

Introduction

1. This repository constitutes an updated version of the EBA repository on financial education initiatives of National Competent Authorities that was originally published in 2020¹.
2. The EBA publishes and updates repositories in partial fulfilment of its statutory mandate to coordinate national education initiatives and at times also publishes a report alongside the repository that draws out lessons learned and good practices. This was the case in 2020 but was skipped in 2022, because in that same year, the EBA joined forces with ESMA and EIOPA to develop a joint report, and additional joint repository, on national education initiatives that have a focus on fraud, scams and cyber security.
3. For the EBA repository on hand, national authorities were again requested to use the internationally agreed definitions of the OECD on financial education and financial literacy as well as the definitions used by the European Commission and the OECD/INFE as part of the project to develop a financial competence framework for the EU.
4. More specifically, the definition of the OECD on FE is set out in the OECD Recommendation on Principles and Good Practices for Financial Education and Awareness recommendation of the Council (2005)² which states that FE is:

“the process by which financial consumers/investors improve their understanding of financial products, concepts and risks and, through information, instruction and/or objective advice, develop the skills and confidence to become more aware of financial risks and opportunities, to make informed choices, to know where to go for help, and to take other effective actions to improve their financial well-being”.
5. Financial literacy, in turn is defined by the Recommendation of the OECD Council on Financial Literacy³ as:

“a combination of financial awareness, knowledge, skills, attitudes and behaviours necessary to make sound financial decisions and ultimately achieve individual financial well-being”.
6. Compared to the 120 national initiatives that were listed in the 2020 edition of the repository, another 100+ new initiatives have been added to the current repository. Half of these took place after the first repository was published in March 2020, whereas the other half were

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[https://www.eba.europa.eu/sites/default/documents/files/document_library/Consumer%20Corner/Financial%20education/961847/EBA%20repository%20-%20National%20Supervisory%20Authorities%20FE%20initiatives%202019-2020%20-%20Full Revised.pdf](https://www.eba.europa.eu/sites/default/documents/files/document_library/Consumer%20Corner/Financial%20education/961847/EBA%20repository%20-%20National%20Supervisory%20Authorities%20FE%20initiatives%202019-2020%20-%20Full%20Revised.pdf)

² OECD (2005) Recommendation on Principles and Good Practices for Financial Education and Awareness recommendation of the Council, OECD, Paris: <http://www.oecd.org/finance/financial-education/35108560.pdf>

³ Recommendation of the OECD Council on Financial Literacy, 29 October 2020: <https://legalinstruments.oecd.org/en/instruments/OECD-LEGAL-0461>

initiatives that had already taken place previously and were omitted from the first repository or that represented ongoing initiatives that some NCAs did not consider in need of being included.

7. Conversely, several initiatives have also been removed from the previous version of the repository, because they were not considered relevant anymore by national authorities or because it was established that they did not take place in the way the repository had previously suggested. As a result, the updated EBA repository now consists of 207 initiatives in total.

Updated EBA repository on Financial Education initiatives of NCAs

		Country	Start-End Dates	Initiative
1	AT 1	Austria	2019 -	A-Z of Finance
2	AT 2	Austria	2015 -	Eurologisch
3	AT 3	Austria	2021-2026	National Financial Literacy Strategy
4	BE 1	Belgium	2013 -	www.wikifin.be
5	BE 2	Belgium	2013 -	Simulator of savings accounts
6	BE 3	Belgium	2016 -	Demobank
7	BE 4	Belgium	2016 -	Money Week
8	BE 5	Belgium	2020 -	Wikifin Lab
9	BE 6	Belgium	2021 -	Test and videos relating to (online) fraud
10	BE 7	Belgium	2014 -	Wikifin School
11	CY 1	Cyprus	2021-2021	The Significance of being Financially Literate and National Strategies for Achieving it – Web Conference
12	CY 2	Cyprus	2018-2018	Consumer information seminar on borrowing and responsible learning
13	CY 3	Cyprus	2017-2017	Lectures for the promotion of simple financial concepts
14	CY 4	Cyprus	2021-2021	Webinar for the presentation of the results of a national survey on financial literacy in Cyprus
15	CZ 1	Czech Republic	2017 -	Cooperation with educational institutions and non-profit organizations on financial/economic literacy projects
16	CZ 2	Czech Republic	2002 -	Czech National bank People and Money Exhibition
17	CZ 3	Czech Republic	2012 -	Czech money Mobile app
18	CZ 4	Czech Republic	2016 -	Money on the run
19	CZ 5	Czech Republic	2020 -	Personal finance (power point presentation)
20	CZ 6	Czech Republic	2022 -	Czech National Bank Visitor Centre
21	DE 1	Germany	2016 -	BaFin-Website
22	DE 2	Germany	2018 -	Basic investor education on banking products and related services in easy-to-read language
23	DE 3	Germany	2019 -	Online seminars (digital meet-ups) for elderly consumers on different subjects concerning banking, investing and insurance

		Country	Start-End Dates	Initiative
24	DE 4	Germany	2019 -	Consumer education on what to consider before making an investment decision
25	DE 5	Germany	2019 -	Topic FinTech: Company start-ups and FinTech companies
26	DE 6	Germany	2018 -	Supervision and police warn of fraudulent international online trading platforms
27	DE 7	Germany	2017 -	General warnings regarding crypto assets
28	DE 8	Germany	2018 -	Geld verstehen ("Understanding money")
29	DE 9	Germany	2020 -	Mit Geld umgehen ("Managing money")
30	DK 1	Denmark	2017 -	Raadtilpenge Facebook page
31	DK 2	Denmark	2011 -	Paaroeven Facebook page
32	DK 3	Denmark	2019-2019	'All by myself' podcast by Fries before guys
33	DK 4	Denmark	2020 -	Podcast "Stupid Money"
34	DK 5	Denmark	2019 -	7 steps to a healthy personal finance
35	DK 6	Denmark	2014 -	Budget app Lommebudget
36	DK 7	Denmark	2021 -	General warnings regarding crypto currency
37	DK 8	Denmark	2020 -	Advice on how to avoid digital scam
38	DK 9	Denmark	2018 -	Safe digital everyday
39	EE 1	Estonia	2019 -	A family day about financial knowledge
40	EE 2	Estonia	2018-2018	A family day about financial knowledge
41	EE 3	Estonia	Recurrent	Educational lectures
42	EE 4	Estonia	2018-2018	An explanatory document and article about ICO issuers and entities engaged with virtual currencies
43	ES 1	Spain	2010 -	Financial education programme
44	ES 2	Spain	2016 -	Financial literacy competition for schools
45	ES 3	Spain	2008 -	Finance management tools
46	ES 4	Spain	2016 -	Financial talks to people with disabilities
47	ES 5	Spain	2016 -	Finanzas Para Todos Awards
48	ES 6	Spain	2015 -	Financial Education Day
49	ES 7	Spain	2017 -	Bank customer portal blog
50	ES 8	Spain	2017 -	Bank customer portal calculators
51	ES 9	Spain	2019-2020	Finance Universe Series
52	ES 10	Spain	2012 -	Bank interests and fees comparison tool
53	ES 11	Spain	2018-2018	Joint press statement by the National Securities Market Commission (CNMV) and the Banco de España on "cryptocurrencies" and 'initial coin offerings' (ICOs)
54	ES 12	Spain	2018 - 2019	Publication of analytical articles on issues related to financial innovation


		Country	Start-End Dates	Initiative
55	ES 13	Spain	2019-2019	FinTech: New ways of financing and making payments
56	ES 14	Spain	2021 -	Detective Sara Gómez teaches finance
57	ES 15	Spain	2019 -	Financial talks to the general population
58	ES 16	Spain	2020-2020	Online seminars and conferences on Financial digitalization and Internet fraud
59	ES 17	Spain	2008 -	Guides on personal finance
60	ES 18	Spain	2016 -	Publication of analytical articles on issues related to financial education
61	ES 19	Spain	2021 -	"Finanzas para todos" website
62	FI 1	Finland	2010 -	Financial literacy website including information among other things on banking and payment service providers and products
63	FI 2	Finland	2011 -	Consumer helpline
64	FI 3	Finland	2004 -	Series of lectures for the consumers at the Bank of Finland Museum
65	FR 1	France	2017 -	Economic and financial education
66	FR 2	France	2021 -	Credit card fraud: what precautions to take and how to react
67	FR 3	France	2021 -	Podcast on the use of money for consumers
68	FR 4	France	2021-	New section on scam with a focus on cybersecurity on the website mesquestionsdargent.fr
69	FR 5	France	2020 -	Internet Portal for financial education for entrepreneurs of MSME in France
70	FR 6	France	2018 -	Citeco Museum
71	FR 7	France	2018, 2020	Pilote Budget and Pilote Depenses applications
72	FR 8	France	2021-2021	Financial education week
73	FR 9	France	2020 -	Financial education at school
74	FR 10	France	2017 -	Internet Portal for budgetary and financial education in France
75	FR 11	France	2021 -	YouTube campaign against scams online and frauds on insurance and banking products
76	GR 1	Greece	2019-2021	E-payments: a roadmap
77	GR 2	Greece	2019-2021	Periodic student's visits
78	GR 3	Greece	2021 -	Economy and climate: Handle with care
79	HR 1	Croatia	2017 -	mHNB mobile app
80	HR 2	Croatia	2019 -	"All for consumers" website
81	HR 3	Croatia	2018 -	Manual on consumer rights
82	HR 4	Croatia	2017 -	Croatian National Bank Open Doors Day
83	HR 5	Croatia	2018 -	Strategy for the Adoption of the Euro in the Republic of Croatia (the Eurostrategy)


		Country	Start-End Dates	Initiative
84	HR 6	Croatia	2019 -	A series of educational videos on security features of kuna banknotes
85	HR 7	Croatia	2018 -	Educational video material "Compare bank fees"
86	HR 8	Croatia	2019 -	Radio show "ABC of Finance"
87	HR 9	Croatia	2021 -	Bi-weekly sequences dedicated to financial literacy topics within show "Good morning, Croatia" broadcasted on public TV
88	HR 10	Croatia	2016 -	Live students debate
89	HR 11	Croatia	2014 -	Live and on-line educational lectures
90	HR 12	Croatia	2021-2021	Leaflets for consumers
91	HU 1	Hungary	2013 -	Financial Navigator Advisory Offices
92	HU 2	Hungary	2013 -	Development of the 'Financial Navigator' information materials
93	HU 3	Hungary	2020 -	Online warning for retail investors
94	IE 1	Ireland	2019-2019	Information tent at the National Ploughing Championships
95	IE 2	Ireland	2018 -	Online consumer hub
96	IE 3	Ireland	2019-2020	Animated Explainer Series
97	IE 4	Ireland	2017 -	Explainers
98	IE 5	Ireland	2019 -	Explainer information for consumers on what "IBAN discrimination" and what consumers can do about it
99	IE 6	Ireland	2019 -	Explainer - What are cryptocurrencies like bitcoin?
100	IE 7	Ireland	Recurrent	Unauthorised Firms – How the Central Bank Regulates Unauthorised Firms, and Why it is Important to Deal with Authorised Firms
101	IE 8	Ireland	Recurrent	Brexit FAQ - Consumers
102	IE 9	Ireland	Recurrent	Covid-19 – Consumer FAQ
103	IE 10	Ireland	Recurrent	Deposit Guarantee Scheme
104	IE 11	Ireland	Recurrent	Consumer Notices
105	IE 12	Ireland	Recurrent	Central Credit Register Explainer
106	IE 13	Ireland	Recurrent	Consumer Guides
107	IT 1	Italy	2019-2019	'Impara, Risparmia, Guadagna.' ('Learn, Save, Earn.')
108	IT 2	Italy	2018-2018	Financial education in the workplace: TIM employees
109	IT 3	Italy	2018-2018	Incontri con i Collegi universitari di merito (Conference with University Colleges of Merit)
110	IT 4	Italy	2018-2018	D2 – women association
111	IT 5	Italy	2019-2019	Università dell'Età Libera di Pesaro (University of the Third age of Pesaro)
112	IT 6	Italy	2007 -	Financial education at school
113	IT 7	Italy	2020 -	Inventiamo una banconota (Let's design a banknote)


		Country	Start-End Dates	Initiative
114	IT 8	Italy	2021-2021	Global Money Week
115	IT 9	Italy	2018 -	Mese dell'educazione finanziaria (Financial Education Month)
116	IT 10	Italy	2018 -	CPIA - Centri Provinciali di Istruzione per gli Adulti (Provincial Centres for School for Adult education)
117	IT 11	Italy	2017 -	PCTO - Percorsi per le Competenze Trasversali e per l'Orientamento (Program for combined school-based and work-based traineeships)
118	IT 12	Italy	2021-2021	Personal finance course for the National Olympic Committee
119	IT 13	Italy	2021 -	I navigati: informati e sicuri ("The Navigati Family: aware and safe")
120	IT 14	Italy	2020 -	FE initiatives for women
121	IT 15	Italy	2021 -	FE initiatives at the workplace - Lodi Hospital
122	IT 16	Italy	2019 -	Economia per tutti (The Economy for everyone)
123	IT 17	Italy	2021 -	Artisans, Micro, Small and medium entrepreneurs
124	IT 18	Italy	2021 -	Moneta e pagamenti ("Money and payments")
125	LT 1	Lithuania	2018 -	Personal finance guide
126	LT 2	Lithuania	2020 -	Personal inflation calculator
127	LT 3	Lithuania	2010 -	Pinigų muziejus (Money Museum)
128	LU 1	Luxembourg	2019 -	Financial Game of Life
129	LU 2	Luxembourg	2019 -	Lëtzfîn budget app
130	LU 3	Luxembourg	2019 -	Lëtzfîn website
131	LU 4	Luxembourg	2019 -	Lëtzfîn pocket money app
132	LU 5	Luxembourg	2019 -	Lëtzfîn videos
133	LU 6	Luxembourg	2021 -	Ech kann dat och
134	LU 7	Luxembourg	2021 -	Fraud prevention in a digital world
135	LU 8	Luxembourg	2021 -	Self-assessment on financial literacy
136	LV 1	Latvia	2021 -	Financial literacy brand "Naudasprasmē"
137	LV 2	Latvia	2019 -	"Bank Compass" and "Insurance Compass"
138	LV 3	Latvia	2018 -	Manaekonomika.lv
139	MT 1	Malta	2019-2019	Bank Fees – Knowing and comparing
140	MT 2	Malta	2019-2020	School visits
141	MT 3	Malta	2020-2021	Home Insurance
142	MT 4	Malta	2020-2020	Campaign for investors' awareness
143	MT 5	Malta	2021 -	Payment Accounts Fees Comparison Tool
144	MT 6	Malta	2021-2021	Digital Banking Awareness
145	MT 7	Malta	2021-2021	Invest Smartly

		Country	Start-End Dates	Initiative
146	MT 8	Malta	2019 -	Consumers section of MFSA website
147	NL 1	The Netherlands	2017 -	Publications for consumers
148	NL 2	The Netherlands	2002 -	Website for consumers
149	NL 3	The Netherlands	2002 -	Financial Markets Information Line
150	NL 4	The Netherlands	2008 -	Money Wise Platform
151	NL 5	The Netherlands	2016 -	Monthly consumer newsletter
152	NL 6	The Netherlands	2017 -	Communication/warning on FinTech related matters
153	NL 7	The Netherlands	2021 -	Dutch Deposit Guarantee
154	PL 1	Poland	2009 -	CEDUR (the Educational Centre for Market Participants)
155	PL 2	Poland	2020 -	Warnings about phishing sites and methods used by cyber criminals
156	PL 3	Poland	2020 -	Awareness-raising campaign on cyber fraud „Uwaga! Cyberoszust [Protect yourself from fraud and scams!]”
157	PL 4	Poland	2020 -	Awareness-raising campaign “Invest Knowledgeably!”
158	PL 5	Poland	2020 -	Awareness-raising campaign “Investment notes – be aware of the risks!”
159	PL 6	Poland	2020 -	Awareness-raising campaign “Crowdfunding”
160	PL 7	Poland	2019 -	Awareness-raising campaign “Oczarowani” (Enchanted)
161	PL 8	Poland	2014 -	Global Money Week (GMW)
162	PL 9	Poland	2017 -	World Investor Week (WIW)
163	PT 1	Portugal	2012 -	Digital platforms of the National Plan for Financial Education
164	PT 2	Portugal	2011 -	Financial Education in Schools
165	PT 3	Portugal	2012 -	Financial Literacy Week
166	PT 4	Portugal	2016 -	Financial Training for entrepreneurs and MSMEs
167	PT 5	Portugal	2017 -	Financial education via municipalities
168	PT 6	Portugal	2017 -	Financial education for soccer players
169	PT 7	Portugal	2018 -	Financial education in vocational training
170	PT 8	Portugal	2008 -	Bank Customer Website
171	PT 9	Portugal	2015 -	Banco de Portugal's financial education programme
172	PT 10	Portugal	2018 -	#toptip campaign on digital financial education
173	PT 11	Portugal	2019 -	Basic bank accounts awareness campaign


		Country	Start-End Dates	Initiative
174	PT 12	Portugal	2021 -	Financial education in the workplace
175	PT 13	Portugal	2021-2021	Online debates on saving and digital channels under Global Money Week
176	PT 14	Portugal	2021-2023	Digital Financial Literacy Strategy for Portugal
177	SE 1	Sweden	2008 -	New arrivals programme
178	SE 2	Sweden	2010 -	Protect Your Financial Future
179	SE 3	Sweden	2017 -	Secondary school programme
180	SE 4	Sweden	2019 -	Seniors programme
181	SE 5	Sweden	2015 -	University programme, understanding pensions
182	SE 6	Sweden	2008 -	Upper secondary school programme
183	SE 7	Sweden	2019 -	First time parents
184	SE 8	Sweden	2019 -	Teacher training (home and consumer studies)
185	SI 1	Slovenia	2017 -	Financial educations for Schools
186	SI 2	Slovenia	2006 -	Bank of Slovenia Website
187	SI 3	Slovenia	2021 -	Banka Slovenije museum
188	SI 4	Slovenia	2020 -	Global Money Week events
189	SI 5	Slovenia	2009 -	Generation€uro competition
190	SI 6	Slovenia	2021 -	Informal financial education group
191	SK 1	Slovakia	2015 -	Financial literacy programme for students
192	SK 2	Slovakia	2015 -	Information leaflets for consumers
193	SK 3	Slovakia	2016 -	Workbooks of financial literacy for students of secondary schools, no. 1., 2.,3.
194	SK 4	Slovakia	2016 -	Everything you should know about money
195	SK 5	Slovakia	2014 -	From the Slovak crown currency to the Euro currency
196	SK 6	Slovakia	2011 -	Generation Euro
197	SK 7	Slovakia	2015 -	Lectures for schools
198	SK 8	Slovakia	2019 -	Training programme for social workers
199	SK 9	Slovakia	2020 -	"5penazi" Brand and website dedicated to Financial Education
200	SK 10	Slovakia	2020 -	Financial Education Modules for Students
201	SK 11	Slovakia	2021 -	Grant Scheme and Partnership
202	SK 12	Slovakia	2019 -	Financial Consumer Days
203	SK 13	Slovakia	2020 -	Your Finance and COVID-19
204	SK 14	Slovakia	2021-2021	Stories from Kremnica
205	SK 15	Slovakia	2021 -	Video Series for Seniors
206	SK 16	Slovakia	2021 -	Series of short, animated videos
207	SK 17	Slovakia	2021 -	InfoSWAP


GENERAL INFORMATION	
INITIATIVE ID	AT 1
COUNTRY	Austria 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	A-Z of Finance Answers to Consumer FAQs provided in simple and easy to understand language
SUBJECT MATTER	Mortgages and loans, payment services and accounts, deposits, financial fraud, insurances and pension, how to file a complaint
MAIN ORGANISER	Austrian Financial Market Authority - FMA
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and online tools; social media
START DATE	February 2019
END DATE	Ongoing; work in progress / intended to be dynamic
OBJECTIVE	The aim is to provide consumers with targeted information in line with their information needs without overloading them with content in order to enable them to take personal responsibility.
TARGET GROUP	Consumers in general
LANGUAGES	German, English
TYPE OF OUTPUT PRODUCED	Online information

GENERAL INFORMATION	
INITIATIVE ID	AT 2
COUNTRY	Austria 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Eurologisch</u> Eurologisch is the financial literacy programme of Österreichische Nationalbank. It offers a range of different formats designed for students and teachers at schools and universities and for consumers in general.
SUBJECT MATTER	Central banks' duties and responsibilities, monetary policy, price stability, financial stability and banking supervision, payments and cash, monetary history, responsible handling of money.
MAIN ORGANISER	Österreichische Nationalbank
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Workshops, seminars, educational and didactic material, online-tools, interactive applications and dashboards, online challenges and quiz games, exhibitions, short movies
START DATE	2015
END DATE	Ongoing
OBJECTIVE	The Eurologisch programme aims at drawing the population's interest to economic issues, strengthen in particular children's and young people's financial competence and thereby enabling people to take self-determined, sound financial decisions to reach their personal financial goals and sound financial standing.
TARGET GROUP	Students and teachers at school (all levels) and university; consumers in general
LANGUAGES	German, English
TYPE OF OUTPUT PRODUCED	Workshops, presentations, leaflets, online information, free-download educational material, videos, interactive tools and games, quizzes and newsletters.


GENERAL INFORMATION	
INITIATIVE ID	AT 3
COUNTRY	Austria 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>A-Z of Finance</p> <p>Providing coordination, cooperation, supervision and advice for Austrian financial literacy initiatives; besides general measures for the whole population, the focus is set on certain target groups during eight life stages: school, further education, first job, working life, first major purchase, saving for the future, family life, retirement.</p>
SUBJECT MATTER	Setting up an inclusive governance structure for cooperation and decision-making, evaluation, knowledge-sharing and monitoring individual programmes through a common toolkit
MAIN ORGANISER	OECD in cooperation with the Austrian Federal Ministry of Finance and Österreichische Nationalbank
CO-ORGANISER	Austrian Federal Ministry of Education, Science and Research and Austrian Federal Ministry of Social Affairs, Health Care and Consumer Protection
FEATURES AND CONTENT	
FORMAT	N/A
START DATE	2021
END DATE	2026
OBJECTIVE	The Austrian financial literacy strategy pursues four primary objectives: (i) Developing the foundations enabling sound financial decisions to be made and preventing debt distress; (ii) Promoting responsible financial planning for long-term financial wellbeing; (iii) Generating awareness of the significance of financial literacy and ensuring access to high-quality financial education for all citizens; (iv) Enhancing the effectiveness of financial literacy initiatives through dialogue, coordination and evaluation at an early stage.
TARGET GROUP	Priority target groups are (i) children and young people aged between 6 and 19 attending Austrian schools; (ii) young people and young adults outside the school system (aged from 14 to their mid-20s); (iii) women; (iv) working adults; (v) small business operators; (vi) (potential) private investors
LANGUAGES	German, English
TYPE OF OUTPUT PRODUCED	Online information and competence-checks via a financial literacy online portal as “one-stop-shop” (planned)

GENERAL INFORMATION	
INITIATIVE ID	BE 1
COUNTRY	Belgium 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	www.wikifin.be Wikifin.be is a web portal that helps financial consumers to take financial decisions. It makes reliable and useful information available free of charge, independently of private financial players. The website includes a lot of information in textual form. In order to inform consumers even better, a considerable number of simulators and videos have been added.
SUBJECT MATTER	General information on Financial education, Budget, Consumption, Payment services, Saving, Investment, Insurance, Loans, Pensions.
MAIN ORGANISER	FSMA
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website
START DATE	31 January 2013
END DATE	Ongoing
OBJECTIVE	Wikifin.be is a web portal that helps financial consumers to take financial decisions. It makes reliable and useful information available free of charge, independently of private financial players
TARGET GROUP	All financial consumers
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	Since 2013, more than 13 million visits
PROMOTION CHANNELS	Newsletter, website, social networks
LANGUAGES	Dutch and French
TYPE OF OUTPUT PRODUCED	Online information: articles, checklists, quiz, simulators, calculators, warnings, videos, games


GENERAL INFORMATION	
INITIATIVE ID	BE 2
COUNTRY	Belgium 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Simulator of savings accounts</u> The savings account simulator allows each financial consumer to compare on-line the offer of savings accounts in Belgium, in a personalized way.
SUBJECT MATTER	Savings accounts (deposits)
MAIN ORGANISER	FSMA
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website
START DATE	01 February 2013
END DATE	Ongoing
OBJECTIVE	The savings account simulator allows each financial consumer to compare on-line the offer of savings accounts in Belgium, in a personalized way. After having encoded several data, in particular the starting capital to be deposited, any intermediate amounts, the investment horizon, the consumer receives a list of results showing the amount of interest collected for each savings account. The objective is to help financial consumers to make the best choice for their savings account
TARGET GROUP	All financial consumers
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	Since 2013, the simulator has been used more than 500.000 times
PROMOTION CHANNELS	www.wikifin.be , social networks, newsletter
LANGUAGES	Dutch and French
TYPE OF OUTPUT PRODUCED	Simulator


GENERAL INFORMATION	
INITIATIVE ID	BE 3
COUNTRY	Belgium 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Demobank</u> Demobank is an online tool allowing students to discover the functioning of an online bank account in a safe space of exercise. The simulator allows students to make transfers, standing orders and see what happens on their account statements.
SUBJECT MATTER	Payment accounts
MAIN ORGANISER	FSMA
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website, online tool, educational material for schools
START DATE	01 January 2016
END DATE	Ongoing
OBJECTIVE	The objective is to teach students how to use an online bank account.
TARGET GROUP	Secondary school students
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	Since 2016, the tool has been used more than 150,000 times
PROMOTION CHANNELS	www.wikifin.be , social networks, newsletter
LANGUAGES	Dutch and French
TYPE OF OUTPUT PRODUCED	Online tool, educational material for schools


GENERAL INFORMATION	
INITIATIVE ID	BE 4
COUNTRY	Belgium 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Money Week</u> The Money Week is an initiative of Wikifin.be (FSMA). It is a national thematic week. Various activities are organized during the Money Week, both for schools (education) and for the general public.
SUBJECT MATTER	All financial education topics
MAIN ORGANISER	FSMA
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Events, conferences, games, educational material for schools
START DATE	01 January 2016
END DATE	Ongoing
OBJECTIVE	The objective of the Money Week is to allow as much debate as possible about money issues, and to promote financial education.
TARGET GROUP	All financial consumers
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	Potentially all financial consumers
PROMOTION CHANNELS	www.wikifin.be , social networks, newsletter
LANGUAGES	Dutch and French
TYPE OF OUTPUT PRODUCED	Events, conferences, games, educational material for schools


GENERAL INFORMATION	
INITIATIVE ID	BE 5
COUNTRY	Belgium 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Wikifin Lab The Wikifin Lab is an interactive financial education centre in which visitors (high school students) increase their understanding of basic financial mechanisms by experiencing various everyday financial situations.
SUBJECT MATTER	Banking, investment and insurance products/services; consumer behaviour (influences, choices, consequences).
MAIN ORGANISER	FSMA
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	An interactive financial education centre
START DATE	30 September 2020
END DATE	Ongoing
OBJECTIVE	The Wikifin Lab invites visitors (high school students) to sharpen their capacity for critical thinking by presenting them with personal and societal choices. It improves their knowledge and enhances their understanding of basic financial mechanisms, thereby enabling them to make better-informed choices in daily life. Thanks to this fun and educational immersive experience, visitors to the Wikifin Lab will be motivated to take charge of their personal finances.
TARGET GROUP	Students of secondary schools (12-18 year)
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	More than 10.000 students can visit the Wikifin Lab each year. Depending on the coronavirus measures in force, that capacity may be temporarily reduced.
PROMOTION CHANNELS	Newsletter, website, social networks, partners
LANGUAGES	Dutch and French; English version under construction
TYPE OF OUTPUT PRODUCED	An interactive financial education centre


GENERAL INFORMATION	
INITIATIVE ID	BE 6
COUNTRY	Belgium 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Test and videos relating to (online) fraud</u> The FSMA developed an online test in order to determine, based on nine questions, whether an offer may be an attempt at fraud. The test is supported by animation videos and testimonials that explain what fraud is and how to recognize it.
SUBJECT MATTER	Investment products/services; consumer behaviour (influences, choices, consequences).
MAIN ORGANISER	FSMA
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Online tool and videos.
START DATE	11 June 2021
END DATE	Ongoing
OBJECTIVE	Raising the awareness of a broad public about fraudulent practices.
TARGET GROUP	The general public.
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	N/A – Awaiting the results of a online campaign promoting this content.
PROMOTION CHANNELS	Social networks, newsletter
LANGUAGES	Dutch and French
TYPE OF OUTPUT PRODUCED	Online tool and videos
DIGITAL TOOLS & TECHNOLOGY USED	N/A

GENERAL INFORMATION	
INITIATIVE ID	BE 7
COUNTRY	Belgium 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Wikifin School</u> Wikifin School offers a wide variety of free teaching material and training for teachers to support them in their financial education classes.
SUBJECT MATTER	This initiative covers all types of financial, insurance and pension instruments and products. There are specific teaching materials on cybersecurity, fraud and scams.
MAIN ORGANISER	FSMA
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Teaching materials, physical (training), digital tools (website and online tools), videos.
START DATE	06 june 2014
END DATE	Ongoing
OBJECTIVE	Supporting teachers in their financial education classes.
TARGET GROUP	Primary and secondary school teachers
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	> 10.000 teachers
PROMOTION CHANNELS	Newsletter, social networks and partners
LANGUAGES	Dutch and French
TYPE OF OUTPUT PRODUCED	Teaching material
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	CY 1
COUNTRY	Cyprus
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>The Significance of being Financially Literate and National Strategies for Achieving it – Web conference</u></p> <p>Web conference and panel discussion on i) the vital importance of financial literacy during a period of significant changes in various sectors of the economy and ii) policies/programmes that can influence the level of financial literacy.</p>
SUBJECT MATTER	Financial literacy and personal finance management
MAIN ORGANISER	Cyprus Economic Society (CES)
CO-ORGANISER	Central Bank of Cyprus
FEATURES AND CONTENT	
FORMAT	Web conference and panel discussion
START DATE	21 October 2021
END DATE	21 October 2021
OBJECTIVE	Raise awareness for the importance of National Strategies for the promotion of financial literacy.
TARGET GROUP	N/A
PROMOTION CHANNELS	Traditional media
LANGUAGES	English
TYPE OF OUTPUT PRODUCED	Public awareness
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	CY 2
COUNTRY	Cyprus
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Consumer information seminar on borrowing and responsible learning</p> <p>Seminar for consumers concerning, among other things, issues related to creditors' advertisements and the provision of relevant information to consumers before completing a loan agreement, the information that must be included in the contracts' credit line, the right to step back and early loan repayment, as well as loan restructuring.</p>
SUBJECT MATTER	Banking products/services(loans)
MAIN ORGANISER	Joint initiative by Central Bank of Cyprus, Consumer Protection Service and Association of Cyprus Banks.
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Seminar
START DATE	15 November 2018
END DATE	15 November 2018
OBJECTIVE	Financial Literacy Promotion and Awareness
TARGET GROUP	N/A
PROMOTION CHANNELS	Traditional media
LANGUAGES	Greek
TYPE OF OUTPUT PRODUCED	Public awareness
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	CY 3
COUNTRY	Cyprus
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Lectures for the promotion of simple financial concepts</p> <p>Informative lectures provided to primary school students, in 10 schools throughout Cyprus, with the aim of familiarising students with simple financial concepts. The lectures educated students in simple economic and financial matters, with the ultimate goal of creating and cultivating financial awareness from a young age.</p>
SUBJECT MATTER	Banking products/services. Personal finance management
MAIN ORGANISER	Central Bank of Cyprus
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Physical Seminars
START DATE	01 November 2017
END DATE	20 December 2017
OBJECTIVE	Financial Literacy Promotion and Awareness and enhancement of financial competencies of primary school students
TARGET GROUP	School students 11-12 years old (last year of primary school)
PROMOTION CHANNELS	N/A
LANGUAGES	Greek
TYPE OF OUTPUT PRODUCED	Educational material
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	CY 4
COUNTRY	Cyprus
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Webinar for the presentation of the results of a national survey on financial literacy in Cyprus</p> <p>Presentation of the results of a sampling survey measuring the level of financial literacy in Cyprus (fieldwork 2018)</p>
SUBJECT MATTER	Financial literacy and personal finance management
MAIN ORGANISER	Central Bank of Cyprus
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Seminar open to the public, survey
START DATE	15 April 2021
END DATE	15 April 2021
OBJECTIVE	Assessment of the level of Financial Literacy in Cyprus and identification of the groups of the population with insufficient levels of financial literacy
TARGET GROUP	N/A
PROMOTION CHANNELS	N/A
LANGUAGES	Greek
TYPE OF OUTPUT PRODUCED	Public awareness and online information
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	CZ 1
COUNTRY	Czech Republic
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Cooperation with educational institutions and non-profit organizations on financial / economic literacy projects</p> <p>The Czech National Bank (CNB) works with educational institutions and non-profit organizations. It also organises a competition called 'The Czech National Bank Award' in cooperation with INEV – a non-profit organization founded in the Czech Republic in 2016. INEV organizes a competition called 'Economic Olympics', which is held under the auspices of the CNB. More than 15,000 students from 337 high schools participated in the Economic Olympics in the Czech Republic in 2019. The CNB is also working on a web page that will present all its financial and economic education activities in one place.</p>
SUBJECT MATTER	Financial literacy and personal finance management
MAIN ORGANISER	Central bank or competent authority (banking, securities and/or insurance)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Physical (seminars, workshops, competition, etc.), paper, website, social media, video
START DATE	01 January 2017
END DATE	Ongoing
OBJECTIVE	To improve financial literacy and provide teachers (and the public in general) with material that is easy to understand and therefore increases their interest in this issue
TARGET GROUP	Consumers (especially young families), teachers -> pupils and students
LANGUAGES	Czech
TYPE OF OUTPUT PRODUCED	Online information; educational material

GENERAL INFORMATION	
INITIATIVE ID	CZ 2
COUNTRY	Czech Republic
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>CNB People and Money Exhibition</u></p> <p>The Czech National Bank (CNB) has been running the People and Money exhibition since 2001. The exhibition concentrates mainly on the history of money, monetary policy and the establishment of the financial system. The closing part of the exhibition is devoted to the contemporary financial system and financial literacy (how to behave as a consumer of financial products/a client of financial institutions).</p>
SUBJECT MATTER	Financial literacy and personal finance management
MAIN ORGANISER	Central bank or competent authority (banking, securities and/or insurance)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Physical (seminars, conferences...). The exhibition is mainly a standard museum on money, finance and the economy. It provides guided tours to visitors, mainly school groups.
START DATE	01 January 2002
END DATE	Ongoing
OBJECTIVE	The main goal of the exhibition is to educate visitors about the importance of money, monetary policy and the financial system from a historical perspective.
TARGET GROUP	School students
LANGUAGES	Czech
TYPE OF OUTPUT PRODUCED	Leaflet


GENERAL INFORMATION	
INITIATIVE ID	CZ3
COUNTRY	Czech Republic
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>Czech money mobile app.</u></p> <p>The first official app of the Czech National Bank (CNB) enables users to view Czech banknotes and coins and their protective elements in detail on iOS and Android devices. An extended version of the app, including the exchange rates declared by the CNB and a calculator, is available to users of Windows 8 tablets and iOS devices</p>
SUBJECT MATTER	Banknote security features
MAIN ORGANISER	Central bank or competent authority (banking, securities and/or insurance)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and online tools
START DATE	01 January 2012
END DATE	Ongoing
OBJECTIVE	To improve the general public's awareness of protective features on our banknotes and to provide tourists with a useful tool to avoid counterfeits
TARGET GROUP	Consumers in general
LANGUAGES	Czech, English
TYPE OF OUTPUT PRODUCED	Online information; App


GENERAL INFORMATION	
INITIATIVE ID	CZ4
COUNTRY	Czech Republic
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Money on the run</u> This website provides users with vital information on how to manage their personal finances and household budgets
SUBJECT MATTER	Financial literacy and personal finance management
MAIN ORGANISER	Central bank or competent authority (banking, securities and/or insurance)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and online tools
START DATE	13 October 2016
END DATE	Ongoing
OBJECTIVE	To help existing and future consumers develop the knowledge, skills and confidence to understand risks and opportunities, to make informed choices and to know where to go for assistance.
TARGET GROUP	Consumers in general
LANGUAGES	Czech
TYPE OF OUTPUT PRODUCED	Online information

GENERAL INFORMATION	
INITIATIVE ID	CZ5
COUNTRY	Czech Republic 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>Personal finance (power point presentation)</u></p> <p>The presentation Personal finance – How to sail safely through the world of finance offers basic knowledge of personal finance designed mainly for higher-grade primary school and secondary school pupils and for the general public. For teachers it is a simple teaching aid with a methodology sheet prepared by the CNB.</p> <p>The presentation aims, among other things, to describe the role of the CNB, explain how to create a family budget and offer an insight into the workings of the central bank. Additional materials are gradually being created.</p>
SUBJECT MATTER	Financial literacy and personal finance management
MAIN ORGANISER	Central bank or competent authority
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and online tools
START DATE	May 2020
END DATE	Ongoing
OBJECTIVE	To help teachers develop the knowledge, skills and confidence for teaching financial of basics
TARGET GROUP	Teachers, parenty, school students
LANGUAGES	Czech, English
TYPE OF OUTPUT PRODUCED	Online information; power point presentation
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	CZ 6
COUNTRY	Czech Republic
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Czech National Bank visitor centre</p> <p>The Czech National Bank is currently working on a new project - the CNB visitor centre. In a former bank hall, a new interactive exhibition will be created, presenting the current roles of the central bank, along with two workshop rooms, an open space for seminars and a space for temporary exhibitions. The centre will also include the current exhibition People and Money, which is situated in a former strongroom.</p>
SUBJECT MATTER	Financial literacy and personal finance management
MAIN ORGANISER	Central bank or competent authority
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Physical (seminars, conferences...). The centre will also have its own microsite, where all the related information will be presented. It will also be present on social media and communicate with visitors through other standard channels.
START DATE	Spring 2022
END DATE	Ongoing
OBJECTIVE	The main goals of the initiative are to increase awareness of the current roles of the central bank, increase the level of financial and economic literacy among students and provide a place where visitors can come and learn about the effects that the central bank has on their everyday lives.
TARGET GROUP	School students, consumers in general
LANGUAGES	The information will be primarily in Czech but will be translated into English.
TYPE OF OUTPUT PRODUCED	The main part of the centre will be an interactive exhibition. However, workshops and seminars will be available, and information will also be presented online, using visual materials, in the media, etc.
DIGITAL TOOLS & TECHNOLOGY USED	N/A

GENERAL INFORMATION	
INITIATIVE ID	DE 1
COUNTRY	Germany 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	BaFin-website
SUBJECT MATTER	Financial products/services, consumer information on banking products, insurance products and securities
MAIN ORGANISER	Central bank or Competent authority (banking, securities and/or insurance)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and online tools
START DATE	2016
END DATE	Ongoing
OBJECTIVE	To help consumers develop the knowledge, skills and confidence to appropriately understand risks and opportunities, to make informed choices and to know where to go for assistance.
TARGET GROUP	Consumers in general
LANGUAGES	German
TYPE OF OUTPUT PRODUCED	Online information


GENERAL INFORMATION	
INITIATIVE ID	DE 2
COUNTRY	Germany 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Basic investor education on banking products and related services in easy-to-read language Basic information on the terminology of banking and of investment products in two brochures
SUBJECT MATTER	Banking products/services
MAIN ORGANISER	German Federal Financial Supervisory Authority (BaFin)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	The brochures are available in hard copy and can also be downloaded from BaFin's website: https://www.bafin.de/dok/13035364 https://www.bafin.de/dok/11529872
START DATE	Brochure 1): 1 October 2018 Brochure 2): 30 September 2019 (update)
END DATE	Ongoing
OBJECTIVE	The initiative is a contribution to financial inclusion
TARGET GROUP	The brochures are targeted at consumers with limitations or disabilities in learning or reading or at consumers with a low level of language skills.
LANGUAGES	German
TYPE OF OUTPUT PRODUCED	Two brochures as described


GENERAL INFORMATION	
INITIATIVE ID	DE 3
COUNTRY	Germany 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Online seminars (digital meet-ups) for elderly consumers on different subjects concerning banking, investing and insurance</p> <p>Practical everyday information for consumers on questions related to banking products and services (e.g. the particularities of payment transactions abroad and the effects of digitalisation on everyday banking)</p>
SUBJECT MATTER	Banking products/services, insurance products/services
MAIN ORGANISER	German Federal Financial Supervisory Authority (BaFin)
CO-ORGANISER	These online seminars are an initiative of and organised by Digital Kompass, a joint project between the German National Association of Senior Citizens' Organisations (Bundesarbeitsgemeinschaft der Seniorenorganisationen – BAGSO) and the non-profit association Deutschlandsicher im Netz e.V.
FEATURES AND CONTENT	
FORMAT	<p>Website and online tools</p> <p>https://www.bafin.de/dok/13137530</p> <p>https://www.bafin.de/dok/14896510</p> <p>https://www.bafin.de/dok/15951730</p>
START DATE	<p>Seminar 1): 25 September 2019</p> <p>Seminar 2): 17 October 2019</p>
END DATE	Ongoing
OBJECTIVE	Practical guidance concerning products and services related to banking, investing and insurance for elderly consumers in a tailor-made way
TARGET GROUP	Elderly people
LANGUAGES	German
TYPE OF OUTPUT PRODUCED	Presentations and oral information (answers to several questions given during the seminars). The presentations are available on BaFin's website for further use.


GENERAL INFORMATION	
INITIATIVE ID	DE 4
COUNTRY	Germany 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Consumer education on what to consider before making an investment decision Basic rules of investing, investing when retired
SUBJECT MATTER	Banking products/services, personal finance management
MAIN ORGANISER	German Federal Financial Supervisory Authority (BaFin)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Paper advertisement. The leaflets are available in hard copy and can also be downloaded from BaFin's website. https://www.bafin.de/dok/10044674 https://www.bafin.de/dok/13035950
START DATE	February 2019
END DATE	Ongoing
OBJECTIVE	Practical guidance for consumers on how to prepare an investment decision
TARGET GROUP	Elderly people (investing when retired), consumers in general (basic rules of investing)
LANGUAGES	German
TYPE OF OUTPUT PRODUCED	Leaflet


GENERAL INFORMATION	
INITIATIVE ID	DE 5 
COUNTRY	Germany
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Topic FinTech: company start-ups and FinTech companies (part of the initiative BaFin website (DE 1)with consumer information on banking products, insurance products and securities)
SUBJECT MATTER	Basic information on the definition of FinTechs (i.e. alternative payment methods, blockchain technology, virtual currencies) their business models and authorisation requirements provided in the consumer section of the website of the German Federal Financial Supervisory Authority (BaFin) https://www.bafin.de/dok/8894774 https://www.bafin.de/dok/8054672
MAIN ORGANISER	German Federal Financial Supervisory Authority (BaFin)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and online tools
START DATE	Article published on BaFin's website in 2017, several new publications in 2019
END DATE	Ongoing
OBJECTIVE	The objective is to give consumers a brief overview of FinTech terminology, the services provided by FinTech companies and the business models.
TARGET GROUP	Consumers in general
PROMOTION CHANNELS	Newsletter
LANGUAGES	German/English
TYPE OF OUTPUT PRODUCED	Online information


GENERAL INFORMATION	
INITIATIVE ID	DE 6
COUNTRY	Germany 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Supervision and police warn of fraudulent international online trading platforms</p> <p>BaFin, the Federal Criminal Police Office (BKA) and the State Criminal Police Office warn consumers about the dangers of online trading in certain speculative financial instruments. These include, for example, financial contracts for difference (CFDs) and binary options on commodities, stocks, indices as well as currencies and cryptocurrencies.</p> <p>https://www.bafin.de/dok/11771594</p> <p>https://www.bafin.de/dok/14064370</p>
SUBJECT MATTER	Investment products/services
MAIN ORGANISER	Joint initiative: German Federal Financial Supervisory Authority (BaFin,) Federal Criminal Police Office and State Criminal Police Office
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website
START DATE	04 December 2018
END DATE	Ongoing
OBJECTIVE	Warning consumers
TARGET GROUP	Consumers in general
PROMOTION CHANNELS	Newsletter
LANGUAGES	German
TYPE OF OUTPUT PRODUCED	Online information


GENERAL INFORMATION	
INITIATIVE ID	DE 7
COUNTRY	Germany 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>General warnings regarding crypto assets</p> <p>BaFin points for example out that the acquisition of coins - also known as tokens depending on the design - as part of so-called Initial Coin Offerings (ICOs) entails considerable risks for investors. ICOs are highly speculative investments. Investors should be prepared for the fact that a total loss of their investment is possible.</p> <p>www.bafin.de/dok/15309256</p> <p>www.bafin.de/dok/10181964</p> <p>www.bafin.de/dok/14722644</p> <p>www.bafin.de/dok/12079002</p> <p>www.bafin.de/dok/10181896</p>
SUBJECT MATTER	Investment products/services
MAIN ORGANISER	German Federal Financial Supervisory Authority (BaFin)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website
START DATE	15 November 2017
END DATE	Ongoing
OBJECTIVE	Warning consumers
TARGET GROUP	Consumers in general
PROMOTION CHANNELS	Newsletter
LANGUAGES	German
TYPE OF OUTPUT PRODUCED	Online information


GENERAL INFORMATION	
INITIATIVE ID	DE 8
COUNTRY	Germany 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Geld verstehen (“Understanding money”)</p> <p>We deal with money every day. But what actually is money? How much money do I have and how can I pay with it? And who is actually responsible for the money? This student book answers these and other questions. It shows the possibilities of how you can pay with money, how you can save it or how you can borrow it. It explains who is responsible for the money and how to make sure it keeps its value. The student book is designed for use in the lower secondary level. Work and teacher's notebook: There is a workbook for the student book with worksheets tailored directly to the chapters of the student book. There is a separate didactic guide for teachers (teachers' booklet). To place an order, you must register as an educational institution in our order portal.</p>
SUBJECT MATTER	Personal finance; Eurosystem/monetary policy
MAIN ORGANISER	Deutsche Bundesbank
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Booklet/online (pdf). The Bundesbank provides the student book and the accompanying booklet free of charge. They can be ordered individually or as a class set via the Deutsche Bundesbank's order portal.
START DATE	2018
END DATE	Ongoing
OBJECTIVE	Educate schoolchildren
TARGET GROUP	Schoolchildren
PROMOTION CHANNELS	Website, Newsletter; https://www.bundesbank.de/de/publikationen/schule-und-bildung/medienpaket-mit-geld-umgehen--864774
LANGUAGES	German
TYPE OF OUTPUT PRODUCED	Booklet / Online information


GENERAL INFORMATION	
INITIATIVE ID	DE 9
COUNTRY	Germany 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Mit Geld umgehen (“Managing money”)</p> <p>In cooperation with the FWU (Institute for Film and Image in Science and Education), the Bundesbank has expanded its offering for secondary level at schools. The aim of the new media package is to teach schoolchildren basic skills in dealing with money personally. The package offers four short films – (1) Budgeting; (2) Paying with money; (3) Borrowing money; and (4) Investing money – which is also available as a complete film.</p> <p>Didactic tips and an extensive range of work materials complement the short films. 21 worksheets serve to repeat, consolidate and deepen the learning content. The entire film is also available with English subtitles as well as an German audio-descriptive version. Educational institutions can order or download the films with teaching materials on DVD free of charge</p>
SUBJECT MATTER	Financial literacy and personal finance management
MAIN ORGANISER	Deutsche Bundesbank
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website / DVD
START DATE	2020
END DATE	Ongoing
OBJECTIVE	Educate schoolchildren
TARGET GROUP	Schoolchildren
PROMOTION CHANNELS	Website, Newsletter: https://www.bundesbank.de/en/service/school-service/teaching-materials/teaching-materials-for-the-managing-money-media-package-876044
LANGUAGES	German / English
TYPE OF OUTPUT PRODUCED	Online information


GENERAL INFORMATION	
INITIATIVE ID	DK 1
COUNTRY	Denmark
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Raadtilpenge Facebook page
SUBJECT MATTER	Financial literacy and personal finance management
MAIN ORGANISER	Danish Financial Supervisory Authority
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Social media includes videos, memes and gifs
START DATE	June 2017
END DATE	Ongoing
OBJECTIVE	Facebook is being used as a platform for targeting our consumer information to the right consumers
TARGET GROUP	Consumers in general
LANGUAGES	Danish
TYPE OF OUTPUT PRODUCED	Online Information


GENERAL INFORMATION	
INITIATIVE ID	DK 2
COUNTRY	Denmark
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Paaroeven Facebook page
SUBJECT MATTER	Financial literacy and personal finance management
MAIN ORGANISER	Danish Financial Supervisory Authority
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Social media includes videos, memes and gifs
START DATE	Started in 2011 but with a redesign in 2017
END DATE	Ongoing
OBJECTIVE	The Facebook page targets young people between 18 and 25 years. It provides good advice, tips and information regarding spending, savings, loans, insurance and budgets.
TARGET GROUP	Young people between 18-25
LANGUAGES	Danish
TYPE OF OUTPUT PRODUCED	Online Information


GENERAL INFORMATION	
INITIATIVE ID	DK 3
COUNTRY	Denmark 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>'All by myself' podcast by Fries before guys</u>
SUBJECT MATTER	Financial literacy and personal finance management
MAIN ORGANISER	Danish Financial Supervisory Authority
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Social media includes videos and podcast
START DATE	06 September 2019
END DATE	24 September 2019
OBJECTIVE	To promote the budget app Lommebudget and encourage a collaboration with the podcast 'Fries before guys'. The idea was to talk about money, spending and budgets, and how you can use the app to be on track with your own finances.
TARGET GROUP	Young people between 18 and 25 years
LANGUAGES	Danish
TYPE OF OUTPUT PRODUCED	Podcast, Instagram, Facebook

GENERAL INFORMATION	
INITIATIVE ID	DK 4
COUNTRY	Denmark
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Podcast "Stupid Money"</u>
SUBJECT MATTER	Financial literacy and personal finance management
MAIN ORGANISER	Danish Financial Supervisory Authority
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Social media 4 podcast episodes was launched and we also made teaser videos on Facebook and Instagram to advertise for the podcast
START DATE	01 November 2020
END DATE	Ongoing
OBJECTIVE	We wanted to make a podcast where young people could talk about their experience with spending "stupid" money. When you spend money you don't actually have or that you wish you had spend differently. We teamed up with a known radiohost and made 4 episodes with 4 young people who shared their own experiences. The idea was to talk about money and spending in a personal, interesting and humorous way to show that we all spend "stupid" money but that we also learn from it
TARGET GROUP	Young people between 18-25
PROMOTION CHANNELS	N/A
LANGUAGES	Danish
TYPE OF OUTPUT PRODUCED	Podcast episodes, Instagram and Facebook post advertising the podcast episodes
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	DK 5
COUNTRY	Denmark 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>7 steps to a healthy personal finance</u>
SUBJECT MATTER	Financial literacy and personal finance management
MAIN ORGANISER	Danish Financial Supervisory Authority
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website, online tools and videos
START DATE	January 2019
END DATE	Ongoing
OBJECTIVE	We wanted to create a collection of rule of thumb advice for those consumers that werent interested in how to use financial products, but instead could want easy advice on how to create and maintain a healthy personal finance. And we wanted to use the insights of behavioural economics to create the rules of thumb
TARGET GROUP	Consumers in general
PROMOTION CHANNELS	Website, Facebook, Instagram
LANGUAGES	Danish
TYPE OF OUTPUT PRODUCED	Online information
DIGITAL TOOLS & TECHNOLOGY USED	N/A

GENERAL INFORMATION	
INITIATIVE ID	DK 6
COUNTRY	Denmark 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Budget app Lommebudget</u>
SUBJECT MATTER	Financial literacy and personal finance management
MAIN ORGANISER	Danish Financial Supervisory Authority
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	App
START DATE	01 January 2014
END DATE	Ongoing
OBJECTIVE	We are planning a new release of the app with new design and new functionality in January 2022.
	We wanted to make a simple budget app based on behavioural economics insights. The key is that when you spend money you have to type it into the app, and then it will give you an overview over how you spend your money. When you have to type in all your spendings you become more conscious about your spendings. The app helps you to keep track on your spendings
TARGET GROUP	Consumers in general
PROMOTION CHANNELS	Website, Facebook, Instagram
LANGUAGES	Danish
TYPE OF OUTPUT PRODUCED	App available in App Store and Google Play
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	DK 7
COUNTRY	Denmark 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	General warnings regarding crypto currency The Danish FSA do not advice consumers to invest in crypto assets. On their consumer website www.raadtilpenge.dk is given good advice if you are thinking about investing in crypto currency .
SUBJECT MATTER	Investment products/services
MAIN ORGANISER	Danish Financial Supervisory Authority
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website
START DATE	October 2021
END DATE	Ongoing
OBJECTIVE	Warning and helping consumers
TARGET GROUP	Consumers in general
PROMOTION CHANNELS	Website, Facebook, Instagram
LANGUAGES	Danish
TYPE OF OUTPUT PRODUCED	Online information
DIGITAL TOOLS & TECHNOLOGY USED	Used Facebook and Instagram to communicate the advice

GENERAL INFORMATION	
INITIATIVE ID	DK 8
COUNTRY	Denmark 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Advice on how to avoid digital scam On The Danish FSA consumer website www.raadtilpenge.dk is provided good advice to the consumers on how to avoid digital scam and phishing .
SUBJECT MATTER	Digital scam/phishing/fake investments
MAIN ORGANISER	Danish Financial Supervisory Authority
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website
START DATE	March 2020
END DATE	Ongoing
OBJECTIVE	Warning and helping consumers
TARGET GROUP	Consumers in general
PROMOTION CHANNELS	Website, Facebook, Instagram
LANGUAGES	Danish
TYPE OF OUTPUT PRODUCED	Online information
DIGITAL TOOLS & TECHNOLOGY USED	Used Facebook and Instagram to communicate the advice


GENERAL INFORMATION	
INITIATIVE ID	DK 9
COUNTRY	Denmark 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Safe digital everyday</p> <p>The Agency for Digitisation and The Danish Business Authority have developed the website www.sikkerdigital.dk which is aimed at citizens, companies and authorities. There are information and advice to citizens about safe digital behaviour, digital fraud, cybersecurity and scams.</p> <p>https://sikkerdigital.dk/borger</p>
SUBJECT MATTER	Digital behaviour/digital fraud/cybersecurity/scam
MAIN ORGANISER	The Agency for Digitisation and The Danish Business Authority
CO-ORGANISER	The Danish Data Protection Agency, The Danish Crime Prevention Council, Danish Police, The Danish Consumer Council, Centre for Cybersecurity, Danish Security and Intelligence Service, Local Government Denmark, The Danish Competition and Consumer Authority, Danish Regions
FEATURES AND CONTENT	
FORMAT	Website
START DATE	November 2018
END DATE	Ongoing
OBJECTIVE	Warning and helping consumers
TARGET GROUP	Consumers in general
PROMOTION CHANNELS	Website
LANGUAGES	Danish
TYPE OF OUTPUT PRODUCED	Online information
DIGITAL TOOLS & TECHNOLOGY USED	N/A

GENERAL INFORMATION	
INITIATIVE ID	EE 1
COUNTRY	Estonia 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>A family day about financial knowledge</u> A family day was held to explain the following issues: What should everyone know about retirement? What is a digital wallet and what can I do with it? What are the opportunities and risks of crypto-assets? What is money laundering and why has this topic received so much attention in recent years? How is the flow of criminal money blocked in Estonia and what is the role of the NCA?
SUBJECT MATTER	Financial literacy and personal finance management; payment services; e-money; payment accounts, AML, cryptocurrencies.
MAIN ORGANISER	Eesti Pank (central bank) and Finantsinspektsioon (NCA)
CO-ORGANISER	Eesti Pank (central bank) and Finantsinspektsioon (NCA)
FEATURES AND CONTENT	
FORMAT	Physical (seminars, conferences); lectures; workshops; programmes for children: 'Play and learn'.
START DATE	28 September 2019
END DATE	Ongoing, work in progress / intended to be dynamic
OBJECTIVE	The objective was to cover currently popular issues in order to help consumers understand financial services and plan financial matters so that the stability of the economic environment would be achieved: What should everyone know about retirement? What is a digital wallet and what can I do with it? What are the opportunities and risks of crypto assets? What is money laundering and why has this topic received so much attention in recent years? How is the flow of criminal money blocked in Estonia and what is the role of the NCA?
TARGET GROUP	Pre-school children, school students, university students, adults, elderly people
LANGUAGES	Estonian
TYPE OF OUTPUT PRODUCED	Publications, games

GENERAL INFORMATION	
INITIATIVE ID	EE 2
COUNTRY	Estonia 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	A family day about financial knowledge A family day was held to talk about the following issues: (i) how to identify counterfeit money; (ii) how to make smart lending decisions; (iii) what to do in the case of debt; (iv) crowdfunding platforms; and (v) new Euro banknotes.
SUBJECT MATTER	Financial literacy and personal finance management; residential mortgages, deposits and personal loans https://www.fi.ee/et/uritused/rahatarkuse-perepaev
MAIN ORGANISER	Eesti Pank (central bank) and Finantsinspektsioon (NCA)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Physical (seminars, conferences...) Lectures, workshops
START DATE	03 November 2018
END DATE	03 November 2018
OBJECTIVE	The objective was to cover the following currently popular issues in order to help consumers understand financial services and plan financial matters so that the stability of the economic environment would be achieved: (i) how to identify counterfeit money; (ii) how to make smart lending decisions; (iii) what to do in the case of debt; (iv) crowdfunding platforms; and (v) new Euro banknotes
TARGET GROUP	Pre-school children, school students, university students, adults, elderly people.
LANGUAGES	Estonian
TYPE OF OUTPUT PRODUCED	Publications, games

GENERAL INFORMATION	
INITIATIVE ID	EE 3
COUNTRY	Estonia
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Educational lectures
SUBJECT MATTER	Financial literacy and personal finance management, personal loans, cryptocurrencies
MAIN ORGANISER	Finantsinspektsioon (NCA)
CO-ORGANISER	Bank of Estonia
FEATURES AND CONTENT	
FORMAT	Physical (seminars, conferences...)
START DATE	Ongoing
END DATE	Ongoing
OBJECTIVE	The objective was to cover currently popular issues in order to help consumers understand financial services and plan financial matters so that the stability of the economic environment would be achieved.
TARGET GROUP	School students
LANGUAGES	Estonian
TYPE OF OUTPUT PRODUCED	Lectures, workshops


GENERAL INFORMATION	
INITIATIVE ID	EE 4
COUNTRY	Estonia 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	An explanatory document and article about ICO issuers and entities engaged with virtual currencies
SUBJECT MATTER	Virtual currencies
MAIN ORGANISER	Finantsinspektsioon (NCA)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and online tools; Website and online news
START DATE	16 March 2018
END DATE	16 March 2018
OBJECTIVE	For Finantsinspektsioon to explain which regulations apply when engaging with virtual currencies and ICOs
TARGET GROUP	All people who engage with virtual currencies and ICOs
LANGUAGES	Estonian, English
TYPE OF OUTPUT PRODUCED	(i) Information for entities engaging with virtual currencies and ICOs and (ii) https://www.rup.ee/uudised/majandus-ja-ari/ico-korraldajatele-kohalduvad-regulatsioonid


GENERAL INFORMATION	
INITIATIVE ID	ES 1
COUNTRY	Spain
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Financial education programme</p> <p>This is a programme that introduces financial education in schools. Participating schools have access to basic materials, which include a teacher and student guide and digital resources available for teachers at https://www.finanzasparatodos.es/profesores</p>
SUBJECT MATTER	Personal finance management, payment services, payment accounts, saving and budgeting, insurance and investment
MAIN ORGANISER	Joint initiative between Banco de España and the National Securities Market Commission (CNMV)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and online tool
START DATE	Academic year 2010/2011
END DATE	Ongoing
OBJECTIVE	The financial education programme is aimed at pupils in the last two years of upper secondary education and on intermediate vocational courses. The OECD recommends (OECD Recommendation on Principles and Good Practices for Financial Education and Awareness - 2005), that financial education should begin as early as possible. For this reason, the CNMV and Banco de España signed a collaboration agreement with the Ministry of Education to develop this initiative.
TARGET GROUP	School students
LANGUAGES	Spanish, English, Spanish co-official languages
TYPE OF OUTPUT PRODUCED	Educational material - For students: a summary of the theoretical content to teach and activity sheets and exercises; for teachers: a guide with suggestions and creative ideas for teaching the content in the classroom


GENERAL INFORMATION	
INITIATIVE ID	ES 2
COUNTRY	Spain 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Financial literacy competition for schools</p> <p>Schools registered for the financial education programme can take part in an annual competition. It consists of a quiz, with several knockout stages: the first round is online, while the others rounds are held at the regional branches of Banco de España and at National Securities Market Commission (CNMV)'s headquarters.</p>
SUBJECT MATTER	Personal finance management, payment services, payment accounts, saving and budgeting, insurance and investment
MAIN ORGANISER	Joint initiative between Banco de España and the National Securities Market Commission
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Competitions
START DATE	Academic year 2016/2017
END DATE	Ongoing
OBJECTIVE	The objective is to stimulate students to study finances and to register for the financial education programme
TARGET GROUP	School students
LANGUAGES	Spanish
TYPE OF OUTPUT PRODUCED	Prizes: 1,500 Euros (for the winner) and 750 Euros (for the runner-up) of classroom materials, a tablet for the winner and runners-up students, a cultural visit to Banco de España and "Palacio de la Bolsa" (the stock-exchange building) and a banner for the winner.


GENERAL INFORMATION	
INITIATIVE ID	ES 3
COUNTRY	Spain 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Finance management tools</u> The 'Finanzas para todos' website offers a set of digital finance management tools for budgeting, saving, indebtedness, retirement, prioritize goals and help making financial decisions
SUBJECT MATTER	Financial literacy and personal finance management
MAIN ORGANISER	Joint initiative between Banco de España and the National Securities Market Commission
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and online tools
START DATE	Since 2008
END DATE	Ongoing
OBJECTIVE	To foster better finance management among citizens
TARGET GROUP	Consumers in general
LANGUAGES	Spanish
TYPE OF OUTPUT PRODUCED	Simulators, calculators and games


GENERAL INFORMATION	
INITIATIVE ID	ES 4
COUNTRY	Spain 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Financial talks to people with disabilities Informative talks on financial education for people with disabilities, held at the offices of Banco de España.
SUBJECT MATTER	Payment services. Euro banknotes and some basic financial concepts
MAIN ORGANISER	Joint initiative between Banco de España and the National Securities Market Commission
CO-ORGANISER	Fundación ONCE (Organización Nacional de ciegos Españoles – Spanish National Organisation for the Blind) for the Cooperation and Social Inclusion of Persons with Disabilities
FEATURES AND CONTENT	
FORMAT	Physical (seminars, conferences...)
START DATE	October 2016
END DATE	Ongoing
OBJECTIVE	To foster financial inclusion
TARGET GROUP	People with intellectual disabilities and learning difficulties
LANGUAGES	Spanish
TYPE OF OUTPUT PRODUCED	Educational material Banknotes to show how to distinguish between genuine Euro banknotes and counterfeits

GENERAL INFORMATION	
INITIATIVE ID	ES 5
COUNTRY	Spain 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>'Finanzas para todos' awards</u> The annual 'Finanzas para todos' awards seek to recognise the work of individuals and institutions showing exceptional commitment and dedication in the field of financial education.
SUBJECT MATTER	All type of financial subject-matter
MAIN ORGANISER	Joint initiative between Banco de España and the National Securities Market Commission
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Awards
START DATE	October 2016
END DATE	Ongoing
OBJECTIVE	To boost the quality, excellence and impartiality of financial education initiatives in Spain
TARGET GROUP	Trainers The 'finanzas para todos' awards consist of two categories: (i) the 'finanzas para todos' award for the best financial education initiative, to natural or legal persons who are not partners or collaborators of the financial education plan, and who have implemented financial education initiatives that have been pioneering or socially significant; and (ii) the 'finanzas para todos' award for the implementation of the financial education plan, exclusively for the partners and collaborators of the financial education plan who have distinguished themselves in the promotion and dissemination of the national strategy on financial education.
LANGUAGES	Spanish
TYPE OF OUTPUT PRODUCED	Commemorative award


GENERAL INFORMATION	
INITIATIVE ID	ES 6
COUNTRY	Spain 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>Financial Education Day</u></p> <p>A wide range of activities are organized on this day and the following days across Spain. Each year, the day is dedicated to a specific topic or social group according to its relevance. The last Financial Education Day was dedicated to financial sustainability, with the slogan "Your finances, also sustainable". The previous one, in 2020, was dedicated to responsible finance, with the slogan "Responsible finance, finances for everyone". And in 2019, was dedicated to financial digitalization, with the slogan 'Connected to digitalization'</p>
SUBJECT MATTER	All types of financial subject-matters.
MAIN ORGANISER	Joint initiative between Banco de España and the National Securities Market Commission
CO-ORGANISER	Members of the financial education plan's partner network
FEATURES AND CONTENT	
FORMAT	Physical (seminars, conference). A wide and diverse range of events, from seminars and roundtables to radio programmes, digital app and games.
START DATE	Every first Monday of October since 2015
END DATE	Ongoing
OBJECTIVE	To make people realise the importance of finance in their lives
TARGET GROUP	Consumers in general. The activities are aimed at the general public or at specific groups (for instance elementary, high school and university students, small and medium sized businesses entrepreneurs, or people with disabilities)
LANGUAGES	Spanish
TYPE OF OUTPUT PRODUCED	Media (TV, radio, video). A wide and diverse range of outputs (online information, calculators, leaflets, educational materials, etc.).


GENERAL INFORMATION	
INITIATIVE ID	ES 7
COUNTRY	Spain 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Bank customer portal blog</u> The <u>Bank Customer Portal</u> (dedicated portal of the Banco de España Website to divulge banking issues of interest for citizens) has introduced a blog section with blogposts about banking issues that are of great interest to the general public.
SUBJECT MATTER	Banking products/services. All types of banking subject-matter, among others: financial innovation and digitalization, basic payment account and real estate credit agreements. There is also specific series of blogposts on topics such as Financial education, Enquiries and claims, Accounts and deposits, Payment services , Mortgages, Financial digitalization and Internet fraud
MAIN ORGANISER	Banco de España
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and online tools
START DATE	01 December 2017
END DATE	Ongoing
OBJECTIVE	To inform citizens about banking issues and news in an easily understandable and attractive way
TARGET GROUP	Consumers in general
LANGUAGES	Spanish, English
TYPE OF OUTPUT PRODUCED	Online information


GENERAL INFORMATION	
INITIATIVE ID	ES 8
COUNTRY	Spain 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Bank customer portal calculators</u> <u>Bank Customer Portal</u> (dedicated portal of the Banco de España Website to divulge banking issues of interest for citizens) offers a set of calculators for banking users. Calculators are also available at the App Store and Google Play.
SUBJECT MATTER	Banking products/services The calculators include: credit card debt, the Annual Percentage Rate (APR) of a personal loan, mortgages or personal loan instalments, tranche-deposit calculators, loan instalments if there is an interest-only period, loan instalments in the case of early partial repayment, effective interest rates and spread applied to the index replacing banks and savings banks' or the Savings Banks' reference lending rate, virtual currencies.
MAIN ORGANISER	Banco de España
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and online tools
START DATE	01 December 2017
END DATE	Ongoing
OBJECTIVE	To make it easy for citizens to see the calculation of different variables of their banking products
TARGET GROUP	Consumers in general
LANGUAGES	Spanish, English
TYPE OF OUTPUT PRODUCED	Simulators, calculators, games


GENERAL INFORMATION	
INITIATIVE ID	ES 9
COUNTRY	Spain 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Finance Universe Series</p> <p>Bank Customer Portal (dedicated portal of the Banco de España Website to divulge banking issues of interest for citizens) includes this series of short and practical videos that shows daily banking issues for users. The videos are available in the Bank Customer Portal and on YouTube.</p>
SUBJECT MATTER	Banking products/services. The finance Universe Series includes videos about: mortgages, APR, payment cards, consumer credits, how to make a complaint, bank transfers and bank charges.
MAIN ORGANISER	Banco de España
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and online tools
START DATE	02 October 2019
END DATE	28 May 2020
OBJECTIVE	To introduce citizens to basic issues related to banking products and services and to encourage them to explore these issues in more depth
TARGET GROUP	Consumers in general
LANGUAGES	Spanish
TYPE OF OUTPUT PRODUCED	Online information


GENERAL INFORMATION	
INITIATIVE ID	ES 10
COUNTRY	Spain 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Bank interests and fees comparison tool</u> This digital tool makes comparisons between bank charges and interest rates applied by the Spanish financial entities supervised by Banco de España.
SUBJECT MATTER	Banking products/services. The bank services included are personal loans, residential mortgages, deposits, bank transfers and payment cards, virtual currencies.
MAIN ORGANISER	Banco de España
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and online tools
START DATE	01 June 2012
END DATE	Ongoing
OBJECTIVE	To provide citizens with the information on the bank charges and interest rates that financial entities apply to the most frequent bank operations. These data are obtained from the information that financial entities must report quarterly to Banco de España
TARGET GROUP	Consumers in general
LANGUAGES	Spanish
TYPE OF OUTPUT PRODUCED	Online information; Information can be exported to Excel and PDF


GENERAL INFORMATION	
INITIATIVE ID	ES 11
COUNTRY	Spain 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Joint press statement by the CNMV and the Banco de España on 'cryptocurrencies' and 'initial coin offerings'.</u> The initiative aimed at warning consumers of the high risk assumed in buying the so-called 'virtual currencies'.
SUBJECT MATTER	Cryptocurrencies and initial coins offerings
MAIN ORGANISER	Joint initiative by Banco de España and the National Securities Market Commission
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and online tools
START DATE	08 February 2018
END DATE	08 February 2018
OBJECTIVE	Given the hype in the crypto-asset market, it was decided that consumers should be warned of the high risk assumed in buying the so-called 'virtual currencies', noting that as yet, no crypto-currency issue or initial coins offering has been registered, authorised or verified by any supervisory agencies in Spain.
TARGET GROUP	Consumers in general
LANGUAGES	Spanish, English
TYPE OF OUTPUT PRODUCED	Public warning


GENERAL INFORMATION	
INITIATIVE ID	ES 12
COUNTRY	Spain 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Publication of analytical articles on issues related to financial innovation</p> <p>(i) Bitcoin: a solution for payment systems or a solution in search of a problem ?</p> <p>(ii) The growth of the FinTech industry in China: a singular case</p> <p>(iii) Distributed ledger technology (DLT): introduction</p> <p>(iv) Artificial intelligence in financial services</p>
SUBJECT MATTER	The articles cover very diverse topics: bitcoin, the Fintech industry, Distributed Ledger Technology and artificial intelligence.
MAIN ORGANISER	Central bank or Competent authority (banking, securities and/or insurance)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and online tools
START DATE	16 October 2018
END DATE	29 March 2019
OBJECTIVE	The aim is to describe in lay terms the main characteristics of different financial innovations
TARGET GROUP	Consumers in general
LANGUAGES	Spanish, English
TYPE OF OUTPUT PRODUCED	Online information


GENERAL INFORMATION	
INITIATIVE ID	ES 13
COUNTRY	Spain 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	FinTech: new ways of financing and making payments. In the framework of a specialised seminar on FinTech addressed to students of economics a presentation will be delivered on distributed ledger technology (DLT), artificial intelligence (AI) and bitcoin.
SUBJECT MATTER	DLT, AI and bitcoin
MAIN ORGANISER	Economics School of Albacete, University of Castilla-La Mancha
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Physical (seminars, conferences...)
START DATE	08 November 2019
END DATE	08 November 2019
OBJECTIVE	Offer a global vision of the FinTech sector, new technologies and use cases for the financial sector
TARGET GROUP	University students
LANGUAGES	Spanish
TYPE OF OUTPUT PRODUCED	No public output produced


GENERAL INFORMATION	
INITIATIVE ID	ES 14
COUNTRY	Spain
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Detective Sara Gómez teaches finance</p> <p>Bank Customer Portal (dedicated portal of the Banco de España Website to divulge banking issues of interest for citizens) includes this series of short and practical videos that shows daily banking issues for users. The videos are available in the Bank Customer Portal and on YouTube</p>
SUBJECT MATTER	<p>Banking products/services.</p> <p>The Detective Sara Gómez Series includes videos about internet fraud, revolving cards, how to claim, inheritances, how to change the account, interest rates and financial education</p>
MAIN ORGANISER	Banco de España
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and online tools
START DATE	26 February 2021
END DATE	Ongoing
OBJECTIVE	To introduce citizens to basic issues related to banking products and services and to encourage them to explore these issues in more depth
TARGET GROUP	Consumers in general
LANGUAGES	Spanish
TYPE OF OUTPUT PRODUCED	Online information
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	ES 15
COUNTRY	Spain 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Financial talks to the general population Informative talks on financial education for consumers in general made throughout Spain.
SUBJECT MATTER	Financial education in general Banking products/services, like mortgages, APR, payment cards, consumer credits, how to make a complaint, bank transfers and bank charges
MAIN ORGANISER	Banco de España
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Physical (seminars, conferences...)
START DATE	07 March 2019
END DATE	Ongoing
OBJECTIVE	To foster financial education
TARGET GROUP	Consumers in general
LANGUAGES	Spanish
TYPE OF OUTPUT PRODUCED	Educational material

GENERAL INFORMATION	
INITIATIVE ID	ES 16
COUNTRY	Spain 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Online seminars and conferences on Financial digitalization and Internet fraud</p> <p>Members of the financial education plan's partner network have developed several online seminars and conferences within the framework of the Financial Education Plan, on topics like Financial digitalization and Internet fraud, throughout 2020</p>
SUBJECT MATTER	Financial digitalization, internet fraud
MAIN ORGANISER	Banco de España and Members of the financial education plan's partner network
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Online seminars and conferences
START DATE	January 2020
END DATE	December 2020
OBJECTIVE	To foster financial education
TARGET GROUP	Consumers in general
LANGUAGES	Spanish
TYPE OF OUTPUT PRODUCED	10 seminars on Financial digitalization and 8 seminars on Internet fraud


GENERAL INFORMATION	
INITIATIVE ID	ES 17
COUNTRY	Spain 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Guides on personal finance The 'Finanzas para todos' website offers a set of guides on finance management for budgeting, saving, indebtedness, retirement, insurance, prioritize goals and help making financial decisions
SUBJECT MATTER	Banking products/services. All type of financial subject-matter Financial literacy and personal finance management
MAIN ORGANISER	Joint initiative between Banco de España and the National Securities Market Commission (CNMV)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website, pdf
START DATE	2008
END DATE	Ongoing
OBJECTIVE	To foster better finance management among citizens
TARGET GROUP	Consumers in general
LANGUAGES	Spanish
TYPE OF OUTPUT PRODUCED	Guides on personal finance


GENERAL INFORMATION	
INITIATIVE ID	ES 18
COUNTRY	Spain 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Publication of analytical articles on issues related to financial education</p> <ol style="list-style-type: none"> I. The survey of financial competences 2016 II. The gender gap in financial competences 2021 III. The survey of financial competences in the small businesses 2021
SUBJECT MATTER	The articles cover diverse topics: survey of financial competences, gender gap in financial competences and financial competences depending on the size of the company
MAIN ORGANISER	Banco de España
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website, pdf
START DATE	2016
END DATE	Ongoing
OBJECTIVE	The aim is to describe how differences in financial education affect different groups
TARGET GROUP	Consumers in general
LANGUAGES	Spanish, English
TYPE OF OUTPUT PRODUCED	Online information


GENERAL INFORMATION	
INITIATIVE ID	ES 19
COUNTRY	Spain 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>"Finanzas para todos" website</u></p> <p>During the period 2018-2021, the Finanzas para Todos website has been updated and new web content has been created, providing a simpler and more accessible language. The new web also has a battery of resources, such as tools, videos, podcasts and guides, to facilitate personal finance management for users, such as those related to preparing a budget, a financial health check-up, setting and managing objectives, calculating retirement, etc.</p> <p>This new web provides information on all the initiatives, activities and projects implemented within the framework of the National Financial Education Plan and it has a sole Internet communication channel, unifying and integrating the diverse sites that previously existed (Financial Education Day and Gepeese).</p> <p>The web also has an area reserved for collaborators of the Plan and another area for teachers that provides the material for the School Financial Education Programme and different tools and games to use in the classroom.</p>
SUBJECT MATTER	Banking products/services. All type of financial subject-matter. Financial literacy and personal finance management
MAIN ORGANISER	Joint initiative between Banco de España and the National Securities Market Commission (CNMV)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website
START DATE	2021
END DATE	Ongoing
OBJECTIVE	Strengthen the position of www.finanzasparatodos.es as the reference portal for financial education in Spain and to consult financial doubts
TARGET GROUP	Consumers in general
LANGUAGES	Spanish
TYPE OF OUTPUT PRODUCED	Website, tools, videos, podcasts, guides and games


GENERAL INFORMATION	
INITIATIVE ID	FI 1
COUNTRY	Finland
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Financial literacy website including information among other things on banking and payment service providers and products.
SUBJECT MATTER	The website covers all the banking products. In 2019, the Finish Financial Supervisory Authority (FIN-FSA) systematically added information on topical themes related to digital finance to the website. These covered for example questions related to PSD2 and crypto assets.
MAIN ORGANISER	Central bank or competent authority (banking, securities and/or insurance).
CO-ORGANISER	Most of the information has been produced solely by FIN-FSA, but in summer 2019, FIN-FSA published a joint Q&A document on topical PSD2 themes with Finance Finland Association and the FinTech Finland Association.
FEATURES AND CONTENT	
FORMAT	Website and online tools
START DATE	15 November 2010
END DATE	Ongoing
OBJECTIVE	FIN-FSA wanted to provide impartial information on financial service providers and their products. FIN-FSA also wanted customers to pay attention to aspects of which they should be aware. FIN-FSA also wanted to increase consumers' understanding of topical questions related to digital finance.
TARGET GROUP	All groups are targeted
LANGUAGES	Finnish, Swedish, English
TYPE OF OUTPUT PRODUCED	Online information

GENERAL INFORMATION	
INITIATIVE ID	FI 2
COUNTRY	Finland
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Consumer helpline
SUBJECT MATTER	Banking and financial products and services
MAIN ORGANISER	Central bank or competent authority (banking, securities and/or insurance)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Phone/email
START DATE	01 January 2011
END DATE	Ongoing
OBJECTIVE	To provide advice and offer information to the users of banking, insurance and investment services e.g. on the business practices expected of those operating in the financial market
TARGET GROUP	Consumers in general
LANGUAGES	Finnish, Swedish, English
TYPE OF OUTPUT PRODUCED	No public output produced

GENERAL INFORMATION	
INITIATIVE ID	FI 3
COUNTRY	Finland
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Series of lectures for the consumers at the Bank of Finland Museum</u>
SUBJECT MATTER	Various themes of relating to current topics concerning financial sector/products and the activities (and history) of FIN-FSA and the Bank of Finland
MAIN ORGANISER	Central bank or competent authority
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Physical (seminars, conferences...)
START DATE	2004
END DATE	Ongoing
OBJECTIVE	To improve the knowledge of current products/services/risks in the financial sector among consumers; to give information on the activities of FIN-FSA and the Bank of Finland
TARGET GROUP	Consumers in general
LANGUAGES	Finnish, Swedish, English
TYPE OF OUTPUT PRODUCED	Online information


GENERAL INFORMATION	
INITIATIVE ID	FR 1
COUNTRY	France 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Economic and financial education</u> Banque de France is the official operator of the French strategy for financial literacy and coordinate the efforts of institutions, associations and professionals to improve economic, financial and budgeting skills among the general population.
SUBJECT MATTER	Financial literacy and personal finance management residential mortgages, payment services, e-money, deposits, personal loans, payment accounts, insurance, savings products.
MAIN ORGANISER	Central bank or competent authority
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Physical (seminars, conferences...); A website (www.mesquestionsdargent.fr) and online tools; social media; phone/email; competitions; media (TV); paper advertisements. A new website was launched in 2019 (www.mesquestionsdentrepreneur.fr).
START DATE	2017
END DATE	Ongoing
OBJECTIVE	The French financial education initiative is recent (2017), and the aim is to promote it to citizens by raising awareness of the relevant websites and by participating in many conferences with partners.
TARGET GROUP	Consumers in general: school students, university students, elderly people, trainers, social workers, small businesses.
LANGUAGES	French
TYPE OF OUTPUT PRODUCED	Media (TV, radio, video), online information, leaflet, educational material, games


GENERAL INFORMATION	
INITIATIVE ID	FR 2
COUNTRY	France 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Credit card fraud: what precautions to take and how to react Q&A on credit card fraud and actions recommended in case of an event https://www.abe-infoservice.fr/banque/moyens-de-paiement/carte-bancaire/la-fraude-la-carte-bancaire-quelles-precautions-prendre-et-comment-reagir
SUBJECT MATTER	Banking
MAIN ORGANISER	ACPR, ABEIS
CO-ORGANISER	Autorité des Marchés Financiers
FEATURES AND CONTENT	
FORMAT	Website
START DATE	22 June 2021
END DATE	Recurring
OBJECTIVE	To prevent frauds
TARGET GROUP	Consumers in general
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	N/A
PROMOTION CHANNELS	Newsletter and social media
LANGUAGES	French
TYPE OF OUTPUT PRODUCED	Online information
DIGITAL TOOLS & TECHNOLOGY USED	Website


GENERAL INFORMATION	
INITIATIVE ID	FR 3
COUNTRY	France
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Podcast on the use of money for consumers</p> <p>10 podcast episodes with a length lower than 2 minutes. https://www.abe-infoservice.fr/vos-demarches/podcasts-mon-argent-au-quotidien-la-minute-info</p>
SUBJECT MATTER	Banking, savings, investments, frauds
MAIN ORGANISER	ACPR, AMF, ABEIS
CO-ORGANISER	Autorité des Marchés Financiers
FEATURES AND CONTENT	
FORMAT	Podcast and radio campaign
START DATE	13 September 2021
END DATE	Recurring
OBJECTIVE	To educate consumers on how to use its money, and to promote good behaviours (savings, prevent frauds...).
TARGET GROUP	consumers in general
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	More than 3 000 000
PROMOTION CHANNELS	Radio, newsletter and social media
LANGUAGES	French
TYPE OF OUTPUT PRODUCED	Online information,
DIGITAL TOOLS & TECHNOLOGY USED	Podcast


GENERAL INFORMATION	
INITIATIVE ID	FR 4
COUNTRY	France
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>New section on scam with a focus on cybersecurity on the website mesquestionsdargent.fr</p> <p>https://www.mesquestionsdargent.fr/arnaques/comment-se-prot%C3%A9ger-des-arnaques</p>
SUBJECT MATTER	Banking, savings, investments, frauds, scam, cyber risks
MAIN ORGANISER	Banque de France
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website pages
START DATE	01 July 2021
END DATE	Recurring
OBJECTIVE	To educate consumers on how to use its money, and to promote good behaviours (savings, prevent frauds...).
TARGET GROUP	Consumers in general
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	N/A
PROMOTION CHANNELS	Website and powerpoint presentations in the Banque de France network all over the French territory
LANGUAGES	French
TYPE OF OUTPUT PRODUCED	Online information
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	FR 5
COUNTRY	France 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Internet Portal for financial education for entrepreneurs of MSME in France</u>
SUBJECT MATTER	MSME managers face number challenges, among them to understand finance matters. We have developed a specific internet portal “MesQuestionsd’Entrepreneur” which provides guidance and support to them on usual topic: corporate law (capital requirement, status) bank account, payment means, cash management (working capital), credit, insurance
MAIN ORGANISER	Banque de France
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Internet portal
START DATE	2020
END DATE	Ongoing
OBJECTIVE	N/A
TARGET GROUP	Managers of MicroSmall and Medium Entreprise
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	50 000 pages consulted per year
PROMOTION CHANNELS	Social networks, newsletter, newspaper
LANGUAGES	French
TYPE OF OUTPUT PRODUCED	Articles, video, simulators, letter template, games
DIGITAL TOOLS & TECHNOLOGY USED	This portal allows the extraction of significant neutral and appropriate documents from a MSME financial education database, starting from a request written in natural language


GENERAL INFORMATION	
INITIATIVE ID	FR 6
COUNTRY	France
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Citeco Museum “Cité de l’économie” is a Parisian interactive museum for economic education : the first of its kind in Europe. This museum makes you want to learn more about economics. A portion of the museum is dedicated to money and banknotes exhibition.
SUBJECT MATTER	Museum devoted to economics and finance
MAIN ORGANISER	Banque de France
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Citeco is housed in Hotel Gaillard, a private mansion built in the 19 th century in Paris
START DATE	2018
END DATE	Ongoing
OBJECTIVE	Enhance economics and finance competencies. Economic debates give rise to different reactions. On the one end they are often considered as complex or abstract, and they may inspire mistrust or even be rejected outright. On the other end, regular surveys confirm both a desire to find out more about economics and the perception of the average level for knowledge in this field as insufficient (70% of respondents)
TARGET GROUP	School students, adults
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	30 000 visitors for year 2021, more than 2 million audience (website and youtube channel)
PROMOTION CHANNELS	N/A
LANGUAGES	French / English
TYPE OF OUTPUT PRODUCED	Educational material
DIGITAL TOOLS & TECHNOLOGY USED	Website and social networks


GENERAL INFORMATION	
INITIATIVE ID	FR 7
COUNTRY	France 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Pilote Budget and Pilote Depenses applications <p>“Cité de l’économie” is a Parisian interactive museum for economic education : the first of its kind in Europe. This museum makes you want to learn more about economics. A portion of the museum is dedicated to money and banksnotes exhibition.</p>
SUBJECT MATTER	<p>Pilote Budget is an anonymous, free and confidential application that allows to calculate the remaining monthly living to manage more wisely money. The application calculates the amount of money which is available per month: incomes minus expenses = remaining funds for food and hobbies.</p> <p>Pilote Depense is an application that allows to track daily purchases and find out at any time how much money you have left until the end of the week or the end of the month</p>
MAIN ORGANISER	Agence Nouvelle des Solidarités Actives (ANSA)
CO-ORGANISER	SOS Familles Emmaus, Banque de France, les Clés de la Banque, Finances et Pédagogie, la Banque Postale, le Crédit Municipal de Paris, Emmaüs France, la Fédération Bancaire Française (FBF), la Fédération Nationale des Caisses d’Epargne (FNCE), la Fédération Nationale Crédit Agricole
FEATURES AND CONTENT	
FORMAT	Online application
START DATE	2018 for Pilote Budget 2020 for Pilote Depenses
END DATE	Ongoing
OBJECTIVE	Ideal tools not to spend more than your rest to live
TARGET GROUP	Consumers in general
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	100 000 downloads
PROMOTION CHANNELS	N/A
LANGUAGES	French / English / Arab
TYPE OF OUTPUT PRODUCED	Personal application
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	FR 8
COUNTRY	France 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Financial education week</u> Event which is part of the Global money Week of the OECD
SUBJECT MATTER	Financial literacy and personal finance management
MAIN ORGANISER	Banque de France
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Online conference – Educational workshops throughout France - Webinar
START DATE	22 March 2021
END DATE	26 March 2021
OBJECTIVE	Financial education week is an annual awareness-raising campaign on the importance of ensuring that young people, from an early age, are financially aware, and are gradually acquiring the knowledge, skills, attitudes and behaviours necessary to make sound financial decisions and ultimately achieve financial well-being and financial resilience.
TARGET GROUP	School students, university students, young people in difficulty
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	> 5000 for year 2021
PROMOTIONAL CHANNELS	Internet sites Masquestionsdargent.fr and masquestionsdentrepeneur.fr; social networks, newsletter, newspaper
LANGUAGES	French
TYPE OF OUTPUT PRODUCED	Webinar – TV – video – online tuto
DIGITAL TOOLS & TECHNOLOGY USED	Webinar online – video on YouTube

GENERAL INFORMATION	
INITIATIVE ID	FR 9
COUNTRY	France 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Financial education at school</p> <p>The aim of this programme is to help students enhance their financial competencies and to introduce financial education into the school curriculum.</p> <p>France has developed a specific device dedicated to middle schools (for 13 year-old children) which is called the “Financial Passport” or “Passport EDUCFI”.</p> <p>The financial passport is a workshop, as a classroom activity, which is carried out by teachers to their students. In the end, students receive a passport as a diploma. This initiative includes a teachers training programme to promote the use of the core competencies in financial education.</p>
SUBJECT MATTER	Financial literacy and personal finance management
MAIN ORGANISER	Banque de France
CO-ORGANISER	Ministry of Education in France
FEATURES AND CONTENT	
FORMAT	Physical educational workshops throughout France
START DATE	01 December 2020
END DATE	Ongoing
OBJECTIVE	Enhance financial competencies of all students
TARGET GROUP	Middle school students
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	30 000 students for year 2021 90 000 students for year 2022
PROMOTIONAL CHANNELS	Through teachers training programme
LANGUAGES	French
TYPE OF OUTPUT PRODUCED	Educational material
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	FR 10
COUNTRY	France 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Internet Portal for budgetary and financial education in France</u>
SUBJECT MATTER	Financial literacy and personal finance management
MAIN ORGANISER	Banque de France
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Internet portal
START DATE	2017
END DATE	Ongoing
OBJECTIVE	This portal is the primary information source for all our citizens looking for answers to their day-to-day banking, budgetary and financial questions. More than 2 million pages are consulted per year. This internet portal is not a website. It is a gateway to different websites to find the more neutral, educational and appropriate information, or the more appropriate tools which may be helpful for people
TARGET GROUP	All audiences
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	More than 2 million pages consulted per year
PROMOTION CHANNELS	Social networks, newsletter, newspaper
LANGUAGES	French
TYPE OF OUTPUT PRODUCED	Articles, video, simulators, letter template, games
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	FR 11
COUNTRY	France 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>YouTube campaign against scams online and frauds on insurance and banking products</p> <p>https://www.youtube.com/watch?v=bOWfWIEWd4</p> <p>https://www.youtube.com/watch?v=umV1s7UuKDE</p> <p>https://www.youtube.com/watch?v=t9PewxE8UEo</p> <p>https://www.youtube.com/watch?v=jfnxuNUtzHs</p> <p>4 short video showing the same fraud situation in an outdoor context and online. The main message is “don't do on the internet or on the phone what you wouldn't do in real life</p>
SUBJECT MATTER	These initiatives cover all types of financial and insurance and instruments products
MAIN ORGANISER	ACPR
CO-ORGANISER	ABEIS/AMF/Banque de France
FEATURES AND CONTENT	
FORMAT	Short videos (1 min) on YouTube
START DATE	15 November 2021
END DATE	Ongoing
OBJECTIVE	To increase awareness of consumers on how to identify scams and frauds
TARGET GROUP	Consumers in general, insurance clients
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	50 000, so far, the videos have been posted recently
PROMOTION CHANNELS	Social networks, ABEIS newsletter, ACPR website
LANGUAGES	French
TYPE OF OUTPUT PRODUCED	4 videos on Youtube
DIGITAL TOOLS & TECHNOLOGY USED	Videos on Youtube realised with an external contractor


GENERAL INFORMATION	
INITIATIVE ID	GR 1
COUNTRY	Greece
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>E-payments: a roadmap</p> <p>A periodic exposition at the museum of the Bank of Greece on e-payments, covering areas from payment accounts to future payments.</p>
SUBJECT MATTER	Payment services
MAIN ORGANISER	Central bank or competent authority
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Physical Exhibition, smartphone game, museum-educational program, exhibition catalogue
START DATE	July 2019
END DATE	October 2021
OBJECTIVE	The objective of the exposition is to familiarise visitors with the changes that are taking place in the field of payments through interactive activities/games
TARGET GROUP	Consumers in general
LANGUAGES	Greek
TYPE OF OUTPUT PRODUCED	Educational material; additional output: multimedia, leaflet (infographic), simulators


GENERAL INFORMATION	
INITIATIVE ID	GR 2
COUNTRY	Greece
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Periodic student's visits</p> <p>Student visits at the Bank of Greece that include a visit at the Museum</p>
SUBJECT MATTER	Banking products/services
MAIN ORGANISER	Central bank or competent authority
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Physical (seminars, conferences...)
START DATE	July 2019
END DATE	October 2021
OBJECTIVE	The Bank of Greece through its ongoing cooperation with the university community, seeks to enhance the financial education of students, with a view to creating informed citizens.
TARGET GROUP	University students
LANGUAGES	Greek, English
TYPE OF OUTPUT PRODUCED	No public output produced

GENERAL INFORMATION	
INITIATIVE ID	GR 3
COUNTRY	Greece
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>Economy and climate: Handle with care</u></p> <p>The exhibition describes the phenomenon of climate change, its economic impact, its importance for central banks, as well as the ways currently selected to address it.</p>
SUBJECT MATTER	Banking/investment/insurance products/services, climate
MAIN ORGANISER	Bank of Greece
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Physical Exhibition, comic book, smartphone game, museum-educational program, microsite, exhibition catalogue
START DATE	08 December 2021
END DATE	Ongoing
OBJECTIVE	Financial education and climate change awareness
TARGET GROUP	School and university students
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	May not be estimated at this point of time
PROMOTION CHANNELS	Web, social, traditional media
LANGUAGES	Greek, English (Q1 2022)
TYPE OF OUTPUT PRODUCED	Educational material, web site, smartphone app stores, book, comic
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	HR 1
COUNTRY	Croatia
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	mHNB mobile app
SUBJECT MATTER	Banking products/services
MAIN ORGANISER	Croatian National Bank (CNB)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and online tools
START DATE	14 December 2017
END DATE	Ongoing
OBJECTIVE	The Croatia Natinal Bank created a mobile app, mHNB, which provides services and additional information to consumers. It provides a systematic and searchable overview of data on the lending conditions of banks and enables users of banking services to compare different offers of selected loan types at all credit institutions. In addition, mHNB provides the exchange rate list and an overview of fees for standardised services related to payment accounts.
TARGET GROUP	Consumers in general
LANGUAGES	Croatian
TYPE OF OUTPUT PRODUCED	Online information


GENERAL INFORMATION	
INITIATIVE ID	HR 2
COUNTRY	Croatia
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>‘All for consumers’ website</p> <p>Central Consumer Portal: https://www.szp.hr/</p>
SUBJECT MATTER	Banking products/services; deposits; personal loans; payment accounts
MAIN ORGANISER	Government department – Ministry of Economy, Entrepreneurship and Crafts
CO-ORGANISER	Joint initiative with 25 public stakeholders, among which is the Croatian National Bank.
FEATURES AND CONTENT	
FORMAT	Website and online tools
START DATE	30 April 2019
END DATE	Ongoing
OBJECTIVE	The aim of this project is to present information on all stakeholders and competent authorities on one website and provide consumers with all important information in different areas of consumer protection policy. The objective of the initiative is to help consumers make informed decisions and solve problems. Banking products/services, deposits, personal loans, payment account themes are also included as a part of the whole consumer protection policy.
TARGET GROUP	Consumers in general
LANGUAGES	Croatian
TYPE OF OUTPUT PRODUCED	Online information, educational material, public warning


GENERAL INFORMATION	
INITIATIVE ID	HR 3
COUNTRY	Croatia
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Manual on consumer rights
SUBJECT MATTER	Banking products/services, deposits, personal loans, payment accounts
MAIN ORGANISER	Government department - Ministry of economy, entrepreneurship and crafts
CO-ORGANISER	Joint initiative 25 public stakeholders among which is the Croatian National Bank
FEATURES AND CONTENT	
FORMAT	Physical (seminars, conferences...) Website and online tools
START DATE	08 March 2018
END DATE	Ongoing - Information is reviewed on a yearly basis
OBJECTIVE	The aim of this project is to involve all stakeholders and competent authorities in the handbook and provide consumers with all important information in different areas of consumer protection policy. The objective of the initiative is to help consumers make informed decisions and solve problems. Banking products/services, deposits, personal loans and payment account themes are also represented as a part of the whole consumer protection policy.
TARGET GROUP	Consumers in general
LANGUAGES	Croatian
TYPE OF OUTPUT PRODUCED	Educational material

GENERAL INFORMATION	
INITIATIVE ID	HR 4
COUNTRY	Croatia
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>Croatian National Bank Open Doors Day</u></p> <p>Every spring, the Croatian National Bank opens the doors of the Stock Exchange Hall in the main building of the Croatian National Bank. In 2019, the bank organised a short workshop on banknote security features.</p>
SUBJECT MATTER	Financial literacy and personal finance management
MAIN ORGANISER	Croatian National Bank
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Physical (seminars, conferences...)
START DATE	2017
END DATE	Ongoing
OBJECTIVE	The objective of the initiative is to enable the public to have a guided tour of one of the monuments of Croatia's architectural heritage. In 2019, after the tour the CNB's experts educated the public how to recognise counterfeit banknotes
TARGET GROUP	Consumers in general
LANGUAGES	Croatian
TYPE OF OUTPUT PRODUCED	No public output produced


GENERAL INFORMATION	
INITIATIVE ID	HR 5
COUNTRY	Croatia
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>Strategy for the adoption of the Euro in the Republic of Croatia (the Eurostrategy)</u></p> <p>The Government of the Republic of Croatia officially adopted the Eurostrategy in May 2018 and established a National Council for Euro Adoption. The Governor of the Croatia National Bank (CNB) was appointed deputy head of the National Council. The CNB's management held public presentations of the Eurostrategy in 17 county chambers of commerce and six business schools in Croatia. In addition, the CNB officials held a number of lectures for students, teachers and experts from various areas of the economy as well as for other interested groups.</p>
SUBJECT MATTER	Financial literacy and personal finance management
MAIN ORGANISER	Croatian National Bank
CO-ORGANISER	Government Department
FEATURES AND CONTENT	
FORMAT	Physical (seminars, conferences...), Website, Social media
START DATE	May 2018
END DATE	Ongoing
OBJECTIVE	The aims of Eurostrategy were to inform the public of the advantages and disadvantages of the adoption of the Euro, to explain the adoption procedure and to describe economic policies and reforms contributing to the adoption of the Euro
TARGET GROUP	Consumers in general
LANGUAGES	Croatian
TYPE OF OUTPUT PRODUCED	Media (TV, radio, video), online information, leaflet, educational material


GENERAL INFORMATION	
INITIATIVE ID	HR 6
COUNTRY	Croatia
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>A series of educational videos on security features of kuna banknotes</u></p> <p>The Croatian National Bank has issued a series of educational videos on security features of kuna banknotes. For each kuna banknote denomination, the CNB has made a video that explains in detail the authenticity-checking procedure.</p>
SUBJECT MATTER	Financial literacy and personal finance management
MAIN ORGANISER	Croatian National Bank
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and online tools
START DATE	01 July 2019
END DATE	Ongoing
OBJECTIVE	The Croatian National Bank pays great attention to the protection of banknotes and coins against counterfeiting, and in designing kuna banknotes and kuna and lipa coins it pays particular attention to new security features that are simple to verify and at the same time complex to imitate. The CNB also conducts on an on-going basis, the national training programme on banknote and coin authentication for bank and financial institution employees, supplies systematically new banknotes and separates worn out and damaged banknotes to facilitate authenticity verification
TARGET GROUP	Consumers in general
LANGUAGES	Croatian
TYPE OF OUTPUT PRODUCED	Media (TV, radio, video)


GENERAL INFORMATION	
INITIATIVE ID	HR 7
COUNTRY	Croatia
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Educational video material 'Compare bank fees' https://www.youtube.com/watch?v=q04-yiCPlIk
SUBJECT MATTER	Payment accounts
MAIN ORGANISER	Croatian National Bank
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and online tools
START DATE	26 November 2018
END DATE	Ongoing
OBJECTIVE	The objective of the initiative is to give useful information and enable consumers to compare current bank account charges in order to reduce costs
TARGET GROUP	Consumers in general
LANGUAGES	Croatian
TYPE OF OUTPUT PRODUCED	Media (TV, radio, video)

GENERAL INFORMATION	
INITIATIVE ID	HR 8
COUNTRY	Croatia 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Radio show "ABC of Finance"</u> Radio show produced and broadcasted in cooperation with the Croatian Catholic Radio. In "ABC of Finance" once a week, Croatian National Bank's representative talk about relevant topics related to financial literacy. Representatives of HANFA (Croatian Financial Services Supervisory Agency), another financial regulator, and Croatian Monetary Institute also took part in several episodes.
SUBJECT MATTER	All financial products and services, regulation and supervisory measures, topics regarded financial literacy and personal finance management
MAIN ORGANISER	Croatian National Bank
CO-ORGANISER	Croatian Catholic Radio
FEATURES AND CONTENT	
FORMAT	Radio
START DATE	03 October 2019
END DATE	Ongoing
OBJECTIVE	The objective of the show is to raise the level of financial literacy of the listeners of the Croatian Catholic Radio - on average, this radio station is listened more by women than men aged 40+, with regular income (salary, pension)
TARGET GROUP	Consumers in general
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	Large audience reach because the radio station has a national concession and the show is broadcasted in prime time. The first season of the show was aired at 9:30 a.m., but from the second season the show airs at 4:30 p.m.
PROMOTION CHANNELS	Social networks and website of Croatian Catholic Radio
LANGUAGES	Croatian
TYPE OF OUTPUT PRODUCED	All broadcasted episodes of the show are permanently available on the radio station's website. https://hkr.hkm.hr/emisije/financijska-abeceda/
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	HR 9
COUNTRY	Croatia
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>Bi-weekly sequences dedicated to financial literacy topics within show "Good morning, Croatia" broadcasted on public TV</u></p> <p>"Good morning, Croatia" is mosaic morning show broadcasted on national public television. Show brings informative and entertaining content. Every second Thursday at 7:45 am in the show is broadcasted section "Financial Literacy" where the expert from Croatian National Bank talk about relevant topics related to financial literacy.</p>
SUBJECT MATTER	All financial products and services, regulation and supervisory measures, topics regarded financial literacy and personal finance management
MAIN ORGANISER	Croatian National Bank
CO-ORGANISER	Croatian Radiotelevision
FEATURES AND CONTENT	
FORMAT	TV
START DATE	16 September 2021
END DATE	Ongoing
OBJECTIVE	The objective of the initiative is to talk in a simple and understandable way about key information regarding banking products and services. Also, the objective is to inform consumers - users of banking services with their rights.
TARGET GROUP	Consumers in general
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	Large audience reach because the HRT is public broadcaster with national concession and the show is broadcasted in morning prime time.
PROMOTION CHANNELS	No promotion
LANGUAGES	Croatian
TYPE OF OUTPUT PRODUCED	No public output produced
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	HR 10
COUNTRY	Croatia
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>Live students debate</u></p> <p>The Debate is the main event of the Global Money week celebration and European Money week in Croatian National Bank. The event is co-organised with the Croatian Debate Society. The CNB provides the venue, topics, intro lectures, PR and web streaming. The Croatian Debate Society provides host of the event and two debate teams.</p>
SUBJECT MATTER	The subject changes every year - topics are carefully selected each year depending on current issues in the banking products market. The 5th Debate was held in 2021 with the topic: Should banks be socially responsible?
MAIN ORGANISER	Croatian National Bank
CO-ORGANISER	Joint initiative with the Croatian Debate Society
FEATURES AND CONTENT	
FORMAT	Due to the implementation of epidemiological measures because of COVID-19 pandemic the Debate was held physical but without public. High school students from all over Croatia followed the Debate live on social media – streaming live was on the Youtube channel and Facebook of the CNB.
START DATE	16 March 2016
END DATE	Recurring
OBJECTIVE	The objective of the initiative is to give young people a chance to learn about topics related to banking sector and to express their opinion on the subject.
TARGET GROUP	High school students
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	More than 1.700 views on social networks
PROMOTION CHANNELS	The initiative was announced on website and on social networks
LANGUAGES	Croatian
TYPE OF OUTPUT PRODUCED	Online information and videomaterial
DIGITAL TOOLS & TECHNOLOGY USED	N/A

GENERAL INFORMATION	
INITIATIVE ID	HR 11
COUNTRY	Croatia
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Live and online educational lectures</u> The Croatian National Bank regularly organize lectures for students and teachers in the field of economic and financial literacy. Due to the COVID-19 pandemic lectures have been partially held virtually.
SUBJECT MATTER	Banking products/services (credit, deposit, payment account), relevant consumer protecting regulation and financial literacy and personal finance management.
MAIN ORGANISER	Croatian National Bank
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Physical and virtual (online)
START DATE	10 March 2014
END DATE	Ongoing
OBJECTIVE	The main objective is to increase awareness and knowledge about basic financial products and services within the remit of central bank within school population and to increase knowledge of teachers within "train the trainer" project.
TARGET GROUP	Pupils / school students, university students, teachers
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	The number of people benefiting from the initiative per year: In 2019 – 4289; In 2020 – 833; In 2021 (until October) - 2397
PROMOTION CHANNELS	Website
LANGUAGES	Croatian
TYPE OF OUTPUT PRODUCED	Educational and video materials were produced for schools that do not have technical equipment for virtual lectures - video lessons on agreed topic were recorded: credits, savings and payment accounts
DIGITAL TOOLS & TECHNOLOGY USED	Communication platforms were used for virtual lectures (Zoom, Webex, own platform,...). Video materials were produced within PowerPoint presentation


GENERAL INFORMATION	
INITIATIVE ID	HR 12
COUNTRY	Croatia
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Leaflets for consumers</u> Information leaflets for consumers regarding cybersecurity, online payment, fraud and scams
SUBJECT MATTER	Financial literacy and personal finance management
MAIN ORGANISER	Croatian National Bank
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website
START DATE	16 June 2021
END DATE	16 June 2021
OBJECTIVE	The objective of the initiative is to give useful information and enable consumers' awareness of the risks they may be exposed to when using online payments or remote banking services.
TARGET GROUP	Consumers in general
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	N/A
PROMOTION CHANNELS	Website
LANGUAGES	Croatian
TYPE OF OUTPUT PRODUCED	Online information, leaflet, educational material
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	HU 1
COUNTRY	Hungary 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Financial Navigator Advisory Offices The Offices operate in 18 cities countrywide, plus the MNB's CSD in Budapest
SUBJECT MATTER	Among others, mortgages, personal loans, payment services, deposits and savings, payment accounts, debit and credit cards
MAIN ORGANISER	Central Bank
CO-ORGANISER	NGO
FEATURES AND CONTENT	
FORMAT	Phone, personal, postal letter, written (e-mail), website (https://www.mnb.hu/fogvasztovedelem/tanacsado-irodak), social media (Facebook)
START DATE	01 October 2013
END DATE	Ongoing
OBJECTIVE	The main long-term aim is to develop financial literacy competencies and financial knowledge at the national level
TARGET GROUP	Consumers in general (adult population)
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	More than 20 000 cases/year
PROMOTION CHANNELS	Social media (Facebook, Youtube), media (TV, radio), Google AdWords, online press (newspapers, websites), print media (regional and local newspapers)
LANGUAGES	Hungarian
TYPE OF OUTPUT PRODUCED	No public output produced
DIGITAL TOOLS & TECHNOLOGY USED	Online information website, short films, online comparison websites responsive design, mobil applicaton for consumers


GENERAL INFORMATION	
INITIATIVE ID	HU 2
COUNTRY	Hungary 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Development of the 'Financial Navigator' information materials 'Financial Navigator' leaflets, short films, financial protection website, product comparison app
SUBJECT MATTER	Including all following products: mortgages, personal loans, payment services, deposits and savings, payment accounts, debit and credit cards, all kinds of insurances, pension funds and other funds, investments and green finance as well. Furthermore, some pieces of advice regarding their using, their dangers, scams and fraud
MAIN ORGANISER	Central Bank
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Physical (brochures, booklets), website (https://www.mnb.hu/penzugvinavigator), social media (Facebook, Youtube), media (TV, radio), paper advertisement (stores), product comparison websites (http://www.mnb.hu/penzugvinavigator/alkalmazasok)
START DATE	01 October 2013
END DATE	Ongoing
OBJECTIVE	The main long-term aim is to develop financial literacy competencies and financial knowledge at the national level
TARGET GROUP	Consumer in general, indebted people, university students, elderly people, retail investors, insurance clients, pensioners
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	More than 500 000 views/year
PROMOTION CHANNELS	Social media (Facebook, Youtube), media (TV, radio), Financial Navigator Advisory Offices, websites of financial institutions and some public institutions contain the hyperlink of this initiative
LANGUAGES	Hungarian
TYPE OF OUTPUT PRODUCED	Online and offline information, social media post, informative short films, leaflets and booklets, public warning, comparison websites
DIGITAL TOOLS & TECHNOLOGY USED	Online information website, short films, online comparison websites responsive design, mobil applicaton for consumers


GENERAL INFORMATION	
INITIATIVE ID	HU 3
COUNTRY	Hungary 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Online warning for retail investors Searching investment words, result list of searching page contains relevant MNB webpages at the beginning of the list
SUBJECT MATTER	Ensuring direct links to the relevant MNB sites, such as warnings for investors, information about the companies (included known companies without licence)
MAIN ORGANISER	The Central Bank of Hungary
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Online advertisement on one of the most popular searching webpages
START DATE	15 September 2020
END DATE	Ongoing
OBJECTIVE	Helping retail investors with making an appropriate and secure financial decision before choosing an online investment form. The long-term aim is to develop financial knowledge
TARGET GROUP	Consumers in general, retail investors
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	About 80 000 consumer
PROMOTION CHANNELS	One of the most popular searching webpages
LANGUAGES	Hungarian
TYPE OF OUTPUT PRODUCED	Direct links to the relevant MNB sites at the beginning of the result list on one of the most popular searching webpages
DIGITAL TOOLS & TECHNOLOGY USED	Use of the advertisement opportunities of the most widespread searching webpage in Hungary


GENERAL INFORMATION	
INITIATIVE ID	IE 1
COUNTRY	Ireland 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Information tent at the National Ploughing Championships
SUBJECT MATTER	Financial products and services
MAIN ORGANISER	Central Bank of Ireland https://www.centralbank.ie
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Physical (seminar, conferences, etc.)
START DATE	17 September 2019
END DATE	19 September 2019
OBJECTIVE	To help existing and future consumers develop the knowledge, skills and confidence to appropriately understand risks and opportunities, to make informed choices and to know where to go for assistance
TARGET GROUP	Consumers in general, small and medium-sized enterprises (primarily from the farming community)
LANGUAGES	English
TYPE OF OUTPUT PRODUCED	Publications (e.g. leaflets, guides)


GENERAL INFORMATION	
INITIATIVE ID	IE2
COUNTRY	Ireland 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Online consumer hub Dedicated consumer hub section on the Central Bank of Ireland's website which provides information in a consumer-friendly way on how the Central Bank works to protect consumers in their dealings with financial services firms
SUBJECT MATTER	Financial products and services
MAIN ORGANISER	Central Bank of Ireland
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and online tools
START DATE	01 February 2018
END DATE	Ongoing
OBJECTIVE	To deliver a more consumer-centric approach on the Central Bank of Ireland's website
TARGET GROUP	Consumers in general
LANGUAGES	Irish, English
TYPE OF OUTPUT PRODUCED	Online information
DIGITAL TOOLS & TECHNOLOGY USED	Adobe creative suite – (Illustrator, Photoshop, InDesign, Premier Pro, After Effects) PowerPoint


GENERAL INFORMATION	
INITIATIVE ID	IE3
COUNTRY	Ireland 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Animated Explainer Series
SUBJECT MATTER	The videos show the leading character, Alex, interacting with members of the public curious to know more about the Central Bank of Ireland and what it does. The topics covered include: what the Central Bank does and why, what does regulation means, how the Central Bank is funded and what the Central Bank's role in Europe is.
MAIN ORGANISER	Central Bank of Ireland
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Shared on the Central Bank's website (Consumer Hub) and disseminated via the Central Bank's social media profiles (LinkedIn; Twitter; YouTube). Shown in schools throughout Ireland for educational purposes
START DATE	October 2019
END DATE	Ongoing
OBJECTIVE	The aim of the animated videos was to further develop the public's understanding of the role of the Central Bank. Each video focuses on addressing and answering a question that a member of the public may ask about the Central Bank.
TARGET GROUP	General public
LANGUAGES	Irish, English
TYPE OF OUTPUT PRODUCED	Media - online video
DIGITAL TOOLS & TECHNOLOGY USED	Adobe creative suite – (Illustrator, Photoshop, InDesign, Premier Pro, After Effects) PowerPoint


GENERAL INFORMATION	
INITIATIVE ID	IE4
COUNTRY	Ireland
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Explainers</p> <p>Concise and consumer-friendly explanations on the Central Bank of Ireland's website in relation to some of the questions that the bank is asked most often</p>
SUBJECT MATTER	Financial products and services
MAIN ORGANISER	Central Bank of Ireland
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and online tools
START DATE	01 February 2017
END DATE	Ongoing
OBJECTIVE	The Explainers are part of the Central Bank of Ireland's website which includes a dedicated online consumer hub and a more consumer-centric and consumer-friendly approach to explaining lay concepts and issues to consumers, including how a consumer can complain about a financial services firm, why consumers must prove their identity when obtaining a financial services product, FinTech, and the Central Credit Register
TARGET GROUP	Consumers in general
LANGUAGES	Irish, English
TYPE OF OUTPUT PRODUCED	Online information
DIGITAL TOOLS & TECHNOLOGY USED	Adobe creative suite – (Illustrator, Photoshop, InDesign, Premier Pro, After Effects) PowerPoint


GENERAL INFORMATION	
INITIATIVE ID	IE5 
COUNTRY	Ireland
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Explainer information for consumers on what 'IBAN discrimination' is and what consumers can do about it</u>
SUBJECT MATTER	Banking products – Single Euro Payments (SEPA) International bank account number (IBAN) for Euro payments or direct debits
MAIN ORGANISER	Central Bank of Ireland
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website
START DATE	November 2019
END DATE	Ongoing - this initiative is an example of the 'Explainer Series', which is an ongoing campaign that deals with different topics that the Central Bank of Ireland is asked about most often.
OBJECTIVE	To advise consumers that companies and employers in Ireland are obliged to accept IBANs from other SEPA countries and what to do if they believe that they are subject to IBAN discrimination
TARGET GROUP	Consumers in general
LANGUAGES	Irish, English
TYPE OF OUTPUT PRODUCED	Online information

GENERAL INFORMATION	
INITIATIVE ID	IE 6
COUNTRY	Ireland 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Explainer - what are crypto-currencies like bitcoin?</u>
SUBJECT MATTER	E-money
MAIN ORGANISER	Central Bank of Ireland
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and online tools
START DATE	H1 2019
END DATE	Ongoing - This initiative is an example of the 'Explainer Series', which is an ongoing campaign that deals with different topics that the Central Bank of Ireland is asked about most often'
OBJECTIVE	To explain to consumers what crypto-currencies such as bitcoin are and how they differ from standard money
TARGET GROUP	Consumers in general
LANGUAGES	Irish, English
TYPE OF OUTPUT PRODUCED	Online information


GENERAL INFORMATION	
INITIATIVE ID	IE7
COUNTRY	Ireland 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Unauthorised Firms – How the Central Bank Regulates Unauthorised Firms, and Why it is Important to Deal with Authorised Firms</p> <p>Information pages providing the consumer with an explanation of how the Central Bank of Ireland regulates unauthorised firms, and why it is important to deal with an authorised financial service provider. The page also provides information on how a consumer can check the authorisation status of a firm, and provides access to the register of authorised firms.</p>
SUBJECT MATTER	Financial products and services
MAIN ORGANISER	Central Bank of Ireland
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Shared on the Central Bank's website (Consumer Hub)
START DATE	Recurring
END DATE	Recurring
OBJECTIVE	To provide the consumer with information relating to authorisation of financial service providers and provide the tools to check the authorisation status of financial service providers
TARGET GROUP	Consumers in general
LANGUAGES	English
TYPE OF OUTPUT PRODUCED	Online information and tools


GENERAL INFORMATION	
INITIATIVE ID	IE8
COUNTRY	Ireland
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Brexit FAQ - Consumers</u> Concise information page answering the most frequently asked questions from a consumer point of view in relation to Brexit
SUBJECT MATTER	Financial products and services
MAIN ORGANISER	Central Bank of Ireland
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Shared on the Central Bank's website (Consumer Hub)
START DATE	Recurring
END DATE	Recurring
OBJECTIVE	To provide the consumer with the most-requested information needed in the lead-up to, and during the Brexit transition period.
TARGET GROUP	Consumers in general
LANGUAGES	English
TYPE OF OUTPUT PRODUCED	Online information
DIGITAL TOOLS & TECHNOLOGY USED	Adobe creative suite – (Illustrator, Photoshop, InDesign, Premier Pro, After Effects) PowerPoint


GENERAL INFORMATION	
INITIATIVE ID	IE9
COUNTRY	Ireland 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Covid-19 – Consumer FAQ</u> Concise information page answering the most frequently asked questions from a consumer point of view in relation to the Covid-19 pandemic. The page also provides access to Covid-19 explainer videos which have been developed to aid in the consumers understanding of topics including Covid-19 mortgage supports.
SUBJECT MATTER	Financial products and services
MAIN ORGANISER	Central Bank of Ireland
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Shared on the Central Bank’s website (Consumer Hub)
START DATE	Recurring
END DATE	Recurring
OBJECTIVE	To provide the consumer with concise information and video sources in relation to the provision of financial services and products during the Covid-19 pandemic.
TARGET GROUP	Consumers in general
LANGUAGES	English
TYPE OF OUTPUT PRODUCED	Online information and videos
DIGITAL TOOLS & TECHNOLOGY USED	Adobe creative suite – (Illustrator, Photoshop, InDesign, Premier Pro, After Effects) PowerPoint


GENERAL INFORMATION	
INITIATIVE ID	IE 10
COUNTRY	Ireland 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Deposit Guarantee Scheme</u> Online page providing the consumer with information in relation to the Deposit Guarantee Scheme and how their deposits are protected
SUBJECT MATTER	Financial products and services
MAIN ORGANISER	Central Bank of Ireland
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Shared on the Central Bank's website (Consumer Hub)
START DATE	Recurring
END DATE	Recurring
OBJECTIVE	To provide the consumer with concise information on the Deposit Guarantee Scheme.
TARGET GROUP	Consumers in general
LANGUAGES	English
TYPE OF OUTPUT PRODUCED	Online information


GENERAL INFORMATION	
INITIATIVE ID	IE11
COUNTRY	Ireland 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Consumer Notices</u> Access to all consumer notices and warnings provided on one page in a consumer friendly manner
SUBJECT MATTER	Financial products and services
MAIN ORGANISER	Central Bank of Ireland
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Shared on the Central Bank's website (Consumer Hub).
START DATE	Recurring
END DATE	Recurring
OBJECTIVE	The provide the consumer with access to all consumer notices and warnings from one concise and consumer friendly page.
TARGET GROUP	Consumers in general
LANGUAGES	English
TYPE OF OUTPUT PRODUCED	Online information

GENERAL INFORMATION	
INITIATIVE ID	IE12
COUNTRY	Ireland
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Central Credit Register Explainer</p> <p>A concise and consumer-friendly explanation (including a supporting infographic) of what the Central Credit Register, how it works, and how a consumer can request a copy of their credit report</p>
SUBJECT MATTER	Financial products and services
MAIN ORGANISER	Central Bank of Ireland
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Shared on the Central Bank's website (Consumer Hub).
START DATE	Recurring
END DATE	Recurring
OBJECTIVE	The aim is to aid the consumer in their understanding of what the Central Credit Register is, how it works, and how they consumer can request a copy of their credit report
TARGET GROUP	Consumers in general
LANGUAGES	English
TYPE OF OUTPUT PRODUCED	Online information and infographic
DIGITAL TOOLS & TECHNOLOGY USED	Adobe creative suite – (Illustrator, Photoshop, InDesign, Premier Pro, After Effects) PowerPoint


GENERAL INFORMATION	
INITIATIVE ID	IE13
COUNTRY	Ireland 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Consumer Guides</p> <p>The Central Bank has published three consumer guides to aid the consumer in their dealings with financial service providers.</p> <p>There guides include:</p> <p>A Consumer Guide to the Consumer Protection Code</p> <p>Code of Conduct on Mortgage Arrears – A Consumer Guide</p> <p>Guide to Completing a Standard Financial Statement</p>
SUBJECT MATTER	Financial products and services
MAIN ORGANISER	Central Bank of Ireland
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Shared on the Central Bank's website (Consumer Hub).
START DATE	Recurring
END DATE	Recurring
OBJECTIVE	The aim of the consumer guides is to equip consumers with the information needed in their dealings with financial service providers.
TARGET GROUP	Consumers in general
LANGUAGES	English, Irish
TYPE OF OUTPUT PRODUCED	Online guide
DIGITAL TOOLS & TECHNOLOGY USED	Adobe creative suite – (Illustrator, Photoshop, InDesign, Premier Pro, After Effects) PowerPoint

GENERAL INFORMATION	
INITIATIVE ID	IT1
COUNTRY	Italy 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Impara, Risparmia, Guadagna. ('Learn, Save, Earn.')</p> <p>At the end of March 2019, the Bank of Italy joined Global Money Week, an international campaign designed to educate young people on money matters, promoted by Child & Youth Finance International and supported by the OECD. The Bank of Italy has organised 30 events around the country, in which more than 2 000 students were involved. This programme should inspire children and youth to learn about money, saving plans, needs and wants. The youngest students learned through age-appropriate games, while the older children were shown films. Marco Onado, Senior Professor at Milan's Bocconi University and an expert in the law and economics of financial intermediaries, gave a talk to the students present at the screening of Frank Capra's film 'It's a Wonderful Life'.</p>
SUBJECT MATTER	Deposit, personal loans, budget and planning
MAIN ORGANISER	Bank of Italy
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Physical (seminars, conferences...)
START DATE	25 March 2019
END DATE	31 March 2019
OBJECTIVE	Through a role-play activity students have dealt with their mistakes and with their irrational behaviours. The aims of this programme are: to build proper savings habits from an early age in order to cultivate key money-managing skills to educate children about their social and economic rights and responsibilities
TARGET GROUP	School students focused on secondary school
LANGUAGES	Italian
TYPE OF OUTPUT PRODUCED	Simulators, calculators, games


GENERAL INFORMATION	
INITIATIVE ID	IT2
COUNTRY	Italy 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Financial education in the workplace: TIM employees This is a three module initiatives. Each module has been offered in webinar mode (3 virtual classrooms) at around 40 people. Lessons were recorded and made available to all TIM employees (around 45,000) on the TIM Academy corporate platform. TIM is an Italian telecommunications company.
SUBJECT MATTER	Three different lessons about: money, payments services, and innovation in the payment system; loans and consumer protection; saving and investment.
MAIN ORGANISER	Bank of Italy
CO-ORGANISER	TIM
FEATURES AND CONTENT	
FORMAT	Website and online tools
START DATE	22 May 2018
END DATE	07 June 2018
OBJECTIVE	Financial education in the workplace
TARGET GROUP	Consumers in general; adults: TIM employees
LANGUAGES	Italian
TYPE OF OUTPUT PRODUCED	Online information


GENERAL INFORMATION	
INITIATIVE ID	IT3
COUNTRY	Italy 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Incontri con i Collegi universitari di merito (Conference with University Colleges of Merit)</p> <p>The aim of this programme is to help university students strengthen their financial competencies. University Colleges of Merit are legally recognised private institutions with public interest purposes. The University Colleges of Merit are residential structures open to Italian and international students, with a high quality educational offer, pursuing the promotion of merit and interdisciplinary education, and ensuring that each student has a personal development path made up of training services and, guidance and enriched with university activities.</p>
SUBJECT MATTER	The economy of the Italian regions, consumer protection, behavioral finance, innovation in the payment system, FinTech and crypto-assets.
MAIN ORGANISER	Bank of Italy
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Physical (seminars, conferences...): 4-hour meetings held in five different cities.
START DATE	01 October 2018
END DATE	30 October 2018
OBJECTIVE	To help existing and future consumers develop the knowledge, skills and confidence to appropriately understand risks and opportunities, to make informed choices and know where to go for assistance.
TARGET GROUP	University students
LANGUAGES	Italian
TYPE OF OUTPUT PRODUCED	No public output produced

GENERAL INFORMATION	
INITIATIVE ID	IT4
COUNTRY	Italy
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	D2 – women association The Bank of Italy, jointly with other institutions, runs several meetings targeting women. https://www.gltfoundation.com/en/women-squared-for-financial-inclusion/
SUBJECT MATTER	Income and Budgeting; Saving and investment; Consumer protection
MAIN ORGANISER	Bank of Italy
CO-ORGANISER	Supervisory authority for the Italian financial products market (CONSOB), Institute for the Supervision of Insurance (IVASS), Italian Pensions Funds Supervisory Commission (COVIP), Global Thinking Foundation
FEATURES AND CONTENT	
FORMAT	Physical (seminars, conferences...)
START DATE	08 March 2018
END DATE	07 October 2018
OBJECTIVE	Reduce the gender gap in the country and help women develop the knowledge, skills and confidence to appropriately understand risks and opportunities, to make informed choices and to know where to go for assistance.
TARGET GROUP	Consumers in general, only women
LANGUAGES	Italian
TYPE OF OUTPUT PRODUCED	No public output produced


GENERAL INFORMATION	
INITIATIVE ID	IT5
COUNTRY	Italy 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Università dell'Età Libera di Pesaro (University of the Third Age of Pesaro)</p> <p>The Bank of Italy runs a two-lessons initiative targeting to elderly people at the University of the Third Age of Pesaro.</p> <p>The University of the Third Age of Pesaro aims to offer education and stimulation mainly to retired members of the community, that is those in the third 'age' of life.</p>
SUBJECT MATTER	Payment services and payment accounts, consumer protection
MAIN ORGANISER	Bank of Italy
CO-ORGANISER	University of the Third Age of Pesaro
FEATURES AND CONTENT	
FORMAT	Physical (seminars, conferences...)
START DATE	08 March 2019
END DATE	25 March 2019
OBJECTIVE	Elderly people often have a low level of financial knowledge. The objective is to help elderly people develop confidence in using new payment services and know where to go for assistance.
TARGET GROUP	Elderly people
LANGUAGES	Italian
TYPE OF OUTPUT PRODUCED	No public output produced

GENERAL INFORMATION	
INITIATIVE ID	IT6
COUNTRY	Italy 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Financial education at school</p> <p>In 2007 the Bank of Italy and the Italian Ministry of Education started a pilot program to incorporate financial education into school curricula. The program has been offered to the Italian school system since 2008. Year after year, it has aroused growing interest among teachers and learners and has proved. The program relies on a “training the trainer” approach: teachers participate in training seminars held by experts from the Bank of Italy in which they learn the main contents underlying the project.</p>
SUBJECT MATTER	Money, Price, Payments, Income, Budgeting, Credit, Saving and investment
MAIN ORGANISER	Bank of Italy
CO-ORGANISER	Joint initiative with the Ministry of Education
FEATURES AND CONTENT	
FORMAT	In the 2020-22 school year teachers were trained online; teachers taught their students with distance learning and face-to-face teaching based on indications related to the pandemic.
START DATE	September 2020
END DATE	Recurring every school year since 2007
OBJECTIVE	The OECD Recommendation specifically advised that “financial education should start at school. People should be educated about financial matters as early as possible in their lives” (OECD, 2005). Bank of Italy focused on school students (primary school, middle school and high school). Financial education is not a mandatory part of the school curriculum in Italy. So Bank of Italy try to solve this problem introducing financial education as a voluntary school subject. Schools are the natural channel for helping students to learn more about economics and personal finance.
TARGET GROUP	School Students
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	>3600 classes
PROMOTION CHANNELS	The project, with its materials, is hosted on the Bank of Italy's financial education website; every year, at the beginning of the school year, the ministry of education send informations about all the projects available for teachers (including this one).
LANGUAGES	Italian
TYPE OF OUTPUT PRODUCED	Educational material; Leaflets; Teaching tools
DIGITAL TOOLS & TECHNOLOGY USED	During lockdown, a specific course for high school students was designed and published online, on BoI financial education website


GENERAL INFORMATION	
INITIATIVE ID	IT7
COUNTRY	Italy 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>Inventiam una banconota</u></p> <p>It's a competition on note design.</p> <p>Italian primary and secondary school students are invited to design an imaginary banknote exploring a different theme each year.</p>
SUBJECT MATTER	Banknotes
MAIN ORGANISER	Bank of Italy
CO-ORGANISER	Joint initiative with Ministry of Education and Ministry for Foreign Affairs
FEATURES AND CONTENT	
FORMAT	Website competition, BoI financial education website on financial education
START DATE	January 2020; January 2021
END DATE	Recurring
OBJECTIVE	Italian primary and secondary school students are invited to design a banknote in which they imagine life in the future. Knowledge, training, work, technology, environmental and social awareness and the heritage of the past are all variables in which to invest to ensure that the future means progress and a better place in which to live.
TARGET GROUP	School Students (6-18)
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	>750 schools involved each year
PROMOTION CHANNELS	Online, through main website and BoI financial education website
LANGUAGES	Italian
TYPE OF OUTPUT PRODUCED	No public output produced
DIGITAL TOOLS & TECHNOLOGY USED	During lockdown, a specific course for high school students was designed and published online, on BoI financial education website


GENERAL INFORMATION	
INITIATIVE ID	IT8
COUNTRY	Italy 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Global Money Week</u> "Take care of your money! (Prenditi cura dei tuoi soldi!)" is a learning game made with the Kahoot! platform. The learning game includes questions on several topics alternating with explanations. It was developed within the 2021 Global Money Week a global awareness-raising campaign promoted by the OECD
SUBJECT MATTER	Banknotes
MAIN ORGANISER	Bank of Italy
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	The learning game is projected to be delivered online to high-school students even in distance learning
START DATE	22 March 2021
END DATE	28 March 2021
OBJECTIVE	Raising awareness of young people about the importance of the proper use of different payment instruments and the related security issues
TARGET GROUP	High School Students
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	>1,600
PROMOTION CHANNELS	Traditional channels (website, emails to schools), social networks and newsletter within the promotional activities of the Global Money Week carried out by the Committee for Financial Education in Italy
LANGUAGES	Italian
TYPE OF OUTPUT PRODUCED	Learning game
DIGITAL TOOLS & TECHNOLOGY USED	Kahoot! Platform


GENERAL INFORMATION	
INITIATIVE ID	IT9
COUNTRY	Italy 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Mese dell'educazione finanziaria (Financial Education Month)</u> Cycle of seminars, meetings and initiatives (physical, online, hybrid) on financial education
SUBJECT MATTER	Residential mortgages, payment services, e-money, deposits; personal loans, payment accounts, consumer protection
MAIN ORGANISER	Bank of Italy
CO-ORGANISER	The National Committee for Financial Education. The Committee is chaired by Annamaria Lusardi and is composed of: representatives from four Ministries (Economy and Finance, Education, University and Research, Economic Development, and Labour and Social Policies); financial authorities (Bank of Italy, Consob, Ivass and Covip); the supervisory body for financial consultants and their register, and the National Council of Consumers and Users (CNCU).The Committee aims to promote and plan awareness-raising campaigns as well as financial education initiatives and will play a crucial role in laying down and implementing the National Strategy for Financial Education in Italy.
FEATURES AND CONTENT	
FORMAT	Seminars, courses, meetings (online, physical, hybrid)
START DATE	October 2018
END DATE	Recurring (every October)
OBJECTIVE	Raising awareness of financial education topics
TARGET GROUP	Broad audiences in general; there are also targeted events for specific groups (students, teachers, women, ...)
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	In 2020 more than 600 events countrywide were organised, in 2021, more than 700 events took place. Bank of Italy organised 40 events in 2020 reaching around 4.000 people, and in 2021 in more than 200 events, >10.000 people attended
PROMOTION CHANNELS	The National Committee for Financial Education paid advertising on radio and social media channels; BoI Financial Education website, BoI social network profiles
LANGUAGES	Italian
TYPE OF OUTPUT PRODUCED	No public output produced


GENERAL INFORMATION	
INITIATIVE ID	IT10
COUNTRY	Italy 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>CPIA - Centri Provinciali di Istruzione per gli Adulti (Provincial Centres for School for Adult education)</p> <p>The Bank of Italy and the Ministry of Education, University and Research set up a training course that aims to help adults become conscious consumers. Vocational schools are mostly attended by migrants (>70%), thus the importance of reaching a particularly vulnerable group.</p>
SUBJECT MATTER	Residential mortgages; Payment services; E-money; Deposits; Personal loans; Payment accounts; Consumer protection; Remittances.
MAIN ORGANISER	Bank of Italy
CO-ORGANISER	Joint initiative with Ministry of Education
FEATURES AND CONTENT	
FORMAT	<p>Training course that aims to help adults become conscious consumers.</p> <p>This initiative is based on "train the trainer" approach. The Bank of Italy trains the teachers; teachers then address the economic and financial issues in the classroom using our leaflets and booklets.</p>
START DATE	2018
END DATE	Recurring every school year (from September to June)
OBJECTIVE	The objective of the course is to provide course participants with tools that will enable them to make active choices and maintain sustainable finances for their entire life. The initiative took place in Centri Provinciali di Istruzione per gli Adulti (CPIA) in order to reach a large number of disadvantaged people (especially migrants).
TARGET GROUP	Adults, mostly migrants
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	N/A
PROMOTION CHANNELS	Through the Ministry of Education
LANGUAGES	Italian
TYPE OF OUTPUT PRODUCED	Educational materials and leaflets

GENERAL INFORMATION	
INITIATIVE ID	IT11
COUNTRY	Italy 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>PCTO - Percorsi per le Competenze Trasversali e per l'Orientamento</u> (Program for combined school-based and work-based traineeships) PCTO (Program for combined school-based and work-based traineeships), it's a moment where students can develop some work-related skills, mostly in a workplace. Bank of Italy organises online, hybrid and phisal courses to high schools students.
SUBJECT MATTER	Money, Price , Payments, Income, Budgeting, Credit , Saving and investment.
MAIN ORGANISER	Bank of Italy
CO-ORGANISER	Joint with Ministry of Education
FEATURES AND CONTENT	
FORMAT	The courses will be held mostly online, but for the school year 2021-2022 if the conditions of a safe environment will be met, there will be the chance to organize physical meetings
START DATE	2017
END DATE	Recurring
OBJECTIVE	Enhancing financial education skills and promoting social citizenship in high schools in order to strengthen the skills of young people, their training orientation and their future employability
TARGET GROUP	School Students (16-18)
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	>2500 (during the school year 2021-2022)
PROMOTION CHANNELS	Bol financial education website, Bol institutional website, Ministry of Education channels
LANGUAGES	Italian
TYPE OF OUTPUT PRODUCED	No public output produced


GENERAL INFORMATION	
INITIATIVE ID	IT 12
COUNTRY	Italy
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>Personal finance course for the National Olympic Committee</u></p> <p>Within the testing activities of the Guidelines for financial education of adults, published by the Italian National Committee for financial education, CONSOB and Bank of Italy developed a format aimed at giving useful insight as for how manage personal finance throughout online calculators and financial planning tools, also based on light debiasing tricks, that may help consumers in enhancing their long-term perspective.</p>
SUBJECT MATTER	<p>This initiative covers all types of financial, insurance and pension instruments and products.</p> <p>Financial literacy and personal finance management.</p> <p>Other specific products/services: Alternative Dispute Resolution mechanisms and functioning.</p> <p>All the subjects are included in the core competencies for financial education framework set up by the Italian National Committee for Financial Education.</p>
MAIN ORGANISER	Financial Education Italian National Committee, CONSOB and Bank of Italy
CO-ORGANISER	Others National Committee members (IVASS and COVIP)
FEATURES AND CONTENT	
FORMAT	Webinars and recorded video-lessons
START DATE	29 April 2021
END DATE	December 2021
OBJECTIVE	The course, developed also on the basis of the suggestions of a group of experts, is divided into several modules (e.g.: financial planning, payments tools, financial products and service, insurance and pension products,...) that will be attended also in asynchronous mode, through recorded video lessons
TARGET GROUP	Technicals, athletes and directors of the national olympic committee
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	About 300 through the webinars (many more potentially through the recorded video-lectures).
PROMOTION CHANNELS	The National Olympic Committee
LANGUAGES	Italian
TYPE OF OUTPUT PRODUCED	Educational material, recorded video-lessons
DIGITAL TOOLS & TECHNOLOGY USED	Video conferencing platform with instant-polls tools and live chat; online quizzes and challenges.


GENERAL INFORMATION	
INITIATIVE ID	IT13
COUNTRY	Italy
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>I navigati: informati e sicuri (“The Navigati Family: aware and safe”)</p> <p>A cybersecurity awareness campaign addressed to the general public (designed to cover all ages and genders) by using different communication channels and media.</p>
SUBJECT MATTER	Cyber scams and threats regarding online or mobile banking and insurance products/services, payment services.
MAIN ORGANISER	<p>Italian Financial Computer Emergency Response Team (CERTFin)</p> <p>The Italian Financial CERT (CERTFin) is a cybersecurity cooperative body co-chaired by the Bank of Italy and the Italian Banking Association (ABI) with the aim to enhance the cyber resilience of the Italian financial sector. The participation to CERTFin is open to all operators of the national insurance, banking and financial sectors.</p>
CO-ORGANISER	Joint initiative promoted by public institutions: Bank of Italy, the Italian Banking Association (ABI), and the Institute for the Supervision of Insurance (IVASS), the National Cybersecurity Agency and the Italian Prime Minister's Office.
FEATURES AND CONTENT	
FORMAT	Website and online outputs; video spots and interviews to experts on traditional media (TV, radio, newspapers)
START DATE	November 2021
END DATE	The campaign will last 4-5 weeks until the end of the year and further programming are planned for 2022.
OBJECTIVE	To raise the consumers’ knowledge of the good practices to reduce risks related to cyber attacks, online scams and frauds through traditional media, website and social media.
TARGET GROUP	Consumers in general, especially those less digital.
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	Heterogeneous target audience
PROMOTION CHANNELS	Traditional media (TV, radio, newspapers), digital channels and social networks (Facebook, Instagram, LinkedIn)
LANGUAGES	Italian
TYPE OF OUTPUT PRODUCED	Spot TV (45", 30" and 15"), a web series (8 episodes), information on media (TV, radio, video), interviews to experts.
DIGITAL TOOLS & TECHNOLOGY USED	TV, print, digital, social media to promote interaction and education for a wide audience of financial consumers.


GENERAL INFORMATION	
INITIATIVE ID	IT 14
COUNTRY	Italy
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>FE initiatives for women</u> Between 2020 and 2021 BoI launched two main initiatives partnering with the Italian notaries association and Soroptimist International Italy, an NGO for women who work to improve the lives of women and girls.
SUBJECT MATTER	Financial education initiatives using the "training the trainers" approach on budgeting, savings, and investments.
MAIN ORGANISER	Bank of Italy
CO-ORGANISER	Soroptimist International Italian and the Notaries association
FEATURES AND CONTENT	
FORMAT	Online seminars to trainers who will then teach to their associates
START DATE	October 2020
END DATE	Ongoing
OBJECTIVE	Reduce gender gap in our country and help women to develop the knowledge, skills and confidence to appropriately understand risks and opportunities, to make informed choices and know where to go for assistance.
TARGET GROUP	Women
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	N/A
PROMOTION CHANNELS	Throughout the associations who will teach in (virtual) classrooms what they learned
LANGUAGES	Italian
TYPE OF OUTPUT PRODUCED	Videos, quizzes and other material to be used online
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	IT 15
COUNTRY	Italy
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>FE initiatives at the work place - Lodi Hospital</p> <p>It is a pilot initiative to reach women in their workplace. The choice of Lodi is not by chance, since Lodi is one of the hospital who were hit by the first wave of the pandemic in early 2020. The course is divided in four modules: budgeting, e-payments, cyberawareness and debt.</p>
SUBJECT MATTER	N/A
MAIN ORGANISER	Bank of Italy
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	The course was hosted by Lodi's hospital intranet
START DATE	April 2021
END DATE	June 2021
OBJECTIVE	Reduce gender gap in our country and to help women develop the knowledge, skills and confidence to appropriately understand risks and opportunities, to make informed choices and know where to go for assistance.
TARGET GROUP	Women at the workplace
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	>100
PROMOTION CHANNELS	Through the hospital website
LANGUAGES	Italian
TYPE OF OUTPUT PRODUCED	Videos, quizzes and other online materials
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	IT 16
COUNTRY	Italy 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Economia per tutti</u> (The Economy for everyone) Financial education website
SUBJECT MATTER	N/A
MAIN ORGANISER	Bank of Italy
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	N/A
START DATE	November 2019
END DATE	Ongoing
OBJECTIVE	The website is tailored for people interested in developing their knowledge in economic and financial issue, their rights and responsibilities, and to all those who, like savers and users of banking services, who wish to improve their own financial culture. Moreover, the website provide advice and information to consumers regarding supervised companies or products/service.
TARGET GROUP	Consumers in general, investors, retail investors, insurance clients, pensionners, pupils / school students, university students, elderly people, women, trainers, migrants.
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	>33,000 unique visitors Last data available: November 2021
PROMOTION CHANNELS	N/A
LANGUAGES	Italian, English
TYPE OF OUTPUT PRODUCED	Web contents (text, video, audio books, leaflets, guides)
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	IT 17
COUNTRY	Italy
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Artisans, Micro, Small and medium entrepreneurs</p> <p>Using the training the trainer approach, in cooperation with entrepreneurs association, this course aims to settle principles of investments, banking financial products, and insurances.</p>
SUBJECT MATTER	N/A
MAIN ORGANISER	Bank of Italy
CO-ORGANISER	Italian associations of artisans and small entrepreneurs
FEATURES AND CONTENT	
FORMAT	<p>Physical, online and hybrid</p> <p>It's a training the trainers approach: BoI set the contents and the standards of the course that will be held by trainers of the entrepreneurs association.</p>
START DATE	November 2021
END DATE	Ongoing
OBJECTIVE	Raise the financial literacy knowledge of small entrepreneurs
TARGET GROUP	Artisans and SMEs Entrepreneurs
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	N/A
PROMOTION CHANNELS	Entrepreneurs association's newsletter
LANGUAGES	Italian
TYPE OF OUTPUT PRODUCED	Course materials (video, animations, leaflets)
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	IT 18
COUNTRY	Italy 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Moneta e pagamenti (“Money and payments”)</p> <p>It is a structured eight lessons academic course organized together with several Italian Universities (hybrid mode).</p> <p>For an example see: Moneta e pagamenti. Corso on line con l'Università di Urbino (https://economiepertutti.bancaditalia.it/progetti-educativi/corso-moneta-pagamenti/index.html)</p>
SUBJECT MATTER	Money, payment system and services (including digital payment instruments), cryptoassets and digital euro, supervision and consumer protection.
MAIN ORGANISER	Bank of Italy
CO-ORGANISER	Partner Universities
FEATURES AND CONTENT	
FORMAT	Physical and on-line (seminars, conferences...)
START DATE	April 2021
END DATE	Ongoing
OBJECTIVE	The objective is to explain the evolution of money and payment systems, focusing on opportunities and risks of digitalisation. The focus of the course is the interaction between technological innovations, that foster efficiency and security of payments, and rules, that protect users and maintain trust.
TARGET GROUP	University students of different faculties. University employees. The general public.
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	Between 200 and 300 depending on the Universities, plus the people who watched the video online.
PROMOTION CHANNELS	Traditional media, Banca d'Italia and University website.
LANGUAGES	Italian
TYPE OF OUTPUT PRODUCED	Recorded video lessons, available to the general public
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	LT 1
COUNTRY	Lithuania
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Personal finance guide</u> (available only in Lithuanian)
SUBJECT MATTER	Type of product and service Website Personal finance guide (integrated in www.lb.lt) provides consumers with information about various financial products and services: credit products (consumer loans, mortgage loans), pension funds (II and III pillar pension funds), investment products (basic information about investment, crowdfunding, investing in shares and bonds, investment funds, scams). Insurance products (car insurance, travel insurance, life insurance etc.), payments. The information on various financial products is reinforced with online lectures and additional publicity on social media (https://www.facebook.com/Lietuvosbankas). Recently highlighted attention is paid to various fraud prevention initiatives (articles, video, conferences, etc.)
MAIN ORGANISER	Lietuvos bankas
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Main channel is a website, dedicated to various financial products, accompanied by online lectures, events and publicity on social media
START DATE	March 2018
END DATE	Ongoing
OBJECTIVE	This initiative aims to provide consumers with objective and impartial information about financial products offering an opportunity for consumers to get answers to their questions (via e-mail).
TARGET GROUP	Consumers in general
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	Information is spread to more than 100 000 consumers via social media channels each year.
PROMOTION CHANNELS	Mainly social networks
LANGUAGES	Lithuanian
TYPE OF OUTPUT PRODUCED	Online information, online lectures and events
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	LT 2
COUNTRY	Lithuania
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Personal inflation calculator
SUBJECT MATTER	The personal inflation calculator is a tool that can be used by Lithuanian residents to calculate their personal inflation rates. One has to enter the data on their average monthly consumption expenditure by allocating it to certain groups of goods and services. Having done that, the calculator automatically determines the personal inflation rate. https://www.lb.lt/en/ospstats/viewfaqFromConfig
MAIN ORGANISER	Lietuvos bankas
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Calculator is published in a website of the Bank of Lithuania
START DATE	March 2020
END DATE	Ongoing
OBJECTIVE	This initiative contributes to better personal financial management. The calculator provides one of the most accurate personal inflation estimates.
TARGET GROUP	Consumers in general
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	351 unique users (2021)
PROMOTIONAL CHANNELS	Mainly website
LANGUAGES	Lithuanian, English
TYPE OF OUTPUT PRODUCED	Online information


GENERAL INFORMATION	
INITIATIVE ID	LT3
COUNTRY	Lithuania
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Pinigu muziejus (Money museum)</u>
SUBJECT MATTER	<p>The exhibition of The Money Museum of the Bank of Lithuania introduces visitors to the history of money and banking, Lithuanian currencies as well as banking development in the country from the first credit institutions to the present day. The museum is not only equipped with modern tools and integrates various visual, sound and light effects, but also provides screenings of various educational and documentary films, encouraging visitors to take an active part in the cognitive process. The Money Museum presents different guided tours to pre-schoolers (Where did money come from?), for school childrens (Get to know your money!) and adults (A journey through the world of money). In 2013, the scientific journal MintWorld Compendium named The Money Museum of the Bank of Lithuania of the top-five central bank museums in the world.</p> <p>More information https://www.pinigumuziejus.lt/en/news</p>
MAIN ORGANISER	Lietuvos bankas
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Guided tours in a museum space of 300 m ² , virtual tours, website
START DATE	December 2010
END DATE	Ongoing
OBJECTIVE	This initiative contributes to better personal financial management
TARGET GROUP	Consumers in general
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	More than 14 150 visitors (2021), 166 virtual tours/lessons (2021), 347 guided tours (2021)
PROMOTIONAL CHANNELS	Mainly website
LANGUAGES	Lithuanian, English
TYPE OF OUTPUT PRODUCED	Online information


GENERAL INFORMATION	
INITIATIVE ID	LU 1
COUNTRY	Luxembourg 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Financial Game of Life</p> <p>The Financial Game of Life (FinGoL) is a dynamic educational game in the form of a 'chatbot' developed by students at the Luxembourg Tech School.</p>
SUBJECT MATTER	Financial literacy and personal finance management
MAIN ORGANISER	Central bank or competent authority
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Chatbot Game
START DATE	19 November 2019
END DATE	Ongoing
OBJECTIVE	FinGoL is aimed at a young audience and simulates, in a fun way, an adult's financial life as well as the situations he or she faces in real life. During the game, users will have to find a job, manage their budget, make different financial choices and assume their consequences. They will receive information, notably on the need to maintain a budget, the notion of credit and the risks of easy credit and will be able, through responsible management, to access higher levels of the game and thus unlock other features.
TARGET GROUP	School students
LANGUAGES	German, French, English
TYPE OF OUTPUT PRODUCED	Chatbot game


GENERAL INFORMATION	
INITIATIVE ID	LU 2
COUNTRY	Luxembourg 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Lëtzfin Budget app</p> <p>Keeping a monthly budget is the most important tool for preventing financial difficulties that may lead to over-indebtedness. This risk is significantly reduced if the consumer has a clear view of his or her income and expenses.</p>
SUBJECT MATTER	Financial literacy and personal finance management
MAIN ORGANISER	Central bank or competent authority
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	App
START DATE	19 November 2019
END DATE	Ongoing
OBJECTIVE	The app allows users to establish and manage their budget, identify unnecessary expenses and plan their future financial situation. It plans to broaden the choice of languages and integrate additional features in line with consumer needs and technological developments.
TARGET GROUP	Consumers in general
LANGUAGES	German, French
TYPE OF OUTPUT PRODUCED	App


GENERAL INFORMATION	
INITIATIVE ID	LU 3
COUNTRY	Luxembourg
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Lëtzfin website</p> <p>Dedicated website on financial education</p>
SUBJECT MATTER	Financial literacy and personal finance management
MAIN ORGANISER	Central bank or competent authority
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and online tools
START DATE	19 November 2019
END DATE	Ongoing
OBJECTIVE	<p>The information portal (www.letzfin.lu) contains essential information on topics to which most of citizens are exposed in their private and professional lives: 'Your money', 'insurance', 'credits', 'saving and investing', 'pension', 'precautions to be taken' and 'over-indebtedness'. Its purpose is to educate and protect consumers by providing them with basic financial information to help them analyse and understand their financial situation and make appropriate and informed choices. This website also offers practical tools enabling users to: simulate credit calculations, establish a personal budget, test their knowledge with 'quizzes' or watch explanatory videos. The 'lëtzfin' information portal will continue to be developed and will form the backbone of all initiatives launched as part of this national strategy.</p>
TARGET GROUP	Consumers in general
LANGUAGES	German, French
TYPE OF OUTPUT PRODUCED	Online information, simulators, calculators, games


GENERAL INFORMATION	
INITIATIVE ID	LU 4
COUNTRY	Luxembourg 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Lëtzfïn pocket money App</p> <p>The 'Lëtzfïn pocket money' app aims to make young people aware of the importance of managing their personal finances by actively involving parents.</p> <p>The app allows young people to better track their use of pocket money or other income. Parents assume the role of banks to guide young people in managing their personal budgets. This type of learning takes place through a dialogue with parents and helps to break the taboo of money issues. The smartphones of young people and their parents can be linked through a QR code but parents are unable to view the details of the data entered by young people.</p>
SUBJECT MATTER	Financial literacy and personal finance management
MAIN ORGANISER	Central bank or competent authority
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	App
START DATE	19 November 2019
END DATE	Ongoing
OBJECTIVE	Through this application, young people actively learn to manage their personal budget and better appreciate the value of money.
TARGET GROUP	School students
LANGUAGES	German, French
TYPE OF OUTPUT PRODUCED	App


GENERAL INFORMATION	
INITIATIVE ID	LU 5
COUNTRY	Luxembourg 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Lätzfin videos https://www.youtube.com/watch?v=wRvR2rdCJdc https://www.youtube.com/watch?v=2Ah6qw4elf8 https://www.youtube.com/watch?v=OIUU4J2SIFQ https://www.youtube.com/watch?v=gfNox2_M6Ks
SUBJECT MATTER	Financial literacy and personal finance management
MAIN ORGANISER	Central bank or competent authority
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and online tools
START DATE	19 November 2019
END DATE	Ongoing
OBJECTIVE	Protect people against over indebtedness and raise awareness of the need to keep a private budget
TARGET GROUP	Consumers in general
LANGUAGES	German, French
TYPE OF OUTPUT PRODUCED	Media (TV, radio, video), simulators, calculators, games


GENERAL INFORMATION	
INITIATIVE ID	LU 6
COUNTRY	Luxembourg
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>Ech kann dat och</u></p> <p>In order to improve the citizens' knowledge in the management of their personal finances and to make sure that everyone has the possibility to carry out their financial transactions in an autonomous way, a training programme on e-banking was set up. This programme promotes the social, financial and digital inclusion of all citizens but it is particularly aimed at senior citizens, who are more vulnerable to the potential digital divide linked to the accelerated digitalisation of the society. The training is offered as a separate module or as part of a more general Internet training. A collaboration with many organisations was put in place in order to get a broad coverage. Further a train-the-trainer program should accelerate the spread of this training, so that it can be offered on a local basis for example by different senior clubs.</p>
SUBJECT MATTER	Financial literacy and personal finance management: By participating in this course people learn how to manage their bank account from their computer in a secure way.
MAIN ORGANISER	Commission de Surveillance du Secteur Financier (CSSF)
CO-ORGANISER	A joint initiative with the Ministry of Consumer Protection, the Ministry of Digitalisation, the ABBL (Luxembourg Banking Association) Foundation for Financial Education and the non for profit organisation ErwuesseBildung.
FEATURES AND CONTENT	
FORMAT	Physical courses
START DATE	15 September 2021
END DATE	Ongoing
OBJECTIVE	To promote the social, financial and digital inclusion of all citizens and particularly senior citizens, who are more vulnerable to the potential digital divide linked to the accelerated digitalisation of society.
TARGET GROUP	Elderly people
PROMOTION CHANNELS	Traditional media, Social networks, Newsletter, the promoter's partners' network, Press conference, Flyers.
LANGUAGES	French, German, English and Portuguese
TYPE OF OUTPUT PRODUCED	No public output produced.
DIGITAL TOOLS & TECHNOLOGY USED	The training is offered via 2 different operating systems (Microsoft Windows 10 and MacOS 11)


GENERAL INFORMATION	
INITIATIVE ID	LU 7
COUNTRY	Luxembourg
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Fraud prevention in a digital world Link 1 Link 2 <p>Through various measures, consumers should be made aware of the dangers of fraud and advised for more security in their digital banking transactions. Further, the Strong Customer Authentication is explained and its importance illustrated.</p>
SUBJECT MATTER	Financial literacy and personal finance management
MAIN ORGANISER	Commission de Surveillance du Secteur Financier (CSSF)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Digital tools (website, social media, media (radio))
START DATE	01 August 2021
END DATE	Ongoing
OBJECTIVE	Protecting consumers from fraud, especially in the area of digital financial transactions.
TARGET GROUP	Consumers in general
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	N/A
PROMOTION CHANNELS	Traditional media, social networks, newsletter
LANGUAGES	French, German, Luxembourgish
TYPE OF OUTPUT PRODUCED	No public output produced
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	LU 8
COUNTRY	Luxembourg 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Self-assessment on financial literacy</u> The self-assessment allows testing one's own level of financial literacy anonymously and identifying possible gaps.
SUBJECT MATTER	Financial literacy and personal finance management
MAIN ORGANISER	Commission de Surveillance du Secteur Financier (CSSF)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Digital tools website
START DATE	01 March 2021
END DATE	Ongoing
OBJECTIVE	The test should help consumers becoming aware of gaps in their knowledge and encourage them to seek more information on these issues. Due to statistics, it can be determined which questions present the most problems for consumers.
TARGET GROUP	Consumers in general
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	N/A
PROMOTION CHANNELS	Social networks, newsletter
LANGUAGES	French, German
TYPE OF OUTPUT PRODUCED	Online Test
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	LV 1
COUNTRY	Latvia 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>Financial literacy brand "Naudasprasme"</u></p> <p>To improve people's financial literacy and well-being, the Financial and Capital Market Commission (FCMC) has created the brand of national financial literacy – "Naudasprasme". "Naudasprasme" in English means "money skills". The brand is used by those state, private and non-governmental institutions, projects and informative and educational materials that increase the level of financial literacy among people in Latvia. This brand is part of the National Strategy for Financial Literacy in Latvia 2021–2027. The brand certifies that the information provided is reliable, secure and created with the aim of improving financial literacy. The brand is particularly important at a time when there are many offers, information, initiatives in the financial field, including those that use the words "financial literacy", as well as frauds and scams, therefore the FCMC with partners offer a way to recognize reliable information.</p>
SUBJECT MATTER	Financial literacy and personal finance management
MAIN ORGANISER	Financial and Capital Market Commission
CO-ORGANISER	Partner institutions in the National Strategy for Financial Literacy in Latvia 2021–2027
FEATURES AND CONTENT	
FORMAT	<p>The brand "Naudasprasme" is listed in the financial literacy materials of the private, public and non-governmental sectors, including outdoor ads, websites of institutions and social media.</p> <p>Projects, materials and information that are marked by the brand "Naudasprasme" and are recognized as high quality and safe.</p>
START DATE	22 March 2021
END DATE	Ongoing
OBJECTIVE	To pool financial literacy initiatives and increase the level of financial literacy in Latvia. To support knowledge, attitudes and actions that ensure persons financial security, sustainability and well-being.
TARGET GROUP	All citizens of Latvia
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	>1 000 000
PROMOTION CHANNELS	National financial literacy website and facebook page
LANGUAGES	Latvian
TYPE OF OUTPUT PRODUCED	Brandbook and brand materials

GENERAL INFORMATION	
INITIATIVE ID	LV 2
COUNTRY	Latvia 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>Bank Compass</u> and <u>Insurance Compass</u></p> <p>To support clients in their decision-making and to help them make informed choices, the Financial and Capital Market Commission (FCMC) provides information about the key performance ratios of each bank and insurance company through "Bank Compass" and "Insurance Compass" at the end of the quarter. Data are summarised from the public quarterly reports submitted by banks and insurance companies and designed to be easy usable for an untrained user.</p> <p>"Bank Compass" is a medium for giving information on the main banking performance ratios in an easy manner for the public. Analysis of these ratios is one of the determinants in making a bank choice by customers. The final decision in choosing the bank, however, is up to the customers after they have assessed the scope of services offered by the banks, accessibility and quality of services, fees and service charges etc. "Insurance Compass" is a tool that enables every individual interested to have an easy access to key performance indicators of the insurers, i.e. insurance undertakings and insurance branches established in the EU Member States that provide their services in Latvia. Aggregate information is based on the data taken from the insurers' quarterly reports. Analysis of those indicators is one of the criteria considered by a customer when taking a decision on entering into the insurance contract; however, the aggregate data are general and they should be viewed in the context of overall insurer's activity.</p>
SUBJECT MATTER	Regulation or supervisory measure
MAIN ORGANISER	Financial and Capital Market Commission
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Digital, interactive tools
START DATE	2019
END DATE	Ongoing
OBJECTIVE	To support customer of banks and insurance companies in their decisions and to help them to make informed choices.
TARGET GROUP	Bank and insurance companies' clients; Mass media representatives
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	~1000 visitors per year
PROMOTION CHANNELS	Tools are available on the FCMC's webpage , promotion banners and information are published on the financial literacy websites (www.klientuskola.lv , www.finansupratiba.lv).
LANGUAGES	Latvian, English
TYPE OF OUTPUT PRODUCED	Interactive, digital online tool


GENERAL INFORMATION	
INITIATIVE ID	LV 3
COUNTRY	Latvia 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Manaekonomika.lv "Mana ekonomika" ("Myeconomy") is a set of resources, e-learning tools and methods that enable students and teachers to view social, public administration, international relations, and business issues through the prism of economics in order to better understand the multitude of processes at individual, corporate, national and global levels.
SUBJECT MATTER	Economics and financial education. Financial literacy and personal finance management.
MAIN ORGANISER	Latvijas Banka
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Online learning tools and methods, in-person and online seminars
START DATE	Development started Q3 2018, first edition presented September 2020
END DATE	Ongoing
OBJECTIVE	To promote economics and financial education and act as an aid in learning, teaching and exploring the crossroads of economic theory and real-life situations.
TARGET GROUP	Primary, elementary and highschool students, teachers.
PROMOTION CHANNELS	Social media and website updates for students, regular seminars on best practices using the resources, online activities for teachers.
LANGUAGES	Latvian
TYPE OF OUTPUT PRODUCED	Website (online resources, e-learning tools, advanced topics), interactive learning materials, seminars and methodological materials

GENERAL INFORMATION	
INITIATIVE ID	MT 1
COUNTRY	Malta
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>Bank Fees – Knowing and comparing</u></p> <p>The campaign aimed at raising awareness among consumers on the importance to make informed decisions by requesting the relevant information from payment service providers in relation to their payment account. The campaign also contained information on the relevant characteristics of the Fee Information Document and the Statement of Fees.</p>
SUBJECT MATTER	Banking products/services (Bank fees)
MAIN ORGANISER	Malta Financial Services Authority
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Digital tools (Website, social media). Other (leaflet)
START DATE	15 March 2019
END DATE	31 May 2019
OBJECTIVE	Raise awareness among consumers on their right of receiving clear and concise information related to their bank account. The campaign also provided information on Fee Information Document and the Statement of Fees.
TARGET GROUP	General public
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	N/A
PROMOTION CHANNELS	Press release, website, leaflet, online video ads, editorial content, TV commercial
LANGUAGES	English and Maltese
TYPE OF OUTPUT PRODUCED	A dedicated page on the MFSA website containing the material of the campaign and an educational video, leaflet printed and available at the banks' branches: Bilingual leaflet for Students (school visits), local councils (60+), public employment service offices, Banks reps, SMEs representatives; Leaflet on website and cross linking; Poster at bank branches; E-shot to MFSA database of consumers; Press Release; Online newspaper (Banners and article); 40 second tv spot during prime time; Social Media posting and boosting of video; Pre-roll advertising on youtube


GENERAL INFORMATION	
INITIATIVE ID	MT 2
COUNTRY	Malta
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	School visits Series of visits organised for young students aged 12-15 on basic financial literacy topics.
SUBJECT MATTER	Financial literacy and personal finance management
MAIN ORGANISER	Malta Financial Services Authority
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Physical (seminar)
START DATE	October 2019
END DATE	March 2020
OBJECTIVE	<p>Increasing awareness among young students on basic financial literacy topics. The visits focused on the following topics:</p> <p>(i) banking different ways to pay, what is a bank account, what is the difference between debit and credit card, how to use online and mobile banking services</p> <p>(ii) insurance What is an insurance product, what types of insurance products exist, how it works, common terms used</p> <p>(iii) investment Difference between shares and bonds, what is the budgeting and why it is important</p>
TARGET GROUP	School Students aged 12-15
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	100 - 300
PROMOTION CHANNELS	N/A
LANGUAGES	English
TYPE OF OUTPUT PRODUCED	Presentation used during the visit
DIGITAL TOOLS & TECHNOLOGY USED	N/A

GENERAL INFORMATION	
INITIATIVE ID	MT 3
COUNTRY	Malta
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Home Insurance</u> The campaign was aimed at raising awareness about the different types of home insurance cover available to consumers, highlighting the fact that a home insurance policy might cover either 'bulding' only or it may include the 'contents' as well. The two insurance covers may be taken out together or independently and not necessarily from the same provider.
SUBJECT MATTER	Insurance product (Home insurance)
MAIN ORGANISER	Malta Financial Services Authority
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Digital tools (Website, social media) Media (TV shows, newspapers)
START DATE	30 June 2020
END DATE	31 July 2021
OBJECTIVE	Providing information on home insurance, highlighting and explaining the difference between 'buldings' and 'contents' insurance.
TARGET GROUP	First time owners (20-35 years old), second time owners (35-50 years old) and later years home owners (50+)
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	People reached: 6139 through MFSASocial Media 77508 through newspaper articles
PROMOTION CHANNELS	Press release, website, newspaper articles, social media, tv and radio interviews
LANGUAGES	English and Maltese
TYPE OF OUTPUT PRODUCED	A dedicated page on the MFSA website containing the material of the campaign and a number of educational videos, social media posts and visuals, participation in TV interviews, newspaper articles


GENERAL INFORMATION	
INITIATIVE ID	MT 4
COUNTRY	Malta
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>Campaign for investors' awareness</u></p> <p>The main objective of this campaign was to raise awareness among consumers about financial literacy with a focus on the different regulated markets to help them make informed decisions. The campaign aimed also to demystify certain investment jargon such as 'trading venue', 'regulated market' and 'multilateral trading facility (MTF)', providing information on the different types of financial instruments that can be traded on each trading venue type.</p> <p>The campaign coincided with the World Investor Week 2020.</p>
SUBJECT MATTER	Financial literacy with a focus on the different trading venues.
MAIN ORGANISER	Malta Financial Services Authority
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Digital tools (Website, social media), Media (TV shows, newspapers), Videos and posters distributed throughout bank branches
START DATE	09 October 2020
END DATE	30 October 2020
OBJECTIVE	Generate awareness and support in the education of financial literacy. Provide information on the different types of trading venues and the different types of financial instruments that can be traded on each trading venue.
TARGET GROUP	General public with particular focus on small investors aged 55+
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	People reached on social media: 4054 - 790 web page visits (Measurement of further reach through other platforms is not available).
PROMOTION CHANNELS	Press release, website, newspaper articles, social media, tv and radio interviews
LANGUAGES	English and Maltese
TYPE OF OUTPUT PRODUCED	A dedicated page on the MFSA website containing the material of the campaign and a number of educational videos, social media posts and visuals, participation in TV interviews, newspaper articles


GENERAL INFORMATION	
INITIATIVE ID	MT 5
COUNTRY	Malta
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>Payment Accounts Fees Comparison Tool</u></p> <p>The tool allows consumers to compare the fees being charged by Credit and Financial Institutions in respect of Payment Accounts held in Malta. The fees displayed in the Comparison Tool reflects the fees of the most representative services linked to a Payment Account, such as those related to the opening of the account, cash deposit and encashment of cheques.</p>
SUBJECT MATTER	Financial literacy and personal finance management
MAIN ORGANISER	Malta Financial Services Authority
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Digital tools (Comparison tool)
START DATE	April 2021
END DATE	Ongoing
OBJECTIVE	To provide a tool which helps consumers to make more informed decision by bringing together and comparing fee-related information about Payment Accounts being offered by Credit and Financial Institutions
TARGET GROUP	General public
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	N/A
PROMOTION CHANNELS	Press release, newspaper articles, social media posts. The tool is accessible through the MFSA website
LANGUAGES	English
TYPE OF OUTPUT PRODUCED	Consumers have the possibility of downloading a pdf copy of the information generated by the Comparison Tool. Such information can also be sent via email or printed
DIGITAL TOOLS & TECHNOLOGY USED	Consumers have the possibility to: (i) select a minimum of two and a maximum of three entities; (ii) select one of the product or service featuring on the website; (iii) select one product or service per each entity


GENERAL INFORMATION	
INITIATIVE ID	MT 6
COUNTRY	Malta
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Digital Banking Awareness</u> The campaign was aimed at increasing awareness on the benefits of using digital banking as well as giving tips on how to have a safe online banking experience.
SUBJECT MATTER	Banking products/services(Online banking services)
MAIN ORGANISER	Malta Financial Services Authority
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Digital tools (Website, social media) Media (TV shows, newspapers) Educational videos and informative posters distributed throughout bank branches
START DATE	24 June 2021
END DATE	31 August 2021
OBJECTIVE	Drive awareness on the convenience of using Digital Banking facilities, as an alternative to accessing banking services without the need to go to the branch. The campaign aimed also to give tips on how to have a safe online banking experience
TARGET GROUP	Primary target: Male/Female: 55+ Secondary target: 65+ (pensionable age bracket) Tertiary target: Youth (setting up their first bank account)
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	The campaign reached approximately reached 370000 people (MFSA website and newspapers). This excludes reach via TV and radio appearances.
PROMOTION CHANNELS	Press release, website, newspaper articles, social media, tv and radio interviews.
LANGUAGES	English and Maltese
TYPE OF OUTPUT PRODUCED	Educational videos displayed and posters distributed within bank branches, social media posts and visuals, advertising banners on news portals, dedicated page on the website, participation in TV and radio shows, newspaper articles, online quiz and polls.


GENERAL INFORMATION	
INITIATIVE ID	MT 7
COUNTRY	Malta
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>Invest Smartly</u></p> <p>In the wake of the IOSCO World Investor Week (WIW) 2021 the MFSA launched an educational campaign with the objective to raise awareness among consumers on financial literacy, as well as giving tips on how to make informed investment decisions. The campaign also touched upon the concept of sustainable finance to promote the possibility of making investments which take into consideration the impact on Environmental, Social and Governance (ESG) factors.</p>
SUBJECT MATTER	Investment products and services/sustainable finance
MAIN ORGANISER	Malta Financial Services Authority
CO-ORGANISER	IOSCO
FEATURES AND CONTENT	
FORMAT	<p>Digital tools (Website, social media)</p> <p>Media (TV and radio shows, newspapers)</p> <p>Physical event (Ringing of the bell ceremony at Malta Stock Exchange)</p>
START DATE	04 October 2021
END DATE	24 October 2021
OBJECTIVE	Promote financial literacy among consumers with a focus on investment services as well as investment tips in order to make informed investment decisions. Raise awareness on sustainable investment opportunities, with a focus on the ESG factors and risks (e.g. greenwashing) to consider before investing.
TARGET GROUP	<p>General Public</p> <p>Retail (unsophisticated/not professional) investors (pensioners), that are at least 55 years old - Smart investor.</p> <p>Young Adults (30 + / Technology confident)</p>
PROMOTION CHANNELS	Press release, IOSCO website, MFSA website, editorials, social media, tv and radio interviews, advertising banners on news portals.
LANGUAGES	English and Maltese
TYPE OF OUTPUT PRODUCED	A dedicated page on the MFSA website containing the material of the campaign and a number of social media posts and visuals, participation in TV and radio shows, online newspaper articles, interactive quiz. Furthermore, a Ring of the bell ceremony has been organised at the Malta Stock Exchange to kick-off the WIW 2021 and a representative of the Authority was a guest speaker at the event


GENERAL INFORMATION	
INITIATIVE ID	MT 8
COUNTRY	Malta
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>Consumers section of MFSA webiste</u></p> <p>The MFSA webiste includes a section dedicated to consumers where general information on different topic such as banking, insurance and investment products and services are provided. The tool represents an important tool to enhance financial literacy among consumers and promote informed decisions.</p> <p>The section has been recently revamped and the contents are reviewed on a regular basis as to ensure that consumers are provided with updated information.</p>
SUBJECT MATTER	Banking/Insurance/Investments/Consumer Awareness/Scams, Warnings and Reporting/Jargon Buster
MAIN ORGANISER	Malta Financial Services Authority
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website
START DATE	31 January 2019
END DATE	Ongoing
OBJECTIVE	Provide a platform that consumers can access when looking for general information on financial products and services especially online. It also includes a dedicated section on scam detection, warnings issued by the Authority with respect to activities carried out by unlicensed entities and how consumers may report certain matters to the Authority.
TARGET GROUP	General Public
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	An average 1700 page views per week specific to consumer section
PROMOTION CHANNELS	Educational campaigns include reference to the consumers section of the website.
LANGUAGES	English
TYPE OF OUTPUT PRODUCED	A dedicated section on the MFSA website organized in different tabs that consumers can use to navigate the information. The contents are organized in Q&A format.


GENERAL INFORMATION	
INITIATIVE ID	NL 1
COUNTRY	The Netherlands 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Publications for consumers</p> <p>Publications on the Dutch Authority for the Financial Markets (AFM) activity in a user-friendly format: for instance the 2017 Agenda of the AFM has been published in a consumer-friendly version, in addition to the general (more elaborate) version.</p>
SUBJECT MATTER	<p>Financial products/services</p> <p>Any topic within the scope of the AFM's supervision</p>
MAIN ORGANISER	<p>Central bank or competent authority (banking, securities, and/or insurance).</p> <p>https://www.afm.nl/en</p>
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and online tools, social media
START DATE	10 March 2017
END DATE	Ongoing
OBJECTIVE	Encourage consumers to be up to date on AFM activities
TARGET GROUP	Consumers in general
LANGUAGES	Dutch
TYPE OF OUTPUT PRODUCED	Online information


GENERAL INFORMATION	
INITIATIVE ID	NL 2
COUNTRY	The Netherlands 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Website for consumers
SUBJECT MATTER	Financial products/services News items, general information on products, advice and applicable regulations, warnings, warnings lists and AFM registers
MAIN ORGANISER	Central bank or competent authority https://www.afm.nl/en
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and online tools, social media
START DATE	10 March 2002
END DATE	Ongoing
OBJECTIVE	Help existing and future consumers develop the knowledge, skills and confidence to appropriately understand risks and opportunities, to make informed choices and know where to go for assistance
TARGET GROUP	Consumers in general
LANGUAGES	Dutch
TYPE OF OUTPUT PRODUCED	Online information


GENERAL INFORMATION	
INITIATIVE ID	NL 3
COUNTRY	The Netherlands 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Financial Markets Information Line
SUBJECT MATTER	Financial products/services
MAIN ORGANISER	Central bank or competent authority https://www.afm.nl/en
CO-ORGANISER	National Ombudsman - the Financial Services Complaints Tribunal (Kifid) is the dispute agency of the Netherlands
FEATURES AND CONTENT	
FORMAT	Website and online tools, phone
START DATE	01 March 2002
END DATE	Ongoing
OBJECTIVE	The Financial Markets Information Line gives consumers the ability to raise their concerns.
TARGET GROUP	Consumers in general
LANGUAGES	Information on the Financial Markets Information Line is available in Dutch and English.
TYPE OF OUTPUT PRODUCED	Online information


GENERAL INFORMATION	
INITIATIVE ID	NL 4
COUNTRY	The Netherlands 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Money Wise Platform
SUBJECT MATTER	Personal finance management
MAIN ORGANISER	Government department
CO-ORGANISER	Several partners of the initiative, for instance the Dutch central bank (DNB), industry associations, ministries, consumer associations and the AFM (https://www.afm.nl/en)
FEATURES AND CONTENT	
FORMAT	Website and online tools
START DATE	01 January 2008
END DATE	Ongoing
OBJECTIVE	Enhance responsible financial behaviour
TARGET GROUP	Consumers in general
LANGUAGES	Dutch; quite a large coverage available in English as well
TYPE OF OUTPUT PRODUCED	Online information; educational material, videos, guest lectures


GENERAL INFORMATION	
INITIATIVE ID	NL 5
COUNTRY	The Netherlands 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Monthly consumer newsletter
SUBJECT MATTER	Personal finance management Information addressed to consumers on any topic within the scope of the AFM's supervision.
MAIN ORGANISER	Government department
CO-ORGANISER	Several partners of the initiative, for instance the Dutch central bank (DNB), industry associations, ministries, consumer associations and the AFM (https://www.afm.nl/en)
FEATURES AND CONTENT	
FORMAT	Website and online tools; e-mail
START DATE	01 January 2016
END DATE	Ongoing
OBJECTIVE	Informing consumers
TARGET GROUP	Consumers in general
LANGUAGES	Dutch
TYPE OF OUTPUT PRODUCED	Online information


GENERAL INFORMATION	
INITIATIVE ID	NL 6
COUNTRY	The Netherlands 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Communication/warning on FinTech related matters The AFM has published on its website information, that includes 'warnings', on the risks of virtual currencies, cryptos-assets, initial coins offerings and blockchain technology.
SUBJECT MATTER	FinTech: virtual currencies, crypto-assets and blockchain technology
MAIN ORGANISER	AFM
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and online tools, social media
START DATE	01 November 2017
END DATE	Ongoing
OBJECTIVE	Inform consumers on content and risks of virtual currencies, crypto-assets, initial coins offering and blockchain technology
TARGET GROUP	Consumers in general
LANGUAGES	Dutch
TYPE OF OUTPUT PRODUCED	Online information

GENERAL INFORMATION	
INITIATIVE ID	NL 7
COUNTRY	Netherlands 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Dutch Deposit Guarantee
SUBJECT MATTER	Financial literacy, trust and financial stability
MAIN ORGANISER	Dutch Central Bank
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Online campaign (website and online tools).
START DATE	15 April 2021
END DATE	Ongoing
OBJECTIVE	Dutch deposit guarantee is essential to prevent a bank run and to remain financially stable. Publicity to educate the public that their savings are safe up to €100.000 per person per bank therefore is key
TARGET GROUP	Dutch public in general and especially targeting on young people and women.
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	Dutch public with a bank account, potentially 17 million people could benefit from the initiative.
PROMOTION CHANNELS	For the campaign we use online video (a.o. YouTube), digital audio & video (a.o. Spotify), display (native ads, smarticles on two main Dutch newssites) and social ads (Instagram, Printerest). To promote the campaign we use our website DNB.nl, press release, social media. A toolkit has been created for other professional parties. And we work in close cooperation with the Dutch commercial banks and the Dutch banking association by also using their networks.
LANGUAGES	Dutch for the campaign, website has been translated to English
TYPE OF OUTPUT PRODUCED	All messages on the channels used for the campaign, direct to the general website


GENERAL INFORMATION	
INITIATIVE ID	PL 1
COUNTRY	Poland 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>CEDUR (the Educational Centre for Market Participants)</u> A long-term educational project including i.e. training and publishing activities (free brochures and handbooks). The main part of CEDUR are training seminars and workshops addressed to carefully selected groups of participants and conducted by employees of the UKNF.
SUBJECT MATTER	Regulation or supervisory measures. Financial literacy and personal finance management. Other specific products/services. These initiatives cover all types of financial, insurance and pension instruments and products. The subject of the seminars, depending on the audience, focuses mainly on current issues concerning financial market supervision, changes in laws and regulations, as well as offences detection on the capital market and the protection of financial services consumers.
MAIN ORGANISER	The Polish Financial Supervision Authority (UKNF)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Training activities (seminars, workshops) carried out online as webinars and publishing activities (free educational brochures and handbooks) in online and print versions
START DATE	01 January 2009
END DATE	Ongoing
OBJECTIVE	Dissemination of knowledge on the functioning of the financial market.
TARGET GROUP	Representatives of entities supervised by the KNF, representatives of unions/associations of entities supervised by the KNF, judiciary, prosecutors and law enforcement officers, consumer protection institutions, school environment, consumers and the general public
LANGUAGES	Polish
TYPE OF OUTPUT PRODUCED	Educational material, online information, presentations, educational brochures and handbook.
TARGET GROUP	Representatives of entities supervised by the KNF, representatives of unions/associations of entities supervised by the KNF, judiciary, prosecutors and law enforcement officers, consumer protection institutions, pupils/school students, teachers/trainers, consumers and the general public.
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	9,4 >10 thousand participants (in 2020)
LANGUAGES	Polish
TYPE OF OUTPUT PRODUCED	Educational material
DIGITAL TOOLS & TECHNOLOGY USED	Webinars and online events platform


GENERAL INFORMATION	
INITIATIVE ID	PL 2
COUNTRY	Poland 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Warnings about phishing sites and methods used by cyber criminals</u> The Financial Sector Cyber Security Team (CSIRT KNF) tracks the activities of cyber criminals and publishes warnings about identified phishing sites and cyber threats.
SUBJECT MATTER	Cyber security, phishing, banking products/services, payment services, payment accounts
MAIN ORGANISER	The Polish Financial Supervision Authority (UKNF)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Publishing information about cyber security threats on a dedicated website and social media profiles
START DATE	01 July 2020
END DATE	Ongoing
OBJECTIVE	Raising consumers awareness of cyber threats
TARGET GROUP	Consumers in general
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	N/A
PROMOTION CHANNELS	Website, social media
LANGUAGES	Polish
TYPE OF OUTPUT PRODUCED	Public warning, on line information
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	PL 3
COUNTRY	Poland 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Awareness-raising campaign on cyber fraud „Uwaga! Cyberszust [Protect yourself from fraud and scams!]”</u> The campaign has been launched as a response to increasing number of signals on particular cybercrime activities of individuals claiming to be supervised by the KNF in relation to the cryptocurrency exchange transactions they offer. The campaign highlights that in Poland the cryptocurrency market is not a regulated or supervised market. The KNF does not authorise, supervise, or exercise any other supervisory powers in relation to the trade in cryptocurrencies.
SUBJECT MATTER	Cyber security, cryptocurrencies
MAIN ORGANISER	The Polish Financial Supervision Authority (UKNF)
CO-ORGANISER	The Polish National Police
FEATURES AND CONTENT	
FORMAT	Awareness-raising campaign
START DATE	18 December 2020
END DATE	Ongoing
OBJECTIVE	Providing information and practical advice on how to identify cybercrime techniques. Helping consumers to avoid becoming victims of financial fraud and scams, especially online.
TARGET GROUP	Consumers in general
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	N/A
PROMOTION CHANNELS	Website, social media, media (radio)
LANGUAGES	Polish
TYPE OF OUTPUT PRODUCED	On line information, educational material, radio news spots
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	PL 4
COUNTRY	Poland 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Awareness-raising campaign “Invest Knowledgeably!”</u> The campaign has been launched to draw the attention of clients of investment firms and banks to the key elements that should be considered by any person making the decision to buy an investment product. The campaign’s website provides guidance on how to invest knowledgeably, where to check information about the issuer, what data are particularly relevant, and what can be required of the seller.
SUBJECT MATTER	Investment products
MAIN ORGANISER	The Polish Financial Supervision Authority (UKNF)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Awareness-raising campaign
START DATE	September 2020
END DATE	Ongoing
OBJECTIVE	Providing guidance on how to invest knowledgeably, where to check information about the issuer, what data are particularly relevant, and what can be required of the seller.
TARGET GROUP	Consumers in general, retail investors
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	N/A
PROMOTION CHANNELS	Website, social media, media (radio)
LANGUAGES	Polish
TYPE OF OUTPUT PRODUCED	On line information, educational material, radio news spots
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	PL 5
COUNTRY	Poland 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Awareness-raising campaign “Investment notes – be aware of the risks!”</u> The awareness-raising campaign with a message addressed to market participants to remind them that decisions to use an offer of investment notes should be well thought out and that any person interested in such offer should be aware of potential risks.
SUBJECT MATTER	Investment notes
MAIN ORGANISER	The Polish Financial Supervision Authority (UKNF)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Awareness-raising campaign
START DATE	June 2020
END DATE	Ongoing
OBJECTIVE	Raising awareness of potential risks involved in an offer of investment notes and a call for caution
TARGET GROUP	Consumers in general, retail investors
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	N/A
PROMOTION CHANNELS	Website, social media
LANGUAGES	Polish
TYPE OF OUTPUT PRODUCED	On line information, educational material, a call for caution
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	PL 6
COUNTRY	Poland 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Awareness-raising campaign “Crowdfunding”</u> The campaign focused on the idea of crowdfunding providing with educational materials on the risks arising from such investment, the rules of crowdfunding, and proper advertising of projects. The contents were divided by subject into platforms, investors and issuers.
SUBJECT MATTER	Crowdfunding
MAIN ORGANISER	The Polish Financial Supervision Authority (UKNF)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Awareness-raising campaign
START DATE	April 2020
END DATE	Ongoing
OBJECTIVE	Explaining the functioning of crowdfunding as an alternative way of raising capital
TARGET GROUP	Investors, issuers
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	N/A
PROMOTION CHANNELS	Website, social media
LANGUAGES	Polish
TYPE OF OUTPUT PRODUCED	On line information, educational material
DIGITAL TOOLS & TECHNOLOGY USED	N/A

GENERAL INFORMATION	
INITIATIVE ID	PL 7
COUNTRY	Poland 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Awareness-raising campaign “Oczarowani” (Enchanted)</u> The name of the campaign "Enchanted" defines a wide range of non-professional investors and consumers looking for attractive investment opportunities, while lacking the necessary knowledge or experience to properly assess the available offers. Lack of awareness of many risks makes such people easily 'enchanted' with the ability to make quick and high profits.
SUBJECT MATTER	The risks associated with investing in the purchase of condo hotels/aparthotels
MAIN ORGANISER	The Polish Financial Supervision Authority (UKNF)
CO-ORGANISER	The Office of Competition and Consumer Protection, The Ministry of Investment and Development
FEATURES AND CONTENT	
FORMAT	Awareness-raising campaign based on the dedicated website
START DATE	November 2019
END DATE	Ongoing
OBJECTIVE	Providing with the most essential guidelines that will help non-professional participants of the financial market gain more knowledge about factors that should be taken when planning an investment.
TARGET GROUP	Consumers in general, retail investors
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	N/A
PROMOTION CHANNELS	Website, social media, media (TV, radio)
LANGUAGES	Polish
TYPE OF OUTPUT PRODUCED	On line information, television and radio news spots, educational material i.a. a set of tips and questions to be answered before the finalisation of purchase in the area of condo hotels/aparthotels (available in the form of a single file that may be useful during a conversation with the person offering such investment)


GENERAL INFORMATION	
INITIATIVE ID	PL 8
COUNTRY	Poland 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Global Money Week (GMW)</u> GMW is an annual global awareness-raising campaign on the importance of ensuring that young people, from an early age, are financially aware, and are gradually acquiring the knowledge, skills, attitudes and behaviours necessary to make sound financial decisions and ultimately achieve financial well-being and financial resilience.
SUBJECT MATTER	Financial literacy and personal finance management, the functioning of the financial market, banking activity and operations, financial products and services, guidelines for a better understanding of credit agreements for young adults, investing through investment funds, cyber threats and cybersecurity from the perspective of financial service users
MAIN ORGANISER	The Polish Financial Supervision Authority (UKNF) as a national coordinator of the campaign
CO-ORGANISER	The campaign is organised by the OECD/INFE Co-organisers at the national level: The Ministry of Finance, The Office of Competition and Consumer Protection, The Bank Guarantee Fund, The Polish Chamber of Insurance, The Society for Promotion of Financial Education
FEATURES AND CONTENT	
FORMAT	i.a. Training activities (seminars, workshops) carried out online as webinars, financial educational quizzes, saving surveys, GMW school blogs
START DATE	March 2014
END DATE	Ongoing (an annual initiative)
OBJECTIVE	Raising awareness about money matters amongst children and youth and allow them to develop knowledge and skills needed to become financially independent and employable in the future
TARGET GROUP	Pupils/school students, teachers/trainers/parents
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	18,5 >19 thousand participants (in 2021)
PROMOTION CHANNELS	Website, mailing, social media
LANGUAGES	Polish
TYPE OF OUTPUT PRODUCED	Educational material
DIGITAL TOOLS & TECHNOLOGY USED	Webinars and online events platform


GENERAL INFORMATION	
INITIATIVE ID	PL 9
COUNTRY	Poland 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>World Investor Week (WIW)</u> WIW is a global campaign to raise awareness about the importance of investor education and protection and to highlight the investor education and protection initiatives of securities regulators.
SUBJECT MATTER	i.a. Financial literacy and personal finance management, the functioning of the financial market, financial products and services, activities of investment firms and investment funds, safe and knowledgeable use of financial innovations, cyber threats and cybersecurity from the perspective of financial service users
MAIN ORGANISER	The Polish Financial Supervision Authority (UKNF) as a national coordinator of the campaign
CO-ORGANISER	The campaign is organised by IOSCO Co-organiser at the national level: The GPW Foundation (the Warsaw Stock Exchange Foundation)
FEATURES AND CONTENT	
FORMAT	i.a. Training activities (seminars, workshops) carried out online as webinars, The Financial Education Day
START DATE	October 2017
END DATE	Ongoing (an annual initiative)
OBJECTIVE	Raising awareness about the importance of investors education and protection
TARGET GROUP	Pupils/school students, teachers/trainers/parents, consumers in general, retail investors
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	3.8 > 4 thousand participants in the webinars (in 2021)
PROMOTION CHANNELS	Website, mailing, social media
LANGUAGES	Polish
TYPE OF OUTPUT PRODUCED	Educational material
DIGITAL TOOLS & TECHNOLOGY USED	Webinars and online events platform


GENERAL INFORMATION	
INITIATIVE ID	PT 1
COUNTRY	Portugal
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>Digital platforms of the National Plan for Financial Education</u></p> <p>The digital platforms of the Portuguese National Plan include a website, an e-learning platform and a Facebook page.</p> <p>The Todos Contam website (www.todoscontam.pt) offers information and tools for managing personal finances, from budgeting to saving, taking out credit and insurance and avoiding scams or frauds, thus covering all financial products, from banking instruments to investment and insurance products. Financial education contents are also organised by life stages. The website also has three libraries with pedagogical materials for teachers and trainers and videos and games for students. The Todos Contam e-learning platform (https://elearning.todoscontam.pt/#apresentacao) was specially designed for trainers and can be used as a supporting tool for classroom training. Users can watch videos on different financial education topics on this platform and can test their financial literacy levels by answering a set of online questions available on the moodle platform. The Todos Contam Facebook page (www.facebook.com/TodosContam) is a tool for disseminating tips and financial education materials on social media.</p>
SUBJECT MATTER	Financial literacy and personal finance management.
MAIN ORGANISER	Banco de Portugal . Initiative of the Portuguese National Plan for Financial Education together with the Portuguese Insurance and Pension Funds Supervisory Authority (ASF) and the Portuguese Securities Market Commission (CMVM).
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and online tools
START DATE	09 July 2012
END DATE	Ongoing
OBJECTIVE	The Todos Contam website intends to help people of all age groups to make better financial decisions, by explaining financial topics in plain language and offering calculators and useful tips for different life stages. The e-learning platform provides tools for teachers and trainers and quizzes for assessing financial knowledge in a moodle environment. The Facebook page was launched to disseminate financial education tips and content on social media, thereby reaching various target groups, especially the youngsters.
TARGET GROUP	Consumers in general
LANGUAGES	Portuguese
TYPE OF OUTPUT PRODUCED	Online information, educational material, simulators, calculators, videos, game.


GENERAL INFORMATION	
INITIATIVE ID	PT 2
COUNTRY	Portugal
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>Financial education in schools</u></p> <p>Promoting financial education in schools has been one of the key priorities of the National Plan since 2011. This initiative includes (i) a teachers training programme to promote the use of the core competencies for financial education, which in 2020 and 2021 was replaced by webinars focused on digital financial education, due to the COVID-19 pandemic restrictions; (ii) the publication of workbooks on financial education for all school levels; and (iii) the award of a national prize for the best financial projects and for the teacher who stood out during the implementation of financial projects, every year.</p>
SUBJECT MATTER	Financial literacy and personal finance management Subjects included in the Core Competencies for financial education
MAIN ORGANISER	Banco de Portugal . Initiative of the Portuguese National Plan for Financial Education together with the Portuguese Insurance and Pension Funds Supervisory Authority (ASF) and the Portuguese Securities Market Commission (CMVM)
CO-ORGANISER	Ministry of Education and Financial Sector Associations
FEATURES AND CONTENT	
FORMAT	Training programme for teachers and workbooks for students. Physical (seminars, conferences...), physical workbook
START DATE	01 November 2011
END DATE	Ongoing
OBJECTIVE	To offer free training and workbooks for helping teachers address financial education in schools with the ultimate goal of enhancing financial literacy of all students, from pre-school to secondary level.
TARGET GROUP	Teachers are the intermediate target audience, children and students are the ultimate target group.
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	Between 2014 and 2019, around 390 teachers participated in the teacher's training sessions. In 2020 the webinars involved 5256 participants. Since 2018, the Todos Contam Competition involved 39,694 students and on average 77 schools each year
LANGUAGES	Portuguese, workbooks on financial education are also available in English.
TYPE OF OUTPUT PRODUCED	N/A


GENERAL INFORMATION	
INITIATIVE ID	PT 3
COUNTRY	Portugal 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Financial Literacy Week</p> <p>The Financial Literacy Week is an awareness raising event carried out by the financial supervisors and the stakeholders of the National Plan on the last week of October (close to the World Saving Day, 31st of October).</p>
SUBJECT MATTER	Financial literacy and personal finance management. The financial subjects were selected according to the needs of the different target groups, from managing a household budget to making payments, saving and investing taking out credit or insurance and avoiding scams or fraud.
MAIN ORGANISER	Banco de Portugal . Initiative of the Portuguese National Plan for Financial Education together with the Portuguese Insurance and Pension Funds Supervisory Authority (ASF) and the Portuguese Securities Market Commission (CMVM).
CO-ORGANISER	There are several co-organisers, including the Ministry of Education; the Ministry of Labour and Social Security (through the Institute of Employment and Vocational Training); the Ministry of Economy (IAPME and Turismo de Portugal); the Order of Psychologists; the Coordination Committee for the Development of the Northern Region and Portugal's Soccer Players' Union
FEATURES AND CONTENT	
FORMAT	Physical (seminars, conferences...); several formats including physical channels, such as classroom sessions in schools, conferences for SMEs, vocational trainers, vulnerable groups, psychologists and soccer players, and workshops for the general public or for specific groups; and non-physical channels, such as the broadcasting of financial education contents through radio and on social media (Facebook).
START DATE	31 October 2012
END DATE	Ongoing
OBJECTIVE	To raise awareness of the importance of financial education
TARGET GROUP	Initiatives targeted at different audiences, including children and students of different ages, SMEs, vocational trainers, psychologists and soccer players
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	In the 2021 Financial Literacy Week alone 36,598 people benefited from this initiative
LANGUAGES	Portuguese
TYPE OF OUTPUT PRODUCED	Live streaming of the event, on the Todos Contam Youtube page. Radio spots on financial education topics (11 spots with 1 minute each) for disseminating in local radios, as well as digital and printed materials to be distributed by local municipalities. Other materials include games for discussing financial education topics with students of different school levels; power-point presentations and short publications, such as leaflets (for conferences/workshops targeted at adults).


GENERAL INFORMATION	
INITIATIVE ID	PT 4
COUNTRY	Portugal 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>Financial training for entrepreneurs and micro, small and medium-sized enterprises</u></p> <p>The first milestone of this project was the publication of the Core Competencies for MSMEs. The second was selecting a pool of trainers who would help to disseminate these Core Competencies among the business community. These trainers were selected by IAPMEI and the Portuguese Tourism Agency, from different business associations. They were trained by the financial supervisors through three training of trainers' courses and, subsequently, they have been carrying out courses targeted at entrepreneurs and managers of MSMEs.</p>
SUBJECT MATTER	Subjects included in the core competencies for MSMEs (2016), such as understanding the financial system, starting a company, preparing a business plan, accounting, cost analysis and financial planning, funding the business with banking products or via the financial market, taking insurance and preventing fraud.
MAIN ORGANISER	Banco de Portugal . Initiative of the Portuguese National Plan for Financial Education together with the Portuguese Insurance and Pension Funds Supervisory Authority (ASF) and the Portuguese Securities Market Commission (CMVM)
CO-ORGANISER	Ministry of the Economy (IAPMEI and Portuguese Tourism Agency)
FEATURES AND CONTENT	
FORMAT	Physical (seminars, conferences...)
START DATE	06 December 2016
END DATE	Ongoing
OBJECTIVE	To prepare a group of certified trainers to carry out training courses for entrepreneurs and managers of MSMEs across the country.
TARGET GROUP	Certified trainers who subsequently carry out the training of entrepreneurs and managers of MSMEs, which is the ultimate target group.
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	The trainers certified by these courses then held 75 training courses, involving around 1,578 participants.
LANGUAGES	Portuguese
TYPE OF OUTPUT PRODUCED	Educational material; several training materials were produced, including PowerPoint presentations and online content and tools.


GENERAL INFORMATION	
INITIATIVE ID	PT 5
COUNTRY	Portugal
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Financial education via municipalities</p> <p>This project is aimed at promoting financial education via municipalities in order to reach local populations, who are otherwise difficult to reach. It started with a memorandum of understanding (MoU) with the CCDR-N to promote financial education in the northern region of Portugal. Three MoU were subsequently signed with a total of 26 municipalities of the northern region. This programme has been gradually implemented through: (i) the training of municipality staff by the financial supervisors; (ii) the development of financial education initiatives and awareness campaigns by local municipalities (with the support of financial supervisors); (iii) the dissemination of financial education materials, made available by the financial supervisors.</p>
SUBJECT MATTER	Financial literacy and personal finance management. Financial education topics relevant for the whole population; managing a household budget, making payments, saving and investing, taking out credit or insurance, and avoiding scams or fraud.
MAIN ORGANISER	Banco de Portugal . Initiative of the Portuguese National Plan for Financial Education together with the Portuguese Insurance and Pension Funds Supervisory Authority (ASF) and the Portuguese Securities Market Commission (CMVM).
CO-ORGANISER	Coordination and Development Committee of the Northern Region (CCDR-N)
FEATURES AND CONTENT	
FORMAT	Physical (seminars, conferences...); training sessions (of municipalities' staff); awareness-raising campaigns; and educational materials
START DATE	19 June 2017
END DATE	Ongoing
OBJECTIVE	To strengthen financial education competencies of municipality staff, especially employees who deal directly with local populations, and help them develop financial education initiatives and awareness-raising campaigns
TARGET GROUP	Staff of municipalities who subsequently work as trainers of local population, the ultimate target group of this project.
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	To date, 26 municipalities were involved in this project and 57 employees of these municipalities were trained. There is no data on the number of local people impacted by the project
LANGUAGES	Portuguese
TYPE OF OUTPUT PRODUCED	Educational material, PowerPoint presentations, videos, leaflets


GENERAL INFORMATION	
INITIATIVE ID	PT 6
COUNTRY	Portugal 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Financial education for soccer players</p> <p>Under this programme, the financial supervisors and the Portuguese Professional Soccer Players' Union have organized several workshops for raising awareness on the importance of financial literacy, targeted at young and professional players. The Soccer Players Union also carried out a survey on financial literacy of soccer players. The financial supervisors helped to establish the questions in the survey and carried out the data analysis. A report with the survey results and cross comparison with the financial literacy survey for the whole Portuguese population was made public at the end of 2019. These results can be used to prepare online and printed materials to raise awareness on the importance of financial education among soccer players.</p>
SUBJECT MATTER	Financial literacy and personal finance management. Financial education topics relevant to professionals with a short active life (soccer players), including managing a household budget, making payments, saving and investing, taking out credit or insurance, and avoiding scams or frauds.
MAIN ORGANISER	Banco de Portugal . Initiative of the Portuguese National Plan for Financial Education together with the Portuguese Insurance and Pension Funds Supervisory Authority (ASF) and the Portuguese Securities Market Commission (CMVM).
CO-ORGANISER	Portuguese Professional Soccer Players' Union
FEATURES AND CONTENT	
FORMAT	Physical (seminars, conferences...), Financial literacy diagnosis; awareness-raising campaigns, training sessions; and educational materials
START DATE	03 April 2017
END DATE	Ongoing
OBJECTIVE	Promote appropriate financial behaviour, attitudes, and knowledge among soccer players, who face particular challenges in regard to efficiently managing their finances in a profession of short duration
TARGET GROUP	Young soccer players; active soccer players; retired soccer players
LANGUAGES	Portuguese
TYPE OF OUTPUT PRODUCED	Educational material, PowerPoint presentations, videos, leaflets


GENERAL INFORMATION	
INITIATIVE ID	PT 7
COUNTRY	Portugal
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>Financial education in vocational training</u></p> <p>This project is aimed at integrating financial education into vocational training. The first step was establishing a set of core competencies adequate for adult education and integrating these competencies in the National Catalogue of Qualifications. Next, a MoU was signed between the financial supervisors and the Institute for Employment and Vocational Training (IEFP), making it possible to take advantage of the large network of vocational training centers and certified trainers to reach unemployed people across the country. The final step was the training of IEFP certified trainers.</p>
SUBJECT MATTER	Subjects covered in the brochure 'Training of trainers programme for financial education in vocational training' (available only in Portuguese)
MAIN ORGANISER	<u>Banco de Portugal</u> . Initiative of the Portuguese National Plan for Financial Education together with the Portuguese Insurance and Pension Funds Supervisory Authority (ASF) and the Portuguese Securities Market Commission (CMVM)
CO-ORGANISER	Ministry of Labour and Social Security
FEATURES AND CONTENT	
FORMAT	Physical (seminars, conferences...) Financial literacy diagnosis; awareness campaigns, training sessions; and educational materials
START DATE	01 July 2018
END DATE	Ongoing
OBJECTIVE	Help certified IEFP trainers to integrate financial education content into vocational training, with the ultimate goal of promoting financial education of vulnerable groups, especially the unemployed people.
TARGET GROUP	IEFP trainers who subsequently disseminate financial education among trainees of vocational training courses, such as unemployed people, the ultimate target group.
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	12,130 unemployed people trained between 2018 and 2020
LANGUAGES	Portuguese
TYPE OF OUTPUT PRODUCED	Educational material, PowerPoint presentations, videos, leaflets
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	PT 8
COUNTRY	Portugal
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>Bank Customer Website</u></p> <p>The Bank Customer website is an important tool for promoting financial education. The Bank Customer Website provides information on bank customers' rights and duties when using banking products and services. Here, bank customers also have access to a set of services provided by Banco de Portugal, such as filing a complaint or information request and consulting the credit liabilities report and the accounts database. Over the course of each year, the website tracks the legislative and regulatory changes affecting banking products and services.</p> <p>On a regular basis, awareness campaigns on cybersecurity risks are launched through the Bank Customer Website, particularly on special occasions such as the European Cybersecurity Month, the Internet Day or the Christmas period. Additionally, the website also has a dedicated area with information on the risks posed by using digital channels to carry out banking operations and how to make a safe use of these channels.</p>
SUBJECT MATTER	Banking products/services. Financial literacy and personal finance management
MAIN ORGANISER	Banco de Portugal
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and online tools
START DATE	17 April 2008
END DATE	Ongoing
OBJECTIVE	Financial education of bank customers and consumers in general. Raise bank customers' awareness on the features and risks of new digital financial services and warn them about the importance of adopting resilient behaviours to avoid online fraud attempts and cybersecurity attacks
TARGET GROUP	Bank customers and consumers in general
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	Since 2018, on average, the website had 153,571 monthly viewers
LANGUAGES	Available in Portuguese and English. Not all content is available in English
TYPE OF OUTPUT PRODUCED	Online information, educational material, news, videos and decoders


GENERAL INFORMATION	
INITIATIVE ID	PT 9
COUNTRY	Portugal 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Banco de Portugal's financial education programme</p> <p>As part of the strategy to open the central bank to the community, Banco de Portugal offers free financial education courses across the country, which are carried out by trainers of its regional network. This regional network includes 9 delegations which are strategically distributed throughout the country and the money museum.</p> <p>The financial education courses carried out by Banco de Portugal's regional network are available for different target groups and address various financial education topics. Most of the training courses are targeted at young people, with the goal of developing adequate life-long financial attitudes and behaviour.</p>
SUBJECT MATTER	Financial literacy and personal finance management. Financial education topics relevant to the whole population, such as managing a household budget, making payments, saving and investing, taking out credit or insurance and avoiding scams or frauds.
MAIN ORGANISER	Banco de Portugal
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Training sessions with the support of the Banco de Portugal's nine regional delegations and the Money Museum.
START DATE	01 January 2015
END DATE	Ongoing
OBJECTIVE	To promote financial education among different target groups. To help existing and future consumers develop the knowledge, skills and confidence to appropriately understand risks and opportunities, to make informed choices and to know where to go for assistance
TARGET GROUP	Consumers in general, children and students of all ages, seniors and other vulnerable groups
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	41,098 trainees involved since 2018
LANGUAGES	Portuguese. Some contents and materials also available in English
TYPE OF OUTPUT PRODUCED	Educational material, PowerPoint presentations, games, videos, leaflets


GENERAL INFORMATION	
INITIATIVE ID	PT 10
COUNTRY	Portugal
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>#toptip campaign on digital financial education</p> <p>The #toptip campaign aims to raise awareness among secondary students on the safe use of digital channels when accessing banking products and services. The campaign includes the following 5 tips which were published on Instagram and on the Bank Customer Website of Banco de Portugal: 1) Don't make the internet a high-risk gamble; 2) Your phone says a lot about you; 3) Think before you post; 4) Don't be tricked; and 5) Don't give in to fraud. These tips were also compiled in a brochure named '5 tips for staying safer online - #toptip'. Some of the training sessions in schools follow a game-based learning approach.</p>
SUBJECT MATTER	Safe use of digital channels; digital payments
MAIN ORGANISER	Banco de Portugal
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and online tools, social media, trainings and seminars
START DATE	03 September 2018
END DATE	Ongoing
OBJECTIVE	Promote the safe use of digital channels by young people and start a movement towards greater digital financial literacy.
TARGET GROUP	Secondary Students
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	<p>19,000 brochures '5 tips for staying safer online - #toptip' were distributed among more than 700 secondary schools.</p> <p>Banco de Portugal, with the support of its regional network, carried out financial training sessions throughout the country that benefited more than 7000 students.)</p>
LANGUAGES	Available in Portuguese; some contents and materials also available in English
TYPE OF OUTPUT PRODUCED	Online information, educational material, brochures and games
DIGITAL TOOLS & TECHNOLOGY USED	N/A

GENERAL INFORMATION	
INITIATIVE ID	PT 11
COUNTRY	Portugal 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Basic bank accounts awareness campaign</p> <p>Under a MoU signed with the Ministry of Labor, Solidarity and Social Security, Banco de Portugal was responsible for producing awareness raising materials in different formats, including posters and flyers for disseminating throughout Social Security agencies across the country. It also produced a short video explaining the advantages of basic bank accounts, which included sign language, to reach people with disabilities. Banco de Portugal was also responsible for carrying out training sessions targeted at employees of four institutions under the Ministry that deal directly with population-groups to which basic bank accounts are of particular interest. These are the Social Security Institute (which deals with recipients of social security benefits), the Social Security Financial Management Institute (people with debts related to social security), the Employment Vocational Training Institute (unemployed people) and the Rehabilitation Institute (people with disabilities).</p>
SUBJECT MATTER	Basic Bank Accounts, deposits
MAIN ORGANISER	Banco de Portugal
CO-ORGANISER	Government department - Ministry of Labour, Solidarity and Social Security
FEATURES AND CONTENT	
FORMAT	Physical (seminars, conferences...), website and online tools, social media, media (TV, radio), hard-copy advertisement
START DATE	26 July 2019
END DATE	Ongoing
OBJECTIVE	Strengthen the collaboration between the Banco de Portugal and the Ministry of Labour, Solidarity and Social Security, in order to disseminate awareness on basic bank accounts among a wider audience, especially among vulnerable groups
TARGET GROUP	Employees of the MTSSS who the intermediary target-group are. Consumers in general are the ultimate target group
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	Since 2019, the regional network held 35 training sessions about basic bank accounts, involving 1,313 participants
LANGUAGES	Portuguese
TYPE OF OUTPUT PRODUCED	Media (TV, radio, video), online information, leaflet


GENERAL INFORMATION	
INITIATIVE ID	PT 12
COUNTRY	Portugal
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Financial education in the workplace</p> <p>This project is aimed at promoting financial education in the workplace of all the workers of the different bodies under the Ministry of Labour, Solidarity and Social Security (MTSS). Working-age adults are the group that is most likely to take out loans and insurance and to save and invest for retirement. In many cases, workers of MTSS have a daily contact with important vulnerable groups so they can also work as multipliers of financial education. This programme is based on the Todos Contam e-learning platform and the training is entirely remote.</p>
SUBJECT MATTER	Financial literacy and personal finance management. Financial education topics relevant for the whole population; managing a household budget, making payments, saving and investing, and taking out credit or insurance.
MAIN ORGANISER	Banco de Portugal . Initiative of the Portuguese National Plan for Financial Education together with the Portuguese Insurance and Pension Funds Supervisory Authority (ASF) and the Portuguese Securities Market Commission (CMVM).
CO-ORGANISER	The Ministry of Labour, Solidarity and Social Security
FEATURES AND CONTENT	
FORMAT	E-Learning platform Todos Contam.
START DATE	03 December 2021
END DATE	Ongoing
OBJECTIVE	Increase the level of financial knowledge and promote financially adequate attitudes and behaviors amongst working-age adults
TARGET GROUP	Employees of the bodies that make up the MTSS (approximately 20,000 people) are the intermediary target group. The vulnerable groups that contact the MTSS are the ultimate target group
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	Only 4 editions were carried out so far involving a total of 209 participants
PROMOTION CHANNELS	The website of the National Plan (Todos Contam) and social media (the Todos Contam Facebook page)
LANGUAGES	Portuguese
TYPE OF OUTPUT PRODUCED	Educational material, PowerPoint presentations, videos, leaflets
DIGITAL TOOLS & TECHNOLOGY USED	E-learning platform and moodle environment

GENERAL INFORMATION	
INITIATIVE ID	PT 13
COUNTRY	Portugal
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Online debates on saving and digital channels under Global Money Week</p> <p>Under Global Money Week 2021, the financial supervisors designed two activities for making students of different secondary schools discuss two main themes: (i) the importance of saving, especially in times of uncertainty, like the covid-19 pandemic and (ii) the safe use of digital channels, when accessing financial products and services.</p> <p>These initiatives involved several steps: the students started by answering an online survey about their savings habits and about their (risk) behaviours when using digital channels. The results of these surveys were subsequently discussed in the classroom and students were asked to prepare a summary of the main findings. Afterwards, two students from each school were invited to participate on an online debate, to present their main findings and conclusions.</p>
SUBJECT MATTER	Financial literacy and personal finance management. Safe use of digital channels; digital payments
MAIN ORGANISER	The Portuguese National Plan for Financial Education led by Banco de Portugal, the Portuguese Insurance and Pension Funds Supervisory Authority (ASF) and the Portuguese Securities Market Commission (CMVM)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Online debate
START DATE	March 2021
END DATE	March 2021
OBJECTIVE	To raise awareness of the importance of financial education and in particular i) the importance of saving and ii) the safe use of digital channels.
TARGET GROUP	Young people / school students
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	450
PROMOTION CHANNELS	Website of the National Plan for Financial Education (“Todos Contam”) and social media (Todos Contam Facebook page)
LANGUAGES	Portuguese
TYPE OF OUTPUT PRODUCED	Lesson plans to guide classroom discussion; online survey; online debate


GENERAL INFORMATION	
INITIATIVE ID	PT 14
COUNTRY	Portugal
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Digital Financial Literacy Strategy for Portugal</p> <p>The Banco de Portugal, with the support of the OECD and the European Commission, will design an evidence-based strategy on digital financial literacy for Portugal.</p> <p>This medium-long term project will encompass a mapping study of digital financial literacy in Portugal, underpinned by a survey of existing activities in this field, and by a national survey on the level of digital financial literacy of the population, aged 16 and over, as well as by desk research on international good practices.</p>
SUBJECT MATTER	Digital financial education
MAIN ORGANISER	Banco de Portugal
CO-ORGANISER	European Commission and OECD
FEATURES AND CONTENT	
FORMAT	High-level document
START DATE	13 October 2021
END DATE	Expected 30 June 2023
OBJECTIVE	The implementation of the Digital Financial Literacy Strategy, which is under preparation, is expected to contribute to empower the Portuguese population to increase the use and trust of digital financial products and services. It will also aim to make people more resilient to online scams and cybersecurity attacks, as well as more aware of behavioural biases when accessing financial products and services through digital channels.
TARGET GROUP	The Portuguese population
PROMOTION CHANNELS	Workshops, conferences, Bank Customer Website and social media of the Banco de Portugal, the OECD and the European Commission
LANGUAGES	Portuguese and English
TYPE OF OUTPUT PRODUCED	Document with the Digital Financial Literacy Strategy for Portugal
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	SE 1
COUNTRY	Sweden
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>New arrivals programme</u> A text book and movies for teachers of Swedish for immigrants.
SUBJECT MATTER	Financial literacy and personal finance management. The material introduces Swedish terminology for private finances, provides orientation within the Swedish banking and payment system and clarifies important rights and obligations in simple Swedish.
MAIN ORGANISER	Central bank or competent Authority - joint initiative
CO-ORGANISER	Central Bank or competent authority (banking, securities and/or insurance) - joint initiative
FEATURES AND CONTENT	
FORMAT	Website, online tools, a book
START DATE	2008
END DATE	Ongoing
OBJECTIVE	To provide immigrants with information about the Swedish (digital) financial system
TARGET GROUP	Other: Immigrants
LANGUAGES	Swedish
TYPE OF OUTPUT PRODUCED	A book, movies, quizzes


GENERAL INFORMATION	
INITIATIVE ID	SE 2
COUNTRY	Sweden 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Protect Your Financial Future</u>
SUBJECT MATTER	Financial literacy and personal finance management.
MAIN ORGANISER	Central bank or Competent Authority - joint initiative
CO-ORGANISER	Central Bank or competent authority (banking, securities and/or insurance) - joint initiative
FEATURES AND CONTENT	
FORMAT	Website, online tools, folders, seminars, a book
START DATE	2010
END DATE	Ongoing
OBJECTIVE	Financial education for everyone (teaching trainers) – the initiative aims to make consumers more knowledgeable about and aware of their own personal finances. Several people in occupational categories have taken the course, including guardians, budget and debt advisors, consumer counsellors and union members.
TARGET GROUP	Trainers
LANGUAGES	Swedish
TYPE OF OUTPUT PRODUCED	A book, movies, quizzes, website, folders, a podcast


GENERAL INFORMATION	
INITIATIVE ID	SE 3
COUNTRY	Sweden 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Secondary school programme
SUBJECT MATTER	Financial literacy and personal finance management It contains educational material for grades 3-6.
MAIN ORGANISER	Central bank or Competent Authority - Joint initiative
CO-ORGANISER	Central Bank or Competent Authority (banking, securities and/or insurance) - Joint initiative
FEATURES AND CONTENT	
FORMAT	Website, online tools and a book; mobile application
START DATE	10 October 2017
END DATE	Ongoing
OBJECTIVE	Financial literacy and personal finance management via the use of a game at the coin-museum and digitalised tool to make it available for everyone
TARGET GROUP	School students
LANGUAGES	Swedish
TYPE OF OUTPUT PRODUCED	A book, movies, quizzes, simulators, calculator games

GENERAL INFORMATION	
INITIATIVE ID	SE 4
COUNTRY	Sweden 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Seniors programme</u>
SUBJECT MATTER	Financial literacy and personal finance management The seniors programme is a course that aims to enhance pensioners' knowledge about the housing supplement, online banking, taxes, consumer law and everyday law, digitalisation and investment fraud.
MAIN ORGANISER	Central bank or competent authority - joint initiative
CO-ORGANISER	Central Bank or competent authority (banking, securities and/or insurance) - joint initiative.
FEATURES AND CONTENT	
FORMAT	Website, online tools, a book, folders and seminars
START DATE	Relaunched in 2019
END DATE	Ongoing
OBJECTIVE	Financial education for seniors (digitalisation and fraud)
TARGET GROUP	Elderly people
LANGUAGES	Swedish
TYPE OF OUTPUT PRODUCED	A book, movies, quizzes, website, folders, pod casts


GENERAL INFORMATION	
INITIATIVE ID	SE 5
COUNTRY	Sweden 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	University programme, understanding pensions
SUBJECT MATTER	Financial literacy and personal finance management Knowledge about the pension system is low in Sweden. In this project, future human resources personnel are educated about the pension system in detail so that they can teach the future colleagues. The programme covers the whole system and life choices that people make that have consequences for their future pension.
MAIN ORGANISER	Central bank or competent authority - joint initiative
CO-ORGANISER	Central bank or competent authority (banking, securities and/or insurance) - joint initiative.
FEATURES AND CONTENT	
FORMAT	Physical (seminars, conferences...)
START DATE	2015
END DATE	Ongoing
OBJECTIVE	Education about the pension system for students in human resources management
TARGET GROUP	University students
LANGUAGES	Swedish
TYPE OF OUTPUT PRODUCED	A book, movies, quizzes, educational material

GENERAL INFORMATION	
INITIATIVE ID	SE 6
COUNTRY	Sweden 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Upper secondary school programme</u>
SUBJECT MATTER	Financial literacy and personal finance management 'Koll på cashen' ('Keep Your Cash') programme provides broad educational materials about personal finances for students in upper secondary school.
MAIN ORGANISER	Central bank or competent authority - joint initiative
CO-ORGANISER	Central bank or competent authority (banking, securities and/or insurance) - joint initiative.
FEATURES AND CONTENT	
FORMAT	Website and online tools
START DATE	2008
END DATE	Ongoing
OBJECTIVE	Personal finance for students
TARGET GROUP	School students
LANGUAGES	Swedish
TYPE OF OUTPUT PRODUCED	A book, movies, quizzes and online tools

GENERAL INFORMATION	
INITIATIVE ID	SE 7
COUNTRY	Sweden 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>First time parents</u>
SUBJECT MATTER	Financial literacy and personal finance Management Being a parent in Sweden means new opportunities and obligations. Knowledge about the regulations regarding parental leave, the pension system and saving for a child needs to be updated when expecting a child. Normally, income falls and the expenses increase. To prevent future problems, the project aims to update financial knowledge.
MAIN ORGANISER	Central bank or competent authority - joint initiative
CO-ORGANISER	Central bank or competent authority (banking, securities and/or insurance) - joint initiative.
FEATURES AND CONTENT	
FORMAT	Website, a book
START DATE	2019
END DATE	Ongoing
OBJECTIVE	Single parents have a hard time making ends meet. The project is aimed at preventing problems in the future.
TARGET GROUP	Immigrants; first time parents
LANGUAGES	Swedish
TYPE OF OUTPUT PRODUCED	A book, movies, quizzes and a book

GENERAL INFORMATION	
INITIATIVE ID	SE 8
COUNTRY	Sweden 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Teacher training (home and consumer studies)
SUBJECT MATTER	Financial literacy and personal finance Management Home and consumer studies is a mandatory school subject in Sweden and there is plenty of time for personal finance and financial literacy. The lessons are planned by the teachers who need more knowledge, as the market is digitalised and products and regulations are changing.
MAIN ORGANISER	Central bank or competent authority - joint initiative
CO-ORGANISER	Central bank or competent authority (banking, securities and/or insurance) - joint initiative.
FEATURES AND CONTENT	
FORMAT	Physical (seminars, conferences...)
START DATE	2019
END DATE	Ongoing
OBJECTIVE	New products, services and regulation on the financial market
TARGET GROUP	Teachers
LANGUAGES	Swedish
TYPE OF OUTPUT PRODUCED	A book, movies, quizzes, educational material


GENERAL INFORMATION	
INITIATIVE ID	SI 1
COUNTRY	Slovenia 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Financial educations for schools
SUBJECT MATTER	School information on the Euro and information about the operation of the Central bank
MAIN ORGANISER	Bank of Slovenia
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Physical - seminar
START DATE	2017
END DATE	Ongoing
OBJECTIVE	To help young people to build the knowledge and skills to understand basic financial topics and central bank's objectives
TARGET GROUP	Schools (primary and high schools)
LANGUAGES	Slovenian
TYPE OF OUTPUT PRODUCED	Educational days


GENERAL INFORMATION	
INITIATIVE ID	SI 2
COUNTRY	Slovenia 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Bank of Slovenia website Consumer information on banking products
SUBJECT MATTER	Banking products and services (supervisory point of view)
MAIN ORGANISER	Banka Slovenije
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website, emails, social media
START DATE	2006
END DATE	Ongoing
OBJECTIVE	To help consumers to develop the knowledge, skills and confidence to appropriately understand risks and opportunities, to make informed choices and know where to go for assistance.
TARGET GROUP	Consumers in general
LANGUAGES	Slovenian, English
TYPE OF OUTPUT PRODUCED	Online information


GENERAL INFORMATION	
INITIATIVE ID	SI 3
COUNTRY	Slovenia
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Banka Slovenije museum</u> Museum provides information about numismatics and main central bank's tasks. Guided tours for announced groups.
SUBJECT MATTER	Numismatics, euro and cash security features, monetary policy, supervision, price stability, inflation.
MAIN ORGANISER	Banka Slovenije
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Guided tours
START DATE	May 2021
END DATE	Ongoing
OBJECTIVE	To help general public to better understand the central bank's tasks and objectives, to learn about cash (euro) and its security features, to give a brief historic insight about the origins of money and payments.
TARGET GROUP	General public
PROMOTION CHANNELS	Webpage and social media
LANGUAGES	Slovenian, English
TYPE OF OUTPUT PRODUCED	Brochures, leaflets, online information.


GENERAL INFORMATION	
INITIATIVE ID	SI 4
COUNTRY	Slovenia 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Global Money Week events Special workshops, art competitions on financial topics and lectures with concise information about finance with cross-curricular integration within the Global Money Week initiative organized by the OECD.
SUBJECT MATTER	Cash, payment methods, personal finance.
MAIN ORGANISER	Zavod za šolstvo Republike Slovenije
CO-ORGANISER	Banka Slovenije
FEATURES AND CONTENT	
FORMAT	Lectures, workshops, online events, art competitions, quiz
START DATE	March 2020 (every year last week of March)
END DATE	Ongoing
OBJECTIVE	To raise awareness of the importance of sound personal finance and other money matters.
TARGET GROUP	Primary and secondary school students
PROMOTION CHANNELS	Webpage and social media, emails to schools
LANGUAGES	Slovenian
TYPE OF OUTPUT PRODUCED	Art projects


GENERAL INFORMATION	
INITIATIVE ID	SI 5
COUNTRY	Slovenia 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Generation Euro competition</u> Competition for secondary school students.
SUBJECT MATTER	Monetary policy
MAIN ORGANISER	European Central Bank
CO-ORGANISER	Banka Slovenije (in Slovenia)
FEATURES AND CONTENT	
FORMAT	Online quiz, project work, presentations with discussion
START DATE	2009 (every year from November to May)
END DATE	Ongoing
OBJECTIVE	To teach young people about monetary policy measures, supervision of banks and through that about the importance of central bank's tasks
TARGET GROUP	Secondary school students
PROMOTION CHANNELS	Webpage and social media, emails to schools
LANGUAGES	Slovenian
TYPE OF OUTPUT PRODUCED	Presentations, short explainer videos


GENERAL INFORMATION	
INITIATIVE ID	SI 6
COUNTRY	Slovenia 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Informal financial education group Cooperation in financial education filed between main stakeholders (educational institutions, ministries and the central bank).
SUBJECT MATTER	Financial literacy in primary and secondary education
MAIN ORGANISER	Banka Slovenije
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Meetings and discussions
START DATE	2021
END DATE	Ongoing
OBJECTIVE	To make financial education topics a part of the curriculum and to enhance its importance in schools, to raise awareness among teachers about the importance of financial education, to provide necessary education for teachers.
TARGET GROUP	Primary and secondary schools, teachers
LANGUAGES	Slovenian
TYPE OF OUTPUT PRODUCED	Recommendations for changes in the curriculum, organized education for teachers
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	SK 1
COUNTRY	Slovakia
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Financial literacy programme for students This programme for students comprises three programmes: 'How reasonably handle money?', 'Financial Literacy Quiz' and 'Financial Literacy in Context'.</p>
SUBJECT MATTER	Personal finance management (Incomes and expenditures of a family budget), all banking products
MAIN ORGANISER	Central bank or Competent authority (banking, securities and/or insurance)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Physical
START DATE	01 January 2015
END DATE	Ongoing
OBJECTIVE	This is a training module for use in primary and secondary schools. The training module includes topics from National Standard for Literacy.
TARGET GROUP	For 'How reasonably handle money?' - Students aged 6 to 11 years For 'Financial Literacy Quiz' - students aged 12 to 15 years For 'Financial Literacy in Context' - students aged 15 to 18 years
LANGUAGES	Slovak
TYPE OF OUTPUT PRODUCED	No public output produced


GENERAL INFORMATION	
INITIATIVE ID	SK 2
COUNTRY	Slovakia 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Information leaflets for consumers
SUBJECT MATTER	All banking products
MAIN ORGANISER	Central bank or competent authority (banking, securities and/or insurance)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Paper advertisement
START DATE	01 January 2015
END DATE	Ongoing
OBJECTIVE	Information leaflets on the issue of the protection of financial consumers
TARGET GROUP	Consumers in general
LANGUAGES	Slovak
TYPE OF OUTPUT PRODUCED	Leaflet

GENERAL INFORMATION	
INITIATIVE ID	SK 3
COUNTRY	Slovakia
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Workbooks of financial literacy for students of secondary schools (No. 1,2,3).
SUBJECT MATTER	All banking products
MAIN ORGANISER	Central bank or Competent authority (banking, securities and/or insurance)
CO-ORGANISER	Junior Achievement Slovakia, a non-profit organization
FEATURES AND CONTENT	
FORMAT	Website
START DATE	01 December 2016
END DATE	Ongoing
OBJECTIVE	The workbook contains tasks on financial literacy
TARGET GROUP	Secondary school students
LANGUAGES	Slovak
TYPE OF OUTPUT PRODUCED	Workbook


GENERAL INFORMATION	
INITIATIVE ID	SK 4
COUNTRY	Slovakia
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Everything you should know about money
SUBJECT MATTER	All banking products
MAIN ORGANISER	Central bank or competent authority (banking securities and/or insurance)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website
START DATE	01 December 2016
END DATE	Ongoing
OBJECTIVE	Financial handbook for seniors
TARGET GROUP	Elderly people
LANGUAGES	Slovak
TYPE OF OUTPUT PRODUCED	Book


GENERAL INFORMATION	
INITIATIVE ID	SK 5
COUNTRY	Slovakia 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	From the Slovak crown currency to the Euro currency
	A permanent interactive exhibition showing the creation and development of the Euro and its monetary system
SUBJECT MATTER	The Euro and the monetary system
MAIN ORGANISER	Central bank or Competent authority (banking, securities and/or insurance)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Permanent interactive exhibition.
START DATE	March 2014
END DATE	Ongoing
OBJECTIVE	To interactively explain euro currency, euro coins and banknotes, the Eurosystem and the European Union's integration processes to visitors, including explanations of: <ul style="list-style-type: none"> • why European countries have integrated into the European Union and the euro area; • how euro coins and banknotes are produced and destructed; • why banknote security features are important.
TARGET GROUP	Pupils/school students, university students, consumers in general
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	More than 4000 visitors since the beginning
PROMOTION CHANNELS	Websites www.nbs.sk and www.5penazi.sk , social networks, newsletters, direct mailing.
LANGUAGES	Slovak
TYPE OF OUTPUT PRODUCED	N/A


GENERAL INFORMATION	
INITIATIVE ID	SK 6
COUNTRY	Slovakia 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Generation Euro</u> The annual Generation Euro competition introduces secondary school students to the importance of monetary policy, explains to them the role of central banks, and deepens their knowledge of the world of finance.
SUBJECT MATTER	Monetary policy
MAIN ORGANISER	Competition organised by the European Central Bank and implemented through the National Bank of Slovakia
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Competition
START DATE	2011
END DATE	Ongoing
OBJECTIVE	To get students, with the assistance of their teachers to prepare presentations on pre assigned topics in the field of financial literacy or monetary policy. To give students useful information about the world of money and about how monetary policy decisions are made.
TARGET GROUP	Secondary school students, students aged 16 to 19 years
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	More than 6000 students since the beginning
PROMOTION CHANNELS	Websites www.5penazi.sk , www.generationeuro.eu and www.nbs.sk , social networks, newsletters
LANGUAGES	Slovak
TYPE OF OUTPUT PRODUCED	Information published on the National Bank of Slovakia website www.nbs.sk and www.generationeuro.eu , including the following: information on the Role of central banks in the Eurosystem and on how central bank work, presentation for teachers about the euro and about banknote security features, Short films about the ECB, the SSM and other relevant topics.
DIGITAL TOOLS & TECHNOLOGY USED	An online quiz with 30 questions, The assignment for students' teams on the specific topic (students choose their own format of final work, they can use infographics, animations, videos), The best assignments are presented to a professional jury.

GENERAL INFORMATION	
INITIATIVE ID	SK 7
COUNTRY	Slovakia
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Lectures for schools
SUBJECT MATTER	The roles of the National Bank of Slovakia and the Euro
MAIN ORGANISER	Central bank or competent authority (banking, securities and/or insurance)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Physical
START DATE	01 January 2015
END DATE	Ongoing
OBJECTIVE	Lectures about the roles of the National Bank of Slovakia, the Euro, the security features of banknotes and coins and the banking system in Slovakia.
TARGET GROUP	Secondary school students, students aged 15 to 18 years
LANGUAGES	Slovak
TYPE OF OUTPUT PRODUCED	No public output produced


GENERAL INFORMATION	
INITIATIVE ID	SK 8
COUNTRY	Slovakia
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Training programme for social workers
SUBJECT MATTER	Training for different financial situation
MAIN ORGANISER	Central bank or competent authority (banking, securities and/or insurance)
CO-ORGANISER	Training sessions are organised for social workers of the Ministry of Labour, Social Affairs and Family of the Slovak republic and the Council of the Government Plenipotentiary for Roma Communities.
FEATURES AND CONTENT	
FORMAT	Physical
START DATE	01 December 2019
END DATE	Ongoing
OBJECTIVE	To train social workers of relevant institutions in the world of finance – and transfer financial knowledge to long-term unemployed people, minorities and people with disabilities.
TARGET GROUP	Trainers, minorities, disabled people and long-term unemployed people
LANGUAGES	Slovak
TYPE OF OUTPUT PRODUCED	No public output produced


GENERAL INFORMATION	
INITIATIVE ID	SK 9
COUNTRY	Slovakia 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>“5penazi” Brand and Website Dedicated to Financial Education</u></p> <p>The new website “5penazi.sk” (including social network channels) focuses on providing global financial education to the general public in Slovakia. It offers users news from the world of finance, various videos, interviews, warnings, and financial advices. The “5penazi” initiative also encompasses several diverse projects from the National Bank of Slovakia aiming to increase financial literacy in Slovakia.</p>
SUBJECT MATTER	Financial literacy and personal finance management, all banking investment, insurance products and services.
MAIN ORGANISER	National Bank of Slovakia
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and social network channels.
START DATE	26 November 2020
END DATE	Ongoing
OBJECTIVE	To help people in Slovakia find their way around the world of personal finance and to educate them by offering useful content and advices. The brand “5penazi” has the ambition to become a coordinator and to connect public and private projects in order to increase financial literacy in Slovakia.
TARGET GROUP	Consumers in general, pupils/school students, university students, elderly people, women, trainers, marginalized groups.
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	N/A
PROMOTION CHANNELS	Website, social networks, newsletters, traditional media.
LANGUAGES	Slovak
TYPE OF OUTPUT PRODUCED	Educational articles, quizzes, various videos, interviews, warnings, financial advice, presentations


GENERAL INFORMATION	
INITIATIVE ID	SK 10
COUNTRY	Slovakia 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Financial Education Modules for Students</u> Several interactive financial training modules (online and offline form) under new brand “5penazi” for students in accordance with the Slovak National Standard of Financial Literacy, such as: Income and Employment, Financial Planning. Regional training centres at the NBS's four regional offices across Slovakia.
SUBJECT MATTER	Personal finance management
MAIN ORGANISER	National Bank of Slovakia
CO-ORGANISER	Institute of Banking Education of the National Bank of Slovakia, NGO
FEATURES AND CONTENT	
FORMAT	Offline and online interactive financial education training module in a format of a non-formal education; printed documents, online educational materials up to date online teaching tools.
START DATE	2020
END DATE	Ongoing
OBJECTIVE	To provide basic educational resources that supplement the financial education of students at schools with an interactive form that will make this topic more attractive to them.
TARGET GROUP	Special designed courses for: <ol style="list-style-type: none"> 1. Primary school pupils – 1st to 4th year of study (aged 6 – 10) 2. Primary school pupils – 5st to 9th year of study (aged 11 – 15) 3. Secondary school pupils, aged 15 – 18 years
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	More than 1000 students attended the trainings since the beginning
PROMOTION CHANNELS	Websites: www.5penazi.sk , www.nbs.sk , social networks, newsletters, direct mailings
LANGUAGES	Slovak
TYPE OF OUTPUT PRODUCED	Comprehensive interactive educational materials for trainers (3 hours per module) on a specific topic in accordance with the Slovak National Standard of Financial Literacy
DIGITAL TOOLS & TECHNOLOGY USED	Online interactive training modules (3 hours) are implemented through Zoom. Offline training takes place at specifically designed 5penazi training centres - Bratislava, Kremnica, Banská Bystrica and Košice and occasionally directly at school facilities


GENERAL INFORMATION	
INITIATIVE ID	SK 11
COUNTRY	Slovakia 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Grant Scheme and Partnership</u> NBS financially supports third party independent projects, that will contribute significantly to increasing the financial literacy of specific target groups in Slovakia.
SUBJECT MATTER	The grant scheme may support only independent projects that comply with the National Standard of Financial Literacy.
MAIN ORGANISER	National Bank of Slovakia
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Grant call, partnership
START DATE	June 2021
END DATE	Ongoing
OBJECTIVE	To financially support high quality projects that will contribute significantly to increasing the financial literacy of specific target groups, including for example, pupils, students, elderly people, and particularly vulnerable groups (minorities, migrants, the disabled and the long-term unemployed): - by expanding the financial literacy skills of teachers, trainers, youth workers, social workers and others working with this specific target groups.
TARGET GROUP	Pupils/school students, university students, teachers, consumers in general.
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	N/A
PROMOTION CHANNELS	Website www.5penazi.sk , social networks, newsletter.
LANGUAGES	Slovak
TYPE OF OUTPUT PRODUCED	A new long-term programme entitled "Rational management in marginalized Roma communities" aimed at helping families out of generational, inherited poverty. Investland - a virtual application , that simulates the economy in such a way that students can see how their decisions affect their future lives in this virtual environment. A musical for very young children with songs and themes related to financial education. Five educational video courses on financial literacy for young people (aged 11-18) and for teachers. A new system of comprehensive financial advice for social workers, who can then pass on what they have learned to particular social groups.


GENERAL INFORMATION	
INITIATIVE ID	SK 12
COUNTRY	Slovakia
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>Financial Consumer Days</u></p> <p>An event for students, teachers, elderly people, and consumers in general. It focuses on their practical knowledge and skills in financial literacy in order to help them cope with current pitfalls in the world of finance.</p>
SUBJECT MATTER	All financial products and information about the rights of financial consumers
MAIN ORGANISER	National Bank of Slovakia
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	In-person seminar, exhibition, competition, online quiz
START DATE	23 October 2019 (every two years)
END DATE	Ongoing
OBJECTIVE	To teach the general public how a responsible consumer should behave
TARGET GROUP	Consumers in general, students, teachers, elderly people
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	<p>Primary school: 5 000 students (aged 11-15)</p> <p>Secondary school: 6 000 students (aged 15–18)</p> <p>Teachers: 400</p> <p>Elderly people and consumers in general 15 000</p>
PROMOTION CHANNELS	Websites: www.nbs.sk , www.5penazi.sk , social networks.
LANGUAGES	Slovak
TYPE OF OUTPUT PRODUCED	Educational materials and information and photos on website

GENERAL INFORMATION	
INITIATIVE ID	SK 13
COUNTRY	Slovakia
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Your Finance and COVID-19</u> A series of consumer advice materials on how to manage personal finance during the COVID-19 pandemic
SUBJECT MATTER	Information for consumers in various financial situations. All financial products and information about the rights of financial consumers.
MAIN ORGANISER	National Bank of Slovakia
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Online
START DATE	March 2020
END DATE	Ongoing
OBJECTIVE	To inform financial consumers about various relevant financial products and services and about how current legislation related to the COVID-19 pandemic concerns them
TARGET GROUP	Consumers in general
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	Almost all the population
PROMOTION CHANNELS	Websites: www.nbs.sk , www.5penazi.sk , traditional media, social networks
LANGUAGES	Slovak
TYPE OF OUTPUT PRODUCED	Online materials, including to example, Deferred payments – useful information for citizens and businesses; Responsible shopping; I'm going to visit a bank; Internet fraud; The collapse of investment markets. Need a loan.
DIGITAL TOOLS & TECHNOLOGY USED	N/A

GENERAL INFORMATION	
INITIATIVE ID	SK 14
COUNTRY	Slovakia 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Stories from Kremnica</u> Informal financial education for families with children. Animated stories (fairy tales) about financial topics from the gold mining town of Kremnica and other interactive activities for families.
SUBJECT MATTER	Managing family finances - Let's talk about money at home in your families
MAIN ORGANISER	National Bank of Slovakia
CO-ORGANISER	Museum of Coins and Medals in Kremnica
FEATURES AND CONTENT	
FORMAT	Online, competition
START DATE	01 June 2021
END DATE	31 October 2021
OBJECTIVE	To use fairy tales and cartoon characters (Permons) to educate people about how to make money, manage and protect money and about current financial pitfalls. The titles include: Make money, Spend money, Save money, Lend money, Protect money
TARGET GROUP	Families with children
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	100 families
PROMOTION CHANNELS	Website www.5penazi.sk , social networks, museum
LANGUAGES	Slovak
TYPE OF OUTPUT PRODUCED	Online educational materials, stories, pictures
DIGITAL TOOLS & TECHNOLOGY USED	N/A

GENERAL INFORMATION	
INITIATIVE ID	SK 15
COUNTRY	Slovakia 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Video Series for Seniors Short video series for elderly people about various financial topics in many financial situations - all based on real life cases.
SUBJECT MATTER	All financial products and information about the rights of financial consumers
MAIN ORGANISER	National Bank of Slovakia
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Videos and interviews with NBS experts
START DATE	September 2021
END DATE	Ongoing
OBJECTIVE	To use short videos (around 5 minutes in length) to provide basic important information about the following: financial products such as bank account; online banking; how to use a credit card; online shopping; the most common financial scams; savings and investing; insurance.
TARGET GROUP	Elderly people
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	The targeted part of the population
PROMOTION CHANNELS	National radio stations, the website www.5penazi.sk , TV shows for elderly people
LANGUAGES	Slovak
TYPE OF OUTPUT PRODUCED	Video series (20 parts)
DIGITAL TOOLS & TECHNOLOGY USED	N/A

GENERAL INFORMATION	
INITIATIVE ID	SK 16
COUNTRY	Slovakia 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Series of short, animated videos An animated miniseries which draw on well-known fairy tales to present various financial topics and life situations in a modern way
SUBJECT MATTER	All financial products and information about the rights of financial consumers
MAIN ORGANISER	National Bank of Slovakia
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Video animation
START DATE	September 2021
END DATE	Ongoing
OBJECTIVE	To use short animated videos based on national fairy tales to provide financial education and explain financial topics in an interesting way
TARGET GROUP	Consumers in general
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	Targeted part of the population
PROMOTION CHANNELS	National television stations, the website www.5penazi.sk , traditional media, social networks
LANGUAGES	Slovak
TYPE OF OUTPUT PRODUCED	Animated video series
DIGITAL TOOLS & TECHNOLOGY USED	N/A

GENERAL INFORMATION	
INITIATIVE ID	SK 17
COUNTRY	Slovakia 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>InfoSWAP</u> An online project that connects universities and university students across Slovakia with different study programmes. Through information sharing, students gain new knowledge from the financial and non-financial spheres.
SUBJECT MATTER	The NBS helping students get their bearings in the world of finance and in other areas such as medicine, law, IT, etc.
MAIN ORGANISER	National Bank of Slovakia
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Online webinar
START DATE	May 2021
END DATE	Ongoing
OBJECTIVE	To work closely with various universities and to make financial education accessible to students of non-economic subjects. To provide students with a platform to share what they know and understand, while at the same time presenting the importance of financial topics and the NBS.
TARGET GROUP	University students, aged 19 – 25
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	More than 300 university students
PROMOTION CHANNELS	Websites: www.nbs.sk , www.5penazi.sk , social networks, newsletter, direct mailing
LANGUAGES	Slovak
TYPE OF OUTPUT PRODUCED	Online record from webinar
DIGITAL TOOLS & TECHNOLOGY USED	N/A

