



Financial well-being for all

Why we need to rethink how women and youth are
supported towards economic autonomy

In this guide: Discover the Fiinafas 8 petals approach and five practical
steps to start building financial well-being today

What if we changed our perspective on money

In our societies, talking about money often remains taboo. Yet, a lack of resources, insecurity, and financial stress profoundly impact mental health, self-confidence, and the ability to act and dream.

At Fiinafas, we believe that financial well-being is a key to autonomy, a lever for equality, and an everyday skill.



It's not a matter of numbers, but a matter of
choice, power, and dignity.



This ebook is for you—nonprofits, public institutions, and financial organisations who work every day for a more just society.

This guide shares Fiinafas' unique 8 petals methodology—an approach combining **learning**, **practice**, and **habit change** to create lasting **impact**.

Together, let's make financial well-being a priority.



Fiinafas

Why talk about financial well-being

Beyond budgets and numbers, our approach addresses the emotional, social, and behavioural dimensions of money.

Financial well-being is more than managing a budget.

- It's being able to cope with the unexpected.
- It's having the right to dream, to plan and invest in your future.
- It's living without being constantly consumed by financial stress

YET

1/3
adult

in the world is
financially educated



28%
of women
are financially
included (vs. 40%).



90%
of adults

in Africa and the MENA
worry about their
finances on a daily basis

The invisible consequences

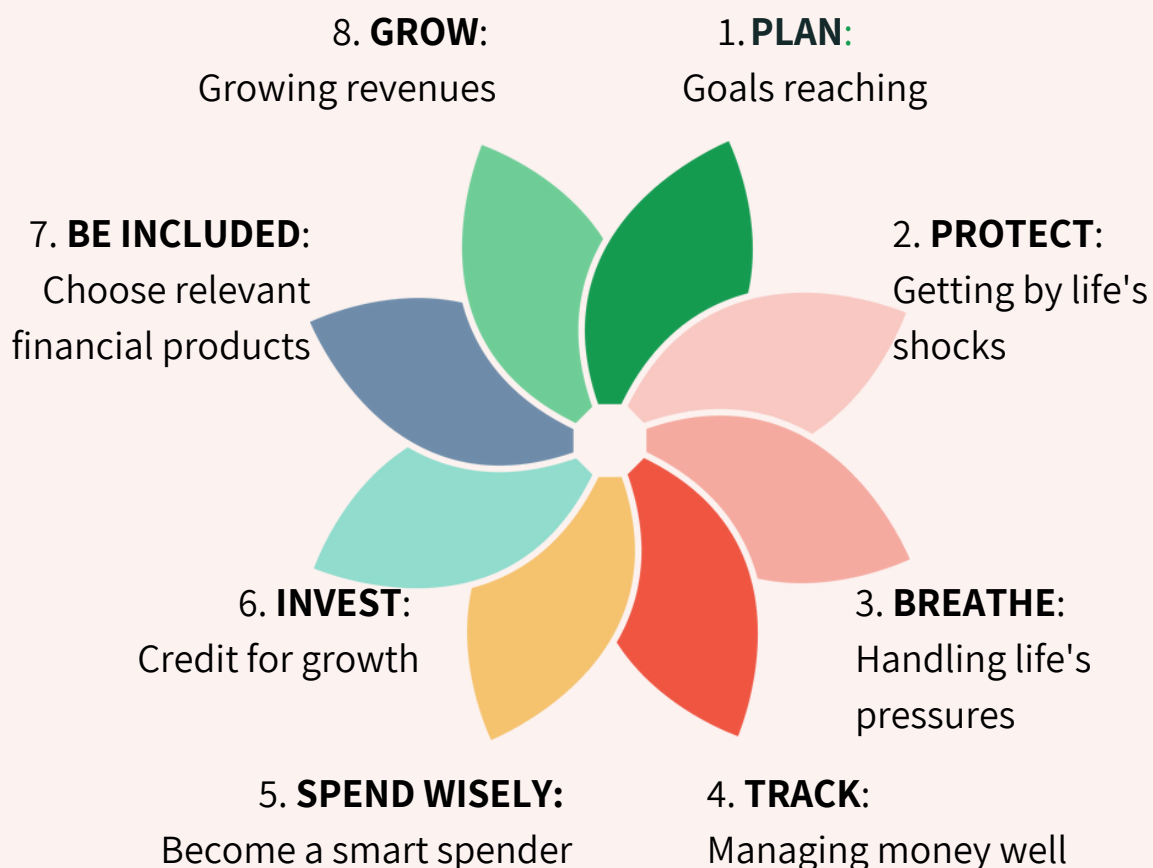
- It undermines self-esteem.
- It limits access to healthcare, housing, and employment.
- It reinforces gender inequality.



“I didn't dare say I didn't understand my loan agreement. I was ashamed. Today, I know how to ask questions.” — Nadia, 24.

Fiinafas 8 financial well-being petals

Our financial education program is structured around eight major themes called "petals." Each petal addresses a key lever for improving users' financial well-being. Each is designed to combine learning, practice, and habit change.



Fiinafas 8 petals benefits



1. **PLAN:** Clear roadmap to success, increased motivation, sense of accomplishment, improved focus.



2. **PROTECT:** Enhanced resilience, quicker recovery from setbacks, improved stability.



3. **BREATHE:** Awareness when facing financial stress, better stress and emotional management, improved work-life balance.



4. **TRACK:** Financial stability, better budgeting skills, increased savings, and improved daily money management.



5. **SPEND WISELY :** Smarter spending habits, better financial decision-making, pros & cons of payment methods



6. **INVEST:** Reduced debt, improved credit score, financial freedom, less stress from debt.



7. **BE INCLUDED:** Access to banking services, greater financial opportunities, economic empowerment.



8. **GROW :** Increased income, multiple income streams, ability to invest and save more.

Invisible but essential audiences

Here's who we work with and how our approach impacts them

Our programs are aimed at:

- Young women in integration
- Young people in sports clubs or local missions
- Migrants or isolated people
- Families supported by social structures
- And all the partners who support them



“After a month, I've already started saving for emergencies.” — Lydie, France



“I recommend the platform to my friends and family. I give it an 8.5/10!” — Aminata, Senegal



“We value Fiinafas work for the quality of their pedagogical insights, the way they can combine difficult matters into a nicely structured way that women in our communities can relate to.” — Association Director, South Africa

FIVE steps towards your financial well-being

Because financial well-being doesn't start with a loan or an investment, but with **a small step, here and now.**

Have a goal of your own

- 1 Even if it seems simple or modest, choose a personal goal that motivates you.



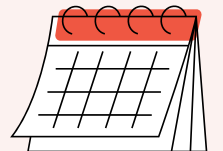
Start with what you have

- 2
 - Write down your expenses for 7 days.
 - Classify your expenses as “useful,” “necessary,” and “to be reviewed.”



Create a small weekly habit

- 3
 - Choose a time each week to take stock
 - Financial well-being is like exercise or health: it's built over time.



Make peace with mistakes

- 4
 - The important thing is to learn, not to be perfect.
 - Look at your choices with kindness, without judgment.



Don't do it alone

- 5
 - Talking about money can be scary, but it's also a relief.
 - Find someone you trust to share your goal with.



Together, let's make a difference

- 👉 Are you a microfinance institution, an association, a financial institution with a social mission, a social inclusion organisation?
- 👉 Would you like to integrate a financial well-being component into your programs?
- 👉 Do you believe, like us, that everyone deserves to learn how to live better with money?

Book a call with us:

<https://fiinafas.setmore.com/services>

Explore our platform features here 👉

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