FLITIN

Financial Literacy International Network

2026 Annual Report

Executive Summary

Founded in 2022, FLITIN – *Financial Literacy International Network* is an international network of ambassadors from the Intesa Sanpaolo Group committed to promoting financial education across 12 countries: Albania, Bosnia and Herzegovina, Croatia, Egypt, Hungary, Italy, Moldova, Romania, Serbia, Slovakia, Slovenia and Ukraine.

The network brings together banking professionals who share knowledge, educational methodologies, tools, resources and practical experience to promote financial literacy in their local communities. Through this collaboration, FLITIN aims to deliver high-quality financial education initiatives inspired by the OECD's international principles and recommendations.

This Annual Report presents the activities carried out by the network during the 2025–2026 school year. Together, these initiatives reached **nearly 14,000 participants** across the countries involved, demonstrating the value of international cooperation in expanding access to financial education.

Alongside an overview of the year's projects, the report explores a topic of growing relevance: **How Women Experience Their Economic Independence**. Based on a cross-country survey, the analysis offers qualitative insights into women's relationship with money, financial autonomy and economic decision-making. While the findings are not intended to be statistically representative, they provide a valuable perspective on issues that deserve greater attention.

Promoting economic independence also means raising awareness of the barriers that can limit it. In its fourth year of activity, FLITIN complemented its educational activities with the development of a **new leaflet on economic violence**. Unique in its kind, the publication brings together real-life experiences from women across different countries, helping readers recognize the warning signs of a form of abuse that often remains hidden and underestimated. By giving voice to these personal stories, the leaflet encourages greater awareness and understanding of a phenomenon that is still too often overlooked.

In 2026, the network also broadened its outreach by launching a pilot financial education program for **socially vulnerable groups**. During its first edition, about 300 participants attended a basic financial literacy course designed to strengthen everyday financial skills and support greater social and economic inclusion.

The annual FLITIN meeting took place in June in Tirana, hosted by Intesa Sanpaolo Bank Albania. The event provided an opportunity for ambassadors from all participating countries to exchange experiences, discuss common challenges and identify new ways to expand the network's impact.

During the meeting, **Intesa Sanpaolo Bank Albania** was awarded the **Best FLITIN Ambassador** title. The award recognizes the ambassador that achieved the strongest overall results in expanding the network's activities, considering the number of people reached, the volunteers involved, and the initiatives delivered.

The report is organized into three sections. The first presents the joint initiatives implemented during the 2025–2026 school year and highlights their main outcomes. The second focuses on the latest developments within the FLITIN network. The final section summarizes the key findings of the survey “How Women Experience Their Economic Independence”.

Main Topics

JOINT INITIATIVES

NEW LEAFLET

BEST FLITIN AMBASSADOR

SURVEY RESULTS

2025-26
JOINT INITIATIVES

SAVE AMBASSADORS INTERNATIONAL – IV EDITION

S.A.V.E. Ambassadors is a dedicated initiative for high school students aimed at fostering active engagement with sustainability and social inclusion. In its fourth edition, the program brought together schools from eight countries: Albania, Croatia, Egypt, Italy, Romania, Serbia, Slovakia, and Slovenia.

After an introductory session led by FLITIN tutors, participating classes developed project proposals that identified unresolved environmental or social challenges within their local communities and outlined practical solutions to address at least one of them.

The initiative also promoted interaction with local authorities, associations, and businesses, as well as dialogue with citizens whenever possible. The projects were assessed by a jury composed of the Executive Director of Human Resources & Change Management of the Intesa Sanpaolo International Banks Division, the Director and Curator of the Museum of Saving, and a Social Innovation and Social Entrepreneurship expert. The winners were announced during an online international ceremony held on 20 May.

The top three ranked projects of this edition are:

- ReGreen Turin, presented by Liceo Scientifico Statale Volta in Turin (Italy), recognized for its innovative vision aimed at transforming an abandoned area into a driver of development for the entire community.
- Light Pollution, presented by Gymnázium v Snine in Snina (Slovakia), for its commitment to tackling light pollution through creative research and awareness initiatives.
- GreenPoints Tirana, presented by “Sami Frashëri” High School in Tirana (Albania), for successfully combining ecological transition and digital innovation to address urban environmental challenges.

As a prize, the winning classes received charitable donations through a partnership with Save the Children. They were aimed at supporting hundreds of displaced children by building a temporary learning space.

IMPACT

2.063 *students*

8 *countries*

MONEY MASTER CHALLENGE – IV EDITION

The Money Master Challenge is a quiz competition focused on topics related to money management and saving, designed for middle school students.
The fourth edition of this international contest involved schools from nine countries: Albania, Bosnia and Herzegovina, Croatia, Hungary, Moldova, Romania, Serbia, Slovakia, and Slovenia.

The competition kicked off in late September and included national qualifying rounds held from 3 to 7 November. National winners then competed in the international finals on November 12.

The winner was Gymnázium Grösslingova of Bratislava, Slovakia: the students were rewarded with a cultural experience in their home country, sponsored by the local FLITIN partner. Second place went to Osnovna škola Stjepana Cvrkovića of Stari Mikanovci, Croatia, and third to the Carmen Sylva National Pedagogical College of Timisoara, Romania. The classes received a kit of gadgets offered by the Museum of Saving.




IMPACT

2.131 *students*

9 *countries*

CYBERSECURITY LABS – III EDITION

As part of the Safer Internet Day celebrations — an international awareness campaign promoting a more responsible use of the Internet — a series of educational workshops was organized for primary and middle school students. Developed by the Museum of Saving in collaboration with Intesa Sanpaolo's Cybersecurity Division, these sessions encouraged digital citizenship through interactive games and team-based challenges.

The workshops were focused on the fundamentals of online safety, learning how to browse securely, manage passwords, protect social media profiles, use antivirus tools effectively and identify trustworthy websites for online shopping. The goal was to help students recognize potential risks and identify scams.

IMPACT

5.674 *students*

8 *countries*

EARTH DAY LABS - II EDITION

Every year on April 22, Earth Day marks the importance of sustainable resource use and environmental protection. A part of this initiative, FLITIN launched workshops for primary schools aimed at promoting the basic principles of circular economy and fostering a zero-waste culture.
Designed for children aged 7–10, the educational labs use animated videos and interactive apps to illustrate the transition from a linear model to a circular production and consumption approach.

IMPACT

899 *students*

6 *countries*

FINANCIAL EDUCATION LABS

FLITIN's portfolio of educational activities for schools also includes other basic financial literacy workshops, seminars, and interactive meetings aimed at exploring various aspects of financial education, such as money management, saving, payment instruments, investments, and economic sustainability.
These activities provided valuable opportunities to engage young people with financial topics through a practical and interactive approach, helping them develop skills that will support their future personal and professional decisions. Overall, these initiatives involved **2.843 students** across 2 countries.

IMPACT

2.843 *students*

2 *countries*

WELCOM-ED: FINANCIAL LITERACY FOR VULNERABLE GROUPS

Recognizing financial education as a powerful tool for social inclusion, FLITIN expanded its outreach in 2026 by launching "Welcom-ED", a training course that aims to promote financial literacy to fragile groups, through the delivery of three modules directed at conveying basic economic-financial concepts.
The workshops were conducted in partnership with local non-profit organizations.
In this first edition, 302 people were reached in 5 countries.

IMPACT

302 *people*

5 *countries*

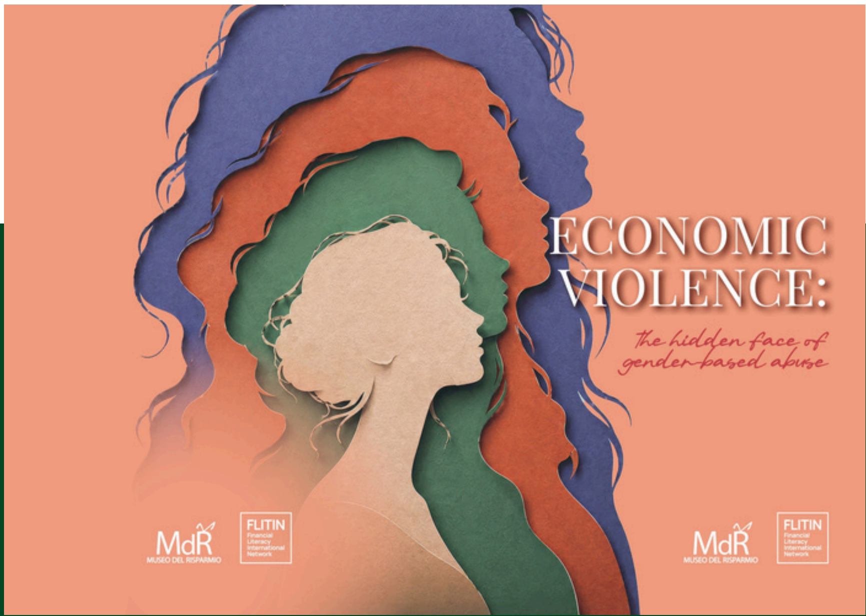
A new resource to recognize economic violence

LEAFLET "Economic violence: the hidden face of gender-based abuse"

FLITIN's activities extend beyond schools, reflecting the network's commitment to reaching a wider audience for whom financial education can be a powerful tool for empowerment and independence.

In 2026, partners from Albania, Croatia, Egypt, Italy and Slovakia collaborated to produce a leaflet specifically targeted at a female audience: by sharing real-life experiences, it helps recognize the warning signs of economic violence.

Economic violence is a subtle yet widespread form of abuse that restricts women's access to money, work, and financial independence, often without visible signs, which currently affects over one in five women in the EU. At first, it may appear as an expression of protection and care, but over time it can gradually limit a person's freedom. Its impact is significant: by controlling finances, it also restricts personal choices, opportunities, and wellbeing, often leading to isolation and psychological distress. Raising awareness is essential to help women recognize the signs and regain control over their lives.



Best FLITIN Ambassador Award

BEST FLITIN AMBASSADOR

To acknowledge the commitment and dedication of its ambassadors, the network introduced an award recognizing those who achieved the best results in terms of audience reach and engagement, the FLITIN Best Ambassador Award. Beyond celebrating individual achievements, the award was designed to encourage active participation and amplify the reach of FLITIN's values and activities.

The title was awarded to **Intesa Sanpaolo Bank Albania**, for guiding citizens and young students toward greater economic awareness, laying the groundwork for a solid and sustainable future.

It was granted based on a set of criteria, including the total number of people reached through the initiatives and the number of volunteers engaged, with the data normalized according to country population and bank size.

How Women Experience their Economic Independence

The FLITIN survey “**Beyond the Threshold: How Women Experience Their Economic Independence**“ is aimed at examining, without any statistical claim, the relationship between the female population and money.
The questions were inspired by the survey promoted by the Museum of Saving in Italy in 2018 on “Women and money management.”
The survey was open to working-age individuals who were currently in a relationship or had previously been in one.
The countries most represented in the survey are Slovakia (21.5%), Hungary (20%), Romania (13%), Albania (11%), Slovenia (9%), Bosnia and Herzegovina (9%), Moldova (7%) and Croatia (5%).

As the vast majority of respondents were women, only responses provided by female participants were considered for the analysis.
In total, 401 questionnaires were collected.

- The women surveyed fall within the working-age population, with a majority of respondents in the middle age groups (35% aged 35–44 and 30% aged 45–54).
- The vast majority hold an advanced level of education (a bachelor’s or master’s degree).

Most women in the sample - about 90% - are either currently in a relationship (married or living with a partner) or have been in one before, since they are divorced or separated. Employment levels are also quite high, with the large majority working: 82% are employees, and another 12% hold managerial or executive roles.
When it comes to household composition, there is a predominance of women (59%) living with a spouse or partner and children. Another 21% share their home with a partner but without children.

The rest of the sample is more mixed, including people who live alone, those who still live with their parents, while others are single mothers living with their children.

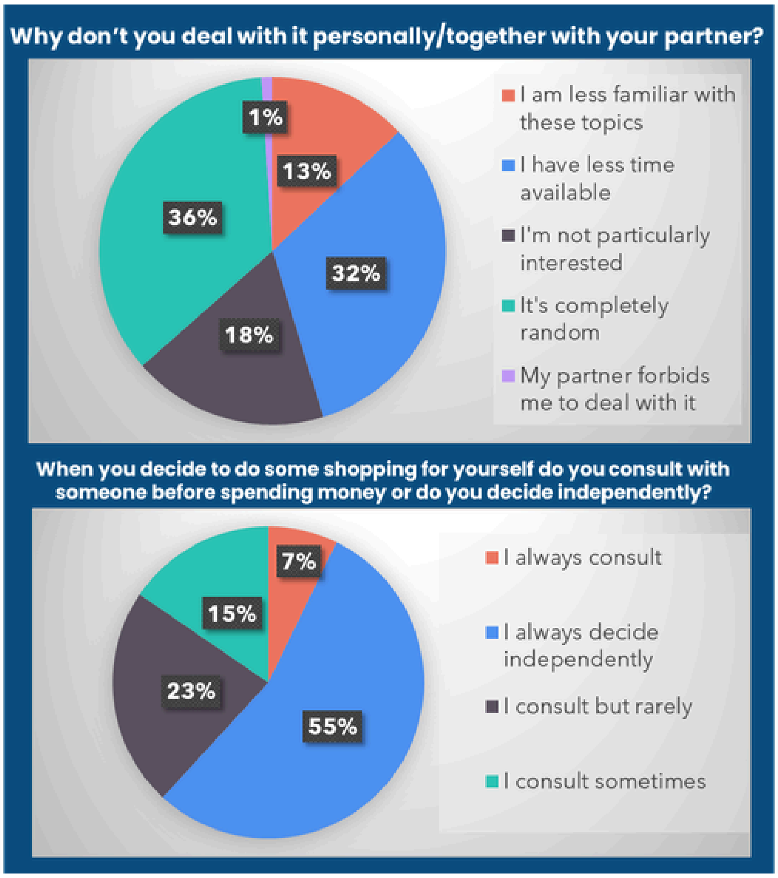
When it comes to household responsibilities, many women continue to bear the greater share of them. In fact, more than half say they handle housework almost entirely on their own. Around 46% also oversee health-related tasks within the household, and 41% take primary responsibility for caring for children or relatives when they're unwell.

	Shopping	Housework	Staying home if a child/parent is ill	The organization of children's daily lives	Health activities (visits, vaccines, etc.)	Administering the family's income	Activities to do in your free time	Holidays planning	Which friends to hang out with	Financially supporting the family	Practical errands (bills, mail, etc.)	Tax return filling out
Especially me	39%	52%	41%	38%	46%	33%	30%	37%	24%	17%	39%	32%
Especially my partner	7%	2%	2%	1%	2%	7%	4%	6%	6%	12%	12%	11%
My partner and I equally	52%	43%	26%	26%	42%	53%	62%	55%	61%	58%	44%	38%
Not applicable	2%	3%	30%	34%	11%	8%	3%	2%	8%	12%	4%	19%

On the other hand, tasks more commonly undertaken by male partners —albeit to a limited extent (about 12%)— are providing financial support, dealing with tax returns, and taking care of practical errands.
Overall, some responsibilities are shared less than others. Tasks like organizing children's daily routines and managing health-related needs are among the least equally divided within households.

Most of the women in the sample are financially independent—about 96% say they have their own personal income. However, when it comes to comparing earnings within couples, the picture is a bit different. Around 52% say they earn less, or even much less, than their husband, while only 26% report earning more than their partner.

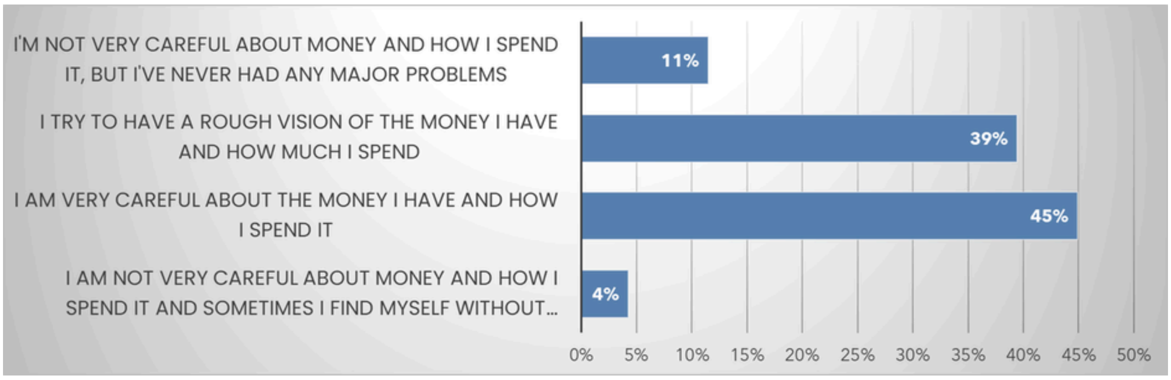
Most respondents – about 60% - reported that household financial decisions, whether related to everyday spending, major expenditures or overall financial management, are made jointly. That said, in about 30% of cases, women take the lead and are the ones primarily responsible for financial decisions.

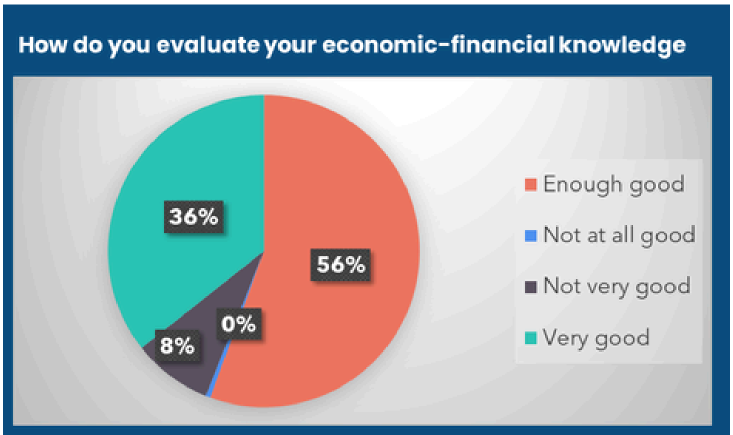


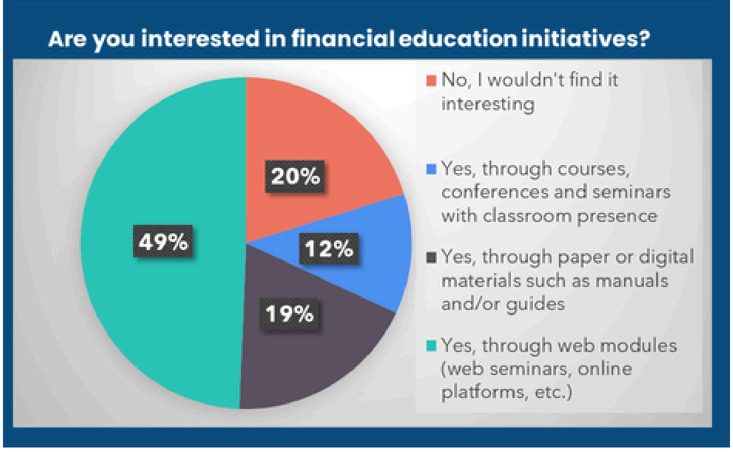
Why do some women in the sample delegate financial decisions? The reasons reported are quite practical. About 32% say it is due to a lack of time, while 31% mention they are less interested in financial matters or feel less confident dealing with them.

At the same time, the sample shows a strong sense of independence when it comes to purchasing decisions. In fact, 78% say they either don't consult their partner before making purchases or only do so occasionally.

When it comes to managing money, about 45% of the sample say they handle their finances very carefully. The rest are split between those who have a more general, less detailed view of their financial situation (39%) and those who admit they don't pay much attention to money (15%).







Overall, the sample sees itself as quite financially literate. In fact, 92% say they have a good or very good level of financial knowledge

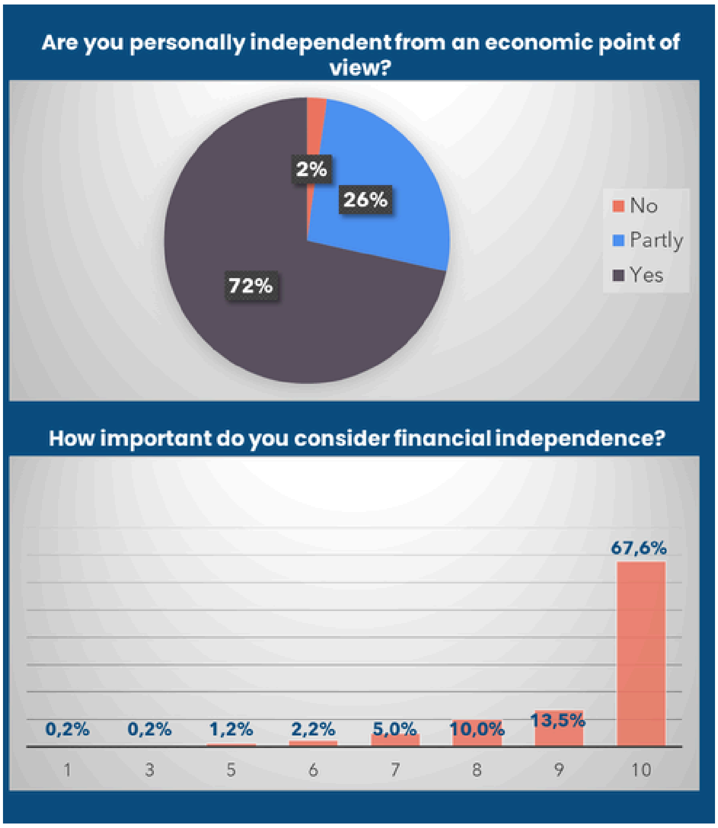
There's also a strong willingness to learn more, with 80% interested in taking part in financial education initiatives.

Online webinars are clearly the preferred option, followed by printed or digital guides and manuals, while in-person formats are far less popular, chosen by only 12%.

This group also shows a high level of awareness when it comes to their own finances. More than 80% say they can clearly, or at least fairly accurately, estimate how much they need each month to live and the total income of their household.
When it comes to liquidity, over 90% know exactly—or at least quite precisely—how much money they have in their bank account or on hand.

Basic money management skills are often learned at home. Nearly half of the respondents say their parents taught them these fundamentals, with mothers playing the most prominent role (31%). School and other external contexts seem to contribute much less to financial education.

Finally, when it comes to investing, the picture is more mixed. Only 31% say they invest a significant portion of their savings, while another 30% do not invest at all—reflecting a trend observed in many studies that point to a generally lower appetite for financial risk among women.



The results indicate that economic independence is regarded as a fundamental value among the surveyed women: 72% of them consider themselves financially independent.

Furthermore, on a scale from 0 to 10, over 90% of participants assign high importance to economic independence, with ratings falling between 8 and 10.

In the vast majority of cases (90%), partners have not pressured women to leave their employment, indicating a general respect for women's professional autonomy.

However, there is still scope for a more balanced and collaborative financial decisions management: 36% of respondents report being consulted only occasionally or not at all by their husband or partner prior to important financial decisions.

Even among a sample of working, financially independent and financially informed women, a considerable share reported having experienced some form of financial control at least once in their lifetime: 34% have had to justify their spending to their partner, 31% have received an allowance or sum of money from their partner for personal expenditures, and 24% have been affected by financial decisions made without prior consultation.

INSIGHTS

The survey provides a snapshot of women's relationship with money within a sample largely composed of women who are employed, highly educated, and financially independent.

Respondents appear to be fully financially included (92% hold a personal current account), demonstrate full autonomy in their purchasing decisions, and report a good or high level of financial literacy, alongside a strong awareness of their economic situation. Economic independence is consistently identified as a highly important value.

However, inequalities persist in the distribution of unpaid care work: nearly half of respondent's report bearing primary responsibility for household duties, health-related tasks (such as scheduling medical appointments and vaccinations), and the care of sick children or relatives.

More than half of the respondents reported earning less than their partner or husband.

Additionally, 30% are not involved in any form of investing, in line with broader evidence highlighting a lower propensity for risk among women.

Shared decision-making on significant financial matters within couples remains limited. Approximately 36% of respondents report that they are either not consulted or are consulted only occasionally before their husband or partner makes major financial decisions.

Notably, demand for financial education remains strong even among financially informed and financially aware women, with 80% expressing interest in dedicated initiatives. A clear preference emerges for online learning formats, such as webinars and digital platforms, followed by printed or digital guides and manuals, while in-person formats are the least preferred.

Finally, a number of critical challenges—such as the management of family workload, recognizing economic abuse, investment practices, and the gender pay gap—emerge as priority topics that could be further addressed through targeted tools and dedicated initiatives.

FLITIN is an Intesa Sanpaolo initiative, promoted by the Museum of Saving