An education programme by the BVH

Start Kapital

A non-profit foundation programme for better financial education and equal opportunity in Germany: independent and ready to use.

Strong financial education is the best consumer protection.

Prevention, not repair.

Bundesverband der Börsenvereine an deutschen Hochschulen (BVH) e.V.

5.67m
over-indebted people in Germany (SchuldnerAtlas 2025)

92%
want more financial education in schools (SCHUFA 2026)

8 units
ready-made 45-min modules incl. handbook

What it covers

Content: Money & daily life, pay/taxes, budgeting, debt, risk, saving & investing, pensions

Neutral: No recommendation of specific banks, ETFs or insurers

*Lays the foundation for the advanced **BVH Stock Market Licence**, which can build on it later.*

Why it works

Turnkey
Complete handbook, ready to present.

Engaging
Shock figures, dilemma games, self-tests.

Equitable
Works regardless of family background.

Necessary
Not a compulsory subject in any German state.

For: schools, vocational schools, universities, associations & educational institutions
Funding partners: foundations, funding programmes & institutions

Topic overview

The modules at a glance

Approx. 45 min per module

1

Module 1

Introduction to financial education

(Why financial education? Money, value, overview)

2

Module 2

Understanding money in daily life

(Means of payment, accounts, prices, inflation)

3

Module 3

Pay, taxes & social security

(Gross/net, income tax, allowances)

4

Module 4

Budgeting & decisions

(Household budget, saving, needs vs. wants)

5

Module 5

Debt & obligations

(Credit, interest, over-indebtedness, contracts)

6

Module 6

Risk & protection

(Insurance, emergency fund, diversification)

7

Module 7

Saving & investing

(Compound interest, shares & funds, ETFs, time horizon)

8

Module 8

Pensions & the retirement system

(Three pillars, state/private, Generationenkapital)