



**CIRCULAR ECONOMY, SUSTAINABLE FINANCE AND
CONSCIOUS CONSUMPTION**

LEARNING OUTCOMES

By the end of this lesson, you will be able to:

- **Understand** the circular economy and how it helps reduce waste, save money and protect environmental resources.
- **Recognise** the impact of personal choices - what you buy, wear, eat, or how you move - on the environment, society, and your personal finances.
- **Apply** the 5Rs (Rethink, Refuse, Reduce, Reuse, Recycle) in real-life decisions to lower your footprint and increase resource efficiency.
- **Use** free digital tools and apps to track spending, avoid waste and support ethical, sustainable businesses.
- **Make** responsible financial decisions in spending, saving and consumption, that align with long-term sustainability and personal well-being.
- **Reflect on** your financial footprint, understanding how your behaviour connects to fairness, inclusion and future resilience.

WHAT IS A CIRCULAR ECONOMY?

A circular economy is about using resources smarter — reducing waste and pollution, keeping products and materials in use longer, and regenerating natural systems. It challenges the traditional **linear model**:

Take → Make → Use → Throw away, which is wasteful and costly.

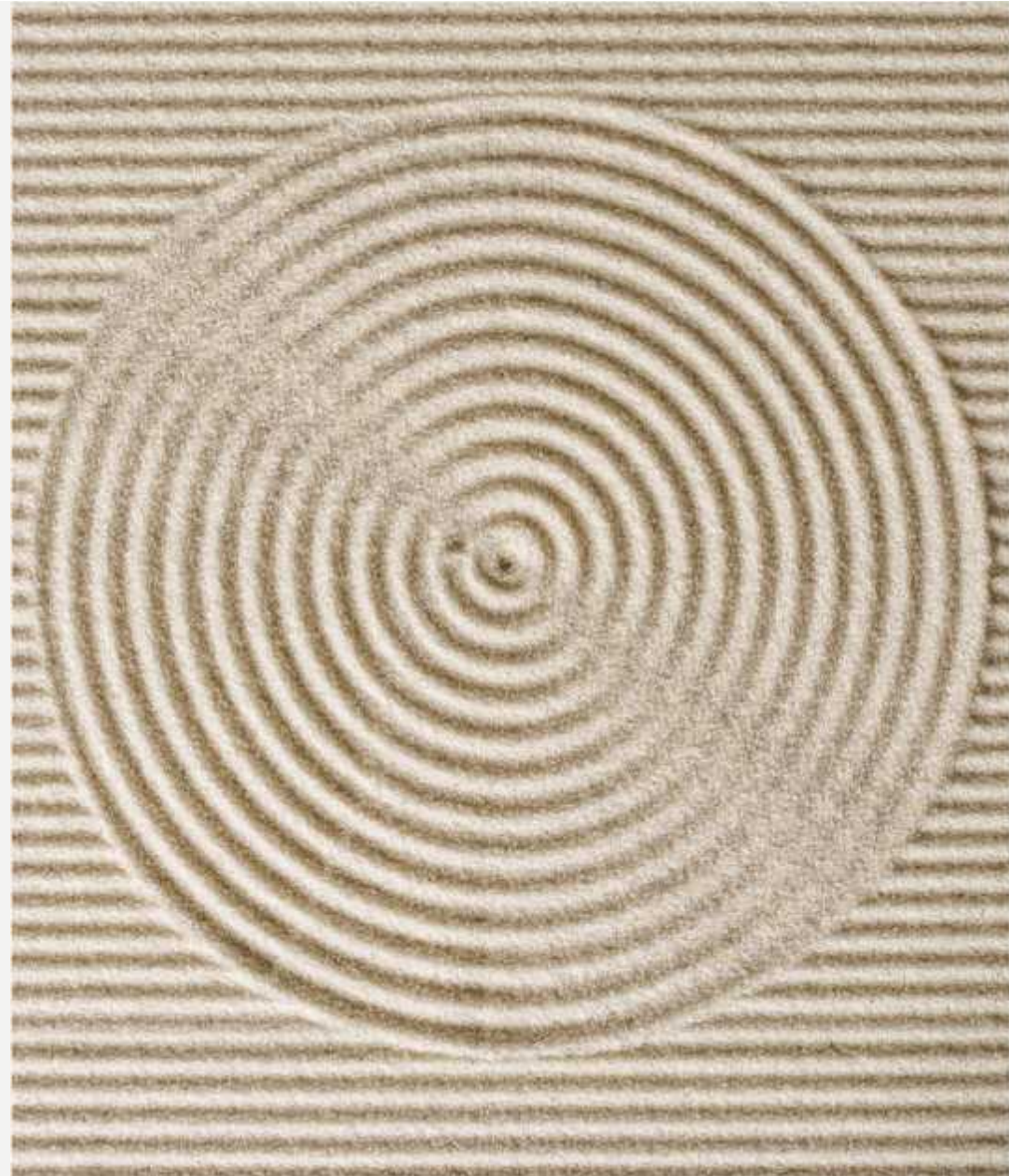
Instead, it applies the **5Rs** to help us rethink how we live, consume, and spend:

- **Rethink** - Pause and ask: *Do I really need this? Is there a better option?*
- **Refuse** - Say no to wasteful items, like single-use plastics or fast fashion.
- **Reduce** - Buy less, waste less. Focus on quality, not quantity.
- **Reuse** - Give items a second life. Repair, donate, swap instead of throwing away.
- **Recycle** - Only recycle as a last step. Recycle what can't be reused.

"In nature, nothing becomes waste. Everything is reused." - Ellen MacArthur Foundation

🔗 Learn more:

- ["Explaining the Circular Economy and How Society Can Re-think Progress | Animated Video Essay"](#) – Ellen MacArthur Foundation | YouTube
- [Circular Classroom – Learn Circular Thinking](#)
- [We cannot recycle our way out of it: the circular economy is the answer | Melissa Seeley | TEDxEdina](#)



WHY IT MATTERS FOR YOUR WALLET

Circular practices are not just eco-friendly — they're also **money-saving**:

- **Reusing** and **repairing** items is often cheaper than buying new.
- **Avoiding waste** means spending less on products you don't really need.
- **Choosing quality over quantity** saves you from constant replacements.

💡 **Think:** What did you throw away recently? Could you have reused or avoided it?



THE BIGGER PICTURE: ENVIRONMENTAL & FINANCIAL COSTS

Our current habits are harming the planet and costing us money:

- **Climate Change:** Our overconsumption drives greenhouse gas emissions.
- **Waste Crisis:** Only 9% of 400+ million tonnes of plastic is recycled.
- **Biodiversity Loss:** Pollution and extraction are putting over 1 million species at risk.
- **Health Risks:** Air and water pollution harm the most vulnerable communities.
- **Personal Costs:** A “buy-use-throw” lifestyle drains your budget over time.

Did you know?

- Over 70% of global greenhouse gas emissions come from how we eat, travel, shop, and live.
- Fast fashion produces more emissions than air and maritime shipping combined.
- Around 30% of global food is wasted - enough to feed 2 billion people.

Planet Has Limits

We currently use the equivalent of **1.7 Earths** to meet our demand for natural resources and absorb waste. That means Earth needs **almost two years** to regenerate what we consume in **one year**.

Scenarios: If we don't change course, by the **2030s** we may need **2 Earths** to sustain life as we know it.

🌱 *To protect the future, we need smarter, fairer and more sustainable choices.*

HOW MANY EARTHS DOES YOUR LIFESTYLE NEED?



Go to:

<https://www.footprintcalculator.org/home/en>

🕒 Time: About 15–20 minutes

- Calculate your **ecological footprint**
- See how many Earths it takes to support your lifestyle
- Think of 2–3 small actions to reduce your impact

Questions to reflect on (*discuss in class or in small groups*):

- What surprised you?
- Can you make small changes to waste less or buy better?

✈ Our daily choices, what we eat, buy, use, shape the future. So do our money decisions.

CIRCULAR ECONOMY IN ACTION: REAL-LIFE SUCCESS STORIES

Digital & Circular Innovation

- **Refurbed** (AT) - platform for Refurbished Electronics → Up to 40% cheaper | 800,000+ products sold | One tree planted per device.
- **FoodoBox** (BG) - Anti-Food Waste App → 100K+ users, 500+ shops | Surprise boxes reduce food waste | Saves money & CO₂.

Environmental & Community Action

- **Enaleia** (GR & IT) - Plastic Cleanup with fishers → 1,500+ fishers involved | 500,000 kg plastic removed | 70% reused.
- **Tilos Island** (GR) - First Zero-Waste Island → Door-to-door recycling | Upcycled furniture, composting | Circular Innovation Centre.
- **Capri's Plastic-Free Project** (IT) – Bans single-use plastic to protect marine life → Local shops promote reusable packaging | Boosts sustainable tourism.
- **Burgas School Project** (BG) – Eco lessons through upcycling, composting & zero-waste days → Builds habits from an early age.

Social Enterprises with EU-wide reach:

- **Patagonia** → Offers lifetime repair and resale of outdoor gear to extend product life.
- **Fairphone** → Makes smartphones that are ethical, easy to repair, and designed to last.
- **Too Good To Go** → A popular app fighting food waste by selling restaurant leftovers at a discount.

Want to be part of the solution? Support businesses that care!



fairphone





CIRCULAR HABITS CHALLENGE (3-DAY TASK)

Try to complete one or more of the following each day:

- Repair or reuse one item instead of replacing it
- Avoid single-use plastics (e.g. bring your own bottle, say no to plastic bags)
- Share or swap something with a friend (e.g. clothes, books, tools)

Reflection Questions (discuss in class or in small groups):

- What was easy or difficult?
- Did it help you save money or reduce waste?
- Would you keep doing it and why?

WHAT IS SUSTAINABILITY AND WHY IT MATTERS FINANCIALLY?

Sustainability means living in ways that protect: **Nature, People, Future generations**

"The quality of causing little or no damage to the environment and therefore able to continue for a long time." - Cambridge Dictionary (2024)

It's about respecting both **people and the planet** in how we:

- Use energy and water
- Travel and eat
- Spend, save, and invest money

Your **financial choices** (even small ones) support:

- Clean energy, decent work, circular businesses
- Or pollution, unfair labour, and waste

Sustainable finance means making money decisions that are:

- ✓ Good for the **planet**
- ✓ Good for **people**
- ✓ Good for the **future**

This includes:

- Spending on eco-friendly, ethical products
- Saving in banks that support green and fair business
- Supporting businesses that respect people and the environment



EQUITY, FAIRNESS & THE TRIPLE BOTTOM LINE

Equity means ensuring everyone has what they need to succeed - not just equal treatment, but fair opportunities.

Sustainability isn't only about protecting nature; it also includes fairness and inclusion. Everyone should have the chance to live a safe, fulfilling life - now and in the future.

There are two types of equity:

- **Intra-generational equity** - Fair opportunities for all people today
- **Inter-generational equity** - Leaving a better world for future generations

💡 *Ask yourself: "Does this support a fairer and more secure future for everyone?"*

The Triple Bottom Line: People, Planet, Profit

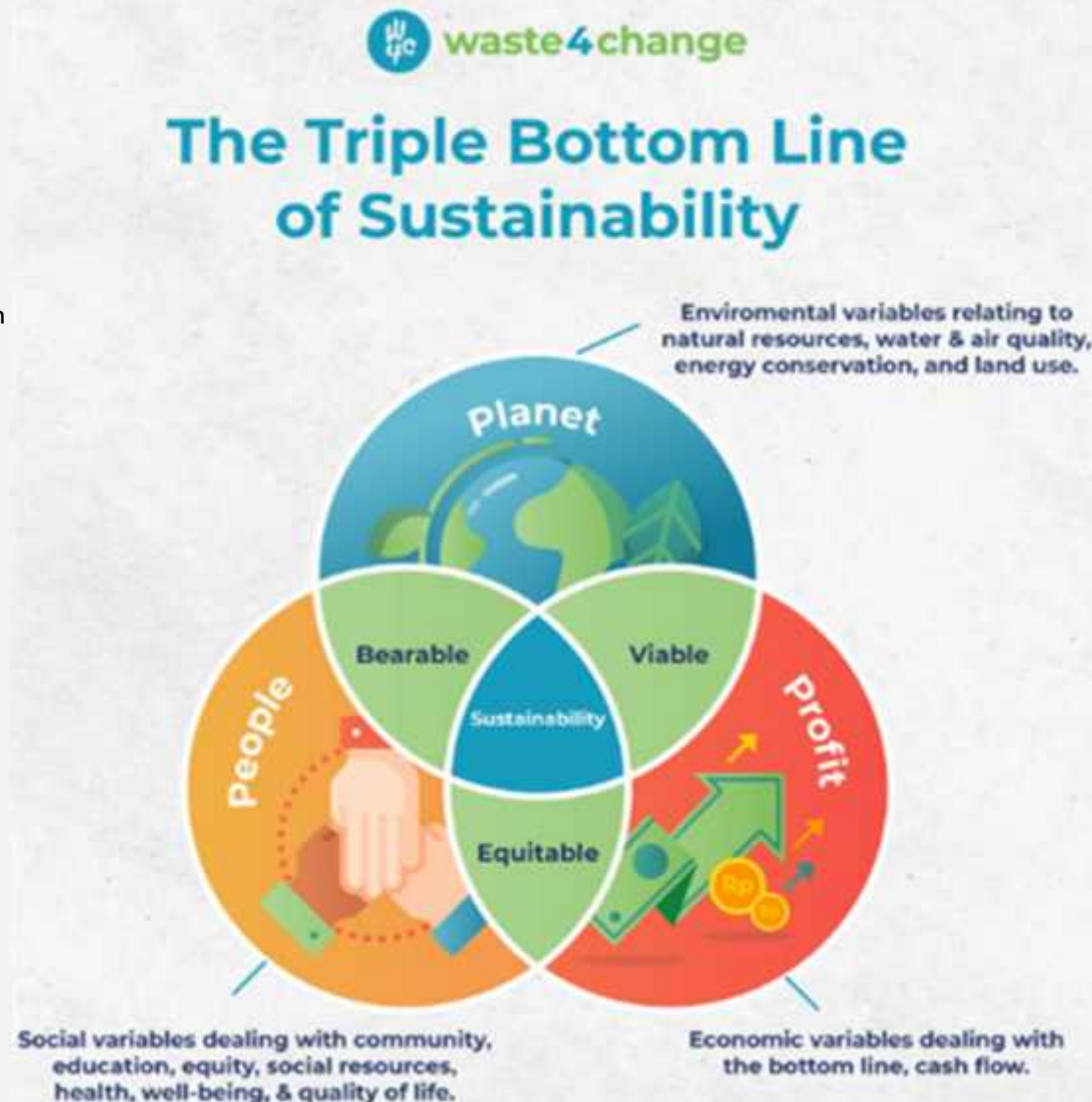
Sustainable finance considers **three key pillars**:

- **People** – Social sustainability (equality, safety, community well-being)
- **Planet** – Environmental sustainability (climate, resources, biodiversity)
- **Profit** – Economic sustainability (fair jobs, stability, innovation)

Supporting businesses that balance all three helps build a **fairer, greener economy**.

Source: [Waste4Change – Triple Bottom Line of Sustainability](#)

Learn more: "Sustainable Finance 101" – [UN CC:e-Learn](#)



UNDERSTANDING BASIC PERSONAL FINANCE

Even if we have little money, it's important to understand how it flows.

- **Income** = money you receive (allowance, job, support)
- **Expenses** = money you spend (food, transport, bills)
- **Saving** = money you put aside (for goals or emergencies)

Why save?

- For unexpected needs
- For the future (education, training, starting a business)

➤ Learn more: [Khan Academy: Personal Finance](#)

Activity: Budget your Life

Imagine you earn €500/month. How would you spend it?

- Rent/living costs
- Food
- Transport
- Fun/entertainment
- Savings

Then reflect (*discuss in class or in small groups*):

- Is there money left over?
- Could you save more?
- Are any of your expenses unnecessary?

Use: Google Sheets or paper template

or **Try a Budgeting Tool:** [MoneySmart Budget Planner](#) (Australia)

CONSCIOUS CONSUMPTION & YOUR FINANCIAL FOOTPRINT

Think Before You Buy: Conscious Consumption

- Do I really need this?
- Who made it, and under what conditions?
- What will happen to it after I use it?
- Will I truly use and value it over time?

Your Financial Footprint

**Every euro you spend is a vote - for or against sustainability.
What kind of world are you voting for?**

Smart choices make a difference:

- Buying second-hand or local reduces waste and supports your community.
- Ethical or Green Banks fund clean energy, education, and housing - not fossil fuels or unfair labour.
- Ethical investing backs companies that are:
 - ✓ Environmentally responsible
 - ✓ Fair to workers
 - ✓ Focused on real impact



Choose products that are:

- ✓ Healthy for you
- ✓ Sustainable for the planet
- ✓ Fair to the people who made them

How Ethical Finance Works

- **Green bonds** → fund renewable energy and eco-projects
- **Sustainability loans** → help businesses meet environmental goals
- **Impact investing** → supports companies that make a real difference

Even small actions can:

 Reduce waste |  Support ethical businesses |  Save you money

Learn more:

- “How to Make Your Money Matter” (YouTube)
- WeForum: [What Is Sustainable Finance](#)

THE HIDDEN IMPACTS OF OVERCONSUMPTION

We live in a world of:

- **Fast fashion** – cheap clothes made quickly and discarded just as fast
- **Low-cost electronics** – designed to be replaced, not repaired
- **Single-use packaging** – used once, thrown away

But behind these products, there are real costs:

- **Environmental harm:** Overproduction leads to waste, pollution, and climate damage
- **Worker exploitation:** Many products are made in unsafe factories with unfair wages
- **Mental stress:** Social pressure to always buy the latest trends affects young people's well-being

And who is most targeted?

- **Social media**
- **Influencers**
- **Constant advertising**

These push us to buy more, even when we don't need to.

Free Learning Resources

- *GCFGlobal – “Consumer Savvy” course:* Learn how to spot advertising tricks, budget wisely, and make informed purchases. Great for building real-life consumer skills.

ACTIVITIES

Reflect on Your Financial Footprint	Advertising Breakdown	The 5-Day “Needs vs Wants” Tracker
<i>(Individual reflection, followed by small group discussion)</i>	<i>(Small group discussion)</i>	<i>(Individual tracking, followed by whole class discussion)</i>
<p>Think about your last 3 purchases:</p> <ul style="list-style-type: none"> • Was it needed? Could it have been borrowed or swapped? • Where did it come from? • Did it create waste? • Would you buy it again? • What would you do differently next time? 	<p>Choose an advert from social media, TV or YouTube that promotes a product targeted at young people.</p> <p>Answer:</p> <ul style="list-style-type: none"> • What emotion is the ad trying to create (e.g. excitement, fear of missing out)? • What message does it give about identity or lifestyle? • Is it truthful? Is it manipulating you? • Does it promote sustainable values? <p>Goal: Learn to spot manipulation and resist pressure to buy.</p>	<p>Keep track of everything you buy (or are tempted to buy) for 5 days.</p> <p>For each item, mark:</p> <ul style="list-style-type: none"> • Need – essential for daily life (e.g. food, transport) • Want – not necessary (e.g. snacks, gadgets, fashion) <p>Reflection questions:</p> <ul style="list-style-type: none"> • How many items were real “needs”? • Did ads or peer pressure affect your choices? • Could you have made more conscious decisions?

CONSCIOUS CONSUMER TOOLS: SPOTTING GREENWASHING



What is Greenwashing?

Greenwashing is when companies *pretend* to be eco-friendly to attract conscious consumers, but their actions don't match their claims.

Common signs of greenwashing:

- Vague terms like “natural,” “green,” or “eco” without proof
- Nature imagery or green logos without certifications
- Claims of sustainability without clear, transparent data
- Highlighting one green action while ignoring harmful practices

How to protect yourself:

- **Check labels** – Look for real certifications (EU Ecolabel, GOTS, Fair Trade, etc.)
- **Research the brand** – Does it share clear info about supply chains and practices?
- **Use trusted apps** like *Good On You* or *Rank a Brand*
- **Be sceptical** of buzzwords without evidence

Being a conscious consumer means asking questions and not falling for green marketing tricks.

Not all green logos are real! Look for verified certification badges.

Your Rights as a Consumer

You have the right to:

- Know where a product comes from
- Ask how it was made
- Say no to harmful or unfair products

Be an active consumer:

- Leave honest reviews
- Share facts with others
- Support ethical and local brands

Our food choices affect:

- The **planet** – meat production uses land, water, and drives emissions.
- **People** – fair wages, safe working conditions, and local farmers.
- **You** – better health and reduced food waste save money.

Did you know?

- 70% of agricultural land is used for livestock.
- 40% of food is wasted globally.
- In many countries, people eat **3x more meat** than recommended.

Smart Eating Habits for Daily Life

- Eat more **plant-based meals**
- Buy **seasonal** and **local** food
- Support **organic** and **fair-trade** products
- Plan meals and **reuse leftovers**

You can also:

- Learn to read food labels
- Compost or donate unused food
- Talk with others about making small changes

💡 *Every small step supports your health, your budget, and the environment.*

FOOD CHOICES THAT NOURISH YOU AND THE PLANET

The Planetary Health
Plate: Click on the
picture to read the EAT-
Lancet Commission
Report



EAT ECOLOGICAL, SEASONAL, REGIONAL

IN SEASON FRUIT CALENDAR		
CLEMENTINES January February November December	POMELOS January November December	BLOOD ORANGES January February March
KUMQUATS January February March December	STRAWBERRIES April May June July August	WATERMELONS May June July August September
CHERRIES May June July	BLUEBERRIES May June July August	NECTARINES June July August
RASPBERRIES June July August September	MELONS June July August September	BLACKBERRIES July August September October
PLUMS July August September October	PEACHES July August September	PEARS July August September October November
APPLES August September October November	ELDERBERRIES August September October	GRAPES September October
CRANBERRIES September October November December	PERSIMMONS October November December	ORANGES December

Kitchen Stories

IN SEASON VEGETABLE CALENDAR		
BRUSSEL SPROUTS January February March	KALE January February March October November December	CAULIFLOWER January February March April November December
CELERY ROOT January February March April	PARSNIP January February March April October November December	SWEET POTATO January February March April October November December
CABBAGE January February March April	BOK CHOY February March April May	NEW POTATOES April May June July August
RHUBARB April May June	BELL PEPPER April May June July August September October	RADISH May June July August September October
PEAS May June July August	GREEN BEANS June July August September	CHANTERELLES July August September October November December
ZUCCHINI July August September October	SWISS CHARD July August September October November	EGGPLANT August September October
PUMPKIN September October November	SPINACH September October	JERUSALEM ARTICHOKE November

Kitchen Stories

JANUARY	FEBRUARY	MARCH
Beets Bok choy Broccoli Brussels Sprouts Cauliflower Chard Celeriac Grapefruit Kale Lentils Lemons Mandarin Onions Cranberries Parsnips Radicchio Spinach	Artichokes Beets Bok choy Brussels Sprouts Cauliflower Chard Celeriac Grapefruit Kale Lentils Lemons Mandarin Onions Cranberries Parsnips Radicchio Spinach	Artichokes Beets Bok choy Brussels Sprouts Cauliflower Chard Celeriac Grapefruit Kale Lentils Lemons Mandarin Onions Cranberries Parsnips Radicchio Spinach
APRIL	MAY	JUNE
Artichokes Asparagus Avocado Beets Bok choy Cauliflower Chard Celeriac Grapefruit Kale Lentils Lemons Mandarin Onions Cranberries Parsnips Radicchio Spinach	Artichokes Asparagus Avocado Beets Bok choy Cauliflower Chard Celeriac Grapefruit Kale Lentils Lemons Mandarin Onions Cranberries Parsnips Radicchio Spinach	Artichokes Asparagus Avocado Beets Bok choy Cauliflower Chard Celeriac Grapefruit Kale Lentils Lemons Mandarin Onions Cranberries Parsnips Radicchio Spinach
JULY	AUGUST	SEPTEMBER
Artichokes Asparagus Avocado Beets Bok choy Cauliflower Chard Celeriac Grapefruit Kale Lentils Lemons Mandarin Onions Cranberries Parsnips Radicchio Spinach	Artichokes Asparagus Avocado Beets Bok choy Cauliflower Chard Celeriac Grapefruit Kale Lentils Lemons Mandarin Onions Cranberries Parsnips Radicchio Spinach	Artichokes Asparagus Avocado Beets Bok choy Cauliflower Chard Celeriac Grapefruit Kale Lentils Lemons Mandarin Onions Cranberries Parsnips Radicchio Spinach
OCTOBER	NOVEMBER	DECEMBER
Artichokes Asparagus Avocado Beets Bok choy Cauliflower Chard Celeriac Grapefruit Kale Lentils Lemons Mandarin Onions Cranberries Parsnips Radicchio Spinach	Artichokes Asparagus Avocado Beets Bok choy Cauliflower Chard Celeriac Grapefruit Kale Lentils Lemons Mandarin Onions Cranberries Parsnips Radicchio Spinach	Artichokes Asparagus Avocado Beets Bok choy Cauliflower Chard Celeriac Grapefruit Kale Lentils Lemons Mandarin Onions Cranberries Parsnips Radicchio Spinach

SEASONAL fruits & veggies CALENDAR

Pictures: [How to Eat Seasonally All Year Round](#)

FAST FASHION

- Fast fashion is one of the most polluting industries. Conscious consumers choose quality over quantity, support brands with ethical practices, buy second-hand, and upcycle old clothes.
- Between 2000 and 2014, global clothing production doubled. In 2014 there were **100,000,000,000** items of clothing.
- Many people own **85+ items**, but half go unworn.
- Half of the clothing has a lifespan of less than 3 years.
- Huge textile dumps exist—like the one in **Chile's Atacama Desert**.

Environmental Cost:

The fashion industry is responsible for **10% of global CO₂** and is the **second biggest water user** worldwide.



Fashion trash in Chile's Atacama Desert



The Journey of the Jeans



(1) Germany

- Jeans are ordered
- To save production costs, the cheapest location is determined for each production step

(2) Kazakhstan

- Cotton for denim
- Large amounts of water are consumed
- Use of fertilizers and pesticides

(3) Turkey

- Cotton is spun into yarn
- partly child labor

(4) Taiwan

- Jeans fabric is woven

(5) Poland

- Production of the indigo color
- Work with harmful chemicals
- Ecological damage

(6) Tunisia

- Denim is dyed
- The fabric is treated with harmful acids
- Environmentally harmful waste water

(7) Bulgaria

- Refining the denim

(8) China

- Sew the jeans together
- Buttons and rivets from **Italy**
- Lining from **Switzerland**

(9) France

- Jeans used or stone washed process
- Jeans are blasted or treated with bleach
- used look happens in China

(10) Germany

- Jeans are commercially available
- then via the Netherlands to Africa (2nd journey of jeans)



JOURNEY OF A PAIR OF JEANS

- Jeans are travelling about **56,000 km** before we buy them in a shop
- Their journey includes **10+ countries**, child labour, pollution, and chemicals.

Picture: <https://knowunity.de/knows/englisch-the-journey-of-the-jeans-3b0a7976-fd80-48a0-aa37-48492f21de59>

CONSCIOUS FASHION CHOICES

Slow Fashion - Make sustainable wardrobe choices by slowing down consumption:

- **Buy less, choose better:** Prioritise long-lasting, high-quality items.
- **Support fair trade, organic cotton, and second-hand clothes.**
- **Repair, swap, or redesign** clothes instead of throwing them away.

Smart Consumer Actions:

- **Look for real eco-labels** like *Fairtrade*, *GOTS*, *EU Ecolabel*, *Cradle to Cradle*.
- **Think before you buy!** Every item of clothing has an environmental impact.

Check Brands Before You Buy:

- Use apps like **Good On You** to check how ethical and sustainable a fashion brand really is.



Fairtrade Certified Cotton



Global Organic Textile Standard



EU Eco-Label
Textilerzeugnisse C(2017) 5069

ENERGY USE FOR A SUSTAINABLE FUTURE



Picture: [How to make your home net zero](#)

Strategies to reduce energy use in residential buildings include insulation, energy-efficient appliances, and renewable energy integration.

Using less energy and switching to renewable sources like solar or wind power lowers pollution and saves money. Simple actions like turning off lights or using energy-efficient appliances make a big difference.

Institution Example: *Rocky Mountain Institute* promotes net-zero energy homes, cutting household energy consumption by 40–60%.

Technologies: LED lighting, smart thermostats, and high-efficiency HVAC systems.

Impact: Lower greenhouse gas emissions and reduced energy bills for households.

ELECTRONICS & PLANNED OBSOLESCENCE

Why It Matters

Electronic waste (e-waste) is one of the fastest-growing waste streams globally. Devices are often designed to break, become outdated, or feel “out of style” pushing consumers to buy more.

What Is Planned Obsolescence?

Companies design products that don't last on purpose, so you'll buy new ones sooner.

Types:

- **Tech Obsolescence** – Devices feel outdated after a few updates
- **Functional Obsolescence** – Things break or are hard to repair
- **Style Obsolescence** – You feel pressured to upgrade for fashion

What's Inside Your Smartphone?

~50% plastic (from petroleum)

~29% metals like copper, cobalt, lithium, gold

~15% glass and ceramic

Solutions & Strategies:

- ✓ Use devices longer
- ✓ Choose **repairable** and **modular** electronics
- ✓ Support **refurbished** brands like **Fairphone** or **Refurbed**
- ✓ Ask for the **Right to Repair**

Impact: Reduces waste, cuts carbon emissions, saves money, and conserves valuable materials.



SUSTAINABLE TRANSPORT & TRAVEL CHOICES

Transport and travel significantly contribute to global CO₂ emissions, but both can be made more sustainable through smarter choices. From daily commuting to tourism, what we choose affects the environment, local communities, and future generations.

Smart Mobility & Transport Options:

- Bike & e-scooter sharing apps (e.g. Lime, RideMovi, Hive)
- Carpooling & ride-sharing
- Public transport
- Electric cars and buses

Innovations: Battery technology, shared mobility services, and eco-friendly city transport.

Impact of Greener Transport:

- Lower air pollution and noise
- Reduced fossil fuel use
- Lower costs and more flexibility

Smart & Sustainable Travel

Tourism is vital for economies but must be balanced with environmental protection.

Examples:

- *IT* Legambiente Turismo certifies eco-friendly hotels and operators
- *GR* Sustainable Greece 2025 promotes green tourism
- *BG* Eco-tourism in Rhodope & Balkan Mountains supports local-led, nature-based travel

Sustainable Tourism Strategies:

- Offset carbon and reduce transport emissions
- Promote responsible eco-tourism behaviours
- Support local economies and preserve culture

Benefits of Sustainable Travel:

- ✓ Reduces environmental footprint
- ✓ Preserves natural and cultural heritage
- ✓ Supports sustainable income for communities

ETHICAL AND POLITICAL DIMENSIONS

Our consumption is not only an environmental issue, it's a political and ethical one.

- **Ethical Consumption:** Buying products that support fairness — such as Fair Trade coffee, cruelty-free cosmetics, or items from companies with good labour practices.
- **Political Consumerism:** Supporting companies aligned with your values is a powerful political act.
- **Consumer Activism:** People have power to demand better — through boycotts (refusing to buy unethical products) or buycotts (intentionally supporting ethical ones).
- **Impact:** These actions can change company behaviour. Many large brands have improved because of consumer pressure.

Your voice matters and your wallet can speak louder than words.



Picture: <https://zenbird.media/what-is-ethical-consumption/>

CONSEQUENCES OF NON-ETHICAL CONSUMPTION — THE RANA PLAZA CASE

Click on the picture to learn
about the collapse of the Rana
Plaza textile factory in Bangladesh



One of the clearest examples of the cost of unethical consumption is the **Rana Plaza tragedy** in Bangladesh (2013):

- A garment factory collapsed, killing over 1,100 people, mostly low-paid textile workers producing clothes for Western brands.
- The factory had unsafe conditions, ignored warnings, and operated under extreme cost pressures from global brands seeking cheap products.

This tragedy sparked a global movement for fair fashion. It reminds us that:

Behind every cheap t-shirt, there may be a hidden cost — in human lives and dignity.

10 EVERYDAY WAYS TO MAKE A DIFFERENCE

- ✓ Think before you buy – ask: “Do I need this?”
- ✓ Repair, reuse, and donate instead of throwing away
- ✓ Avoid single-use plastics and extra packaging
- ✓ Choose ethical and local brands
- ✓ Shop second-hand or swap with friends
- ✓ Walk, bike, or use public transport
- ✓ Read product labels and check certifications
- ✓ Plan meals, reduce food waste
- ✓ Save water and electricity
- ✓ Keep learning – every choice adds up!

Takeaway message:

Even small actions can lead to big change. What you eat, wear, buy, or throw away matters to your wallet, your health, and the world around you.

FINAL REFLECTIONS

Every purchase, every habit, and every financial decision sends a message — about what we value and what future we want to shape. As consumers and citizens, we hold real influence.

Our daily choices impact:

- **The environment** — through what we consume, reuse, or waste
- **Our finances** — through what we spend, save, or invest
- **Our communities** — through who and what we support

Final Activity: Personal Action Plan

1. **Identify 3 realistic actions** you will begin this month. These can be small changes or larger commitments. (*e.g. reduce single-use plastics, repair clothes or buy second-hand, track spending, use public transport, or talk to 3 friends about what you learned*)
2. **Then Reflect on (discuss in class or in small groups):**
 - Why do these actions matter to you?
 - How might they impact your **daily life**, your **community**, your **wallet**, or the **environment**?
 - What might be difficult, and what will help you stick with them?

Key Point: *Small, repeated choices contribute to meaningful, long-term change.*

PERSONAL ACTION WORKSHEET: YOUR ACTION PLAN

Choose one action you feel motivated to try and turn it into a simple personal plan.

My One-Week Personal Action Plan

1. One habit I want to change or improve



Example: reduce food waste, buy fewer fast-fashion items, repair instead of replacing.

2. Why this matters to me



Think about your life, your finances, your community, and the environment.

3. When will I start?



Choose a specific day or moment this week.

At the end of the week, ask yourself:

- Did I manage to follow my plan?
- What worked well?
- What could I improve?

Remember: small steps repeated over time can create real change.

4. One challenge I might face



Example: habits, convenience, lack of time, peer influence.

5. One strategy that will help me stay consistent



Example: set reminders, plan purchases, track progress, ask a friend to join.



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creative thinking development



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