

Training Course for Youth Workers

C.A.S.H.

Coaching Active Savings & Habits

24 youth workers from 12 different organizations (age 18+)

From 3rd to 7th of November 2026,
in Karlovac, Croatia.

Arrival day is 2nd of November and
departure day is 8th of November
2026



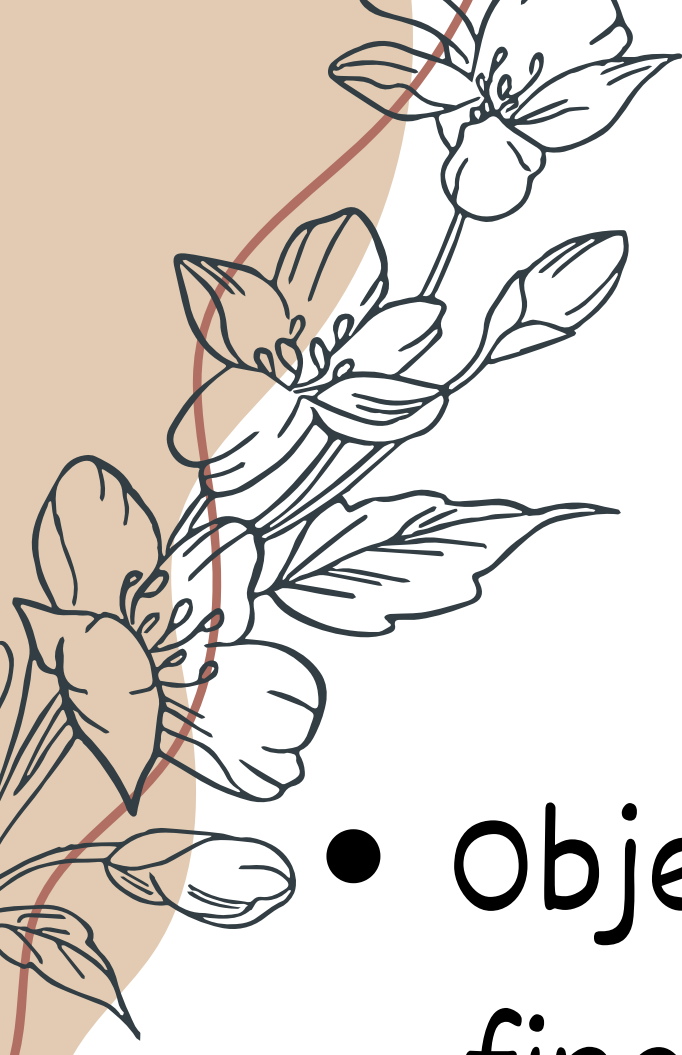
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About the TC

According to recent research by the OECD and Eurostat, at least **50%** of the EU adult population lacks a solid understanding of basic financial concepts (Lusardi & Mitchell, **2011**). More and more young people are approaching youth workers expressing their desire to be financially independent, but they simply do not know how.

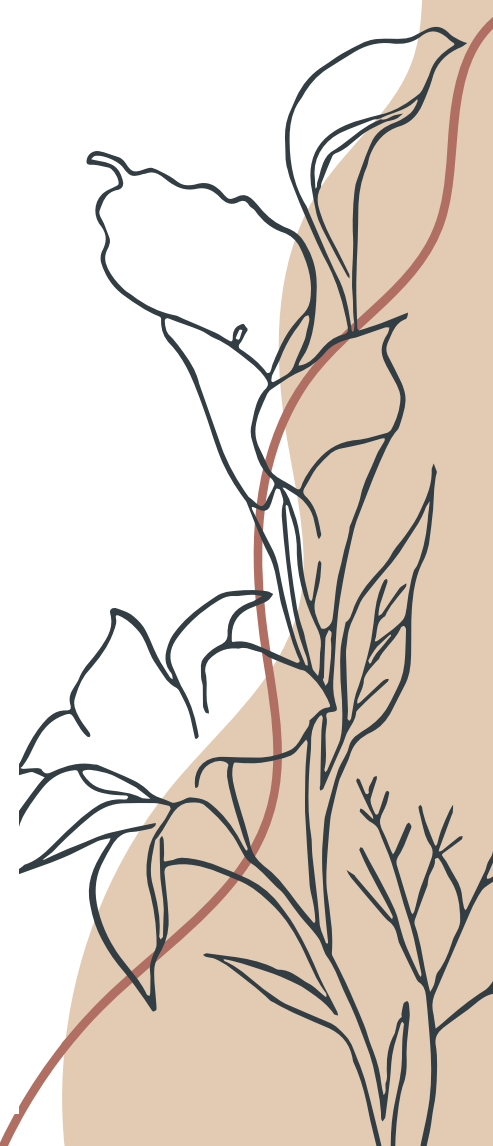
Research shows that growing up in families with poor financial literacy significantly increases the chance of facing economic struggles in adulthood (Annisa, **2021**).

These generational family cycles must be broken - and we can do that through education (Carter, **2019**).



Project objectives

- Objective **1**: Learn relevant terminology of financial literacy.
- Objective **2**: Learn methods on how to address finance management with young people.
- Objective **3**: Bring awareness to our spending habits and how they impact our future.
- Objective **4**: Shift the mindset toward healthier and more beneficial money management.
- Objective **5**: Gain tools on how to support young people in their daily wallet planning.



Profile of participants

We are looking for participants who meet the following criteria:

- Experience: Youth workers or leaders with **2** or more years of experience (ideally in the area tackled by this training, as sharing best practices is key).
- Age: Be at least **18** years of age.
- Language: Have a working knowledge of English.
- Application: Able to implement the acquired skills, knowledge and attitudes with the young people they work with.
- Multiplication: Able to multiply the learning with other members of their organization.
- Commitment: Ready to implement tasks given before and after the training and interested in learning more about the topic.

IMPORTANT NOTE:

All participants are required and expected to carry out both **online** and **offline** dissemination activities once they return to their home countries.

Practical information

Travel



Accommodation



About Karlovac

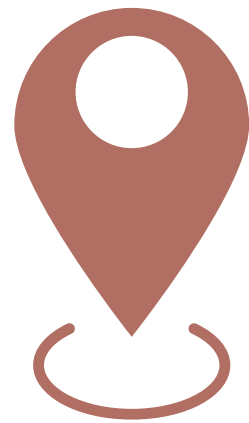


Other



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Travel



TRAVEL DISTANCE	GREEN TRAVEL	NON-GREEN TRAVEL
10 - 99 KM	56 €	28 €
100 - 499 KM	285 €	211 €
500 - 1999 KM	417 €	309 €
2000 - 2999 KM	535 €	395 €
3000 - 3999 KM	785 €	580 €
4000 - 7999 KM	1188 €	1188 €



We expect you to arrive to

- Zagreb Airport
- Zagreb Central Bus Station or
- Zagreb Central Train Station

BE CAREFUL TO KEEP ALL ORIGINAL INVOICES AND TICKETS! If you have a mobile boarding pass, take a screenshot immediately.

Reimbursement of travel costs is done after the training and after completion of your dissemination tasks.

IN CASE THAT YOU DECIDED NOT TO ARRIVE TO ZAGREB, PLEASE CONTACT US TO PROVIDE YOU WITH ADDITIONAL INFORMATION, IF NECESSARY.



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Airport

The Franjo Tuđman Airport in Zagreb is 60 km from Karlovac. From the Airport you can take the shuttle bus to the Zagreb Main Bus Station (Autobusni kolodvor), with the cost of a one-way ticket is around 8,00 €.

The timetable is available here:

<http://www.plesoprijevoz.hr/en/page/timetable> When you arrive to Zagreb main bus station, follow the next instructions.

Zagreb Bus Station

From Zagreb Main Bus Station you should take the bus to Karlovac. The average bus ride Zagreb – Karlovac is around **50** minutes, depending on the traffic in Zagreb. The bus lines are quite frequent (mostly every **30 – 45** minutes). The average price for a one-way ticket is approximately **5,50** to **8,00** €, the prices vary depending on the provider. We advise you not to buy the two-way tickets right away because in that case you can travel back to Zagreb only with that line provider. People under **26** and students have a discount. The luggage fee for buses to Karlovac is about **1,00** €. The timetable is available here: www.akz.hr/en. Be sure to click “Show complete timetable” because with the direct lines Zagreb – Karlovac there are a lot of connection lines that stop in Karlovac.

ZAGREB TRAIN STATION

From Zagreb to Karlovac you can also take the train from Zagreb Central Train Station (Željeznički kolodvor). It is **15** minutes' walk from the Central Bus Station or a short tram ride (buy a **0,53** € tram ticket at the magazine shops). There are less train connections to Karlovac (one train approximately every **90** minutes), and the train ride is approximately **1** hour from Zagreb to Karlovac because the train stops frequently. On the other hand, the prices are somewhat cheaper – around **4,80** € if you buy it at the ticket office (tickets bought in the train are **15%** expensive). If buying train tickets keep in mind – Karlovac has **2** train stations; some trains stop at the Karlovac Main Train Station (marked: Karlovac), while others stop at the Karlovac Centre Train Station (marked: Karlovac Centar). If you choose to go by train, you should arrive to the Karlovac Center because it is **15** minutes less walking for you. So, if you're going by train be sure to ask when buying tickets where does it stop in Karlovac. You can check the timetable: <https://bit.ly/2YxksLV>



How to arrive from the Stations to Carlstadt hotel?

The good thing is that the Central Bus Station and Central Train Station in Karlovac are close to each other, so when you arrive, you will have **10** minutes of walk to the accommodation.

Accommodation



Participants will be accommodated in double rooms (two beds) or triple rooms (three beds) in hotel Carlstadt. The hotel is located in the very center of the city. For more info about the hotel check out here:

Accommodation info

HOTEL CARLSTADT

Ul. Ambroza Vranyczanya 1, 47 000, Karlovac

Phone: +38547/ 611 - 111



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The city of Karlovac



Karlovac is a city and municipality in central Croatia. Karlovac loves its visitors. This has been a part of our genetic code. For centuries, this has been the place of encounters, the meeting point of people, rivers and roads.

Karlovac is a town of waters. And that's it. It is its main topic and it is omnipresent theme. The water well in the centre of the old town offers a free sample for you to drink, to feel what it is like to have a high quality potable water.

We have four rivers (Korana, Kupa, Mrežnica and Dobra), with all the fish, frogs and mermaids. The rivers have numerous waterfalls and cascades and each is very clean and excellent for swimming!



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The city of Karlovac



Karlovac is a city built and thought out taking full advantage of its surroundings: In green valleys of four rivers, beneath the Dubovac old town, filled with hundred-year- old parks and promenades, bicycling routes, deeply rooted in traditions of culture, sports, trades and commerce.

Inevitably, with such parameters Karlovac is a European formula for pleasant living and business investments. Karlovac is unique in its business and development possibilities.

Situated at the crossroads of the most important Croatian and European highways and extreme vicinity to the two bordering countries - Slovenia and Bosnia & Herzegovina, Karlovac holds great potential.



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The city of Karlovac



In Karlovac; if someone invites you to “go for a coffee” more often than not that implies “let’s go for a beer”. Another of the city’s nicknames should actually be “the city of beer”! One of the two most popular brands of beer in the country has been brewed by Karlovačka pivovara (Karlovac Brewery) since it was founded by local landowner Baron Nikola Vranyczany-Dobrinovic in 1854.



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Other



Financial conditions

The food and accommodation will be provided and paid by the organizers during the project. In other words, you could use some pocket money aside. The organizers will reimburse your travel costs from your home city to Karlovac.

Organizers will reimburse **100%** of eligible travel costs **up to the limit**. Reimbursement of travel costs will only be done upon full attendance in the project and presentation of the original tickets with boarding passes and receipt/invoices.

Missing tickets cannot be reimbursed. Travels costs will be reimbursed through the sending organizations **AFTER** the training course and dissemination.



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Currency

Local currency is EURO - €

Weather

Here is the link for Visit Karlovac where you can check air temperatures among other things:

<https://visitkarlovac.hr/?lang=en>

Emergency contacts

- **+385 112** – general emergency line
- **+385 192** – police
- **+385 194** – emergency medical assistance
- **+385 193** – firefighters
- **+385 1987** – road assistance
- **+385 195** – search and rescue at sea



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The venue Prostor(i)ja

The venue for the training course is located near the hotel, max. 5 minutes of walk. Prostor(i)ja is a community center intended for holding educations, panels, lectures, presentations, workshops, gatherings, etc. It has all the necessary equipment for our training course. You can check the place here

<https://www.facebook.com/prostorija.karlovac/>



What to bring?

- Your passport or ID card, Health insurance card or European Health Insurance card.
- All your travel tickets (ORIGINAL INVOICES).
- National snacks, drinks, easy food, specialties (for the intercultural evening) - not to much so that we don't waste food.
- Medicines - if you need them (antiallergy pills, pain killers, aspirin etc.).



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SEE YOU IN KARLOVAC, CROATIA!

For any further information, feel free to contact us!

Petra Šegulić

(coordinator of international activities)

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Other contact: info@carpediem.hr



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