



UNIMORE
UNIVERSITÀ DEGLI STUDI DI
MODENA E REGGIO EMILIA

CAPP - Centro di
Analisi delle Politiche Pubbliche

The Public Policy Analysis Centre (CAPP) at the Department of Economics “Marco Biagi,” of the University of Modena and Reggio Emilia (UNIMORE) with the support of the Ludovico Antonio Muratori Foundation (FLAM), invites you to participate in the project:

“Project family autonomy: economic support and financial education for family wellbeing”

Why this project?

The project is aimed at the tenants of the properties managed by the FLAM. It comprises of an economic contribution alongside a course of financial education. The objectives are:

- To understand if an economic support contributes to family stability
- To improve the management of economic resources available to that family

What does it involve?

The project is composed of:

1. An **economic contribution, every month for 12 months**, in the form of a supermarket voucher to be used at a specific chain of supermarkets in Modena. The spendable amount will be based on the number of family members and their ages.

The card can be used to buy any product from that supermarket, not just food.

2. **Participation in a brief course of 4 in-person meetings** about management of household budgets, and the economic resources and savings available to families, highlighting useful tools for making decisions about money. For those who cannot always attend in-person, we will try our best to find other ways for them to follow the course. CAPP will attempt to find a time that suits the availability of all the participants.

Who can apply to take part?

Families that

- Have a rental contract with the FLAM with an expiry date **after** January 2028
- Have an ISEE between **6,000 and 10,000 euros**
- Have a child **under the age of 18**
- Have an adult **between the ages of 18 and 59**
- Will participate in **all 4** meetings of the course on financial education
- Are available to **take part in interviews and the 3 questionnaires** to help evaluate the project.

10 families will be chosen from the applications, giving precedence to those with a lower ISEE. For those with equal ISEE, precedence will be given to the higher number of children or family members.

Each family will receive a supermarket voucher each month, and will participate to the financial education course and the evaluation of the project.

How can you take part?

Applications can be sent until **26/6/2026**

Families that wish to take part can send an email to **capp@unimore.it** or a WhatsApp message to **3520842867**

With:

- Name and surname
- Address
- Telephone number or email address
- ISEE
- Number of family members and their ages

Before **01/07/2026** the 10 families chosen to participate will be contacted by CAPP for a meeting to discuss how the voucher can be distributed and their participation to the course.

Treatment of private data

All the data collected from participants – behaviour, responses, receipts, interviews, questionnaires and other methods of monitoring and evaluation – will be anonymised. The participants will have full control to withhold their data, and to agree on how the data is used by the researchers. The data will be used exclusively by CAPP and FLAM. The project will have no effect on rental contracts with FLAM or on the treatment of the tenant during their stay.