







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	<p><u>Financial education in schools</u></p> <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	Banco de Portugal . Initiative of the CMVM and 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 an 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	Financial literacy and personal finance management 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.
MAIN ORGANISER	Banco de Portugal . Initiative of the CMVM and the ASF.
CO-ORGANISER	CCDR-N
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 CMVM and the 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	<u>Financial education in vocational training</u> 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.
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><u>Bank Customer Website</u></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	<p>Banking products/services</p> <p>Financial literacy and personal finance management</p>
MAIN ORGANISER	<u>Banco de Portugal</u>
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.