

## Tool 4 // Segmentation, learning and coaching methods for financial health

<i>Type of economic activity/ entrepreneur</i>	<i>Part time self-employed - survival</i>	<i>Solo self-employed - opportunity driven</i>	<i>Micro-entrepreneur- opportunity driven</i>	<i>Micro/small entrepreneur - growth oriented and Lifestyle entrepreneur (self-employed)</i>
<i>Learning objectives related to financial issues</i>				
<i>Attitude</i>	Understanding that good household financing is a condition for active participation in society	Understanding that active participation in economic life requires control over one's money	Understanding that a viable business requires prudent management of personal and external finance	Wishing to plan ahead in business
<i>Knowledge/skills</i>	Knowing how to use money (at the household level)	Knowing how to invest in a small economic activity	Knowing how to manage finance in business	Knowing how to plan financing, where to find financing and related financing conditions
<i>Capabilities</i>	Managing own finances (household)	Managing business and personal finance	Managing business finance	Dealing with financing issues
<i>Type of training or coaching/ mentoring recommended</i>	Group training, information session, problem solving on the spot	Working together on completing templates, group training, one-to-one coaching	Group training; individual consultancy services; working together on interpreting completed templates	Referring to information sources, counselling