anonymised) scam messages peers receive

> All session content, country information (Portugal, Spain, Belgium) and resources stay as written in the Toolkit and on the YOUFIN results page. This guide refers back to them rather than repeating them.

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SECTION 1

Understanding Peer Mentoring

WHAT IS A PEER MENTOR?

One step ahead, not above

A peer mentor is a guide who has walked the same road a little earlier, not a teacher or an adviser. That closeness is the method: newcomers trust someone who once stood at the same bank counter with the wrong papers.

THE YOUFIN PEER-MENTORING MODEL

The model combines two layers:

1. **Group sessions.** A peer mentor co-facilitates each Toolkit module with a trained youth worker. The youth worker owns content accuracy and safety; the mentor owns connection, language bridging and lived examples.
2. **Follow-up mentoring.** After each session, each mentor stays in touch with a small group of 3–5 mentees for 4–6 weeks: answering questions, checking progress on a concrete goal, and, where agreed, accompanying them to a bank, migrant centre or consumer office.

THE MENTOR'S ROLE

A peer mentor does	A peer mentor does not
Share their own experience, when they choose to	Give legal, tax or investment advice
Explain Toolkit content in simple words and shared languages	Handle mentees' money, cards, PINs or passwords
Model the activities (e.g. play the Bank Worker first)	Fill in or sign documents on a mentee's behalf
Point mentees to official help (CLAIM, OMIC, CPAS/OCMW, DECO, Safeonweb)	Promise outcomes ("the bank will accept you")

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A peer mentor does	A peer mentor does not
Notice when someone is struggling and tell the coordinator	Try to solve crises, debt or exploitation cases alone

CORE PRINCIPLES

- **Equality:** Mentor and mentee are peers; the mentor is one step ahead, not above.
- **Voluntary sharing:** No one, mentor or mentee, is ever asked about their own income, savings, debts or documents. Discussion stays on the Toolkit characters (Ali, Amira, Carla, Malek) unless someone chooses to share.
- **Empowerment, not dependency:** The goal is that the mentee can go to the bank alone next time. Mentors explain and accompany; they do not do things for people.
- **Signposting:** When a question goes beyond the Toolkit, the right answer is "let's find out together who can help".

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SECTION 2

Working with Young Migrants

The Toolkit names the barriers young migrants face: language, missing documents, unfamiliar banking systems, low or irregular income and little financial education. Peer mentors need to work with these realities, not around them.

APPROACHES EVERY MENTOR SHOULD USE

- **Trauma-informed:** Many participants have lost documents, waited months for residence appointments (e.g. AIMA in Portugal), or been cheated. Avoid surprise questions about the past, offer choices ("you can watch this round"), and keep a calm, predictable session structure.
- **Shame-free about money:** The Toolkit warns that money causes stress and shame. Never compare, never ask "how much do you earn?", and praise questions as much as answers.
- **Status-sensitive:** Documents differ: temporary protection, asylum seekers, students, EU citizens. Stress, as the Toolkit does, that temporary protection documents and letters from the Junta de Freguesia (or local equivalents) are valid papers. Never ask anyone to state their legal status.
- **Intercultural:** Attitudes to banks, debt, interest and saving vary by culture and religion. Treat them as knowledge, not as errors. Some participants are used to informal saving groups or sending remittances; build on that.
- **Victim-blame-free:** Anyone can fall for a scam or a bad contract. Say so explicitly before Modules 3 and 4.

LANGUAGE AND LITERACY

- Use the Toolkit's plain-word swaps: "money coming in / money going out" instead of "income / expenditure", "proving who you are" instead of "KYC compliance".
- Build a **shared glossary** each session: the local word (NIF, IBAN, fidelização, empadronamiento, Rijksregisternummer), a picture, and the word in mentees' languages, written by mentees themselves.
- Pair mentees with a mentor who shares a language where possible; otherwise use same-language small groups, as the Toolkit recommends.

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- For low literacy, read every card aloud, use icons and colour-coded props, and check understanding by doing ("show me which card") rather than by asking "do you understand?".

PRACTICAL BARRIERS TO PLAN FOR

- **Irregular schedules from shift work:** offer evening or weekend sessions and short follow-up check-ins by phone.
- **Transport costs and childcare:** budget for travel reimbursement and, if possible, a child-friendly space.
- **Phones with little data or storage:** make all handouts printable and avoid requiring app downloads during sessions.

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SECTION 3

Setting Up the Programme

A workable scheme runs in five stages over roughly 3–4 months: recruit mentors, train them, deliver the four modules with follow-up, then close and celebrate.

THE FIVE STAGES

1. Recruit peer mentors (weeks 1–3)

- **Profile:** aged 18–30, at least 1–2 years in the host country, has opened a bank account and handled everyday contracts, speaks one or more languages common in the target group, reliable and empathetic.
- Recruit through past YOUFIN participants, migrant youth associations, CLAIM/CNAIM centres, OMIC networks, Fedasil and local integration hubs.
- Hold a short informal conversation, not an exam. Check motivation, availability and readiness to keep boundaries.
- Offer recognition: a volunteer agreement, travel and meal costs, a Youthpass or equivalent certificate, and a reference letter.

2. Train peer mentors (weeks 3–5, about 16 hours)

- Experience all four Toolkit modules as participants first.
- Practise co-facilitating each main activity in role-play, with feedback.
- Cover the topics in Sections 1, 2 and 6 of this guide: role and boundaries, trauma-informed and intercultural practice, safeguarding, confidentiality and referral.
- Map local help services together (country lists in each Toolkit module) and produce a one-page referral sheet per city.

3. Match mentors and mentees (week 5)

- Match on shared language first, then on schedule, location and, where the mentee prefers, gender.
- Keep groups to 3–5 mentees per mentor. Let mentees request a change without needing to explain why.

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4. Deliver modules and follow-up (weeks 6–14)

- One module every two weeks, in the order 1 → 2 → 3 → 4 (budget first, then the account to put it in, then contracts, then digital safety).
- Between modules, mentors run follow-up check-ins (Section 5).
- The coordinator holds a 1-hour group supervision with mentors after each module.

5. Close and celebrate (weeks 15–16)

- Final evaluation (Section 7), a certificate ceremony for mentees and mentors, and an invitation for interested mentees to become the next cohort's mentors.

ROLES AT A GLANCE

Role	Responsible for
Coordinator	Recruitment, matching, supervision, safeguarding lead, budget, evaluation
Youth worker / facilitator	Content accuracy, session safety, preparing Toolkit materials
Peer mentor	Co-facilitation, language bridging, lived examples, follow-up with their small group
Local partners (banks, CLAIM, OMIC, CPAS/OCMW, consumer associations)	Guest input, accompanied visits, referrals

LOGISTICS CHECKLIST

- ☐ Accessible, private room with movable furniture (activities need two areas, e.g. "Bank Desk" and "Applicants")
- ☐ Toolkit materials printed per module (role cards, document props, sample contracts, scam cards, checklists)
- ☐ Glossary sheets and translated keywords
- ☐ Travel reimbursement and snacks budgeted
- ☐ Consent forms (including parental consent for participants aged 16–17)
- ☐ Referral sheet with local help contacts
- ☐ Group chat or contact plan agreed for follow-up, using organisation phones where possible

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SECTION 4

Implementing the Toolkit Activities

Each module keeps the Toolkit's session flow (icebreaker, short input, main activity, reflection, key takeaways). What changes is who does what, and what happens afterwards. Every module below follows the same layout: an overview, the peer mentor's role in the session, and the follow-up between sessions.

MODULE 1 – SMART BUDGETING WITH IRREGULAR INCOME

Toolkit activity	Group format	Main activity time	Follow-up goal
The Token Budget Game	Groups of 3–4, one mentor per group where possible	30–50 min	Try one budgeting habit

Peer mentor role in the session

- Lead the "Needs or Wants?" icebreaker alongside the facilitator, calling items in a second language.
- During the short input on income, fixed expenses and flexible expenses, retell Ali's story and add a 2-minute example from their own first months (only if they want to).
- Run the game in their group. Hand out the 20 tokens and picture-based expense cards (Rent, Food, Phone, Clothes, Cafe, Savings), and let mentees decide; the mentor asks questions rather than giving answers.
- In Round 2, the quiet month, ask the group how the tokens they saved in Round 1 help protect the rent. In the closing discussion, make sure every mentee gets a chance to speak.
- In the debrief, introduce the low-fee savings options and help services for their country (Toolkit country section).

Follow-up between sessions

Each mentee picks one small habit, such as the Envelope Method, a budgeting app like Monefy or 1Money, or setting aside a small emergency amount, and says at the next check-in whether they tried it. No figures are shared.

MODULE 2 – OPENING A BANK ACCOUNT AND UNDERSTANDING KYC

Toolkit activity	Group format	Main activity time	Follow-up goal
The Bank Counter Simulation	Pairs (Bank Worker + Customer), roles swapped	30–50 min	Prepare a "Golden Folder" of documents

Peer mentor role in the session

- Play the Bank Worker in a short demonstration round before pairs start, so mentees see the scene once.
- Join the Document Match-Up icebreaker as a caller in a second language.
- In the debrief, tell (if comfortable) the story of their own first bank visit, as a real-life Amira.
- Adapt the role cards to the country: NIF and Junta de Freguesia letter (Portugal); NIE/TIE and empadronamiento (Spain); national register number and commune/gemeente certificate (Belgium).

Follow-up between sessions

Mentees who need an account prepare their "Golden Folder" with a checklist. Where agreed with the coordinator, the mentor can accompany them to a branch to ask for the basic account (Serviços Mínimos Bancários, Cuenta de Pago Básica, Service Bancaire de Base). The mentor waits beside them; the mentee speaks and signs.

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MODULE 3 – CONTRACTS AND CONSUMER RIGHTS

Toolkit activity	Group format	Main activity time	Follow-up goal
Contract Detective	Groups of 4–5	30–50 min	Check one real contract for the five key elements

Peer mentor role in the session

- Lead one detective group, reading the sample contract aloud and translating key terms.
- Hand out a colour code: highlight cost (yellow), duration (blue), cancellation (green), warning signs (red).
- Replace the icebreaker question "Have you ever signed a contract?" with a lower-pressure version if the group is new: "What kinds of contracts do people your age sign here?"
- Share a real but anonymised example (e.g. a phone contract with a 24-month fidelização).

Follow-up between sessions

Mentees can bring a contract they have received (phone, rental, gym) to a check-in to identify the same five elements together. The mentor never advises whether to sign. If a contract looks unfair, they refer to DECO, OMIC/OCU/FACUA, or the local consumer office.

MODULE 4 – DIGITAL FINANCE AND ONLINE SAFETY

Toolkit activity	Group format	Main activity time	Follow-up goal
Spot the Scam! – Digital Safety Challenge	Groups of 3–4	30–50 min	Turn on two-factor authentication

Peer mentor role in the session

- Help the coordinator build the 8–10 scenario cards from scam types common in mentees' language communities (e.g. WhatsApp "family emergency" messages, fake job offers with advance fees, fake delivery SMS). Use only fictional details, no live links or QR codes.
- Lead one group through the Safe / Suspicious / Scam sort.

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- Run the "create your own scam message" challenge, which peers usually enjoy and remember.
- Translate the group's Digital Safety Checklist into mentees' languages.

Follow-up between sessions

Mentees show (on their own phone, without opening the app in front of others) that two-factor authentication is turned on, and save the emergency card-block number. Mentees who have been targeted are referred to the bank, police, Safeonweb (Belgium), INCIBE 017 (Spain) or Portal da Queixa (Portugal).

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SECTION 5

Session Facilitation

Every module fits into a 2-hour slot: the Toolkit's 90–105 minute flow plus 15 minutes for welcome and mentor-group time at the end.

SAMPLE CO-FACILITATED SESSION

Module 2 – Opening a Bank Account (120 minutes)

Time	Step	Youth worker	Peer mentor
0–10 min	Welcome, group agreement	Recalls the agreement (respect, confidentiality, no personal finances asked)	Greets mentees by name, in their language where possible
10–25 min	Icebreaker: Document Match-Up	Calls scenarios	Calls scenarios in a second language, helps hesitant mentees move
25–45 min	Short input: bank account, KYC, basic account, Amira's story	Presents slides	Adds a 2-minute personal example, adds words to the glossary
45–90 min	Main activity: Bank Counter Simulation	Manages time, checks role cards	Demonstrates round 1, supports pairs, makes sure everyone swaps roles
90–105 min	Reflection and key takeaways	Leads the questions	Shares how it felt in real life, collects quiet voices
105–120 min	Mentor groups and evaluation	Collects exit tickets	Meets their 3–5 mentees, agrees one next step and next check-in date

BEFORE, DURING AND AFTER

Before each session (mentor and youth worker, 30 min)

- Agree who leads each step and what personal example the mentor is happy to share.

- Check props are adapted to the country (document names, banks, helplines).
- Name any participant who may need extra support, e.g. low literacy, newly arrived, recent bad experience.

During the session: tips for peer mentors

- Speak slowly, one idea at a time, and show rather than tell.
- Sit with the quietest group, not the loudest.
- If you do not know an answer, say "Good question, let's check" and write it on the parking-lot sheet.
- Redirect personal disclosures gently: "Thank you for sharing. Let's talk after the session if you want."

After the session

- Five-minute debrief between youth worker and mentor: what worked, what to change, any concern.
- Answer parking-lot questions at the next check-in.

Follow-up check-ins (between modules)

- 20–30 minutes, in person or by phone, individually or with the small group.
- Log the date and the topic only, never financial details (see Section 7).

Three check-in questions

- What did you try since last time?
- What got in the way?
- What is your next small step?

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SECTION 6

Safeguarding, Ethics and Boundaries

Money work with young migrants touches documents, debt and fraud, so every mentor must know the boundaries and the route for raising a concern before their first session.

NON-NEGOTIABLE RULES FOR PEER MENTORS

- Never ask for, see, hold or store a mentee's passwords, PINs, codes, cards or cash.
- Never lend money to or borrow money from a mentee, and never sell them anything.
- Never sign, fill in or submit documents for a mentee.
- Never photograph or keep copies of a mentee's identity documents.
- Meet in public or organisation spaces; accompanied visits (bank, office) are agreed with the coordinator in advance.
- Use the agreed contact channel only, at agreed hours. No private social-media contact.
- Keep what mentees share confidential, except when someone may be at risk (below).
- With mentees aged 16–17, never meet alone, and follow the organisation's child-protection policy.

RAISING A CONCERN

Tell the coordinator the same day if you notice

- Signs of financial exploitation: someone else controls the mentee's account or wages, an employer withholds pay or documents, or the mentee is asked to "lend" their account to others (money muling).
- A mentee has lost money to a scam or is in serious debt.
- Signs of trafficking, abuse, or that a minor is unsafe.
- Signs of severe distress, or talk of self-harm.

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The mentor's job is to listen, stay calm, avoid promising secrecy, and pass it on. The coordinator decides on referral to social services, police, legal aid or specialist NGOs.

LOOKING AFTER MENTORS

Peer mentors may hear stories close to their own. The coordinator offers group supervision after each module, a named person to call between sessions, and the option to step back from a topic without explanation. Mentors' wellbeing is part of the programme, not an extra.

DATA AND CONSENT

Collect written consent for participation, photos and evaluation data (parental consent under 18). Store personal data according to GDPR and the organisation's policy. Evaluation records hold no financial information.

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SECTION 7

Monitoring, Evaluation and Feedback

Use the Toolkit's own low-stress evaluation tools in each session, and add three light measures for the mentoring layer: confidence before and after, follow-up actions completed, and mentor feedback.

WHAT TO MEASURE

What	Tool	When	Who
Learning per module	Toolkit evaluations: exit tickets (M1), Golden Folder game and traffic lights (M2), quiz (M3), Digital Safety Checklist (M4)	End of each session	Youth worker, mentor assists
Confidence	Smiley or traffic-light scale on 4 statements, one per module (e.g. "I know which 3 documents I need for a bank")	First and last session	Coordinator
Real-life actions	Check-in log: date, topic, action tried (yes/no), referral made (yes/no)	Each check-in	Peer mentor
Mentee experience	3 questions, oral or with pictures: What helped most? What did your mentor do well? What should change?	Closing session	Coordinator, not the mentee's own mentor
Mentor experience	Reflection in group supervision and a short final interview	After each module, end of programme	Coordinator

Example real-life actions to count (never amounts)

- Opened a basic bank account
- Started using a budget method or app
- Checked a contract before signing, or asked for a copy
- Turned on two-factor authentication

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- Contacted a help service (CLAIM, OMIC, CPAS/OCMW, consumer association)

PEER MENTOR'S CHECK-IN LOG

Date	Mentee (initials)	Module	Action tried	Referral	Note for coordinator

Share what you learn

Share results with mentors and mentees at the closing session, and send feedback on the Toolkit itself to the YOUFIN partnership via the project platform.



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