

# ANNUAL REPORT

---

I EDITION  
ACTIVITIES 2022-2023

2023

**FLITIN**

Financial  
Literacy  
International  
Network

# EXECUTIVE SUMMARY

---

**FLITIN - FINANCIAL LITERACY INTERNATIONAL NETWORK**, officially established in 2022, is a network of ambassadors of the Intesa Sanpaolo Group with the aim of spreading financial education in different countries: Albania, Bosnia and Herzegovina, Croatia, Egypt, Hungary, Italy, Moldova, Romania, Serbia, Slovakia, Slovenia and Ukraine.

A network made up of professionals in the banking sector, aspiring to share knowledge, skills, methodologies, tools, resources and experiences in the field of financial education, with one major goal: to increase the level of financial literacy of citizens, with high quality standards and according to the OECD guidelines.

This first edition of the FLITIN Report aims at providing an overview of the financial education initiatives launched jointly by the network and individually by members, as well as at mapping some relevant information regarding the financial literacy status in the involved countries.

In the first section the pilot projects S.A.V.E. Ambassadors and Money Master Challenge are described, illustrating their characteristics and impact.

The second section contains a review of factsheets, presenting the status of financial literacy in each country through indicators such as existence of a national strategy, role of the Central Bank, presence of financial education as a compulsory subject in school, existence of national data about financial literacy level, main barriers preventing the diffusion of financial education.

The appendix provides an overview of the main stakeholders dealing with financial literacy in each country, with a description of their role and main activities.

The report will be a starting point for the development of further initiatives and the strengthening of the partnership with the several actors involved in financial education at European and international level.

# 2022-2023 JOINT INITIATIVES

## S.A.V.E. AMBASSADORS INTERNATIONAL EDITION



**S.A.V.E Ambassadors** is a special initiative for the upper secondary schools that are interested in actively involving their students on the topics related to sustainability and inclusion.

Students were invited by the FLITIN tutors to map the unsolved problems of their city, in environmental and social terms, and to propose solutions and ideas to solve them, through the interaction with the public administration, local associations and companies.

The best project works participated in an international competition to select the S.A.V.E. international Ambassadors. A jury composed of the Chairman of Intesa Sanpaolo, the Chief of the Intesa Sanpaolo International Subsidiary Banks Division, the Director and Curator of the Museum of Saving and the Head of Social Program at the EIB Institute awarded the three best projects during an online ceremony on January 31, 2023.

The prizes consisted in planting a new forest in a developing country, with the help of the NGO TREEDOM, and in adopting a rare species, in collaboration with WWF.

868

STUDENTS

8

COUNTRIES



# MONEY MASTER CHALLENGE

On the occasion of the Global Money Week, the Museum of Saving and FLITIN organized the first edition of the **Money Master Challenge**, an international contest that involved several schools with the aim of raising awareness of basic financial literacy among middle school students in a fun way.



The initiative was aimed at students aged 12-13, in the belief that learning the basics of money from an early age can have a positive impact on setting the stage for informed and proactive financial decision-making.

After the national qualifying session, held in the first half of March, on March 23 the National Champions from each country competed in a quiz-challenge about curiosities related to money and saving.

The winning class enjoyed a cultural experience in its own country, offered by Intesa Sanpaolo.

1.122

STUDENTS

7

COUNTRIES



# FINANCIAL LITERACY OVERVIEW

---



The mapping was conducted among the 11 FLITIN partners and covered the following countries: Albania, Bosnia and Herzegovina, Croatia, Egypt, Hungary, Italy, Moldova, Romania, Serbia, Slovakia, Slovenia. The aim was to understand the progress of financial education in FLITIN countries, and how the FLITIN partners already contributed to spread financial education among students and adults. As to the presence of a National Strategy for financial education and/or of a body appointed to manage it, 4 countries out of 11 (Croatia, Hungary, Slovakia, Slovenia) have already implemented it. In other 4 countries the work is in progress: Moldova, Romania, Serbia and Italy, already present initiatives and platforms aimed at defining a national strategy, even if it is not yet fully structured. In almost all countries financial education is not yet a compulsory subject at school. Nevertheless, there are some countries, such as Italy, where the Government is discussing this possibility. In Croatia the new school reform has recently introduced a new cross-curricular topic, "Entrepreneurship", which includes learning outcomes related to economic and financial literacy.

In the vast majority of countries considered, the national Central Banks play a relevant role in the promotion of financial literacy. They act on several fronts: development of initiatives and content for schools of all grades (educational programs, awareness campaigns, publications, events, national competitions...); online supporting materials and communication initiatives aimed at citizens; promotion of partnerships and collaborations at national and international level. Four Central Banks (Albania, Hungary, Italy, Romania) set up a Money Museum where people can learn more about all aspects of money and finance, as well as better understand the function of the national Central Bank.

Other significant subjects that play a role in the dissemination of financial education in most of the countries are the Ministries of Finance and of Education, the national Financial Supervisory Authorities, private banks and their representative associations, third sector associations and NGOs (es. Junior Achievement, Aflatoun...), private and public foundations dealing with education and financial inclusion.

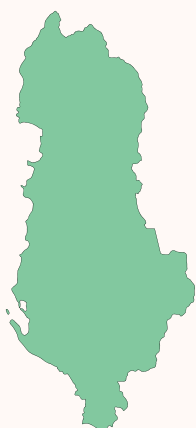
Regarding the availability of national surveys and data on the level of financial literacy - other than those provided by OECD - only 5 countries report their presence (Croatia, Italy, Romania, Serbia, Slovenia).

As to the barriers that still prevent an adequate diffusion of financial education, the FLITIN partners generally report the lack of a national strategy, insufficient coordination among the various stakeholders, difficulty to organize initiatives in a structured way, low financial culture and awareness, reluctance of older people to approach the topic, rigidity of school systems and absence of a standardized financial literacy school curriculum in all school levels.

Looking at the commitment of FLITIN partners about financial education, all confirm that they have already implemented initiatives in this field. Most of the projects already launched are aimed to young people and schools, only a minority to adults. They are usually carried out with the help of colleagues who, on a voluntary basis, offer their time to animate financial education activities.

# COUNTRY FOCUS

## ALBANIA



Existence of a national strategy	✗
Is the Central Bank involved in promoting financial education	✓
Presence of financial education as a compulsory subject in school	✗
Presence of surveys and data on the level of financial literacy within the country (Non-OECD)	✗
Key actors and stakeholders involved in financial education	<ul style="list-style-type: none"> <li>• Bank of Albania</li> <li>• Banka Kombetare Tregtare - BKT</li> <li>• Kredito Finance sh.p.k.</li> <li>• Credins Bank</li> <li>• Albanian Financial Supervisory Authority</li> <li>• Albanian Association of Banks</li> <li>• Junior Achievement Albania</li> <li>• World Bank</li> </ul>

### The role of the Central Bank

Bank of Albania has been engaged for years in expanding and deepening the financial culture of the public in the country, through educational activities and publications, as well as its Museum. The Museum of the Bank of Albania also represents a new tourist destination in the heart of Tirana, as well as a permanent information center where the general public can learn more about all aspects of money and the economy.

### Main barriers to the spread of financial education

- Lack of a national strategy that may create synergies between public-private sector in the country on this regard
- Lack of generalized cultural background that promotes financial education
- Absence of financial education as a curricular subject

### CONTRIBUTION OF INTESA SANPAOLO BANK ALBANIA TO FINANCIAL EDUCATION

Intesa Sanpaolo Bank Albania pays special attention to financial education dedicated to different targets of students. Every year the Bank organizes different activities regarding financial education also in collaboration with Intesa Sanpaolo Group, Museum of Saving, Albanian Association of Banks, several Universities in Albania, etc. Among these activities, for instance: open lessons held by representatives of the Bank in different schools and universities related to several topics appropriate for their group age; activities in the framework of the World Savings Day (Save Ambassadors) with high schools' students; activities in framework of Global Money Week (Money Master Challenge) with elementary students; ECO-Quiz initiative, etc. There are also 33 short videos produced by Intesa Sanpaolo Bank Albania experts explaining economic and financial topics.

Target groups involved	<b>schools and adults</b>
Voluntary involvement of colleagues	✓

623

11

PEOPLE REACHED COLLEAGUES INVOLVED

SEPT 2022 - MAY 2023

# COUNTRY FOCUS

## BOSNIA AND HERZEGOVINA



Existence of a national strategy	✗
Is the Central Bank involved in promoting financial education	✓
Presence of financial education as a compulsory subject in school	✗
Presence of surveys and data on the level of financial literacy within the country (Non-OECD)	✗
Key actors and stakeholders involved in financial education	<ul style="list-style-type: none"> <li>• Central Bank of Bosnia and Herzegovina</li> <li>• Upshift Bosnia and Herzegovina (NGO)</li> <li>• Association "U plusu" (NGO)</li> </ul>

### The role of the Central Bank

The Central Bank of BiH, using online means of communication, promotes financial education among citizens. They prepared several informative and educational contents containing interesting and useful financial literacy information and advice.

### Main barriers to the spread of financial education

Low awareness of the topic combined with rigid and obsolete educational system

### CONTRIBUTION OF INTESA SANPAOLO BANKA BOSNA I HERCEGOVINA TO FINANCIAL EDUCATION

Every year the Bank participates in the activities related to World Savings Day. Students are hosted in the branch offices, where they are involved through interesting creative activities and competitions.

Target groups involved	<b>schools</b>
Voluntary involvement of colleagues	✓



# COUNTRY FOCUS

## CROATIA



Existence of a national strategy	✓
Is the Central Bank involved in promoting financial education	✗
Presence of financial education as a compulsory subject in school	✓
Presence of surveys and data on the level of financial literacy within the country (Non-OECD)	✓
Key actors and stakeholders involved in financial education	<ul style="list-style-type: none"> <li>• Ministry of Finance</li> <li>• Tax Administration - Central Office</li> <li>• Association of Pension Fund Management Associations (UMFO)</li> <li>• Croatian Chamber of Commerce (HCK)</li> <li>• Education Agency (AZOO)</li> <li>• Ministry of Justice and Administration</li> <li>• Ministry of Labor, pension system, family and social policy (MRMSOSP)</li> <li>• Croatian Employers' Association (HUP)</li> <li>• Croatian Insurance Office (HUO)</li> <li>• Financial Agency (FINA)</li> <li>• Zagreb Stock Exchange (ZSE)</li> <li>• Štedopis, Association of Independent Trade Unions of Croatia (SSSH)</li> <li>• Croatian Bank Association (HUB)</li> <li>• Ministry of Science and Education (MZO)</li> <li>• Faculty of Economics Zagreb (EFZG)</li> <li>• Ministry of Economy and Sustainable Development (MINGOR)</li> <li>• Croatian Financial Services Supervisory Agency (HANFA)</li> <li>• Croatian National Bank (HNB)</li> <li>• Croatian Institute for financial education (HIFE).</li> </ul>

### The role of the Central Bank

CROATIAN NATIONAL BANK - as part of the celebration of the World and European Money Week, organizes a student debate, in co-organization with the Croatian Debate Society (on whether the era of cash is ending, on the introduction of the euro, on the need to pass a financial literacy test before borrowing, etc.). A live broadcast is also possible via the Croatian National Bank's Facebook profile, i.e. on the Croatian National Bank's website.

### National surveys (Non OECD) results

The Croatian National Bank and the Croatian Financial Services Supervisory Agency presented in 2023 the results of the third survey of financial literacy in the Republic of Croatia. The research was conducted according to the OECD methodology and the survey was conducted by the agency IPSOS puls on a sample of 1000 respondents (18-79 years old). The average rating of citizens' financial literacy is 12 out of a possible 20 points or 60%, which is slightly better than the last survey (59%). A comparison with two earlier surveys - from 2016 and 2020 - shows that citizens' financial knowledge is continuously growing from 60% (2016) and 65% (2020) to 70% in 2023.

### Main barriers to the spread of financial education

There is no financial literacy subject in the compulsory school curriculum. Although there is a national strategic framework, it is still difficult to implement education in a structured way. For example, PBZ conducted more than 280 workshops in schools through the ISP project "The Art of Saving" and generally the initiatives that are implemented are done independently and according to the possibilities of the promoter.

## CONTRIBUTION OF PRIVREDNA BANKA ZAGREB TO FINANCIAL EDUCATION

Since 2017, PBZ takes part in the Intesa Sanpaolo's the Art of Saving initiative where PBZ volunteers conducted more than 280 workshops in schools all over Croatia. In 2022 PBZ volunteers educated more than 700 children through 40 workshops on the World Savings Day.

Additionally, on the occasion of the European Money Week, in 2022 PBZ, in cooperation with the Šibenik Quiz Association, prepared an edutainment online quiz for high school students in which in 444 students from 29 schools and 20 cities took part. This year, 940 students from 65 schools and 27 cities participated. PBZ employees were involved in these financial education initiatives, giving back to the local community 90 hours of volunteer work.

To support students and young people entering the world of personal finances, PBZ published an informative brochure, without commercial purposes, that shows in a simple way the basic steps and financial terms related to the household budget and savings. The brochure is available on the Bank's website and is being distributed during student-related employer branding events.

Target groups involved	<b>schools</b>
Voluntary involvement of colleagues	✓

2.027

PEOPLE REACHED

SEPT 2022 - MAY 2023

17

COLLEAGUES INVOLVED

# COUNTRY FOCUS

## EGYPT



Existence of a national strategy	✗
Is the Central Bank involved in promoting financial education	✓
Presence of financial education as a compulsory subject in school	✗
Presence of surveys and data on the level of financial literacy within the country (Non-OECD)	✗
Key actors and stakeholders involved in financial education	<ul style="list-style-type: none"> <li>• Outreach Egypt</li> <li>• Egyptian Banking Institute (EBI)</li> <li>• INJAZ Egypt</li> <li>• ILO</li> <li>• UNWomen Egypt</li> <li>• WFP Egypt</li> <li>• GIZ Egypt</li> <li>• Central Bank of Egypt (CBE)</li> <li>• Aflatoun International</li> <li>• Plan International Egypt</li> <li>• Egyptian Knowledge Hub</li> <li>• The American University in Cairo Press</li> </ul>

### The role of the Central Bank

The Central Bank of Egypt has implemented multiple initiatives to promote financial education, such as School Bank, a multi-stakeholder program with high schools, banking partners and government parties. It provides youth with the opportunity to be introduced to financial literacy topics, as well as enabling them to start their own projects later-on.

### Main barriers to the spread of financial education

The main barrier facing Egypt in spreading financial education is the lack of accurate data from on-ground local entities with on-ground presence in various governorates. This combines with the difficulty of incorporating financial literacy material in the public schooling system.

### CONTRIBUTION OF ALEXBANK TO FINANCIAL EDUCATION

ALEXBANK developed Hady Bady, a financial literacy edutainment app for children. The App is the first digital game of its kind powered and initiated by an Egyptian Bank. ALEXBANK developed Hady Bady to teach young children how to make well thought out decisions when it comes to saving, spending and donating, teaching children aged 6-10 the main financial literacy aspects.

Moreover, during the Central Bank of Egypt's 6 circular celebrations, ALEXBANK implements capacity building activities focusing on financial literacy such as educational sessions highlighting the basic principles of financial education, the importance of banking, savings and current accounts and digital transformation.

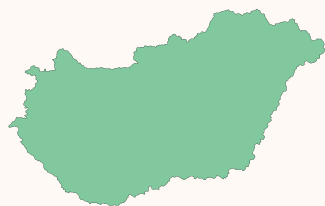
Target groups involved	<b>schools and adults</b>
Voluntary involvement of colleagues	✓



SEPT 2022 - MAY 2023

# COUNTRY FOCUS

## HUNGARY



Existence of a national strategy	✓
Is the Central Bank involved in promoting financial education	✓
Presence of financial education as a compulsory subject in school	✗
Presence of surveys and data on the level of financial literacy within the country (Non-OECD)	✗
Key actors and stakeholders involved in financial education	<ul style="list-style-type: none"> <li>• Hungarian Association Banking</li> <li>• OTP Bank - Fáy András Foundation</li> <li>• OTP Bank</li> <li>• K&amp;H Bank</li> <li>• Privatbankár</li> <li>• Magyar Nemzeti Bank (Central Bank of Hungary)</li> <li>• Provident</li> <li>• Erste Bank</li> <li>• Pénziránytű Alapítvány</li> <li>• Közép-európai Brókerképző Alapítvány</li> </ul>

### The role of the Central Bank

The main areas of activity are: Financial Navigator programme, focusing on financial products, services and life situations, as well as on market developments. Each financial topic is covered in a series of booklets, available printed and online, and accompanied by a video series.

While the Financial Navigator's content and services are targeted at adults, the MNB's Financial Compass Foundation's programmes focus on financial education in schools. Since March 2022, the MNB-Money Museum has also been providing outreach and experiential learning opportunities for different target groups.

### Main barriers to the spread of financial education

There is no standardised school curriculum on financial literacy from primary to secondary school and there is no state involvement in the financial education area: there is a variety of stakeholders (companies, associations, NGOs and the Hungarian National Bank) active in this field, without a centralized coordination.

### CONTRIBUTION OF CIB BANK TO FINANCIAL EDUCATION

1. From the very beginning, the bank has participated every year in the Pénz7 series of programmes launched by the Hungarian Banking Association with the professional support of the Money Compass Foundation, joining the European Money Week.
2. Participation in World Savings Day.
3. In 2022 CIB was involved in the S.A.V.E Ambassadors programme, the pilot project launched by FLITIN network.
4. The Bank became a sponsor of the Legyél Te is Pénzügyi Junior Klasszis! (Become a Junior Financial Achiever!), a national financial awareness competition,
5. Regular financial awareness campaigns on the bank's social media channels<sup>11</sup>.

Target groups involved	<b>schools</b>
Voluntary involvement of colleagues	✓

1.898

PEOPLE REACHED

39

COLLEAGUES INVOLVED

SEPT 2022 - MAY 2023

# COUNTRY FOCUS

## ITALY



Existence of a national strategy	UNDER CONSTRUCTION
Is the Central Bank involved in promoting financial education	✓
Presence of financial education as a compulsory subject in school	UNDER CONSTRUCTION
Presence of surveys and data on the level of financial literacy within the country (Non-OECD)	✓
Key actors and stakeholders involved in financial education	<ul style="list-style-type: none"> <li>• Committee for the planning and coordination of financial education activities</li> <li>• Bank of Italy</li> <li>• National Commission for Companies and the Stock Exchange</li> <li>• Italian Banking Association</li> <li>• Financial education and saving Foundation</li> <li>• Museum of Saving</li> </ul>

### The role of the Central Bank

The Bank of Italy has set up a “Customer Protection and Financial Education Department”. The financial education activities of the Bank of Italy are fully integrated with the guidelines and aims both of OECD's "International Network on Financial Education" at an international level, and the "Committee for the planning and coordination of financial education activities" at a national level. All the Bank of Italy's activities (for both students and adults) are described on "L'economia per tutti", a website which makes information and educational contributions available to the general public.

### National surveys (Non OECD) results

Bank of Italy and the Committee carried out some surveys on the financial literacy and skills of Italians, based on the methodology developed by OECD's INFE. The Museum of Saving has carried out many surveys too, aiming to explore the level of financial education among women, migrants, young people, families, etc. There are also some surveys carried out by private institutions. All these research show that the general level of financial literacy in Italy is not adequate, and that financial education activities are more necessary than ever.

### Main barriers to the spread of financial education

Economics and Finance are subjects taught in High School of Economics and Finance only; it's difficult to involve schools and the third sector in organizing joint projects; the use of empirical-scientific evidence is often underestimated; the exchange of best practices is not always promoted; cultural barriers (especially regarding the role of women) are still present.

### CONTRIBUTION OF MUSEUM OF SAVING TO FINANCIAL EDUCATION

Since 2012, the Museum of Saving has been developing financial education initiatives to raise awareness among young people and adults on the importance of conscious management of resources, whether financial or natural. By combining digital, face-to-face and blended methods, a total of 46.000 persons were reached in 2022, of which around 38,000 students from schools of all levels. Through dedicated projects and visits to the Museum, over 1.200 hours of training were provided for a total of almost 800 activities, including 79 webinars attended by 24.000 students and 3.300 adults and teachers.

Target groups involved	<b>schools and adults</b>
Voluntary involvement of colleagues	✓

46.000

PEOPLE REACHED

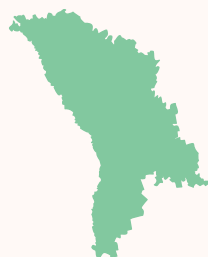
12

COLLEAGUES INVOLVED

SEPT 2022 - MAY 2023

# COUNTRY FOCUS

## MOLDOVA



Existence of a national strategy	<b>UNDER CONSTRUCTION</b>
Is the Central Bank involved in promoting financial education	✓
Presence of financial education as a compulsory subject in school	✗
Presence of surveys and data on the level of financial literacy within the country (Non-OECD)	✗
Key actors and stakeholders involved in financial education	<ul style="list-style-type: none"> <li>• Commercial banks</li> <li>• State Tax Service</li> <li>• National Bank of Moldova</li> <li>• Ministry of Finance</li> <li>• Ministry of Education</li> <li>• National Commission for Financial Markets</li> </ul>

### The role of the Central Bank

The Central Bank launched the 1st National Forum for Financial Education in the Republic of Moldova in 2023, starting the process of defining a National Strategy of Financial Education. It also encourages commercial banks to be active in promoting financial education, organizing visits/workshops at their premises.

### Main barriers to the spread of financial education

The reluctance of mature people to engage in financial literacy activities. Currently, most of the initiatives are aimed for children, who are very excited to take part and provide a good output, but the focus should also be on adults, who de facto manage the finances at family level.

### CONTRIBUTION OF EXIMBANK TO FINANCIAL EDUCATION

1. Financial education event "The Road to Money" in the bank premises
2. Public lesson "Lending activity of commercial banks: method, documentation, respective calculations, changes and trends in the context of the surrounding situation.
3. SAVE Ambassadors
4. Money Master Challenge
5. Public lecture on "State securities, introduction to dealer activity"
6. Financial lab: an interactive educational laboratory for children aimed to develop their financial skills in an educational course on Financial Education and Entrepreneurship.

Target groups involved	<b>schools</b>
Voluntary involvement of colleagues	✓

245

PEOPLE REACHED

10

COLLEAGUES INVOLVED

SEPT 2022 - MAY 2023

# COUNTRY FOCUS

## ROMANIA



Existence of a national strategy	<b>UNDER CONSTRUCTION</b>
Is the Central Bank involved in promoting financial education	✓
Presence of financial education as a compulsory subject in school	✗
Presence of surveys and data on the level of financial literacy within the country (Non-OECD)	✓
Key actors and stakeholders involved in financial education	<ul style="list-style-type: none"> <li>• National Bank of Romania (NBR)</li> <li>• Romanian Banking Association</li> <li>• Banca Comercială Română (BCR) - Erste Bank</li> <li>• ING</li> <li>• Banca Transilvania (BT)</li> <li>• Raiffeisen Bank (RZB)</li> </ul>

### The role of the Central Bank

National Bank of Romania promotes its own financial literacy projects, has a museum and recently started to give some awards for financial literacy.

The National Bank of Romania aims to provide financial education contents to primary, secondary, high school, university and adult levels. The financial education activity is also supported at territorial level, through the network of local branches and agencies.

The National Bank of Romania organised the Financial Education Week from 3 to 6 April 2023 to highlight the importance of increasing financial education and awareness about money management among the public.

### National surveys (Non OECD) results

Financial Well-Being and Financial Literacy in Romania and Barometrul - Romanian Business Leaders (<https://www.rbbs.ro/wp-content/uploads/2022/12/Barometrul-RBL-2022.pdf>). The study shows that Financial education, access to and use of banking services in Romania are well below EU average. Although Romania has made significant progress in terms of the financial inclusion of citizens, many are still left out.

### Main barriers to the spread of financial education

There is a cultural barrier: in the framework of the "Financial Well-Being and Financial Literacy in Romania" study, 39% of respondents stated they are not interested in receiving more information about financial concepts and notions. Moreover, Romania is a cash driven country. People that receive salaries on cards withdraw all money at one in the same day. Even some of Romania's top officials are not using cards and are not ambassadors for the banking system.

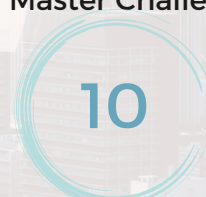
### CONTRIBUTION OF INTESA SANPAOLO BANK ROMANIA TO FINANCIAL EDUCATION

Visit to the Money Museum of National Bank of Romania for the children of the staff members in Bucharest and Projects driven by Parent Bank - Global Money Week, Money Master Challenge.

Target groups involved	<b>schools</b>
Voluntary involvement of colleagues	✓



PEOPLE REACHED

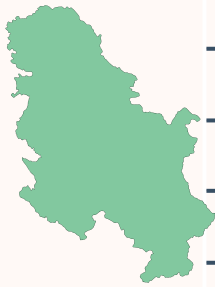


COLLEAGUES INVOLVED

SEPT 2022 - MAY 2023

# COUNTRY FOCUS

## SERBIA



Existence of a national strategy	<ul style="list-style-type: none"> <li>Under construction</li> </ul> <p>The National Bank of Serbia released a strategy on financial education for the period 2016-2020</p>
Is the Central Bank involved in promoting financial education	✓
Presence of financial education as a compulsory subject in school	✗
Presence of surveys and data on the level of financial literacy within the country (Non-OECD)	✓
Key actors and stakeholders involved in financial education	<ul style="list-style-type: none"> <li>Dostignuća mladih u Srbiji/Junior Achievement Serbia</li> </ul>

### The role of the Central Bank

With the aim of contributing to raise the general level of knowledge about basic financial concepts, the National Bank of Serbia launched a program of educational activities that is focused primarily at the youngest. A step further in financial literacy was the establishment of the Information Center for the general public, where citizens can find information about the benefits and risks to be considered when using financial products and services. In 2006, the NBS started a project to protect consumers in the financial sector, which resulted in the establishment of the Center for the Protection of Financial Services Users in January 2007. The center began its work acting simultaneously in two directions: reactive and proactive, also offering activities in the field of financial education.

### National surveys (Non OECD) results

UNICEF Report from 2018 - The importance of financial literacy for the personal and professional development of young people. Young people are facing significant financial challenges, responsibilities and decisions earlier and earlier, and as a result, financial education has become a necessity for successful functioning. The main conclusion is that students who have high achievement in financial literacy are very likely to have high achievement in at least one other of the tested domains. Developing competence for financial literacy should have its place in the education system of Serbia, as it is already the practice in many European education systems.

### Main barriers to the spread of financial education

Absence of a clear financial education strategy at the state level. Unwillingness and insufficient agility of the education system (Ministry of education) to change the curriculum of elementary schools and to introduce a program of compulsory financial education.

## CONTRIBUTION OF BANCA INTESA BEOGRAD TO FINANCIAL EDUCATION

BIB is actively involved in initiatives to develop and spread financial and economic knowledge, in particular among young people. In 2022/2023 the bank organized several financial education programs in cooperation with Junior Achievement, targeting high school and elementary school population.

1. Student Company with Applied Economics (high school students) - educational program created by Junior Achievement, involving 90% of highschoools in Serbia. Due to its longevity and great results, this program is part of official - additional curriculum of Ministry of Education in Serbia.
2. Financial Literacy with Junior Achievement - initiated by JA and includes several companies (mostly banks from Serbia), targeting 500 students from 13 high schools in 12 cities in Serbia.
3. ISBD FLITIN- in cooperation with JA, BIB engaged 19 teams that presented circular economy projects, which is in total 100 high school students from 11 schools participating in the project development from all over Serbia.

Target groups involved	<b>schools</b>
Voluntary involvement of colleagues	✓



PEOPLE REACHED

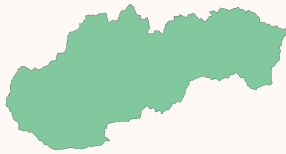


COLLEAGUES INVOLVED

SEPT 2022 - MAY 2023

# COUNTRY FOCUS

## SLOVAKIA



Existence of a national strategy	✓
Is the Central Bank involved in promoting financial education	✓
Presence of financial education as a compulsory subject in school	✗
Presence of surveys and data on the level of financial literacy within the country (Non-OECD)	✗
Key actors and stakeholders involved in financial education	<ul style="list-style-type: none"> <li>• National Bank of Slovakia (NBS)</li> <li>• Ministry of Education</li> <li>• Ministry of Finance</li> <li>• Slovenská sporiteľňa</li> <li>• 365 bank</li> <li>• Tatrabanka</li> <li>• OVB Allfinanz</li> <li>• Junior Achievement</li> <li>• Foundation for Children of Slovakia</li> </ul>

### The role of the Central Bank

The Central Bank is the most important "player" and directly implements specific financial literacy projects. It established and is responsible for the strategy to promote financial literacy among children and youth. It also founded the Institute of Financial Education FinQ Centre, currently the most ambitious and highly publicized unified programme of financial education in schools in Slovakia. The FinQ programme is directly integrated into existing primary, secondary and high school curricula. Although pupils go through a standard topic in class, thanks to FinQ's unique methodology, they can at the same time develop their financial culture (for example, also in History, Mathematics or Physical Education).

### Main barriers to the spread of financial education

Excessive number and fragmentation of players and of activities promoted by all commercial banks and various NGOs.

### CONTRIBUTION OF VÚB BANKA TO FINANCIAL EDUCATION

In 2022, VUB created a playful e-learning course, Money by Playing with the Capitals, whose aim is to teach young players, through an engaging story, how to make the right financial decisions in different life situations. In order to develop children's financial literacy, VUB also cooperates with Bublina, a popular entertainment and educational magazine for children. During 2022, the bank published a regular comic strip about why and how children should learn to save. In 2022, in cooperation with Radio Europe 2, VUB also developed a series of new podcasts Nebud' Ďuro. VUB also participates in the WSD with several initiatives.

Therefore, VUB decided to implement it as a volunteer initiative involving the bank's employees: The Foundation for Children of Slovakia, with financial sponsorship support from SLSP, also organized the "Know Your Money" conference for students. Since 2023, VUB is ready to take part in the GMW using the contents provided by the Museum of Saving.

Target groups involved	<b>schools</b>
Voluntary involvement of colleagues	✓



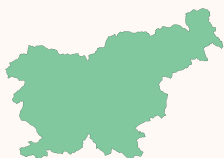
PEOPLE REACHED

SEPT 2022 - MAY 2023



COLLEAGUES INVOLVED

# COUNTRY FOCUS SLOVENIA



Existence of a national strategy	✓
Is the Central Bank involved in promoting financial education	✓
Presence of financial education as a compulsory subject in school	✗
Presence of surveys and data on the level of financial literacy within the country (Non-OECD)	✓
Key actors and stakeholders involved in financial education	<ul style="list-style-type: none"> <li>• Slovene Banking Ass.</li> <li>• Bank of Slovenia</li> <li>• Finančna šola</li> </ul>

## The role of the Central Bank

In February the Governor of Bank of Slovenia announced a series of activities to achieve higher financial literacy among older people with an high-level action plan.

## National surveys (Non OECD) results

Last available survey was done in December 2022 and results are currently not available. Main conclusion of survey from 2019. The results of the survey on the financial literacy of adults in Slovenia, which was conducted by Valicon in cooperation with the Slovenian Insurance Association, show that the elderly are much more critical of their financial knowledge than the younger respondents, as only 6% of respondents in the age group between 55-65 years old believes that their financial knowledge is high. Respondents aged 65-75 do not rate their knowledge as above average either, despite the fact that they are the most financially literate. An interesting conclusion of the survey is that older respondents also invest the most in funds, shares and deposits, while on the other hand, a good third of Slovenians keep their money at home. Most of them are in the 18-24 age group.

## Main barriers to the spread of financial education

Missing alignment on state level.

## CONTRIBUTION OF INTESA SANPAOLO BANK SLOVENIA TO FINANCIAL EDUCATION

ISP Slovenia performs educational activities in schools with materials based on Museum of Saving formats and on the cooperation with external partners. Regarding to cyber security the bank developed a special responsive site, accessible by phones/tablets with various challenges on financial and security topics.

Target groups involved	<b>schools</b>
Voluntary involvement of colleagues	✓

450

PEOPLE REACHED

15

COLLEAGUES INVOLVED

SEPT 2022 - MAY 2023

# APPENDIX

## KEY ACTORS AND STAKEHOLDERS INVOLVED IN FINANCIAL EDUCATION

---



NATION	Organization name	Type of organization	Short description	Main activities	Target group	Major projects/initiatives	Website
Albania	Bank of Albania	public	The Bank of Albania has been engaged for years in expanding and deepening the financial culture of the public in the country, through educational activities and publications, as well as its Museum.	Among the Bank's activities, we mention: temporary exhibitions, educational activities and several publications. These initiatives seek to establish a genuine financial literacy in our society. Through its educational activities and publications, and now its Museum, the Bank of Albania is committed to expand and deepen the financial literacy of Albanians.	Adults, Children, Students.	Two are the main goals of the educational programmes prepared by the Bank of Albania: introducing the central bank, its functions and role to the public; and cultivating and strengthening the financial literacy in the Albania society. To fulfil these objectives, the Bank of Albania cooperates with national and international institutions to establish a comprehensive financial literacy platform, in accordance with the needs of the domestic educational system. There is also a National strategy of education and financial inclusion, which has been defined as a fundamental priority for the country.	<a href="https://www.bankofalbania.org/kreu/">https://www.bankofalbania.org/kreu/</a>
Albania	Banka Kombetare Tregtare - BKT	private	BKT has also paid attention to education and training. Through different initiatives, the Bank aims to improve the level of educational conditions so that Albanian students are at the same level as students in other countries.	BKT has sponsored various education programs and stimulated the best students, especially those in the field of economics and finance, with scholarships. BKT is also a partner in the development of Master's programs at Tirana University, has sponsored the creation of the University's library and has awarded scholarships to the best students. BKT is strongly engaged with the FASTIP project in cooperation with "Aleksandër Moisiu" University in Durës, presenting an innovation in the cooperation between the banking sector and educational institutions.	Students, Adults.	In the framework of "Money Week 2023", BKT supported the students' competition for the best essays on the topic "Climate changes - why they are important for the financial sector in Albania". Moreover, representatives of the Bank has held open lessons for the students in collaboration with the Albanian Association of Banks.	<a href="https://www.bkt.com.al/">https://www.bkt.com.al/</a>
Albania	Kredo Finance sh.p.k.	private	Kredo Finance sh.p.k. is a non-bank financial institution licensed by the Bank of Albania in 2017. Based on experience in this industry, the company aims to provide fast financing services for individuals with the most convenient borrowing process, without skipping consumer safety and convenience.	Kredo Finance pays special attention on technology as a tool to facilitate the entire loan process, so the people only have to go to the branch to withdraw the money. To help the citizens, Kredo Finance has created a session on its webpage about financial education provided different informative publications.	Students, Adults.	Some of the informative publications: How to save money in a smart way when applying for loan at Kredo.al?; Three ways of applying for a loan; The client's involvement in the process and his financial education, etc.	<a href="https://www.kredo.al/">https://www.kredo.al/</a>
Albania	Credins Bank	private	Credins Bank is one of the 5 largest banks in Albania. Credins Bank provides contribution to the community and has designed its social responsibility in four crucial pillars: shareholders, employees, environment and the social environment. Credins Bank strongly believes in the values and creative spirit of Albanian people.	Credins Bank pays attention to financial education and is always committed to the highest quality education, in line with the 17 Sustainable Development Goals.	Children, Students, Adults.	The main initiatives are the "Master in Fintech, the first one in Albania" as a collaboration between Credins Bank and UET, the donation of books to the library of Korça.	<a href="https://bankcredins.com/">https://bankcredins.com/</a>
Albania	Albanian Financial Supervisory Authority	public	The Albanian Financial Supervisory Authority (AFSA) was established in 2006, as an independent public institution accountable to the Albanian Parliament. The AFSA is responsible for the supervision and regulation of the non-banking financial system, protect consumers through legal, administrative and information tools, as well as to maintain stability and transparency in the field of insurance, securities and voluntary private pensions. AFSA's activity is characterized by professionalism, transparency and high standards.	One of its priorities is to increase consumer awareness regarding the non-banking financial sector and the areas under jurisdiction. For this reason education of consumers is an important part of its activity. They aim to realize this objective through: the development of an educative program; the issuance of a number of informative and educative publications; the active attendance of the institution and its experts in the written and visual mass-media.	different groups of interest	Some of the activities: The initiative with the students of "Luigj Gurakuqi" University in Shkodër for increasing financial education; AFSA has organised the second national conference about financial education; The initiative with the students of "Logos" University College for increasing financial education.	<a href="https://asnf.gov.al/">https://asnf.gov.al/</a>
Albania	Albanian Association of Banks	private	The Albanian Association of Banks (AAB), created originally as the Albanian Bankers Club (in March 1999), is now the unified voice of the banking industry in Albania.	Albanian Associations of Banks pays special attention to financial education dedicated to different groups of people in Albania. In collaboration with other institutions, AAB organizes different activities and trainings through the year to involve children and young people to learn how to take care of money, how to think financially, how to understand the changes in the economic systems where they live, etc.	Children, Students, Adults.	Some of the activities organized in the framework of financial education: Global Money Week Activities, European Money Quiz, International Savings Day, informational videos, open lessons, etc.	<a href="https://aab.al/">https://aab.al/</a>
Albania	Junior Achievement Albania	NGO	Junior Achievement Albania is a non-profit organization dedicated to preparing young people for employment and entrepreneurship. JAA is founded in 2012, as an strategic investment of Albanian American Development Foundation and is member of Junior Achievement Young Enterprise Europe and Junior Achievement Worldwide, the largest and oldest youth-serving organization in the world in the financial education and entrepreneurship.	In collaboration and thanks to the support of teachers, mentors and business leaders, through their activities they aim to: Narrow the gap between the theoretical and practical learning; Raise awareness and increase knowledge on financial and entrepreneurial competencies; Develop a culture of youth self-employment and entrepreneurship; Helping young people make the right career choices.	Children, Students, Adults.	Some of the events and activities organised by JAA are: National Fair and Competition of JAA Students' Companies; Leader For A Day; Regional Innovation Camps; Elective Curriculum Students' Training; Elective Curriculum Teachers' Training.	<a href="https://jua.albania.org/">https://jua.albania.org/</a>
Albania	World Bank	private	The World Bank Group works in every major area of development. They provide a wide array of financial products and technical assistance, and they help countries share and apply innovative knowledge and solutions to the challenges they face.	The World Bank Group is the largest financier of education in the developing world, working in 90 countries and committed to helping them reach SDG4: access to inclusive and equitable quality education and lifelong learning opportunities for all by 2030. Assisting countries to make better use of their investments in education is a key priority of their work on education finance. Their vision for the future is that learning should happen with joy, purpose, and rigor for everyone, everywhere.	Countries, Individuals/Children/Adults	Girls' education is a strategic development priority for the World Bank; Higher Education; Early Childhood Development; New technologies; Skills Development; Teachers. <a href="https://thedocs.worldbank.org/en/doc/9b9ecb77e34e80ed50b1f110565f04b-0200022023/related/WBG-Education-Newsletter-March-2023.pdf">https://thedocs.worldbank.org/en/doc/9b9ecb77e34e80ed50b1f110565f04b-0200022023/related/WBG-Education-Newsletter-March-2023.pdf</a>	<a href="https://www.worldbank.org/en/home">https://www.worldbank.org/en/home</a>
Bosnia and Herzegovina	Central Bank of Bosnia and Herzegovina	Public	The Central Bank of Bosnia and Herzegovina maintains monetary stability by issuing domestic currency according to the currency board arrangement with full coverage in freely convertible foreign exchange funds under the fixed exchange rate	Provides online information on financial literacy	adults, children	What does "saving" mean? Visit Central Bank Download free financial educational material Guide for online shopping	<a href="http://lined.cbhb.ba/?lang=bs">http://lined.cbhb.ba/?lang=bs</a>
Bosnia and Herzegovina	UPSHIFT BOSNIA AND HERZEGOVINA	NGO	UPSHIFT is an innovative program for adolescents created in the UNICEF Office for Innovation, which empowers young people to become active social innovators and entrepreneurs. The implementation of the UPSHIFT program in Bosnia and Herzegovina has so far been supported by Dialogue for the Future (UNESCO, UNICEF and UNDP), the Kingdom of Sweden and USAID.	Online financial literacy workshop	adolescents	Interactive online workshop teaching adolescents important financial terms and how to navigate the world of personal and entrepreneurial finance	<a href="https://upshift.ba/finonajiska-pismenost-online-podgorica/">https://upshift.ba/finonajiska-pismenost-online-podgorica/</a>

NATION	Organization name	Type of organization	Short description	Main activities	Target group	Major projects/initiatives	Website
Bosnia and Herzegovina	Association "U plus"	NGO	Association for responsible management of personal finances "U plus" (formerly "Center for financial and credit counseling") was founded in 2009. "U plus" is a non-governmental and non-profit organization at the service of citizens, which provides free advisory and educational services in the field of personal finance management. "U plus" provides free services: financial consulting, financial education for adults and youth.	Financial consulting, financial education, publishing different materials regarding these topics	adults and youth	Handbook for counseling persons in debt	<a href="http://www.uplusu.ba/">http://www.uplusu.ba/</a>
CROATIA	Operational Working Group for Financial Literacy - Current members of the Operational Working Group are: Ministry of Finance, Tax Administration - Central Office, Association of Pension Fund Management Associations (UMFO), Croatian Chamber of Commerce (HGK), Education Agency (AZOO), Ministry of Justice and Administration, Ministry of Labor, pension system, family and social policy (MRMOCSP), Croatian Employers' Association (HUP), Croatian Insurance Office (HUIO), Financial Agency (FINA), Zagreb Stock Exchange (ZSE), Stedopis, Association of Independent Trade Unions of Croatia (SSSH), Croatian Bank Association (HUB), Ministry of Science and Education (MZO), Faculty of Economics Zagreb (EFZG), Ministry of Economy and Sustainable Development (MNGOR), Croatian Financial Services Supervisory Agency (HANFA), Croatian National Bank (HNB), Croatian Institute for financial education (HFE)	Public	The Ministry of Finance defines the guidelines for financial education through the National Strategic Consumer Literacy Framework for the period 2021-2026.	Members of the Operational Working Group for Monitoring the Implementation of Measures and Activities based on the first National Strategic Framework, took joint steps and raised awareness of the importance of financial literacy, on the one hand, and implemented specific activities aimed at increasing financial literacy, on the other hand. The operational working group was established with the aim of joint action and achieving synergy in the implementation of measures and activities defined by action plans.	The goal of the National Strategic Framework of Financial Literacy for the period from 2021 to 2026, is a supplement to the National Strategic Framework of Consumer Financial Literacy with special emphasis on children and youth, young adults, people of working age, and older people in retirement, and the creation of a basis for further systematic and comprehensive integration of financial education into educational processes based on digitalization, while raising awareness of the need to raise the level of digital literacy, with further encouragement of state bodies, bodies of local and regional (regional) self-government units, non-governmental organizations, financial institutions and other legal entities, professional associations and professional associations active in financial field, social partners and communication channels and networks on active participation in financial education.	<b>MINISTRY OF FINANCE</b> - Twinning light project during 2017 with representatives of the HAUS Finnish Institute for Public Administration, <b>MINISTRY OF SCIENCE AND EDUCATION</b> - in the curriculum of the cross-curricular topic "Entrepreneurship", topics related to economic and financial literacy are also included. <b>CROATIAN NATIONAL BANK</b> - as part of the celebration of the World and European Money Week, organizes a student debate, in co-organization with the Croatian Debate Society (on whether the era of cash is ending, on the introduction of the euro, on the need to pass a financial literacy test before borrowing etc.) a live broadcast is also possible via the Croatian National Bank's Facebook profile, i.e. on the Croatian National Bank's website <b>CROATIAN ASSOCIATION OF BANKS</b> - organized an online competition called "European money quiz" in which knowledge of finances is tested for teams of students aged 13 to 15. <b>CROATIAN CHAMBER OF COMMERCE</b> - with the support of the City Office for Education of the City of Zagreb, has been organizing a project called "The more we know, the better we understand" for four years in a row, with the aim of educating high school students on financial literacy topics.	<a href="https://mfim.gov.hr/stalnute-teme/financijiska-lisnost-financijiska-pismenost/financijiska-pismenost-odgovorai2923">https://mfim.gov.hr/stalnute-teme/financijiska-lisnost-financijiska-pismenost/financijiska-pismenost-odgovorai2923</a> <a href="https://www.zakon.hr/cssi.htm3?id=42029">https://www.zakon.hr/cssi.htm3?id=42029</a>
EGYPT	Outreach Egypt	Private	Outreach Egypt is a leading company in social development with particular focus on communication, awareness, and outreach, through promoting economic growth.	Social development and social innovation through maximizing outreach to target groups through holistic, strategic and sustainable approaches, focusing on: capacity building, impact assessment, market analysis, community engagement	Children, Adults, Vulnerable Groups	<ul style="list-style-type: none"> <li>•We Share the Load</li> <li>•Grow, Scale, Impact</li> <li>•LEAP</li> </ul>	<a href="http://www.outreachegypt.com">www.outreachegypt.com</a>
EGYPT	Egyptian Banking Institute (EBI)	Public	The Egyptian Banking Institute (EBI) was established by the Central Bank of Egypt (CBE) to act as its official training arm with a vision to be the preferred partner for developing the human capital of the banking ecosystem in Egypt.	Training and assessments services for the banking sector, in addition to financial literacy, through educational material and activities	Children, Adults, Vulnerable Groups	<ul style="list-style-type: none"> <li>•Financial Literacy Hub</li> <li>•Shape the Future</li> <li>•Basira</li> <li>•Elaha</li> </ul>	<a href="https://ebi.gov.eg/">https://ebi.gov.eg/</a>
EGYPT	INJAZ Egypt		INJAZ Egypt delivers experiential learning in financial literacy, work readiness and entrepreneurship, effectively enriching the ability of young people to both engage in their own economic development and contribute to the strength of their communities and economies.	Economic empowerment and innovation through learning technologies and edutainment activities, focusing on: financial literacy, education, innovation, entrepreneurship	School, Adults and Vulnerable Groups	<ul style="list-style-type: none"> <li>•Starting Right</li> <li>•More than Money</li> <li>•Entrepreneurship Master Class</li> <li>•Personal Economies</li> </ul>	<a href="https://www.injaz-egypt.org/">https://www.injaz-egypt.org/</a>
EGYPT	ILO	International Organization	The ILO brings together governments, employers and workers, to set labour standards, develop policies and devise programmes promoting decent work for all women and men.	<ul style="list-style-type: none"> <li>•Business Development Services</li> <li>•Cooperatives</li> <li>•Enabling Environment for Sustainable Enterprises</li> <li>•Local Economic Development</li> <li>•Social Finance</li> </ul>	Adults, Vulnerable Groups	<ul style="list-style-type: none"> <li>•Promoting Financial Literacy Among Vulnerable Groups in Egypt</li> <li>•Financial Education for Youth and their Families in Egypt</li> </ul>	<a href="https://www.ilo.org/global/lang-en/index.htm">https://www.ilo.org/global/lang-en/index.htm</a>
EGYPT	UNWomen Egypt	International Organization	UN Women ECO implements its triple mandate of supporting normative standard setting and being a global source of knowledge on best practices and tools to advance gender equality and women's empowerment; supporting countries as they set and monitor global standards for achieving gender equality; works with the Government of Egypt, civil society and private sector in the implementation of the international and national commitments taken to advance gender equality and women's empowerment	<ul style="list-style-type: none"> <li>•Women Economic Empowerment</li> <li>•Ending Violence Against Women</li> <li>•Women Peace and Security</li> <li>•Expanding banking services, savings and loans for rural women</li> </ul>	Adults, Vulnerable Groups	<ul style="list-style-type: none"> <li>•Activating women's inclusion in value chains</li> <li>•Supporting rural, women-led productive clusters</li> </ul>	<a href="https://egypt.unwomen.org/en">https://egypt.unwomen.org/en</a>
EGYPT	WFP Egypt	International Organization	The World Food Programme is the world's largest humanitarian organization saving lives in emergencies and using food assistance to build a pathway to peace, stability and prosperity, for people recovering from conflict, disasters and the impact of climate change.	Together with partner Ministries, WFP also supports the advancement of digital education, through the use of digital tools and teacher training, as well as the economic inclusion of youth and women through entrepreneurial training, vocational skills development, and microloans.	Children, Adults, Vulnerable Groups	<ul style="list-style-type: none"> <li>•Financial literacy training program for refugees &amp; host communities</li> <li>•Your skill is your profession</li> <li>•First 1,000 Days</li> </ul>	<a href="https://www.wfp.org/countries/egypt">https://www.wfp.org/countries/egypt</a>
EGYPT	GIZ Egypt	International Organization	GIZ, German development agency, provides tailor-made, cost-efficient and effective services for sustainable development, focusing on international cooperation for sustainable development and international education work.	<ul style="list-style-type: none"> <li>•Climate, environment, management of natural resources</li> <li>•Economic development and employment</li> <li>•Governance and democracy</li> <li>•Project management</li> <li>•Rural development</li> </ul>	Children, Adults, Vulnerable Groups	<ul style="list-style-type: none"> <li>•Orange Digital Centers: Digital Skills for Employment</li> <li>•Promotion of Access to Financial Services for Small and Medium Enterprises</li> <li>•Technical Support for the Comprehensive Technical Education Initiative with Egypt</li> </ul>	<a href="https://www.giz.de/en/worldwide/319.html">https://www.giz.de/en/worldwide/319.html</a>
EGYPT	Central Bank of Egypt (CBE)	Public	It aims to achieve the soundness of the monetary and banking system and price stability within the framework of the State's general economic policy, in accordance with the Constitution and the Central Bank and Banking System.	Financial Inclusion and Literacy	Children, Adults, Vulnerable Groups	School Bank	<a href="https://www.cbe.org.eg/en/financial-literacy">https://www.cbe.org.eg/en/financial-literacy</a>
EGYPT	Aflatoun International	NGO	Aflatoun International is a non-governmental organization focusing on educating children about their rights and responsibilities and managing financial resources through social and financial education.	<ul style="list-style-type: none"> <li>•Creating Financial Literacy Curricula</li> <li>•Digital Learning</li> <li>•Training of Teachers</li> <li>•Development and Contextualization through focusing on children and young people to become agents of their own future through our tailored education programmes</li> </ul>	Children	<ul style="list-style-type: none"> <li>•Life Skills and Financial Education for Peace</li> <li>•Aflatot</li> <li>•Aflatoun</li> </ul>	<a href="https://www.aflatoun.org/">https://www.aflatoun.org/</a>

NATION	Organization name	Type of organization	Short description	Main activities	Target group	Major projects/initiatives	Website
EGYPT	Plan International Egypt	International Organization	Plan International works on projects that support children and young people to realise their full potential by addressing issues relating to gender, education, employment, protection and social cohesion.	<ul style="list-style-type: none"> <li>•Improving the quality of education and early childhood development</li> <li>•Enhancing the economic empowerment of youth</li> <li>•Boosting gender equity and improving reproductive health for girls</li> <li>•Creating a safe environment for children and supporting positive parenting</li> <li>•Empowering girls and young women to take leading roles and make positive changes in their communities.</li> </ul>	Children	<ul style="list-style-type: none"> <li>•Microfinance, Savings Groups and Financial Inclusion</li> <li>•Applying Financial Literacy Curricula in Egyptian Governorates</li> </ul>	<a href="https://plan-international.org/egypt/">https://plan-international.org/egypt/</a>
EGYPT	Egyptian Knowledge Hub	Public	The Egyptian Knowledge Bank grants all Egyptians from all ages access to the largest amount of knowledge, cultural and scientific content whether they are basic, applied, technology, human or management sciences. It also includes public cultural books that target children and to be used through computers, smartphones, and tablets around the country.	NA	Adults, Children, Schools, Vulnerable Groups	NA	<a href="https://www.ekh.eg/">https://www.ekh.eg/</a>
EGYPT	The American University in Cairo Press	Private	The American University in Cairo Press is the Middle East's leading English-language academic book publisher. Its mission is to accurately reflect Egypt and the Middle East to a global readership in line with the main teaching and research interests of the American University in Cairo.	NA	Adults, Children, Schools, Vulnerable Groups	NA	<a href="https://ucpress.com/about-us/publishing-program">https://ucpress.com/about-us/publishing-program</a>
HUNGARY	Hungarian Banking Association	public	Representative body of Hungarian banks.	The Hungarian Banking Association is the representative body of Hungarian banks, the coordinator and representative of the official position of the banking community. Its main task is to represent the professional interests of its members. In order to develop professional positions, the Association of Hungarian Banks sets up working committees composed of experts from the banks.	The programme focuses on primary and secondary school students	The Hungarian Banking Federation was one of the first to join the European Money Week initiative in 2015. Since then, it has been organised every year in cooperation with the PénzügyiÜ Foundation as the main organiser. From the 2022/23 academic year onwards, the programme will be implemented in cooperation with seven organisations. In addition to the initial coordinators, the Hungarian Banking Association and the PénzügyiÜ Foundation, the project hosts are the State Secretariat for Public Education of the Ministry of the Interior, the Work Organisation of the Minister of Economic Development and the Ministry of Finance, responsible for financial awareness, and the Ministry of Culture and Innovation, responsible for the experiential presentation of entrepreneurial competence development and basic entrepreneurial skills, in cooperation with the Junior Achievement Hungary Foundation. Every year, in conjunction with European Money Week, a week-long Money7 programme is organised, where volunteer bank employees give financial education lessons in primary and secondary schools.	<a href="https://www.penz7.hu/">https://www.penz7.hu/</a> <a href="https://www.bankzovetseg.hu/penz7.cshmf?lang=1">https://www.bankzovetseg.hu/penz7.cshmf?lang=1</a>
HUNGARY	OTP Bank - Fáy András Foundation	foundation	Foundation of the OTP Bank	The OTP Fáy András Foundation aims primarily to develop the financial and economic knowledge of primary and secondary school students and to strengthen their future awareness. In parallel with the interactive, practice-oriented, experiential methodology, the present training courses are also available in digital form, age-appropriate for each age group. The Foundation also aims to develop financial literacy and knowledge not only among students but also among a broad section of the population, including adults. Of particular importance is the age group of young adults who are at the beginning of their careers, about to start a business or start a family and for whom financial literacy is essential. To this end, we have developed the Financial Literacy Programme.	<p>*For primary and secondary school groups, classes, institutions with teacher access</p> <p>*adults</p>	<p>Attendance training: During the attendance training, the Foundation uses its own developed teaching method, which approaches the topics in an interdisciplinary way.</p> <p>In the training centres of the OTP Fáy András Foundation in Budapest and Nyíregyháza, the teaching and community spaces are equipped with modern, trendy technical and design elements. In order to make the learning process more effective and enjoyable.</p> <p>As part of the Fáy Digital Education Programme, users can access digital learning materials in 3 different formats: the content is currently only available in groups, i.e. through schools and organisations, and only by registering on the Fáy e-learning portal.</p> <p>*stream lectures. In live stream, their trainers live stream the content of the chosen course material for 45 minutes, which participants can follow from their own devices (e.g. in case of online training) and in the classroom.</p> <p>* Distance learning videos: Pre-recorded distance learning videos on a variety of topics, with playful exercises adapted to the specific needs of the age group, provide ca.45 minutes of knowledge.</p> <p>* e-learning course: e-learning content includes presentations, interactive tests, video and presentation modules on a variety of topics.</p>	<a href="https://digitalisoktatás.otpfaivadapitvany.hu/">https://digitalisoktatás.otpfaivadapitvany.hu/</a>
HUNGARY	OTP Bank	Public	bank	OTP Bank is committed to developing financial awareness, which is why it has launched the Caring Employer Programme for its corporate partners, which provides general financial education for employees. Developing financial awareness and culture can help participants in major investments and borrowing, as well as in everyday decisions.	Adults (Employers and employees)	OTP Bank's Caring Employer Programme is for businesses that want to keep their employees happier and support them in managing their finances. Employees of businesses participating in the programme can manage their finances and receive personal financial advice in the workplace, with the help of OTP Bank financial experts, without queuing. The Caring Employer Programme saves for the employer time and provides an opportunity to learn basic financial skills through OTP Bank's free, independent financial education programme - at the workplace, with the participation of experts, as agreed with the employer.	<a href="https://www.otpbank.hu/portal/hu/G&amp;M/P">https://www.otpbank.hu/portal/hu/G&amp;M/P</a>
HUNGARY	K&H Bank	public	bank	<p>1. The K&amp;H e-ducation programme provides tangible, practical help to navigate the digital world and stay safe.</p> <p>2.The social responsibility policies and areas of support of the K&amp;H Group have remained unchanged for years. One of these areas of support is financial education, to which the Group has long paid special attention. In 2010, the K&amp;H Group launched the K&amp;H Ready, Set, Money! financial quiz, where students can learn how to navigate the world of innovative finance through play, test their skills in teamwork, while gaining valuable experience during the preparation. In line with the K&amp;H Group's digitalisation efforts, the competition has been moved to an innovative online competition platform developed in-house, making participation quick, easy and exciting! An updated knowledge material, the Take Care vlog and mobile app, which is adapted to the learning and media consumption habits of young people, will help to make the world of finance easier to understand.</p>	<p>1. Primary and Secondary school students</p> <p>2. The competition is open to primary and secondary school students from grades 3-11.</p>	<p>1. K&amp;H e-ducation online platform</p> <p>2. Organizing K&amp;H Ready, Set, Money! financial quiz) year by year</p>	<p>1. <a href="https://e-dukacio.kh.hu/">https://e-dukacio.kh.hu/</a></p> <p>2. <a href="https://www.kh-vigyzakkeszpenz.hu/">https://www.kh-vigyzakkeszpenz.hu/</a></p>

NATION	Organization name	Type of organization	Short description	Main activities	Target group	Major projects/initiatives	Website
HUNGARY	Privatbankár	public	online financial news portal	Legyél Te is Pénzügyi Junior Klasszis! (Become a Junior Financial Achiever!) national financial awareness competition, open to teams from technical and vocational schools and high schools as well. The event is organised specifically for educational purposes, and they want students to have practical knowledge in a playful way, preferably before they reach the age of 14 (the age of compulsory education). They also want to reach out to students from less well-established backgrounds or who are at risk of dropping out before completing their secondary education of public education before the end of their lower secondary education. They want to help them avoid a future of financial decisions that will determine their future, and to build up the financial resources to cover their for further education, so they can enter and stay in the labour market.	14 - 18 high school, vocational and technical schools students	The competition is organised twice a year (spring and autumn). The spring round is open to high school students and the autumn round to students from vocational and technical schools	<a href="https://klasszis.hu/verseny/legyel-te-is-penzugy-junior-klasszis/">https://klasszis.hu/verseny/legyel-te-is-penzugy-junior-klasszis/</a>
HUNGARY	Magyar Nemzeti Bank (Central Bank of Hungary)		Central Bank of Hungary	According to the Magyar Nemzeti Bank (Central Bank of Hungary): "Developing financial literacy is a long-term and complex activity, which aims to ensure that the widest possible range of the population is provided with practical information to help them make informed decisions"	adults/children/vulnerable groups	The main areas of activity are: 1. Financial Navigator programme The MNB's Financial Navigator programme is one of the main flagships of financial awareness development, with content on financial products, services and life situations, as well as on market developments. Each financial topic is covered in a series of booklets, available in print and online, and accompanied by a video series. The ability for customers to quickly and easily compare offers from different providers is essential to make informed decisions. With this in mind, a number of search engines and calculators help them to find their way around. The Financial Navigator programme is part of the Financial Navigator Advisory Office Network. The Network, which is supervised by the MNB and independent of market operators, is available nationwide and has branches in every county. Experts are available to clients free of charge. 2. Financial education in schools While the Financial Navigator's content and services are targeted at adults, the MNB's Financial Compass Foundation's programmes focus on financial education in schools. Over the past years, the Foundation has built a nationwide network of financial literacy activities, including sharing good practices, teacher training, experiential learning activities, and national competitions and contests to support talent development. Younger children spend 5-8 hours learning the basics through financial literacy board games, while older children can learn through online games, apps and e-learning materials. One of the Foundation's key educational activities is the development of textbooks, which will give all students from grades 3 to 12 the opportunity to learn about everyday finance in a school setting. The textbooks and publications are free of charge. 3. Money Museum Since March 2022, the MNB-Money Museum has also been providing outreach and experiential learning opportunities for different target groups. The aim of the institution is to contribute effectively to the development of financial awareness and the everyday use of modern means of payment among the Hungarian population and young generations. The permanent exhibition "The Way of Money" recalls the history of money, shows how it works and explains its cultural and economic significance, all in an interactive way, based on the experience of individual learning. The exhibition is free of charge and can be visited individually or in groups, and is complemented by financial education sessions for school groups. 4. MNB-EduLab Ltd. was established as a subsidiary of the Magyar Nemzeti Bank with the aim to develop and provide high quality digital learning materials for people interested in economic topics - from university students to professionals with many years of experience.	1. <a href="https://www.mnb.hu/fogyasztovedelem/penzug-navigator-aktualizaciok">https://www.mnb.hu/fogyasztovedelem/penzug-navigator-aktualizaciok</a> 2. <a href="https://www.mnb.hu/fogyasztovedelem/tanacsadok">https://www.mnb.hu/fogyasztovedelem/tanacsadok</a> 3. <a href="https://www.penzumzeum.hu/en/">https://www.penzumzeum.hu/en/</a> 4. <a href="https://mnb-edulab.hu/">https://mnb-edulab.hu/</a>
HUNGARY	Provident	public	Provident Financial Services Ltd. operates under the auspices of International Personal Finance (IPF) *, an international group of financial companies listed on the London and Warsaw Stock Exchanges, and has been operating in Hungary for more than 20 years. The company is mainly known for its small, short term, weekly and monthly repayment loans;	1. As a financial institution, they support the economic and financial education of citizens, as in the long run, service providers can only operate a truly responsible credit market with informed customers. Launched in 2008, their Csodái Kaszások Programja enhances the basic financial literacy and self-care skills of Hungarian families and households. To this end, the programme's associated partners are developing educational materials. The programme is based on the cooperation of social actors and is the result of the collaboration of several professional organisations. The Corvinus University of Budapest, SOS Children's Villages, the Hungarian Matfese Relief Service, United Way Hungary, among others, have been involved in the work, and several family support services have also contributed to the success of the cause. Local NGOs, family support centres and professional networks distribute the "curriculum" to families and individuals, tailored to different target groups. The main topics of the curriculum include the basic pillars of self-care (e.g. social and health insurance, pensions), household income sources, expenditure and budget balance, rational shopping, responsible borrowing, savings and investments, information security, financial education of children, etc. 2. Provident Financial Ltd. and the Ökumenikus Segélyszervezet launched a comprehensive programme in spring 2023 to raise financial awareness among the most financially vulnerable groups in Hungarian society. Based on the financial support of Provident and the financial literacy of its colleagues, a pilot programme of the initiative was launched in the institutions of the Ökumenikus Segélyszervezet in Borsod-Abaúj-Zemplén county in spring.	adults/children/vulnerable groups	1. The Csodái kaszások (Family Casebook Successes Programme) The programme aims to improve the basic financial literacy and economic self-care skills of Hungarian families and households. To this end, free educational materials are developed and distributed to organisations, communities, experts, through their websites or directly to families and individuals. The Family Casinos programme has a lively relationship with education policy and is working to support governments to ensure that young people have access to modern, practical economic and financial education at school in the foreseeable future. 2. The cooperation between the Ökumenikus Segélyszervezet and Provident Financial Ltd aims to create a chance for a selected group of people, the lowest income earners, for the first time in Borsod-Abaúj-Zemplén county. As part of the cooperation, Provident employees will provide financial literacy training to the Ökumenikus Segélyszervezet employee on topics such as taxation, responsible borrowing, savings and family budgeting. Provident staff will be able to pass on the financial knowledge gained through the training directly and independently to families in need within their reach, helping them to make more informed financial decisions.	<a href="https://www.provident.hu/validoztunkrol/tanacsadok">https://www.provident.hu/validoztunkrol/tanacsadok</a> <a href="https://www.csodai-kaszakok.hu/">https://www.csodai-kaszakok.hu/</a>
HUNGARY	Erste Bank	Public	bank	Erste Bank considers it its duty as a credit institution to actively participate in the education of financial literacy and the development of financial culture. The flagship of these efforts is a financial education programme operated by Erste Social Banking since summer 2019.	adults/children/vulnerable groups	1. Financial awareness education programme: Erste Bank considers it its duty as a credit institution to actively participate in the education of financial literacy and the development of financial culture. The flagship of these efforts is a financial education programme operated by Erste Social Banking since summer 2019. This focuses on helping members of social groups considered disadvantaged in various aspects to develop their financial skills, with the involvement of 6 expert NGOs: the KÁVA Cultural Workshop, Salva Vita Foundation, Romaversitas Foundation, Nemadomfel Foundation, KÖZ-Part Youth Association, Momentán Association and Kompánia Foundation are helping to implement the programme and disseminate the knowledge. Beneficiaries include children from small villages with existential and learning disadvantages, students from vocational schools in Budapest, Roma university students and adults with intellectual disabilities. Notwithstanding the heterogeneity of the participants, the educational format is also very diverse, their partners try to make the transfer of knowledge as exciting and effective as possible through a variety of board games and other playful competitions, tasks, interactive teaching approaches involving children, theatrical pedagogical tools. 2. Pénz2: Every year, Erste Bank employees volunteer to participate in the "Pénz2" event. 3. Fintelligence cooperation: The FINTELLIGENCE Financial Culture Centre was established at the end of 2017, based on the idea of the Hungarian Banking Association. In order to improve business culture and financial awareness among the population, the Fintelligence Network was extended in November 2018 with the launch of the FINTELLIGENCE LAB, inaugurated at the University of Debrecen. Its primary goal is to improve financial awareness and business culture by providing state-of-the-art infrastructure. The new classroom will give students the opportunity to learn about the latest software and applications used in the financial world today. Erste experts will also be involved as trainers. 4. Sponsor for the KEBA competition: Support for the stock exchange game for secondary school students organised by the Central European Brokerage Foundation. 5. Sponsor for the bank simulation competition For 30 years, the International Banker Training Centre has been involved in training future financial professionals and thus spreading financial literacy. From 2018, Erste is a main sponsor of the bank simulation competition.	<a href="https://www.erstebank.hu/hu/ebtb-nyito-bankmunka-valsagok-tanacsadok">https://www.erstebank.hu/hu/ebtb-nyito-bankmunka-valsagok-tanacsadok</a> <a href="https://www.fintelligence.hu/konferencia-2023/program">https://www.fintelligence.hu/konferencia-2023/program</a> <a href="https://keba-horvatelek.com/">https://keba-horvatelek.com/</a>
HUNGARY	Pénzügyiút Alapítvány	NGO	The Pénzügyiút (Money Compass Finance Foundation) was established in September 2008 to develop and implement financial awareness programmes in cooperation with NGOs and market players. Its founders are the Student Loan Centre, the Hungarian Banking Association and the MNB (Central Bank of Hungary)	Their mission is to help individuals and families make responsible, informed financial decisions and to improve the financial awareness of the population as a result of their awareness-raising programmes. The Foundation is a non-profit public benefit organisation, with professional institutions with a good reputation and expertise.	Students Teachers	Over the years, the Pénzügyiút Foundation has implemented a number of programmes to promote financial and economic education in public education: • Developing workbooks, content development • Teacher training • Secondary school network • Primary school network • Education through play • Pénz2 (MoneyWeek)	<a href="https://penzugyut.hu/">https://penzugyut.hu/</a>
HUNGARY	Közép-európai Brókerképző Alapítvány	NGO	The Central European Brokerage and Securities Education Foundation was established in 1991. Its founders were the Association of Stockbrokers, the State Securities Supervision Authority (successor to the State Financial Supervisory Authority); the Budapest Stock Exchange; the Hungarian Securities Dealers Association; and the International Bankers' Training Centre.	The Foundation's main activities are training, education, skills development and awareness-raising for securities market professionals. In order to achieve these objectives, the Foundation supports the preparation, publication and dissemination of studies and publications of educational value, as well as the teaching of securities education in secondary schools.	Students	1. The Stock Exchange Games for Secondary School Students competition ("keba competition") 2. Curriculum and game development Curricular and game development activities are also carried out in connection with the competition. The Foundation also launches two calls for proposals a year to fund programmes and activities aimed at raising the capital market culture of young people and the general public. In addition to universities, colleges and libraries, they also support education in finance in secondary schools.	<a href="https://kebay verseny.hu/a-verseny-tortenete/">https://kebay verseny.hu/a-verseny-tortenete/</a>
MOLDOVA	commercial banks	private	they make workshops about the main activities of banks and make a tour to the main departments of the bank to show pupils how it works	workshop, visits to the bank	children of different ages from local schools, students.		

NATION	Organization name	Type of organization	Short description	Main activities	Target group	Major projects/initiatives	Website
MOLDOVA	State Tax Service	public	workshop about the history of the tax authority, its mission, vision and purpose, the principles and values by which all employees of the State Tax Service are guided in their work, and strategic development priorities	workshop, visits to the main office	students		
MOLDOVA	National Bank of Moldova	public	<b>1st National Forum for Financial Education in the Republic of Moldova</b> , visit to the exhibition room, launching the process of developing the concept of the National Strategy of Financial Education	live conference, visit on premises	officials from our country and abroad, economic experts, and representatives of the banking and educational community, students, pupils from local schools	<a href="https://www.bnrm.md/en/content/video-bnm-organizes-first-national-forum-financial-education-republic-moldova">https://www.bnrm.md/en/content/video-bnm-organizes-first-national-forum-financial-education-republic-moldova</a>	<a href="https://www.bnrm.md/en/content/">https://www.bnrm.md/en/content/</a>
MOLDOVA	Ministry of Finance	public	workshop and forum about "Public Finance Talks"	workshop	students		<a href="https://mf.gov.md/ro/content/">https://mf.gov.md/ro/content/</a>
MOLDOVA	Ministry of Education	public	Among the educational activities related to financial education are: the <b>Republican Olympiad in economics</b> , the opening of the six <b>Centers of Excellence in the field of economic education</b> (Drochia, Edinet, Glodeni, Leova, Hincesti, Chisinau), competitions ("The National Fair of School Companies", the "Innovation Camp" regional competition), Financial Education Week organized in schools/universities. The school curriculum includes the <b>optional subjects "Economic and Entrepreneurial Education"</b> (primary, secondary and high school) and <b>"Social and Financial Education"</b> (secondary). Currently, these subjects are studied by a total number of approximately <b>28,750 students</b> from 408 educational institutions. The <b>554 teachers</b> who teach this discipline benefit from professional training.	course material, institutions, financial contest	children of different ages from local schools		
MOLDOVA	National Commission for Financial Markets	public	thematic webinars and video conferences for pupils and students, the NCFM developed and distributed on its social media a series of infographics for capital market professionals and concluded a <b>collaboration agreement</b> with the ODA in the field of <b>entrepreneurship education</b> , aimed at intensifying joint actions to enhance the competitiveness of the business environment in the country.	webinars, agreement, informative materials	pupils, students, entrepreneurs		<a href="https://www.ncpf.md/ro/">https://www.ncpf.md/ro/</a>
ROMANIA	National Bank of Romania (NBR)	Public	The National Bank of Romania is the central bank of Romania. NBR is an independent public institution, with its headquarters in Bucharest.	Its primary objective is to ensure and maintain price stability. The National Bank of Romania supports the general economic policy of the Government.	Children, schools and whole population in general.	Sustainability report; financial museum, projects for schools and children. EduFin@BNR, free lessons for children from V to XII grade	<a href="https://www.bnrr.ro/Home.aspx">https://www.bnrr.ro/Home.aspx</a>
ROMANIA	Romanian Banking Association	Professional association	The Romanian Association of Banks (ARB) is a Romanian legal entity, established as a professional association	The main objective is to represent and defend the rights and interests of the members - the banks on the Romanian market.	Children, schools, mass media and whole population in general.	Tutorials for banking products - loans, Single Euro Payments Area – SEPA, mediation, Internet and Mobile banking, cards, savings, smart budgeting, European Money Quiz	<a href="https://www.educatiefinanciara.info/european-money-quiz/">https://www.educatiefinanciara.info/european-money-quiz/</a>
ROMANIA	Banca Comercială Română (BCR) - Erste Bank	Private bank	One of the most important financial groups of Romania, 430 retail units, 2,000 ATMs, 14,500 POs and full Internet banking, Mobile banking, Phone-banking and E-commerce services.	Universal bank operations (retail, corporate & investment banking, treasury and capital markets), as well as specialized companies in the leasing market, private pensions and housing banks.	Children, schools, mass media, authorities, companies and whole population in general.	Scoala de Bani (Money School) ended 2022 with over 46,000 children, young people and adults in Romania having access to financial education through workshops, courses and resources offered by BCR through the School of Money, the largest financial education program in Romania. Since the launch of the programme and to date, in total, more than 600,000 Romanians have had the opportunity to learn how to make smart financial decisions and build a better relationship with money.	<a href="https://www.bcr.ro/en/cr/projects">https://www.bcr.ro/en/cr/projects</a> <a href="https://www.scoalaдебani.ro/">https://www.scoalaдебani.ro/</a>
ROMANIA	ING	Private bank	Currently, ING Bank Romania is the 4th bank in the local markets, based on the assets.	universal bank with 1.6 million clients from three business segments: individual clients (Retail), SMEs and Mid-Corporate clients and Wholesale Banking.	Children, schools, mass media, authorities, companies and whole population in general.	Financial education for kids - video podcasts	<a href="http://ing.ro/catala/puneteu/capili-si-bani/">http://ing.ro/catala/puneteu/capili-si-bani/</a>
ROMANIA	Banca Transilvania (BT)	Private bank	Banca Transilvania is ranked the 1st largest bank in Romania in terms of total assets, having around 20% of the domestic market share.	BT activities are organized into four main business lines: corporate banking, IMM, retail banking and medical division. BT has about 3.6 million customers (3.3 million personal accounts and 390,000 companies, 550 locations, and over 7,000 employees.	Children, schools, mass media, authorities, companies and whole population in general.	Banca Transilvania promotes, at national level, the largest BT financial education program for students, ABT Financiar	<a href="https://en.bancatransilvania.ro/news/">https://en.bancatransilvania.ro/news/</a>
ROMANIA	Raiffeisen Bank (RZB)	Private bank	In 2021 RZB was ranked the 5th largest bank in Romanian terms of total assets, having 9.45% of the domestic market share.	Universal bank - full range of services	Children, schools, mass media, authorities, companies and whole population in general.	It has also a Foundation in Romania that is highly active. The "ABCdar Banking" programme, run by Junior Achievement in partnership with Raiffeisen Bank for several consecutive year, aims to educate high school students (15-19 years old) for an independent financial future. Teach for Romania recruits talented young Romanians, prepares them as model learners or teachers and supports them to become transformative factors in education.	<a href="https://www.raiffeisen.ro/depre-noi/responsabilitate-comunitara/educatie-financiara/">https://www.raiffeisen.ro/depre-noi/responsabilitate-comunitara/educatie-financiara/</a>

NATION	Organization name	Type of organization	Short description	Main activities	Target group	Major projects/initiatives	Website
SERBIA	Dostignuća mladih u Štiji/Junior Achievement Serbia	NGO	Junior Achievement Serbia is the only accredited entrepreneurial education services provider in Serbia. It was established in 2003 as a localized adaptation of Junior Achievement Worldwide, the world's largest organization dedicated to entrepreneurial education, work readiness and financial literacy through experiential, hands-on programs. JAS won the European Enterprise Promotion Award (EPA) for two consecutive years in 2013 and 2014, and has been awarded the Model Nation title within the Junior Achievement network in 2022. Junior Achievement Serbia operates in 374 high schools in more than 120 Serbian municipalities.	<b>Student Company Program</b> - implementation in high schools and organisation of competitions on regional and national levels. <b>Mentorship program</b> - 25 mentors from Banca Intesa a.d. Beograd took part in mentoring teams who participated in Student Company program. <b>Jury Members</b> - 4 employees from Banca Intesa a.d. Beograd took part as jury members at four regional Student Company Competitions.	The organisation has a network of 1375 teachers who work in 374 high schools in all over Serbia. In the current school year there was 140 student companies registered in JA Serbia database ( <a href="http://www.ucenickakompanija.rs">www.ucenickakompanija.rs</a> ) out of which 108 student companies took part at the regional competitions. In total that is 507 high school students who had experience of presenting their mini businesses in front of the jury and the audience.	With Banca Intesa a.d. Beograd: 1) S.A.V.E. Ambassadors program; 2) Financial Literacy program; 3) <b>Student Company Mentorship program</b> .	<a href="http://www.ja-serbia.org">www.ja-serbia.org</a> , <a href="http://www.ucenickakompanija.rs">www.ucenickakompanija.rs</a>
SLOVAKIA	National Bank of Slovakia (NBS)	public - state institution	national, i.e. central bank - in addition to the classic activities resulting from its position, is also responsible for financial education and financial literacy in Slovakia - their activities are accredited	1. the most important "player" and directly implements specific FL (financial literacy) projects 2. created, established and is responsible for strategy to promote financial literacy among children and youth 3. founded the <i>Institute of Financial Education</i>	1. primary, secondary and high schools 2. adults, various target groups	1. <i>Money</i> - educational content, series of stories for children and adults - finance articles, interviews, quizzes and videos	<a href="http://www.spenzi.sk">www.spenzi.sk</a>
SLOVAKIA		NGO founded together with SLP (Slovenská sporiteľňa - Slovak risparmio bank)	<b>FinQ Centre</b> - currently the most ambitious and highly publicized unified programme of financial education in schools in Slovakia - IQ, EQ and FinQ as an integral part of Intelligence! - an accredited international financial education project of Erste bank - the project is accredited by Ministry of Education - budget cca 350,000 EUR per year	The FinQ programme is in practice integrated directly into existing primary, secondary and high school curricula. Although pupils go through a standard topic in class, thanks to FinQ's unique methodology, which offers concrete ways to cover it, it develops their financial culture - for example, also in History, Mathematics or Physical Education	initiative aims to cover primary, secondary and high school pupils and students	the programme declares its uniqueness thanks to its scientific methodology, Eduaven Europe's DoCoSiDe, based on a unique database of descriptors of cognition and social interaction	<a href="https://www.finq.sk">https://www.finq.sk</a>
SLOVAKIA	Ministry of Education	public - state institution	the state guarantor of financial education and the actual implementation of the NSFL - financial resources for the implementation of all activities are allocated from the state budget, an estimate EUR 1 mio (the majority is earmarked for textbook printing)	NSFL - <b>National Financial Literacy Standard</b>	financial education in primary, secondary and high schools	provides schools with a <b>methodology for teaching financial literacy</b>	<a href="http://www.minedu.sk/metodika/financnej-gramatiky">www.minedu.sk/metodika/financnej-gramatiky</a>
SLOVAKIA	Ministry of Finance	public - state institution	ministry of finance - financial resources for the implementation of activities are allocated from the state budget, N/A	financial education of teachers	teachers	training of selected primary, secondary and high school teachers	
SLOVAKIA	Slovenská sporiteľňa	bank	bank	<b>FinQ Centre</b> - a joint programme of FE and financial culture development for schools in cooperation with the NBS - <b>see above NBS</b> - the project is accredited by Ministry of Education - budget cca 350,000 EUR per year	primary, secondary and high school pupils and students	see NBS	<a href="https://www.finq.sk">https://www.finq.sk</a>
SLOVAKIA	365 bank	bank	bank	1. surveys about financial literacy 2. donation / financial support/ sponsorship of various NGOs organising FL // finances in the amount of approx. EUR 80,000 per year	students	• Innovation Camp competition (organised by Junior Achievement Slovakia) • in 2022, results of their own survey of parents on the level of financial education in schools and the practical financial literacy of children	<a href="https://365.bank/365academy/komenskeho-institut">https://365.bank/365academy/komenskeho-institut</a>
SLOVAKIA	Tatrabanka	bank	bank	1. <b>VR Generation app</b> - virtual reality finance education for high schools with famous rapper Ego - special VR goggles and mobile app for schools 2. <b>Phenomenon Money</b> - support for the interactive Phenomena of the World project - which includes experiential learning content Phenomenon Money to develop pupils' financial literacy 3. <b>Small Financial Academy with Kozmik</b> - financial literacy project for pupils of 3rd and 4th year of primary school (sponsorship for EDULAB and Co. AGE&GPT) // finances in the total amount of approx. EUR 120,000 per year	primary, secondary and high school pupils and students	virtual reality finance education for high schools with famous rapper Ego - special VR goggles and mobile app for schools	1. <a href="https://play.google.com/store/apps/details?id=com.evr.vrfin.algeneration&amp;hl=en&amp;gl=US&amp;rlz=1">https://play.google.com/store/apps/details?id=com.evr.vrfin.algeneration&amp;hl=en&amp;gl=US&amp;rlz=1</a> 2. <a href="http://eu.fin.org/blog/world-phenomena-money">http://eu.fin.org/blog/world-phenomena-money</a>
SLOVAKIA	OVB Allfinanz	financial institution	international company engaged in the provision of financial services and financial advice	1. own NGO - <b>OVB Education</b> 2. board game <b>Financial Freedom</b> to pupils and teachers 3. <b>online game My Family</b> (85,000 pupils have already joined) // finances in the amount of approx. EUR 30,000 per year	1. + 2. high schools 3. primary and secondary school pupils	OVB counsellors are certified and become lecturers // cca 100,000 pupils joined their games	<a href="http://www.financnagratmatika.sk">www.financnagratmatika.sk</a>
SLOVAKIA	Junior Achievement	NGO	help teachers develop entrepreneurship in students, economic thinking, financial literacy	1. project <b>More than Money</b> 2. project <b>Me and Money</b> 3. Applied economics // budget for all projects cca EUR 80,000 per year	schools (pupils of 7th-9th grades of primary, secondary and high schools) + teachers	1. project <b>More than Money</b> - thematic units from the history of money, the role of banks and their services to the population, through practical information and experience in the field of using credit cards, to the use of various forms of credit and student loans. 2. project <b>Me and Money</b> - educate students in the field of financial literacy in the form of experiential learning 3. <b>Applied economics</b>	1. <a href="https://www.ja-slovakia.sk/ja-nas/">https://www.ja-slovakia.sk/ja-nas/</a> 2. <a href="https://www.ja-slovakia.sk/ucitel/zakladne-skoly/zadavacie-prostriedky/ja-s-periozky/">https://www.ja-slovakia.sk/ucitel/zakladne-skoly/zadavacie-prostriedky/ja-s-periozky/</a>
SLOVAKIA	Foundation for Children of Slovakia	NGO	a foundation with nationwide scope aimed at helping children and young people through grant and educational programs / distributes financial support to organizations working with children also in the field of financial literacy / provides also system of education for teachers	1. <b>Good start</b> 2. <b>European Money Quiz</b> // budget for all projects cca EUR 40,000 per year	children + teachers	1. <b>Good start</b> - education in centers for children and families in the field of social and financial literacy 2. <b>European Money Quiz</b> - educational program improving the financial literacy of pupils and students	<a href="https://www.nds.sk">https://www.nds.sk</a> <a href="https://www.nds.sk/programy-detail/evropsky-kviz-periozky/">https://www.nds.sk/programy-detail/evropsky-kviz-periozky/</a>
SLOVENE	Slovene Banking Ass.		Action plan for bank members	Different classes and courses	Vulnerable groups - older people, children in schools	European Money Quiz (EMQ) National Competition, 15 March 2023 European Money Week, program for primary schools, 21 March 2023 European Money Week, program for secondary schools, 22 March 2023 European Money Week, Financial literacy projects in the financial sector and wider society, 23 March 2023 Financial Literacy for Seniors - Use of Mobile Bank/Mobile Wallet, 24 March 2023	<a href="https://www.ble.si/financna-odlucitev-2023/">https://www.ble.si/financna-odlucitev-2023/</a>
SLOVENE	Bank of Slovenia		High level national plan for financial literacy	High level strategy with key objectives	Vulnerable groups - older people, children in schools		<a href="https://www.stp.si/3135375/banka-slovenije-krepi-pilnavdevprilozavracja-financno-plimnost">https://www.stp.si/3135375/banka-slovenije-krepi-pilnavdevprilozavracja-financno-plimnost</a>
SLOVENE	Financična Šola	Private	Different courses, organized many times during the year	Classes and webinars	Vulnerable groups - older people, children in schools		<a href="https://www.financna-sola.si/">https://www.financna-sola.si/</a>