





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 Cacional 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	<p><u>Bank customer portal blog</u></p> <p>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.</p>
SUBJECT MATTER	<p>Banking products/services.</p> <p>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</p>
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	<p>Banking products/services.</p> <p>The finance Universe Series includes videos about: mortgages, APR, payment cards, consumer credits, how to make a complaint, bank transfers and bank charges.</p>
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	<p>FinTech: new ways of financing and making payments.</p> <p>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.</p>
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	<u>Guides on personal finance</u> 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