youth and education

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The Bertelsmann Stiftung in Gütersloh, Germany
Young people are the most important resource for ensuring society’s future is bright. Moreover, a democracy will only be robust if its citizens are well educated and willing to get involved. The key to social participation is therefore an educational system that is both effective and equitable, one that introduces youngsters to political processes as early as possible and encourages civic engagement.

The Bertelsmann Stiftung has long been committed to achieving this goal. Through our projects and studies, we increase awareness among policymakers and the public of the need for reforms; in addition, we recommend practical solutions to the challenges society faces. This brochure provides a brief overview of our efforts in this area.

The projects documented here have generally been developed in a German context, but are suitable for application in other policymaking environments. In many cases, they have been adapted for use by international partners. More detailed information is available on the websites and through the contacts listed below.

If you would like more information, please don’t hesitate to contact us.
The Chancenspiegel (Equity and Excellence Monitor) examines educational opportunities in Germany’s 16 state-level school systems. The instrument was developed by the Bertelsmann Stiftung and the Institute for School Development Research at TU Dortmund University. The Equity and Excellence Monitor reveals significant differences among Germany’s states in terms of how likely it is that students will be able to overcome social disadvantages and develop to their full potential.

The instrument shows that every German state has room for improvement. None of the states ranks at the bottom in every category, just as none is doing well in every respect.

The goal of the Equity and Excellence Monitor is to shed light on the degree to which Germany is succeeding in ensuring equal opportunities for all. The team of researchers under the leadership of Prof. Wilfried Bos and Prof. Nils Berkemeyer therefore examined the success of each state’s school system in achieving equitable outcomes. This is the first attempt in Germany to gather concrete, comparable information that can contribute to the public and academic debate on improving both equity and excellence in the German education system. To achieve this goal, the Equity and Excellence Monitor focuses on four key dimensions:

- integrative capability
- permeability of the school systems
- skills development
- allocation of school-leaving certificates
How fair and high-performing are the 16 school systems in Germany?

These four dimensions are not exhaustive, but address important aspects of equity and excellence in education. They show, for example, how effectively a school system teaches reading skills, promotes integration, compensates for social disadvantages and prevents students from repeating a grade or transferring to a lower-level school. They also track the number of students who are qualified to study at the university level once they complete their secondary education and the number of students who, in lieu of that, find a vocational training position. The study thereby shows how school systems are dealing with diversity by answering questions such as: Do they challenge both stronger and weaker students? Do they provide effective support for students who enter school at a disadvantage?

The Equity and Excellence Monitor examines the school performance of each state and compares it with the other 15. It thus distills the strengths and weaknesses of the school systems in terms of their equity and excellence so that more successful states may serve as an inspiration to others. The Equity and Excellence Monitor does not rank states’ performance; the resulting tables are limited to each of the four dimensions.

While other reporting mechanisms such as Germany’s national education report provide a comprehensive overview of all aspects of the education system, the Equity and Excellence Monitor focuses on one central theme: the equity and excellence achieved by Germany’s state-level school systems. The monitor uses information from other educational reports, from official federal and state statistics and from studies of school performance such as PIRLS and PISA. Unlike other reports, the Equity and Excellence Monitor correlates these results with relevant scientific and theoretical considerations of equity in school.

Published in March 2012, the first Equity and Excellence Monitor was a baseline study and it employed statistics available as of September 2011. Since then the Equity and Excellence Monitor has been published annually, demonstrating the progress that Germany’s 16 states have made in the meantime. The Equity and Excellence Monitor has generated remarkable media coverage and is by now recognized as one of the most important reporting tools for the German education system.

The Equity and Excellence Monitor is available in book form (full version plus summary, in German) and online at www.chancen-spiegel.de
When schools offer high-quality career counseling, young people find it easier to make the transition to the working world. Recognizing that fact, in 2000 the Bertelsmann Stiftung launched the Berufswahl-SIEGEL project, which awards a Career Advising Seal of Approval to qualifying schools. The program is straightforward and easy to implement.

Schools apply for the seal of approval, which certifies that a school has demonstrated outstanding achievement in helping students plan their career paths. Criteria include how the school handles industrial placements, its cooperation with local companies and its inclusion of career-oriented content in the curriculum. A panel of volunteers, representing schools and the business community, evaluates the schools based on these criteria, awarding certification if they are met.

The Career Advising Seal of Approval is a win-win situation for everyone involved:

- Students benefit directly because their school pays more attention to career advising, making them better able to reach independent decisions about their future.
- The certified schools gain an advantage in competing for students.
- Participating companies develop their future workforce and demonstrate commitment to their region.
- The working world overall benefits when young people know what they want and recognize their capabilities.

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Job Orientation:
Career Advising Seal of Approval

After a pilot phase in the Eastern Westphalia/Lippe region, other towns and regions quickly showed interest in adopting this concept. In mid-2004, the Bertelsmann Stiftung decided to form a network to maintain quality and spread the concept further. The Netzwerk Berufswahl-Siegel (Network for Career Advising Seal of Approval) was born.

The results attest to its success: Today, the Career Advising Seal of Approval is awarded in 29 regions in 14 German states. A total of 45 sponsoring institutions conduct the certification process in these localities. Among them are trade associations, chambers of commerce, school authorities, government ministries and local political institutions, as well as foundations and research institutes.

So far, 1,335 schools have been awarded the seal of approval. More than 1,229 jury members, most of them volunteers, participate in the process. In 2010, SCHULEWIRTSCHAFT (National Alliance for School and Business) assumed responsibility for the sponsorship and national coordination of the Network for Career Advising Seal of Approval.

As a further contribution to sustainability, and drawing on many years of experience with the project, the Bertelsmann Stiftung worked with SCHULEWIRTSCHAFT and MTO GmbH to develop and publish a handbook: (Leitfaden Berufsorientierung. Praxishandbuch zur qualitätszentrierten Berufs- und Studienorientierung an Schulen) Career Advising Handbook: A practical guide for quality-centered career and educational counseling in schools. The book contains practical teaching materials as well as guidelines to help schools develop their own approaches to career counseling. With five editions and more than 7,500 copies sold, the handbook has already become a standard reference in schools.

And Germany is not the only country where the idea of a Career Advising Seal of Approval has taken hold: In 2006, the concept was adopted in Chile – in a cooperative effort involving the Bertelsmann Stiftung, the Gesellschaft für Technische Zusammenarbeit (GTZ, now GIZ), and the Chilean Ministry of Education. The possibility of introducing the Career Advising Seal of Approval is now under consideration in Spain as well. Building on past successes, the program continues to grow.

For more information, see www.netzwerk-berufswahlsiegel.de.
KECK and KOMPIK:

Every child has the right to a good education and a healthy start in life, independent of social and cultural background. The institutions where children grow up and their neighborhood have strong impacts on learning and living conditions. The online tools KECK and KOMPIK bring people together who are working to create more opportunities for children in their communities – politicians, educational staff, parents and the public at large.

The KECK Atlas is an online monitoring instrument that contains regional data on living conditions of children up to 14 years of age. By providing a comprehensive picture of health, education and social inequalities in childhood, it reveals regional differences in development-related indicators in the Federal Republic of Germany. The aim is to raise awareness on the part of policymakers as well as the general public of various opportunities for children, whatever their social and regional backgrounds, in the areas of education, health and social participation.

At the neighborhood level, the KECK Atlas addresses local stakeholders as well as representatives of administrative bodies and civil society. An interactive monitoring instrument shares data on children’s socioeconomic living conditions and development. These resources are intended to shed light on the needs of children from different backgrounds.

The KECK Atlas is a new kind of tool, intended for Germany as a whole and for local government...
bodies, that provides crucial information to help them develop evidence-based educational policies and assists local policymakers in managing resources as effectively as possible. Participating communities – including Jena, Dessau-Rosslau, Nienburg and Mülheim – recognize that KECK is a useful tool for making decisions related to youth welfare services and offers a way to overcome structural barriers between administrative departments within communities.

A software-based monitoring and documentation instrument for children between 3½ and 6 years of age (KOMPIK: Competencies and Interests of Children) has been developed in cooperation with the Staatsinstitut für Frühpädagogik, (State Institute of Early Childhood Research) in Munich. This instrument is being used by the staff of Early Childhood Education and Care (ECEC) centers, with the goal of providing individual support as well as improving the quality of the institution as a whole. The KOMPIK rating scale is based on 11 developmental and educational subjects and includes roughly 160 questions that provide insight into each child’s development. ECEC centers in Germany are free to select the monitoring instrument they prefer; more and more are choosing KOMPIK to assist them in their work and improve the quality of their institution as a whole.

Both KECK data and KOMPIK results can be used independently; in addition, the anonymous and aggregated data set can be combined and displayed through the KECK Atlas. This provides greater transparency with regard to the opportunities and risks that children face in their everyday environments. Thus participating communities can use this instrument not only to guide their activities, but also to determine how effective those activities are by conducting baseline comparisons over the medium term. Moreover, the public can view the information and develop bottom-up strategies for promoting child development in their neighborhoods as a complement to existing community resources related to education, health and family care. The cities of Herne, Heilbronn and Rosenheim have already taken action in this context.

These instruments are modeled after the Canadian Atlas of Child Development and its monitoring tool, the Early Development Instrument (EDI), and can be used free of charge.

More detailed information is available at www.keck-atlas.de.
When trying to decide what university best suits their needs, students are faced with a number of questions. Where will I find good support and a wide range of courses? How international is the institution? How can I distinguish among hundreds of degree programs? The CHE Ranking helps them find the answers. Produced by the CHE Centre for Higher Education, the ranking is published annually in May in the German weekly newspaper DIE ZEIT as well as online.

There are many university rankings, but they are often misleading. A university’s place on the list is based on arbitrarily weighted indicators, most of them relating to research or the university’s reputation. The differences between one position on the list and the next are minimal, but ranking institutions sequentially makes those differences seem overly significant. Should everyone study at Oxford or Cambridge, simply because those universities have the most impressive reputations?

Over the past 15 years, CHE has developed a ranking that actually helps students. It is based on four criteria:

- It compares universities at the subject level. This is what matters to students. For example, students planning to major in chemistry will want to compare universities’
The CHE University Ranking: Highlighting each university’s profile

chemistry programs, among other factors. No university is equally strong in all fields – and the CHE ranking makes that clear.

• It is multidimensional. In other words, performance indicators are not combined to produce an overall value, which tends to be less informative. Instead, each indicator is listed individually – allowing users to decide for themselves what is most important: tutoring, facilities, research, a practical orientation, internationality, or even the cost of housing. As many as 30 indicators are shown for each course of study. Online, users can construct their own rankings, choosing indicators according to their personal preferences. Ultimately, this “democratizes” university rankings, because the users (not the companies or agencies that produce rankings) determine which criteria are relevant. No single university is the best for everyone.

• Rather than ranking universities in order, it assigns them to one of three groups. Each university is ranked in the top, middle or bottom group for each course of study and each indicator. As a result, the CHE ranking reflects only clear differences in performance.

• It draws on various data sources and perspectives. Professors are asked about research, students about their level of satisfaction, departments about facts and figures. Data about patents and publications are taken from databases.

This approach makes it possible to show each university’s individual profile. Practice-oriented universities that offer small groups and close interaction with professors can demonstrate their special strengths, as can renowned research universities with an international orientation. Users themselves determine which profile is right for them.

This novel approach to university rankings has been embraced by other countries as well: The CHE rankings, originally limited to German universities, were expanded years ago to include Austria, Switzerland and the Netherlands. This model will soon be introduced in Spain and France as well. In response to a request by the EU Commission and in collaboration with its international partners, CHE is also developing a multidimensional global ranking system called U-Multirank, which is based on CHE methodology.

See further information at www.che-ranking.de.
Jakob Muth Award for Inclusive Schools:

In 2009, Germany signed the UN Convention on the Rights of Persons with Disabilities. That same year, the federal government’s Commissioner for Matters relating to Disabled Persons, the Bertelsmann Stiftung and the German Commission for UNESCO established the Jakob Muth Award for Inclusive Schools. Its purpose is to recognize schools that welcome all children and serve their individual needs and interests, allowing them to inspire other schools in their efforts to achieve greater inclusion.

Germany has a well-established tradition of separate schools for different populations of students. Together with elaborate special schools systems in each of its 16 states, this is a particular challenge on the way to providing inclusive education for all children. The Jakob Muth Award is named after Professor Jakob Muth (1927–1993), an early champion of inclusive education, who observed, “If children are not separated when they are very young, there is no need for integration later on.” (Muth 1984).

The award wants encourage such inclusive thinking. Entries are judged using the following five criteria:

- How schools create an inclusive and at the same time challenging environment
Inclusive education for all children

- How they view their mission, empower their staff, and manage and evaluate their efforts to achieve greater inclusion
- How they implement inclusive teaching and learning
- How they facilitate inclusion through the participation of students and parents
- How they carry inclusion into their communities by working together with local institutions and other partners

Prize winners are selected by a committee of experts on education and inclusion from various walks of life, including scholars, teachers, parents and representatives of political and civil organizations and unions. Three prizes of €3,000 each are awarded to individual schools. Since 2011/2012, a prize of €5,000 may also be awarded to a network of schools.

The Jakob Muth Award was awarded for the fifth time in 2014. Since 2009, a total of about 500 schools from all 16 states have submitted applications to participate. So far, 15 schools and two networks from Berlin, Brandenburg, Hamburg, Hesse, Lower Saxony, North Rhine-Westphalia, Rhineland-Palatinate, Schleswig-Holstein and Thuringia, have been chosen to receive the award. All of these schools have found that as a result, their work is valued more highly and receiving greater recognition. They are models of best practice, both in their communities and further afield, and have frequently been invited by other schools to provide training and information.

The award itself has gained critical acclaim and is now recognized as one of the most significant best practice awards available to schools.

More information on the award, portraits of the award winners, details of previous entries, a portrait of Jakob Muth and other resources can be found at www.jakobmuthpreis.de.
The Youth Forum:

Young people have needs and interests that extend far beyond their private spheres, and many are eager to make their concerns part of the public discussion of social policy. The Youth Forum, named “Jugendforum rlp”, aims to strengthen political participation and civic engagement among young people in the state of Rhineland-Palatinate. The initiative is being carried out by the Bertelsmann Stiftung and the Rhineland-Palatinate State Chancellery.

Public institutions are increasingly seeking ways to involve young people in policy decisions. By promoting participation, they hope to foster democratic values and behaviors and strengthen civic engagement. However, effective ways of doing this are still in short supply.

What makes the Youth Forum unique is that it combines online and offline instruments in a structured process, and it is deeply committed to transparency and open access. Its design takes advantage of contemporary, innovative processes that incorporate new communication technology and are in tune with the way young people use social media. Facebook, for example, has played a pivotal role.

“Like, share, make a difference”: In the summer of 2012, an initiative was launched under this slogan, inviting the young people of Rhineland-Palatinate to share their recommendations for the future of their state on the website www.jugendforum.rlp.de. This drew more
“Like, share, make a difference” – e-participation at a new level

than 500 responses, which were discussed in virtual chat rooms dedicated to specific topics. The project’s Facebook fan page tallied some 18,000 responses (like, share and comment). The results of the online phase provided a foundation for a major youth conference, where 13- to 25-year-olds discussed their visions for the future and offered recommendations for addressing current political issues. The document was assertively titled “We will determine our own future! The RLP Youth Manifesto.” It was sent to the state government, which has pledged to seek ways of incorporating these recommendations into its policies and plans to continue the initiative.

This forum is the first of its kind in Germany. The concept for the Youth Forum was developed in an intensive – and likewise participatory – process of discussion involving essential statewide partners from government and civil society, a team of young moderators, local youth centers, youth parliaments and schools. In addition to local supporters, the project relied mainly on digital means of dissemination. The Facebook fan page (www.facebook.com/jugendforum.rlp) was used to reach out to and motivate young people. From there, they logged in to access the website www.jugendforum.rlp.de.

Using social networks for a statewide participatory process was a groundbreaking idea. Because Facebook is not uncontroversial, the data protection officer for Rhineland-Palatinate was consulted early on. The project team took extensive precautions to ensure that the online forum was in compliance with data protection laws. Drawing on these experiences, the project now aims to give young people in Rhineland-Palatinate as well as elsewhere a stronger voice in decision-making – and to encourage them to volunteer and participate, whatever their background or educational level.

See www.jugendforum.rlp.de for news, dates and related materials.
Early participation in high-quality education centers has a profound effect on child development, whatever the child’s background is. Germany’s public system of early childhood education and care (ECEC) lays the foundation for children’s future opportunities. It consists of 16 different systems, regulated by the states. The project Ländermonitor Frühkindliche Bildungssysteme (State by State – Monitoring Early Childhood Education) is designed to provide policymakers, administrators and the general public with up-to-date facts and figures in user-friendly state profiles that offer a solid foundation for political decisions. The intention is not to rank states, but to reveal their strengths and weaknesses and encourage them to pursue reforms.

Two instruments provide annual data on educational participation, investments and the quality of the various systems. They also show trends and challenges facing the educational system as a whole. The internet portal www.laendermonitor.de contains facts and figures that can be compared across states. The annual report on early childhood education in the German states looks at each state individually. The report has become a standard reference for policy discussions and a valuable tool when implementing reforms. Both instruments are based on official statistics and include the latest data on all 16 German states.

In addition, the ministries responsible for ECEC policy provide important information concerning regulations and laws. Both the portal and the
annual report offer information and insight into trends, based on empirical data, to promote the further development of early education and care systems in Germany.

Each report deals with a specific topic. It looks at staff working conditions, among other things, and encourages policymakers to attach greater importance to structural conditions, since early childhood education and care must be of the highest quality if it is to be effective. The latest report focuses on directors, who have a profound influence on the quality of the education and care provided in their ECEC centers. They are ultimately responsible for ensuring that their facilities meet the expectations of parents, sponsors, the community and the state.

Another important challenge in Germany is to make sure that every child over the age of one has access to an ECEC center or daycare services, as required by law since summer 2013. Creating these new placement options raises financial issues and poses a wide range of other challenges: It frequently takes much longer than anticipated to establish ECEC centers and put in place the necessary administrative structure. Increased demand for qualified personnel is often an additional problem, although the situation differs from one region to another.

In view of these challenges, it is easy to lose sight of the fact that early childhood education and care facilities must maintain a certain quality standard if they are to be effective in promoting children’s education and development. In other words, the quality of early childhood education centers and daycare services still ranks too low on the political agenda in Germany. Despite the high expectations placed on them, these services will fall short unless they meet certain quality standards. This is especially true with regard to institutional settings serving children under the age of three.

The project seeks to make all of these critical questions part of the public discussion and political debate, with the goal of ensuring educational equality for all children and allowing them to develop their skills to the fullest.

Further information can be found at www.laendermonitor.de.
Music provides positive learning experiences regardless of a person’s age, background, language or education. It promotes participation and equal opportunity. Musical Primary Schools use music as a means of fostering their holistic development. The goal is to include music in teaching in all areas, including subjects like German and math. As a result, music becomes an essential part of learning and a means of shaping all of the school’s activities.

The concept of the Musical Primary School was developed jointly by the State of Hesse’s Ministry of Education and the Bertelsmann Stiftung.

Tested between 2005 and 2010 in approximately 100 primary schools, the school development project is now being implemented in approximately 350 schools in five German states. In 2012, the project was awarded the ECHO Klassik Jury Award for the Fostering of Young Talent.

A Musical Primary School encourages children to make music and sing with others, but also to be conscious of sounds and silence, to find the instrument that is right for them, to learn to listen, and to experiment with tones and everyday sounds through play. It allows them to discover the rhythms of speech and music, play musical games with numbers, match tones to colors and build sound installations. The goal of the musical schools partnership is to introduce lively and engaging methods for creating...
Music as an engine for school development

an imaginative learning environment. For the children, teachers, and parents at these schools, this means a number of innovations such as:

More music...
A school song, the school’s own song collection

...in more subjects...
Interdisciplinary projects such as musical theater, music and math, musical elements in every subject

...on more occasions...
A sound trail in the schoolyard, music and dancing during recess, established musical rituals

...involving more teachers...
Workshops with children, parents and faculty; cooperation with partners outside the school; music as an established component of conferences and the school’s continuing education programs

The Musical Primary School approach includes continuing education modules for teachers as well as a concept for facilitating musical development that can be adapted and implemented by all participating schools. Each school develops its own profile and decides what content to emphasize, based on its specific circumstances.

The demands imposed on primary schools by issues such as integration, language development and inclusive learning may lead to adjustments of the project concept. The Bertelsmann Stiftung has set up programs to “train the trainers”, producing a nationwide network that will offer continuing education for new trainers in other German states and assist schools in their development. Further support is provided by a common online workspace for all project participants. The site offers a wealth of materials and practical examples.

See www.bertelsmann-stiftung.de/musikali-sch-grundschule for complete information about the project, along with evaluations.
“jungbewegt – Your Contribution Counts”:

Contrary to popular opinion, children and young people are highly motivated to contribute to their communities. Often, however, we fail to include them in efforts to move society forward. In particular, educationally and socially disadvantaged youth are often excluded. In the project “jungbewegt – Your Contribution Counts,” the Bertelsmann Stiftung worked with the German states Berlin, Rhineland-Palatinate and Saxony-Anhalt to develop and test strategies to strengthen the next generation’s ability to participate in a democratic society.

Our goal is to provide young people of every background and educational level with opportunities for civic engagement that will motivate them to play an active role in their communities during every phase of childhood and adolescence. The project supports daycare facilities, schools and youth groups as they make civic engagement an integral part of their everyday practice. To that end, we have developed continuing education programs and helpful materials that suggest practical ways to make community service more attractive to children and youth. Our efforts have benefited from collaboration with the Free University of Berlin and universities in Hanover, Hamburg, Kiel and Magdeburg-Stendal, as well as from national and international research to identify good practice.

To energize the young in this way, educators who work with them must embrace a new mindset. The training programs we have developed play a
key role in this context. While traditional continuing education programs are devoted to communicating knowledge and methods, here the emphasis is on developing self-awareness among the educators involved. Rather than focusing on deficiencies, adults are encouraged to recognize the strengths and potential of the young. Since this requires positive experiences in everyday interaction with young people, our continuing education programs include practical projects, with coaching for the participants.

The six-day programs consist of four modules: “Understanding the importance of engagement and participation in educational processes,” “Planning, implementing and evaluating projects,” “Working with partners” and “Dealing with resistance.” Each module builds awareness that young people will exercise social responsibility only if we recognize their right to participate.

The measures initiated through the continuing education programs have shown that best success is achieved when the concerns of children and youth come first. Children can and will take responsibility even at an early age – this is clear from our work with daycare facilities. Centers participating in the project have established Children’s Councils in which children employ a democratic process to decide how to rearrange group rooms, for example, or plan the next summer festival. But in addition to expressing their opinions, children are expected to do their part. In each of the centers, children have the opportunity to take on a variety of tasks and duties that prepare them for responsible participation in society.

Daycare facilities, schools, and youth groups in the participating communities work together, and our continuing education programs follow the same principles. Regular interaction among all concerned has led to the formation of strong networks pursuing a common goal: encouraging children and young people to become active citizens.

See www.jungbewegt.de for further information as well as brochures and other materials (in German).
Young people have a right to represent their own interests in the political arena, and to do so, they need to learn about democratic processes. Most opportunities for participation, however, are difficult for them to access, reach only those who are already involved and give them very little influence over their daily lives. Participatory budgeting can change that. The Students’ Budget provides young people with an opportunity to help shape their environment using a democratic process.

Creating a Students’ Budget is easy: Youngsters recommend ways to improve their school, vote on the proposals in a secret ballot and work with school administrators to implement the most popular suggestions. The students are given a baseline budget – from the local council, as part of the school’s discretionary funds, or as third-party funding – which they then allocate using the process described above.

Unlike other approaches, the budget makes the process both meaningful and effective – motivating everyone to participate and encouraging them to get involved in other areas as well. The Students’ Budget differs from other forms of youth participation in several ways:
Students’ Budget effectively engages youth

- It reaches all the young people in a community – not just those who are already involved.
- It offers them a voice in an area that matters to them, and an opportunity to make a meaningful difference.
- It gives students direct responsibility for making decisions; at the same time, it allows them to interact with government representatives and school administrators.
- It is largely managed by the young people themselves.
- Students are integrated into every step of the process, from initial suggestions to implementation of the winning proposals.
- Combining self-determination with cooperation, it facilitates learning by doing.
- The process itself costs little or nothing, so even smaller towns or municipalities can benefit.

As of December 2013, Students’ Budgets have been created at five schools in two towns in northern Germany. Six additional communities have committed to the project as well. An evaluation of the first initiatives found that more than 90 percent of the students participated, measures were adopted that clearly made a difference in the young people’s lives and an important learning process was set in motion.

Each city or town can implement the Students’ Budget concept independently and require no support from third parties.

All the materials are available (in German) free of charge at www.schuelerhaushalt.de.
Inspiring People. Shaping the Future.