



PROFIT NEWSLETTER

From our youth-friendly financial dictionary

Our financial dictionary is out!

Here are a few quotes explaining in simple, day to day terms, what financial concepts mean to a young audience:

🔗 Budget

Your money game plan: spend smart, save smarter.

🔗 Savings

That's future-you thanking present-you.

🔗 Liquidity

How fast your money can turn into usable cash.

These are the kinds of concepts young people encounter in the story, often before they have words for them.

By using everyday language, the dictionary creates a shared reference point that young people, educators, and youth workers can return to when discussing real-life decisions.



Copenhagen: where our story started feeling real

In early June, the PROFIT partners met in Copenhagen to take an important step forward: turning research and ideas into a story that feels real for young people.

Imagine this: you've just gained more independence.

Your friends want to go out. Your phone lights up with a tempting online offer. At the same time, an unexpected expense appears. What do you do next?

This is the kind of situation PROFIT is built around. Rather than asking teenagers to "study finance", the project invites them to live it through an interactive digital story that mirrors everyday choices, emotions and pressures. The Copenhagen meeting marked the moment when this vision started to take concrete shape

The research phase is now complete, and the insights gathered are informing how we design characters, dilemmas, and choice paths in the digital graphic novel. They help ensure that the situations young people encounter are realistic, recognisable, and grounded in everyday decision-making.



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When money meets emotions: Visit to Danske Bank

In Copenhagen, the PROFIT partnership had the opportunity to spend time with Danske Bank's **Financial Confidence department**, led by Anne Juel Jørgensen. What we encountered there fundamentally reinforced one of PROFIT's core assumptions:

Money is emotional.

For some people, even thinking about money can trigger anxiety, stress, or a physical reaction.

Anne's work moves away from rigid rules and toward principles, asking a simple but powerful question:

"How can your financial choices move you closer to the life you want?"

That reframing makes talking about money less of a taboo and more of an enabler.



Together, we explored themes that are now directly shaping the emotional layer of the PROFIT Gamified Digital Graphic Novel:

- Why **investment literacy matters for all families**, including those with limited resources
- How gaming mechanics and gambling logics increasingly overlap, with boys aged 17–25 spending an average of €150 per month on in-game items
- **Gendered patterns in money behaviour**: girls more often save, boys more often spend for convenience or enjoyment
- The **powerful influence of “easy money”** narratives on social media from influencers selling a dream of instant success (think influencers in Dubai for example)

A huge thanks to Danske Bank for hosting us and for sharing their insights on financial confidence! The exchange confirmed many of our findings and helped sharpen the principles guiding the PROFIT project: keeping learning concrete, relatable, and close to young people's lived experiences.



Storytelling in a Graphic Novel Format

Jessica Lai Illustrations
2025 June



Storytelling as a learning engine

Another key moment of the Copenhagen meeting was a storytelling workshop led by illustrator and visual storyteller Jessica Lai.

Some of these insights are now guiding the design of characters and scenes in the PROFIT digital graphic novel.

KEY TAKEAWAYS:

- **stories communicate meaning** beyond words, through colour, composition, rhythm and emotional atmosphere
- **visual storytelling can support inclusive learning** across languages and cultural contexts
- It is important to **define character traits** early, so that their reactions and decisions remain emotionally consistent throughout the story
- **the role of parents** and other adults in young people's lives, should not be underestimated



Want to know more about Jessica's work? Visit her website at:

<https://jesscplai.com>

Get involved!

Interested in how financial education can be gamified?

Join the PROFIT Community of Practice!

Over the coming months, we will be testing early versions of our gamified digital graphic novel with a small group of volunteers. As a member of the Community of Practice, you will get early access to the beta version and be invited to share detailed feedback on the story, visuals, and interactive choices. Your feedback will directly shape how the final version looks and feels.



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