





GENERAL INFORMATION	
INITIATIVE ID	IT 1
COUNTRY	Italy 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Financial education at school</p> <p>The 12th edition (school year 2018/2019) has taken place, on voluntary basis, in every school year since 2007 and it is based on 'train the trainer' approach. The Bank of Italy (thanks to its branches' staff) trains teachers, teachers then address economic and financial issues in the classroom using its leaflets. In the last edition, this initiative involved more than 100 000 school students and since the first edition over 600 000 students.</p>
SUBJECT MATTER	Money, price, payments, income, budgeting, credit, saving and investment
MAIN ORGANISER	Bank of Italy
CO-ORGANISER	Government Department - Joint initiative with the Ministry of Education
FEATURES AND CONTENT	
FORMAT	Physical (seminars, conferences...)
START DATE	1 October 2019
END DATE	Ongoing (school year 2019-2020)
OBJECTIVE	The aim of this programme is to help students enhance their financial competencies and to introduce financial education into the school curriculum. 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). This initiative focuses on school students (primary and secondary school and high school). Financial education is not a mandatory part of the school curriculum in Italy and a way to solve this problem is by 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 -This initiative is based on 'train the trainer' approach (trainers are involved as a channel).


LANGUAGES	Italian; English and a German version of the leaflets will be soon available
TYPE OF OUTPUT PRODUCED	Educational material, leaflets, teaching tools A new edition of the material has been released for the school year 2019-2020. These workbooks are based on the core competences of financial education, identified by the OECD and tailor made to Italian students' characteristics. Following the OECD guideline, seven topics -money, price, payments, income, budgeting, credit and saving and investment- are being selected. A school editor, along with pedagogical experts, was involved, in order to choose financial education topics that are considered appropriate to the different school levels. There will also be a teacher's guide.


GENERAL INFORMATION	
INITIATIVE ID	IT 2
COUNTRY	Italy 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Inventiamo una banconota (Let's invent a banknote)</p> <p>4th edition of Competition on note design was run during the school year 2018/2019. Italian primary and secondary school students were invited to design an imaginary banknote exploring that year's theme. That year's theme was 'Designing the future: ideas for a changing world'.</p>
SUBJECT MATTER	Money and banknotes
MAIN ORGANISER	Bank of Italy
CO-ORGANISER	Government department - joint initiative with the Ministry of Education and Ministry of Foreign Affairs
FEATURES AND CONTENT	
FORMAT	Physical (seminars, conferences...)
START DATE	22 January 2019
END DATE	13 May 2019
OBJECTIVE	<p>Italian primary and secondary school students are invited to design a banknote on 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. The three prize-winning classes (a primary school, a lower secondary school and an upper secondary school) will receive their award from the Bank of Italy's Banknotes Directorate and will be given a guided tour of the banknote production unit. They will also receive a printed copy of the banknote they designed and a cheque for EUR 10 000 for their school.</p>
TARGET GROUP	School students
LANGUAGES	Italian
TYPE OF OUTPUT PRODUCED	No public output produced


GENERAL INFORMATION	
INITIATIVE ID	IT 3
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	IT 4
COUNTRY	Italy 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Financial Education Month - 1st edition</p> <p>This initiative comprised a series of four meetings aimed at raising public awareness of the tasks and functions of Italy's central bank. Each meeting focused on a specific theme and was held at the Bank of Italy's branches located throughout the country. As a pilot initiative (called Cineforum by the Bank of Italy) Marco Onado, Senior Professor at Milan's Bocconi University and expert in the law and economics of financial intermediaries, gave a talk to the students present at the screening of Adam McKay's film 'The Big Short'.</p>
SUBJECT MATTER	Stability in the financial sector and protecting consumers of banking and financial services; Innovation in the payment system, FinTech and crypto-assets; statistics for economic analysis; monetary policy and maintaining currency stability
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. 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	Physical (seminars, conferences...)
START DATE	1 October 2018
END DATE	31 October 2018
OBJECTIVE	The aim is to encourage high school students to reflect on themes relating to the economy and finance.
TARGET GROUP	Consumers in general; both adults and school students
LANGUAGES	Italian
TYPE OF OUTPUT PRODUCED	No public output produced

GENERAL INFORMATION	
INITIATIVE ID	IT 5
COUNTRY	Italy 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Financial Education Month - 2nd edition</p> <p>This initiative is a forum for a dialogue with consumer set up to discuss the Bank of Italy's activities, tasks and objectives, with the aim of dispelling doubts or popular misconceptions. Around 60 meetings were held in 17 cities. During each event a panel of Bank of Italy and external experts discussed the bank's tasks and institutional functions. The Bank of Italy's staff gave a talk to the students present at the screening of: Frank Capra's film 'It's a Wonderful Life; Adam McKay's film 'The Big Short'. As a pilot initiative about 'novels and economy', Giandomenico Scarpelli gave a lecture to both high school students and adults on his latest publication 'La ricchezza delle emozioni. Economia e finanza nei capolavori della letteratura' (Carocci, 2015)</p>
SUBJECT MATTER	The four themes dealt with are: stability in the financial sector and protecting consumers of banking and financial services; innovation in the payment system, FinTech and crypto assets; Statistics for economic analysis; monetary policy and maintaining currency stability.
MAIN ORGANISER	Bank of Italy
CO-ORGANISER	The National Committee for Financial Education.
FEATURES AND CONTENT	
FORMAT	Physical (seminars, conferences...)
START DATE	1 October 2018
END DATE	31 October 2018
OBJECTIVE	The aim is to encourage high school students to reflect on themes relating to the economy and finance.
TARGET GROUP	Consumers in general; both adults and school students
LANGUAGES	Italian
TYPE OF OUTPUT PRODUCED	No public output produced

GENERAL INFORMATION	
INITIATIVE ID	IT 6
COUNTRY	Italy 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Financial education in the workplace: TIM employees</p> <p>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.</p>
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	7 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	IT 7
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	1 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	IT 8
COUNTRY	Italy 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Centri Provinciali di Istruzione per gli Adulti (Provincial Centers of 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. This initiative is based on 'train the trainer' approach. The Bank of Italy (thanks to its branches' staff) trains teachers, and teachers then address the economic and financial issues in the classroom using its leaflets.</p>
SUBJECT MATTER	Residential mortgages, payment services, e-money, deposits; personal loans, payment accounts, consumer protection
MAIN ORGANISER	Bank of Italy
CO-ORGANISER	Government department - joint initiative with the Ministry of Education
FEATURES AND CONTENT	
FORMAT	Physical (seminars, conferences..)
START DATE	26 January 2018
END DATE	Ongoing
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 CPIA in order to reach a large number of disadvantaged people (especially migrants).
TARGET GROUP	Consumers in general; disadvantaged people (especially migrants)
LANGUAGES	Italian
TYPE OF OUTPUT PRODUCED	Educational material, leaflets, teaching tools

GENERAL INFORMATION	
INITIATIVE ID	IT 9
COUNTRY	Italy 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Website of financial education https://economiepertutti.bancaditalia.it/
SUBJECT MATTER	Budgeting, payment services, loans, saving, investment
MAIN ORGANISER	Bank of Italy
CO-ORGANISER	n/a
FEATURES AND CONTENT	
FORMAT	Website and online tools; A dedicated website of the Italian Central Bank
START DATE	15 November 2019
END DATE	Ongoing
OBJECTIVE	The website is tailored to people interested in developing their knowledge of economic and financial issue, and their rights and responsibilities, and to all those, such as 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/services.
TARGET GROUP	Consumers in general
LANGUAGES	Italian, English
TYPE OF OUTPUT PRODUCED	News, calculator, word search (i.e. crucipuzzle), videos, interviews, educational material, practical guides

GENERAL INFORMATION	
INITIATIVE ID	IT 10
COUNTRY	Italy 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>D2 – women association</p> <p>The Bank of Italy, jointly with other institutions, runs several meetings targeting women. https://www.gltfoundation.com/en/women-squared-for-financial-inclusion/</p>
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	8 March 2018
END DATE	7 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	IT 11
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	8 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