






GENERAL INFORMATION	
INITIATIVE ID	LU 1
COUNTRY	Luxembourg 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<b>Financial Game of Life</b> 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.
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><b>Lätzfin Budget app</b></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	<u><a href="#">Lëtzfin website</a></u> Dedicated website on financial education
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	The information portal ( <a href="http://www.letzfin.lu">www.letzfin.lu</a> ) 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.
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><b>Lëtzfïn pocket money App</b></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	<b>LU 5</b>
COUNTRY	<b>Luxembourg</b>
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<b>Lëtzfïn videos</b> <a href="https://www.youtube.com/watch?v=wRvR2rdCJdc">https://www.youtube.com/watch?v=wRvR2rdCJdc</a> <a href="https://www.youtube.com/watch?v=2Ah6qw4elf8">https://www.youtube.com/watch?v=2Ah6qw4elf8</a> <a href="https://www.youtube.com/watch?v=OIUU4J2SIFQ">https://www.youtube.com/watch?v=OIUU4J2SIFQ</a> <a href="https://www.youtube.com/watch?v=gfNox2_M6Ks">https://www.youtube.com/watch?v=gfNox2_M6Ks</a>
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><a href="#">Ech kann dat och</a></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	<b>Fraud prevention in a digital world</b> <a href="#">Link 1</a> <a href="#">Link 2</a> <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><a href="#">Self-assessment on financial literacy</a></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