**CERTIFICATE OF COMPLETION**

**This is to certify that:**

**Mr/Mrs ………….**

**has completed the training module number 1**

**entitled “My first car”**

**within the project**

**„Money & Life Skills – Financial Capability Made Easy”**

**on …………..……….**(date)

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|  | ……………………………………………..…..….(name of trainer)……………………………………………..…..….(stamp and signature of trainer) |

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(place, date)

 **CERTIFICATE OF COMPLETION**

**This is to certify that:**

**Mr/Mrs ………….**

**has completed the training module number 2**

**entitled “Getting married”**

**within the project**

**„Money & Life Skills – Financial Capability Made Easy”**

**on …………..……….**(date)

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|  | ……………………………………………..…..….(name of trainer)……………………………………………..…..….(stamp and signature of trainer) |

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(place, date)

 **CERTIFICATE OF COMPLETION**

**This is to certify that:**

**Mr/Mrs ………….**

**has completed the training module number 3**

**entitled “Renting a house”**

**within the project**

**„Money & Life Skills – Financial Capability Made Easy”**

**on …………..……….**(date)

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|  | ……………………………………………..…..….(name of trainer)……………………………………………..…..….(stamp and signature of trainer) |

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(place, date)

 **CERTIFICATE OF COMPLETION**

**This is to certify that:**

**Mr/Mrs ………….**

**has completed the training module number 4**

**entitled “Buying a house”**

**within the project**

**„Money & Life Skills – Financial Capability Made Easy”**

**on …………..……….**(date)

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|  | ……………………………………………..…..….(name of trainer)……………………………………………..…..….(stamp and signature of trainer) |

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(place, date)

 **CERTIFICATE OF COMPLETION**

**This is to certify that:**

**Mr/Mrs ………….**

**has completed the training module number 5**

**entitled “Expecting a baby”**

**within the project**

**„Money & Life Skills – Financial Capability Made Easy”**

**on …………..……….**(date)

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|  | ……………………………………………..…..….(name of trainer)……………………………………………..…..….(stamp and signature of trainer) |

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(place, date)

 **CERTIFICATE OF COMPLETION**

**This is to certify that:**

**Mr/Mrs ………….**

**has completed the training module number 6**

**entitled “Getting divorced”**

**within the project**

**„Money & Life Skills – Financial Capability Made Easy”**

**on …………..……….**(date)

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|  | ……………………………………………..…..….(name of trainer)……………………………………………..…..….(stamp and signature of trainer) |

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(place, date)

 **CERTIFICATE OF COMPLETION**

**This is to certify that:**

**Mr/Mrs ………….**

**has completed the training module number 7**

**entitled “Losing a job”**

**within the project**

**„Money & Life Skills – Financial Capability Made Easy”**

**on …………..……….**(date)

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|  | ……………………………………………..…..….(name of trainer)……………………………………………..…..….(stamp and signature of trainer) |

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(place, date)

 **CERTIFICATE OF COMPLETION**

**This is to certify that:**

**Mr/Mrs ………….**

**has completed the training module number 8**

**entitled “Accident / illness”**

**within the project**

**„Money & Life Skills – Financial Capability Made Easy”**

**on …………..……….**(date)

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|  | ……………………………………………..…..….(name of trainer)……………………………………………..…..….(stamp and signature of trainer) |

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(place, date)

 **CERTIFICATE OF COMPLETION**

**This is to certify that:**

**Mr/Mrs ………….**

**has completed the training module number 9**

**entitled “Making use of consumer rights”**

**within the project**

**„Money & Life Skills – Financial Capability Made Easy”**

**on …………..……….**(date)

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|  | ……………………………………………..…..….(name of trainer)……………………………………………..…..….(stamp and signature of trainer) |

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(place, date)

 **CERTIFICATE OF COMPLETION**

**This is to certify that:**

**Mr/Mrs ………….**

**has completed the training module number 10**

**entitled “Retirement”**

**within the project**

**„Money & Life Skills – Financial Capability Made Easy”**

**on …………..……….**(date)

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|  | ……………………………………………..…..….(name of trainer)……………………………………………..…..….(stamp and signature of trainer) |

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(place, date)

 **CERTIFICATE OF COMPLETION**

**This is to certify that:**

**Mr/Mrs ………….**

**has completed the training module number 11**

**entitled “Getting a mobile phone”**

**within the project**

**„Money & Life Skills – Financial Capability Made Easy”**

**on …………..……….**(date)

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|  | ……………………………………………..…..….(name of trainer)……………………………………………..…..….(stamp and signature of trainer) |

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(place, date)

 **CERTIFICATE OF COMPLETION**

**This is to certify that:**

**Mr/Mrs ………….**

**has completed the training module number 12**

**entitled “Holidays”**

**within the project**

**„Money & Life Skills – Financial Capability Made Easy”**

**on …………..……….**(date)

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|  | ……………………………………………..…..….(name of trainer)……………………………………………..…..….(stamp and signature of trainer) |

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(place, date)

 **CERTIFICATE OF COMPLETION**

**This is to certify that:**

**Mr/Mrs ………….**

**has completed the training module number 13**

**entitled “Studying”**

**within the project**

**„Money & Life Skills – Financial Capability Made Easy”**

**on …………..……….**(date)

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|  | ……………………………………………..…..….(name of trainer)……………………………………………..…..….(stamp and signature of trainer) |

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(place, date)

 **CERTIFICATE OF COMPLETION**

**This is to certify that:**

**Mr/Mrs ………….**

**has completed the training module number 14**

**entitled “Building your credit score”**

**within the project**

**„Money & Life Skills – Financial Capability Made Easy”**

**on …………..……….**(date)

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|  | ……………………………………………..…..….(name of trainer)……………………………………………..…..….(stamp and signature of trainer) |

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(place, date)

 **CERTIFICATE OF COMPLETION**

**This is to certify that:**

**Mr/Mrs ………….**

**has completed the training module number 15**

**entitled “Seeking for help”**

**within the project**

**„Money & Life Skills – Financial Capability Made Easy”**

**on …………..……….**(date)

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|  | ……………………………………………..…..….(name of trainer)……………………………………………..…..….(stamp and signature of trainer) |

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(place, date)

 **CERTIFICATE OF COMPLETION**

**This is to certify that:**

**Mr/Mrs ………….**

**has completed the training module number 16**

**entitled “Career changing”**

**within the project**

**„Money & Life Skills – Financial Capability Made Easy”**

**on …………..……….**(date)

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|  | ……………………………………………..…..….(name of trainer)……………………………………………..…..….(stamp and signature of trainer) |

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(place, date)

 **CERTIFICATE OF COMPLETION**

**This is to certify that:**

**Mr/Mrs ………….**

**has completed the training module number 17**

**entitled “Wardrobe”**

**within the project**

**„Money & Life Skills – Financial Capability Made Easy”**

**on …………..……….**(date)

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|  | ……………………………………………..…..….(name of trainer)……………………………………………..…..….(stamp and signature of trainer) |

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(place, date)

 **CERTIFICATE OF COMPLETION**

**This is to certify that:**

**Mr/Mrs ………….**

**has completed the training module number 18**

**entitled “Caring for elderly relatives”**

**within the project**

**„Money & Life Skills – Financial Capability Made Easy”**

**on …………..……….**(date)

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|  | ……………………………………………..…..….(name of trainer)……………………………………………..…..….(stamp and signature of trainer) |

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(place, date)

 **CERTIFICATE OF COMPLETION**

**This is to certify that:**

**Mr/Mrs ………….**

**has completed the training module number 19**

**entitled “Savings”**

**within the project**

**„Money & Life Skills – Financial Capability Made Easy”**

**on …………..……….**(date)

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|  | ……………………………………………..…..….(name of trainer)……………………………………………..…..….(stamp and signature of trainer) |

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(place, date)

 **CERTIFICATE OF COMPLETION**

**This is to certify that:**

**Mr/Mrs ………….**

**has completed the training module number 20**

**entitled “The value of pet”**

**within the project**

**„Money & Life Skills – Financial Capability Made Easy”**

**on …………..……….**(date)

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|  | ……………………………………………..…..….(name of trainer)……………………………………………..…..….(stamp and signature of trainer) |

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(place, date)

 **CERTIFICATE OF COMPLETION**

**This is to certify that:**

**Mr/Mrs ………….**

**has completed the training module number 21**

**entitled “Organizing expenses / household”**

**within the project**

**„Money & Life Skills – Financial Capability Made Easy”**

**on …………..……….**(date)

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|  | ……………………………………………..…..….(name of trainer)……………………………………………..…..….(stamp and signature of trainer) |

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(place, date)

 **CERTIFICATE OF COMPLETION**

**This is to certify that:**

**Mr/Mrs ………….**

**has completed the training module number 22**

**entitled “Investments”**

**within the project**

**„Money & Life Skills – Financial Capability Made Easy”**

**on …………..……….**(date)

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| --- | --- |
|  | ……………………………………………..…..….(name of trainer)……………………………………………..…..….(stamp and signature of trainer) |

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(place, date)