EDUCATING FOR CHOICE

THE MUSEUM OF SAVING FOR SCHOOLS

RESULTS, INNOVATION AND IMPACT IN THE 2025–2026 SCHOOL YEAR

KNOW LEARN EXPERIMENT

MdR MUSEO DEL RISPARMIO

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WHY EDUCATING FOR INFORMED CHOICES MATTERS

*by **Giovanna Paladino,***
Director e Curator Museum of Saving

In a context marked by growing economic, social and geopolitical uncertainty, the ability to understand the choices we make about money, saving, consumption, work and the future is no longer an additional skill, but an essential component of active citizenship.

From this perspective, financial education is not simply about acquiring technical knowledge. Above all, it is a tool for understanding the world around us, weighing alternatives, recognising risks, understanding the consequences of our decisions and developing greater independence. In other words, it means educating people to make informed choices. This vision underpins the work of the Museum of Saving, which in the 2025–2026 school year further strengthened its role as a key point of reference in promoting economic citizenship among children, young people and teachers, through a broad, inclusive and innovative educational offer delivered in person, online and in blended formats.

Over the course of the year, the Museum strengthened the quality and diversity of its educational programs, expanded its dialogue with the school community, developed projects with public and private partners, invested in teacher training and continued its international outreach. Recognition by the National Committee for Financial Education confirms the scientific reliability and non-commercial nature of the activities we offer..

This report presents the main results achieved, the initiatives carried out and the development priorities that shaped the Museum of Saving's activities for schools from September 2025 to June 2026. It highlights not only the figures, but also the educational, cultural and social value of the work undertaken. Because our programs are not designed simply to inform, but to transform.

EXECUTIVE SUMMARY

The 2025–2026 school year marked another important step in the Museum of Saving's growth, further consolidating its role as a national point of reference for promoting economic citizenship among children and young people.

- With an increasingly broad, inclusive, and innovative educational offering, the Museum engaged a total of 155,031 students and teachers from primary and secondary schools in Italy and abroad, recording a 32% increase compared with the previous year.
- The Museum's educational offering continued to evolve, with the consolidation of the **EDU FIN&FUN** program for primary and middle schools, expanded to include Basic and Advanced levels, and the expansion of the offering for high schools through the "**A Window on the World" series**, dedicated to exploring current economic issues in greater depth.
- **Educational innovation** remained a key priority, with interdisciplinary formats such as "**Edufin & Literature**," which fostered dialogue between literary classics and key topics in financial education.
- A total of **39 educational events** were organized for students from schools of all levels, exploring the connections between financial education and some of the major challenges facing society today, including digital security, artificial intelligence, human capital, sustainability, and the circular economy.
- Particular attention was devoted to **teacher training**. Teachers had the opportunity to participate in **5 in-depth webinars** and in the free basic financial education course "LET'S SCORE A TRY" designed to strengthen their knowledge and provide practical tools to support the teaching of financial education.
- The quality and scientific reliability of the Museum's educational offering were recognized in 2025 by the National Committee for Financial Education, which awarded its "**Quality Seals**." The seals certify that the activities have no commercial purposes and comply with high standards for the delivery of financial education programs.
- The Museum also continued to strengthen its international dimension. In collaboration with **FLITIN – Financial Literacy International Network**, the network of Intesa Sanpaolo Group ambassadors active in Italy and in 11 other European and non-European countries, the Museum's educational programs were successfully delivered to more than 13,000 students outside Italy.

These results confirm the effectiveness of the Museum of Saving's educational model and provide a clear direction for its future development: reaching an increasingly broad community of students and teachers, further personalizing educational programs, focusing on contexts characterized by educational and social vulnerability, and further strengthening the Museum's international reach.

KEY RESULTS

The 2025–2026 school year confirms the Museum of Saving's growing ability to reach schools, students, and teachers across Italy through an educational model that combines scientific quality, methodological innovation, and accessibility.

The Museum's educational activities—delivered online, in hybrid formats, and in person—reached a total of **155,031 students and teachers** from primary, middle, and high schools, both in Italy and abroad.

Of these, **9,951** participated in **in-person** activities, either at the Museum or at off-site locations, while **145,080** took part **in remote** educational activities, always with the support of a dedicated tutor.

Participation increased significantly, with almost 38,000 more participants than in the previous school year, representing a 32% increase.

This growth was driven primarily by educational events, which involved 112,064 participants (+32% compared with the previous school year), as well as by the EDU FIN&FUN programs for primary and middle schools (+93%) and the School-to-Work Training program for high schools (+71%).

Educational visits to the Museum recorded particularly positive results, with 3,312 more visits than in the previous year, representing a 70% increase.

Over the course of the year, the Museum delivered **1,557 educational activities**—including financial education programs, workshops, guided tours, and in-depth events—for a total of **2,277 hours of training and educational outreach**.

Participants Reached

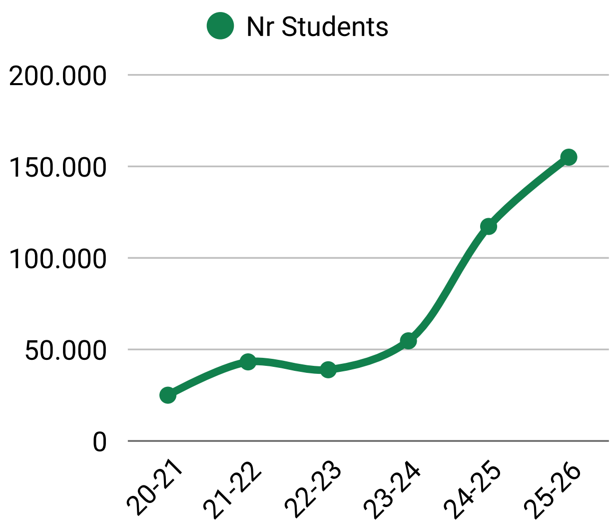
155.031

Educational and Outreach Activities

1.557

Hours of Training and Educational Outreach Delivered

2.277



EDUCATIONAL PROGRAMS FOR SCHOOLS

The Museum's educational offering is designed according to a progressive approach that accompanies students throughout their entire school journey, adapting language, content, and teaching methods to different age groups and levels of cognitive development.

Primary Schools

LEARNING OBJECTIVES

Introduce children to fundamental concepts related to money management, saving, conscious consumption choices, and the responsible use of resources.

EDU FIN&FUN Program

An economic citizenship education program structured into three online workshop sessions and available in two versions: Basic and Advanced. Topics covered include the role of money, the difference between needs and wants, the basic principles of personal budget management, safety when making first online transactions, the concept of investment, and waste-reduction behaviors.

4.524
PARTICIPANTS

"THE ADVENTURES OF FOR AND MICA" SERIES

A series of nine online sessions led by the Museum's mascots, For and Mica, designed to introduce children to basic financial education topics in a fun and interactive way. Topics include, for example, the difference between necessary and unnecessary expenses, online shopping scams, how prices are determined, and the adoption of sustainable lifestyles.

38.574
PARTICIPANTS

Middle Schools

LEARNING OBJECTIVES

Provide students with the basic knowledge and skills needed to set informed financial goals and understand the concepts of borrowing, investing, risk, diversification, and insurance.

EDU FIN&FUN Program

An economic citizenship education program structured into three online workshop sessions and available in two versions: Basic and Advanced. Topics covered include the basics of financial planning, prices and inflation, the advantages and disadvantages of digital money, and the basic elements involved in starting a business.

4.011
PARTICIPANTS

“CITIZENS OF THE FUTURE” SERIES

A series of eight online sessions designed to develop critical thinking and provide students with the tools to make informed decisions in their everyday economic choices. Topics addressed include the circular economy, the value of human capital, payment and online shopping security, combating misinformation, and responsible consumption.

27.084
PARTICIPANTS

ECO-Quiz Competition

Held in connection with the International Festival of Economics in Turin, an engaging educational online quiz exploring the concepts of risk management, insurance, and retirement planning.

1.671
PARTICIPANTS

High Schools

LEARNING OBJECTIVES

Provide students with basic financial knowledge and skills while developing the soft skills most valued in the workplace through structured programs that can be recognized as part of School-to-Work Training.

School-to-Work Training – MdR Basic Modules

A program consisting of six modules covering money and payments, economic information, financial instruments, financial crises, sustainable business, and risk management. Each module includes an introductory lesson, a group project, a collective debriefing, and a final award ceremony.

School-to-Work Training – MdR Special Modules

The **SAVE Ambassador** program, focusing on the circular and inclusive economy, and **DIGITAL SMART**, focusing on cybersecurity applied to online shopping and payments. Both programs are delivered with the support of online tutors

“A WINDOW ON THE WORLD” SERIES

A series of monthly webinars designed to provide students with the basic knowledge and skills needed to approach the economic world in an informed way. Topics covered include cognitive biases that influence economic decisions, inflation and its effects, debt dynamics, new digital currencies, and tools for understanding retirement and pension planning.

Overall, the financial education programs for high schools involved **434 classes and 8,350 students from 18 Italian regions**, representing a 71% increase compared with the previous school year.

EVENTS PROGRAM

The educational offering was complemented by an extensive **program of events**, attended by **more than 44,000 students**. With the contribution of experts, students explored the connections between economics and a range of different fields, including literature, mathematics, artificial intelligence, and sustainability.

EDUCATIONAL INNOVATION AND NEW APPROACHES

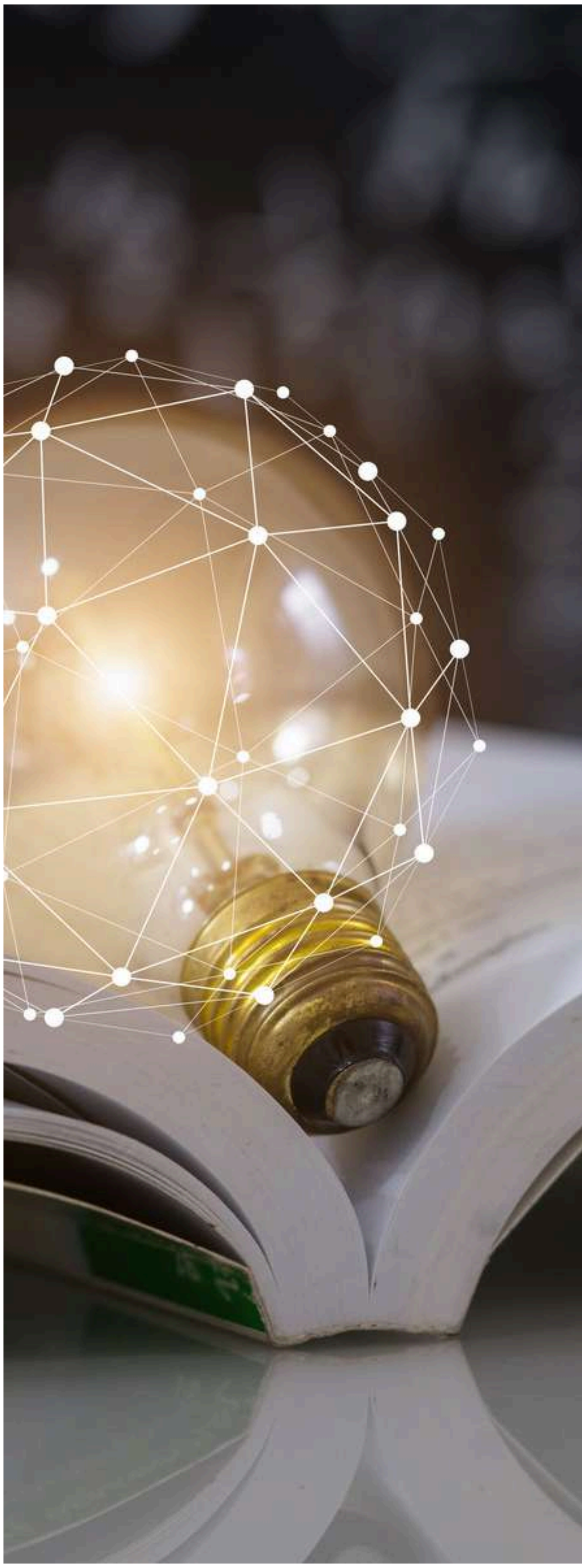
Innovation has always been a distinctive feature of the Museum of Saving's educational approach. The Museum continuously experiments with new formats and teaching methods designed to make economic and financial topics accessible, engaging, and relevant to students' everyday experiences.

The use of edutainment, interactivity, multimedia, and active participation are the pillars of an educational approach designed to promote effective and lasting learning. Students are not passive recipients of content, but active participants in their own learning journey.

This approach is based on the belief that play is a particularly effective educational tool for addressing complex topics. Through games, challenges, simulations, and collaborative activities, students experience economic and financial concepts in practical ways, while developing decision-making skills, independence, and awareness. Videos, digital applications, and simulations allow students to explore topics such as saving, responsible consumption, sustainability, and online safety through engaging and accessible formats.

The educational offering is also characterized by an interdisciplinary approach, connecting financial education with other subjects in the school curriculum and with the major challenges facing the contemporary world.

Financial education is conceived as a cross-curricular skill that enables students to understand the economic implications of their everyday choices and to interpret the world around them with greater awareness.



Financial Education through literature and sports

During the 2025–2026 school year, the “**Edufin & Literature**” series was launched, consisting of four sessions led by a podcaster and storyteller exploring the dialogue between major literary works and economic and financial topics. Through The Betrothed, The Malavoglia, 1984, and Zeno’s Conscience, students gained new perspectives for understanding the relationship between individuals, society, and the economy.

On the occasion of the **XXV Olympic and Paralympic Winter Games Milano Cortina 2026**, the Museum offered webinars to primary, middle, and high schools featuring professional athletes, exploring the concepts of investment, perseverance, risk, and diversification, fundamental both to achieving sporting goals and to managing savings and investments responsibly.

The Museum’s focus on sustainability is a structural component of its educational offering. Since 2020, the S.A.V.E. Virtual Tour has guided students of all school levels in discovering the principles of the circular economy and sustainable development through content and project-based activities tailored to different age groups.

The same commitment to addressing today’s challenges characterizes the programs dedicated to the responsible use of digital tools, which have become an integral part of purchasing, payment, and investment decisions. On the occasion of Cybersecurity Month and Safer Internet Day, the Museum offered workshops and webinars on online shopping security, recognizing fake news, and the critical use of artificial intelligence, with the involvement of industry experts.

SPECIAL PROJECTS AND PARTNERSHIPS

Through an increasingly broad network of partnerships with public institutions, third-sector organizations, and local organizations, the Museum of Saving has collaborated on numerous school projects aimed at promoting greater economic and social awareness.

The initiatives have addressed socially relevant topics such as economic legality, the prevention of economic violence, active citizenship, sustainability, and responsible consumption, providing students with tools to understand the complexity of today’s economic and social environment.

Among the main projects carried out are:

COUNT ON ME

A project designed to raise awareness among middle and high school students about economic violence. It was promoted by the Piedmont branch of A.I.A.F. – Italian Association of Family and Juvenile Lawyers, in partnership with the Museum of Saving, Telefono Rosa Piemonte, and the Committee for Equal Opportunities of the Turin Bar Association.

ECONOMIC LEGALITY COMPETITION

Promoted by the Regional Usury Observatory of the Piedmont Regional Council, the competition aimed to raise young people’s awareness of issues related to debt and usury.

LITTLE URBAN PLANNER 2.0

A project made possible through the support of the Piedmont Region and coordinated by the Fondazione Educatorio della Provvidenza and Movimento per i Bambini, designed as an active citizenship program for male and female students in primary, middle, and high schools.

DIGITALMENTIS

An educational project promoting the responsible use of digital technologies, launched by the Ministry of Enterprises and Made in Italy (MIMIT) and implemented in Piedmont under the coordination of the Piedmont Region, with the involvement of consumer associations officially recognized at the regional level.

THE BEAUTIFUL SEASON

An educational and recreational initiative implemented by Compagnia di San Paolo for children and young people aged 6 to 13 during the school summer break.

In 2026, the Museum of Saving further strengthened its role within the local educational ecosystem by signing a Collaboration Protocol with the Piedmont Regional School Office, the Piedmont Region, and organizations active in the area in promoting financial education in schools.

The dissemination of the Museum’s educational offering among schools was further supported through collaboration with Regional School Offices, ITER, the Educational Services Center of the Metropolitan City of Turin, and TUTTOSCUOLA.

TEACHER TRAINING AND SUPPORT

The Museum also continued its teacher training and professional development activities, offering **five webinars** designed to provide **teachers** with the tools, content, and methodologies needed to integrate financial education into their teaching.

01 The participation of Annamaria Lusardi, Director of the Initiative for Financial Decision-Making at Stanford University, was one of the highlights of the event "**Financial Education at school: approaches and tools for teaching it**," which emphasized the strategic role of financial education in preparing younger generations for the future. The event also featured the experiences of teachers who had taken part in the Museum's educational programs and successfully integrated them into their teaching.

02 Through the webinar "**Artificial Intelligence at school**," organized in partnership with Tuttoscuola, the Museum encouraged reflection on the importance of guiding students toward an informed, critical, and responsible use of AI as a tool to support decision-making and foster an entrepreneurial mindset.

03 During the event "**The value of financial education at school**," sociologist, writer, and journalist Francesco Morace explored the distinctive characteristics of Generation Z, offering insights and strategies to support younger students in learning and engaging with complex topics.

04 Aimed specifically at teachers from Economics and Social Sciences High Schools, the webinar "**Economics: a key to the future**," featuring Anna Lo Prete, Associate Professor of Political Economy at the University of Turin, encouraged reflection on how economics teaching can support students in making informed educational and career choices.

05 The webinar **"Financial education: perspectives for school curricula"** focused on the development of economic and financial skills throughout the entire school journey, with contributions from Daniele Previati, Full Professor of Financial Intermediaries at Roma Tre University.

Teachers were also offered the **LET'S SCORE A TRY** program, consisting of ten monthly sessions and designed to strengthen their personal financial literacy while providing useful tools for making more informed economic and financial decisions.

THE INTERNATIONAL DIMENSION

The Museum of Saving is strengthening its international reach through the exchange of experiences and the development of global projects.

In addition to the **IFFM (International Federation of Finance Museums)**, the international federation of finance museums founded by the Museum, the activities of **FLITIN – Financial Literacy International Network** have gained significant momentum. FLITIN is the network of Intesa Sanpaolo Group ambassadors active in Italy and 11 other countries: Albania, Bosnia and Herzegovina, Croatia, Egypt, Hungary, Moldova, Romania, Serbia, Slovakia, Slovenia, and Ukraine.

The FLITIN project, unique of its kind, aims to promote fair and inclusive access to financial education opportunities across the territories involved, with the goal of increasing citizens' financial literacy in line with high-quality standards and OECD guidelines. Educate, Exchange, Support, Cooperate, and Celebrate are the key words that guide the network's activities, fostering strategic partnerships with organizations and educational institutions in the countries involved.

During the 2025–2026 school year, FLITIN implemented four joint initiatives for schools, reaching a total of **13,610 students**:

- **Money Master Challenge,** a quiz for middle schools focusing on money and basic economics, with the participation of 9 countries.
- **Save Ambassadors International,** an active research project for high schools focusing on new circular and inclusive production and consumption models, with 8 countries participating.
- **Cybersecurity Labs,** awareness workshops on online safety, held in 8 countries on the occasion of Safer Internet Day.
- **Earth Day Labs,** workshops for primary school children focusing on waste reduction and the circular economy, promoted in 7 countries on the occasion of Earth Day

The network's presence across multiple countries makes it possible to reach a large number of students and schools, sharing established educational programs and replicating best practices on a large scale.

FLITIN represents a unique ecosystem of specialized expertise, educational resources, strong local presence, and experience gained across different economic and cultural contexts. This combination can help reduce the financial literacy gap and foster more informed, independent, and responsible citizens in their economic and social choices.

13.610
PARTICIPANTS

LISTENING, QUALITY AND FEEDBACK

Starting in 2025, a new system was introduced to monitor satisfaction with initiatives for schools. Designed as a tool for listening and continuous improvement, the system aims to ensure that the educational offering is increasingly aligned with teachers' interests, expectations, and needs.

Over the course of the year, **421 satisfaction surveys** were collected, using a 1-to-5 rating scale, covering the main educational activities offered: the webinar series "The Adventures of For and Mica" and "Citizens of the Future," the "EDU FIN&FUN" program, the School-to-Work Training and "A Window on the World" programs, the "S.A.V.E." project, the "Edufin & Literature" series, and in-person visits.

The analysis of the results showed a positive response from participants, confirming their appreciation of the quality of the content, the effectiveness of the communication and teaching methods, and the organization of the initiatives.

MAIN SATISFACTION MONITORING RESULTS

AVERAGE RATING OF MUSEUM OF SAVING INITIATIVES FOR SCHOOLS

4,2

RATING SCALE: 1 TO 5

4,3	4,3	4,1	4,2
OVERALL RATING	*INTEREST IN THE CONTENT*	*FFECTIVENESS OF COMMUNICATION AND TEACHING METHODS*	*EFFECTIVENESS OF ORGANIZATION (TIMING, DURATION, AND COMMUNICATION)*

In **more than 90%** of cases, teachers expressed their willingness to **enroll their class again in future** editions of the initiatives they had already experienced. This confirms the high level of appreciation for the Museum's educational offering and its ability to respond effectively to the needs of the school community.

DEVELOPMENT PRIORITIES

The Museum of Saving intends to continue its path of growth and innovation, consolidating the educational model developed over the years and further strengthening its ability to respond effectively to the needs of students and teachers, also thanks to the valuable feedback collected through satisfaction surveys and focus groups with teachers.

Starting in the next school year, the main development priorities for the educational offering will be:

Expanding the range of programs offered and increasing personalization by age group, through differentiated educational programs tailored to students' interests and educational needs.

Strengthening teaching support tools: to ensure continuity of learning and maximize educational effectiveness, the Museum's strategy includes the development of:

- **support materials for each educational program,** designed to introduce the activity and facilitate its more effective integration into teachers' lesson plans;
- **follow-up materials,** providing ideas for further exploration in the classroom and activity suggestions to reinforce the knowledge and skills acquired;
- **a new Education section** on the Museum of Saving's website, https://www.museodelrisparmio.it/home-en, to support teachers in finding useful resources for promoting financial education in the classroom

The Museum also aims to further expand its impact across the country, reaching an increasing number of beneficiaries and developing specific initiatives for communities facing greater **educational, economic, and social vulnerabilitie**s, with the goal of helping reduce gaps in economic citizenship skills.

At the same time, the Museum will continue its **internationalization** efforts by strengthening collaborative networks and developing joint projects, with a particular focus on FLITIN – Financial Literacy International Network, to promote the dissemination of economic and financial education beyond national borders.

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