

EBA financial education repository

		Country	Initiative
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9	DE 3	Germany	Online seminars (digital meet-ups) for elderly consumers on different subjects concerning banking, investing and insurance
10	DE 4	Germany	Consumer education on what to consider before making an investment decision
11	DE 5	Germany	Topic FinTech: Company start-ups and FinTech companies
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15	EE 1	Estonia	A family day about financial knowledge
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19	ES 1	Spain	Financial education programme
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21	ES 3	Spain	Finance management tools
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23	ES 5	Spain	Finanzas Para Todos Awards
24	ES 6	Spain	Financial Education Day
25	ES 7	Spain	Bank customer portal blog
26	ES 8	Spain	Bank customer portal calculators
27	ES 9	Spain	Finance Universe Series
28	ES 10	Spain	Bank comparison tool

		Country	Initiative
29	ES 11	Spain	Joint press statement by the National Securities Market Commission (CNMV) and the Banco de España on “cryptocurrencies” and ‘initial coin offerings’ (ICOs)
30	ES 12	Spain	Publication of analytical articles on issues related to financial innovation
31	ES 13	Spain	FinTec: New ways of financing and making payments
32	FI 1	Finland	Financial literacy website including information among other things on banking and payment service providers and products.
33	FI 2	Finland	Consumer helpline
34	FI 3	Finland	Series of lectures for the consumers at the Bank of Finland Museum
35	FR 1	France	Economic and financial education
36	GR 1	Greece	E-payments: a roadmap
37	GR 2	Greece	Periodic student's visits
38	HR 1	Croatia	Educational lectures
39	HR 2	Croatia	Revision of all published information for consumers and the addition of FAQ
40	HR 3	Croatia	Memorandum of Cooperation (MoC) with the aim of raising the level of financial literacy in the Republic of Croatia
41	HR 4	Croatia	Memorandum of Cooperation (MoC) of Regional Working Group for Financial Education (RWG FE)
42	HR 5	Croatia	Initiative to expand to spectrum of central bank communication channels
43	HR 6	Croatia	Debate
44	HR 7	Croatia	mHNB mobile app
45	HR 8	Croatia	Website "All for consumers"
46	HR 9	Croatia	Manual on consumer rights
47	HR 10	Croatia	Croatian National Bank Open Doors Day
48	HR 11	Croatia	Strategy for the Adoption of the Euro in the Republic of Croatia (the Eurostrategy)
49	HR 12	Croatia	A series of educational videos on security features of kuna banknotes
50	HR 13	Croatia	Educational video material "Compare bank fees"
51	HU 1	Hungary	Financial Navigator Advisory Offices
52	HU 2	Hungary	Development of the ‘Financial Navigator’ information materials
53	IE 1	Ireland	Information tent at the National Ploughing Championships
54	IE 2	Ireland	Online consumer hub
55	IE 3	Ireland	Animated Explainer Series
56	IE 4	Ireland	Explainers
57	IE 5	Ireland	Explainer information for consumers on what "IBAN discrimination" and what consumers can do about it
58	IE 6	Ireland	Explainer - What are cryptocurrencies like bitcoin?
59	IT 1	Italy	Financial Education at school
60	IT 2	Italy	Inventiamo una banconota (‘Let's invent a banknote’)
61	IT 3	Italy	‘Impara, Risparmia, Guadagna.’(‘Learn, Save, Earn.’)

		Country	Initiative
62	IT 4	Italy	Financial Education Month - 1st edition
63	IT 5	Italy	Financial Education Month - 2nd edition
64	IT 6	Italy	Financial education in the workplace: TIM employees
65	IT 7	Italy	Incontri con i Collegi universitari di merito (Conference with University Colleges of Merit)
66	IT 8	Italy	Centri Provinciali di Istruzione per gli Adulti (Provincial Centers of Adult Education)
67	IT 9	Italy	Website of financial education
68	IT 10	Italy	D2 – women association
69	IT 11	Italy	Università dell’Età Libera di Pesaro (University of the Third age of Pesaro)
70	LT 1	Lithuania	Financial products and services ABC for adults
71	LU 1	Luxembourg	Financial Game of Life
72	LU 2	Luxembourg	Lëtzfîn budget app
73	LU 3	Luxembourg	Lëtzfîn website
74	LU 4	Luxembourg	Lëtzfîn pocket money app
75	LU 5	Luxembourg	Lëtzfîn videos
76	NL 1	Netherlands	Publications for consumers
77	NL 2	Netherlands	Website for consumers
78	NL 3	Netherlands	Financial Markets Information Line
79	NL 4	Netherlands	Money Wise Platform
80	NL 5	Netherlands	Monthly consumer newsletter
81	NL 6	Netherlands	Communication/warning on FinTech related matters
82	PL 1	Poland	CEDUR (the Educational Centre For Market Participants) - long-term educational project - World Investor Week : seminar on ‘Cybersecurity from the perspective of the financial service users’
83	PL 2	Poland	CEDUR (the Educational Centre For Market Participants) - long-term educational project - World Investor Week: seminar on ‘Cybercrime and financial market crime issues’
84	PL 3	Poland	Scientific conference ‘Consumer safety - holistic approach’
85	PL 4	Poland	UKNF warning on phishing confidential information in connection with the PSD2
86	PL 5	Poland	‘Don't get fooled, check before you sign’ social campaign (Nie daj się nabrać. Sprawdź zanim podpiszesz).
87	PL 6	Poland	Social campaign ‘Who will you become on the day the bubble bursts?’
88	PL 7	Poland	Global Money Week
89	PL 8	Poland	CEDUR (the Educational Centre For Market Participants) - long-term educational project including i.e. seminars, workshops and educational publications (free brochures and handbooks)
90	PT 1	Portugal	Website for financial education (with e-learning and Moodle platforms, as well as a Facebook page)
91	PT 2	Portugal	Financial Education in Schools

		Country	Initiative
92	PT 3	Portugal	Financial Literacy Week
93	PT 4	Portugal	Financial Training for entrepreneurs and MSMEs
94	PT 5	Portugal	Financial education via municipalities
95	PT 6	Portugal	Financial education for soccer players
96	PT 7	Portugal	Financial education in vocational training
97	PT 8	Portugal	Bank Customer Website
98	PT 9	Portugal	Banco de Portugal's financial education programme
99	PT 10	Portugal	Banco de Portugal's digital financial education programme
100	PT 11	Portugal	Banco de Portugal's basic bank accounts campaign
101	SE 1	Sweden	New arrivals programme
102	SE 2	Sweden	Protect Your Financial Future
103	SE 3	Sweden	Secondary school programme
104	SE 4	Sweden	Seniors programme
105	SE 5	Sweden	University programme, understanding pensions
106	SE 6	Sweden	Upper secondary school programme
107	SE 7	Sweden	First time parents
108	SE 8	Sweden	Teacher training (home and consumer studies)
109	SI 1	Slovenia	Financial educations for Schools
110	SI 2	Slovenia	Bank of Slovenia Website
111	SK 1	Slovakia	Financial literacy programme for students
112	SK 2	Slovakia	Information leaflets for consumers
113	SK 3	Slovakia	Sub-website: protection of financial consumers
114	SK 4	Slovakia	Workbooks of financial literacy for students of secondary schools, no. 1., 2., 3.
115	SK 5	Slovakia	Financial customer days
116	SK 6	Slovakia	Financial literacy programme for seniors
117	SK 7	Slovakia	Everything you should know about money
118	SK 8	Slovakia	From the Slovak crown currency to the Euro currency
119	SK 9	Slovakia	Generation Euro
120	SK 10	Slovakia	Lectures for schools
121	SK 11	Slovakia	Training programme for social workers

GENERAL INFORMATION	
INITIATIVE ID	AT 1
COUNTRY	Austria 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	A-Z of Finance Through a qualitative analysis of incoming requests, the most common topics are filtered out and answers to frequently asked questions are provided in a simple language and in an easily understandable manner.
SUBJECT MATTER	Financial literacy and personal finance management
MAIN ORGANISER	Mortgages and loans, payment services and accounts, deposits, financial fraud, insurances and pension, how to file a complaint
CO-ORGANISER	Central bank or competent authority (banking, securities and/or insurance)
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	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	1 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>CNB People and Money Exhibition</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	1 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	CZ 3
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	1 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	CZ 5
COUNTRY	Czech Republic
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>CNB 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	Autumn 2021
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
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.



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	Ongoing
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
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 Deutschland sicher im Netz e.V.
FEATURES AND CONTENT	
FORMAT	Website and online tools https://www.bafin.de/dok/13137530 https://www.bafin.de/dok/12615068
START DATE	Seminar 1): 25 June 2019 Seminar 2): 17 October 2019
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	Leaflet 1): 28 August 2018 Leaflet 2): 30 September 2019
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 with consumer information on banking products, insurance products and securities)
SUBJECT MATTER	Basic information on the definition of FinTechs (i.e. alternative payment methods, block chain 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
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	Central bank or Competent authority (banking, securities and/or insurance) https://www.finanstilsynet.dk/en
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	Central bank or competent authority (banking, securities and/or insurance) https://www.finanstilsynet.dk/en
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	'All by myself' podcast by Fries before guys https://friesb4guyspodcast.libsyn.com/
SUBJECT MATTER	Financial literacy and personal finance management
MAIN ORGANISER	Central bank or competent authority (banking, securities and/or insurance) https://www.finanstilsynet.dk/en
CO-ORGANISER	n/a
FEATURES AND CONTENT	
FORMAT	Social media includes videos and podcast
START DATE	6 September 2019
END DATE	24 September 2019
OBJECTIVE	To promote the app Pocket Money Budget (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	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 Finantsinspeksioon (NCA)
CO-ORGANISER	n/a
FEATURES AND CONTENT	
FORMAT	Physical (seminars, conferences...) Lectures, workshops.
START DATE	3 November 2018
END DATE	3 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 http://www.finanzasparatodos.es/gepeese</p>
SUBJECT MATTER	Banking products/services. 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	Financial literacy competition for schools 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.
SUBJECT MATTER	Banking products/services. 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 and indebtedness:
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	Banking products/services. 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	<u>Financial Education Day</u> A wide range of activities are organised 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 digitalisation, with the slogan 'Connected to digitalisation', and the previous ones were dedicated to elderly people.
SUBJECT MATTER	Banking products/services. All types of financial subject-matters, even though the last Financial Education Day was especially dedicated to the digitalisation of financial products and services.
MAIN ORGANISER	Joint initiative between Banco de España and the National Securities Market Commission
CO-ORGANISER	<u>Members of the financial education plan's partner network</u>
FEATURES AND CONTENT	
FORMAT	Physical (seminars, conference). A wide and diverse range of events, from seminars and roundtables to radio programmes, digital apps 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 Bank Customer Portal 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 digitalisation, basic payment account and real estate credit agreements. There is also specific series of blogposts on topics such as 'conduct economics' and 'art and financial education'.
MAIN ORGANISER	Banco de España
CO-ORGANISER	n/a
FEATURES AND CONTENT	
FORMAT	Website and online tools
START DATE	1 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> The bank customer portal 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	1 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>This series of short and practical videos 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	1 October 2019
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

GENERAL INFORMATION	
INITIATIVE ID	ES 10
COUNTRY	Spain 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Bank 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	1 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	8 February 2018
END DATE	8 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> <ul style="list-style-type: none"> (i) Bitcoin: a solution for payment systems or a solution in search of a problem ? (ii) The growth of the FinTech industry in China: a singular case (iii) Distributed ledger technology (DLT): introduction (iv) Artificial intelligence in financial services
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	Ongoing
END DATE	Ongoing
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	8 November 2019
END DATE	8 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	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 Finnish 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	1 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.mesquestionsdentrepeneur.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	GR 1
COUNTRY	Greece
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	E-payments: a roadmap A periodic exposition at the museum of the Bank of Greece on e-payments, covering areas from payment accounts to future payments.
SUBJECT MATTER	Payment 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	Ongoing
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	Periodic student visits Periodic exposition at the museum of the Bank of Greece on e-payments covering areas from the payment account to the future payments.
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	Ongoing
END DATE	Ongoing
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	HR 1
COUNTRY	Croatia
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>Educational lectures</u></p> <p>The Croatian National Bank organises a variety of educational workshops for groups of primary school students and lectures for groups of secondary school and university students on topics within the competence of the central bank. The Croatian National Bank aims to make its lectures interesting and informative, fostering interaction between its lecturers and students</p>
SUBJECT MATTER	Banking products /financial products and services
MAIN ORGANISER	Croatian National Bank
CO-ORGANISER	n/a
FEATURES AND CONTENT	
FORMAT	Physical
START DATE	10 March 2014
END DATE	Ongoing
OBJECTIVE	The main objective is to increase awareness and knowledge of basic financial products and services within the remit of the central bank.
TARGET GROUP	School students
LANGUAGES	Croatian
TYPE OF OUTPUT PRODUCED	Leaflet, educational material

GENERAL INFORMATION	
INITIATIVE ID	HR 2
COUNTRY	Croatia
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Revision of all published information for consumers and the addition of Frequently Asked Questions</p> <p>The initial website with information for consumers was published in 2015. In 2019, there was a revision of all published information for consumers and the addition of FAQ. https://www.hnb.hr/about-us/consumer-protection/information-for-consumers</p>
SUBJECT MATTER	Financial literacy and personal finance management residential mortgages, payment services, e-money, deposits, personal loans, payment accounts, insurance, savings products
MAIN ORGANISER	Croatian National Bank
CO-ORGANISER	n/a
FEATURES AND CONTENT	
FORMAT	Website and online tools
START DATE	2 September 2019
END DATE	Ongoing
OBJECTIVE	The main objective of the initiative is to improve and update basic information provided for consumers about bank accounts, cashless payments, savings and loans to support consumers in achieving a better understanding of banking and financial services.
TARGET GROUP	Consumers in general
LANGUAGES	Croatian, English
TYPE OF OUTPUT PRODUCED	Online information

GENERAL INFORMATION	
INITIATIVE ID	HR 3
COUNTRY	Croatia
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>Memorandum of cooperation with the aim of raising the level of financial literacy in the Republic of Croatia</u></p> <p>The memorandum of cooperation (MoC) was the result of a ‘Twinning Light project’ implemented by HAUS Finnish Institute of Public Management Ltd and the Ministry of Finance of the Republic of Croatia (January–June 2017).</p>
SUBJECT MATTER	Financial literacy and personal finance management
MAIN ORGANISER	Government department. An MoC was the output recommended by partners from the ‘Twinning Light project’ which was started under EU Transition facility programme for Croatia.
CO-ORGANISER	The MoC was a joint initiative signed between 16 public and private stakeholders, among which is the Croatian National Bank.
FEATURES AND CONTENT	
FORMAT	MoC signed by stakeholders’ executives
START DATE	30 May 2018
END DATE	Ongoing until 2020
OBJECTIVE	The MoC is expected to achieve the better cooperation between stakeholders, to ensure more effective financial education initiatives.
TARGET GROUP	Consumers in general
LANGUAGES	Croatian, English
TYPE OF OUTPUT PRODUCED	No public output produced

GENERAL INFORMATION	
INITIATIVE ID	HR 4
COUNTRY	Croatia
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Memorandum of cooperation of Regional Working Group for Financial Education.</p> <p>The memorandum of cooperation (MoC) is in the process of being signed by the central banks within the Regional Working Group for Financial Education (RWG FE).</p>
SUBJECT MATTER	Financial literacy and personal finance management
MAIN ORGANISER	Joint initiative between: Bank of Albania, Croatian National Bank, Central Bank of the Republic Kosovo, Central Bank of Montenegro, National Bank of the Republic of North Macedonia, National Bank of Romania, Bank of Slovenia, Central Bank of the Republic of Turkey
CO-ORGANISER	n/a
FEATURES AND CONTENT	
FORMAT	The MoC is in the process of being signed by central banks executives
START DATE	Signing is in process
END DATE	Ongoing
OBJECTIVE	The MoC aims to develop regional cooperation and a platform for exchanging expertise, knowledge and best practices among central banks in the field of financial education.
TARGET GROUP	Consumers in general
LANGUAGES	English
TYPE OF OUTPUT PRODUCED	No public output produced

GENERAL INFORMATION	
INITIATIVE ID	HR 5
COUNTRY	Croatia
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Initiative to expand the spectrum of the central bank's communication channels</p> <p>Facebook page: https://hr-hr.facebook.com/hnb.hr</p> <p>LinkedIn page: https://www.linkedin.com/company/croatian-national-bank/</p> <p>Twitter account: https://twitter.com/HNB_HR</p> <p>Youtube: https://www.youtube.com/channel/UCotSpU9O5WMhPedWsR2ilXg</p>
SUBJECT MATTER	Financial literacy and personal finance management residential mortgages, payment services, e-money, deposits, personal loans, payment accounts, insurance, savings products
MAIN ORGANISER	Croatian National Bank
CO-ORGANISER	n/a
FEATURES AND CONTENT	
FORMAT	Social media; Engagement in social networks and Youtube
START DATE	Since 14 December 2017
END DATE	Ongoing
OBJECTIVE	The objectives of the initiative are to promote terminology related to financial literacy and build confidence in the central bank, as well as to provide younger consumers with important information about banking products through social networks.
TARGET GROUP	Consumers in general
LANGUAGES	Croatian
TYPE OF OUTPUT PRODUCED	Online information, education material, a public warning

GENERAL INFORMATION	
INITIATIVE ID	HR 6
COUNTRY	Croatia
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Debate</p> <p>The debate is the main event of the celebration of the Global Money week and the European Money week in Croatian National Bank. The event is co-organised with the Croatian Debate Society. The Croatian National Bank provides the venue, topics, introductory lectures, public relations and web streaming. The Croatian Debate Society provides the host of the event and two debating teams.</p> <p>https://www.youtube.com/watch?v=bkqta0u-UIA</p>
SUBJECT MATTER	Banking and financial products and services
MAIN ORGANISER	Croatian National Bank
CO-ORGANISER	Joint initiative with the Croatian Debate Society
FEATURES AND CONTENT	
FORMAT	Physical, competitions, social media
START DATE	2016
END DATE	Ongoing annually
OBJECTIVE	The objective of the initiative is to give young people the opportunity to learn about topics related to banking and to express their opinion on the subject.
TARGET GROUP	School students
LANGUAGES	Croatian
TYPE OF OUTPUT PRODUCED	Online information

GENERAL INFORMATION	
INITIATIVE ID	HR 7
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 8
COUNTRY	Croatia
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	'All for consumers' website Central Consumer Portal: https://www.szp.hr/
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 9
COUNTRY	Croatia
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Manual on consumer rights</u>
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	8 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 10
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 11
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 Croatian 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 12
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	1 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 13
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	HU 1 
COUNTRY	Hungary
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Financial Navigator Advisory Offices
SUBJECT MATTER	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, written (e-mail), website (http://penzugyi.fogvaszto.hu), social media (Facebook)
START DATE	1 October 2013
END DATE	
OBJECTIVE	The main long-term aim is to develop financial literacy competencies and financial knowledge at the national level.
TARGET GROUP	Consumers in general
LANGUAGES	Hungarian
TYPE OF OUTPUT PRODUCED	No public output produced

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 of the following products: mortgages, personal loans, payment services, deposits and savings, payment accounts, debit and credit cards
MAIN ORGANISER	Central Bank
CO-ORGANISER	n/a
FEATURES AND CONTENT	
FORMAT	Physical (brochures, booklets), website (https://www.mnb.hu/penzugynavigator), social media (Facebook, Youtube), media (TV, radio), paper advertisement (stores), product comparison websites (http://www.mnb.hu/penzugynavigator/alkalmazasok), cooperation with supermarket chains and post offices
START DATE	1 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, indebted people, university students, elderly people
LANGUAGES	Hungarian
TYPE OF OUTPUT PRODUCED	Online and offline information, social media post, informative short films, leaflets and booklets, a public warning, comparison websites

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	IE 2
COUNTRY	Ireland 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Online consumer hub</u> 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	1 February 2017
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

GENERAL INFORMATION	
INITIATIVE ID	IE 3
COUNTRY	Ireland
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Animated Explainer Series</u>
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 mean, 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	Videos on the Central Bank of Ireland's website and LinkedIn page
START DATE	October 2019
END DATE	Q1 2020
OBJECTIVE	The aim of these videos is simple: to explain what the Central bank does, and why it does it. There will be at least six episodes in the series, with a new instalment published every 4 to 6 weeks.
TARGET GROUP	General public
LANGUAGES	Irish, English
TYPE OF OUTPUT PRODUCED	Media - online video

GENERAL INFORMATION	
INITIATIVE ID	IE 4
COUNTRY	Ireland 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Explainers</u> 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
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	1 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

GENERAL INFORMATION	
INITIATIVE ID	IE 5
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	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	<p>Educational material, leaflets, teaching tools</p> <p>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.</p>

GENERAL INFORMATION	
INITIATIVE ID	IT 2
COUNTRY	Italy 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Inventiamo una banconota (Let's invent a banknote) 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'.
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	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 10 000 Euros for their school.
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	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 a round 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	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

GENERAL INFORMATION	
INITIATIVE ID	LT1
COUNTRY	Lithuania
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Financial products and services ABC for adults It is the basic information about different financial products or financial behaviours that consumers have to deal with in their life.</p>
SUBJECT MATTER	Banking products/services. There are 5 different chapters on financial products - loans, investing, savings, insurance, payments - with relevant information that all consumers should know.
MAIN ORGANISER	Central bank or competent authority
CO-ORGANISER	n/a
FEATURES AND CONTENT	
FORMAT	Website and online tools, it is a special section on a website of the central bank (lb.lt/lt/ekonominis-ir-finansinis-svietimas) (Lithuanian only) with background information about different financial products and services, with advices etc. The content is promoted through social media (Facebook, LinkedIn, Youtube) and from 2020 the promotion through Google Ads is planned. To promote the content seminars are organised as well as online seminars.
START DATE	2018
END DATE	Ongoing
OBJECTIVE	The main goal of this initiative is to provide consumer with objective and relevant information about financial products and services. The content has to be easy to find and to use, so there is a possibility for consumers to ask his/her questions.
TARGET GROUP	Consumers in general
LANGUAGES	Lithuanian
TYPE OF OUTPUT PRODUCED	Online information, videos, public warnings

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	LU2
COUNTRY	Luxembourg 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Lätzfin Budget app 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.
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	LU3
COUNTRY	Luxembourg 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Lëtzfin website</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 (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.
TARGET GROUP	Consumers in general
LANGUAGES	German, French
TYPE OF OUTPUT PRODUCED	Online information, simulators, calculators, games

GENERAL INFORMATION	
INITIATIVE ID	LU4
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	LU5
COUNTRY	Luxembourg 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Lëtzfïn 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	NL 1
COUNTRY	The Netherlands 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Publications for consumers 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.
SUBJECT MATTER	Financial products/services Any topic within the scope of the AFM's supervision
MAIN ORGANISER	Central bank or competent authority (banking, securities, and/or insurance). https://www.afm.nl/en
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	1 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	1 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	1 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, crypto-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	1 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	PL 1
COUNTRY	Poland 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>CEDUR (the Educational Centre For Market Participants) - long-term educational project - World Investor Week</u> The seminar 'Cybersecurity from the perspective of financial service users', part of the third World Investor Week campaign, is a presentation on basic cyber-security issues in the context of financial services from a customer perspective.
SUBJECT MATTER	Banking products/services; payment services, cybersecurity, digital and financial exclusion, online theft of money: customers' rights, financial market participants/customers as a vulnerability, targets and tools for cyber criminals
MAIN ORGANISER	The Polish Financial Supervision Authority (UKNF) is the national coordinator of the World Investor Week 2019 (the campaign initiated by IOSCO).
CO-ORGANISER	The Warsaw Stock Exchange Foundation (WSE Foundation), the Financial Ombudsman, the Centre for Education Development (CED).
FEATURES AND CONTENT	
FORMAT	Physical (seminars, conferences...);
START DATE	4 October 2019
END DATE	4 October 2019
OBJECTIVE	The purpose of the seminar was to provide an overview of the key aspects of cybersecurity in financial services from the perspective of customers (financial market participants), in the form of a presentation of a case study.
TARGET GROUP	Trainers: the seminar was targeted at methodology advisors, teachers of economics and vocational training courses, and other teachers interested in finance, e.g. school coordinators of the Global Money Week campaign.
LANGUAGES	Polish
TYPE OF OUTPUT PRODUCED	Educational material; new knowledge that can be transferred

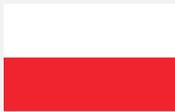
GENERAL INFORMATION	
INITIATIVE ID	PL 2
COUNTRY	Poland 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>CEDUR (the Educational Centre For Market Participants)- long-term educational project - World Investor Week</u> The seminar: 'Cybercrime and financial market crime issues'. The presentation of the main issues relating to cybercrime in the context of financial services.
SUBJECT MATTER	Banking products/services, payment accounts, cybersecurity
MAIN ORGANISER	The Polish Financial Supervision Authority (UKNF)
CO-ORGANISER	n/a
FEATURES AND CONTENT	
FORMAT	Physical (seminars, conferences...);
START DATE	23 October 2019
END DATE	23 October 2019
OBJECTIVE	The aim of the seminar was to present basic issues concerning cybercrime in the context of financial services, methods of counteracting threats in cyberspace and crimes related to the use of e-space.
TARGET GROUP	The seminar was addressed to representatives of the institutions of consumer rights protection.
LANGUAGES	Polish
TYPE OF OUTPUT PRODUCED	Educational material; new knowledge that can be used while performing professional duties.

GENERAL INFORMATION	
INITIATIVE ID	PL 3
COUNTRY	Poland 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Scientific conference 'Consumer safety - holistic approach'</u> Lecture on 'Security of consumers of financial services in virtual space. Supervisory aspect'
SUBJECT MATTER	Banking products/services, payment services, cybersecurity
MAIN ORGANISER	Warsaw School of Economics (http://www.sgh.waw.pl/en)
CO-ORGANISER	The Polish Financial Supervision Authority (UKNF)
FEATURES AND CONTENT	
FORMAT	A lecture
START DATE	23 September 2019
END DATE	23 September 2019
OBJECTIVE	The aims of the conference were to exchange knowledge and experiences related to the safety of modern consumers; to draw attention to the safety of goods and services used by various groups of consumers, the safety of consumers in the virtual space, and legal regulations and institutions' responsibility for consumer safety; to organise a valuable discussion and exchange of views; and to bring together the academic community focused on the above mentioned issues.
TARGET GROUP	University students, consumers in general, trainers, academic community
LANGUAGES	Polish
TYPE OF OUTPUT PRODUCED	Educational material

GENERAL INFORMATION	
INITIATIVE ID	PL 4
COUNTRY	Poland 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>UKNF warning on phishing confidential information in connection with the PSD2</u> This warning was published on the KNF website.
SUBJECT MATTER	Banking products/services, payment services, payment accounts, cybersecurity
MAIN ORGANISER	The Polish Financial Supervision Authority (UKNF)
CO-ORGANISER	n/a
FEATURES AND CONTENT	
FORMAT	Website and online tools, public warning
START DATE	6 September 2019
END DATE	6 September 2019
OBJECTIVE	Draw attention to the need for special caution and urge the clients of financial institutions to comply with their communication standards.
TARGET GROUP	Consumers in general
LANGUAGES	Polish
TYPE OF OUTPUT PRODUCED	Public warning

GENERAL INFORMATION	
INITIATIVE ID	PL 5
COUNTRY	Poland 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>‘Don't get fooled, check before you sign’ social campaign (Nie daj się nabrać. Sprawdź zanim podpiszesz)</u>
SUBJECT MATTER	Personal loans, financial products/services. The campaign highlights risks related to signing financial contracts, particularly when taking out high-interest short-term loans, as well as using financial services that are not subject to state supervision.
MAIN ORGANISER	National Bank of Poland
CO-ORGANISER	The Polish Financial Supervision Authority (UKNF), the Bank Guarantee Fund, the Ministry of Finance, the Ministry of Justice, the National Bank of Poland, the Office of Competition and Consumer Protection, police.
FEATURES AND CONTENT	
FORMAT	Website and online tools, media, social media, printed advertisement
START DATE	1 January 2012
END DATE	Ongoing
OBJECTIVE	To educate the consumers and help to eliminate unreliable companies and financial institutions from the market (to enhance the security and stability of the financial market)
TARGET GROUP	Consumers in general
LANGUAGES	Polish
TYPE OF OUTPUT PRODUCED	Media (TV, radio, video), online information, online tools - financial calculators for borrowers, leaflet

GENERAL INFORMATION	
INITIATIVE ID	PL 6
COUNTRY	Poland 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>‘Who will you become on the day the bubble bursts?’ social campaign</u> Social campaign raising awareness of financial market participants and warning of the risk associated with investments in crypto-assets, pyramid schemes and the unsupervised Forex market.
SUBJECT MATTER	E-money, financial products/services, legality of activities of entities operating in the financial market - providers of financial services and products.
MAIN ORGANISER	The Polish Financial Supervision Authority (UKNF)
CO-ORGANISER	The National Bank of Poland - NBP, Ministry of Finance, police
FEATURES AND CONTENT	
FORMAT	Website and online tools, media (TV,radio), Internet, printed poster
START DATE	1 June 2018
END DATE	Ongoing
OBJECTIVE	The purpose of the campaign was to draw clients’ attention to the risks associated with investments in crypto-currencies and on the Forex market, as well as to raise the awareness of the fact, that in the financial market, one should not trust entities or individuals that offer ‘a quick and certain high profit’. The campaign identified sources of information such as the KNF website, where clients can check whether or not the provider whose services they want to use has appropriate authorisation. In addition to the website campaign, the ‘KNF Alert’ app tool provided a quick and easy access to information on KNF-supervised entities and the verification of information on the entities entered on the list of public warnings.
TARGET GROUP	Consumers in general
LANGUAGES	Polish
TYPE OF OUTPUT PRODUCED	Media (TV, radio, video) - the campaign was promoted on television and radio stations and on the Internet and included broadcasting of two 30 second information spots. In addition, posters were placed in some tax offices and in police headquarters.

GENERAL INFORMATION	
INITIATIVE ID	PL 7
COUNTRY	Poland 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Global Money Week</p> <p>Global Money Week (GMW) is an annual financial awareness campaign built to inspire children and young people to learn about money matters, livelihoods and entrepreneurship. Initiated by Child & Youth Finance International (CYFI) in 2012, it is now organised by the OECD International Network on Financial Education (OECD/INFE).</p>
SUBJECT MATTER	Financial literacy and personal finance management
MAIN ORGANISER	The Polish Financial Supervision Authority (UKNF) is the national coordinator of the campaign
CO-ORGANISER	Ministry of Finance
FEATURES AND CONTENT	
FORMAT	Competitions: financial literacy and skills competitions, art competitions accompanied by exhibitions of posters, collages, infographics and photos; workshops, lectures and lessons; financial games and class competitions; multimedia presentations; short-movie making; personal budget surveys; class-room newspapers; broadcast programmes and a school blogs on GMW.
START DATE	12-18 March 2018
END DATE	25-31 March 2019
OBJECTIVE	Celebrate GMW, the UKNF, in partnership with the Ministry of Finance, ensured that many schools across the country participated in the global campaign. The different activities raise awareness of money matters among children and youth and allow them to develop the knowledge and skills needed to become financially independent and employable in the future.
TARGET GROUP	School students
LANGUAGES	Polish
TYPES OF OUTPUT PRODUCED	All teachers who took on the role of the GMW school coordinator were offered access to UKNF's publications on financial literacy and were invited to the training seminar on issues related to the financial market organised by the UKNF, as part of the educational project called CEDUR.

GENERAL INFORMATION	
INITIATIVE ID	PL 8
COUNTRY	Poland 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>CEDUR (the Educational Centre for Market Participants)</u> It is a long-term educational project including, for example, seminars, workshops and educational publications (free brochures and handbooks). The main part of CEDUR consists of training seminars and workshops aimed at carefully selected groups of participants. The seminars are delivered by the employees of the UKNF.
SUBJECT MATTER	The seminars, depending on the audience, focus mainly on current issues concerning financial market supervision, changes in laws and regulations, as well as the detection of offences on the capital market and the protection of consumers of financial services.
MAIN ORGANISER	The Polish Financial Supervision Authority (UKNF)
CO-ORGANISER	The National Association of Cooperative Banks, the Warsaw Stock Exchange Foundation (WSE Foundation), the Financial Ombudsman, the Centre for Education Development (CED).
FEATURES AND CONTENT	
FORMAT	Training seminars, workshops
START DATE	1 January 2009
END DATE	Ongoing
OBJECTIVE	The project is aimed at: promoting and disseminating financial literacy and encouraging an understanding of how the financial market operates; ensuring proper operation of the financial market (through seminars for the judiciary, prosecutors and law enforcement officers, as well as for representatives of the regulated entities, on changes to laws and regulations, and current issues concerning financial market supervision); ensuring the stability of the financial market (in particular by organising seminars on risk management standards, capital requirements for banks, investment firms and insurance companies); enhancing financial consumer protection; training the trainers.
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.

GENERAL INFORMATION	
INITIATIVE ID	PT 1
COUNTRY	Portugal 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Website for financial education (with e-learning and Moodle platforms, as well as a Facebook page)</p> <p>The website of the Portuguese National Plan for Financial Education (www.todoscontam.pt); the Facebook page for Financial Education (www.facebook.com/TodosContam).</p>
SUBJECT MATTER	Financial literacy and personal finance management. Financial education topics that are relevant to the whole population, including managing a household budget, to making payments, saving and investing, setting up a business, taking out credit or insurance and avoiding scams or frauds. Financial education contents are organised not only by main banking product but also by life stages.
MAIN ORGANISER	Banco de Portugal https://www.bportugal.pt/ - the Portuguese National Plan for Financial Education together with the Portuguese Securities Market Commission (CMVM) and the Portuguese Insurance and Pension Funds Supervisory Authority (ASF).
CO-ORGANISER	n/a
FEATURES AND CONTENT	
FORMAT	Website and online tools
START DATE	9 July 2012
END DATE	Ongoing
OBJECTIVE	To help people of all age groups make better financial decisions, by explaining financial topics in plain language and offering calculators and useful tips for different life stages. The website also has three libraries with pedagogical materials for teaching financial education. The website also offers an e-learning platform, with online training on key financial education topics. The e-learning platform also provides a tool for assessing financial knowledge in a Moodle environment. The Facebook page was launched to disseminate financial training content on social media, thereby reaching other target groups, such as generation Y.
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	<u>Financial education in schools</u> <p>This initiative includes (i) a teachers training programme to promote the use of the core competencies in financial education; (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 (approved by the Ministry of Education in 2013).
MAIN ORGANISER	<u>Banco de Portugal</u> . Initiative of the Portuguese National Plan for Financial Education together with the Portuguese Securities Market Commission (CMVM) and Portuguese Insurance and Pension Funds Supervisory Authority (ASF).
CO-ORGANISER	Government Department Ministry of Education
FEATURES AND CONTENT	
FORMAT	Physical (seminars, conferences...). Training programme for teachers and workbooks for students. To encourage schools to develop financial education projects a annual prize is awarded to the best financial education project.
START DATE	1 November 2011
END DATE	Ongoing
OBJECTIVE	Enhance financial competencies of all students from pre-school to secondary level.
TARGET GROUP	School students - while teachers are the intermediate target-audience, students are the ultimate target group.
LANGUAGES	Portuguese, workbooks on financial education are also available in English.
TYPE OF OUTPUT PRODUCED	Educational material

GENERAL INFORMATION	
INITIATIVE ID	PT 3
COUNTRY	Portugal 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Financial Literacy Week
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 CMVM and the ASF.
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	Consumers in general. Initiatives targeted at different audiences: students of different ages, SMEs, vocational trainers, psychologists, soccer players and consumers in general
LANGUAGES	Portuguese
TYPE OF OUTPUT PRODUCED	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); and two outputs especially designed for raising awareness on a broader scale: i) radio spots on financial education topics (11 spots were produced, each lasting 1 minute each) and (ii) a Facebook page about the Financial Literacy Week (https://www.facebook.com/SemanaFormacaoFinanceira/)

GENERAL INFORMATION	
INITIATIVE ID	PT 4
COUNTRY	Portugal 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<u>Financial training for entrepreneurs and micro, small and medium-sized enterprises</u>
SUBJECT MATTER	Subjects included in the core competencies for financial training of Micro, small and medium-sized enterprises (MSMEs) (published in 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 (https://www.bportugal.pt/) Initiative of the Portuguese National Plan for Financial Education together with the Portuguese Securities Market Commission (CMVM) and Portuguese Insurance and Pension Funds Supervisory Authority (ASF).
CO-ORGANISER	Government Department - Ministry of the Economy (IAPMEI and Turismo de Portugal)
FEATURES AND CONTENT	
FORMAT	Physical (seminars, conferences...)
START DATE	6 December 2016
END DATE	Ongoing
OBJECTIVE	To prepare a group of certified trainers to carry out training courses (based on the core competencies) for entrepreneurs and managers of MSMEs across the country
TARGET GROUP	Trainers - the trainees enrolled in these courses have a relevant background in the financial area and recognised training experience, and most of them come from business associations.
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>Banco de Portugal and the other financial supervisors signed a memorandum of understanding (MoU) with the Coordination and Development Committee of the Northern Region (Comissão de Coordenação e Desenvolvimento Regional do Norte - CCDR-N) to promote financial education of local populations via municipalities of the northern region. Subsequent to this MoU, the financial supervisors and the CCDR-N also signed a MoU with three groups of municipalities in northern Portugal: the 11 municipalities of the Tâmega e Sousa area, in 2017; the six municipalities of the Alto Tâmega area, in 2018; and the nine municipalities of the Terras de Trás-os-Montes area, in 2019.</p>
SUBJECT MATTER	<p>Financial literacy and personal finance management</p> <p>Financial education topics relevant for the whole population; managing a household budget, to making payments, saving and investing, taking out credit or insurance, and avoiding scams or fraud.</p>
MAIN ORGANISER	Banco de Portugal . Initiative of the CMVM and the ASF.
CO-ORGANISER	Coordination and Development Committee of the Northern Region
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	Consumers in general
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	Financial education for soccer players. Banco de Portugal and the other financial supervisors signed a memorandum of understanding (MoU) with the Portuguese Professional Soccer Players' Union (Sindicato Dos Jogadores Profissionais De Futebo - SJPF) to promote financial literacy among soccer players. This MoU recognises that soccer players face particular challenges in efficiently managing their finances as their profession is of short duration.
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 Securities Market Commission (CMVM) and Portuguese Insurance and Pension Funds Supervisory Authority (ASF).
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	3 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>Banco de Portugal and the other financial supervisors signed a Memorandum of Understanding with the Institute for Employment and Vocational Training (IEFP - Instituto do Emprego e Formação Profissional), to integrate financial education content into vocational training. Under this MoU, Banco de Portugal and the other financial supervisors have been training certified IEFP trainers across the country. The objective is to help IEFP trainers to integrate financial education content into vocational training, especially that of unemployed people.</p>
SUBJECT MATTER	Subjects covered in the brochure ‘Training of trainers programme for financial education in vocational training’ (available only in Portuguese include planning and managing a budget, payment instruments and accounts, saving and its applications, insurance, credit and indebtedness, capital market and consumer support services provided by supervisors.
MAIN ORGANISER	<u>Banco de Portugal</u> . Initiative of the CMVM and the ASF.
CO-ORGANISER	Ministry of Labour and Social Security (IEFP - Institute for Employment and Vocational Training)
FEATURES AND CONTENT	
FORMAT	Physical (seminars, conferences...) Financial literacy diagnosis; awareness campaigns, training sessions; and educational materials
START DATE	1 July 2018
END DATE	Ongoing
OBJECTIVE	Help certified IEFP trainers to integrate financial education content into vocational training. This financial education content was integrated into the National Catalogue of Qualifications.
TARGET GROUP	Trainers - the trainees enrolled in these courses belong to the national pool of IEFP trainers. This means that they are certified trainers and have relevant background in different areas of education and training
LANGUAGES	Portuguese
TYPE OF OUTPUT PRODUCED	Educational material, PowerPoint presentations, videos, leaflets

GENERAL INFORMATION	
INITIATIVE ID	PT 8
COUNTRY	Portugal 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Bank Customer Website</p> <p>Banco de Portugal's Bank Customer Website provides information on bank customers' rights and duties when using banking products and services (mortgage and consumer credit, deposits and accounts, and payment services). Through this website, 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 Bank Customer Website tracks the legislative and regulatory changes affecting banking products and services, by reporting news, updating content and publishing financial information and education materials, such as leaflets, flyers and decoders.</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 consumers
TARGET GROUP	Consumers in general
LANGUAGES	Available in Portuguese and English. Not all content is available in English.
TYPE OF OUTPUT PRODUCED	Online information

GENERAL INFORMATION	
INITIATIVE ID	PT 9
COUNTRY	Portugal
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Banco de Portugal's financial education programme
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	Physical (seminars, conferences...), with the support of the Banco de Portugal's nine regional delegations and the Banco de Portugal's Money Museum.
START DATE	1 January 2015
END DATE	Ongoing
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 and school students.
LANGUAGES	Portuguese
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>Banco de Portugal's digital financial education programme</p> <p>The #toptip campaign aims to raise awareness among school-age children of precautions to take when using digital channels to access banking products and services. The campaign tips were published on Instagram and on the Bank Customer Website. The campaign materials were also compiled in a brochure with the title '5 tips for staying safer online'.</p>
SUBJECT MATTER	Digital financial education
MAIN ORGANISER	Banco de Portugal
CO-ORGANISER	n/a
FEATURES AND CONTENT	
FORMAT	Website and online tools, social media, physical seminars
START DATE	3 September 2018
END DATE	Ongoing
OBJECTIVE	<p>Banco de Portugal launched the #toptip campaign to promote the secure use of digital channels by young people. Digital channels allow bank customers to access financial products and services online and via smartphones and tablets at anytime and anywhere, quickly and conveniently. However, the use of digital channels also entails risks related to the security of operations, easier access to products and impulse buying, which sometimes involves resorting to credit. Aware of these challenges, Banco de Portugal has stepped up its intervention in the promotion of digital financial education, with a campaign specifically directed at young people. Young people are the population segment with the greatest capacity and ease in regard to using new technologies. They also tend to be more confident, which could lead them to overlook certain security rules when using digital channels. With the #toptip campaign, Banco de Portugal intends to create a movement that promotes digital financial education.</p>
TARGET GROUP	School students
LANGUAGES	Available in Portuguese; some contents and materials also available in English.
TYPE OF OUTPUT PRODUCED	Online information, educational material, games.

GENERAL INFORMATION	
INITIATIVE ID	PT 11
COUNTRY	Portugal 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Banco de Portugal's basic bank accounts campaign</p> <p>Banco de Portugal and the Ministry of Labor, Solidarity and Social Security signed a memorandum of understanding (MoU) to promote basic bank accounts. Under this MoU, Banco de Portugal is responsible for producing materials in different formats to raise awareness of basic bank accounts. It will also carry out training sessions targeted at employees of the 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	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	Banco de Portugal and the Ministry of Labour, Solidarity and Social Security both recognise that basic bank accounts are not sufficiently known by the population in general and it is important to promote their use. In this context, the main goal of this MoU is to strengthen collaboration between the two institutions, in order to disseminate awareness on basic bank accounts among a wider audience, especially among vulnerable groups.
TARGET GROUP	Consumers in general
LANGUAGES	Portuguese
TYPE OF OUTPUT PRODUCED	Media (TV, radio, video). Online information. Leaflet.

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	Ongoing
END DATE	Ongoing
OBJECTIVE	To help children to develop the knowledge, skills and confidence to appropriately understand what is the Euro and what is a central bank
TARGET GROUP	Schools (primary and high schools)
LANGUAGES	Slovene
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
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) (https://www.bsi.si)
CO-ORGANISER	n/a
FEATURES AND CONTENT	
FORMAT	Website and online tools, social media
START DATE	Ongoing
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	Slovene, English
TYPE OF OUTPUT PRODUCED	Online information

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	1 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	1 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	<u>Sub-website: Protection of financial consumers</u>
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	1 January 2015
END DATE	Ongoing
OBJECTIVE	Provide consumers with important information about banking products
TARGET GROUP	Consumers in general
LANGUAGES	Slovak
TYPE OF OUTPUT PRODUCED	Articles, quizzes

GENERAL INFORMATION	
INITIATIVE ID	SK 4
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	1 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 5
COUNTRY	Slovakia
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Financial customer days
SUBJECT MATTER	All financial products and information about the rights of financial consumers
MAIN ORGANISER	Central bank or competent authority (banking, securities and/or insurance)
CO-ORGANISER	n/a
FEATURES AND CONTENT	
FORMAT	Physical seminars, conferences, exhibition and competition
START DATE	12 October 2016 (every two years)
END DATE	Ongoing
OBJECTIVE	All financial products and information about the rights of financial consumers
TARGET GROUP	Consumers in general, students aged 11 to 18 years, teachers, retirees
LANGUAGES	Slovak
TYPE OF OUTPUT PRODUCED	Information and photos on website

GENERAL INFORMATION	
INITIATIVE ID	SK 6
COUNTRY	Slovakia 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Financial literacy programme for seniors
SUBJECT MATTER	All financial products and information about the rights of financial consumers
MAIN ORGANISER	Central bank or competent authority (banking, securities and/or insurance)
CO-ORGANISER	n/a
FEATURES AND CONTENT	
FORMAT	Physical
START DATE	1 January 2015
END DATE	Ongoing
OBJECTIVE	To provide consumers with important information about banking products
TARGET GROUP	Elderly people
LANGUAGES	Slovak
TYPE OF OUTPUT PRODUCED	No public output produced

GENERAL INFORMATION	
INITIATIVE ID	SK 7
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	1 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 8
COUNTRY	Slovakia
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	From the Slovak crown currency to the Euro currency
SUBJECT MATTER	Other 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 exhibition
START DATE	Ongoing
END DATE	Ongoing
OBJECTIVE	The Euro and the monetary system
TARGET GROUP	Consumers in general
LANGUAGES	Slovak
TYPE OF OUTPUT PRODUCED	n/a

GENERAL INFORMATION	
INITIATIVE ID	SK 9
COUNTRY	Slovakia
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	Generation Euro
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	Ongoing
END DATE	Ongoing
OBJECTIVE	Monetary policy
TARGET GROUP	Secondary school students, students aged 15 to 18 years
LANGUAGES	Slovak
TYPE OF OUTPUT PRODUCED	The information on the National Bank of Slovakia's website

GENERAL INFORMATION	
INITIATIVE ID	SK 10
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	1 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 11
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	1 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

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