

INITIATIVE ID

COUNTRY

FR 1

France



### INFORMATION ON THE INITIATIVE

NAME AND DESCRIPTION

### **Economic and financial education**

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 (<a href="https://www.mesquestionsdargent.fr">www.mesquestionsdargent.fr</a>) and online tools; social media; phone/email; competitions; media (TV); paper advertisements. A new website was launched in 2019 (<a href="https://www.mesquestionsdentrepreneur.fr">www.mesquestionsdentrepreneur.fr</a>).

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



INITIATIVE ID

FR 2

France COUNTRY



## 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 https://www.abe-infoservice.fr/banque/moyens-depaiement/carte-bancaire/la-fraude-la-carte-bancaire-quellesprecautions-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** 

Website

&TECHNOLOGY USED



INITIATIVE ID COUNTRY FR 3

France

INFORMATION ON THE INITIATIVE

NAME AND DESCRIPTION

Podcast on the use of money for consumers

10 podcast episodes with a length lower than 2 minutes. https://www.abe-infoservice.fr/vos-demarches/podcasts-monargent-au-quotidien-la-minute-info

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 More than 3 000 000

THE INITIATIVE

PROMOTION CHANNELS Radio, newsletter and social media

> **LANGUAGES** French

TYPE OF OUTPUT PRODUCED Online information,

DIGITAL TOOLS **Podcast** &TECHNOLOGY USED



INITIATIVE ID

COUNTRY

FR 4

France

INFORMATION ON THE INITIATIVE

NAME AND DESCRIPTION

New section on scam with a focus on cybersecurity on the website mesquestionsdargent.fr

https://www.mesquestionsdargent.fr/arnaques/comment-seprot%C3%A9ger-des-arnaques

SUBJECT MATTER

Banking, savings, investments, frauds, scam, cyberrisks

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



INITIATIVE ID

COUNTRY

FR 5

France



## INFORMATION ON THE INITIATIVE

NAME AND DESCRIPTION

Internet Portal for financial education for entrepreneurs of **MSME** in France

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 Micro Small 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



INITIATIVE ID

COUNTRY

FR 6

**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 banksnotes 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 19th centrury 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 ther 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 knwoledge in this fileds in 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



INITIATIVE ID

**FR 7** 

COUNTRY France



## INFORMATION ON THE INITIATIVE

NAME AND DESCRIPTION

# Pilote Budget and Pilote Depenses applications

"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.

SUBJECT MATTER

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.

Pilote Depense is an application that allows to trackdaily 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

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



INITIATIVE ID

**FR8** 

COUNTRY France



## INFORMATION ON THE INITIATIVE

NAME AND DESCRIPTION Financial education week

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 > 5

THE INITIATIVE

> 5000 for year 2021

PROMOTIONAL CHANNELS Internet sites Masquestionsdargent.fr and

 $masquestions den trepreneur. fr; social \, networks, \, new sletter, \,$ 

newspaper

LANGUAGES French

TYPE OF OUTPUT PRODUCED Webinar – TV – video – online tuto

DIGITAL TOOLS Webinar online – video on YouTube

&TECHNOLOGY USED



INITIATIVE ID

COUNTRY

FR9

France



### INFORMATION ON THE INITIATIVE

#### NAME AND DESCRIPTION

#### Financial education at school

The aim of this programme is to help students enhance their financial competencies and to introduce financial education into the school curriculum.

France has developed a specific device dedicated to middle schools (for 13 year-old children) which is called the "Financial Passport" or "Passport EDUCFI".

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.

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 00

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

N/A

&TECHNOLOGY USED



INITIATIVE ID

**COUNTRY** 

FR 10

**France** 



## INFORMATION ON THE INITIATIVE

NAME AND DESCRIPTION

Financial literacy and personal finance management

Internet Portal for budgetary and financial education in France

SUBJECT MATTER

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



INITIATIVE ID

FR 11

COUNTRY France



## INFORMATION ON THE INITIATIVE

NAME AND DESCRIPTION

YouTube campaign against scams online and frauds on insurance and banking products

https://www.youtube.com/watch?v=bOWfWIIEWd4

https://www.youtube.com/watch?v=umV1s7UuKDE

https://www.youtube.com/watch?v=t9PewxE8UEo

https://www.youtube.com/watch?v=jfnxuNUtzHs

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

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