



GLOBAL MONEY WEEK ANNUAL REPORT 2022





Mongolia GMW2

GLOBAL MONEY WEEK ANNUAL REPORT 2022

The 10th Edition of GMW took place during 21-27 March 2022

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Note by all the European Union Member States of the OECD and the $% \left({{{\rm{D}}_{{\rm{D}}}} \right)$

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"It was great and amazing to see youth learning how to support their parents, themselves, and their communities form such a young age, using the simplest methods and resources. The financial income is a good result, but what is most important is the psychological income, the richness of experiences and building one's character, their self-esteem, and the recognition that they are productive members' not just consumers in their society."

- Manar, teacher from Lattakie, Syria, GMW2016



FOREWORD

In 2022, Global Money Week (GMW) has celebrated its 10th edition. Ten years in which financial education has risen on the agenda of policy-makers around the world, and in which millions of children and young people, as well as parents and teachers, have been engaged in conversations about money.

Financial education has never been more important, especially for young people as they navigate through an uncertain world, due to geopolitical risks, inequalities, pandemics and climate change. The financial sector has also been radically transformed over the past years, with financial innovations, new players and new technologies bringing opportunities but also increasing risks for consumers, especially young or unexperienced ones. Financial education, alongside financial consumer protection, are key in ensuring consumers benefit from this transformation, while managing risks.

Yet, despite the challenges, this is also a world full of opportunities, where digitalisation has brought us closer together, has allowed us to discover far away cultures, and to be part of a global society. Global Money Week is an excellent example of the force of collaboration, both nationally and internationally. Each year, it brings together over 100 countries and over 10,000 organisations with the same goal: to make financial education accessible to young people.

The impact of the GMW in these past 10 years has gone beyond its extraordinary outreach. GMW is now a key initiative to raise awareness on the importance of financial education for students in many countries, as well as on the importance to teach financial education in school. In many countries, it has helped to enhance collaboration among key stakeholders working on financial education at national level and is part of the implementation of National Strategies for financial literacy around the world.

As Chair of the Global Money Week Working Group under the OECD/International Network on Financial Education (INFE), I am happy to see the GMW thrive, and to be able to count on the collaboration of colleagues from around the world in ensuring that the GMW campaign is a success every year.

I look forward to another 10 years of Global Money Week!

José Alexandre Cavalcanti Vasco

Director, Office of Investor Protection and Assistance Securities and Exchange Commission (CVM), Brazil Chair of the OECD/INFE Global Money Week Working Group



ABOUT GMW

Global Money Week (GMW) is a global awareness-raising campaign on the importance of ensuring that young people, from an early age, are gradually acquiring the knowledge, skills, attitude and behaviours necessary to make sound financial decisions and ultimately achieve financial well-being. The ultimate goal of GMW is to ensure that all children and youth have access to high-quality financial education, they learn about money matters and are able to take smart financial decisions that can improve future financial resilience and financial well-being. Initially developed by Child & Youth Finance International (CYFI) in 2012, the campaign is coordinated globally by the OECD International Network on Financial Education (OECD/INFE) since 2020 and organised nationally by a wide range of stakeholders. Participating organisations engage young people during GMW through a variety of financial education activities in person and on line which can include financial education workshops, trainings and seminars, visits to money museums and financial institutions, public debates and competitions, financial literacy games and fairs, and much more. In many countries, financial education messages are broadcast and disseminated via a variety of channels including social media, websites, TV, radio, printed media and other online channels. Over the years, many of the countries represented in the OECD/INFE have joined the GMW campaign.



"Joining GMW activities was very helpful and educational. It gave me a lot of beneficial experiences, such as how to make a financial plan, how to achieve goals and why we should save our money. In conclusion, joining GMW activities made me realise that we can achieve big goals if we save our money from the very beginning."

 Mohsin, student from Sultan Sharif Ali Secondary School, Brunei Darussalam, GMW2017

ABOUT OECD/INFE

International Network on Financial Education (INFE)

OECD governments officially recognised the importance of financial literacy in 2002 with the launch of a unique and comprehensive project on financial education. In 2008, the project was further enhanced through the creation of the International Network on Financial Education (INFE), which is now at the forefront of global financial education policy and of efforts to collect cross-comparable data and evidence; develop methodologies to measure financial education impact; share experiences and good practices; develop research and comparative analysis; design policy instruments and promote effective implementation and monitoring.

The OECD/INFE has high-level membership from over 270 public institutions – including central banks, financial regulators and supervisors, ministries of finance and ministries of education – in over 130 countries. It develops high-level policy guidance on financial education through a collaborative, iterative approach and new methods and tools, several of which have been endorsed or supported by G20 leaders and other international and regional fora. The OECD/INFE disseminates work in a variety of ways, including by producing global and regional reports and by organising high-level conferences, roundtables and technical workshops.

The OECD recognised the importance of financial education for children and young people as early as 2005, and the 2020 OECD Recommendation on Financial Literacy encourages adherents "to develop financial literacy from the earliest possible age."¹ In parallel, the OECD/INFE developed a number of policy tools and practical guidance to advance financial literacy for children and young people. Importantly, a specific assessment tool was developed by incorporating a financial literacy option into the OECD Programme for International Student Assessment (PISA). The OECD also recognised the importance of engaging a wide range of stakeholders in developing and implementing financial education initiatives. Concurrently, OECD/INFE members have increasingly focused their efforts in reaching children and youth with financial education programmes.

Through the GMW campaign, the OECD/INFE aims to support countries and institutions delivering impartial, objective, high quality and fair financial education to young people.

Learn more at <u>www.oecd.org/financial/education</u>

1 www.oecd.org/finance/OECD-Recommendation-on-Financial-Literacy.htm



"I am proud that we have the chance each year to participate in GMW activities, leaving an impact on the lives of children and youth nationwide through the various financial awareness raising activities that we implement."

 Mrs. Azza ELDorry, Head of the Children & Youth sector, Ministry of Youth, Egypt, GMW2017



Global Money Week Annual Report 2022 | 10 Years of GMW



GMW2022 LAUNCH EVENT

A special GMW edition – 10 year anniversary

The 2022 edition of GMW was launched on 21 March 2022, through a virtual event accessible on YouTube and the GMW Website. The year 2022 marked the 10th Anniversary of the Global Money Week campaign, which grew over the years to become a global and international phenomenon, much due to tireless efforts of organisations from all around the world, reaching over 170 countries and over 50 million children and young people cumulatively over the years. To mark this special occasion, policy makers from four different continents had the opportunity to exchange and celebrate together the 10th anniversary of Global Money Week, to consider the achievements of the past 10 years, and to look forward at the future.

The Global Money Week campaign was launched by Carmine Di Noia, OECD Director for Financial and Enterprise Affairs. Director Di Noia highlighted that young people are not always equipped with the financial skills they need, as shown by the PISA 2018 financial literacy assessment. Far too many students around one in six on average across participating OECD countries and economies fail to attain a baseline level of proficiency in financial literacy, even in some high- and middle-performing countries. While 54% of 15-year-old students have a bank account, and almost 40% have made a payment with a mobile phone, many cannot recognise the value of a simple budget, let alone understand a bank statement or a pay slip. He highlighted that, in the current economic and geopolitical situation, it is imperative to give children and young people all possible opportunities to build a secure financial future. For many years the OECD has promoted financial literacy for all, and especially for young people, and Global Money Week has played an important role in keeping the issue high on the policy agenda. Director Di Noia mentioned that the theme of Global Money Week in 2022, "Build your future, be smart about money", stressed the importance of being forward looking and thinking about one's financial future. Young people need to be given the instruments and opportunities to build a better, more inclusive and more sustainable future, for themselves and for the societies they live in. Financial literacy is one of those instruments, together with adequate financial inclusion and financial consumer protection frameworks. He also thanked all the organisations who participated in the GMW over the years for their commitment to financial education for children and young people.

Following opening remarks by Mr. Di Noia, representatives of the G20 Indonesia Presidency and the co-chair of the Global Partnership for Financial Inclusion (GPFI) discussed why supporting the financial inclusion and financial literacy of young people is essential for the GPFI and the G20.

The launch also featured a video collage which included highlights of the past 10 editions of the GMW campaign.

A high-level panel of global policy makers from Africa, Asia, Europe and Latin America discussed how the GMW has grown over the years and how it has helped shape the financial education landscape in their countries in the past 10 years. Key insights were shared by:

- Mairead McGuinness, Commissioner for financial services, financial stability and Capital Markets Union, European Commission (video message)
- Jeroo Billimoria, Founder of the Global Money Week Campaign
- Koba Gvenetadze, Governor, National Bank of Georgia
- Maria Socorro Heysen Zegarra, Superintendent, the Superintendency of Banks, Insurance and Private Pensions, Peru
- Denny Kalyalya, Governor, Bank of Zambia
- Nawaporn Maharagkaga, Assistant Governor, Bank of Thailand

The panel of global high-level policy-makers was moderated by Aimée Allam, Executive Director, Financial literacy and inclusion campaign of the Financial Times and closing remarks were provided by Flore-Anne Messy, Head of the Consumer Finance, Insurance and Private Pensions division at the OECD and Executive Secretary of the OECD/INFE.

Speakers in the GMW2022 Launch Event: 10 Year Anniversary





OECD

Magda Bianco, Bank of Italy, G20 **Global Partnership** for Financial Inclusion

Yunita Resmi Sari, Bank Indonesia, G20 Indonesia Presidency Secretariat

Bank of Thailand







Maria Socorro Heysen Zegarra, Superintendency of Banks, Insurance and Private

Nawaporn

Pensions, Peru

Maharagkaga,

GMW2022 Launch Event: 10 Year Anniversary Video





Mairead McGuinness, European Commission



Jeroo Billimoria, Founder of the **Global Money** Week Campaign



Koba Gvenetadze, National Bank of Georgia



Flore-Anne Messy. OECD/INFE



Aimée Allam, **Financial Times**

10 Years of Global Money Week Video

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"I learnt lots of things that can be useful not only in future but also now. For example, how to earn and save money, why we need to work, etc."

– Lecture "Financial literacy" Aidana, Kyrgyzstan, GMW2017

GMW TURNS 10!

In 2022, the Global Money Week campaign, which was initiated in 2012, celebrated its first 10 years of existence. To mark this unique event, the GMW Secretariat and countries around the world implemented a series of special activities.

The GMW Secretariat organised a social media "countdown to GMW10!", launched special hashtags and invited GMW participants to share their favourite memories of past editions of GMW. Starting 10 days ahead of GMW 2022, a photo collage with images of events from past GMW editions was shared on social media. As mentioned before, the Global Launch of GMW was dedicated to the GMW 10-year anniversary. Global policy makers discussed why GMW was important for their countries and shared insights on its impact on their national financial education ecosystem. The Global Launch also featured a video showing activities from all around the world selected from past GMW editions.





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Countries around the world also marked this special GMW edition with dedicated events, as they celebrated 10 years of implementation of the campaign in their countries. Although it is difficult to estimate the impact of an awareness campaign globally, in the occasion of the 10th anniversary of the GMW campaign, the Secretariat asked GMW participating countries to share their views on what has been the campaign's impact in their countries.

Many countries acknowledged that the GMW campaign had a significant contribution to the way financial education, and especially financial education for children and young people, is perceived and prioritised in their countries.

Some examples are provided next.²

2 These examples are based on self-reported information from the GMW national coordina



"I enjoyed the session and realised that saving money matters. I did not pay attention to that before, but from now I started thinking about my spending carefully so that in future when I start my study at university I can have some savings."

- Student attending session, Tajikistan, GMW2016

ARMENIA

In Armenia, schools, universities and other educational organisations have become interested in financial education thanks to the GMW campaign and are keen to selforganise various events dedicated to personal finance management during the GMW campaign. Armenia celebrated GMW for eight years.

PORTUGAL

In Portugal, the GMW has become one of the main initiatives to raise financial awareness among Portuguese students. The financial supervisors, under the National Plan for Financial Education (NPFE), assign great importance to the international campaign, which is annually foreseen in their

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awareness on the importance of financial education for students and is well recognised and appreciated by schools and education authorities.

> programmes of work and included in activity reports. Since 2013 (the first edition of the campaign in Portugal), the number of schools, students and stakeholders of the NPFE involved in the GMW have increased, showing a growing interest from the Portuguese education ecosystem in the campaign.

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COLOMBIA

In Colombia, the GMW helped with establishment of close collaboration among many national stakeholders, as well as of alliances and synergies around the implementation of financial education policies and programmes.

MOROCCO

In Morocco, where the campaign has been implemented for 10 years, stakeholders increased their commitment to the development of financial education policies and programmes and enhanced their efforts to integrate financial education into the school curricula.

SLOVENIA

In Slovenia, the campaign has contributed to shaping the vision of financial education for all ages, by bringing together different stakeholders and by establishing lasting partnerships that promote financial education for all.

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"Throughout Global Money Week, we received excellent comments from the students and the teachers from the different educational centers who attended. All were very enthusiastic and commented that this type of event is excellent for the children and youth of the country, and will help them expand their knowledge about economics and finance. What they liked the most is that they learned in an interactive way, through games, dynamics and even plays."

- Representative of the Central Bank of Dominican Republic, Dominican Republic, GMW2019



GMW helped to enhance collaboration among key stakeholders working on financial education.

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"We need to speak using simple nontechnical words and we also need a financial, economic and fiscal culture, to ease the process of communication with the public and especially the young people. Financial education is needed to lay the foundations for a real financial inclusion, so our children, all citizens, banks and all the players in the financial market, even the authorities, could get a better grasp of financial and banking concepts through financial education."

– Mugur Isarescu, NBR Governor, Romania, GMW2018



PARAGUAY

In Paraguay, where the GMW has been celebrated for 10 years, the Ministry of Education and Science has showed interest in including financial education as a subject in the official curriculum for secondary schools.

SLOVENIA

Slovenia is also preparing for a curriculum revision, where guidelines for the inclusion and expansion of financial education in the school system have been prepared. The authorities also attribute this, in part, to the GMW as a means to raise awareness of the importance of financial education for children and young people in schools.

ZIMBABWE

In Zimbabwe, the GMW helped create awareness on the importance of financial education for young people and, as a result, the Reserve Bank is working with the Ministry of Primary and Secondary Education to facilitate the incorporation of financial education in the school curriculum.

GMW has also helped with raising the awareness on the importance of introducing financial education in school curricula.

ZAMBIA

According to authorities in Zambia, it is also thanks to the GMW campaign that, today, Zambia has integrated financial education in the curriculum for primary and secondary education.

GMW has been institutionalised in some countries, or it is part of national strategies.

ECUADOR

GMW helped strengthen and better articulate the strategies, actions and policies carried out by the Superintendence of Popular and Solidarity Economy (SEPS) regarding financial inclusion and financial education.

HUNGARY

The campaign has been institutionalised through a Decree by the Ministry of Human Capacities during the 2016/17 school year. It has been celebrated in the country for eight years.

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"This topic, financial literacy, is extremely important, because our kids are part of financial and consumer world from the earliest age. It is important to raise their awareness about these topics and risks which are connected with money. Children also influence their parents regarding shopping and they have their own pocket money which includes them into consumer world. So we have a lot of responsibility to educate them well in this area of spending and saving money."

– M.Jelavić, Croatia, GMW2017



PERU

GMW has earned a special place in the financial education policy in Peru where it is part of the National Strategy for Financial Inclusion.



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THE G20 AND GMW

This year's GMW campaign benefited from the support of the **Indonesia G20 Presidency**. The G20 Indonesia Presidency logo was featured on the GMW website to showcase the support of the G20 Presidency for the campaign.

The **G20 Global Partnership for Financial Inclusion (GPFI)** co-chair and the representative of the G20 Indonesia Presidency Secretariat participated in the GMW Global Launch. In her intervention during the Global Launch of GMW 2022, Magda Bianco, Head of the Consumer Protection and Financial Education Department at the Bank of Italy and co-chair of the GPFI, highlighted that financial and economic literacy are essential tools for the empowerment of young people. Yunita Resmi Sari, Executive Director and Head of MSME Development and Consumer Protection Department of Bank Indonesia and representing the G20 Indonesia Presidency, presented the G20 Indonesia priorities, and highlighted the Presidency's focus on developing a financial inclusion framework for harnessing the benefits of digitalisation, with the objective of boosting productivity, and fostering a sustainable and inclusive economy for women, youth, and MSMEs.



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knowledge!"

GMW2022 THEME

"Build your future, be smart about money"

"Build your future, be smart about money" was the official theme of Global Money Week 2022. It was used by GMW participants to create their own GMW activities. The theme captured the importance of thinking about one's own future when making financial decisions. It prompted young people to be forward-looking, while it also encouraged GMW participating organisations to think about the future when planning their GMW activities, providing flexibility, for example, to address issues such as sustainability or the digitalisation of financial services. At the same time, as the COVID-19 pandemic continued to affect most countries around the world and to affect the financial situation of families and individuals, this theme also covered the importance of thinking about the future and building financial resilience to cope with unexpected events.

"It is not only about saving money! I learnt that I can save in many other ways! Reducing the amount of power used, walking to places nearby and even not buying coffee one day in the week makes a huge difference in your financial state over a decade! Thanks goes to GMW for this

- George Marrash, Syria, GMW2017



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Around the world, most participating countries and institutions have addressed the GMW theme through various activities, including games, contests, drawing or essay competitions, webinars, radio shows, lectures and presentations on various financial literacy topics. Some examples are highlighted below.³

Organisations addressed various topics related to the GMW theme, including understanding the importance of being financially literate, being able to manage one's financial resources, the importance of saving, understanding new digital technologies and how to stay safe online, the role of insurance and the importance of thinking of one's retirement from an early age.

Organisations around the world used the GMW theme to inspire young people to think about their future dreams and goals and of ways to achieving them.



Some activities inspired by the GMW theme focused on the importance of having a financial plan early on in life to build resilience for unexpected events and for the old age.

HONG KONG, CHINA

The Investor and Financial Education Council (IFEC) in Hong Kong, China, organised the "Invest in yourself" young writers' contest, which aimed at enabling secondary school students to creatively present their thoughts around financial management through writings. It also encouraged them to understand and consider how financial management and good planning can help them to attain life goals.

THAILAND

In keeping with the theme of GMW2022, the Bank of Thailand launched "Dear Future Me" website, which encourages people to consider their future financial situation. The website functions as an online financial goal setting tool. It calculates and displays the amount of money that must be saved each month in order to reach a goal. The site's system also acts as a nudging tool, sending a reminder at the halfway point of the goal's time period.

GERMANY

Funnymoney in Germany held a lecture on financial dreams and goals, helping students understand the importance of financial planning in transforming their dreams into achievable goals.

AFGHANISTAN

In Afghanistan, University of Central Asia (UCA) SPCE Faizabad organised numerous activities for young people focused on how to prepare financially for crises and disasters. The choice of the topic was driven by Afghanistan's difficult current economic situation.

AUSTRALIA

Students from the Hunter School of the Performing Arts in Australia participated in a financial literacy lesson analysing an article about the benefits of saving early for retirement. After discussing the article with their mathematics teacher, students were challenged to write an essay. Most students wrote about saving for retirement, although some decided to explore how to invest, choosing a superannuation fund or the wonders of compound interest. Teachers would select the best articles to be published into a community e-book, the Money Talks series.

3 Examples and countries mentioned in the following paragraph are a sample and do not provide an exhaustive list of activities implemented the GMW2022 theme.

MALAYSIA

In Malaysia, a series of webinars organised by the Financial Education Network (FEN) addressed the need to be smart about money by informing the audience on the basics of financial planning, with the aim of inculcating better personal financial habits and understanding of products and services that can be used to plan for retirement. Furthermore, FEN also developed an online student course and live workshops that addressed the importance of having a financial plan even at an early age.

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In other countries, the theme was rather linked to the importance of protecting one's finances in the context of the evolving digitalisation of financial services.

IRELAND

In Ireland, the Money Advice and Budgeting Service (MABS) introduced a module called 'Protecting your money', which aimed at making students be smart and wary of scams, such as phishing, smishing and vishing. MABS staff also spoke to students about the dangers of gambling or about a risky form of credit popular with young people, such as "Buy Now, Pay Later".

HUNGARY

The Ministry of Finance in Hungary launched the pocket money calculator "ZsetON" tailored to needs of young people. This free online calculator helps young people take control of their money by registering their expenditures and revenues in relevant categories and providing them with useful saving tips.

PORTUGAL

budgeting management and planning.

The theme was also used to highlight the importance of keeping control over one's finances.



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In Portugal, the GMW campaign started with a social media post on the calculators available on the National Plan on Financial Education's website and tools that support





Some organisations focused on the link between financial education and the sustainability of individuals' financial choices, including their impact on the environment.



EUROPE

Junior Achievement Europe organised a Financial Education Innovation Camp where students had to come up with an innovative product or service that teaches people how to manage their money taking into account the environmental impact of their financial decisions. Students were asked in particular to think about climate change, carbon emissions and eco energy when searching for a solution to the given challenge.

MADAGASCAR

The activities carried out by the Commission for the National Coordination for Inclusive Finance (CNFI) in Madagascar also aimed at encouraging children and young people to save resources such as water, electricity, school supplies or food in addition to money, to help maintain a healthy family budget.

MALTA

In Malta, the Home Economics Seminar Centre (HESC) within the Directorate for Learning and Assessment Programmes of the Ministry of Education, in collaboration with the Malta Bankers' Association, launched the Financial Literacy Challenge for primary schools. This activity intended to promote awareness related to the importance of financial education and sustainability. Participants had to create a healthy low-cost food item with emphasis on seasonality, sustainability and local food.

MONGOLIA

The Bank of Mongolia, in cooperation with commercial banks and "Let's Run Together" club, organised the GMW's closing ceremony. It included a public run in the national park under the theme of "Build your future, be smart about money and be eco!"

SPAIN

In Spain, the Istitut d'Estudis Financiers (IEF) organised a workshop "The Circular Economy", to raise awareness on the importance of applying responsible consumption in the daily life to achieve a more sustainable world.

SWEDEN

During the GMW, the Financial Supervision Authority and the Swedish Food Agency launched a campaign called Svinnrik ("Waste rich") in Sweden, consisting of a series of educational content directed towards teachers with the purpose of teaching students about financial savings while reducing food waste. This campaign was aimed at highlighting the subject of sustainable finance as well as sustainable food consumption and what effects this can have both on climate change and personal



finances. The educational content consisted of educational videos, home assignments, classroom challenges, and different learning assignments. The content is available all year round for teachers to use when they talk financial savings and food waste with children and youth. Teachers from more than 300 schools around Sweden had registered their interest to be part of the campaign.



The theme was also used to develop activities that linked financial education to activities that inspired young people to become entrepreneurs, set up their own business or chose their dream job.

BONAIRE

In the Dutch island of Bonaire, the Stichting Terramar Museum organised an activity on how to become an entrepreneur and what are things to consider when setting up a business. Through live podcast talks, guests from the financial sector and entrepreneurs answered questions related to the importance of saving to start a business but also on what drives a person to become an entrepreneur.

MADAGASCAR

In Madagascar, as part of the activities organised by the Coordination Nationale de la Finance Inclusive (CNFI) and its partners, students aged between 12 and 16 years old were exposed to a movie which showed the success story of a very young Malagasy entrepreneur, and which prompted exchanges and debates around building one's financial future through savings, developing one's entrepreneurial spirit and adopting good financial behaviours and money management skills.

ZIMBABWE

In Zimbabwe, under the leadership of the Reserve Bank of Zimbabwe, students were trained on income generating projects such as poultry, gardening, selling sweets in order to contribute financially to their household income. They were taught the importance of acquiring entrepreneurial skills from an early age so that they are able to grow small projects into commercial enterprises that are run professionally.

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"Today we are taking our first steps as entrepreneurs. We will have a chance to test our business plans, which we have so carefully crafted against the real market place. At the end of the day, some of us will be disappointed because of lower sales than we had anticipated, and some of us will be exhilarated because our revenues will surpass our expectation, but all of us by the end of this day will have learned an important lesson: earning money is a challenging task and those who persevere through their creativity, honesty and hard work will be the ones to ultimately succeed."

– Otar, student, Gyumri #18 school, Armenia, GMW2015

SÃO TOMÉ AND PRÍNCIPE

In São Tomé and Príncipe, the organisation MOVE delivered workshops for high school students on "How to start a business with little money" and organised lectures by successful entrepreneurs for high school students.

TRINIDAD AND TOBAGO

The Trinidad and Tobago Securities and Exchange Commission (TTSEC) launched its Youth Entrepreneurs Series (YES) initiative, 'Invest in your Start-Up Dream'. The YES campaign expanded on the GMW theme and aimed to promote an entrepreneurial mindset by highlighting successful entrepreneurs aged between 13 and 25. The participants shared their unique experiences in opening their businesses to encourage and inspire others to invest in their start-ups. The YES campaign provided a platform for the country's young entrepreneurs to share their real-life stories, including challenges and successes, and to offer advice and tips to motivate and encourage other young people to start their businesses.

BRAZIL

In Brazil, Comissão de Valores Mobiliários (CVM) brought for the first time the Global Money Week in the metaverse. A pilot meeting was organised in the metaverse to discuss the importance of new technologies in general, and of the metaverse in particular, to revolutionize the Brazilian education system. Brazil's CVM also organised for the first time financial education and awareness activities for indigenous people from the Jaraki people, from Aldeia Lago da Praia and in the Municipality of Santarém in Pará. The young people from these areas and communities participated in classes about citizenship, financial control, budget and conscious consumption.

ARMENIA

In Armenia, students of COAF/Aflatoun in the Arteni village founded a start-up of eco pens called "Re'pen". During GMW, financial experts from various organisations visited these schoolchildren and helped them with financial matters related to making and distributing the pens.

BENIN

In Benin and Egypt, organisations explored learning through peers. In Benin, the Société d'Inclusion Financière (SIF-Groupe) organised panel discussions with children

and young people, to allow young people to share their own insights on how they manage their money, and to allow educators and organisers to understand young people's financial behaviours better, in order to tailor their programmes to young people's needs.

BULGARIA

During GMW, Junior Achievement (JA) Bulgaria carried a nation-wide financial literacy survey for parents. JA Bulgaria also organised innovation camps with young business leaders for both high-school and university students.

Countries used innovative technologies to teach financial education

CROATIA

The Croatian Institute for Financial Education (CIFE) used 3D virtual tours to teach financial literacy concepts and explore energy efficiency measures in households. Students learned by examining real or life simulation case studies in virtual reality.

HUNGARY

In Hungary, the Money Compass Foundation extended its financial textbooks with augmented reality illustrations, meaning that

come alive when using a mobile application. The Foundation also developed a new web-application, the MoneySim, a financial simulation for students where the players choose life situations and make financial decision in them

EGYPT

launched a new series of videos delivered by a 10-year old child explaining basic financial concepts in a simple way. EUROPE

explore the link between sustainability and financial skills, as well as an event on financial skills and capital markets.

INNOVATIVE ACTIVITIES IMPLEMENTED DURING **GMW2022**

The 2022 edition of the GMW saw the partial return to in-person activities, after the previous edition where most activities were held online. At the same time, most organisations also maintained their online presence during the GMW 2022 edition. Participating organisations found, once again, innovative ways to conduct educational activities, ensuring pupils remained engaged and learned about why financial education is important to them. Most of the activities were tailored to the specific country situation. Some of the innovative activities implemented during GMW 2022 are presented below.⁴

ed in the following paragraphs are a sample and do not provide an exhaustive list of innovative activitie



In Egypt, the Egyptian Banking Institute (EBI)

The European Money Week, organised by the European Banking Federation (EBF), had as focus "Supercharging Financial Skills". Various activities were organised, including a flagship event, a series of spotlight interviews with experts from financial institutions to

POLAND

An online quiz was made available for anyone to test their financial knowledge on the Kahoot platform, and for each guiz completed between March 21st to 25th, EBF donated 5 euros to the Czepczy ski Family Foundation in Poland which manages a reception centre welcoming Ukrainian refugee women with small children. The key innovative feature of this campaign was a lightning bolt-shaped installation placed at the heart of Brussels and European institutions where passers-by could test their financial skills via a 15-questions quiz, developed in collaboration with the GFLEC. Financial skills were made tangible, touchable and visible through this interactive physical installation.





them to teaching financial education concepts

of El Salvador, each one with specific topics

knowledge. On the closing day, a magic show

and a batucada was presented with financial

related to financial education, with the

In Jordan, the Central Bank launched a

"Financial Sector Monopoly" board game,

non-banking financial companies that are

supervision. The game aims at encouraging

saving, investing and using safely digital

subject to the Central Bank of Jordan's

where players could buy stocks in banks and

objective of developing a circuit of

messages on stilts.

JORDAN

payments.

>>>

COLOMBIA

In Colombia, popular/traditional Colombian games such as "Parques" or "Bingo" were transformed into financial education games. This was a very successful strategy, since most of students were familiar with the traditional games and were able to readily interact and learn new concepts since they already knew the rules or instructions of the games they used to play.

EL SALAVDOR

El Salvador created a fair with stands and dynamic, interactive games, called the financial circuit "Build your future, be smart about money". Different stands were installed in the complex of the Reserve Bank

LATVIA

Latvijas Banka (the Central Bank of Latvia) issued a 2 euro commemorative coin dedicated to financial literacy. The coin features a prosperity tree that can blossom for everyone if planted in the soil of financial literacy.

SPAIN

In Spain, the MAPFRE Foundation developed the online quiz "savings roulette" which can be played via social media networks. Money Compass Foundation in Hungary organised a financial "treasure hunt" (MoneyGo) in Budapest for school groups where students search for targets in the city and solve them to complete a mission.

TAJIKISTAN

The Central Bank of Tajikistan, together with United Nations for Migration/IOM organised several competitions for "best picture" and "best essay" for schoolchildren. In particular, children from rural areas from families left behind by immigrated parents were the focus of such a competition on the topic "What I can do with money?" Parents

were also targeted through a workshop on the family budget.

THAILAND

As mentioned above, the Bank of Thailand developed a website called "Dear Future Me", to provide a platform for people to visualize their future goals, write them down

66

"The age of technologies, with the huge amount of information flooding us every day, requires a new type of knowledge about money and its wise management, which goes far beyond what our parents have taught us. Thus, financial literacy has become one of the fundamental skills of the 21st century person, because our quality of life and achievements greatly depend on it."

- Petar (18), winner of the essay competition, Vocational Technical High School "Nikola Y. Vaptsarov", Samokov, Bulgaria, GMW2016



as if they were talking to their future-selves, be encouraged to consider how much it would cost to fulfil those goals and send those messages to the future-self in the form of e-postcards, which function as ones' promise to self to achieve the specific goal.

Many countries increased their efforts to be inclusive and reach a wide range of students with different backgrounds and from different locations, especially those living in rural areas.

AFGHANISTAN

In Afghanistan, efforts were made by University of Central Asia to reach young girls through their activities, as currently young girls cannot attend high-school education in the country. From 112 participants aged 9-14, 68% were girls, especially from remote rural areas.

COLOMBIA

The Asociación Bancaria y de Entidades Financieras de Colombia (Asobancaria), carried activities during the GMW in 27 out of the 32 national departments in the country. For example, Asobancaria organised workshops with children and young people in rural areas, while paying special attention to ensure gender equity. Furthermore, workshops on life projects were organised for young people living in marginalized areas, with high rates of inequality and poverty.

EGYPT

To ensure inclusiveness of their activities, the Egyptian Banking Institute in Egypt inserted sign language to all its financial literacy videos and e-learning videos and organised special sessions for youth with physical, visual and hearing disabilities.

IRELAND

During GMW2022, the Money Advice and Budgeting Service (MABS) in Ireland

delivered money management sessions to urban and rural schools and to schools in disadvantaged areas. Sessions were delivered to co-educational and single sex schools. Sessions were also delivered to disability training centres and also to training centres for early school leavers. Due to the COVID-19 pandemic, in certain schools online Zoom sessions were delivered. At the same time, MABS has a network of offices throughout Ireland, which helped in the delivery of money management education in person. This has been important, as digital delivery may not always be an option or may not reach those who may be most vulnerable or in need of financial literacy targeted programmes.

GERMANY

In Germany, expert talks hosted by Bundesverband Deutscher Volks- und Betriebswirte, the largest professional association of economists in Germany, discussed various topics. These ranged from social trading, career opportunities in the banking sector and intergenerational justice in taxation as well as ADHD in the context of money management. "Was verdient die Frau" together with Geldbiografien helped young women understand the importance of money with a focus on gender inequality.



KOREA

In Korea, financial education programmes were delivered by the Korean Financial Supervisory Service to students, to enable them to explore future career opportunities. Customised education initiatives for people with developmental challenges were organised in collaboration with welfare centres.

LYBIA

In Lybia, the Civil Society Commission organised student visits to young entrepreneurs to help them better understand how start-up companies work. Al-Ishraga school for children with Down syndrome encouraged over 60 youth to save through setting up small enterprises and markets to selling their products; other similar schools were included in the campaign.

ENSURING GMW IS INCLUSIVE

PORTUGAL

In preparation for GMW, the Portuguese financial supervisors organised a training session on the "Todos Contam Lesson Plans" for the trainers of the Alto Comissariado para as Migrações (ACM), enabling them to use these resources to deliver financial education content to young people who are out of school and face socio-economic vulnerabilities. This target audience integrates the ACM's "Programa Escolhas", whose mission is to promote social

integration, equal opportunities in education and employment, and fighting social discrimination.

ZIMBABWE

As part of the GMW activities, the Reserve Bank of Zimbabwe visited 21 rural primary and secondary schools. In Zimbabwe, the rural population is largely financially excluded and financial literacy levels are very low. The Reserve Bank developed GMW

content on the role of the Reserve Bank, the architecture of the banking sector, of various financial products available for young people including savings and investments. The content was crafted into jingles and broadcast on four radio stations in both English and local languages to enable communication with the marginalised rural communities.



their future.

INTERNATIONAL AND REGIONAL **INITIATIVES DURING GMW**

Aflatoun Day by Aflatoun International

To celebrate the Global Money Week and its 10th anniversary, which occurred between the 21-27 March 2022, Aflatoun International organised a series of activities involving its partners across the globe. Children and young people gathered in their schools and communities and explored the theme "Build Your Future, Be Smart About Your Money" through plays, dramas, poems, workshops, such as building their piggy banks with recycled materials, and songs.

Moreover, during the Global Money Week, Aflatoun International celebrated Aflatoun Day to highlight the importance of social and financial education in building children and youth's future. Throughout the week, Aflatoun conducted Aflatoun Day Connect - a series of video calls and a unique way for students to share stories and experiences of social and financial education with other children and young people worldwide. Aflatoun connected hundreds of learners from 33 countries around the world; they shared their stories and asked each other about savings, budgeting and how could Financial Education help them in

Global Money Week and Aflatoun Day were occasions for all Aflatoun's partners and learners to celebrate Financial Education and to showcase the long term impact it has in schools and communities at the local, national and global level.

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Junior Achievement (JA) Europe

Participating organisations: Junior Achievement (JA) Europe, Arrow Global, Bloomberg, BNP Paribas Personal Finance, HSBC, Mitsubishi **UFJ Financial Group**

Total number of participating organisations: 6 Number of children and young people reached directly: 138 Number of adults reached directly: 69 Number of people reached indirectly: 20,592

The activities JA Europe organised together with its partners during GMW2022 reached 138 young people aged 15-23 from 24 secondary schools and universities all over Europe. Countries represented were Albania, Bulgaria, Germany, Ireland, Italy, Portugal, Romania, Spain, Turkey and the United Kingdom. The activities were supported by 69 business volunteers from Arrow Global, BNP Paribas Personal Finance and Mitsubishi UFJ Financial Group.

Together with BNP Paribas Personal Finance, JA offered Speed Dating Activities allowing students to explore career opportunities in the financial sector as well as financial literacy workshops. MUFG supported the second edition of the Financial Education Innovation Camp from March 22-24 where students had to work in groups to come up with an innovative solution to a given challenge. Arrow Global volunteers joined the Speed Learning to share their career story with secondary school students.

Together with Bloomberg, a new initiative called "EU Women in Finance" was launched aiming to encourage more women to pursue careers in finance and strive to become senior leaders in the sector. The initiative will give female high school students in six European countries an introduction to financial markets using a curriculum developed by Bloomberg. Participants will also have a unique and valuable opportunity to learn from senior leaders in the finance ecosystem across the private and public sector, including banking executives, investors, political decision-makers, central bankers, civil servants and regulators.

A social media campaign around "JA Building a Financially Capable Generation" was led as well: a financial education experience supported by HSBC that targets thousands of students in 17 countries worldwide.

The Europan Money Weel (EMW)

Coordinator: European Banking Federation (EBF) Total number of participating organisations: 33 Number of children and young people reached directly: 50,00 Number of adults reached directly: 3,426 Number of people reached indirectly: 253,000



The European Money Week is an initiative launched by the European National member associations of the EBF also organized the national Banking Federation (EBF), involving national member associations finals of the European Money Quiz competitions during the European across Europe. In 2022, the Albanian Association of Banks, Austrian Money Week. This year, 50.000 students aged 13 to 15-years-old participated in 1,891 classrooms across 29 European countries. The Bankers Association, Azerbaijan Banks Association, Croatian Banking Association, Czech Banking Association, Finance Denmark, national winners would later compete in pairs at the European finals. Estonian Banking Association, Finance Finland, Association of hosted by the European Banking Federation on May 10. The European German Banks (BdB), Hellenic Banking Association, Icelandic Money Quiz 2022 follows this year's European Money Week Financial Services Association, Hungarian banking Association, "Supercharging Financial Skills" campaign by spotlighting the Banking & Payments Federation Ireland, Foundation for Financial and importance of financial education for young people to lead a better Savings Education (Italian Banking Association), Finance Latvia, and more secure life. Liechtenstein Banking Association, Lithuanian Banking Association, Malta Bankers' Association, Macedonian Banking Association, Finance Norway, Polish Banking Association, Portuguese Banking World Assembly of Association, Association of Serbian Banks, Romanian Banking Association, Slovak Banking Association, The Bank Association of Youth (WAY) Slovenia, Spanish Banking Association (AEB), Swedish Bankers' Association and Banks Association of Turkey participated in the European Money Week 2022 (EMW22). The EMW22 campaign Participating organisations: World Assembly of Youth, WAY and its "Supercharging Financial Skills" was supported by Czepczy ski Family Foundation, the Global Financial Literacy Excellence Center members (GFLEC), and Kahoot! Total number of participating organisations: 1,000

During the Global Money Week 2022, the European Banking Federation (EBF) launched its "Supercharging Financial Skills" campaign for the fifth edition of the European Money Week.

Like every other year, WAY assisted member countries to share knowledge to young people on financial literacy and responsibility by Throughout this week, young people, policymakers, and financial institution employees were invited to test their financial skills via an organising various youth talks online at regional and international interactive lightning bolt installation, which included a 15-question level

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quiz, developed with the support of the Global Financial Literacy Excellence Center (GFLEC). This guiz was also made available online on the Kahoot platform, and for each guiz completed between March 21-25, the EBF donated five EUR to the Czepczy ski Family Foundation to a reception center welcoming Ukrainian women with small children. During the week, over 400 people completed the online guiz and countless more played the guiz in person. In parallel to this, a social media campaign was launched inviting people to become ambassadors for financial literacy on LinkedIn to show support for financial education initiatives and bring a spotlight on the importance of financial skills.

In addition to an opening dinner attended by high-level figures working on financial education at a European level, the EBF organized several online events and a spotlight interview series, which were viewed by over 1.000 people. To kick off the 2022 European Money Week, a flagship event with speakers from the European Banking Authority, JA Europe, European Commission, and the Czepczynski Family Foundation explored what role financial skills play in people's lives and how boosting them can help address challenges different groups face in our society, from identifying cyber scams, to supporting refugees settling in a new country.

A spotlight interview series with speakers from BETTER FINANCE, Société Générale, and NBC Global Finance examined the link between sustainability and financial skills, with a focus on the role of banks and investors. To bring attention to the importance of financial skills for capital markets, speakers from Finance Watch, FOM Technologies, and BBVA discussed how being financially skilled is crucial for making good use of the wider financial market opportunities, either in funding or investments.

Number of children and young people reached directly: 700

Number of adults reached directly: 300

Number of people reached indirectly: 5,000



MONITORING AND EVALUATING FINANCIAL EDUCATION ACTIVITIES DURING GMW To monitor the activities that happen during the GMW and have an indication of whether participants found them useful, organisations typically use social media monitoring tools, satisfaction surveys, post-event evaluation forms or questionnaires to test the knowledge of the participants (such as pre and post questionnaires to test the knowledge of specific topics/issues).

In **Colombia**, to track the impact of GMW2022, Asobancaria acquired a media monitoring and analysis tool, which collected information on internet sources and notified in real time when the keywords or hashtags for GMW Colombia were mentioned, thus making it possible to accurately track the performance of the digital campaign and to know indicators such as the reach of people, impressions or views, types of mentions and publications, channel or social network, and interactions. As for most of the initiatives which are conducted online, the Investor and Financial Education Council in **Hong Kong, China**, monitors the performance from data collected, including page views, social media engagement and video views.

In 2022, Money Advice and Budgeting Service (MABS) in **Ireland** introduced a research element to the Money Management workshops, wherein each student was surveyed on their attitudes and experiences with money.

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GMW2022 OUTREACH

GMW's global outreach is based on data reported after the Global Money Week by participating organisations. The GMW Secretariat uses this self-reported data to understand global, regional and national outreach and the Week's growth.

Participating countries: The OECD reports GMW activities that have taken place in all United Nations Member States.

GMW national coordinators: GMW coordinators are public authorities (central banks, financial supervisory authorities, ministries of finance, ministries of education, etc.) that play the role of focal point for the GMW campaign in a specific country or economy. Typically, full or regular OECD/INFE members take the role of GMW national coordinators.

Organisations: GMW is open to all stakeholders, national and international, that may have a role to play in ensuring that young people become financially literate, such as public institutions (ministries of finance and education, central banks, financial regulatory authorities), financial institutions and their associations, civil society organisations, youth associations, universities and schools, education and health professionals, parents and young people themselves. GMW is an opportunity for national policy makers to elevate the issue of youth financial literacy to the forefront of the policy-making agenda, and advance implementation of enabling policies. For financial institutions, civil society organisations, schools, universities and parents, it is an opportunity to talk about financial and money matters with young people, stimulate their interest in financial matters and build positive financial attitudes and behaviours.

Activities: Local, national, regional and global GMW events and activities both digital and in-person that are aimed at raising awareness on the importance of financial education for young people and improving financial literacy among children and young people. They can include financial education workshops/lectures online/in person, financial education games online/in person, launch of GMW online/in person; quiz or competitions, writing essays competition/creative competition, virtual visits to stock exchange, virtual or in person visits to money museum, online Youth Talks or media/TV shows, and others.

Children and young people reached: Refers to the number of children and youth participants (aged 3-30) reached through online and offline activities (i.e. children and young people in pre-school, primary, secondary, tertiary education or university)

Adults reached: Refers to the number of teachers, parents, and other adults that have been engaged and reached through the campaign

People (youth and adults) reached indirectly: Refers to the number of participants engaged through media, TV show, press release, newspaper articles, social media and media campaigns.

Numbers: In 2022, over 1,800 new organisations participated in the GMW.











19,239,975 children & young people reached



16,956,761 adults reached



108,318,801 people reached indirectly

Type and number of each institution participating in the GMW

Type of organisations Government institutions (e.g.: Central Bank, Ministry etc.) Industry associations involved (e.g. banking association, insurance as **Financial institutions** NGOs Corporates Universities Schools Media International organisations

Type and number of activities organised in the GMW

Type of activities organised during GMW Financial education workshops/lectures online Financial education workshops/lectures in person Quiz or competition online Financial education games in person Financial education games online Virtual Launch of GMW Quiz or competition in person **Online Youth Talks** Media - Radio show Launch of GMW in person Media – TV show Writing essays competition/creative competition Visits to money museum in person Podcasts Visits to stock exchange in person Virtual visits to stock exchange Virtual visits to money museum

Target groups of GMW and number of countries targeting them

Target groups

Young people in upper secondary education (e.g. high school)
Children in lower secondary education (e.g. middle school)
Young people in university
Children in primary education
Teachers
Parents
Young people in vocational training
Young project leaders / entrepreneurs
Children / young people with special needs
Children (pre-school age)

Note: Includes data from Hong Kong, China Source: GMW post-reported forms, as reported by participating organisations and countries

	482
ssociation, pension funds etc.)	224
	1,393
	310
	237
	562
	24,237
	558
	77

106 99 66 58 55 46 44 43 42 39 39 39 38 24 15 15 13	Number of countries
66 58 55 46 44 43 42 39 39 38 24 24 15	106
58 55 46 44 43 42 39 39 38 24 24 15	99
55 46 44 43 42 39 39 38 24 15	66
46 44 43 42 39 39 38 24 24 15	58
44 43 42 39 39 39 38 24 15	55
43 42 39 39 39 38 24 24 15	46
42 39 39 39 38 24 24 15	44
39 39 39 38 24 24 15	43
39 38 24 24 15	42
38 24 24 24 15	39
24 24 15	39
24 15	38
15	24
	24
13	15
	13
13	13

Countries targeting them
106
96
94
87
87
74
57
57
29
24

COUNTRY OVERVIEWS

Afghanistan

Participating organisations: SPCE Ishkashim-Learning Center; Faizabad, school of professional and continuing education of university of central Asia; Aga Khan Foundation; Badakhshan University; Teacher Training Colleges Total number of participating organisations: 77 Number of children and young people reached directly: 230 Number of adults reached directly: 120 Number of people reached indirectly: 521

During 24-26 March, SPCE Ishkashim-Learning Center and Faizabad together with partners organised many Global Money Week activities from presentations to sessions focused on savings, budgeting and other financial literacy matters. Also, suggestions on how to be financially prepared for crises and disasters were shared.

Workshops included over 112 participants, children in ages 9-14 and adults. 100 school and university students (of which over half were female) took part in the campaign.

To share light on failure, success and hard work, Jack Ma's video was translated and played during a presentation on family budgeting and financial management. During the Week, children and young people were encouraged to be smart about saving money while building their futures.

















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Albania

GMW national coordinator: Bank of Albania Participating organisations: Albanian Associations of Banks, Ministry of Education and Sports, Albanian Deposit Insurance Agency, Junior Achievement, Young Enterprise, 13 high schools, 8 universities Total number of participating organisations: 173 Number of children and young people reached directly: 8,225 Number of adults reached directly: 1,536 Number of people reached indirectly: 300,014

Albania participated in GMW for the eighth time. This year's aim was to raise awareness about financial responsibility in the younger generation as a way to ensure a better future. Bank of Albania in cooperation with the Albanian Association of Banks and with the support of the Ministry of Education and Sports and the Deposit Insurance Agency, organised educational and awareness-raising activities all over the country, reaching directly more than 8,000 students from almost 140 schools of all levels. Their GMW activities included school competitions, lectures in university auditoriums, visits to the Museum of the Bank of Albania, as well as presentations carried out in primary schools, in middle schools and in high schools.

Albania's GMW2022 ceremony was organised in the premises of the Bank of Albania, under the slogan "Build your future, be smart about money" on Thursday, March 24. This event was launched by the Governor of the Bank of Albania, the Minister of Education and Sports, and the President of the Albanian Association of Banks. During the programme, winners were announced for different competitions initiated by the Bank of Albania and Albanian Association of Banks. The CEOs of the commercial banks that sponsored the activities handed out the prizes and took pictures with the winning students.

Throughout the last week of March, Albanian students were able to participate in six different GMW contests: (1) drawing competition for 3-4th graders (2) meme competition for 9th graders (3) the European Money Quiz for 13 and 15-year-olds (4) video competition for high school students (5) the Countdown Challenge for high school students and (6) essay competition for university students.

During GMW2022, Junior Achievement Albania (JAA) organised the International Trade Game which reached 30 high school and university students. Students were divided into teams of 2-10 people and each group represented one country. This game was played by 30 JAA Alumni members from ages between 15-20. During the initiative, countries competed against each other to cut paper shapes (circles, triangles, rectangles, etc.) and sell them to an international commodity market trader at posted prices, which varied with supply and demand. The objective for each country was to make as much money as possible.

During the project, which is a version of the World Trade Game, youth learned about earnings, saving, investing, budgeting, credit, risk management and giving. They also learnt to apply these skills to create a personal financial plan enabling them to set specific goals for their future financial needs.

Throughout the Week, 14 young people were able to engage in the Speed Learning online event in collaboration with JA Europe. Students had the chance to interact with Arrow Global Volunteers from Albania, Ireland, Italy, Portugal and the UK. The goal was to learn more about career options in the financial sector in an interactive way.

Furthermore, this year 14-16 years old students had the opportunity to participate in a Financial Bootcamp where students were divided into groups to create a business idea with a financial plan.



Angola

GMW national coordinator: National Bank of Angola and Capital Market Commission Participating organisations: Capital Market Commission, General Tax Administration, National Institute of Support for Micro Small and Medium-Sized Enterprises, Superior Polytechnic Institute of Technologies of Angola, secondary schools Total number of participating organisations: 100 Number of children and young people reached directly: 2,757 Number of adults reached directly: 103 Number of people reached indirectly: 311

To mark the 10th anniversary of Global Money Week, the Central Bank of Angola (BNA) collaborated with partners to organise in-person and virtual activities with lectures, seminars, webinars and interactive games on education and financial inclusion. Over 3,071 participants were reached through the campaign.

During the programme, young people were able to learn about the role of the Central Bank and how other financial institutions work. Youth were asked to write shorts essays about the importance of savings during GMW.















Argentina

Participating organisations: Bancor - Banco de Córdoba, Asociación Conciencia, Banco Galicia, Ipet 265, IPEM 12 PTE PERÓN – ANEXO, IPEM N° 35 Ricardo Rojas, Ipet 313, Instituto privado Nuestra Señora Del Sagrado Corazón, IPEA 214, IPEM 154, San Fco de Asis, Monserrat Total number of participating organisations: 227 Number of children and young people reached directly: 255 Number of adults reached directly: 15 Number of people reached indirectly: 240

During Global Money Week 2022, a virtual workshop was developed called "Jornada de aprendizaje financiero y laboral" ("Financial labour learning day") in which nine secondary schools from Córdoba participated, including 225 students and approximately 15 teachers.

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Armenia

GMW national coordinator: Central Bank of Armenia

Participating organisations: Governmental institutions: Central Bank of Armenia, Minister of Education, Science, Culture and Sports of Armenia; Financial Institutions: Deposit Guarantee Fund of Armenia, Financial System mediator, ACRA credit bureau, Armenian Motor Insurers' Bureau, Armenia Securities Exchange; Financial Unions: Union of Banks of Armenia, Union of Credit Organisations of RA; Financial service providers: including banks, credit unions, insurance companies; Educational institutions: including Armenian State University of Economics, American University of Armenia, Yerevan State University, Shirakatsy Lyceum International Scientific-Educational Complex, Arteni N2 basic school, Aragatsavan basic school; Non-Governmental Organisations: Children of Armenia fund, Junior Achievement of Armenia; Media organisations: Armenpress, newsarmenia.am; International Organisation: European Youth Parliament

Total number of participating organisations: 124 Number of children and young people reached directly: 3,677 Number of adults reached directly: 380 Number of people reached indirectly: 8,172

The Central Bank of Armenia and the Armenian State University of Economics organised a panel discussion to officially launch Global Money Week 2022 in the country. It focused on GMW2022 theme: "Build your future, be smart about money." During the talks, economists and financial experts shared their views on FinTech, inflation, personal finances, the Russian-Ukrainian conflict and its impact on Armenians. Students had the opportunity to ask questions and participate in these discussions.

The Yerevan City Session of the European Youth Parliament (EYP) took place from 25-27 March. The session revolved around the "Enhancing the Financial Literacy Among Youth" theme and was conducted in partnership with the Central Bank of Armenia. The session gathered around 100 young people selected from different high schools and universities in Yerevan. Participants were divided into six committees. Each committee was assigned a topic and encouraged to come up with possible solutions and draft a resolution. To support, guide and facilitated the committees, experienced members of the EYP academic team had conducted research for over a month before the start of the session. During the conference, delegates discussed various issues in finance and economics such as housing prices, taxes, non-cash transactions, credits, financial scams and frauds. Afterwards, they created and presented various resolutions.

As part of GMW2022, financial experts visited students of COAF's (Children of Armenia) Aflatoun International programme in Arteni village to help them with financial matters of their start-up eco pens "Re'pen." They touched upon topics such as budgeting, bank accounts and cards, savings, debt, financial rights protection, and useful online financial tools such as fininfo.am. At the same time, these students participated in a seminar led by financial experts dedicated to safe usage of payment cards.

Moreover, thanks to another educational initiative, one of the richest online encyclopaedias in the world Wikipedia (in Armenian) saw increase in number of financial literacy articles. Particularly, the topics related to payment cards and bank accounts were emphasized this year.

Furthermore, the Central Bank Visitor Centre of Armenia (the money museum) opened its doors to students in order to teach them about the history of money and about their personal finances, future professions and money matters. In addition, various open lessons, movies, discussions, debates, "Saving game", "Finances otherwise: Alliance" and "There is no money" games championships were organised in different educational institutions.















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Australia

Participating organisations: Australian Securities and Investments Commission (ASIC), Hunter School of the Performing Arts, Royal **Australian Mint** Total number of participating organisations: 3 Number of children and young people reached directly: 253,864 Number of adults reached directly: 54,046 Number of people reached indirectly: 51,094

To support young people make money choices that work for them, the Australian Securities and Investments Commission (ASIC) released a new online resource, Get Moneysmart. This resource is designed to make it easier for young people to manage their money and deepen their understanding of key money concepts and behaviours. Throughout Global Money Week, over 300,000 Australian young adults, parents and teachers were reached through social media channels.

Students from Hunter School of the Performing Arts participated in a financial literacy lesson, analysing an article written about the benefits of saving early for retirement. After discussion with their mathematics teacher, students were challenged to write their own article inspired by the stimulus piece. They were given several choices, or could negotiate their own topic.

Teachers then nominated student work to be published. These will be compiled into a community e-book, a third edition in the Money Talks series, available in the Hunter School of the Performing Arts website.





Austria

GMW national coordinator: Austrian National Bank (OeNB - Oesterreichische Nationalbank) Participating organisations: Three Coins, schools Total number of participating organisations: 2 Number of children and young people reached directly: 380 Number of adults reached directly: Not reported Number of people reached indirectly: 405,200

To mark this year's campaign, Oesterreichische Nationalbank (OeNB) held an online Global Money Week Quiz focused on financial education topics. It was divided into three categories targeting elementary, lower and upper school students between the ages of 7-19. Among 165 participants cash prizes were offered to three winners per each category.

In addition, the Austrian National Bank (OeNB) commissioned a broadcasting of a Radio Longspot at a national radio station for children. The spot focused on the right way to handle money, included a variety of tips and drew attention to the GMW Quiz. Through this, people were encouraged to get in touch with the OeNB's financial education team and work together to strengthen their financial resilience.

During GMW2022, social business Three Coins and its partners, created workshops for over 160 educationally disadvantaged students between the ages of 10 and 13. In short, Raiffeisenlandesbank Wien/Niederösterreich and the chamber of labour Burgenland, emphasized that basic financial literacy skills are key for a sustainable approach to money. By means of self-reflection on consumption and spending patterns as well as through playful and practical teaching, students develop basic financial competencies. Therefore, Raiffeisenbank Wien/NÖ and Arbeiterkammer Burgenland (chamber of labour) collaborated on various workshops to help empower young people.

Additionally, the social business Three Coins launched an online course during GMW2022. It was developed and implemented with funding from the Arbeiterkammer Wien (chamber of labour). With this digital platform called "Gut mit Geld" participants are accompanied on their personal money journey. They are given the tools they need to master the challenges and make good financial decisions. All basic skills are first taught though an animated, inspiring and true-to-life course.







Global Money Week Annual Report 2022 | 10 Years of GMW

10 Years of GMW | Global Money Week Annual Report 2022















Azerbaijan

GMW national coordinator: Central Bank of Azerbaijan Republic Participating organisations: Ministry of Education, 90 schools Total number of participating organisations: 90 Number of children and young people reached directly: 12,900 Number of adults reached directly: 2,900 Number of people reached indirectly: Not reported

Throughout Global Money Week 2022, the Central Bank of Azerbaijan Republic (CBAR) along with partners reached 10,000 children and youth through several digital and offline activities. CBAR introduced two online courses <u>"Children and Money"</u> and <u>"Financial Literacy: Strategy, Analysis and Teaching."</u> Around 10,000 schoolchildren and 2,900 teachers showed their interest in these courses. Two competitions were also launched, one for students and one for teachers.

During "Kids and Money" course the following topics were discussed: the purpose of money creation, security features of national banknotes of Azerbaijan Republic, how to spend money in more useful way, how to achieve our dreams, how to manage our money, how to protect our money from "traps", how can we increase our money, how can we learn to "run" for our money, how can we make money, how does money protect us, how can we take care of our future, how to borrow money. Each of 12 topics covered in the course included a quiz to test students' knowledge.

Since courses were in video format, most rural areas of the country could also be reached. Financial literacy staff visited schools in different regions to collect exams from students who could not visit CBAR to take tests in person.

In total 1,100 students applied online on the education platform of CBAR (<u>https://edu.e-cbar.az</u>) to take the final exam. Only students who listened all 12 topics and completed quizzes were allowed to apply for the final test. Some 940 students took the offline exam, 80 students participated online. Each of these students received gifts, leaflets and storybooks about financial literacy. 430 students passed the course with the results of 70% and above. Closing ceremony consisted of awards ceremony, which was held in second-biggest city Sumgait on May 18, and in Baku on May 20. Winners received certificates and gifts.

The second competition were dedicated to teachers. The competition aimed to increase popularity of "Financial Literacy: Strategy, Analysis and Teaching" course. Course focused on strategy, methodologies to teach financial literacy to students in different age groups. Around 2,900 teachers showed their interest in the course, 130 of them completed all 12 topics with quizzes and therefore eligible to apply at CBAR to take final exam and 26 of the teachers were recognised with outstanding results.





Bangladesh

GMW national coordinator: Bangladesh Skill Development Institute, Daffodil International University, Bangladesh Security Exchange Commission

Participating organisations: Daffodil Polytechnic Institute, Daffodil International School & College, First Security Islamic Bank Ltd, Watermark, A2i, National Youth Development Forum, Daily Ajker Potrika, MACES, Schools and Colleges of Rangpur and Gaibandha, Vocational School in Chittagong

Total number of participating organisations: 100 Number of children and young people reached directly: 1,000,000 Number of adults reached directly: 500 Number of people reached indirectly: 100,000

Global Money Week 2022 celebrations in Bangladesh started on March 21st. Daffodil International University and Bangladesh Skill Development Institute led money week activities, promoted the campaign in the media and among the First Security Islamic Bank. Gatherings and quiz contest were held in the North Bangla area. Awareness was created through involvement in the campaign of prominent people.

Daffodil International University and Bangladesh Skill Development Institute took a lead on this with the financial support of FSIBL.















Global Money Week Annual Report 2022 | 10 Years of GMW







10 Years of GMW | Global Money Week Annual Report 2022

















Belgium

GMW national coordinator: Financial Services and Markets Authority (FSMA) Participating organisations: The Wallonia-Brussels Federation, Flemish Education Minister, Wikifin Lab, Radio 2, debt mediation centers, schools

Total number of participating organisations: 13 Number of children and young people reached directly: 70,750 Number of adults reached directly: 2,830 Number of people reached indirectly: 6,800,000

During Global Money Week 2022, the Financial Services and Markets Authority (FSMA) along with partners reached 75,000 children and youth through the following activities:

- Presentation of the results of the FSMA survey of retail investors in Belgium during digital GMW Launch event;
- Two educational board games "Gère tes pépètes" and "Just'in Budget" played in primary schools;
- Online Wikifin Quiz for secondary schools to test their financial knowledge;
- Interactive class on "Saving & Investing" led by the Wikifin Lab;
- Participation of influencers (through video spots) during the interactive class;
- made available on the Radio 2 webpage;
- Interview with a Wikifin Lab guide and student who played the stock-exchange game in the Lab;
- President of the Fédération Wallonia-Brussels and the Minister of Education.







• Partnership with Radio 2 where a Wikifin Quiz was used to test their audiences' knowledge on saving and investing. The answers were

• A discovery visit of the Wikifin Lab with the main stakeholders of the Wallonia-Brussels Educational system including the Minister-

Benin

GMW national coordinator: Financial Inclusion Society (SIF-Groupe) (Société d'Inclusion Financière- SIF-Groupe) Participating organisations: Action Sociale, Monde Actions Durables, MAP Afrique, Ministry of Economy and Finance, Ministry of Social Affairs and Microfinance; Ministry of Secondary, Technical Education and Vocational Training; Abomey-Calavi Town Hall, Ecobank Bénin, Coris Bank International Bénin, MOOV Bénin, IAMD Microfinance, Africa finances, Bourse Régionale des Valeurs Mobilières, Complexe scolaire Abbé Florent Nascimento, Complexe scolaire « Le Messia », Complexe scolaire "Jules William International", Complexe scolaire "Saint Gérard de Villiers", Complexe scolaire "La Marjolaine", Complexe scolaire "Le Faucon", Collège "Ia Gaieté", Collège "Ia Source", Collège "Les Merveilles Seniors", Lycée Béhanzin, Lycée technique Agbokou, Lycée Toffa, Complexe scolaire "AYIFA", Les Artisans Total number of participating organisations: 28 Number of children and young people reached directly: 2,500

Number of adults reached directly: 400 Number of people reached indirectly: 40,000

Throughout Global Money Week 2022, the Financial Inclusion Society (SIF-Groupe) and its partners reached more than 40,000 children and young people through several activities such as "banker in my class" sessions, youth-led panel discussion, theatrical play, "caravan" (young expression), trainings in digital finance, social and financial education as well as visits to financial institution and stock exchange.

During GMW2022, digital and in-person financial literacy awareness sessions were delivered to children, youth and adults. This included social and financial education, group discussions between young people and facilitators. Together with partners, high-level debates, seminars and other educational sessions were organised for children and youth.

Throughout the Week, young people took part in face-to-face group discussions with their peers. Aflatoun International organised online discussions between youth from Togo and Senegal on money management.

In addition, this year, university students had the opportunity to participate in-person activities on the importance of digital in financial transactions and entrepreneurship.

















Global Money Week Annual Report 2022 | 10 Years of GMW










Bolivia

Participating organisations: Asociación de Bancos Privados de Bolivia, Sparkassenstiftung Alemana, Junges Netzwerk, Banco Nacional De Bolivia S.A., Banco Mercantil Santa Cruz S.A., Banco De Crédito De Bolivia S.A., Banco De La Nación Argentina, Banco Bisa S.A., Banco Unión S.A., Banco Económico S.A., Banco Solidario S.A., Banco Ganadero S.A., Banco Fortaleza S.A., Banco Fie S.A. Total number of participating organisations: 14 Number of children and young people reached directly: 400 Number of adults reached directly: 63 Number of people reached indirectly: 2,000

Throughout Global Money Week 2022, more than 400 young people were involved in six webinars. These educational sessions covered the following topics: "Financial Planning for Entrepreneurship", "The 123 of youth finance", "Personal finances in a pandemic context", "Achieve your goals by improving your finances", "We can too! finance for women" and "Simple mobile payment, an opportunity for FinTech."





Brazil

GMW national coordinator: Comissão de Valores Mobiliários (CVM)

Participating organisations: Universidade Presbiteriana Mackenzie, Terra Investimentos Dtvm, Toro Investimentos, Via / banQi, Banco do Estado do Rio Grande do Sul, Banco Modal (Modal Mais), MGC Holding, B3,

CM Capital, IFPR, Cresol - Cooperativa de Crédito Rural e Investimento, Núcleo de Educação Financeira de Tubarão - Santa Catarina, TC (Traders Club), Escola Estadual Aderson De Menezes - Seduc Amazonas, PLANEJAR, ANBIMA, B3, Instituto Sicoob, ABAAI, Bullseve Serviços Online, Ânima Educação, Órama Corretora, Universidade Federal Fluminense, MEC, Universidade Estadual de Maringá, Sebrae-MG, Prefeitura Municipal de João Pessoa (Secretaria de Desenvolvimento Econômico e Trabalho - SEDEST), FIPECAFI, Onze, FIA, Saint Paul, FIESC SC, Federal Institute of Paraná (IFPR), Ânima Educação, banQi / Via, Banrisul, Bullseye serviços online, Central Cecresp, Cooperativa De Credito De Livre Admissao Da Regiao Central E Oeste Mineiro Ltda - Sicoob Divicred,

Cooperativa de Crédito de Livre Admissão de associados São José do Cerrito, Cooperativa de Crédito de Livre Admissão Sicoob Campos Novos, Cooperativa De Crédito Do Centro Do Estado De Rondônia – Sicoob Centro, Cooperativa de Crédito do Sudoeste Baiano - Sicoob Crediconquista, Cooperativa De Crédito E Captação Sicoob Unicidades, Cooperativa de Crédito Norte do Espírito Santo, Cooperativa de Crédito Sicoob Credcoop, Cooperativa de Crédito Sul Litorânea do ES - Sicoob Sul – Litorâneo, Cooperativa de Crédito Teixeira de Freitas LTDA - Sicoob Extremo Sul, Cooperativa De Crédito União Centro Oeste, Cresol, EMEF Prof. Gilson Silva, IFPR-CURITIBA, MGc Holding, modalmais - Banco Modal S.A., Núcleo de Educação Financeira de Tubarão - SC da CVM,

Órama Corretora, Prefeitura Municipal De João Pessoa, Sicoob AC Credi, Sicoob Acicred, Sicoob Campos Novos,

Sicoob Central BA, Sicoob Centro, Sicoob Coeepere, Sicoob Coopemata, Sicoob Coopemta, Sicoob Coopere, Sicoob Cooperemb, Sicoob Cooplivre, Sicoob Costa de Descobrimento – 3021, Sicoob Crediconquista, Sicoob Credigerais, Sicoob Crediluz, Sicoob Credimepi, Sicoob Credimonte, Sicoob Credivag, Sicoob Credlíder, Sicoob Credsaopaulo, Sicoob Cressem, Sicoob Nossacoop, Sicoob Primavera, Sicoob Rio Grande do Norte, Sicoob União MT/MS, Sicoob Unidas, Sicoov Crediserra, Sociedade Cooperativa de Crédito Coopere Ltda- Sicoob Coopere, TC - Traders Club, Terra Investimentos DTVM, Toro Investimentos, Univerdidade Presbiteriana Mackenzie, Universidade Estadual de Maringá, Universidade Federal Fluminense

Total number of participating organisations: 93 Number of children and young people reached directly: 554,697 Number of adults reached directly: 1,915,187

Number of people reached indirectly: 2,469,784

Throughout Global Money Week 2022, the CVM along with more than 30 partners reached 500,000 children, youth and adults through several digital and offline activities such as lectures, live talks, workshops, podcasts, games, competitions, webinars, TV and radio programmes. Almost 1.9 million people were reached indirectly and roughly in total 2.5 million. Together with partners, the Federal Institute of Paraná (IFPR) reached 60 youth through digital activities, financial literacy awareness sessions and conference.

♦ NOTÍCIA **GLOBAL MONEY WEEK 2022 GLOBAL MONEY WEEK 2022** Confira os eventos na agenda Semana especial alcança cerca de oficial e participe! 2,5 milhões de pessoas no Brasil

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During GMW2022, financial literacy awareness sessions were offered for children, youth and for adults, mostly through digital means. This included sessions on budget, conscious consumption, sustainability, behavioural finance, retirement, investments, entrepreneurship, citizenship and financial control.

High-level discussions, seminars, and other educational sessions were organised on the following topics:

- Financial education (CVM, MEC and Rede da Paraíba);
- Sustainable finance: what it means and why it matters for our future (CVM and LAB);
- The future of finance and financial education with the metaverse (ABAAI and CVM):
- Financial education as a public policy: scenarios, perspectives and challenges for promoting the well-being of young people (CVM and Instituto Ânima);
- Financial education and investment funds (CVM and FIPECAFI);
- Financial education in schools: an experience from three countries Angola, Brazil and Portugal;
- Regional Webinar OECD-CVM Center for Financial Education (CVM and Aflatoun);
- Importance of behavioural economics in financial education (CVM and professors specializing in the subject);
- Myths and truths about investments (CVM and PLANEJAR);
- Financial education in Brazil: scenarios and perspectives (CVM, Instituto Sicoob and Instituto XP);
- How financial education influences the sustainable economy (Ânima Educação);

Other important highlights from GMW2022 in Brazil include:

- CVM used TikTok to carry out publicity campaigns for the Week, reaching more than 1,500 young people.
- and trends in the financial area. This pilot project aims, among other actions, to develop educational actions and revolutionise the learning system in schools.
- Lectures with digital influencers: several influencers specialised in financial education took part in GMW.
- from the Jaraki people, from Aldeia Lago da Praia, in the Municipality of Santarém, Pará.

ОСУМ

GLOBAL MONEY WEEK 2022

Nova edição ocorre entre 21 e 27/3 e terá como tema principal o uso inteligente do dinheiro para construção de futuro





Metaverse for educational actions: CVM, in partnership with SEBRAE-MG, organised an event to discuss the role of Metaverse in education

Einancial education and awareness activities for indigenous peoples: financial education activities were carried out with children and youth



















Bulgaria

GMW national coordinator: Junior Achievement Bulgaria Participating organisations: Ministry of Finance, Ministry of Education, Financial Supervision Commission, University of Economics - Varna, Burgas Free University, Bulgarian Stock Exchange, 21 media organisations, 7 financial institutions, 115 schools Total number of participating organisations: 156 Number of children and young people reached directly: 11,356 Number of adults reached directly: 5,322 Number of people reached indirectly: 35,452

During the 10th edition of Global Money Week, Junior Achievement Bulgaria along with partners reached over 52,000 children and adults through national contests, innovation camps, webinars, open lessons, alternative teaching classes, games, talks, and more.

Financial literacy awareness sessions were offered to children, youth and adults, through both digital and in-person means. This was achieved through Junior Achievement Bulgaria's partnership with the Ministry of Education, the Ministry of Finance, the Financial Supervision Commission, the University of Economics - Varna, banks, and other public and private sector representatives.

High-level discussions, seminars, and other educational sessions were organised by teachers throughout the country. A total of 115 schools and 11,356 students participated in these initiatives in 2022.

Throughout the Week, young people, their parents and their teachers were able to engage in an educational webinar with speakers from the Ministry of Finance, the OECD and the Financial Supervision Commission. Junior Achievement Bulgaria supported with two nation-wide contests linked to this year's GMW theme "Build your future, be smart about money." A three-day-long innovation camp for high-school and university students was organised.

Furthermore, this year, JA Bulgaria led a parent/teacher survey on financial literacy and the ways to talk about money with kids. The results were later used to form a short digital guide for parents and teachers to inspire and support them on money matters.

GMW2022 got wide media coverage in local and national media outlets (incl. radio, newspapers, magazines, digital media).





Burkina Faso

GMW national coordinator: Permanent Secretariat for The Promotion of Financial Inclusion (Secretariat Permanent Pour La Promotion De L'inclusion Financiere)

Participating organisations: Schools, universities Total number of participating organisations: Not reported Number of children and young people reached directly: 3,000 Number of adults reached directly: 90 Number of people reached indirectly: Not reported

As part of the promotion of financial inclusion, the Permanent Secretariat for the Promotion of Financial Inclusion (SP-PIF) organises training sessions on financial education in Burkina Faso. The objective of these trainings is to strengthen the financial capabilities of youth, women, and people from rural areas.

Global Money Week 2022 launch kick-started the campaign this year. The opening speech was made by the Governor of the South West Region.

GMW2022 edition included financial education training sessions for students from various schools in the city of Gaoua, panel discussions with young people, a radio programme, a banking campaign, selfie challenge, training of teachers, and more.

Some 44 training and awareness sessions, led by SP-PIF executives, were carried out in 11 schools and universities in the centre of Gaoua. Over 3,000 students attended the lessons on budgeting and savings. GMW was an opportunity for the SP-PIF to extend financial education trainings to over 90 administrative and teaching staff at the University of Gaoua and other schools. These trainings focused on budgeting, savings, debt management and digital financial services.

During the financial inclusion panel discussion, topics addressed included discussion around the status of financial inclusion in Burkina and the importance of young people's access to financial products and services; financial products and services geared towards young people; digital finance, and new financial themes.

The selfie challenge included taking self-portraits of groups of GMW participants. These photographs were taken at the end of each session. The best self-portraits were selected by the SP-PIF.

In order to raise awareness on the importance of financial education, the SP-PIF organised an interactive round table programme on RTB 2 radio in Gaoua. This was carried out in synchronisation with the national radio and it allowed listeners to discuss live with the SP-PIF representatives. For an hour, they defined and explained to listeners the importance of Global Money Week, shared information about activities scheduled during the week. They also shared positive experiences on financial empowerment of children and young people while encouraging parents to take an interest in it.

The banking campaign, in partnership with banks and microfinance institutions, was an opportunity offered to everyone and to youth in particular, to have bank accounts and financial products adapted to their needs. The first of its kind, eight financial institutions including four banks, three microfinance institutions and La Poste Burkina took part in the initiative. During this campaign, 402 bank accounts were opened, 16 magnetic cards and 25 electronic wallets were bought.

GMW2022 in Burkina Faso ended on Saturday, April 9 with the closing ceremony followed by a training of administrative and teaching staff. It ended by the closing remarks of the Permanent Secretary and the presentation of certificates to GMW participants.



















10 Years of GMW | Global Money Week Annual Report 2022

















Burundi

Participating organisations: 3hi Africa, Fal Groupe Total number of participating organisations: 2 Number of children and young people reached directly: 400 Number of adults reached directly: 50 Number of people reached indirectly: 500

During Global Money Week 2022, 3hi Africa in partnership with Fal Groupe and Aheza Iwacu reached more than 500 youth and adults through many digital as well as in-person activities. These included:

- Survey for youth who have already developed a savings culture in Burundi (300 respondents);
- Presentation of tools for youth financial inclusion (about 100 participants);
- Live discussion on savings (over 100 people reached);
- Awareness raising on Buja FM radio (over 200 people listening to this radio);
- Training/awareness raising workshop (over 100 young people);

Different online and offline financial literacy awareness sessions were offered for youth and for adults on the following topics: "Keep a budget book to monitor spending regularly", "Establish a budget calendar", "Digital applications and books to develop financial literacy skills", "Working and investing smart" and "Constantly educate themselves on financial management."

High-level discussions, seminars, and other educational sessions were hosted during the GMW in Burundi. At the end of the week, more than 500 young people who took part in the different activities understood that money does not only depend on a regular salary and that no matter how much money passes through their hands, it can be managed independently and responsibly.

Some youths were interviewed for feedback. They were glad to have had mentors during GMW who helped them learn about how to manage money better, how to change mindset and behaviour toward money when facing spending urges.





Canada

Participating organisations: Financial Consumer Agency of Canada (FCAC) Total number of participating organisations: 1 Number of children and young people reached directly: Not reported Number of adults reached directly: Not reported Number of people reached indirectly: Not reported

The Financial Consumer Agency of Canada promoted Global Money Week on its social media accounts and via stakeholder communications (i.e. Stakeholder Bulletin).



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Financial Consumer Agency of Canada (FCAC) 25 March · 🚱

When your personal or financial information is compromised in a data breach, you need to act quickly to avoid becoming a victim of fraud. Prepare yourself for the steps to take: http://ow.ly/PSbu50In6pc #FPM2022







0 🔍 🚨 Canada

ItPaysToKnow 🤣 @FCACan · Mar 21 ... Teaching your children to make informed financial decisions will help them build a strong future. Find out how you can show them good money habits: ow.ly/v9Fw50IkSYz #GMW2022



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Cape Verde

GMW national coordinator: Central Bank of Cape Verde Participating organisations: General Audit of the Securities Market (AGMVM), Cape Verde Stock Exchange (BVC), OEJ Youth, Association for the Promotion of Financial Education (PROFIN), Association of Young Economists (AJECON), Community Association – Friends of Safende (ACAS), HUMUS – Youth for Peace and the Municipality of São Miguel (CMSM), University of Cape Verde (UNI-CV), Business School (ENG), 10 schools

Total number of participating organisations: 18 Number of children and young people reached directly: 820 Number of adults reached directly: 4,000 Number of people reached indirectly: 6,200

Throughout Global Money Week 2022, the Bank of Cape Verde, along with partners, reached out to children and youth in various communities through virtual activities, such as webinars and online contests focused on financial education and savings.

During GMW2022, financial education sessions were offered to children, youth and adults, mainly through digital media. The campaign programme also included school visits, webinars, workshops, lectures, conferences, financial competitions for college students, a financial cartoon contest, and other awareness raising events. Financial education workshops for university students were promoted in schools and universities throughout different communities. All these GMW events highlighted the importance of saving, managing money responsibly, improving skills and strengthening financial capacity to make wise money choices.

Throughout the Week, young people were able to participate in comic strip competitions promoted by Fin Academy and another competition launched by the Cape Verde Stock Exchange, in which the best works were awarded.







Chile

GMW national coordinator: Comisión para el Mercado Financiero (CMF) Participating organisations: SERNAC, Banco Central de Chile, Carrera de Auditoria e Ingeniería en Control de Gestión, Universidad Autónoma de Chile (Sede Temuco) Total number of participating organisations: 17 Number of children and young people reached directly: 850 Number of adults reached directly: 1,010 Number of people reached indirectly: 1,860

During the 10th edition of Global Money Week, Comisión para el Mercado Financiero (CMF) organised several discussions with students and their teachers to assess how COVID-19 had impacted their financial lives from day-to-day money habits to decision-making.

About 1700 people, including 700 children and young people were reached through various events during Global Money Week 2022 by Carrera de Auditoria e Ingeniería en Control de Gestión, Universidad Autónoma de Chile (Sede Temuco). Many of the participants were adults, but also high school and university students. They all showed a genuine interest in financial matters and money management. Some 64 opinion pieces were published through digital media. These articles focused on different topics such as personal finances, business matters, national and international examples, guidelines and recommendations of good practices in financial education.





Banco Central de Chile 📀 @bcentralchile · Mar 23

Banco Central de Chile, @cmfchile y @SERNAC se unen a la décima versión de la Semana Global del Dinero, #GlobalMoneyWeek2022, iniciativa impulsada por la @ocdeenespanol, que tiene como objetivo concientizar sobre la educación financiera en los jóvenes bit.ly/36FFGzQ



Banco Central, CMF y SERNAC se en en décima versión de la

El Banco Central de Chile, la Comisió lacional del Con



Mar 23 años y que es impulsada por la OCDE. Revisa más info en: globalmoneyweek.org



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El Banco Central de Chile, la CMF y el @SERNAC se unen para participar de las actividades del Global Money Week, (GMW), iniciativa que cumple 10



About IFEC Investment

and youths

TCF Tour Guide Challenge

(Kindergarten and primary

students)

Chin-tective Bootcamp

(6-8 years old)

Home > Others Resources > Campaigns & activities > Global Money Week 2022 >

A range of fun-filled activities and initiatives nurturing good money habits in school children

"Invest in Yourself" Young

Writers Contest

Detective Chin Chin Money

Management Adventures

(9-11 years old)

Global Money Week 2022



A fun way to financial learning

The Global Money Week (GMW) is an annual campaign organised by the OECD/INFE for school children and youths. Its primary objective is to raise awareness about the importance of financial learning, which enables young people to make sound financial decisions and achieve financial well-being. With the theme being "Build your future, be smart about money", the IFEC is joined by stakeholders to bring to the public a range of resources, tools and activities. This year's GMW is held globally from 21st March to 27th March.

Escape room FO game for

young people

Parenting Retirement Young Adults & Money Money Essentials



Q English - =

Hong Kong Money Month 2022

Keyword(s) Search

Blog

Money can't buy love, but going on dates isn't cheap. How should Chin Junior manage his finances?

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Global Money Week

Hong Kong Money Month

An annual territory-wide campaign led by the IFEC to promote investor and financial education

Chin Jr's Blog

Hear from Chin Jr. about his money management tips.

Hot Tools

A suite of free online tools to help you to manage your personal and family finances anvtime



China Hong Kong, China

GMW coordinator: Investor and Financial Education Council (IFEC) Participating organisations: Education Bureau, Bank of China (Hong Kong), Hong Kong Economic Times, Junior Achievement Hong Kong, Prudential Hong Kong, The Boys' & Girls' Clubs Association of Hong Kong, The Hong Kong Institute of Certified Public Accountants, Transunion

Total number of participating organisations: 9 Number of children and young people reached directly: 159,621 Number of adults reached directly: 5,330 Number of people reached indirectly: 280,998

During Global Money Week 2022, the IFEC partnered with NGOs, industry bodies and financial institutions and reached over 280,998 children, youth and adults through a series of digital activities such as online money learning guizzes, a game on credit rating on Facebook, money management videos and a thematic webpage on green finance.

The IFEC developed three interactive online quizzes targeting primary school students and youth. Through money-related questions using everyday scenarios children were able to reflect upon their behaviours and learn about good money management habits. The youth financial quotient (FQ) quiz presented money scenarios on money management, scam prevention, and the impact of social media on investment decisions.

The "Invest in Yourself" Young Writers Contest, organised by the IFEC, the Education Bureau and HKEJ Education invited secondary school students to present their financial management skills and knowledge through writings. It also aimed to empower them to invest in themselves by understanding how financial management and good planning can help them to attain life goals and foster their understanding and confidence in financial decision-making. Launched in March as one of the initiatives of GMW, the contest closed in the end of May.

To celebrate GMW2022, IFEC with partners, Bank of China (Hong Kong), TransUnion HK and HKEJ Education, developed fun and interesting activities and resources targeting the wider youth population in Hong Kong. Credit rating is often overlooked by young people. Therefore, due to the widespread use of credit cards and growing popularity of Buy Now Pay Later (BNPL) offerings a credit rating agency, TransUnion Hong Kong, developed a Facebook game to raise awareness of credit ratings and to remind game participants to adopt sound financial management practices. To promote green finance and good money habits, Bank of China (Hong Kong) and HKEJ Education, developed a video featuring an influencer and a thematic webpage. Other organisations who promoted GMW on their social media platforms include Junior Achievement Hong Kong, Prudential Hong Kong, The Boys' & Girls' Clubs Association of Hong Kong and The Hong Kong Institute of Certified Public Accountants.

GUU GUU PARAGINA 1115





Colombia

GMW national coordinator: Asociación Bancaria y de Entidades Financieras de Colombia (Asobancaria) Participating organisations: Banco de la República, Superintendencia Financiera de Colombia, Ministerio de Educación Nacional, Asociación Bancaria y de Entidades Financieras de Colombia (Asobancaria), Federación de Aseguradores Colombianos (Fasecolda), Banca de las oportunidades, Autorregulador del Mercado de Valores (AMV), Fondo de Garantías de Instituciones Financieras (Fogafin) & Fundación Plan, 11 Universities, 91 Schools, Banco Falabella, Banco Caja Social, Banco Mundo Mujer, Banco Popular, Bancoomeva S.A., Banco Av Villas, Banco Davivienda, Itaú Colombia, Banco De Bogotá, Banco GNB Sudameris, Mibanco, Bancolombia, Banco Agrario, Fundación Bancolombia, Scotiabank Colpatria, Finanfuturo, Universidad Santo Tomas Bucaramanga, Microempresas De Colombia, Findeter, Crezcamos S.A Compañía De Financiamiento, Corporación de crédito Contactar, Cooperativa De Ahorro y Crédito CREAFAM, Fundación Social CREAFAM Solidaria & Coosanluis, Corporación Universitaria del Huila – Corhuila, Colegio Green Hill (Neiva), Colegio Gimnasio Moderno (Neiva),

Colegio Anglocadadiense (Neiva), Clever Finance, Bancoomeva, Banco Mundo Mujer, Banco de Bogotá, Fondo de Pensiones y Cesantías Porvenir, Fundación Mundo Mujer, Universidad EAN

Total number of participating organisations: 44 Number of children and young people reached directly: 63,276 Number of adults reached directly: 1,521 Number of people reached indirectly: 2,938,559

More than 50,000 children, young people, parents and teachers were engaged in over 170 activities organised by 27 national departments in Colombia during Global Money Week 2022. These activities focused on awareness-raising sessions on economic and financial literacy.

The GMW2022 National Launch on the importance of financial education in childhood was held on March 22. Participants included representatives from government and private entities who discussed the significance of financial education for children and young people and how it empowers them to build a brighter future as well as able to tackle deep social issues such as poverty and inequality in Colombia. Also, progress was made in governmental and private efforts to promote a public policy of economic and financial education for children, youth and adults.

Throughout the week, activities for children such as games, playful workshops, short stories, visits to libraries and financial institutions, video presentations and animations were carried out in schools. For young people, radio programmes, exhibitions, virtual and in-person workshops were held in universities. For parents and teachers, awareness-raising workshops, forums and virtual talks on "how to talk to children and young people about finances" were held.

During GMW, a large digital campaign was carried out with publications in social networks, web pages and mass media. It indirectly impacted more than 2.9 million people. The entire advertising strategy, events, activities and materials were centralised <u>here</u>.

The Corhuila Banking and Financial Administration Program, through the Research Seedbed IMERCAP, participated in Global Money Week. Various schools in the city of Neiva joined the celebration. During the Week, students of all educational levels participated in academic talks on topics such as savings, investments, digital banking and the future of the economics. The activities were aimed at instilling good money management practices in children and young people as well as identifying the need to save in order to start their own businesses in the future. In elementary schools, students learned to define concepts, such as saving and money. University students learned to carry out investment operations in the stock market, through digital platforms under the agreement signed with the Colombian Stock Exchange.

Throughout Global Money Week 2022, Clever Finance with partners from the Colombian financial system reached over 10,000 children and youth through activities in 78 Schools of 34 cities and towns.

As operator of Financial Education projects in Colombia this GMW2022 Clever Finance worked with: Bancoomeva on "Mural of savings"; Banco Mundo Mujer on "Mundo Mujer Financial Education Day" with conversation, logic challenges, Financial Education "parks" and trivia; Banco de Bogotá on Savings bingo and Forum "The power of decisions" and workshop "Everything you need to know before investing"; Porvenir Pension and Severance Fund on experiential activity "The Future is Saving"; Mundo Mujer Foundation - Experiential Activity "Saving my future with Mundo Mujer"; EAN University on Investment Forum.









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Costa Rica

GMW national coordinator: National Council for Supervision of the Financial System (Conassif) and those four superintendencies, namely: SUGEF (for financial intermediaries), SUGESE (for insurances), SUPEN (for pensions) and SUGEVAL (for securities), Ministry of Economy, Industry and Commerce (MEIC) and Financial Consumer Office Participating organisations: Technological University of Costa Rica (TEC) Total number of participating organisations: 8 Number of children and young people reached directly: 150

Number of adults reached directly: 800

Number of people reached indirectly: Not reported

For Global Money Week 2022, a concerted effort was made by the National Council for the Supervision of the Financial System (Conassif) and the four financial superintendencies: SUGEF (for financial intermediaries), SUGEVAL (for securities), SUPEN (for pensions) and SUGESE (for insurances), which was coordinated jointly with the Ministry of Economy, Industry and Commerce (MEIC), the Financial Consumer Office (OCF) and the Technological Institute of Costa Rica (TEC).

Three webinars were held for 150 university students and teachers as well as the general public through Facebook, Twitter and LinkedIn. The topics developed were "Use of credit cards", "Savings and budget" and "How to save and not die trying."

Côte d'Ivoire

GMW national coordinator: Ministère de l'Education Nationale et de l'Alphabétisation

Participating organisations: AIESEC Côte D'ivoire, Fatima group school, le cours Nafitini 2, Sonah Habib high school, Empower'her, the scouts of Yopouguon, International School Descartes, BRVM Stock Exchange (BRVM), EiC Corporation, HENRIPOINCARRE, EPPMAMIANOU, NIMBO, Financial Education Program (PEF) / Ministry of National Education, Regional Directorate of National Education of Adzopé, Agency for the Promotion of Financial Inclusion (APIF) / Ministry of Economy and Finance, Inades-Training, AIESEC, Visa, Ecobank, B2S Production, Aflatoun International, KiraliT, Evening INFO

Total number of participating organisations: 11 Number of children and young people reached directly: 6,699 Number of adults reached directly: 20 Number of people reached indirectly: 19,311

The 10th edition of Global Money Week was organised by the Programme Education Financière (PEF) from the Ministry of National Education and Literacy (Ministère de l'Education Nationale et de l'Alphabétisation) in collaboration with the Direction régionale de l'éducation nation d'Adzopé in Mé region located 100 km from Abidjan during 21-25 March 2022. Technical and financial assistance was provided by Visa and Ecobank Côte d'Ivoire.

Several activities were included in the GMW programme: the official opening ceremony, financial education training for adults, presentation and launch of competitions, "A banker in my class" visits, panel with young people on the theme of "My money, my future", visit of a banking institution and competition called "Geniuses of eco finance."

Throughout Global Money Week 2022, AIESEC Côte d'Ivoire along with EiC Corporation worked with 64 volunteers who led digital trainings on financial literacy. In-person financial literacy awareness sessions were offered for students in primary, middle and high-schools. High-level discussions and conferences were organised for youth, in order to discuss financial education matters. During GMW2022, AIESEC Côte d'Ivoire organised a visit to the BRVM Stock Exchange for 25 students from International School Descartes.





















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Croatia

GMW national coordinator: Ministry of Finance (MFIN) Participating organisations: Ministry of Science and Education (MSE), Education and Teacher Training Agency (ETTA), Croatia National Bank (CNB), Croatian financial services supervisory agency (HANFA), Financial agency (FINA), Croatian Chamber of Economy (CCE), Croatian Employers Association (CEA), Croatian Insurance Bureau (CIB), Association of Pension Funds (APF), Zagreb Stock Exchange, Inc. (ZSE), Croatian Institute for Financial Education (CIFE), Štedopis, Institut for financial aducation Zagreb (Štedopis), Union of Autonomous Trade Unions of Croatia (UATUC), Primary school Šimuna Koži i a Benje, Zadar, OTP bank Total number of participating organisations: 16 Number of children and young people reached directly: 7,641 Number of adults reached directly: 9,609 Number of people reached indirectly: 409,466

In Croatia, members of the Operational Working Group on consumer financial literacy participated in Global Money Week 2022. Members included: Ministry of Finance (MFIN), Ministry of Science and Education (MSE), Education and Teacher Training Agency (ETTA), Croatian National Bank (CNB), Croatian Financial Services Supervisory Agency (HANFA), Financial agency (FINA), Croatian Chamber of Economy (CCE), Croatian Employers Association (CEA), Croatian Insurance Bureau (CIB), Association of Pension Funds (APF), Zagreb Stock Exchange, Inc. (ZSE), Croatian Institute for Financial Education (CIFE), Štedopis, Institut for financial education Zagreb (Štedopis), Union of Autonomous Trade Unions of Croatia (UATUC).

To launch GMW2022, the Ministry of Finance, the Ministry of Science and Education and other institutions hosted many online activities. 208 teachers participated and expressed satisfaction with the programme and topics. Other activities included online and offline financial education workshops and lectures, digital games, quiz, virtual visits to stock exchange, TV and radio show, podcasts, student debate and competition for high school students.



Cyprus

GMW national coordinator: Central Bank of Cyprus (CBC)

Participating organisations: Association of Cyprus Banks, Bank of Cyprus Cultural Foundation, Chartered Financial Analysts Society Cyprus, Cyprus Securities and Exchange Commission, Cyprus University of Technology, Financial Wellbeing Institute, Institute of Certified Public Accountants of Cyprus, Institute of Chartered Accountants (ICAEW) Cyprus, Junior Achievement Cyprus, Ministry of Finance, University of Cyprus, Youth Board of Cyprus, Ministry of Education, Culture, Youth and Sports Total number of participating organisations: 14 Number of children and young people reached directly: 12,000 Number of adults reached directly: 630

Number of people reached indirectly: Not reported

During Global Money Week 2022, the Central Bank of Cyprus (CBC) and the Bank of Greece co-organised an online panel discussion at which both Governors of the monetary authorities took part. The online discussion aimed towards raising awareness regarding the importance of financial literacy for children and youth. Moreover, the CBC in collaboration with the Ministry of Education, Culture, Youth and Sports (MOEC) organised lectures for secondary school students. The sessions took place at the Central Bank's amphitheatre and focused on the importance of financial education from an early age. Furthermore, the CBC distributed informational material and posters regarding Global Money Week to MOEC and, via the specific Ministry, reached all lyceum schools and technical schools in Cyprus.

Throughout GMW2022, various organisations, including the CBC, the Cyprus Securities and Exchange Commission (CySEC), the Cyprus University of Technology (CUT) and the University of Cyprus used website and social media posts in order to raise public awareness on Global Money Week and the importance of financial literacy.

During GMW, CySEC published on their website two brief Investor Guides featuring easy-to-use and practical advice on investments. Additionally, CySEC announced an introduction to an annual award for the best postgraduate dissertation in fields associated with Economics and Finance.

The Cyprus University of Technology (CUT) and the Youth Board of Cyprus co-organised a round of six online lectures on "Personal Finance Management". These were free, open to the public and aimed towards enhancing young individuals' understanding of key financial literacy concepts.

Similarly, the Financial Wellbeing Institute, in collaboration with MOEC, organised an online discussion on "Financial Literacy in Cyprus: The problem, the consequences and its treatment." The main topics of the discussion focused on future challenges associated with financial literacy, as well as the role of financial literacy in the digital era. The main target audience for the initiative was secondary education teachers.

Furthermore, this year, secondary school students had the opportunity to participate in various activities related to financial education. Such activities included presentation of short educational videos, student tours to the Bank of Cyprus Museum of the History of Cypriot Coinage, the Cyprus Stock Exchange and other local financial institutions. Students also participated in creative projects and competitions highlighting financial education matters.

Finally, several associations, including the Association of Cyprus Banks, Chartered Financial Analyst (CFA) Society Cyprus, Junior Achievement Cyprus, Institute of Chartered Accountants in England and Wales (ICAEW) in Cyprus and the Institute of Certified Public Accountants of Cyprus, organised lectures and online discussions in various high schools all over the country. The sessions focused on financial literacy and personal financial management.







Czech Republic

GMW national coordinator: Ministry of Finance

Participating organisations: Ministry of Education, Youth and Sports, Czech National Bank, EFPA Czech Republic, yourchance, 750 schools, 15 children's homes, 5 financial institutions and banks (eská spořitelna, ČSOB, Modrá pyramida, Raiffeisenbank, Komerční banka), 30 other organisations, including Česká bankovní asociace, ABC finančního vzdělávání, Metodika, Finanční gramotnost, Knihovny, MHMP, MČ Praha 1, Česká mincovna, Zámek Hluboš z.ú., Sazka

Total number of participating organisations: 800 Number of children and young people reached directly: 31,338 Number of adults reached directly: 1,500 Number of people reached indirectly: Not reported

In the Czech Republic, GMW participants took part in traditional online competitions, games and educational programmes provided by different financial institutions. Debates were hosted in libraries, schools and public places. Online gatherings, focused on financial topics such as budgeting, start-ups, securing a stable financial future, and more. Some financial institutions ran open days doors. The closing ceremony of GMW was held at the Czech National Bank.

GMW2022 included popular digital competitions and games, such as "FinGRplay" tournament, "Rozpočti si to!", "Soutěž Finanční gramotnost" and "Financial Literacy Competition." Special prizes for winners were presented by the Minister of Finance. Lectures, project days and workshops took place in many schools and children's homes in the country. In 2022, a Student Companies Fair was introduced and organised by Junior Achievement. Participants noted that their favourite activities were webinars with successful well-known business owners.















Světový týden vzdělávání o penězích a finanční



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Denmark

GMW national coordinator: Finance Denmark Participating organisations: Denmark National Bank, Danish Financial Supervisory Authority, Danish Tax Agency, The Danish Consumer Council, The Danish Association of Math Teachers, Danish Foundation for Entrepreneurship, Alinea Total number of participating organisations: 700 Number of children and young people reached directly: 20,000 Number of adults reached directly: 1,000 Number of people reached indirectly: Not reported

Danish Money Week was held between 14-18 March 2022 as part of Global Money Week 2022. During the campaign, employees from the financial sector visited school classes as guest speakers to highlight the importance of including financial education in the curriculum. Approximately 14,000 students with ages of 13-15 had a visit from a bank employee in 2022. Finance Denmark (business association for banks, mortgage institutions, asset management, securities trading and investment funds in Denmark) coordinated guest trainings.

Furthermore, the financial sector in Denmark offered digital teaching materials for in classroom activities throughout the week. These resources were developed in cooperation between Finance Denmark, the Danish Association of Math Teachers and Alinea (large publisher of teaching materials for Danish schools). Approximately 20,000-30,000 students used these materials during the Money Week.

In addition, Finance Denmark held a national Money Quiz in which classes could participate and win money prizes for school activities. A national winner and four regional winners of the quiz were chosen based on the total results of each participating class. The national winner also participated in the European Money Quiz.

All Money Week activities were endorsed by the Danish Financial Authority, the Danish Consumer Council, the Central Bank of Denmark and the Danish Tax Agency.

As a part of Money Week, Finance Denmark also published a report, that gave an overview of the financial status of young people between the ages of 18 to 29. The Danish Consumer Council and the Danish Foundation for Entrepreneurship contributed to the report this year. The report and its findings were presented at a virtual conference at Finance Denmark for an audience of relevant stakeholders including authorities, associations and organisations, members of Finance Denmark and others.



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Dominica

Participating organisations: National Bank of Dominica, Junior Achievement Dominica, National Cooperative Credit Union Total number of participating organisations: 10 Number of children and young people reached directly: 325 Number of adults reached directly: 500 Number of people reached indirectly: Not reported

During Global Money Week 2022, Junior Achievement Dominica along with partners reached 500 children and youth through digital activities on TikTok, Facebook and Instagram. Different financial literacy awareness tours and a virtual video competition were organised. The winners received a chance to visit and tour two financial institutions. Additionally, they were offered an opportunity to open a savings account.

Junior Achievement Dominica also launched a virtual video competition where students discussed ways they save money.

During the campaign, children and young people were encouraged to use social media platforms such as Facebook, TikTok and other to showcase methods of saving.

Ecuador

GMW national coordinator: Superintendency of Popular and Solidarity Economy (Superintendencia de Economía Popular y Solidaria) Participating organisations: Banco Guayaquil, Children International, DP World, Fundación CRISFE, Ministry of Education, Sparkassenstiftung Alemana, 74 savings and credit cooperatives, 1 savings and credit mutualist, 2 integration agencies, 7 external entities, and more

Total number of participating organisations: 91 Number of children and young people reached directly: 81,635 Number of adults reached directly: 951 Number of people reached indirectly: 558,698

Global Money Week 2022 in Ecuador was nationally coordinated by the Superintendency of Popular and Solidarity Economy with the support and strategic cooperation of 74 savings and credit cooperatives, 1 savings and credit mutualist, 2 integration agencies and 7 external entities. The Ministry of Education collaborated with national GMW organisers to help reach more schools in rural and urban areas. Many educational activities were organised for children and young people in 24 provinces of Ecuador allowing them to discover basic financial concepts through trainings, workshops, contests, interviews, conferences, interactive games and other activities. The youth learned about the importance of managing money wisely, differences between needs and desires, setting savings goals, responsible credit or indebtedness, investment as well as planning personal and family finances to make informed and responsible decisions.

Each participating entity published photos, videos and information related to the GMW campaign, which this year carried the slogan "Build your future, be smart about money." The news of all these activities were linked to each other through social networks and the GMW website.

Banco Guayaguil organised virtual workshops for children of their employees. These workshops were held in Guayaguil, Cuenca and Quito. The "Aventura Financiera" programme was use to talk to children about financial matters. Through these lessons, the children learned about the importance of saving and how to solve financial emergencies. In addition, Children International Foundation, held a workshop on savings and products and services offered by a financial institution. Banco Guayaguil also planned a virtual workshop for the children of DPWORLD employees with the same theme but with a focus on solving mathematical challenges.

Supported by Banco Pichincha the CRISFE Foundation held four conferences with national experts during GMW2022. The conferences focused on (1) "Present and future financial health" in which an intervention model was presented to achieve financial health for women (2) "Savings, the strategic ally in the family economy" where it was highlighted that savings should not be considered as a waste of income, but rather as the most important expense of a person or family (3) "Good use of credit cards" reinforcing good practices of use, among them it was suggested to allocate budget in the line of expenses to the credit card, not accept all credit cards since it is easier to manage if the number is reduced (4) Ecuador's economic situation and household economy in this space reflected "The family economy is tight because the country's economy is not growing, we must be creative, seek alternatives, businesses, approaches and different audiences. Have responsible management, not go into debt for consumer things like buying a late-model television, but go into debt for a business in which I have an advantage and I know it will do well."













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¡Aprovecha esta oportunida de aprendizaje única!







ORARIO: 16h00 a 17h00











Egypt

GMW national coordinator: Egyptian Banking Institution (EBI) Participating organisations: Central Bank of Egypt, Financial Institutions, Banque Misr, Expert Development Bank of Egypt (EBank), Egyptian Banking System Model, New Giza University, Aflatoun International Total number of participating organisations: 7 Number of children and young people reached directly: 4,927,231 Number of adults reached directly: 3,727,231 Number of people reached indirectly: 3,700,000

The Egyptian Banking Institute (EBI) implemented various activities targeting children, youth and adults during Global Money Week 2022. EBI reached 4.9 million participants through social media platforms and delivered on ground awareness and training sessions for 27,231 participants. 32 financial topics were covered throughout the week. Some of these topics focused on financial inclusion and literacy, FinTech, financial planning and personal budgeting, saving, investment, entrepreneurship, small and medium enterprises financing and more.

GMW activities in Egypt included: (1) Financial Literacy E-Learning Courses composed of several modules each followed by test (2) Financial Literacy Explainer Videos explaining financial terms (3) Financial Literacy Children Cartoon Animation Series (4) Awareness Sessions presented for youth by banking experts (5) Financial Literacy On-Ground Awareness Sessions for youth, women, school students (6) Banking Simulation Model (7) Banking Operation Systems Course for economics students in New Giza University (8) Talaat Harb Museum visit (9) Bank simulation visits (10) Online Financial Literacy Children Booklet which is a set of booklets aim to increase children understanding of basic financial topics (11) Online Financial Literacy Daily Tips (12) Financial Literacy Online Engagement Games.





El Salvador

GMW national coordinator: Banco Central de Reserva de El Salvador (BCR)

Participating organisations: Superintendencia del Sistema Financiero (SSF), Instituto de Garantía de Depósitos (IGD), Banco de Desarrollo de El Salvador (BANDESAL), Defensoría del Consumidor, Banco de Fomento Agropecuario (BFA), Banco Hipotecario de El Salvador, S.A., Ministerio de Economía (MINEC), Comisión Nacional de la Micro y Pequeña Empresa (CONAMYPE), Sparkassenstiftung Alemana para la Cooperación Internacional (DSIK), Junior Achivement El Salvador, Banco Promerica, S.A., Federación de Cajas de Crédito y Bancos de los Trabajadores, Sociedad Cooperativa de R.L. de C.V. (FEDECRÉDITO), Banco Davivienda Salvadoreño, S.A, BANCOVI de R.L., Banco Agrícola, S.A., Quálitas Compañía de Seguros, S.A., Banco Cuscatlán de El Salvador, S.A., Asociación Bancaria Salvadoreña (ABANSA), Banco de América Central, S.A., Ministerio de Educación, Ciencia y Tecnología (MINEDUCYT)

Total number of participating organisations: 21 Number of children and young people reached directly: 1,820 Number of adults reached directly: 2,168 Number of people reached indirectly: 244,870

In El Salvador, many virtual Global Money Week activities were carried out including workshops and webinars on financial education, campaigns on social networks, Facebook live events, digital press and more. Digital tools such as Menti, Trivia, the Kahoot application, Virtual Roulettes and Physical Roulettes were used for events and sessions. The contest "Virtual Financial Challenge 2022: Ready with Your Money" was held for youth to demonstrate their knowledge about managing personal finances through different challenges related to the topic and to help them better understand about the importance of good money management skills for the future.

The "Draw, save and learn" contest was organised for students to teach them about a good use of money with a focus on the slogan of GMW. An offline fair with stands was planned in the complex of the Central Reserve Bank of El Salvador during 21-25 March. It consisted of a range of interactive games called Financial Circuit "Build your future, be smart with money." Each stand focused on specific topics of financial education with the objective of developing a circuit of knowledge. During the conference, some comics and "Frank's Adventures" videos were launched. On the closing day, there was a magic show and a batucada was presented with financial messages on stilts. Event coordinators in the financial circuit granted scholarships for the "Cuentas Contigo" programme of financial education.

The forum on Financial Education featured tools and techniques to learn by making a budget to develop competencies about family and business economy. In addition, two TED talks for university students were held called "The intelligent use of your money, makes a difference in your future" and "Dreams come true, managing your money well", where two young entrepreneurs told their success stories. Students also visited to financial institutions, played face-to-face "Savings Ladder" game, and more.

The portal "Mis Finanzas en Casa" at the Tin Marin Children's Museum delivered certificates for courses. Banconautas station exhibition at the Museum simulated a rocket travelling to the moon while youth could learn about various topics in finance. At the end of the Banconautas experience, children and youth gained insights into the pillars of: Save, Spend and Share.























Estonia

GMW national coordinator: Ministry of Finance Participating organisations: Estonian Banking Association, LHV, Swedbank, SEB, Coop, BigBank, Luminor, Financial Supervisory Authority, Bank of Estonia, media group Äripäev, web game Cashy, personal finance coach Jekaterina Tint, start-up Alpa Kids, Admiral Group, 100 schools Total number of participating organisations: 115

Number of children and young people reached directly: 2,500 Number of adults reached directly: 4,000 Number of people reached indirectly: 6,500

Throughout Money Month, which is the whole March in Estonia, there were more than 100 guest lessons both online and offline in more than 100 schools all over Estonia. Materials for schools were designed and made available to youth in all age groups between 7-19 years old. Lecturers were provided by representatives from the financial sector, CEOs of the biggest banks, enthusiastic parents, and even the Minister of Finance led one class. The month ended with a big inspirational online conference where the Money Quiz Estonian final via Kahoot! platform took place.

Two games were launched during Money Month. A web game Cashy for students age 14+, and a board game about financial literacy for primary school children.

Together with parents, a well-known financial literacy coach organised an event called "Three Financial Literacy Days for Free" which was attended by 4,000 interested adults. The programme included nine presentations. 400 feedback forms reported 90% satisfaction rate with the event.



Finland

GMW national coordinator: Finnish Foundation for Share Promotion

Participating organisations: Economy and youth TAT, The Finnish Competition and Consumer Authority, The Martha Organisation, Takuusäätiö, Finance Finland, Junior Achievement Finland, Bank of Finland, Finnish National Agency for Education's, Nasdaq Helsinki, Nordea, Danske Bank, Handelsbanken, Ilmarinen, Pohjola Insurance, POP Bank, Savings Bank Total number of participating organisations: 17

Number of children and young people reached directly: 4,000 Number of adults reached directly: 300 Number of people reached indirectly: Not reported

The money week in Finland is called Rahaviikko. During the campaign, many primary, secondary and vocational schools were offered different studying materials. These included themes such as (1) Monday: Economical skills in digital environment (2) Tuesday: Responsible consuming (3) Wednesday: Savings and investment (4) Thursday: Loans, insurance and pensions (5) Friday: Entrepreneurship. Participating schools had the opportunity to discover all these topics by watching lectures, playing games and attending workshops. Money Week resources were made available for teachers and students after GMW, too.

Along with the partners, more than 200 schools with approximately 4,000 students were reached.

The feedback from teachers was positive. In May, partners gathered to discuss how to improve the campaign in the following years.







MA	Taloustaidot digiympäri
TI	Vastuullinen kuluttamin
KE	Säästäminen ja sijoittan
TO	Lainat, vakuutukset ja e
PE	Yrittäjyydestä uravaihto

Opettaja, ilmoittaudu osoitteessa rahaviikko.fi

RAHAVIIKKO 21.-25.3.2022

Viikon opintokokonaisuus taloustaidoista

stössä en ninen läke

ehto

Maksuttomat opetussisällöt yläkouluille sekä 2. asteen kouluille; videoita, pelejä ja tehtäviä











France

GMW national coordinator: Bank of France (Banque de France) Participating organisations: Ministère de l'Économie, des Finances et de la Relance; Ministère de l'Éducation nationale, de la Jeunesse et des Sports; Ministères des Solidarités et de la Santé; Ministère de l'Agriculture et de l'Alimentation, Comité Consultatif du Secteur Financier (CCSF); Autorités des Marchés Financiers (AMF); Fédération Bancaire Française (FBF); France assureurs; Association Française de La Gestion Financière (AFG); Association des Sociétés Financières (ASF); Association Nationale des Conseils Financiers (ANACOFI); Consommation Logement Cadre de Vie (CLCV); UFC Que Choisir; Institut National de la Consommation (INC); Familles Rurales; Fédération Crésus; Secours Catholique; La Croix Rouge; Union Nationale des Associations Familiales (UNAF); l'Union Nationale des Centres Communaux d'Action Sociale (UNCCAS); La Finance Pour Tous; Finances et Pédagogie ; France ESF; Confédération des Petites et Moyennes Entreprises (CPME); Chambre de Commerce et d'Industrie (CCI); Chambre des Métiers et de l'Artisanat (CMA); Mouvement des Entreprises de France (MEDEF); Union des Entreprises de Proximité (U2P) Total number of participating organisations: 30 Number of children and young people reached directly: 8,000 Number of adults reached directly: 2,000 Number of people reached directly: 8,000

Bank of France led Global Money Week 2022 activities in France. Over 500 in-person financial awareness workshops were offered to children, youth and adults throughout the country. Several board games were played during the week, among them "Mes Questions d'Argent" ("My Money Matters"), "J'invite un banquier dans ma classe" ("I invite a banker inside my school"), Dilemme Education, Budgetissimo, and others. Online quiz on financial education was organised on social networks. The application Finquiz was promoted while a MOOC on money and payments' means was opened to an unlimited number of participants for a 5 week-period as of March 21st.

As a national event, the Global Money Week opened with a webinar. The presentation was broadcasted through dedicated online portals for France budgetary and financial education <u>www.mesquestionsdargent.fr</u> and <u>www.mesquestionsdentrepreneur.fr</u>. These internet portals gave access to all updates and information. Street interviews were carried out and portals were used to find answers to day-to-day financial questions.

The week was closed with a web conference about insurance and financial scams where 4,200 students gathered to watch . In addition, three winners of a competition called "Economic Excellence Prize" were announced and awarded.



Georgia

GMW national coordinator: National Bank of Georgia

Participating organisations: TBC Bank, Liberty Bank, Basisbank, Credo Bank, MFO MBC, MFO Crystal, National Youth and Children's Palace, Junior Achievement Georgia, Caucasus International University, FEA Georgia, 27 schools Total number of participating organisations: 38 Number of children and young people reached directly: 4,542 Number of adults reached directly: 150 Number of people reached indirectly: 640,000

Throughout GMW2022, the National Bank of Georgia (NBG) and its Financial Education Web Platform – FinEdu (<u>www.finedu.gov.ge</u>) - in cooperation with partners implemented various educational activities that reached about 640,000 children, youth and adults.

The National Bank of Georgia and FinEdu in cooperation with Commercial Banks and Microfinance Organisations - Bank of Georgia, TBC Bank, Liberty Bank, Basis Bank, Credo Bank and MFO MBC held a blog contest with the name "Build your future, be smart about money!" Contestants had to write about money from different perspectives, like history, literature, movies, personal experiences, and more. The competition was dedicated to the idea of supporting Ukraine. The winners had the opportunity to contribute to help Ukraine, as according to the terms of the competition, the prize fund on behalf of the 17 winners was transferred to the accounts in support of Ukraine. NBG and FinEdu also organised a drawing competition on the topic of "Money and Peace." Young people under 18 had an opportunity to draw banknotes and coins of Georgia and Ukraine by additional element or new design. 10 participants were selected by jury and five by public. The winners received certificates, branded gifts and educational materials from the NBG.

FinEdu with TBC bank, MFO MBC, Caucasus International University and FEA Georgia organised online webinar classes on the topic of money for school students. Around 900 students from 27 schools had an opportunity to learn about GMW, history of money, Georgian money, savings, personal finance, and more.









During Global Money Week, FinEdu organised different activities on social media. These included posts, blogs, publications, quizzes, four launches via Facebook live events on topics of GMW, history and development of the money, tricks of saving, and other.

Commercial banks, microfinance organisations, NGOs, schools hosted a number of different educational activities. Bank of Georgia organised social media campaigns through videos on TikTok, quizzes and articles on Facebook and Instagram.

MFO MBC and MFO Crystal organised lectures for university students where they had a chance to learn money topics, such as history of Georgian money, security features of banknotes.

During GMW2022, Caucasus International University and National Bank of Georgia signed partnership memorandum. The memorandum aims to increase access to financial education and raise awareness among the young generation. Professors and students had a chance to attend a lecture delivered by Governor of the NBG Koba Gvenetadze where he spoke in detail about the importance of financial education and what the main financial institution of the country is doing in this direction.

Caucasus International University and FEA Georgia held special online course for undergraduates who were interested in business, management tourism and finances.

National Youth and Children's Palace celebrated GMW with presentations of Aflatoun club members. Junior Achievement Georgia hosted Entrepreneurial Education Festival where representatives of NBG, ministry of education and few other organisations participated as the Jury. Both National Youth and Children's Palace and Junior Achievement Georgia held online and offline seminars for school students to raise their awareness about financial literacy.





Germany

Participating organisations: funnymoney.de, Bündnis Ökonomische Bildung Deutschland (BÖB), Bundesverband Deutscher Volks- und Betriebswirte (BDVB), Deutsche Bundesbank, KfW Bank, Bündnis 90/Die Grünen, Österreichische Botschaft Berlin, Bund der Steuerzahler Deutschland, Fachhochschule Dortmund, FOM Hochschule, Zentrum für Ökonomische Bildung in Siegen (ZöBiS), Frankfurt School of Finance & Management, Konrad-Klepping-Berufskolleg, Berufsschule Oldenburg-Miltenberg, Netzwerk Finanzkompetenz NRW,

Präventionsnetzwerk Finanzkompetenz e.V., Stiftung Rechnen, Stiftung Deutschland im Plus, Flossbach von Storch Stiftung, Digital Euro Association (DEA), IW JUNIOR gGmbH, WirtschaftsWerkstatt, WERTvoll macht Schule, Bricklebrit, Geldbiografien, Geldfrau, Was verdient die Frau?, Prediqma GmbH, Börsen Bunch TV, BöAG Börsen AG, Aktiengram, Mathe mit Nick, Book of Finance, Fiuse, GetMoBi, FinLit Foundation, Helmut Peters, Cashless München, Diakonie Hamburg, Runder Tisch Verbraucherbildung Dortmund

Total number of participating organisations: 40 Number of children and young people reached directly: 11,874 Number of adults reached directly: 150 Number of people reached indirectly: 27,142

Financial education is on the rise in Germany! The number of events, the number of organisations participating in the Global Money Week, as well as the audience roughly doubled in 2022.

ESMT Berlin in collaboration with the Austrian embassy to Germany organised a panel on financial education to start the week, to which the Head of the OECD Berlin Centre and the Co-Head of the Bündnis Ökonomische Bildung Deutschland participated among others.

One of the key contributing factors was an overwhelming social media outreach generated by organisations such as WERTvoll macht Schule, fiuse, Stiftung Deutschland im Plus, Mano Moneta, Helmut Peters, and Geldfrau, to mention just a few. Podcast episodes and blog articles on financial issues were released by Aktiengram and IW JUNIOR. Funnymoney provided a YouTube series about the first steps to be taken after moving out from your parents' house. YouTube live events were also held by GetMoBie, W2 on Air, and Börsen Bunch TV. Online lectures and seminars were organised by the Flossbach von Storch Stiftung, Präventionsnetzwerk Finanzkompetenz, Fachhochschule Dortmund, ZöBiS (University of Siegen), Diakonie Hamburg, Bund der Steuerzahler Deutschland, the Deutsche Bundesbank, bricklebrit, and many more. The Deutsche Bundesbank invited students to discover the Money Museum through a digital walkabout, and Cashless München offered a new virtual version of their educational boardgame "Geld und Glück" to be played online.

Expert talks hosted by Bundesverband Deutscher Volks- und Betriebswirte, the largest professional association of economists in Germany, covered more specialised issues such as social trading, career opportunities in the banking sector, and intergenerational justice in taxation. ADHD was addressed in the context of money management, while "Was verdient die Frau" together with Geldbiografien helped young women understand the importance of money with a focus on gender inequality.

In the federal states of Bavaria and Northrhine-Westfalia, schools like the Konrad-Klepping-Berufskolleg in Dortmund were visited by experts. Netzwerk Finanzkompetenz NRW, a network organisation for debt prevention, hosted a training course for school teachers. Schools throughout Germany submitted questions to a new Q&A format covering the nature of money (Monday), the banking sector (Tuesday), the stock market (Wednesday), public finances (Thursday) and cryptocurrencies (Friday). Renowned experts answered their questions and these included the Federal Minister for Family Affairs, professors, former chief economist of the Deutsche Bank, Chairman of the Digital Euro Association, funnymoney team and the former head of the financial markets news department at Germany's public-service broadcaster ZDF.

















10 Years of GMW | Global Money Week Annual Report 2022

















Ghana

Participating organisations: AIESEC in Ghana, JA Ghana, Young Investors Network, St. Peter's Anglican 1 JHS, Young Scholars Academy, Ghanaian Child School, Christ Ministry International, My Vision Academy, Richard Akwei Memorial Basic School, Compassion International, UMB Investment Holdings, University of Ghana, University of Cape Coast, University of Professional Studies, Kwame Nkrumah University of Science and Technology, Concern For Action In Our Community-Ghana (Confac-Gh), BIBA Transformations, Kf & Trading, CONFAC-GH and Moon Light school Navrongo

Total number of participating organisations: 18 Number of children and young people reached directly: 1,669 Number of adults reached directly: 350 Number of people reached indirectly: 14,100

During the campaign week, AIESEC in Ghana held a radio talk show on financial literacy and reasons why it is essential to build your future and be smart about money. Based on the radio statistics, the programme reached about 5,000 people. Moreover, AIESEC in Ghana collaborated with Junior Achievement (JA) Ghana and organised a webinar and in-person event. The online lesson included panellists and a keynote speaker. This event was also streamed live on Facebook with a maximum reach of 2,663 viewers. The in-person event had 245 participants from which majority were students from primary and secondary schools. There was a dedicated financial literacy WhatsApp group with 99 people to share various matters.

The Young Investors Network (YIW) kick-started their Global Money Week campaign on 24 March. On the first day, YIN visited St. Peter's Anglican 1 JHS and Young Scholars Academy in Ofankor and then Ghanaian Child School the next day. An estimated total of 200 students were addressed. The students showed a great interest in the subject. It was definitely no surprise that they were curious about the Save a Cedi a Day challenge. It was a challenge where around 40 students would give their deposits to the teacher and at the end of each week, funds would be transferred to UMB Investment Holdings.

On Saturday, volunteers took turns to lead interactive sessions with the students. Youth learned about financial literacy; pocket money management, the importance of budgeting, savings and investments. As part of the day's activities, there was four breakout sessions where youth participated in the educative game 'Shika Tse'. In addition, each group led by a volunteer discussed a case study and presented their solutions. The group with the best presentation received an award. School students were awarded certificates of participation in GMW.

On March 29th, YIN visited Richard Akwei Memorial School and held a session for about 240 students. Youth learned about the importance of budgeting their pocket money and saving. The Junior Investors Club idea was also presented to the students.

For the tertiary students, YIN's team organised both in-person and virtual workshops. Speakers shared insights into savings and investment opportunities in the country, stock market, and the various carriers in the financial sector and the skills needed to succeed in the financial sector.

During Global Money Week 2022, CONFAC-GH, BIBA Transformations, KF and Trading came together to offer financial literacy awareness for Moon Light School in Navrongo.





Greece

Participating organisations: Hellenic Bank Association, Ministry of Education and Religious Affairs, Ministry of Citizen Protection, Bank of Greece, 32 gymnasiums (middle secondary schools), Museum of the Bank of Greece, 37 high schools (upper secondary schools), Experiental School of Quality Net Foundation, Hellenic Police, Hellenic Financial Literacy Institute, European Reliance General Insurance Company S.A., Association of Loan and Credit Claims Management Companies of Greece, 4th Primary School at Neo Phychiko, Ellinogermaniki Agogi and Museum of Saving, Italy

Total number of participating organisations: 74 Number of children and young people reached directly: 1,480 Number of adults reached directly: 200 Number of people reached indirectly: 95,000

Throughout Global Money Week 2022, the Hellenic Financial Literacy Institute along with its partners reached over 5,000 children and youth through several digital activities, such as getting access to valuable financial education resources through the Hellenic Financial Literacy Institute's "@xia Program." The @xia Program, namely, is an innovative educational platform which was jointly developed by the Hellenic Financial Literacy Institute and the Association of Loan and Credit Claims Management Companies of Greece, in order to cultivate financial knowledge and contribute to the financial empowerment of children aged 9 to 11 years. See more here.

Primary school students had the opportunity to follow the adventures of "Arco and Iris in South America" (see here), as part of the collaboration between the Hellenic Financial Literacy Institute from

Greece and the Museum of Saving from Italy, a project realized especially for GMW2022. Hence, more students are now able to download the fairy tale in Greek, either from the Hellenic Financial Literacy Institute's website or from the Museum's website.

During GMW2022, financial literacy awareness sessions were offered both to children and adults, mostly through digital means. This included webinar sessions for parents and teachers of primary school students.

Throughout GMW2022, young people were able to engage in the presentation of the book "The Alphabet of Economy for children up to 12 years old" in Greek. The book was presented at the Museum of the Bank of Greece, and was published under the auspices of the Bank of Greece here.

Furthermore, this year, the March 2022 issue of "ViSION", the guarterly informational magazine published by European Reliance General Insurance Company S.A., was dedicated to financial literacy and was created through its collaboration with the Hellenic Financial Literacy Institute here. The magazine has more than 90.000 registered subscribers that had the opportunity to access the financial education material of this issue, in both printed and digital forms. It should also be noted that while the magazine is published in Greek, in order to reach an international audience and have a greater impact, a new version of this issue was also made available in English, exclusively in digital form here.



Throughout Global Money Week the Hellenic Bank Association reached directly 1,232 students who participated on the fifth Hellenic Bank Association's National Competition on Money (European Money Quiz). The National Competition on Money has the official approval of the Ministry of Education and Religious Affairs and was conducted online between 69 schools from 32 gymnasiums and 37 high schools all over Greece on 22 March (see here). The Winners of the National Competition represented Greece and their class in the European Money Quiz.

During GMW2022, the Hellenic Bank Association in cooperation with the Bank of Greece, the Ministry of Citizen Protection and the Hellenic Police run a huge campaign on cyber fraud. The campaign was for general public and the material varied from television and radio spots, social media posting and banners (see here).

Additionally, the Hellenic Bank Association in collaboration with the Quality Net Foundation provided educational materials on financial literacy for primary school students, theirs teachers and parents through the programme called "Experiential School of Quality Net Foundation." Learn more here.

The Hellenic Bank Association aims to make financial education accessible to everyone even in the most remote areas of Greece.







Guinea

Participating organisations: Ministère de la jeunesse et des sports), National Fund for the Integration of Young People (Fonds National pour l'Insertion des Jeunes) (FONIJ)Banque Centrale de la République de Guinée (BCRG), United Nations Capital Development Fund (UNCDF), Institut Supérieur des Arts Mory Kanté de Dubréka (ISAMK-D), schools Total number of participating organisations: 4 Number of children and young people reached directly: 40,500 Number of adults reached directly: 87 Number of people reached indirectly: 6,000

To mark the start of Global Money Week 2022, representatives from the National Fund for the Integration of Young People (FONIJ) accompanied by the Youth Advisor of the Ministry of Youth and Sports (MJS) and the UNCDF participated in a television panel on the set of the RTG Koloma to share information on the GMW campaign. During the panel discussion, GMW overview, facts about financial education among Guinean children and young people, support by the government and international institutions and different financial education topics about currency, money, savings, credit and loan were highlighted.

In addition, UNESCO together with the Higher Institute of Arts Mory Kanté of Dubréka (ISAMK-D) organises a conference for youth focusing on the theme of "Access of SMEs to financial services." The conference included several speakers and was moderated by an inspector from the Directorate for the Supervision of Inclusive Financial Institutions at the Central Bank of the Republic of Guinea (BCRG). The event objective was to explain to students the situation in Guinea in terms of banking rates as well as financial support available for self-employment.

Held at the Maison des Jeunes in the Prefecture of Dubréka, the financial education games took place on March 31. These games were a fun and interactive way for trainers of the FONIJ to teach students about the concepts of money, currency, the importance of saving and investing.

In order to spark an interest in local children about Guinea's currency, the FONIJ in collaboration with the Central Bank of the Republic of Guinea (BCRG) organised a visit to the currency museum for students and their supervisors from eleven schools of the Prefecture of Dubréka. The purpose of this visit was to trace the origin of the Guinean currency since its creation. This activity was part of the BCRG's overall aim to raise awareness and interest in the population regarding money, savings and investment. The day ended with a donation of teaching materials to students and to the Prefectural Directorate of Education of Dubréka.

Haiti

Participating organisations: Crescat, Banque de la République d'Haiti, College Aux Jours Heureux Total number of participating organisations: 3 Number of children and young people reached directly: 50 Number of adults reached directly: 115 Number of people reached indirectly: 1,171

This year, Crescat organised four online conferences for youth and adults. The first one was a presentation made by representatives of the Central Bank on its digital currency project. It was the occasion for participants to learn more about this work and understand where the country is standing in the process. Two sessions focused on life planning with a focus on how to choose your life path and how to handle emotions during that journey. The last conference was an information session about how digitalisation is transforming the use of currency and what is cryptocurrency. In total, 1,936 youth and adults were engaged in all these activities.





























Honduras

GMW national coordinator: National Commission of Banking and Insurance (Comisión Nacional de Bancos y Seguros - CNBS) Participating organisations: Fundación Adelante, other Total number of participating organisations: 101 Number of children and young people reached directly: 658,240 Number of adults reached directly: 3,759 Number of people reached indirectly: 1,248,699

Throughout Global Money Week 2022, CNBS together with partners reached a total of 1,910,444 children, youth and adults through various digital activities such as webinars and workshops on savings and other financial education topics.

During the campaign, CNBS and participating organisations published infographics on social networks with messages on smart money management, tips on how to save, how to generate savings opportunities and how to keep track of the income and expenses we make in our homes.

Other activities carried out were podcasts, informative tips on making better financial decisions, promotion of technological tools for managing personal finances, online courses in the CNBS Virtual Classroom, short films, talks and interactive games, drawing contest for children oriented savings and the importance of insurance, an essay contest for young people focused on insurance, a play on the culture of payment, as well as a stand-up show on financial setbacks and talks aimed at women and micro-entrepreneurs. An innovative activity called "Escape Room" was carried out where the participants had to follow clues in order to find financial well-being.

In addition, the CNBS participated in the GMW organised by the Superintendence of Popular and Solidarity Economy (SEPS) of Ecuador with the presentation on "The challenges of youth in the financial environment."

Adelante is an NGO in Honduras with a purpose to empower women entrepreneurs through microcredit. In 2022, Adelante participated for the first time in Global Money Week. Many digital activities were developed on social media. During the week, posts on topics of money value, savings and smart buyers were shared on social networking sites. At the end of each topic, a quick quiz was added in order to make the course more interactive.



Hungary

GMW national coordinator: Ministry of Human Capacities, Ministry of Finance, Ministry for Innovation and Technology, Money Compass Foundation (MCF - founded by the Central Bank), Hungarian Banking Association, Junior Achievement Hungary Participating organisations: banks, insurance companies, entrepreneurs, foundations, ministries, universities, schools Total number of participating organisations: 1,207 Number of children and young people reached directly: 215,005 Number of adults reached directly: 30,000 Number of people reached indirectly: 600,000

The success of the Money Week (PÉNZ7) programme was made possible through the close co-operation of public and private organisations. Since 2015, the initiative has grown into a public financial education programme reaching over 1,400,000 schoolchildren. In 2022, more than 170,000 students from 1,000 schools joined GMW, which is very special because the topics discussed cover not only finances, but also focus on entrepreneurial skills. Successful entrepreneurs also support GMW as volunteers. The Money Museum was inaugurated by the National Bank in March.

With the support of MCF, 500 schools received printed financial education materials, while others had the option to download them for their classes from the PÉNZ7 website. MCF organised a number of competitions such as the "PénzOkos Kupa" (the MoneySmart Cup), a team competition for students in ages 10-14, "BankCode" a team competition for students in ages 14-18, "Részvényfutam" (Stock Run), organised jointly with the Budapest Stock Exchange, with real prices quoted in the BSE and virtual money, and "ZsetON" a financial quiz organised jointly with the Ministry of Finance for secondary school and university students.

It is emblematic that the Minister of Finance and the Deputy Governor of the National Bank held special classes in schools.

MCF operated a financial treasure hunt "MoneyGo" for students, where the aim of the game was to find targets in Budapest and solve financial tasks. The finance-themed textbooks of the Foundation were supplemented with AR (augmented reality) illustrations, which, using a mobile app, come alive, making the textbooks more interactive. A new web application was also released under the name of "MoneySim", a financial simulation programme for students where players can choose specific life situations that require them to make financial decisions.

During the JAM Innovation Days, students came up with innovative ideas aimed at solving environmental and social problems. One specific challenge was to come up with a modular product design with the concept of circular economy in mind, and the solution provided was a special food container. During the competitions, nearly 250 students were assisted by 51 professional mentors.

Youth also took part in the European Money Quiz, Europe's largest financial literacy competition, originally launched in Hungary by the Hungarian Banking Association. FinLit quizzes, which are linked to EMQ, were played 17,264 times by 129,930 players since 2018.

In 2022, the Hungarian Banking Association launched another quiz challenge as an edutainment programme linked to training material focussing on the topic of digital security under the slogan "Be smarter than a hacker!" The competition draws the attention of users by highlighting the need to be careful in cyberspace.

The Fintelligence Conference involved professionals from higher education and businesses to promote the advancement of financial literacy. Lecturers and presenters, such as the State Secretary of Finance and banking professionals shared call for action by the representatives of commercial and business fields, with the aim of promoting financial literacy. The international event held a formal awards ceremony, where the "Ambassador of Financial Literacy Awards" were handed over by the Hungarian Banking Association, on the occasion of GMW.

The video of the official GMW opening ceremony is available here.











India

GMW national coordinator: Securities and Exchange Board of India (SEBI)

Participating organisations: Reserve Bank of India (RBI), Pension Fund Regulatory and Development Authority (PFRDA), Insurance Regulatory and Development Authority of India (IRDAI), National Centre for Financial Education (NCFE), National Institute of Securities Market (NISM), Children International SAHAY, BSE Ltd., National Stock Exchange of India Ltd. (NSE), Metropolitan Stock Exchange of India Ltd. (MSE), National Securities Depository Ltd. (NSDL), Central Depository Services (India) Ltd. (CDSL), Multi Commodity Exchange of India Ltd. (MCX), National Commodity & Derivatives Exchange Ltd. (NCDEX) Total number of participating organisations: 15

Number of children and young people reached directly: 89,300 Number of adults reached directly: 1,761,100 Number of people reached indirectly: 300

The Securities and Exchange Board of India (SEBI) was the national coordinator for Global Money Week 2022 in India. The celebrations included participation of the MIIs and other financial market regulators such as Reserve Bank of India (RBI), Insurance Regulatory and Development Authority of India (IRDAI) and Pension Fund and Regulatory Development Authority (PFRDA). Other organisations like National Centre for Financial Education (NCFE) and National Institute of Securities Market (NISM) participated in the campaign. GMW2022 in India followed the campaign theme of "Build your future, be smart about money" and the slogan "Learn. Save. Earn."

Due to the outbreak of COVID-19, most of the GMW initiatives were held virtually, but in-person activities were also planned. The objective of GMW2022 in India was to create financial awareness among the young people and help them acquire the knowledge, skills, attitude and behaviours necessary to make sound financial decisions that would ultimately help them achieve financial well-being.

During the campaign, a series of financial education activities were undertaken. Awareness was created about the basic concepts of financial education and educating children and youth about the financial markets. The importance of financial education was also explained to the people in a special message by the Chairperson of SEBI. This message was also published on the SEBI website and on SEBI's investor website.

Bilingual digital banners about celebration of GMW were exhibited in all offices of SEBI, displayed on the websites of participating organisations and during different awareness programmes conducted during the week. Digital ticker about GMW ran on the SEBI official website, the investor website, on the websites of NCFE and other participating organisations. Digital microsite was developed and run on the SEBI investor website for the visitors to have access at one place about all the information related to celebrations of GMW2022 in India.



As a part of the celebration, a two-day Principal's Conclave was also organised by SEBI with NCFE and NISM as the knowledge partners. This Conclave was attended by senior dignitaries of SEBI, NISM and NCFE, and representatives from different educational institutions across the country.

In addition, quiz and essay writing contests were organised for students and youth. The week witnessed awareness programmes for different target groups like students, youth, women, teachers, etc.

SAHAY continued enhancing conversations with children and young people around money issues, so that they can feel confident with their skills and knowledge about managing financial matters. Based on the GMW2022 theme of "Build your future, be smart about money" SAHAY planned GMW in all implementing areas. Community centres jointly celebrated the campaign. The person responsible for resources in a bank, post office, schools and Panchayat led sessions about "Smart Banking Habit." Representatives from a school and Panchayat talked on how they build their future. A drawing competition and exhibition was held on savings habits. Financial literacy quiz was conducted with youth. To synchronise with the theme, SAHAY organised a fair on career readiness, so that youth could make their own future by taking proper steps towards their own career. The aim was to show them necessary skills and qualifications they need to reach their desired goal. Quests included State Coordinator from Adolescent Health & Skill Development, UNFPA, representatives of the Anudip Foundation, a renowned Skill Development and Livelihood Providing Organisation, Agency Director, and many others.

In addition, SAHAY celebrated GMW together with Aflatoun. Youth from a community centre took part in an exchange programme with participants from Aflatoun and staff members from Aflatoun International through a Zoom conference on March 23. It was a great opportunity for local youth to highlight their knowledge and talent on social and financial education. An Aflatoun tour was conducted in the community centre where students visited three counters. One counter was for information where they learned about Aflatoun. The second counter was for alternative earning options where costume jewellery was exhibited and the designer shared details about how it helped her to earn money, which she learned from the Aflatoun programme. In the third counter, a young entrepreneur, displayed his business products and shared his business plan. Aflatoun tour was highly appreciated by quests and youth.







Cara Mengatur Keuangan yang Hemat Buat Anak Rantau



Langkah





2 Por



Indonesia

Participating organisations: Otoritas Jasa Keuangan (OJK), Bank Victoria, PT Kuai Tech Indonesia (Pinjam Yuk), Pinjam Duit, Modal Nasional, Media Indonesia, Universitas Gunadarma, Universitas Dian Nusantara, Sekolah Tinggi Pariwisata Trisakti, Universitas Nasional, Universitas Terbuka, OJK, AFPI, University Lampung, Financial technology service company (Komunal), PT Komunal Sejahtera Indonesia Total number of participating organisations: 237 Number of children and young people reached directly: 719 Number of adults reached directly: 469 Number of people reached indirectly: 3,200

During Global Money Week 2022, Pinjam Yuk with other two FinTech P2P lending platforms, Pinjam Duit and Modal Nasional, collaborated with Media Indonesia to organise a Global Money Week webinar with the theme "Build Your Future, Be Smart About Money." This session featured a financial planner, insurance consultant and certified wealth manager who providing basic long-term financial planning suggestions for young people.

Before starting the session, a pre- test for 35 participants was conducted to measure participants' understanding of basic financial planning. Pre-test comprised of money management (budgeting, savings, investment and loan) and financial management awareness surveys. After the session, the post-test showed progressive improvement of the understanding of money management.

This session was organised via Zoom and streamed via Media Indonesia YouTube.

Throughout Global Money Week 2022, PT. Akur Dana Abadi held a webinar with the GMW2022 theme of "Build Your Future, Be Smart About Your Money" to students at the University of Lampung. The aim was to provide everyone a better understanding about financial technology, financial literacy and inclusion throughout Indonesia. Youth learned about peer-to-peer lending products and the right use of financial technology products in their daily lives.



Ireland

Participating organisations: Money Advice and Budgeting Service (MABS), schools Total number of participating organisations: Not reported Number of children and young people reached directly: 3,000 Number of adults reached directly: 5,000 Number of people reached indirectly: 8,000

MABS and Secondary Level Schools in Republic of Ireland took part in Global Money Week 2022. 23 MABS offices throughout the Republic of Ireland engaged with 50 secondary schools. The total number of students that took part was over 3,000. The MABS staff gave money management learning sessions to second level students.

The Money Advice and Budgeting Service (MABS) is Ireland's state funded organisation that assists those in debt or are in danger of getting into debt. MABS also has a responsibility for education in relation to money management. As part of GMW2022, staff from 23 MABS services throughout Ireland visited 50 secondary schools to deliver financial training and workshops on "prioritising spending", "budgeting", "savings", "protecting our money", "borrowing" and "cost of credit."

From 21-27 March 2022, around 3,000 young people aged 14-18 participated in GMW during these MABS facilitated money management education sessions. Each student received a certificate of participation and completed a survey which will form part of a research project that will gauge teenage attitudes and experience of money and money management. Literature for families to assist in preparing financially for college was given to students after the sessions. Spending diaries were also given to students to assist with money management and prioritising spending.

The sessions were very well received by students and teachers and MABS staff delivering the money management sessions felt that the workshops, as part of Global Money Week, were extremely beneficial. MABS also supported schools to promote the GMW campaign on their own school websites and social media platforms.







Israel

GMW national coordinator: Bank of Israel Participating organisations: Paamonim, Ministry of Education, schools Total number of participating organisations: 2 Number of children and young people reached directly: 10,000 Number of adults reached directly: 1,000 Number of people reached indirectly: Not reported

Throughout Global Money Week 2022, Paamonim in partnership with the Ministry of Education held financial education courses and other fun activities through several digital platforms. A dedicated mini-website was exclusively launched for the campaign, online lectures and face-to-face activities were provided in several schools and youth centres in Israel.

Italy

GMW national coordinator: Bank of Italy on behalf of the Financial Education Committee in Italy Participating organisations: AEEE - Associazione Europea per l'Educazione Economica, Agenzia Entrate - Direzione regionale Emilia-Romagna, AIEF Associazione Italiana Educatori Finanziari, Alleanza Assicurazioni S.p.A., Altroconsumo, ANASF - Associazione nazionale dei consulenti finanziari, Associazione culturale per l'alfabetizzazione finanziaria. AssoGeco, Banca d'Italia, Cassa Rurale Alta Valsugana BCC, CeRP-Collegio Carlo Alberto, Confcooperative FVG, CONSOB, Directa Sim, Direzione Didattica Giovanni Lilliu, Diritto del Risparmio, DISAQ - Dipartimento di Studi Aziendali e Quantitativi dell' Università di Napoli Parthenope, FABI Federazione Autonoma Bancari Italiani, FEduF, Findomestic Banca Spa, Fondazione Maria Stella Maris, Fondo Cometa, Forum ANIA-Consumatori, Giovani INformazione, Guglielmi and Partners srl, Inps, Intesa Sanpaolo (Museo del Risparmio), Istituto Comprensivo Santa Caterina, Jean Monnet Chair EUFIMAR Università di Genova, Junior Achievement Italia, Osservatorio Imprese e Consumatori, PF Holding S.r.I., Prestiter.it S.r.I., Unione Nazionale Consumatori Umbria, Università Cattolica del Sacro Cuore, Università Politecnica delle Marche - Dipartimento di Scienze Economiche e Sociali, Your Solution Srl, Yunus Social Business Centre Università' di Urbino

Total number of participating organisations: 40 Number of children and young people reached directly: 15,000 Number of adults reached directly: 2,000 Number of people reached indirectly: 30,000

For the second consecutive year, Global Money Week 2022 in Italy was coordinated by the Committee on Financial Education with the support of Bank of Italy (Banca d'Italia). Over 210 initiatives were hosted by 40 partners from different organisations and associations.

The number of initiatives has doubled compared to 2021. This year's activities helped to directly reached around 15,000 children and young and about 2,000 adults (teachers and parents).

In line with the GMW2022 theme, "Build your future, be smart with money," most of the events focused in particular on savings and financial planning. Numerous webinars and podcasts focused on pensions and insurance issues. Students and their families received advice on how to manage their money while taking into account the future consequences of their decisions. The importance of considering a long-term horizon in dealing with financial issues was also the topic of an international webinar co-organised by CePR-Carlo Alberto, the Dutch Money Week and the Committee on Financial Education.

Similarly, to 2021, this year's GMW edition was more digitally focused. Over 60% of the initiatives were carried out online, around 30% of activities took place in-person and 10% were held in hybrid form.

For children, workshops were organised, such as those dedicated to planting a vegetable garden and the creation of fictional characters, fairy tales, stories in traditional and digital format. Youth, on the other hand, were able to access webinars, theatrical performances, cineforums, video tutorials and podcasts as well as online challenges and quizzes. During the week, national selection was hosted for the European Money Quiz. The campaign was a great opportunity to organise financial education classes in schools. Parents and families were involved mainly in webinars and TV programmes.









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Japan

GMW national coordinator: Bank of Japan

Participating organisations: Financial Service Agency of Japan, Committee for the Promotion of Financial Education, Central Council for Financial Services Information, Kinki Finance Bureau, Hokkaido Finance Bureau, Osaka Council for Financial Services Information, Osaka Consumer Affairs Center, Hokkaido Council for Financial Services Information, Hokkaido Government Office, Japanese Bankers Association, Japan Securities Dealers Association, Japan Securities Dealers Association Hokkaido District, Tokyo Stock Exchange, Inc., Sapporo Securities Exchange, General Insurance Association of Japan, Japan Financial Services Association, Japan Association For Financial Planners, The Life Insurance Association of Japan, Japan Institute of Life Insurance, Japan Association for Financial APIs, Mitsubishi UFJ Financial Group, Inc., Mizuho Financial Group, Sumitomo Mitsui Banking Corporation, Yamaguchi Financial Group .,Inc, The Okinawa Kaiho Bank,Ltd., Rakuten Bank, Ltd., The Nishio Shinkin Bank, Mitsui Sumitomo Insurance Co., Ltd, Mitsubishi UFJ Kokusai Asset Management, SMBC Consumer Finance Co., Ltd., Money Forward, Inc., Zaim Inc., Money Tree KK, Buntetsu Museum of Bank notes and Coins., Koto Ward DainiTatsumi Elementary School, Tokyo, Japan Financial Education Association, Nikkei, Inc. Total number of participating organisations: 38 Number of children and young people reached directly: 5,000 Number of adults reached directly: 94,000 Number of people reached indirectly: 17,000,000

In Japan, 38 institutions and more than 90,000 people including children and youth participated in Global Money Week 2022. Through social networking sites and media access, the campaign drew an interest of more than 18 million people. It is significantly more than in the previous year. It is due to growing awareness of the importance of financial education as well as the increased visibility of the GMW due to the OECD's coordinating the campaign.

Especially, the implementation of the amended Civil Code to lower the age of adulthood from 20 to 18 in April 2022, GMW2022 attracted more attention before the enforcement of a new law. During the week, events on the theme of lowering the age of adulthood were held for high school students who became adults during their school years. On-site classes and online seminars were held and many web contents were published and disseminated on social networking sites.

Many GMW events in Japan were held for everyone from elementary school to university students. It was a good opportunity to reaffirm the importance of financial literacy, including life planning, asset building, cashless payments, and more.

GMW2022 was a good opportunity to remind not only young people but also teachers and parents of the importance of improving financial literacy. During the campaign, many youth voiced that they felt as if a new world had opened up to them. In addition, many of the participating organisations mentioned that participating in GMW, an international awareness campaign, served as a wake-up call to reaffirm the importance of financial literacy within the industry.



Jordan

GMW national coordinator: Central Bank of Jordan (CBJ) Participating organisations: Abdul Hameed Shoman Library, Mayar International Schools Total number of participating organisations: 1 Number of children and young people reached directly: 1,000 Number of adults reached directly: 100 Number of people reached indirectly: Not reported

To celebrate Global Money Week 2022, the Central Bank of Jordan implemented several activities that were held in Abdul Hameed Shoman Library and Mayar International Schools. New financial literacy materials, that gamify financial concepts and make learning fun for kids, were specially designed for GMW. One of these materials was called "Financial Sector Monopoly" board game, where players could buy stocks in banks and non-banking financial companies that are subject to Central Bank of Jordan's supervision. In addition, to individual saving bonds issued by the CBJ, this game encouraged saving, investing, using digital payments and other beneficial and healthy financial behaviours. It also contained multiple financial awareness messages.

Moreover, several financial education paper plate activities for different age groups were prepared, these activities cover various topics such as Jordanian currency, budgeting, saving, financial and banking services. These materials were distributed during the financial education activities implemented by the CBJ, and by CBJ's employees in different governorates.























10 Years of GMW | Global Money Week Annual Report 2022



Kenya

Participating organisations: Kenya Post Office Savings Bank Total number of participating organisations: 10 Number of children and young people reached directly: 5,000 Number of adults reached directly: 2,000 Number of people reached indirectly: 4,000

To celebrate Global Money Week 2022, Kenya Post Office Savings Bank held financial literacy sessions in institutions of higher learning from colleges to universities together with selected high schools. University students participated in online financial literacy sessions and were later asked to take part in a business plan competition. Chosen high schools held in person financial literacy lessons and students also competed in an essay writing challenge.

&GIFT HAMPERS

Theme: Build Your Future, Be Smart About Money

We invite your Institution to participate in Global Money Week

by coming up with a Business Plan where you will

demonstrate:

Topic

SUSTAINABILITY AND DIGITIZATION OF

FINANCIAL SERVICES.

The top three groups will be awarded as follows:

2ND GROUP: KSHS.

9.000

SUBMIT YOUR BUSINESS PLANS TO marketing@postbank.co.ke

3RD GROUP: KSHS.

7,500

Korea

GMW national coordinator: Korean Financial Supervisory Service

Participating organisations: Financial Services Commission, Bank of Korea, Korea Inclusive Finance Agency, Credit Counselling and Recovery Service, Korea Federation of Banks, Korea Financial Investment Association, Korea Council for Investor Education, Korea Financial Consumer Protection Foundation, Financial Education Council, Senior Financial Education Council, Korea Institute of Finance, Korea Money and Finance Association, The Korean Economic Association, Korea Economic Education Association, Korean Academy of Financial Consumers, Seong-Am elementary school, Jong-Am elementary school, Yack-Mock elementary school, Yeoung-Moon elementary school, Yoen-Ga elementary school, Bong-gok elementary school, Whang-ji centre elementary school, Hanyang Univ., Hankuk university of Foreign Study(HUFS), Pohang University of Science and Technology(POSTEC), Dongkuk Univ., Self-directed Financial Asset Management Research Total number of participating organisations: 29

Number of children and young people reached directly: 6,360 Number of adults reached directly: 1,217 Number of people reached indirectly: 2,222

During Global Money Week 2022, a seminar was held to promote financial education with the participation of government officials and experts. A diverse range of hands-on financial education programmes were made available to consumers, including children, teenagers, and seniors. This helped them to better understand financial education and acquire financial knowledge and necessary attitudes. A dedicated GMW webpage (www.fss.or.kr/GMW) was created to distribute information about participating organisations and publish press releases to the media.

First, a seminar to promote financial education was held at the opening ceremony of the GMW on March 21. About 30 people, including government officials, private-sector experts, and education professionals participated to discuss the current status of financial education and future tasks. The video clip of this seminar was posted on the financial education website (E-Financial Education Centre) for the public.

In addition, financial education programmes were classified into four categories in consideration of age and characteristics so that all people from students to seniors could participate. In detail, 12 customised financial education programmes were provided.

The four categories included:

- (Pre-diagnosis) The programme that allowed people to test their level of financial knowledge, investment appetite, and vulnerability to financial fraud online and take necessary online education courses;
- (Children/Teenagers) The hands-on education programme that helped students learn finance easily and raise parents' awareness of financial education:
- (Adults) The programme in which financial investment experts gave lectures on financial management and future asset management methods to office employees in the evening time after work;
- (Education in collaboration) Financial education programmes that enabled students to explore future career opportunities in collaboration with elementary schools and universities, as well as some customised education initiatives for people with developmental challenges in collaboration with welfare centres:

More than 7.000 people participated in GMW in Korea, which served as an opportunity to raise the overall awareness on the importance of financial education.







Kosovo

GMW national coordinator: Central Bank of the Republic of Kosovo Participating organisations: Kosovo Banking Association (KBA), schools Total number of participating organisations: 2 Number of children and young people reached directly: 200 Number of adults reached directly: 1,000 Number of people reached indirectly: 1,200

Throughout Global Money Week 2022, the Central Bank of the Republic of Kosovo (CBK) and the Kosovo Banking Association created memorable financial education moments through play, art, conversation, entertainment and lectures for kids and youngsters of different municipalities in the country.

Some activities held in Kosovo included:

- The award ceremony of the competition "Build your future, be smart about money!" dedicated to 4th and 5th grade students of primary schools, where the five winning students of this competition were hosted at the CBK premises and received prizes for their evaluated works.
- Students of the 6th grade of the primary school "Loyola" in Prizren were welcomed in the local "Financial Education Centre" of the Central Bank of the Republic of Kosovo. Students had the opportunity to hear a lecture on money value, history, the importance of having a mutually acceptable exchange/trading mean, the role and functions of the Central Bank of the Republic of Kosovo, the use of the euro currency in the country, and many other topics of economic importance.
- Visit to an elementary school "Emin Duraku" in Shtime, where students listened to lectures on various topics such as: what does financial education mean? How important it is for students to be financially educated in the future? Personal financial management, behaviour/ relationship with financial institutions, savings, cost management, etc.
- Kosovo Banking Association (KBA) organised many outdoor activities for kids from three different municipalities, Pristina, Prizren and Mitrovica. The evens were dedicated for 3rd, 4th, and 5th grade students. They had a chance to dance, play "Penny drop" game, meet a mascot, draw in colouring books, and more. KBA also distributed financial education materials, savings tool and chocolate money coins. Kids had the chance to create unforgettable memories and learn playfully the importance of saving money through games.
- Lecture for Faculty of Education students of "Fehmi Agani" university in Gjakova. The lecture was about the role and functions of the Central Bank of the Republic of Kosovo in the economy, the structure and functioning of the financial sector in Kosovo, as well as other relevant topics. The session included many questions and requests addressed to various areas related to the financial sector.






























Kyrgyzstan

GMW national coordinator: The National Bank of the Kyrgyz Republic Participating organisations: Ministry of Education and Science of the Kyrgyz Republic, Ministry of Finance of the Kyrgyz Republic, National Bank of the Kyrgyz Republic, Aiyl Bank, Agency for the Protection of Deposits of the Kyrgyz Republic, Association of Microfinance Organizations, Bai Tushum Bank, Bank of Asia, Finance company Senti, FINCA Bank, Interbank Processing Center, International Finance Corporation, Keremet Bank, Kompanion Bank, Kyrgyz Investment and Credit Bank, Kyrgyz Stock Exchange, Limited liability company "Intelliance", Microfinance company OXUS, Open Joint stock company "Guarantee Fund", RSK Bank, German Sparkassenstiftung, State Tax Service under the Government of the Kyrgyz Republic, Union of Banks of Kyrgyzstan Total number of participating organisations: 25 Number of children and young people reached directly: 76,738 Number of adults reached directly: 1,803 Number of people reached indirectly: 213,321

Throughout Global Money Week 2022, the National Bank of the Kyrgyz Republic along with partners reached over 70,000 children and youth through several digital activities such as training of trainers, the game Kahoot, financial literacy lectures.

During the week, financial literacy awareness sessions were offered for children, youth and for adults. This included sessions on financial planning, family budgeting, deposit, loans and consumer protection. High-level discussions, seminars, and other educational sessions were organised for teaching staff of educational institutions. During the campaign, young people were able to engage in book exhibitions to explore publications of the National Bank, visit the money museum, and participate in other various competitions. Furthermore, this year, university students had the opportunity to participate in online financial literacy seminars.





Latvia

GMW national coordinator: Financial and Capital Market Commission/Bank of Latvia (Latvijas Banka) Participating organisations: Latvijas Banka, Consumer Rights Protection Centre of Latvia, State Employment Agency, Financial and Capital Market Commission, JSC Development Finance Institution Altum, Finance Latvia Association, Latvian Insurers Association, BA School of Business and Finance, Riga Technical University, University of Latvia, Junior Achievement Latvia, Global Shapers Riga - FinLit, Association of Senior Communities, Delfin Group, Swedbank Latvia, SEB, Citadele Bank, Tavex SIA, SIA Arctiq

Total number of participating organisations: 19 Number of children and young people reached directly: 550 Number of adults reached directly: 3,000 Number of people reached indirectly: 20,000

During the Financial Literacy Week, educational materials were shared and 19 institutions offered online and in-person activities to young people, adults and the elderly. Everybody had an opportunity to learn more about investment, personal finance planning, wealth management, saving for retirement and the detection of counterfeits. Strategic partners of financial literacy discussed the opportunities offered by financial technologies to enhance money skills, future work, and more. Participants had the possibility to forecast their remuneration, find out what their financial knowledge is, but young people in particular were invited to participate in the five-day financial literacy challenge.

The events included a seminar for teachers, sharing teaching materials in economics for pre-school children and other resources about insurance. Various initiatives offered schoolchildren and adults a chance to learn the first steps in business. Families had an opportunity to participate together in a webinar about budgeting followed by a financial literacy live quiz.

On its 100th anniversary, Bank of Latvia (Latvijas Banka) issued a two-euro commemorative coin dedicated to financial literacy to highlight the significant role financial literacy plays in the lives of each individual and the public. The coin features a prosperity tree that can blossom for everyone if planted in the soil of financial literacy.

The annual Financial Literacy Week in Latvia is coordinated by Latvijas Banka, which implements activities in conjunction with the Consumer Rights Protection Centre of Latvia, State Employment Agency, Financial and Capital Market Commission, JSC Development Finance Institution Altum, Finance Latvia Association, Latvian Insurers Association, BA School of Business and Finance, Riga Technical University, Junior Achievement Latvia, Global Shapers Riga "FinLit", Association of Senior Communities, Delfin Group, Swedbank Latvia, SEB, Citadele Bank, p-Tavex SIA, SIA Arctiq.

























Libya

GMW national coordinator: Ministry of Education and Central Bank of Libya Participating organisations: 71 schools, 2 banks, Bank of Commerce and Development in Shahat ,Tobruk ,Al Qubah and Ajdabiya, Headquarters of general Administration National Commercial Bank in Al-Bayda, National Commercial Bank in Benghazi-Gumhouria, Bank in BASHER ,Brega and Derna, Children Agency Bank of Commerce and Development, ATIB, Islamic Finance Bank, Alwahda Ben Jawad, scouting organisations, 11 universities (Balagrae University, Omar Qubah Omar Mukhtar University Faculty of Economics, International University, Modern Benghazi University, Alqala Al-Baida Institute for Administrative and Financial Sciences Shahat, Institute of Science Technology Shahat, Research and Consultation Center Tobruk, Higher and Intermediate Institute, Derna OM University, Alsedra University, Brega OM University), Asas for Academic Consultant Center in Al-Bayda-Civil Society Commission, Nahdet Watan Organisation, Al.Ishraqa school in Albayda, Autism School, Deaf School in Al-Bayda and Tobruk, Theater in Ajdabiya, Al-Marj Center for Comprehensive Social Care, The Red Crescent, sports clubs, Radio Do, Radion Awjilah, Almasar Channel, Masaref Channel, Alhadath Channel, Libya AlMostaqbal Channel, Almasar Channel, Aflatoun Day Total number of participating organisations: 123

Number of children and young people reached directly: 10,307 Number of adults reached directly: 3,610 Number of people reached indirectly: 5,677

The Central Bank of Libya coordinated numerous activities for Global Money Week 2022 in the country. Drawing opportunities, competitions and theatre plays took place. Educational lectures around running a small enterprise projects were held for over 80 stay-at-home women. The Civil Society Commission organised student visits to young entrepreneurs to help them better understand how these companies work. Al-Ishraqa School for children with down syndrome encouraged over 60 youth to save through setting up small enterprises and markets to selling their products. Similar schools were included in the campaign. In some instances, children were taught how to spend money wisely when shopping and what are the difference between wants and needs. Migrants from Sudanese community living in Awjilah were educated about Banking Financial Services and how to open accounts. Scouting groups targeted 479 children and their leaders through their programme. Visits to sports clubs were made available in four cities. In addition, a Facebook page here was used to publish news and updates pre-, during and post-GMW2022.

Moreover, the Central Bank of Libya, created an initiative called "Save today, Earn Tomorrow" for Global Money Week 2022. This included 12 project teams that consisted of 157 members from cities around the country. Prior to GMW, the campaign programme was presented to all these teams.

Over 8,326 children and youth in about 71 schools received educational sessions on financial skills and money management, saving, budgeting, how to open account, difference between needs and wants. Various materials were shared with youth, such as brochures, toolkits, flash memory sticks, caps, Monopoly games, and more.

Different financial lectures and workshops were held via Google Meet or in classrooms for students in 18 universities. Speakers included financial academics and economics experts.

The Central Bank of Libya team members together with the National Commercial Bank employees visited 12 banks in most of Libyan Cities with an aim to share information about the Banking Sector and Banking Financial Services for over 366 children and youth.

Over 2,200 parents were reached through indirect means to help them learn about short and long-term goals, investment, saving and more.

In collaboration with Aflatoun International a Zoom call was organised on the Aflatoun Day. The call was held between schools in Libya, Yemen and other countries around the world. This gave 300 Libyan students an opportunity to share their experience and stories about building their future though social and financial education.

Luxembourg

Participating organisations: ABBL Foundation for Financial Education, CSSF - Commission de Surveillance du Secteur Financier, ALFI -Association of the Luxembourg Fund Industry, BCEE - Banque et Caisse d'Epargne de l'État, BGL BNP Paribas, ING Luxembourg, Crédit Agricole Indosuez, Loyens Loeff, POST Luxembourg, Banque Raiffeisen, BIL -Banque internationale à Luxembourg, Allen & Overy, Arendt & Medernach, ATOZ Tax Advisers Luxembourg, BlackRock Fund Management Company, BNP Paribas Securities Services, succursale de Luxembourg, Bonn Steichen & Partners, Clearstream Banking, Clifford Chance, Degroof Petercam Asset Services, DWS Investment, DZ PRIVATBANK, FundRock Management Company, ICBC (Europe), J.P.



Morgan Bank Luxembourg, KPMG Law Luxembourg, LRI Invest, Metrosoft, Mitsubishi UFJ Investor Services and Banking (Luxembourg), Northern Trust Global Services, Pictet & Cie (Europe), PricewaterhouseCoopers (Luxembourg), Sparinvest, State Street Bank International GmbH (Luxembourg Branch), The Bank of New York Mellon (Luxembourg Branch), Vontobel Asset Management, 57 schools

Total number of participating organisations: 36 Number of children and young people reached directly: 1,041 Number of adults reached directly: Not reported Number of people reached indirectly: Not Reported

Since 2015 the Luxembourg Bankers' Association (ABBL) organises the "Woch vun de Suen." The aim of the "Woch vun de Suen" is to teach public school students in ages 10-12 about money matters and responsible money management.

This initiative is supported by the Ministry of Education and is part of the European Money Week initiated by the European Banking Federation.

In 2022, the "Woch vun de Suen" was led by the ABBL Foundation for Financial Education in collaboration with ABBL members, the CSSF (Commission de Surveillance du Secteur Financier), ALFI (Association of the Luxembourg Fund Industry) and its members. All trainers were volunteers from those institutions.

The main activity was a board game called the Eurodeo de la Conso. Through this game, the trainers (1 or 2 per class) taught children playfully to better understand the value of money, the difference between wants and needs, responsible buying, manage money, saving for the future, what it means to have a bank account and how it works, and thus raise awareness of the importance of budget control. Also, an evaluation was made with the trainers to identify what has to be improved for the next year.

Madagascar

GMW national coordinator: National Coordinator for Inclusive Finance (Coordination Nationale de la Finance Inclusive - CNFI) Participating organisations: Ministère de l'Economie et des Finances, Ministère de l'Education Nationale (Direction des Curricula et des Recherches Pédagogiques, ONa PASCOMA), Ministère de la Jeunesse et des Sports (Direction des Emplois et de l'Entrepreneuriat des Jeunes), Ministère du développement du Numérique de la transformation Digitale, des Postes et des Télécommunications, Banky Foiben'i Madagasikara, NextA, Telma Mvola, Kaki Agency, Assurance ARO, Association FinTechs Malagasy, EDBM, Association Professionnelle des Institutions de MicroFinance (APIMF), Aflatoun International, Association Cinevore, Consulting Plus, Projet FIHARIANA, BNI/KRED, Première Agence de MicroFinance (PAMF), Projet TANOMAFY/SAF FJKM, Ambassade Américaine, OTA (Trésor Américain), TVM (Emission Tolotra sy Tinady), Association ANK'IZY, Associations des Jeunes de Manakara, EPP et CEG Ambohidratrimo, EPP et CEG Ankazobe, EPP et CEG Anjozorobe, EPP et CEG Miarinarivo, EPP et CEG Imerintsiatosika, EPP et CEG Mahazoarivo Antsirabe, EPP Moramanga Ambony, CEG Tsaralalana Moramanga, les organes de presse

Total number of participating organisations: 55 Number of children and young people reached directly: 17,500 Number of adults reached directly: 1,500 Number of people reached indirectly: 1,500,000

Madagascar celebrated Global Money Week for the fifth time. The Ministry of Economy and Finance, through the CNFI - Coordination Nationale de la Finance Inclusive, ensured the national coordination of the campaign. Various events and activities were planned and implemented.

A series of webinars with stakeholders and partners took place during preparations for GMW. A press conference was held to kick start the week. The official launch was broadcasted online and included a speech by the Secretary General of the Ministry of Economy and Finance. Moreover, conferences and debates were broadcasted live online and focused on different themes such as banknotes, savings, insurance, what is a budget, how to make your project a reality, how to manage your money well, and more.

Many events focused on entrepreneurship. For example, entrepreneurial journey, financial education as an entrepreneur, financial advice to those who want to start companies, support for enterprises in the search for funding, contributions of FinTech's for the promotion of financial inclusion, and more.

The campaign's events also covered other topics such as digitalisation of payments for state employees and scholarship students, integration of financial education into the national school curriculum, compulsory insurance for the school year, history of financial education in Madagascar, e-talk on GMW and financial inclusion, etc. Training of trainers in financial education took place, online quiz games, production and distribution of reports, documentaries and short films.

The campaign's communication was shared through social networks and websites. Vola and Tahiry, two GMW Ambassadors in Madagascar designed and helped to publish news about GMW.

Various public and private organisations took part in the celebration of GMW2022 including NextA which is the official partner of GMW in Madagascar since last year.



















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Malaysia

GMW national coordinator: Financial Education Network (FEN) Participating organisations: Bank Negara Malaysia, Financial Planning Association of Malaysia, Central Bank of Malaysia, Securities Commission Malaysia, Permodalan Nasional Berhad, Malaysia Deposit Insurance Corporation, Credit Counselling and Debt Management Agency, Employees Provident Fund, FWD Takaful Berhad, Arus Academy, Prudential Assurance Malaysia Berhad, Eastspring Investment Berhad, Securities Industry Dispute Resolution Centre, RinggitPlus, Yayasan Generasi Gemilang, 30 higher learning institutions, Luno Malaysia, Ezaz Wealth, Financial Faiz, Hi Wealth, 9 trainee teachers institutes Total number of participating organisations: 58 Number of children and young people reached directly: 1,349 Number of adults reached directly: 27,123 Number of people reached indirectly: 23,500,000

Throughout Global Money Week 2022, the Financial Education Network (FEN) members and partners conducted various initiatives on digital platforms, targeting children, youth, teachers, university students and young adults. The total number of interactions achieved was about 4.8 million. The key initiatives conducted include financial education talks, guizzes, video competition, lesson demos for teachers, social media posts to raise awareness on financial education and financial literacy game. The successful activities included:

- Various webinars targeting youth and university students on financial planning, retirement planning, investing, awareness on financial fraud and scams and strategies on building wealth by creating a passive income through investing.
- A series of videos to increase awareness and engagement about "delayed gratification." The content posts leveraged on the different scenarios from the video.
- and managing their expenses, cards, delayed gratification and debt management. The rules of the game reinforced the message of delayed gratification for young people, by avoiding spending and saving instead.
- Many social media posts were shared regarding the GMW2022 theme and social media contest with a theme of "Dream It, Save It, Live It" to encourage youth to share their dreams and how they plan to achieve it.
- Virtual workshop targeting youth financial literacy, as well as quizzes via Telegram channel.
- Live sessions with teachers to discuss financial education within the national curriculum. Also, masterclass sessions in three major languages conducted by the teachers who were part of the educators' programme in 2021.
- Roundtable in a community centre targeting parents to discuss how to raise a financially literate family.
- 2022, #MyDuitStory aimed to raise awareness of the importance of insurance/takaful protection for personal financial risk management.

Throughout Global Money Week 2022, the Financial Planning Association of Malaysia promoted GMW to parents. Interviews were organised with a financial planner who gave tips on how parents can teach children about the value of money.

A mini-game on social media platforms to advocate healthy spending habits and wise financial behaviours among the audience about saving

#MyDuitStory short video competition, an annual financial education initiative targeting the youth with various financial literacy themes. In

Maldives

GMW national coordinator: Maldives Monetary Authority (MMA)

Participating organisations: Bank of Maldives, Allied Insurance Company, Pension Administration Office, Capital Market Development Authority, First National Finance Corporation, Hdh. Neykurendhoo School, Rehendhi School, Haa Alifu Atoll Education Centre, Seenu Atoll School

Total number of participating organisations: 10 Number of children and young people reached directly: 1,479 Number of adults reached directly: 200 Number of people reached indirectly: 167,620

Maldives Monetary Authority (MMA) organised a financial webinar series in collaboration with financial institutions for Global Money Week 2022. The webinars targeted college and university students in the Maldives and were opened to the public so that interested young people could participate. During the event series, institutions delivered sessions on key financial topics to enhance the knowledge of the participants regarding money matters. The three-day webinar series was a huge success as the feedback received from the participants was very positive.

MMA conducted a Facebook campaign to enhance the financial knowledge of the public. The campaign was held from the first week of February 2022 until the end of GMW2022. During this campaign, awareness posts were created and uploaded on MMA's Global Money Week Facebook page on a weekly basis. Similarly, MMA created and uploaded an awareness video, which highlighted the importance of understanding the difference between needs and want to manage spending.

In addition, MMA developed GMW Toolkits and shared these with all school in the country, encouraging them to organise activities to celebrate GMW. The toolkits suggested various activities that education institutions could organise to celebrate the week. Similarly, an assembly speech was sent to all schools in the Maldives. This speech highlighted the importance of saving and encouraged students to learn important life skills including job and entrepreneurial skill that can help them to earn in the future.

MMA also organised several activities within MMA, to mark the 10th edition of GMW2022. The Governor delivered an insightful speech on GMW theme at the inauguration ceremony of GMW. The programme concluded with a financial quiz. A scavenger hunt was organised for MMA staff that enabled them to learn about money matters in a fun and challenging environment. Furthermore, a financial debate was held during the closing event of GMW2022.

























Malta

GMW national coordinator: Directorate for Learning and Assessment Programmes (DLAP), Department for Curriculum, Lifelong Learning & Employability, Ministry for Education, Sport, Youth Research and Innovation Participating organisations: Home Economics Seminar Centre, Malta Bankers Association, Central Bank of Malta, Malta Stock Exchange, Malta Financial Services Authority, Cyber Crime Unit within the Malta Police Form, GEMMA, JAYE Malta Foundation, BOV, HSBC Total number of participating organisations: 10 Number of children and young people reached directly: 400 Number of adults reached directly: 143 Number of people reached indirectly: 24,177

Throughout Global Money Week 2022, the Home Economics Seminar Centre (HESC) within the Directorate for Learning and Assessment Programmes in collaboration with the Malta Bankers' Association (MBA) and supported by EMMA, JAYE Malta Foundation, the Cybercrime Unit of the Malta Police Force, the Malta Financial Services Authority and the Malta Stock Exchange Institute, organised initiatives to promote awareness related to financial literacy, financial education and financial inclusion.

During the week, several activities were organised for children, youth and for adults, all through digital means. These included the:

- The Money Week Launch An online event coordinated by the HESC in collaboration with the MBA presented the programme of activities for the Money Week. The winners of the GMW Financial Literacy Challenge were announced. The launch presided by Malta's Education Minister.
- Financial Literacy Challenge in Primary Schools This activity intended to promote awareness related to financial capabilities. The participants created a healthy low-cost food item with emphasis on seasonality, sustainability and local food.
- Financial Literacy Challenge in Secondary Schools Students were encouraged to create an original theme-related character that provided guidance on how to budget wisely throughout different stages of life.
- Teacher Training Participants were given the opportunity to familiarise themselves with resources and current initiatives intended to support the integration of financial literacy in the school curriculum. This financial literacy webinar focused on specific areas of interest for schoolteachers that include consumer rights and responsibilities, cybercrime and cybersecurity, investments, life assurances and pension plans.
- Be Money Smart This is newly launched HESC programme was created in collaboration with the Central Bank of Malta that develops learners' capabilities through budget planning, saving, bank services, reducing counterfeiting and becoming critical consumers.
- Be Wise, Pay Smart The programme targeted vulnerable youth. It explores the use of the ATM and different methods of payments. The students had the opportunity to discuss ways how to be a smart consumer through educational video clips. HESC staff and MBA bank members facilitated the programme.
- Europe my Business The programme which was facilitated by JAYE staff and volunteers targeted year 8 and 9 students. It explored European business and trade that produce goods and services for consumers, outlining the pricing of goods in their journey from resources to final product.



Mauritius

GMW national coordinator: Bank of Mauritius

Participating organisations: Junior Achievement Mascareignes, Mouvement Pour Le progress De Roche Bois, Riviere Noire Government School, Royal College of Curepipe school, Royal College of Port Louis school, Queen Elizabeth College, Universal College, St Mary's College, Lycée La Bourdonnais, New Educational College, Mauritius Broadcasting Corporation, Le Défi media, Le Mauricien media, L'Express media Total number of participating organisations: 15

Number of children and young people reached directly: 468 Number of adults reached directly: 1,465 Number of people reached indirectly: 2,880

The Bank of Mauritius, celebrated the 10th anniversary of the Global Money Week with a series of activities to promote financial literacy. Students from secondary schools were invited for a guided tour in the Bank of Mauritius Museum to learn about the history of currency in Mauritius with more than 500 artefacts exhibited. Lectures conducted by staff members covered, amongst others, the role and functions of the Bank and savings and investment. Furthermore, students were briefed on banknote security features in an attempt to create awareness on the fight against banknote counterfeiting.

Government Riviere Noire's provided students with an introduction to personal economics and the choices consumers make to meet their needs and wants. It also introduced students to the role of money in society while providing them with practical information about earning, saving, and sharing money.

Different students participated in the Financial Talk that took place at Mouvement Pour Le Progres De Roche Bois. They also played "Needs and Wants Game" through which they become aware that all families need food, clothing, and shelter to live and must earn money to pay for what is needed. After the sessions, students were able to demonstrate the difference between needs and wants and explain why families must earn money for the things they need and want. In the second part of the event, the aim was to give youth a concrete picture of the circulation of money by showing them where it comes from and how it passes from hand to hand as a currency for the exchange of products and services. The students grasped the notions of money, banks, companies, products and services, and money flows.

Furthermore, the fun quiz was launched during GMW2022 using Kahoot on social media. The Quiz questions covered financial topics followed by an explanations and answers.

Puzzle game was also used on the "I am a puzzle game" website to create a unique puzzle where everyone could complete it with the help of financial tips they could read and save as well.















Mexico

GMW national coordinator: Interactive Museum of Economics (MIDE, Museo Interactivo de Economía) Participating organisations: Afortunadamente, Ahorra que puedes, Alfonso Marcelo Romo, AMAFORE, AMIB, AMSOFIPO, Banco Azteca -Aprende y Crece, Banco de México - Banxico Educa, Bank of America, Business Kids, CA Asesores Financieros, Calpulli, Centro de Educación Financiera Actinver, Centro de Investigación y Docencia Económicas CIDE, Citibanamex, Claudia Castro, CNBV, CNSF, CONDUSEF, CONSAR, Diego Soto, Embajadas, Escuela Bolsa Mexicana, Facultad de Contaduría y Administración UNAM, Finanzas en tacones, Flink, FONACOT, Fundación AXA, Fundación de Estudios Financieros FUNDEF, Fundación MAPFRE, Fundación SURA, Indexity Ideas, Instituto BIVA, Inverkids, IPAB, Lufindo, Malleni Padilla, Museo Banco de México, Museo Interactivo de Economía, Provident, Secretaría de Educación de Guanajuato, Senadora Alejandra Reynoso, Sofía Macías, Solliv, Tecnológico de Monterrey, Campus Ciudad de México, Universidad Anáhuac, Universidad Autónoma de Baja California, Zaida Bárcena Total number of participating organisations: 48

Number of children and young people reached directly: 546,044 Number of adults reached directly: 307,150 Number of people reached indirectly: 1,796,606

During Global Money Week 2022, the MIDE Museo Interactivo de Economía, as national coordinator, and 47 allies of the financial education in México reached 853,194 participants through several digital activities such as workshops, rallies, conferences, lectures, podcasts, theatre plays and children's tales, and educational resources like online guides, infographics, social network games and asynchronous courses.

MIDE has brought out "La más pequeña y breve historia del dinero" paper theatre play aimed to show how the money has changed through the passing time. It has launched the microsite "Monstruos financieros", a series of videos designed to identify some of the enemies of the money and savings and how each one of us could defeat them.

Educational institutions such as Facultad de Contaduría y Administración, the FUNDEF, the Instituto BIVA and the Escuela de la Bolsa Mexicana, organised conferences, contests and simulators to foster the importance of investment as a tool to achieve the future each person is looking for. In order to help young entrepreneurs, the Tecnológico de Monterrey arranged a workshop focused on the creation a business model canvas, while CIDE presented a discussion group about the different payment methods that bloomed during the pandemic.

From the governmental sphere, financial literacy awareness conferences and workshops for children and youth were offered by the CNBV, CNSF, CONDUSEF, FONACOT and IPAB. Some topics of those events were the importance of saving for the future and invest for the retirement, the need of taking care of the personal information and how each person has the opportunity to make intelligent decisions about money. CONSAR has created a children's tale about a comfort-loving cow that should learn how to better organise her resources.

Throughout the week, Banco de México and Museo Banco de México organised online and in-person workshops and a podcast for children to discover the relevance of the money, savings and budgeting in their daily lives and the importance to make informed decisions about it.

The private sector, represented by Afore SURA, Banco Azteca, Citibanamex, Solliv, Flink, Provident, CA Asesores and Fundación MAPFRE, contributed with conferences related to saving for the retirement, financial health, digital banking, investment and the importance of values on financial education. Furthermore, Calpulli and Finanzas en tacones provided conferences about financial education with gender-based perspective. While, Bank of America in collaboration with Universidad Anáhuac prepared a workshop about a relationship each person has with money while providing some tools and tips to improve the decision-making process towards money.

As for the influencers, they took the social networks to organise live sessions, games and conferences to provide financial tools such as planning, budgeting and investing, aimed to foster wise decisions about money in the present and in the future. On the other hand, some decided to offer in-person workshops for students living in marginalised communities so they learn how to achieve financial independence.

Associations such as the AMIB, AMSOFIPO and AMAFORE by means of AhorraQPuedes provided educational resources, websites, online games and conferences related to planning and saving for the moment of retirement, how to use the investment funds and how to read investment financial information.

Finally, Afortunadamente collaborated with the Secretariat of Education in Guanajuato to present the GMW initiative and other financial education interviews and capsules on the public television of Guanajuato.











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Moldova

GMW national coordinator: National Bank of Moldova Participating organisations: National Commission for Financial Markets, 13 financial institutions, Ministry of Finance, Maib, EXIMBANK Group, CB "Moldindconbank" JSC, FinComBank S.A., BC EuroCreditBank SA, OTP Bank S.A, Expert-Grup, FinEdu, "OK" Foundation for **Financial Education**

Total number of participating organisations: 25 Number of children and young people reached directly: 345,498 Number of adults reached directly: 219,401 Number of people reached indirectly: 294,161

The Global Money Week 2022 launch event was organised by the National Bank of Moldova (NBM) on March, 21st. The event was attended by representatives of public institutions, civil society, partners in carrying out financial education projects in the country and abroad. On the first day of GMW, the National Bank and the Ministry of Finance of the Republic of Moldova signed a partnership agreement with the purpose to provide citizens with the necessary financial education skills and support in becoming more familiar with the financial environment.

NBM in partnership with the Independent Think-Tank "Expert-Grup" organised, within the financial education project "Give sense to money" an online workshop for young people interested in finance. Participants had the opportunity to deepen their knowledge on the financial system of the Republic of Moldova, the specific rights of payment users, and more. Another online workshop was organised by NBM in collaboration with the Economic Press Club for students from the Faculty of Journalism and Communication Sciences of the State University of Moldova.

During the campaign week, financial literacy awareness sessions were offered to children, youth and adults via digital means by the Ministry of Finance, American Chamber of Commerce in Moldova (AmCham Moldova), Customs Service, Moldovan Club of Intellectual Games, Mobility Era, coordinated by FINEDU – a local NGO specialised in advancing financial literacy. The Ministry of Finance was involved through their national campaign on financial education called "Public budget is your budget" that was launched in GMW in 2021 and included a series of recurrent activities since. In total 5,000 children and adults were reached through several digital activities such as intellectual games and specialised webinars.

The National Commission for Financial Markets along with partners, represented by non-bank financial market participants organised virtual lectures and workshops during GMW2022 and reached more than 25,000 children and youth. High-level discussions, seminars and other educational sessions were organised by the non-bank financial market supervisors and market participants. Throughout the week, young people were able to engage in different online activities.

The commercial banks were actively involved in organising activities during GMW2022. Most commercial banks conducted different online financial education activities.

Eximbank S.A. reached directly 57 children and youth through two in-person workshops and 5,699 online users through several digital initiatives such as two relevant financial education videos and one book presentation. Financial literacy awareness sessions were offered to children and youth, both through digital platforms and in-person meetings. Children could discover financial literacy through a dedicated Book -"Arco & Iris in South America" - fable by Savings Museum, translated into 16 European languages for GMW. This was done with the collaboration of the network of foreign banks in Intesa Sanpaolo's International Subsidiary Banks Division. The book was dedicated to elementary school students in order to raise awareness of savings and the importance of being financially independent. This new multilingual tool was made available by the Savings Museum and participating banks to parents who were encouraged to start educating children about economic independence, teaching them that a harmonious relationship with money would be the right way to make their dreams come true.

This year, Moldindconbank reached directly 206 children and youth participants through online and offline activities. The commercial bank organised two events on the topic of "Trends in Digital Banking" for young people. The training was delivered by an international expert in digital banking and banking cards. The goal was to create awareness about the digital services that can be provided by banks, financial institutions or fintech companies around the world and in Moldova. At the end of the events, the participants were involved in a creative workshop and coloured puzzle boards. The representatives of Moldindconbank were invited by Vocational school no. 5 from Chisinau to make an introduction on the topic "Diversity of bank fraud with cards and protection methods."

FinComBank used an online financial literacy platform launched in 2021 to reach directly 315,204 children, youth participants and adults through online and offline activities. BC "EuroCreditBank" S.A. organised financial education lessons where students had an opportunity to learn about the history of money, what technologies are used by banking operators to count and verify money. During the lesson, types of bank cards were presented with explanations on how to use them. Students learned more about commemorative coins and their importance. EuroCreditBank reached directly 20 children, youth participants and adults through online and offline events.

During the GMW2022, the OTP Bank along with "OK" Financial Education Foundation reached 417 children and youth through several digital activities such as creative contest on themes of "How to invest smart", training "Marathon of Financial Education, ed. II", drawing contest on "How to be smart about money", visit "The way of money" to a School-branch, webinar on "Real Estate Investments" with an expert in the field, review of the book "The Monk Who Sold His Ferrari" by Robin Sharma, special edition of Titania Podcast, dedicated to financial education.

Mongolia

GMW national coordinator: Central Bank of Mongolia, Financial regulation commission, Deposit insurance corporation, Mongolian Banking Association

Participating organisations: Promotion Centers of Metropolitan Small and Medium Production and Service, Lifelong Centre under the Ministry of Education and Science, Mongolian Banking Association, Sparkassenstiftung Mongolia, 17 central bank branches, 11 commercial banks, Rio Tinto, Unitel mobile network, Monpay, Univision LLC, Credit guarantee fund, Lemon Press media agency, Financial squirrel kids book series, Let's run club, schools

Total number of participating organisations: 71 Number of children and young people reached directly: 1,116,708 Number of adults reached directly: 1,420,313 Number of people reached indirectly: 6,072,101

The Bank of Mongolia led Global Money Week 2022 celebrations. During the week, the Bank of Mongolia, together with its partners, reached over 6 million children and youth indirectly and more than 1.4 million youth through in-person visits to schools, universities, vocational training centres and to bank branches. As part of GMW2022, the Financial Regulation Commission, MBA, Deposit Insurance Corporation of Mongolia partnered with the Bank of Mongolia, the Ministry of Education, Scientist, Sparkasse Banking Found Mongolia, Credit Guarantee Fund and all commercial banks in the country and private organisations like Monpay NBO, Unitel-mobile operator, Univision-IP TV, Sanhuuch Herembooking company, Rio Tinto, Lemon press-media company to collectively celebrate Global Money Week. From 14-27 March 2022 a range of activities were organised, including a social media contest, a TV show, bank tours, school visits and tours to the Central Bank Money Museum.

On 14 March, the Bank of Mongolia officially launched GMW2022 with an opening ceremony. The keynote speech was presented by the Governor of the Central Bank of Mongolia and The Mongolian Bankers Association. The closing ceremony was organised with commercial banks in cooperation with the "Let's Run Together" club and included a public run in the National Park under the theme of "Build your future, be smart about money and be eco!"

In addition, a range of other activities were organised, including a social media contest, posters, bank tours, special trainings, radio shows on "how to manage money wisely and deal with financial difficulties", a photo shoot in traditional Mongolian costumes was taken at the Money Museum in the Bank of Mongolia, trainings on "Savings and Costs" were provided to employees of enterprises and high school students, Q&A competition was held at the National Park, some selected schools took Financial literacy bus tour, and more.

Unitel, which is one of the leading mobile phone operator supported the campaign activities by promoting Global Money Week 2022 campaign via SMS sent to their customers. Other partners and supporters joined the week on their social platforms using the #GlobalMoneyWeek2022 hashtag.

Lemon press-media announced an essay competition via Facebook under the theme of "Build your future, be smart about money." The judging committee selected the three best essays and awarded them with a savings account equal to 800 USD.

































Morocco

GMW national coordinator: Moroccan Foundation for Financial Education - Fondation Marocaine pour l'Education Financière (FMEF) Participating organisations: Bank Al Maghrib (The Central Bank of Morocco), Moroccan Capital Market Authority, schools Total number of participating organisations: 14 Number of children and young people reached directly: 636,097 Number of adults reached directly: 16,858 Number of people reached indirectly: 3,511,814

The Moroccan Foundation for Financial Education (FMEF) is a national GMW coordinator in Morocco and celebrated this year's Global Money Week Campaign from 21 March to 3 April. During the week, both educational and financial sectors aimed connecting children and young people to the world of finance.

Morocco has been taking part in GMW since the first edition in 2012 and proudly celebrated the 10th anniversary of GMW in 2022. For this special edition, the programme mobilised all stakeholders inclusively. Diversity and inclusion is reflected in the association of its new stakeholders, the development of actions and innovative initiatives for the diversified targets of children, juniors and youth and their ecosystem. Through activities over 635,233 beneficiaries were directly reached.

Based on the future-oriented theme "Build your future, be smart about money," the programme included:

- visits to financial institutions and information sessions in the classroom by speakers from the financial sector;
- training sessions for vocational training students, based on the digital material prepared by the Foundation, micro-entrepreneurs and project leaders:
- seminars and webinars for higher education students;
- targeted thematic competitions: "Best drawings" competition open to middle school students, this competition, which is titled "The world of money through the eyes of children" and was aimed to unleash the creativity of children and juniors on a theme related to finance;
- best essays competition, open to high school students, was about writing a short content on the topic of "My story with money" with a dramatic structure;
- best piggy bank competition addressed to trainees was organised in craft training centres and required participants to make a handmade piggy bank from different materials including wood, pottery, glass, silver, copper or leather.

Furthermore, daily publications on topics related to financial education were shared by the partners. ATMs were branded with the official event banners. Videos on financial education topics were produced and published among online competitions organised by the partners. In the insurance sector, a quiz on social networks was conducted by the Insurance and Social Security Supervisory Authority, which allowed participants to win prizes. The authority also provided a number of comic books explaining insurance-related topics in a fun way. Bank Al Maghrib (The Central Bank of Morocco) distributed booklets for children and juniors containing games and practical information. The Moroccan Capital Market Authority initiated competition through the mobile application "Quiz Finance" for the benefit of high school students followed by awards ceremony in May.

In parallel to the actions and other initiatives conducted throughout the country, a special GMW digital campaign was conducted on the social networks of the FMEF and its partners. Diverse range of contents and activities adapted to the selected themes were addressed to different audience groups. Many videos, testimonies, games, quizzes, tips on savings, investment, capital market, stock market, insurance and budget management where shared. Moreover, two influencers were engaged in the digital campaign to highlight the financial education messages and highlight any publications. The themes covered were both personal and professional financial management related as well as included sharing of experiences and best practices.

In addition, and as usual, the FMEF produced a press release presenting GMW activities that had been planned by the Foundation and its partners. This was shared throughout the media to announce the beginning of the campaign week.

Mozambique

GMW national coordinator: Bank of Mozambique, Insurance Supervision Institute of Mozambique, Stock Exchange Participating organisations: Insurance Supervision Institute of Mozambique, Stock Exchange, Ministry of Education and Human Development, Banks and mobile money issuers Total number of participating organisations: 15 Number of children and young people reached directly: 1,215 Number of adults reached directly: 9 Number of people reached indirectly: 1,220

Throughout Global Money Week 2022, Bank of Mozambique with partners reached more than 2,435 children and youth through several in-person activities such as lectures, theatre shows and contests. Besides, Bank of Mozambique used its Facebook page with more than 32,000 followers and other media channels to share financial literacy content and to build awareness about GMW Campaign. During the Week, different financial literacy awareness sessions were offered targeting students and teachers.



Palestra dirigida aos estudantes da Escola Secundária da Manhiça



Participantes da GWM no Instituto Industrial de Boane



Entrega de certificado a representante da Escola Secundária de Manhiça Luisa Mahanzule





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Nepal

GMW national coordinator: Nepal Rastra Bank Participating organisations: Commercial Banks, Development Banks, Finance Companies, Microfinance Financial Institutions, Securities Board of Nepal, Nepal Insurance Board, Department of Cooperatives, National Banking Institute Limited, Payment Service Operators (PSOs), Payment Service Providers (PSPs) Total number of participating organisations: 170 Number of children and young people reached directly: 5,000 Number of adults reached directly: 5,000 Number of people reached indirectly: 90,000

The Nepal Rastra Bank, as the Central Bank of Nepal, played a role of national coordinator in celebrating Global Money Week 2022. The bank is the regulator and supervisor of banks and financial institutions in Nepal. In the bank, a standing committee has been formed in the coordination of the executive director of the office of the Governor to celebrate the Global Money Week campaign. Three directors from separate departments and a deputy director play the roles of members and member secretary in the committee respectively. This time, the committee invited other three regulators such as Securities Board of Nepal (SEBON), Insurance Board (IB) and Department of Cooperatives (DOC) to join efforts to mark GMW2022. Moreover, National Banking Institute Limited (NBIL) also supported the programme.

All these stakeholders and regulators launched their own financial awareness programmes for different sectors, areas and target groups. One joint programme was launched in Kathmandu in which more than 100 participants included students, insurance service users, members of the cooperatives and people from stock exchange. In this initiative, four separate papers were presented by the experts. SEBON organised a financial awareness rally in the capital city in the second day of the week. SEBON also planned talk shows and awareness programmes in different places in the country. NBI launched virtual and physical literacy programmes to students.

Meanwhile, the NRB organised a joint literacy programme in Kathmandu with collaboration of SEBON, IB, DOC and NBI. Similarly, the NRB led a separate financial awareness programme in remote districts of the country. They also encouraged other banks, financial institutions, PSOs, PSPs and to plan provincial offices to launch financial literacy programmes everywhere. The bank provided television and radio interviews in regarding digital financial literacy. Other banks, financial institutions, PSPs, and PSOs organised financial awareness programmes to their customers.



The Netherlands

GMW national coordinator: Money Wise

Participating organisations: Dutch Ministry of Finance, Dutch Banking Association, Dutch Central Bank, Federation of Dutch Pension Funds, Dutch Association of Insurers, National Institute for Family Finance Information, Netherlands Authority for the Financial Markets, 51 local governments and many other partners

Total number of participating organisations: 200 Number of children and young people reached directly: 1,500,000 Number of adults reached directly: 10,000

Number of people reached indirectly: Not reported

Throughout Dutch Money Week 2022, part of the Global Money Week family, the platform Money Wise along with numerous partners reached children and youth through several digital activities such as guest lectures in school by financial professionals, online daily show on YouTube, and free educational materials like the money lessons and magazine for vocational education. There was also a great collaboration with the mail youth radio broadcast giving attention to digital money in all their shows.











Bonaire Dutch Caribbean

Coordinator: Stichting Terramar Museum

Oredits Microfinanciering Nederland, ENNIA Bonaire, Kamer van Koophandel Bonaire, Konsiliare B.V., Sekshon di Kultura, Arte i Literatura (S.K.A.L) and Bonaire Youth Outreach Foundation Total number of participating organisations: 10 Number of children and young people reached directly: 250 Number of adults reached directly: 30 Number of people reached indirectly: 13,545

Global Money Week 2022 marked the first GMW celebrations in Bonaire. The campaign was organised by Terramar Museum together with partners with an aim to introduce financial knowledge and education to local youth. This was done through educational sessions given by the organisations and live talks podcast with young professionals. These sessions were livestreamed for the whole week and received an online reach of 13,500 viewers.

Global Money Week launch event was inaugurated with inspiring words from the Minister of Finance and Culture in Aruba. The minister expressed her gratitude for this initiative and the importance of this campaign. During the week, the financial institution gave interactive educational sessions to groups of children and young adults, a total of 170 participants. A livestream talk podcast aired every afternoon for six days straight and reached over 6,800 listeners. The talk guests included representatives from the financial sector and entrepreneurs who shared their knowledge, experience and information to inspire others.

In addition, Terramar Museum received a donation of coins from the Public Ministry. The collection included coins from all over the world, but most of them were from the Caribbean and the money bag included was in Fort Oranje, a military fortification. In occasion of the GMW, the Museum curated the "Coins of the Government" exhibition.







Participating organisations: Openbaar Ministerie, Centrale Bank of Curaçao & Sint Maarten, Maduro & Curiel's Bank (Bonaire) N.V, Stichting







New Zealand

GMW national coordinator: Te Ara Ahunga Ora Retirement Commission Participating organisations: Targeted NZ secondary schools that are part of the Sorted in Schools programme Total number of participating organisations: Not reported Number of children and young people reached directly: Not reported Number of adults reached directly: Not reported Number of people reached indirectly: Not reported

Te Ara Ahunga Ora Retirement Commission's 'Te whai hui - kia ora Sorted in Schools' programme is running the Money Jam competition as New Zealand's Global Money Week initiative. Students can win a share of \$10,000 and get real life experience creating a budget, designing an event, and giving the winnings back to their local community.

The Te Ara Ahunga Ora Director for Financial Capability said that understanding how to manage money and a budget, with support from teachers and Sorted in Schools, provides a fantastic opportunity to develop this essential skill at a young age.

Students do not often get to use the skills and knowledge they are being taught while at school, but Money Jam gives students this chance.

Overall, Te Ara Ahunga Ora Retirement Commission delivered 733,339 ad impressions and 288,495 video plays (1,810 Web Sessions) with a 2.84% Video completion rate.

Te Ara Ahunga Ora Retirement Commission targeted 38 EME schools and 16 MME Kura.

Nicaragua

Participating organisations: Banco Ficohsa Nicaragua S.A., REDCAMIF, Banco Adopem, Micrédito, Pro mujer, Credicampo, Fundea, Suma Financiera

Total number of participating organisations: 9 Number of children and young people reached directly: 1,000 Number of adults reached directly: 2,000 Number of people reached indirectly: 347,259

During Global Money Week 2022, financial literacy awareness sessions were offered for children, youth and for adults, mostly through digital means. This included sessions and campaigns in social media. A special Facebook live event was organised at a regional level in countries where the Grupo Financiero FICOHSA has a presence.

During Global Money Week 2022 REDCAMIF focused on promoting digital financial education for inclusive finance. The COVID-19 pandemic has accelerated the shift towards digitalisation, including in the delivery of financial education. The shift to digital media represents an opportunity to reach more people, but at the same time, it can provide limited opportunities for direct interaction and increase the risk of leaving behind people with limited access to digital devices or low levels of digital literacy.

REDCAMIF organised the following activities during GMW2022: online games on financial education, contest or competition on financial topics, presentation and virtual talks, empower Human Talent on financial topics, visits to local businesses, savings contests.

SPTF and REDCAMIF made available to microfinance institutions (MFIs) that already have the EDUFIN Programme, four free videos on digital financial education. Therefore, the clients of these institutions and their families were able to access the digital educational content. This information helped customers get introduced to and become familiar with these new technology trends.



Nigeria

GMW national coordinator: Central Bank of Nigeria (CBN), Banker's Committee Sub- Committee of the Financial Literacy and Public Enlightenment (FLPE) Participating organisations: Nigeria Deposit Insurance Corporation (NDIC), Junior Achievement Nigeria, schools, others Total number of participating organisations: 350 Number of children and young people reached directly: 41,445 Number of adults reached directly: 40 Number of people reached indirectly: Not reported

To celebrate Global Money Week 2022, the Central Bank of Nigeria collaborated with the Bankers Committee Sub-Committee on Financial Literacy and Public Enlightenment (FLPE) and other stakeholders to reach out to students in various public schools across the 36 states of the federation and the Federal Capital Territory (FCT) to conduct the School Mentoring Programme amongst others.

The Deputy Governor, Financial System Stability flagged off the campaign week and admonished students to learn about money matters from an early age and always think about the future when making financial decisions.

The Central Bank of Nigeria reached out to eight schools while the Banker's Committee engaged 339 schools across the six zones using the School Mentoring Curriculum developed by Junior Achievement Nigeria (JAN) for the Bankers Committee Sub-Committee on Financial Literacy and Public Enlightenment (FLPE). A total of 41,445 students were impacted by the programme.















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АУЧЕТЕ ГИ ДЕЦА А ШТЕДАТ ЗА ПО	младински клуб ТА за штедењ ДОБРО УТРЕ
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North Macedonia

GMW national coordinator: National Bank of the Republic of North Macedonia Participating organisations: Ministry of Finance, Securities and Exchange Commission, Fully Funded Pension Insurance Supervision Agency and Insurance Supervision Agency, NGOs, schools, universities Total number of participating organisations: 176 Number of children and young people reached directly: 34,004 Number of adults reached directly: 2,290 Number of people reached indirectly: 281,720

The National Bank organised many activities during the 10th edition of Global Money Week in North Macedonia. For example, an Educational Caravan visited students from elementary schools in rural areas, a virtual lecture and an educational guiz were organised for youth from the secondary school of economics. An educational infographic on financial education of youth was presented. Winners of an organised financial education guiz received rewards.

As part of the Global Money Week, representatives of the Ministry of Finance held lectures on higher education institutions. The Minister of Finance also joined the campaign with his lecture about budgeting, functions, priorities and goals.

Macedonian Banking Association in cooperation with the National Bank of the Republic of North Macedonia and the Securities and Exchange Commission of the Republic of North Macedonia organised the national competition "European Money Quiz", a project of the European Banking Federation.

MAPAS, in coordination with the pension companies and a NGO held in-person educational activities in 55 secondary schools in several cities in the country, four online events and a panel discussion. They also prepared educational materials and brochures.

In addition, Komercijalna Banka made the "Financial Classroom" project, created in 2018, available to everyone online. The purpose of the project is to highlight the importance of financial education for youth and help them prepare for better futures. The tool teaches all users about financial products and services.

Stopanska Banka AD Skopje was actively engaged in promoting GMW. Their advertising agency developed an easy memory game about money functions and history to help users learn to become better money managers. The online campaign attracted the attention of children and their parents. Halk Bank organised lectures, painting contests and ECO activity.

Savings House Moznosti advised young people when applying for a loan. For example, how to ask for a pre-agreement information form, request loan repayment simulation, all loan costs, when, and how the interest is calculated and other rights. There were activities about advices on setting goals, how not to buy impulsively, being careful with small expenses, keeping track of costs, and more. Moznosti set an educational quiz game on Instagram and chose a winner based on the correctly answered questions and gained rewards.

Savings House FULM created educational programme for smart savings, cyber protection and personal data protection. This programme was realised through educational tips for children and parents, on FULM Savings House profile on social media platforms.

Global shapers Skopje Hub within the "Financial Literacy for Youth" project organised a panel discussion on the GMW topic at Europe House Skopje. Through the discussion, four experts in the field of finance and the participants had an opportunity to find out more about financial literacy, personal finances, how crisis can affect income, how to be smart in buying, saving, investing and insurance, why it is necessary from an early age to think about retirement and how young people can prepare for the future.

Junior Achievement Macedonia, organised a series of workshops dedicated to entrepreneurship and financial education in order to raise financial awareness and inspire young people. Three innovation camps brought together students, business volunteers and teachers. The challenge that was given to the youth varied from social, banking, IT or other industry sector.

Palestinian Authority

GMW national coordinator: Palestine Monetary Authority (PMA) Participating organisations: Palestinian Ministry of Education, Association of Banks in Palestine, UNRWA, schools Total number of participating organisations: 5 Number of children and young people reached directly: 660 Number of adults reached directly: 660 Number of people reached indirectly: 660

Throughout Global Money Week 2022, the Palestine Monetary Authority (PMA) along with partners reached 660,000 children and youth through several digital activities such as the virtual bank mobile application, web platform, and social media.

During the campaign, financial literacy awareness sessions were offered to children, youth and adults, mostly through digital means. This included some videos on YouTube, and the use of social media influencers to spread the messages.

The application users had the opportunity to participate in a competition to win \$100 in their saving account, where the 13 banks offered 65 saving account.















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Balboa Tips



www.tubalboaconsentido.gob.pa Balboa Tips

Panama

GMW national coordinator: Superintendencia de Bancos de Panamá Participating organisations: Sparkassenstiftung Alemana, Latinoamérica y el Caribe, Superintendencia del Mercado de Valores, Caja de Ahorros, Banco Azteca (Panamá), S.A. y Aprende y Crece, Finanzas Contigo, Controla Tus Finanzas Hoy, Towerbank International Inc., APC Intelidat, Onefra Consultores, Grupo Financiero Ficohsa, Beebox Homeschool, Metalpan, S.A., Instituto José Dolores Moscote, Colegio José Guardia Vega, Universidad Latina Sede Santiago, Smart Academy, Centro Educativo Marie Poussepin Total number of participating organisations: 18 Number of children and young people reached directly: 4,269 Number of adults reached directly: 777 Number of people reached indirectly: 33,051

This year, the Superintendencia de Bancos de Panamá and partners carried out many activities for the Panamanian population about financial education with the hashtag #GMWBuildYourFuture. Some of the activities organised were webinars, workshops, start-ups, theatre play, drawing competitions, Instagram and Facebook lives, and more. In total, 5,046 participants were reached through social media platforms.

In addition, the Superintendencia de Bancos de Panamá also arranged visits to schools, universities and companies promoting financial education and money management for children and young people.





Actividades virtuales 21 al 27 de marzo de 2022 5:00 p.m. Obra de Teatro: "Descubriendo el money" Banco Azteca (Panamá), S.A. y Aprende y Crece

Viernes

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too o.m. Charlat "El mercado de valores y mi futuro" Superintendencia del Mercado de Valores

"Finanzas bajo control"

Para ver los links de las actividades ingresa a: www.tubalboaconsentido.gob.pa Balboa Tips



Paraguay

GMW national coordinator: Comision Nacional de Valores

Participating organisations: Fundación Capital, Itau Asset Management, Bolsa de Valores de Asunción, Regional Casa de Bolsa, World Wildlife Fund, United Nations Development Programme, Principles for Responsible Investment, Development Bank of Latin America, LUFINDO, Cámara Paraguava de Fintech, United Nations Organization, Alliance for Financial Inclusion, Fundación Paraguava, FINDO, SMEs Federation

Total number of participating organisations: 16 Number of children and young people reached directly: 831 Number of adults reached directly: 690 Number of people reached indirectly: Not reported

The Comisión Nacional de Valores of Paraguay (CNV) participated in Global Money Week 2022 by organising 15 online open free-of-charge conferences including 20-minute talks to the public. Several stakeholders from the financial sector, cooperation agencies and civil society were invited as lecturers. Each of them presented on a topic related to money, finance, financial education and inclusion, investor protection, while also highlighting important information within their own fields of expertise.

The first series of virtual talks took place on March 21 and was attended by 409 participants. Three conferences took place, with representatives of a brokerage house, the stock exchange and an investment management firm heading discussions about how to invest safely in the Paraguayan stock market.

The second series of virtual talks took place on day two of GMW, hosting 319 participants. Three conferences took place, with representatives of prestigious international organisations and a FinTech education platform presenting about financial education.

On March 23, 285 participants took part in the third series of virtual talks. Three conferences took place with representatives of foundations and prestigious international organisations speaking about financial education.

The fourth series of talks took place on March 24, 260 attendees took part in these conferences where representatives of industry associations and a FinTech company shared thoughts about financial technologies (FinTech).

Lastly, the fifth series of talks took place on March 25 and had 248 participants. Representatives of prestigious international organisations gave speeches on various topics involving sustainable finance.

In addition, Q&A sessions were included at the end of every series of talks. CNV made it clear to participants that further comments or questions about the event and its contents could be done via email and social media. Presentations made during the event were published at CNV's website: https://www.cnv.gov.pv. All attendees received a certificate of participation of GMW2022.

21IMARZO

DISERTANTES **TEMA**

17:00 17:20 HS. HORA PY	Yan González (Regional Casa de Bolsa) - Gerente de Finanzas Corporativas.	Mercado de capitales: Una mirada desde la gestión patrimonial.
17:20 17:40 HS. HORA PY	Fernando Gil / Gerente Comercial & Relaciones de Mercado (BVPASA).	BVA & EL MERCADO DE VALORES EN PARAGUAY.
17:40 18:00 HS.	Juan Manuel Fernández Chief Executive Officer (Itaú Asset Management AFPISA).	La Industria de Fondos Mutuos en Paraguay.

23 MARZO

DISERTANTES

Luis Treviño Garza - Gerente Senior de Políticas de Datos 17:00 17.20 HS. Alianza para la Inclusión Financiera)

Estrategias Nacionales de Inclusion Financiera. Capacidades financieras

17:20 17:40 HS. Elena Cubilla - Coordinadora de Contenidos y Formación (Fundación Capital).

herramientas digitales para una inclusión inanciera efectiva.

TEMA

Estado de Práctica de las

Jazmín Fernández Capacitadora de Junior chievement Paraguay Fundación Paraguava

Educación para Alcanzar la Inclusión Financiera.

25 MARZO

DISERTANTES



Global Money Week Annual Report 2022 | 10 Years of GMW





Comisión Nacional de Valores

22IMARZO

DISERTANTES



Nidia García (Consultora en Inclusión y Educación Tinanciera)

17:40 HS. HODA PY

Solange Rojas (Consultora en Inclusión Financiera con Enfoque de Género).

8:00 HS.

Lucas Elettore - CEO, y Valeria Riera Filártiga Embajadora (LUFINDO).



Educación financiera en familia.

comportamientos manci ecurrentes. ¿Cómo actúa nombres y mujeres? lábitos a practicar y oportunidades de mejora

Doble click a la educación financiera: Experiencias con la gamificación al centro

24 MARZO

DISERTANTES Margarita Rojas Responsable de la Vertical de Educación (Cámara Paraguaya de FinTech).



17:20 17:40 HS.

Bruno Duarte Country Manager (FINDO).

17:40 18:00 HS.

Gustavo Giménez - Presider (Cámara Paraguaya de Comercio Electrónico) v José Luis Andrada Asesor Financiero (FEDEMIDYME)

TEMA

La Importancia del Dato en las Finanzas (TBC).

Créditos Digitales: Scoring Inclusivo.

El Comercio Electrónico En Paraguay: Hábitos Del Consumidor y Desafíos.



TEMA

Movilización de Capital hacia los ODS y la Sostenibilidad: Estandares de Impacto ODS.

Evolución de la Inversión Responsable en LatAm









Peru

GMW national coordinator: Superintendencia de Banca, Seguros y AFP (Superintendency of Banking, Insurance and Private Pension Fund Administrator (SBS))

Participating organisations: Museum of the Central Reserve Bank of Peru (MUCEN), Superintendence of Securities Markets (SMV), Insurance Deposit Fund (FSD), Insurance Cooperative Deposit Fund (FSDC), National Institute for the Defense of Competition and Intellectual Property (INDECOPI), National Superintendence of Tax Administration (SUNAT), National Library, Municipality of Lima, Pension Standardization Office (ONP), Productive Development Program – AGRORURAL, Ministry of Economy and Finance (MEF), Ministry of Education (MINEDU), Congress of the Republic of Peru, Elder Center - CAM La Merced, Elder Center - CAM San Ramón, Surco Municipality, Peruvian Association of Insurance Companies (APESEG), Banks Association (ASBANC), Peruvian Federation of Cajas Municiales of Savings and Credit (FEPCMAC), Grupo BVL, Banco de la Nación (National Bank), Bank Falabella, Bank Pichincha, Bank Continental BBVA, Bank BanBif, Compartamos Financiera, Financiera Proempresa, Financiera Efectiva, Financiera Confianza, CMAC Trujillo, CMAC Cusco, CMAC del Santa, CMAC Huancavo, CMAC Ica, CMAC Maynas, CMAC Paita, CMAC Piura, CMAC Sullana, CMAC Tacna, Caia Lima Metropolitana, CRAC Los Andes, CRAC Raiz, Pacifico, Abaco, World Vision, International Plan, CEDRO, CARE PERÚ- PROJECT IGNITE, Movimiento Manuela Ramos – CREDIMUJER, ONG KALPA, Ferreycorp, NTT Data, Acomo, Cambia FX, Palgo, Tasatop, Tkambio, BIM, PUCP - Pontificia Universidad Católica del Perú, USIL - Universidad San Janacio de Lovola, the OECD. World Council of Credit Unión (WOCCU), Peace Corps, Sparkassenstiftung fur Internationale Kooperation, DSIK Honduras, DSIK México, Alliance for Financial Inclusion (AFI), Banco de desarrollo de América Latina- CAF, UNESCO Perú, CGAP, CERTUS, SISE, BURSEN-Centro de Estudios Financieros de BVL, Khipu Institute ABC del BCP, Finanfieras, Klaseuno, Peruvian Studies Institute (IEP), Fundación BBVA Microfinanzas, Junior Achievement Perú, OLPASA - ASPASH de Aguaytia, 100 schools, 28 media companies

Total number of participating organisations: 211 Number of children and young people reached directly: 256,140 Number of adults reached directly: 5,210,964 Number of people reached indirectly: 7,982,803

During Global Money Week 2022 in Peru, the Superintendence of Banking, Insurance, and Private Pension Fund Administrators (SBS), in coordination with several institutions, joined forces to promote savings and financial education throughout the country. GMW is in line with the priority of the National Policy for Financial Inclusion to generate greater confidence in the financial system. It seeks to promote the financial education of children, youth, and their families through non-formal learning spaces that will help them learn more about the financial system so that they have confidence to interact with it in the future.

This year, the GMW reached 256,140 children and youths, and almost 8 million Peruvians thought the participation of 211 entities from all over the country, including public and private entities and NGOs. The main activities were carried out through a digital platform that hosted a virtual saving fair, academic conferences, talks and workshops. In addition, talks to educational institutions located in rural areas, training in financial education for migrant and refugee populations, women entrepreneurs and young professionals were also held.

The Superintendent participated in the launch of GMW worldwide on March 21. She also inaugurated the national GMW with the Minister of Economy and Finance. The Peruvian GMW had a synchronous cycle of 27 academic conferences, talks and workshops with national and international experts that reached 6,309 visitors. The academic conferences covered the following topics: Post-COVID-19 financial system, gender gaps, evaluating financial education initiatives, financial inclusion trends, financial capabilities of micro-entrepreneurs and others. Moreover, the talks and workshops for citizens and children focused on savings, frauds, budget and others.

The digital platform was used to host a fair with 56 virtual stands distributed in four pavilions. During six days, the virtual stands received 59,285 visits. The participants showed their financial education initiatives, providing downloadable educational material, videos, podcasts, games and online chat. The platform allowed attendees to take part in the "Financial Rally" that consisted of visiting the stands, playing games, participating in talks and conferences while testing their knowledge. In this section, 1,034 people entered the rally.

Additionally, many organisations, including banks and other financial institutions, shared information about the events, through video reels on topics related to GMW and savings on their closed-circuit television screens. For example, Banco de la Nacion included participants both in cities and in rural areas. Messages were disseminated through social networks, institutional portals and mailing lists. Over 244 activities were planned. Some involved virtual tours in the Central Reserve Bank Museum, talks with people with special needs, workshops, contests, and more.

GMW2022 has helped to improve monitoring and evaluation of the initiatives in Peru. In 2022, SBS explored financial education profile of the users of the SMA, which enabled SBS to improve the content based on the needs and expectations of the users. To do this, the SBS developed a questionnaire to determine the level of inclusion and financial education of SMA users, using some of the questions proposed by the OECD/INFE. The results showed that users are mostly young: 45% are 30 years old or younger, and they reach a level of inclusion and financial education well above the national average. Moreover, it is visible that the platform is an initiative accessed mostly by people with previous financial education understanding who seek to deepen their knowledge and financial opportunities.

The Philippines

GMW national coordinator: Cooperative Development Authority

Participating organisations: The Central Bank of The Philippines (Bangko Sentral ng Pilipinas - BSP), Development Bank of the Philippines, Sta. Cruz Savings and Development Cooperative (SACDECO), National Youth Commission, ALNEMPCO laboratory cooperative, NATCCO Youth Cooperative, MIFEDCO MIMARO Island Federation of Coops, Central Isulan Teachers Employees, Retirees Multipurpose Cooperative (CITERMPCO), Pru Life UK

Total number of participating organisations: 49 Number of children and young people reached directly: 22,193 Number of adults reached directly: 22,855 Number of people reached indirectly: 374,580

The Cooperative Development Authority celebrated Global Money Week 2022 with various activities at the national and regional level. Despite the ongoing pandemic, virtual and face-to-face activities were organised and implemented following health protocols. The GMW kicked off with the nationwide launching on March 21, which was spearheaded by CDA Head Office under the stewardship of Finance Cooperatives Cluster Head who explained the rationale behind the GMW campaign. CDA Chairperson expressed his full support and highlighted the importance of financial literacy and education for youth. National Youth Commission Chairperson shared how banking and savings are not common among the Filipino youth and therefore CDA's initiative to advocate financial literacy through the Global Money Week is an important step to change the youth's mindset about savings. The regional director shared about region III's experiences in organising GMW activities in previous years. Education, Advocacy and Union Cluster gave a closing speech by linking the importance of this campaign to the global movement towards quality education and the support of achieving the Sustainable Development Goals (SDGs). A total of 421 participants joined the Zoom meeting while 558 accessed the launching via Facebook Live. Among the Zoom participants, 151 were from the youth sector.

At the national level, the CDA Head Office organised two financial literacy webinars. One for youth and another one for teachers. During a financial literacy webinar for youth, the Development Bank of the Philippines' speakers talked about financing, debt management, and the programmes that DBP implements. Strategies on how the youth of today save their money and budget their allowance were also tackled. SACDECO Marketing Manager, shared the best practices of their cooperative. He also mentioned the different savings and financial literacy programmes of their lab. He highlighted the fact that we need to invest in youth and be able to prepare them for the futures. A total of 426 Zoom participants attended the webinar, 63% of which were between ages 8-30. While Global Money Week is essentially focused on youth, it is very important to include teachers in the GMW activities. This is in recognition of their vital role in guiding the young and educating them to be financially smart and resilient. In line with this, the CDA Head Office requested the Bangko Sentral ng Pilipinas to become speakers in the financial literacy webinar for Teachers' Cooperatives. A total of 255 participants registered in this Zoom meeting.

At the regional level, CDA Regional Offices conducted their own GMW activities. Among these were TikTok challenge, poster making contest, money management webinar, business proposal writing contest, "Virtual Escape Room Challenge - Financial Literacy Edition", drawing contest, eMoney webinar, and more. A total of 2,193 children, youth, and young adults participated in all GMW activities of CDA's Head Office and 1,594 adults and 47 institutions participated in their regional offices. It is estimated that a total of 14,808 individuals were reached indirectly through social media and other forms of communication.

Throughout Global Money Week 2022, the Bangko Sentral ng Pilipinas (BSP) along with its partners reached over 20,000 youth and professionals through digital activities such as social media campaigns under PisoLit, the financial education platform of the BSP on Facebook and Instagram. The BSP also shared multimedia educational materials on key personal finance topics through the PisoLit platform.

Pru Life UK held an open-to-public virtual event under its online financial literacy programme. The PRUWise Webinars were titled "Build Your Future: Be Smart About Money Today" and organised via Zoom on March 25. The specific episode was dedicated to the 11th anniversary of Cha-Ching celebration in support of Global Money Week.

The two-hour event featured a live virtual interview with the award-winning Filipino host and millennial businessman, who shared his success story, financial tips and strategies aimed at inspiring and guiding the young participants to achieve their life goals and build their financial futures.

The episode featured a learning session with in-house financial experts from Pru Life UK. These experts provided professional advice. Their call-to-action focused on the six financial pillars (earn, save, spend, protect, invest, and give).

As a way to engage the participants, a posting contest on the Pulse Wealth Smarts Community was also conducted, wherein participants could share their learning experience and takeaways.



















Global Money Week Annual Report 2022 | 10 Years of GMW







Poland

GMW national coordinator: The Polish Financial Supervision Authority (UKNF)

Participating organisations: Ministry of Finance (MF), National Bank of Poland (NBP), Bank Guarantee Fund (BFG), Office of Competition and Consumer Protection (UOKiK), Financial Ombudsman (RF), Polish Chamber of Insurance (PIU), Warsaw Stock Exchange Foundation (Fundacja GPW), Warsaw Institute of Banking (WIB), Society for Promotion of Financial Education (SKEF), Czepczyński Family Foundation (CFF), schools of different educational stages and other educational facilities

Total number of participating organisations: 204 Number of children and young people reached directly: 34,422 Number of adults reached directly: 3,500 Number of people reached indirectly: Not reported

Over 34,000 students and teachers registered to participate in the 10th, jubilee edition of the Global Money Week campaign in Poland. It was held on 21–27 March under the slogan "Build your future, be smart about money." GMW2022 programme covered financial education activities organised at schools at all stages of education. The GMW coordinators at schools implemented their own initiatives or took part in events organised by the national GMW coordinator – the UKNF – and partners.

As part of the campaign, the UKNF organised a cycle of 12 CEDUR webinars addressed to primary and secondary schools students and teachers. The series of training courses covered, among others, the basic aspects of electronic payment methods, banking activity and operations, guidelines for a better understanding of credit agreements for young adults, interest rate - what it is and how to make friends with it, whether inflation is good for our wallet, trading in financial instruments at the Warsaw Stock Exchange (WSE), the rules on prudent investing in the financial market, mobile phone safety – how to protect oneself from cybercriminals, and how to avoid online theft. Over 11,200 students and teachers took part in the training courses organised by the UKNF.

The agenda of GMW2022 was enriched by financial education initiatives and educational materials of other institutions that were involved in the campaign, i.e. the Ministry of Finance, the Bank Guarantee Fund, the Office of Competition and Consumer Protection, the Financial Ombudsman, the Polish Chamber of Insurance, the Warsaw Institute of Banking, the Warsaw Stock Exchange Foundation, the Centre for the Development of Education, and the Czepczyński Family Foundation. Over 9,000 people participated in events organised by institutions cooperating with the UKNF.

The participants of the GMW campaign could find the campaign's programme at a dedicated website prepared by the UKNF. It included information on projects, financial education initiatives, available tools and educational materials, such as lesson scenarios, comics and animations.

The Ministry of Finance developed educational tools that educators could use during their activities. These resources covered different scenarios for lessons on taxes and the state budget. Participants could also take part in the "MF Academy" project, the online educational platform TAXEDU that hosts educational animations and a virtual tour of the Ministry.

The data are estimates



Summary of the GMW 2022 campaign in Poland

The Bank Guarantee Fund contributed to the CEDUR webinars by preparing a presentation on the rules of the deposit guarantee system in Poland. It was attended by almost 480 participants.

Representatives of the Office of Competition and Consumer Protection prepared a webinar presenting a modern and free educational tool, an online fraud simulator, published at konsument.edu.pl a website resembling a social networking site where booby-trapped offers pop up among regular posts. This tool teaches users about online safety rules. The webinar was attended by over 1,300 participants and the website was visited by 230 users during the GMW campaign.

As part of the campaign, the Financial Ombudsman, in cooperation with experts, prepared lesson plans that present key topics related to financial education and financial market. All these materials were

made available for download on the Financial Ombudsman's official website. The Financial Ombudsman also organised a webinar on the security of online payments that was attended by almost 500 students and 72 adult participants. The session was primarily addressed to teachers and secondary school students. It helped to answer the question how to stay safe when paying online. During the discussions, the participants had a chance to learn how to protect their personal data and finances against fraud, what situations to avoid and what to do when they fall victim to fraud.

As part of the GMW, experts from the Polish Chamber of Insurance conducted three online lessons for secondary school students, showing that insurance is an essential part of a household budget and an effective tool for managing fears. The lessons were attended by ca. 700 students. The youth could also learn through comics that illustrated insurance concepts in a nutshell.

The Global Money Week also included the 6th edition of the Congress for Financial Education and Entrepreneurship held on 23 and 24 March under the slogan "Financial education - a mutual duty for present and future generations" by the Warsaw Stock Exchange Foundation (Fundacia GPW) and the Warsaw Institute of Banking (WIB). The event was attended by 3,259 individuals from across Poland via a dedicated platform and through online transmission of selected parts of the agenda.



The Society for Promotion of Financial Education launched a dedicated tab on its website, which was visited by 830 people. Over 324 people tested their knowledge through a financial quiz, and more than 512 students participated in classes and personal finance management sessions.

The Czepczyński Family Foundation (CFF) organised a number of online events. A virtual training session was addressed to teachers, educators, parents and guardians interested in financial education. They also shared suggestions on how to talk to children about economics and finances. It was attended by more than 900 participants. The CFF conducted two online lessons for children of 5 to 10 years old. The first lesson was devoted to the household budget. Children could find out what constitutes income and expenses in the household budget and what are needs and wants. This lesson was conducted in Polish and gathered more than 1,000 participants. Another lesson was about price. This lesson was based on the book "ABC of Economics. First steps in the world of finance" as well as worksheets and infographics and was conducted in English. It was followed by more than 800 participants. The Czepczyński Family Foundation also organised an online debate with young entrepreneurs. This event was attended by more than 1,400 participants. Recordings from all the meetings can be found on the CFF website.

All the activities, educational tools and materials related to GMW2022 proposed by the institutions were free of charge and accessible through digital means.

During Global Money Week 2022, the National Bank of Poland (NBP – Narodowy Bank Polski) reached thousands of Poles by organising many interesting educational events for various groups of people – from the youngest preschoolers and students in primary and secondary schools to senior citizens. NBP employees conducted online lessons and meetings, guizzes and competitions for over 2,500 students all over Poland. In local radio stations, they discussed the role of the central bank, its tasks and functions in the state economy, expenditure planning and financial security in the era of COVID-19, war reality, and more. The NBP encouraged everyone to use educational materials available here and here. On this website all users could choose educational materials on money and financial stability, lesson scripts, simple animations introducing difficult economic concepts, but also lectures conducted by the NBP experts. The National Bank of Poland focused on improving young people's financial skills and knowledge of wise money management by reaching various audiences across the country with information about the campaign.



Reach of initiatives organised as part of the GMW

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Phishing





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#GlobalMoneyWeek2022 #GMW2022 #GMWBuildYourFuture #GMWBeSmartAboutMoney #LearnSaveEarn



ASF - Autoridade de Supervisão de Seguros e Fundos de Pensões

No âmbito da Global Money Week 2022, a ASE dinamizou atividade "Poupar com pinta" onde des personalizarem o seu mealheire

Veia aqui as suas obras de arte 🥥





ASF - Autoridade de Supervisão de Seguros e Fundo de Pensões o Ast 🕑 · 22 de marco às 14:05 · 🧐

O lema da Global Money Week 2022 é "Build your future, be smart about money"

Perguntámos aos mais jovens o que significa ser inteligente e relação ao dinheiro. Vela quais foram as suas respostas 2022 #GMW2022 #GMWRoS



Sabias que existem mais de 18.000 criptoativos no mundo? Conhece mais sobre os riscos associados caso pretendas investir. 🕕 /vimeo.com/692174605/a8d46022b0

GlobalMoneyWeek2022 #GMW2022 #GMWBuildYourFuture #GMWReSmartAboutMoney #LearnSaveFan



Portugal

GMW national coordinator: Portuguese National Plan for Financial Education (NPFE) led by the Banco de Portugal, Autoridade de Supervisão de Seguros e Fundos de Pensões (ASF), Comissão do Mercado de Valores Mobiliários (CMVM) Participating organisations: ACM – Alto Comissariado para as Migrações (High Commission for Migration), APB – Associação Portuguesa de Bancos (Portuguese Banking Association), ASFAC – Associação de Instituições de Crédito Especializado (Portuguese Association of Investment Funds, Pensions and Assets), DECO – Associação Portuguesa para a Defesa do Consumidor (Portuguese Association for Consumer Protection), DGE - Direção-Geral da Educação (Directorate-General for Education), FACM - Fundação Dr. António Cupertino de Miranda (Dr. António Cupertino de Miranda Foundation), IEFP – Instituto do Emprego e Formação Profissional (Portuguese Institute for Employment and Vocational Training), OPP - Ordem dos Psicólogos Portugueses (Portuguese Psychologists Association), RBE - Rede de Bibliotecas Escolares (School Library Network), Auditoria Geral do Mercado de Valores Mobiliários de Cabo Verde, Agência Angolana de Regulação e Supervisão de Seguros, Banco Central dos Estados da África Ocidental (Guiné-Bissau), Banco Central do Brasil; Banco Central de São Tomé e Príncipe; Banco de Cabo Verde, Banco de Moçambique; Banco Nacional de Angola, Comissão do Mercado de Capitais de Angola, Comissão de Valores Mobiliários do Brasil, Superintendência de Seguros Privados do Brasil, 271 schools, 2 universities Total number of participating organisations: 296 Number of children and young people reached directly: 26,508 Number of adults reached directly: 2,000 Number of people reached indirectly: 93,577

In Portugal, GMW is coordinated by the Banco de Portugal, ASF and CMVM, under the National Plan for Financial Education (NPFE). The 2022 edition engaged 271 schools, 2 universities, 9 NPFE's stakeholders, 14 financial supervisory authorities of the Portuguese-speaking countries and around 122,000 people.

On March 22, the Portuguese financial supervisors hosted a webinar with the financial supervisory authorities of the other Portuguesespeaking countries to discuss the importance of awareness raising campaigns for young people. More than 100 representatives from the authorities of Angola, Brazil, Cape Verde, Guinea-Bissau, Mozambigue, Portugal and São Tomé and Príncipe joined this webinar and shared their experiences in conducting financial awareness raising campaigns, as well as in implementing and coordinating GMW nationally. The webinar also benefited from the participation of the OECD/INFE Executive Secretary.

The Portuguese financial supervisors also launched a campaign on the NPFE's Facebook page to raise awareness on the importance of building up savings for a rainy day and adopting adequate behaviours to prevent digital frauds. The campaign drew attention on trending topics such as crypto assets and sustainable finance.

The Alto Comissariado para as Migrações (ACM) conducted financial education sessions based on the "Todos Contam Lesson Plans", which were developed by the financial supervisors, and targeted 600 young people who are out of school and face socio-economic vulnerabilities. In addition, the Associação Portuguesa de Bancos promoted the European Money Quiz, an initiative that aims to assess young people's financial literacy, engaging around 2,500 students from 46 schools. Besides, the Associação de Instituições de Crédito Especializado organised the national competition called "Economia para o Sucesso", an initiative which aims to empower young people in their relationship with money. It engaged 23 students. Moreover, the Associação Portuguesa para a Defesa do Consumidor held online classes to discuss the importance of savings and online safety with digital financial platforms. These sessions reached about 800 students from more than 20 schools.

The ASF developed the activity "Poupar com Pinta" ("Having fun while saving"), targeted children up to 9 years old and allowed them to colour their own piggy bank. For older students, ASF developed online guestionnaires to address saving habits and digital security. Both activities were developed in collaboration with their parents. ASF also launched a campaign on Facebook to share the results.

The Banco de Portugal, supported by its regional branches, held several initiatives in 16 schools throughout the country engaging 2,000 students from primary to secondary schools.

The CMVM launched a video on Twitter and LinkedIn to raise awareness about the risks of crypto assets, focused on ESA's messages: the prices of these assets can drop and increase rapidly in short periods; the investor can lose all money invested; the promises of quick and riskfree gains may be associated with fraud; there are no investor protection mechanisms.

The Fundação Dr. António Cupertino de Miranda involved 13,800 students and 120 schools enrolled in the "No Poupar Está o Ganho" project. The Foundation implemented a financial education programme called "Por Tua Conta", specifically designed for students who are attending vocational education and their teachers. In addition, the Ordem dos Psicólogos Portugueses launched a social media campaign called "Click once and save for life", raising awareness about the importance of savings. Whereas, the Rede de Bibliotecas Escolares and the Direcão-Geral da Educação (Ministry of Education) launched a campaign through its communication channels, to raise awareness about GMW2022 among the school community. Additionally, more than 70 schools and 7,000 students across the country carried out a myriad of activities, including financial literacy competitions, online quizzes, debates based on the "Todos Contam Lesson Plans", games and study trips.

A MATEMATICA EN URIÃO CON O DIRHEIRC Canais digitais, riscos reais. **** Spyware

Romania

GMW national coordinator: The National Bank of Romania

Participating organisations: Financial Supervisory Authority, Central Depository, Bucharest Stock Exchange, UNSAR, Institute of Financial Studies, teachers organisations, Royal School of Transilvania, Promoting Performance in Education Association (APPE), universities, schools

Total number of participating organisations: 427 Number of children and young people reached directly: 33,020 Number of adults reached directly: 4,002 Number of people reached indirectly: Not reported

In 2022, the National Bank of Romania took a lead in coordinating GMW in the country. It aimed at increasing the level of financial education among children and young people as well as boosting financial inclusion. Over 400 organisations were involved in the week and managed to reach more than 30,000 children and 4,000 adults through various activities.

35 experts from NBR's branches and from its central headquarters engaged with over 20,000 children in over 140 universities, primary and secondary schools. During these events many topics were discussed such as saving, investing, cryptocurrencies, personal and family budgets, needs and wants, Romanian Leu's security features, the history of money, the role of the central bank in the economy, monetary policy, inflation, and behavioural economics. All interactive presentations included a short Q&A session. Children asked creative questions and offered their own thoughts about how they see money in the future. Others shared how they save and how they think their financial behaviour could be improved. In the same week, two new episodes in the "Financial Education with Ana and Radu" educational film series were launched. These shows highlighted saving and bank cards. The first issue of the Newsletter on Financial Education was released in a bid to further connect to the international financial education efforts. It focused on behavioural economics and included contributors from law and banking sectors who offered their own perspective on how financial behaviour of the population has changed in the last few years.

The Financial Supervising Authority organised several events addressed to children, youngsters and adults. GMW started with a ringing the bell at Bucharest Stock Exchange. FSA developed programmes for different groups such as athletes, artists, art students and disadvantaged youngsters. Webinars for teachers, educators, and for parents were included in their agendas. FSA Olympics and a national drawing contests were also organised. ASF reached students through a trading programme with successful entrepreneurs. A TV talk show was dedicated to GMW. A 24-hour financial education marathon was organised on Facebook. The European Conference of Financial Services by ISF addressed this year the issues of sustainability, resilience and innovation in financial services.

Over 2,700 students from more than 180 primary and secondary schools attended the fourth edition of the national finals of the European Money Quiz contest organised by the Romanian Association of Banks together with its partners. The winners of the two sessions represented Romania in the European Money Quiz finals.

APPE reached children and youth through several digital activities from an online platform to an education software. Different high-level seminars and discussion were organised for teachers. Students from several high schools organised exhibitions with old money, discussed cryptocurrency and future of money. They organised fairs and the profit obtained was granted to disabled children.

Royal School of Transylvania developed programmes where children had an opportunity to capitalise on their ideas, turning them into real businesses. They received funding and monitoring support until the end of the school year. Other students enjoyed being part of a workshop. The guests shared their success stories and answered any questions students had on topics such as saving, investing, risk taking, and how to make profit. At Royal School in Transylvania, Global Money Week ended this year with an ambitious fair. In addition, Gradinita cu program prelungit "Paradisul Copiilor" Craiova, programme tested new child-centered approaches to help children learn about money matters.













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Rwanda

Participating organisations: AIESEC in Rwanda, Finance Plus Plc, I&M Bank Rwanda Plc, Rwanda AISEC, Rwanda Stock Exchange Limited, Economic Policy Research Network (EPRN), schools, universities Total number of participating organisations: 16 Number of children and young people reached directly: 640 Number of adults reached directly: 150 Number of people reached indirectly: 15,000

Throughout Global Money Week 2022, AIESEC in Rwanda along with partners reached 40 children and youth through several activities such as visiting the Rwanda stock exchange market, I&M Bank PIC, and physical visits to schools.

During GMW2022, financial literacy awareness sessions were offered to children, youth and adults, mostly through a hybrid format. This included sessions about the importance of early saving, stock market operation, high-level virtual discussions about various themes and other educational sessions.

Furthermore, this year, university students had the opportunity to participate in workshops on banks at the Rwanda Stock Exchange.

In 2022, AIESEC in Rwanda focused on reaching both children and youth through in-person visits that took place in different primary schools in Kigali and Huye. Students were educated about money matters and how they can prepare for the future through savings starting at an early age.

Moreover, I&M Bank Rwanda Plc and Rwanda Stock Exchange (RSE) sponsored Global Money Week 2022. The Economic Policy Research Network (EPRN) supported the overall coverage of GMW2022. Students were hosted by I&M Bank Pic Rwanda and the stock exchange warmly welcomed the students at their institutions where educational sessions were prepared about both institutions and how students can benefit from their services.

In addition, AIESEC in Rwanda had a virtual closing ceremony event that gathered 487 youth from different universities. During the event, partners delivered keynote speeches and participated in the panel discussion. Panellists shared their experiences and how they have come where they are today, their perspective when it comes to money matters and saving at an early age. The youth had interactive discussions and all their questions were answered.

Throughout Global Money Week 2022, Finance Plus Plc along with partners reached 600 children and youth through several activities such as workshops and over 150 parents.

During the campaign, financial literacy awareness sessions were offered to children, youth and adults mostly through media, TV shows and radio shows. We estimate that those sessions through media reached at least 10,000 people.







São Tomé and Príncipe

Participating organisations: MOVE, REINA - Rede Nacional de Incubadoras e Aceleradoras de Negócios Total number of participating organisations: 2 Number of children and young people reached directly: 84 Number of adults reached directly: 6 Number of people reached indirectly: Not reported

During the Global Money Week 2022 in São Tomé and Príncipe, several activities were carried out aimed at high school and university students, under the theme "Build your future, be smart about money."

The NGO MOVE, in partnership with REINA (National Network of Business Incubators and Accelerators), planned four activities focused on entrepreneurship and financial management, reaching more than 80 young people.

They organised a workshop on financial management, a lecture given by successful entrepreneurs in São Tomé, a visit to a bank and an event on a new application for payments and bank transfers.







































Saudi Arabia

GMW national coordinator: Capital Market Authority Participating organisations: Social Development Bank, Saudi Central Bank, Sown Advisory, 24 government organisations, 9 NGOs, 2 chambers of commerce, 2 shopping malls, 5 public fairs, 12 schools, 10 universities, colleges and institutes Total number of participating organisations: 77 Number of children and young people reached directly: 1,129,375 Number of adults reached directly: 1,405,017 Number of people reached indirectly: 14,501,187

The Capital Market Authority (CMA) used their Smart Investor and Thameen awareness programmes throughout Global Money Week 2022. Some initiatives were carried out through social media platforms Smart Investor (https://twitter.com/siorgsa) and Thameen (https://twitter. com/thameensa). Posts included tweets, infographics, and videos. The campaigns used the official GMW2022 hashtags: #GMWBuildYourFuture #GMWBeSmartAboutMoney #GlobalMoneyWeek2022 More than 2,000,000 impressions, and over 350,000 video views were gathered. Furthermore, a university visit was held at the headquarters of the Capital Market Authority to enrich and raise the financial literacy knowledge of young people.

Throughout Global Money Week 2022, Social Development Bank (SDB) worked with 59 partners from all over the country. They conducted more than 69 workshops for over 6,800 children and adults and provided personal financial advice for more than 31 families. In addition, multiple new initiatives were launched to raise financial awareness of children and youth, to promote savings and financial inclusion and to encourage young people to acquire financial knowledge, skills, attitudes and behaviours necessary to make sound financial decisions and to become financially capable.

During Global Money Week, SDB launched the following initiatives and programmes:

- A hackathon for savings and planning targeting university students and young entrepreneurs.
- A gaming application for children between ages 4-12 teaching children through gaming the basic concepts of money, planning and savings.
- monev.
- SDB launched four different children stories for different age groups and published an encyclopaedia about basic concepts of money and the history of money.

During GMW2022, visits to the Saudi Central Bank and the Currency Museum were organised for secondary schools and universities students. An online competition via an easy access app to promote financial awareness was published throughout the week, with more than 400,000 participants. A media campaign was launched, and a podcast with HE the Deputy Governor for Development and Technology of Saudi Central Bank was recorded and broadcast. The podcast discussed financial technology and savings.

The Financial Education for Kids programme of SownAdvisoy focused on developing and raising financial awareness of kids. It taught 6-12 year olds how to save and set their personal financial goals. The workshop also helped 12 kids to understand how to buy, sell and negotiate though a simulation of a small market.

SownAdvisoy believes that reading is the foundation for knowledge, and in order to achieve its goals in raising financial awareness Sown Book Club was established. The club started its first sessions in January 2017 and has been held on a monthly basis ever since. For Global Money Week 2022, the Sown Book Club organised reading for a book called "What your financial advisor doesn't tell you." The two-hour event held on March 23 gathered 100 participants.



Interactive activity "Treasure Island" for 474 children between ages 4-12 focusing on concepts of earning, saving, investing and giving

Serbia

Participating organisations: Casa Forte Itd, Center for Financial Education and Empowerment (CEFIN), Erste Bank, VIPOS school, National bank, Economic faculty Belgrade, Economic Faculty Kragujevac, Singidunum University, Youth Economy Forum, Koreni, BizLife, Ekonomski Online, Nova Ekonomija, Biznis, Moja Baza, Association of Serbian Banks, Kroja eva škola, Centar za mame (Center for moms), Western Serbia Academy of Applied Studies Valjevo Department, Casa Forte, Valjevo School of Economics, Association of Serbian Banks b.a., Association for the Economic Empowerment of Women ZEM Valjevo

Total number of participating organisations: 20 Number of children and young people reached directly: 560 Number of adults reached directly: 2,755 Number of people reached indirectly: 71,000

Center for Financial Education and Empowerment (CEFIN) and its partners organised an event focused on financial education at Nova Iskra on March 24th. It was live-streamed on Facebook and YouTube. Guest speakers from Erste bank, Association of Serbian Banks, Kroja eva škola, Centar za mame (Center for moms) and CEFIN shared their knowledge and experiences how to learn, save and earn more. During the programme the following was presented:

- "Children's Financial Literacy" guide with tips and tricks for parents
- "We and Our Financial Health" discussion on how we take care of our financial health by setting goals, budgeting, saving, earning, and more.
- Presentation of the #ErsteZnali online financial education platform and a fun, educational mobile game called " uvari Zmajevog blaga" for the youngest.

To mark the 10th anniversary of Global Money Week, consulting company Casa Forte held a LinkedIn event. This was followed by over 500 group members and 83 participants directly. The panellist discussed on the topic of "Build Your Future, Be Smart About Money." Each participant received an e-book called "Step forward, SME Development Handbook" and a certificate of participation. Through the promotional campaign, mailing list of BizLife magazine and event report more than 20,000 individuals were indirectly reached.

During GMW2022, HRH Princess Ljubica Karadjordjevic addressed that financial independence is the path to freedom where financial literacy and security are at the core of it.

Throughout Global Money Week 2022, Western Serbia Academy of Applied Studies Valjevo Department had two events.

These were organised in collaboration with the National Bank of Serbia. One of the events focused on board game tournaments such as "Finances for Later" followed by workshops on "Me and My Budget". The other event highlighted "Smart Careers, Digital assets" in the light of accounting regulation, finance for non-financiers.



















Global Money Week Annual Report 2022 | 10 Years of GMW







Seychelles

Participating organisations: UN Youth Seychelles, Pension Fund, Central Bank Seychelles, Nouvobang S.I.M.B.C, Ministry of Finance, Economic Planning and Trade, Financial Intelligence Unit Seychelles, H Savy Insurance, Mauritius Commercial Bank (Seychelles), Seychelles Investment Board, Seychelles Revenue Commission, NeuroSey, Well of Inspiration, Fair Trading Commission, Enterprise **Seychelles Agency**

Total number of participating organisations: 14 Number of children and young people reached directly: 748 Number of adults reached directly: 10 Number of people reached indirectly: 2,570

For the 5th edition of Global Money Week in Seychelles, the campaign was once again led by the UN Youth Seychelles (UNYS). The week kicked off with a virtual launch ceremony hosted by UNYS on March 21st. The programme consisted of an overview of what has been accomplished since the introduction of GMW in the country followed by an interactive panel discussion. This year's campaign brought back a digital version of the Virtual Financial Education Tours, which have become a fan favourite throughout the years. In 2022, the Virtual Financial Education Tour consisted of four tracks dedicated to specific themes: financial crimes, personal finance, personal business management and accounting. Each track was used for insightful and engaging sessions where participants were able to gain a deeper knowledge on the respective topics from various experts in their fields. The virtual aspect allowed both students but adults to participate. Members of the UNYS also took part in a local morning talk show "Bonzour Sesel" to promote GMW and explain the activities for the week in Seychelles. Furthermore, the UNYS posted different challenges on social media platforms and shared financial awareness materials.

For the first time in Seychelles, many organisations and institutions took their own initiative to organise events. The Central Bank of Seychelles (CBS) organised two virtual workshops during the week. One of the workshops held in collaboration with the Seychelles Pension Fund was dedicated to the topic of "Personal Financial Management" and the other workshop focused on "Money Matters". CBS also hosted three talk shows relating to several financial topics on different radio stations.

Apart from CBS, the Enterprise Seychelles Agency (ESA) organised two virtual sessions aimed specifically for Micro Small Medium Enterprise (MSME's). The sessions held explored the budget formulation and management and provided participants the chance to learn how to use QuickBook for their business.

Singapore

Participating organisations: Financial Planning Association of Singapore Total number of participating organisations: 1 Number of children and young people reached directly: Not reported Number of adults reached directly: 1,000 Number of people reached indirectly: 1,000

Financial Planning Association of Singapore (FPAS) participated digitally in this year's Global Money Week by delivering social media content to all our CFP® professionals.

As part of the financial Planning Standards Board (FPSB) Network, the campaign theme of "Live Your Today, Plan Your Tomorrow" aligned perfectly with this year's GMW2022 theme "Build your future, be smart about money" which also focuses on the future of financial planning.

Numerous messages were shared on all the social media platforms - Facebook, LinkedIn, Twitter, and Telegram to maximize the outreach. Leveraging on the global CFP® community, it was possible to amplify the importance of financial literacy to a wide audience of 1,000 people.

21-27 GLOB Swww.globalmoneyweek.org evWeek2022 #GMW2022 GlobalMoneyWeek @ @0ECDGlobalMoneyWeek @ @0ECDGlobalMoneyWeek





Slovakia

GMW national coordinator: National Bank of Slovakia Participating organisations: Institute of Banking Education of the National Bank of Slovakia, n. o., Museum of Coins and Medals, schools Total number of participating organisations: 6 Number of children and young people reached directly: 565 Number of adults reached directly: 361 Number of people reached indirectly: 75,671

The 10th annual Global Money Week took place in Slovakia mainly through online activities. During March 21-27, a series of events were dedicated to the GMW2022 theme of "Build Your Future, Be Smart about Money". Children and young people were involved with learning financial literacy skills to build financial resilience.

Slovakia became actively involved in Global Money Week through the work of National Bank of Slovakia and its five money projects. Many financial literacy trainers gave online financial education sessions for 63 high school students throughout the week. During these 3-hour online classes, they taught the difference between gross and net pay, what the risk is if you do not save for unexpected situations and a number of other interesting facts on the topic of work and money. They also tried to prepare students to make financial decisions that match their home budget. 30 high school students visited the permanent exhibition at the NBS: From the Slovak Koruna to the Euro. An InfoSWAP event was prepared for university students, where 75 students shared knowledge from the financial and non-financial world. On March 25, the NBS organised the national finals of the international Generation €uro competition, in which five teams from secondary schools competed. They presented on the topic of "When is inflation low, when is it too high and what does it actually mean?"

Global Money Week 2022 in Slovakia also included an intensive campaign for a series of short animated videos from 5peniažka. This animated miniseries of videos illustrates well-known fairy tales and presents various financial topics and life situations in the modern world of finance. The NBS also prepared a video series for seniors on various financial topics related to many financial situations based on real life cases.

During GMW2022, the National Bank published a number of articles on their 5penazi.sk website. These focused on various thematic areas of financial education for children, pupils, students and the adult population.

Feedback from participants was collected via online education, lectures, webinars, fairy tales and traffic to the 5penazi.sk website and data was used to improve the quality of financial education in various topics.

Akadémia vzdelania (non profit organization Academy of Education OVB). Throughout Global Money Week 2022, financial literacy awareness sessions were offered to more than 150 children and youth. An online finance game "Moja Família" (My Family) was organised for primary school children. The aim of the game is to teach students good skills and habits while thinking skilfully and economically.

























Slovenia

GMW national coordinator: National Education Institute of Republic of Slovenia Participating organisations: Ministry of Education, Science and Sport, Ministry of Finance, Bank Association of Slovenia, Central Bank of the Republic Slovenia, BANKARIUM - Museum of Money and Banking in Slovenia, Institute of the Republic of Slovenia for Vocational Education and Training, Stock Exchange of Slovenia, Financial Administration of the Republic of Slovenia; Home Economic Association of Republic of Slovenia; Consumer Association of Slovenia; The Academic and Research Network of Slovenia (ARNES); National and University Library; European Banking Federation; University of Ljubljana, Faculty of Social Sciences - SAFE.SI (National awareness point for children and teenagers on safe use of the internet and mobile devices); 350 primary and secondary schools Total number of participating organisations: 363 Number of children and young people reached directly: 33,000 Number of adults reached directly: 2,900 Number of people reached indirectly: 350,000

Throughout Global Money Week 2022, the National Education Institute of Republic of Slovenia along with partners reached more than 33,000 children and youth through several digital activities such as video lectures, workshops and competitions.

During GMW2022, financial literacy awareness sessions were offered to children, youth, teachers and adults, mostly through digital means. This included sessions on the household budget, credit and indebtedness, emergency and opportunity funds, planning for the future, investments, insurance, social security, consumer law, conscious consumption, financial habits, financial independence, sustainable finance, financial scams and fraud, investor protection, and much more.

Many activities were integrated into the curriculum in various compulsory subjects (e.g. home economics, ethics and society, mathematics, history, etc.), addressing the importance of financial education and financial literacy for children and youth.

High-level discussions, seminars, and other educational sessions were organised every day during GMW2022.

The high-level National Launch was held in joint cooperation with the support of the ministers and the management of the participating institutions of the Ministry of Education, Science and Sport, the National Education Institute of the Republic of Slovenia, the Ministry of Finance, the Central Bank of the Republic of Slovenia, the Banking Association of Slovenia, the Ljubljana Stock Exchange and the Bankarium -Museum of Money and Banking in Slovenia. The content of the National Launch highlighted the efforts, vision and strategy of further targeted inter-ministerial activities for more intensive activities in the future, which give special importance to financial education and financial literacy of children and adolescents in order to strengthen the competences and skills of financially literate consumers.

The Central Bank of the Republic of Slovenia organised banking lessons webinars, an art and video competition for children and youth to mark the 15th anniversary of the Euro in Slovenia. The Bankarium - Museum of Money and Banking held open days for different age groups with guided tours of the museum during GMW. For students, there was a First Financial Steps learning programme and a Financial Workshop for adults. Participants tested their knowledge and skills in a digitally supported financial maze.

The Banking Association of Slovenia celebrated the European and Global Money Week with various events. The activities were preluded by the European Money Quiz, a national competition. During the week, open days to the financial sector were organised with various thematic topics for different target groups. An event on fraud prevention was held for primary schools and an event on the protection and rights of young users of financial services was held for secondary schools, with the involvement of various stakeholders. The traditional round table on financial literacy in the financial sector, attended by representatives of financial associations, regulators and supervisors in the financial sector, as well as representatives of financial and other institutions, ministries, schools, libraries and others, presented a range of projects and efforts to cooperate in joint activities to develop content and educational programmes for different age groups.

The Ljubljana Stock Exchange organised a webinar for students entitled "Going to the Stock Exchange." The webinar focused on personal finance and investment opportunities, securities and securities market infrastructure, the stock exchange and securities trading

Spain

GMW national coordinator: Plan de Educación Financiera (national strategy for financial education in Spain) through its trademark Finanzas Para Todos, Banco de España, National Securities Market Commission (CNMV), Ministry of Economic Affairs and Digital Transformation (MAETD)

Participating organisations: Spanish Confederation of Savings Banks (CECA), Spanish Banking Association Foundation (AEB Foundation), National Union of Credit Unions (UNACC), Institut d'Estudis Financers (IEF), Finanzas para Mortales (UCEIF Foundation), Spanish Union of Teaching Cooperatives (UECOE), International Financial Analysts (AFI Foundation), Institute of Credit and Finance of the Region of Murcia (ICREF), MAPFRE Foundation, Foundation for Education in Accounting and Business Administration (CONTEA), Nantik Lum Foundation, ASUFIN Financial Users Association (ASUFIN), Adecose Foundation, Mutualidad Abogacía Foundation (Mutual Lawyers Foundation), Stock Market and Financial Studies Foundation (FBEF), Escuela de Jóvenes Emprendedores®, El Recetario Financiero®, Ayuntamiento de Benissa, Comarca de Somontano de Barbastro, IES Josep Iborra (Benissa, Alicante), IES Hermanos Argensola (Barbastro, Huesca), Benissa Digital Total number of participating organisations: 26

Number of children and young people reached directly: 4,402 Number of adults reached directly: 1.349 Number of people reached indirectly: 48,807

Throughout Global Money Week 2022, 16 Spanish organisations arranged more than 100 activities. These included face-to-face and digital workshops, online contests, videos, distribution of learning materials, webinars, a visit to a stock exchange, content sharing on webpages and on social media. All activities reached more than 4,000 children and youth. Indirectly, about 50,000 youth and adults were reached. This year, some activities were carried out in-person, due to a better situation of the COVID-19 pandemic.

Banco de España was the national coordinator of GMW2022 in Spain, alongside with the National Securities Market Commission (CNMV) and the Ministry of Economic Affairs and Digital Transformation (MAETD). Together they organised an in-person conference for 150 students at the winning school of the Spanish Financial Knowledge Contest 2021. During the event, there was an interesting debate about several topics regarding internet fraud, responsible consumption, saving for the future and cryptocurrencies. These three institutions, as the promoters of the national financial education strategy - Plan de Educación Financiera, also provided teaching materials to high school teachers, published several posts and online guizzes on Finanzas Para Todos, the webpage of the Plan de Educación Financiera, and on its social media platforms.

The rest of the activities carried out in Spain during GMW were organised by twelve collaborators of the Financial Education Plan. The activities were aimed mainly at youngsters in middle and high schools, but also to children in primary education, vocational training and students in the university. Among these activities:









- AEB organised an online financial knowledge contest via Kahoot! with the participation of 1,800 young people. The winner represented Spain in the European Money Quiz finals.
- CECA, together with its associated financial entities, organised talks and workshops aimed at vulnerable groups such as people with intellectual disabilities from youth to elderly. Workshops for high school students were organised, in which concepts related to financial education, cryptocurrencies, blockchain and NFTs were explained.
- UNACC, through credit unions, organised workshops for high school students to make them aware of the importance of economics and the responsible use of personal finances.
- Istitut d'Estudis Financiers (IEF) organised a workshop "The Circular Economy", to raise awareness on the importance of applying responsible consumption in our daily lives to achieve a more sustainable world.
- UCEIF Foundation organised training sessions dedicated to "Entrepreneurship for Employment" and "Sustainable Finance" for young people by trying to link these sessions to the digitisation.
- AFI Foundation launched an Instagram channel "Today I Have Fun With" aimed at boys and girls between 14-25 years old. Different financial topics were shared, and a contest on cryptocurrencies and sustainable finance was organised.
- ICREF organised the colloquium "Build Your Future" between high school students and the Regional Responsible of Economy and Finance of the region of Murcia.
- CONTEA Foundation developed a video report "Accounting in Your Pocket" on the relationship between young people and money.
- MAPFRE Foundation launched an online guiz and game called "Savings Roulette" via social networks in which participants who completed the game could enter into a later draw.
- UECOE developed an initiative called "Economy for All" to enhance the financial culture in society, especially among high school students. It also created a comic about "Learn Finance with Aleiandro and Greta" which could be used for financial education activities for primary school students.
- Nantik Lum created a thematic video that addressed the issue of saving as a habit and a fixed expense within the personal budget.
- ASUFIN published an infographic via social media to provide savings tips for the young students.
- ADECOSE Foundation launched a campaign on TikTok to spread financial and insurance content to a young audience between 18-30 years old. The videos were made in English to ensure international dissemination.
- Mutualidad Abogacía Foundation organised some activities for young people with intellectual disabilities. Two workshops on "Savings and Responsible Consumption Laboratory", as well as the programming of a visit to the Madrid Stock Exchange.
- Escuela de Jóvenes Emprendedores®

With the help of the Townhall of Benissa, the Comarca de Somontano de Barbastro, organisation of La Escuela de Jóvenes Emprendedores and El Recetario Financiero more than 115 students participated in the Olympics of Financial Education, and gamified workshops in Alicante and Huesca to celebrate the Global Money Week. The Financial Olympics are an innovative way to introduce economics to children and young people. Through games, group dynamics and exercises, children and youngsters learn financial concepts while playing. All the activities promote the values of responsibility, solidarity, teamwork, effort and commitment. Learn more here.







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Suriname

GMW national coordinator: Centrale Bank van Suriname

Participating organisations: De Surinaamsche Bank, Finabank, Hakrinbank, Trustbank Amanah, Republic Bank, Spaar- en Kredietcooperatie GODO, Surinaamse Postspaarbank, Volkscredietbank, Self-Reliance, Kredietcooperatie de Schakel, Ministry of Education Science and Culture

Total number of participating organisations: 11 Number of children and young people reached directly: 2,965 Number of adults reached directly: 88 Number of people reached indirectly: 41,987

The Central Bank of Suriname (CBvS) organised Global Money Week for the eight time. The campaign was launched with an opening speech by Deputy Governor of the Central Bank of Suriname followed by a panel discussion on financial topics with senior officers of the Central Bank and five secondary school students. A national essay competition targeted 15-18 years old students. Drawing and video competition were held for children aged between 10 and 14 with a special focus on youth in rural areas. Financial education awareness videos were used to share knowledge, skills, attitude and behaviour necessary to make good financial decisions. Other educational videos, games and competitions were organised by different financial institutions. Helpful money tips were shared online. Besides, a specific jingle was produced for the campaign week celebrations. Although the COVID-19 pandemic had impacted the awareness campaign of the Central Bank, an in-person panel discussion attended by students and others was organised at the Bank.

Sweden

GMW national coordinator: Swedish Financial Supervisory Authority(Finansinspektionen) Participating organisations: The National Food Administration, The Swedish Enforcement Authority, Swedish Young Shareholders' Association, Swedish Securities Markets Association, The Swedish Consumers' Banking and Finance Bureau, Swedish Consumers' Insurance Bureau, Swedbank, Nordea, Ung Privatekonomi Total number of participating organisations: 10 Number of children and young people reached directly: 40,157 Number of adults reached directly: 35,000

Number of people reached indirectly: 1,700,000

During Global Money Week 2022, a worldwide campaign called Svinnrik ("Waste rich") was launched, a series of educational content directed towards teachers with the purpose of teaching students about financial savings while reducing food waste. This was a collaboration between the Swedish Financial Supervision Authority and the Swedish Food agency to highlight the subject of sustainable finances as well as sustainable food consumption and what effects this can have both regarding climate change and our personal finances. The content released consisted of educational videos, home assignments, classroom challenges, and different learning assignments. All resources were made available for teachers to use when they talk financial savings and food waste with students in schools. Even before the initiative was launched teachers from more than 300 schools around Sweden had registered their interest to be part of the campaign.

A national Money Quiz was organised for secondary schools by the Swedish Bankers' Association, several online lectures were held for students. Multiple social media campaigns were held for children, young people and adults. Many of the lectures about personal finance are available for schools all year round since financial education is an ongoing project as it is part of the school curriculum from the first grade in Sweden.





MONEY WEEK2022 21 - 27 MARS

Nu startar Money Week 2022! En temavecka då utbildning i privatekonomi för barn och unga uppmärksammas över hela världen.

Under hela veckan skriver vi om olika aktiviteter och tips var barn och/eller unga kan lära sig mer privatekonomi här på Facebook.



NATIONELLA NÄTVERKET FÖR FINANSIELL FOLKBILDNING





Nya tips varje dag hela veckan!

Switzerland

GMW national coordinator: Financial Literacy Network, Dachverband Budgetberatung Schweiz, Netzwerk Finanzkompetenz (Swiss Money Week)

Participating organisations; DSS/II franco in tasca, CPC Bellinzona, Liceo cantonale di Locarno, Caritas Schweiz, Città dei mestieri della Svizzera italiana, CORREF (VD), FRC, EPAC Bulle, Iconomix, Pro Juventute, Promotion Santé Valais, HETS, Unafin (VD), ECDG Sierre, Centre Botza, Lycée cantonal de Porrentruy, Schuldenberatung Aargau Solothurn, Moneyfit Postfinance, Bernisches Historisches Museum, Schuldenberatung Kanton Zürich, Plusminus Basel, Schuldenprävention Stadt Zürich, FinanceMission, Berner Schuldenberatung, Chindernetz Bern, 23 media organisations

Total number of participating organisations: 48 Number of children and young people reached directly: 870 Number of adults reached directly: 890 Number of people reached indirectly: Not reported

Throughout Global Money Week 2022, Swiss Money Week along with partners reached approximately 870 children and youth through several activities. Peculiarly Swiss Money Week decided not limit itself to children and youth but also reached out directly to approximately 890 adults including teachers, parents, refugees, social workers and other adults. This choice was inspired by the potential of influence that adults have, their roles in relation to children and the youth, respectively among other adults. In total, approximately 1,800 participants took part in more than 30 different activities in the three linguistic regions of Switzerland (Italian, French and German). The activities, both online and in person, were different but mainly consisted in financial education workshops and lectures, financial education games in person (i.e. CiaoCash, FinanceMission, etc.), accessible consulting services, visits to museums (History Museum of Bern), radio shows, TV shows and podcasts. Digital means had an important role in most activities. Furthermore, 23 different media organisations were involved to help raise awareness on financial literacy and extensively cover updates from the Week.



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Tajikistan

GMW national coordinator: Central Bank of the Republic of Tajikistan, International Organisation for Migration (IOM) Participating organisations: schools and many other Total number of participating organisations: 39 Number of children and young people reached directly: 8,449 Number of adults reached directly: 125 Number of people reached indirectly: 2,500

Throughout Global Money Week 2022, the Central Bank of the Republic of Tajikistan along with partners reached 8,449 children and youth through several digital activities such as competitions, quizzes, presentations and resources.

During GMW2022, financial literacy awareness sessions were offered to children, youth and adults, mostly through digital means. This included competitions for schoolchildren for the "best picture" and "best essay" on the topic "What I can do with money?"

High-level discussions, seminars, and other educational sessions were organised at high schools and universities all over the country including rural and remote areas.

Throughout the Week, schoolchildren and young people were able to engage in online competitions on Facebook pages of the banks to explore their skills and knowledge on financial literacy.

Furthermore, this year over 100 university students from four universities in Dushanbe had the opportunity to visit the Money Museum in the Central Bank and get new knowledge of the history of money.

In total, Tajikistan covered 9,129 people participating in Global Money Week 2022. This number is gender and social inclusive as well as considers all education ages starting from primary schools.





Tanzania

GMW national coordinator: Institute Of Accountancy Arusha Dar Es Salaam Campus

Participating organisations: Vm Financial Education Foundation, University of Dar Es Salaam, Bank of Tanzania, Dar Es Salaam Stock Exchange, Capital Market Security Authority, Ministry of Finance, Utt Amis Pandahili Secondary School, Benjamini Mkapa High School, Senderwood Pre and Primary School, St Joseph Cathedral High School, Jangwani Girls High School, Brack Limited, Conerstone High School, Seckyland of Fashion, Tol Gases Ltd, Cmhl Royal Logistic Company Limited, One Nagg Group Ltd, Sephiola Technologies, Vikoba Endelevu, Kijitonyama Science Secondary School

Total number of participating organisations: 25 Number of children and young people reached directly: 7,000 Number of adults reached directly: 500 Number of people reached indirectly: Not reported

Throughout Global Money Week 2022, VM Financial Education Foundation and Institute of Accountancy Arusha along with other partners, reached 7,000 youth and children. Activities such as a seminar, essay competition, public lecture, study tours to Bank of Tanzania, Capital Market Security Authority and Dar Es Salaam Stock Exchange were conducted.

The CEO of Capital Market Security Authority bought shares of Tsh 100,000 to each university student who attended the seminar that encouraged youth to learn more of investment and how to choose shares from the market before investing.

Seminars targeting farmers and livestock keeper from TABROFA and VICOBA (small groups of saving and investing) had an opportunity to learn on how to be smart about their money by gaining insights into other means of investing.

VM Financial Education Foundation also hosted an essay competition on "Financial Discipline is the Key to Success" for secondary school students. 3000 students from public and private school took part in it, but only three winners were awarded laptops.

Moreover, a public lecture attended by 200 people was held on March 25th. The speakers from Ministry of Finance and Planning explained the Tanzania financial sector development master plan. He emphasised on the importance of financial education and how the ministry is planning on providing financial education to the community. Other guest speakers included Dar es Salaam Stock Exchange, Capital Market Security Authority and UTT AMIS. Additional one-on-one session on financial literacy and market outreach was held on March 26-27.



















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Thailand

GMW national coordinator: Bank of Thailand Participating organisations: schools Total number of participating organisations: 1 Number of children and young people reached directly: 1,005 Number of adults reached directly: 1,005 Number of people reached indirectly: 86,000

The Bank of Thailand set out to persuade young people to think more about their financial futures. Therefore, the Bank introduced a tool to help youth and adults to visualise their goals, guide them on how to achieve them, and encouraged them to stay determined.

The newly launched website <u>"Dear Future Me"</u> offers a space for people to write postcards to their future selves about what they want to become by next year. The youth could imagine any goals they wanted to achieve, such as their graduation project, a dream vacation, or a concert by their favourite singer. Then they could write it down as if they are talking to their 2023 selves. The site then directed participants to consider how much money they would need to achieve their goal, and also calculated how much money they should save each month. These messages and numbers are combined into an e-postcard that was scheduled to deliver to their email on the same date in 2023 along with a reminder email. The site also allows users to share the image of the e-postcard with their friends on social media. This would increase self-commitment as well as the psychological factor of social pressure, which would help a person be more committed to the goal.

Throughout Global Money Week 2022, the youth and were able to participate in the "Dear Future Me" activity via distributed links promoted on various social media accounts of the Bank of Thailand and Line Open chat of school network. There were also QR scan spots at the Bank of Thailand Learning Centre for those who came to visit the museum during the campaign time.

Approximately a thousand participants directly accessed the "Dear Future Me" website and 186 participants fully completed these activities. The campaign reached over 86,000 people, and raised awareness of Thai people on the topic of financial goal setting.



Trinidad and Tobago

GMW national coordinator: National Financial Education Committee

Participating organisations: Bankers Association of Trinidad and Tobago, National Financial Literacy Programme, Financial Literacy Secretariat-Tobago House of Assembly, Deposit Insurance Corporation, Office of the Financial Services Ombudsman, Trinidad and Tobago Securities and Exchange Commission, Mutual Fund Association of Trinidad and Tobago, Trinidad and Tobago Stock Exchange, Association of Trinidad and Tobago Insurance Companies, The Co-Operative Credit Union League of Trinidad and Tobago, Trinidad and Tobago Insurance Institute, schools

Total number of participating organisations: 11 Number of children and young people reached directly: 324,746 Number of adults reached directly: Not reported Number of people reached indirectly: Not reported

The National Financial Literacy Programme, NFLP, of the Central Bank of Trinidad and Tobago launched its web application called "Money World" on Wednesday, March 23rd. The launch featured remarks from the Governor of the Central Bank, Senior Manager, HR, Industrial Relations and the Financial Services Ombudsman and Manager of the NFLP. Additionally, local youth influencer and Entertainment Ambassador also endorsed the app. Money World is an innovative learning tool where children between the ages of 7-11 can learn about key concepts of money such as the history of money, savings, budgeting and making wise spending choices. In addition to the interactive infographic, seven games and quizzes were created to challenge users' knowledge and reinforce the knowledge acquired from navigating the interactive web portal. Since its launch, the Money World app attracted 640 players and the game portal 1,400 visits.

Additionally, The Trinidad and Tobago Securities and Exchange Commission, TTSEC, launched its Youth Entrepreneurs Series (YES) initiative called "Invest in your Start-Up Dream." The YES campaign expanded on the GMW theme and aimed to promote an entrepreneurial mindset among the youth by highlighting successful entrepreneurs between ages 13-25. The participants shared their unique experiences in opening their businesses to encourage and inspire others to invest in their start-ups. The YES campaign also provided a platform for the country's young entrepreneurs to share their real-life stories, the challenges and successes, and offer advice and tips to motivate and encourage their fellow youth to open their start-ups. 35 applications were received and evaluated along with specific criteria, one of which was the uniqueness of the venture. Successful applicants were featured on all the TTSEC's digital platforms and highlighted in the Trinidad Express Business newspaper. The analysis showed 311,754 total views of the posts and 96,223 total engagements including views, likes, shares, comments, and reactions.

In Tobago, two main activities were hosted by the Financial Literacy Secretariat (FLS) of the Division of Finance, Trade and the Economy, Tobago House of Assembly. The "Be Money Smart" video challenge was geared toward secondary school students that allowed them to share their perspectives and ideas on money matters creatively. The video challenge attracted approximately 12,000 views, 800 likes and 690 shares, and 200 comments. Four winners were selected from the five finalists winning prizes such as UTC Units, book vouchers and digital devices. Other prize categories included the "Best Video Content", "Most Creative Video", and "Most Popular" video. In addition, the Money Talk campaign encouraged financial literacy discussions between parents and their children.

Lastly, the Bankers' Association of Trinidad and Tobago (BATT's) hosted 112 students from the Bishop Anstey High School East. Under the theme of "Build Your Future, Be Smart About Money", BATT's virtual event was led by media personality and comedian.

BATT's virtual session started with an exciting "Business Idea Challenge" facilitated by the General Manager, Youth Business Trinidad and Tobago under the theme of "Building an Entrepreneurial Mindset." After presenting the fundamentals of how to start a business with a business model canvas, the students were invited to create a business in the agriculture industry. Following this, the students were placed in groups and had to pitch their business idea after 20 minutes of brainstorming in their groups. The programme also offered useful tips on how to be smart about money. Prizes were offered for answering financial education questions. The participation was made fun with interactive activities.







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Türkiye

Participating organisations: Financial Literacy and Inclusion Association (FODER), Borsa İstanbul, Istanbul Provincial Directorate of National Education, İşbank Museum, Manisa Celal Bayar University, Bahçe ehir University, Abdullah Gül University, Kırklareli University, Nenehatun Primary School, Neyyir Turhan Primary School, Tink College, Mehmet Ali Büyükhanlı Vocational Technical Anatolian High School, Robert College, MBA Schools, Ahmet Mithat Efendi Primary School, Ibni Sina Imam Hatip Secondary School, Ibni Sina Imam Hatip High School, Habitat Association, Aflatoun International, Visa Turkey, UNDP, Turkish Capital Markets Association (TSPB), University Social Clubs, Woman Cooperatives, NOGs - Social Media Announcement, Local Governments Total number of participating organisations: 26 Number of children and young people reached directly: 27,131 Number of adults reached directly: 4,033 Number of people reached indirectly: 38,617

Throughout Global Money Week 2022, FODER reached thousands of children and young people. Various digital events such as online workshops, games, competitions, and webinars were organised with partners from public and private sectors and non-governmental organisations.

All events were organised under the theme of "Be Smart About Money, Build Your Future." The campaign was launched with the Opening Bell Ceremony in Turkey, organised in cooperation with FODER and Borsa istanbul. Children and youth visited the national stock exchange. They had the opportunity to ring the opening bell, which signals the beginning day's trade, in honour of Global Money Week.

During the week, FODER specialists and volunteers came together with students, talking about the basic concepts of money, budgeting, needs and wants, savings and investment. The aim was to create budget and savings awareness for the students during the trainings in collaboration with the Provincial Directorates of National Education. 7,561 students were reached. Furthermore, this year, university students had the opportunity to participate in the online financial literacy trainings like "Young People Knowing Their Budget."

isbank Museum opened its doors to children to teach them about money and history. FODER trainers taught children and youth about different currencies and the history of money. With these sessions, FODER increased students' awareness on different currencies and old money.

A digital closing event was held as a webinar on March 25th. The programme included international guests who shared best practices from around the world. It was highlighted that it is important to work collaboratively, both locally and globally, to carry out financial literacy awareness activities and support young people to become empowered global citizens.

Habitat Association cooperated with partners in the whole month of March to celebrate Global Money Week 2022. Together they reached 23,495 children and youth through several activities such as online and offline trainings, workshops, games, competitions and YouTube awareness videos. During the campaign week, financial literacy awareness sessions were offered to children, youth, adults, teacher, families and senior citizens. Volunteer trainers of Habitat Association organised online and offline trainings for adults, students from high schools and universities. Teachers played the pocket money board game in their schools. Parents watched animated videos about financial literacy.



Uganda

Participating organisations: I Profile Foundation Uganda, Kisoboka Africa Total number of participating organisations: 2 Number of children and young people reached directly: Not reported Number of adults reached directly: 400 Number of people reached indirectly: 538

During Global Money Week 2022, I Profile Foundation Uganda, together with Kisoboka Africa engaged several parents to discuss how are they teaching children about money, financial decisions and discipline. Two parents with the best methods were selected to take part in a Tweetchat under the theme of "The Role of Parents in Children's financial discipline." This helped to share wise ideas and reach other parents in the network. The parents shared their thoughts and answered any additional questions. The goal was to start a deeper and more meaningful conversations on the role that parents play in the financial discipline of their children. The intention was to keep these conversations going both online and in-person so that every parent could actively take on the role of training their children to become financially wiser.

GLOBAL MONEY WEEK

THEME

BUILD YOUR FUTURE, BE SMART ABOUT MONEY

TWEET CHAT

The role of parents in children's financial discipline.

♥ @AngieMasudio 31st MARCH 2022 | 9am - 10am EAT



GLOBAL MONEY WEEK

TI IEME

BUILD YOUR FUTURE, **BE SMART ABOUT MONEY**

TWEET CHAT

The role of parents in children's financial discipline.

♥ @ipfug 31st MARCH 2022 | 9am - 10am EAT

ANGELA DRAGU PARENT

GLOBAL MONEY WEEK

THEME

BUILD YOUR FUTURE, BE SMART ABOUT MONEY

TWEET CHAT

The role of parents in children's financial discipline.

♥ @WinfredAmanya

31st MARCH 2022 | 9am - 10am EAT





WINFRED AMANYA PARENT





PARENT





United Arab Emirates

Participating organisations: Abu Dhabi Securities Exchange (ADX), Cashee Tech FZE, Visa, Dubai Cares, GEMS Education, Dubai Heights Academy, Raffles World Academy, North London Collegiate School, Guilford Royal Grammar, DIA, Jebel Ali School, Hartland School, Horizon School, Aquila School, Arcadia School, Safa Community School, Safa British School, Dubai British School JP, Arab Unity School, Al Ghurair University, Emirates International School – Jumeirah, Global Indian International School - Abu Dhabi Total number of participating organisations: 252 Number of children and young people reached directly: 4,450 Number of adults reached directly: 1,530 Number of people reached indirectly: 6,050

Abu Dhabi Securities Exchange (ADX) hosted the "HCT Annual Research Award Ceremony 2021" event as part of Global Money Week 2022 which focused on a theme of "Build your future, be smart about money."

The ceremony aimed to recognise research efforts of the Higher Colleges of Technology (HCT) students. This collaboration between the ADX and HCT was established in 2019 at the Zayed Center of Excellence for Finance Research (ZCEFR). This is a research centre based at the campus of HCT Abu Dhabi Women's college.

In addition, ADX welcomed students from Higher Colleges of Technology (HCT) and presented a workshop titled "How to Invest in ADX."

The two initiatives further emphasised ADX's commitment to promoting financial literacy and preparing the UAE cadres for the investment and financial markets in the country and the region.

For Global Money Week 2022, Cashee, a teen banking platform in the MENA region, together with Visa, held financial literacy workshops across schools in the UAE. The content was created using Visa's Practical Money Skills platform and delivered by Cashee and employees of Visa. Sessions were offered digitally, but mostly delivered in-person for students at schools. Teachers were engaged and open about continuing with the programme throughout the year. It was estimated that around 1,000 students between ages 12-18 were impacted during the campaign. In addition, a panel discussion was held in collaboration with Dubai Cares, an NGO and Visa, to raise awareness on the topic of youth financial literacy in the UAE. This was held at Expo2020 during the week.

Edfundo distributed bespoke learning modules and teacher handbooks to more than 20 schools throughout Dubai. The bespoke packs are part of their school initiatives that guides teachers on how to deliver lessons from the newly launched Edfundo Learning Lab. Besides, Edfundo team cooperated with a children's book author and hosted two live webinars that were attended by over 150 youth participants. "Grandpa's Fortune Fable" book sales double during GMW as Dubai's students and their parents were encouraged to buy it. Almost 200 youngsters took an online GMW quiz hosted on Kahoot. Furthermore, Edfundo's team member joined a Dubai Eye 103.8 FM Radio for a live studio interview on March 25th. Their team reached over 3,000 children and teachers through the campaign. Moreover, daily money tip posts were shared on the Instagram account and gathered over 18,000 impressions across the week.

During Global Money Week 2022, KFI GLOBAL delivered a financial education programme to 250 students. This 5-hour programme was delivered to students in classes at schools. All students received guidebooks, certificates and a quiz that tested their knowledge of what they had learnt. Highlights of these sessions can be seen <u>here</u>, <u>here</u> and <u>here</u>.



United Kingdom

Participating organisations: MyBnk, schools, youth organisations Total number of participating organisations: Not reported Number of children and young people reached directly: 1,200 Number of adults reached directly: Not reported Number of people reached indirectly: Not reported

During Global Money Week 2022, MyBnk experts delivered personal finance lessons to almost 1,200 young people in 16 schools and youth organisations, supported by funders including Compare the Market, The Quilter Foundation and The Centre for Financial Capability. Moreover, MyBnk created new free resources for schools and teachers and hosted daily Instagram Lives for 16-25 year olds on investing, budgeting, debt and pensions, in partnership with financial experts including Financial Adviser and TV presenter Emmanuel Asuguo.

In addition, 10-11 year olds were welcomed by a special visitor to their classroom at Alverton Community Primary School in Northallerton last Friday. MP for Richmond Yorks, joined the year six class in his constituency for MyBnk's flagship primary 'Money Twist' programme, supported by The Centre for Financial Capability. He witnessed first-hand how MyBnk's Money Twist programme works; building positive money mindsets from an early age and improving the financial understanding of future generations. This programme helps children to become informed consumers, savvy savers and mindful spenders, by making finance fun. The MP for Richmond Yorks watched pupils get to grips with the importance of building positive money habits early in life to build stronger saving habits for the future. Children learn about the importance of setting saving goals, having a bank account and about key financial concepts, such as interest rates and risks. He also gave a short introduction to the Treasury, explained what his role as Chancellor of the Exchequer entails and took some questions from the class.

The GMW2022 theme "Build your future, be smart about money" comes as the cost of living rises, making smart money management more important than ever. Smart choices are particularly important for young people who cannot afford mistakes, like the 10,000 young people leaving the UK care system each year. MyBnk's Money Works and The Money House programmes prepare 16-25 year olds for independent living, giving them the knowledge and skills to pay their bills, manage debt and avoid eviction. MyBnk is also partnering with SGN to help young people manage rising energy costs with a new social media livestream.

Young people are the group most affected financially by COVID-19, and missed education and reduced job prospects meant fewer opportunities to learn about and interact with money.



Episode 1 - Energy Efficiency









British Virgin Islands

Coordinator: BVI Financial Services Commission, MONEY MATTERS BVI unit Participating organisations: Althea Scatliffe Primary School; First Impressions Primary School; St. George's Primary School; Elmore Stoutt High School; VI School of Technical Studies; Bregado Flax Educational Centre – Secondary Division; Bregado Flax Educational Centre – Primary Division; Joyce Samuel Primary School; Agape Total Life Academy; Century House Montessori School; Pelican Gate School; Excelsior Primary School; Popular V.I.; FirstBank V.I.; CIBC FirstCaribbean International Bank; VP Bank (BVI) Ltd; National Bank of the Virgin Islands; Republic Bank (BVI) Limited; Pension Management Interactive; Caribbean Insurers Limited; Alphonso Warner Insurance Agency; Creque's Insurance Agency Limited: NAGICO BVI – Century Insurance Agency Ltd.; Treasury Department, Government of the Virgin Islands; 284 Media; Virgin Islands News Online; BVI Beacon Total number of participating organisations: Not reported Number of children and young people reached directly: 345 Number of adults reached directly: Not reported Number of people reached indirectly: 10,700

MONEY MATTERS BVI in collaboration with several local financial institutions led the British Virgin Islands' (BVI) participation in Global Money Week activities through various initiatives.

A press release was published and carried by local print, radio, and social media houses to kick off the week. A billboard sign was also erected near a main highway high traffic area to raise public awareness regarding the campaign and theme of "Build your future, be smart about money."

The main highlight for the week commenced on Monday 22 March and involved MONEY MATTERS BVI, which hosted visits to the premises of participating financial services providers. A safari bus company was hired to transport the various cohorts of children. MONEY MATTERS BVI facilitated 32 separate trips with a total of 345 children, 75% of whom were between ages 6 and 12, with the remaining others being between ages 13 and 18. During the visits children learned about insurance risks, underinsurance, different types of insurance, the job of tellers and other bank officers, how automatic teller machines work, negotiable instruments, taxes, purchase orders, salaries, loans, vaults, safety deposit boxes, investment banking, pensions, stock markets, the impact of international events on invested funds, and more. They were given significant access to various areas at the banks, shown examples of documents, and visited an active investment trading floor. Updates regarding the visits were provided to the public in the form of photos and commentary posted on the MONEY MATTERS BVI Facebook and Instagram pages.

Whilst facilitating the youngest groups of students, MONEY MATTERS BVI team was pleased to have them interact with their mascot – Ace the Ant, along with a mascot from one of the local banks.

During the visits, the MONEY MATTERS BVI team members wore branded GMW polo shirts. Officers of the participating financial institutions lauded the field trip initiative as an excellent way for youth to gain first-hand experience of the importance of financial services and the financial system, and the role that money plays. Apart from being willing to answer the many questions that the students came armed with, they gifted students with brochures and refreshments; further, a lucky group of young students each left one bank with a freshly minted one-dollar bill.

As a post-activity task, MONEY MATTERS BVI provided primary teachers with 'I Came, I Saw, I Learned' forms which students completed and used for subsequent discussions and presentations at school.

United States

Participating organisations: Financial Planning Standards Board Ltd. and its Affiliates

Total number of participating organisations: 1 Number of children and young people reached directly: Not reported Number of adults reached directly: 20,000 Number of people reached indirectly: Not reported

The Financial Planning Standards Board Ltd. (FPSB) and its global network of organisations promoted Global Money Week 2022 to raise awareness about the importance of financial literacy and encourage those in the global financial planning community to participate.

Uzbekistan

GMW national coordinator: The Central Bank of the Republic of Uzbekistan

Participating organisations: 21 commercial banks, 2 ministries, 3 organisations, 5 fintech companies, 14 insurance firms, 253 schools, 69 higher educational institutions, Ministry of Public Education of the Republic of Uzbekistan, Ministry of Higher and Secondary Special Education of the Republic of Uzbekistan, Agency for Youth Affairs of the Republic of Uzbekistan, Agency for the Development of the Insurance Market under the Ministry of Finance of the Republic of Uzbekistan, Company Kundalik.com, O'zmilliybank, O'zsanoatqurilishbank, Agrobank, Mikrokreditbank, Xalq bank, Qishloq qurilish bank, Turonbank, Hamkorbank, Asakabank, Ipak Yo'li bank, Trastbank, Aloqabank, Ipoteka-bank, Turkiston Bank, Kapitalbank, InFinBank, Asia Alliance Bank, Orient Finans Bank, Poytaxt Bank, Tenge Bank, TBC Bank, Click, Oson, Payme, Woopay, Pay-way

Total number of participating organisations: 367 Number of children and young people reached directly: 32,576 Number of adults reached directly: 105,694 Number of people reached indirectly: 2,501,318

During the Global Money Week, the Central Bank of Uzbekistan with the involvement of 21 commercial banks, 2 ministries and 3 departments, 5 fintech and 14 insurance companies, 253 educational schools, and 69 higher educational institutions held various educational activities in all regions of the country, which covered more than 138 thousand people.

The activities included coverage of important areas related to the theme of the Week "Build your future, be smart about money!", such as the concept and importance of financial literacy, savings culture and bank deposits, new digital banking services, responsible lending, financial security, financial technology, the concept of insurance and types of insurance products.

Priority target groups were schoolchildren, young people, and the population in ages between 14-50.

An online financial literacy test was conducted for children of 14-15 years old on the kundalik.com platform. The online test covered questions about banking services, money management, and the basics of financial security. Students were able to test basic economic knowledge, skills, and abilities. More than 21 thousand people took part in the online test. Schoolchildren who answered 11 or more correct questions received personal certificates from the Central Bank.

Commercial banks held open lessons for schoolchildren in 228 schools across the country on savings, bankcards, and basic financial security rules. The educational events covered 17,741 students in grades 5-11.

To promote financial education in schools, the Central Bank, in cooperation with commercial banks, held training sessions for more than 800 teachers under the project "Month of Financial Literacy in Schools." According to the educational programme developed by the Central Bank, teachers were able to conduct lessons on financial literacy in their schools independently and, based on the results, to send a video for participation in a competition for teachers on the topic "Why is it safe and profitable to keep money in banks?" 157 educators participated in the competition. Indirect coverage of events for students and teachers was 306,746 people.

A large-scale project for young people across the country was initiated as part of the week. More than 2,000 young people were able to take part in master classes on financial literacy at regional youth centres. Master classes were held in the "edutainment" format for high school and university students. Speakers of the master classes were highly qualified specialists of commercial banks, fintech and insurance companies, as well as successful entrepreneurs, who told young people about current trends in the world of finance.

In the process of organising the master classes, the Central Bank developed an interactive game on savings. During the game, participants chose types of investments (bank deposits, entrepreneurship, currency, and precious metals), and ways to manage them in different economic situations. During the game, the speakers explained in detail the advantages and disadvantages of each type of investment. Over 58,144 people were indirectly involved in these workshops.

In addition, through the training of 260 volunteers in 2022 about 4,000 students of non-economic universities were able to improve their financial literacy through 70 special interactive trainings across the country. The project was conducted by the Central Bank together with 15 economic universities across the republic and covered 69 non-economic universities in 14 regions of the country. Indirect training outreach was 19,814 people.

In addition, the Central Bank, together with TBC Bank, held educational training for the population on savings and deposits. The event explained such issues of financial literacy as the formation of savings, types, and terms of placement of deposits, the procedure for interest accrual.

As part of the Week, a large-scale information campaign was organised in the media. Each event of the Week was promoted in social networks, national TV and radio channels, the Internet, and printed media.

In turn, the Central Bank initiated a radio project "Financial Consultation" on the radio channel "Oriat FM", where listeners could get answers to relevant questions on the various topics: payments and transfers, bank credits, currency exchange, financial security, bank online deposits, etc. The project reached more than 800,000 people.

The direct coverage of the information campaign was more than 98,000 people. Approximate coverage of the outreach campaign was 2,501,318 people.

The events of the Week were broadcasted on the official websites and pages of social networks of the Central Bank, the Central Bank's project on financial literacy Finlit.uz, commercial banks, and the Agency for Youth Affairs.







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Venezuela

Participating organisations: Bancaribe, Jovenes Emprendedores de Venezuela - Junior Achievement, Superatec, y Universidad Católica Andrés Bello; Asociación Damas Salesianas Venezuela del Centro La Chinita, en el estado Zulia, y la Unidad Educativa María Auxiliadora, en el sector rural El Hatillo; Escuela Técnica Popular María Auxiliadora; Escuela Fe y Alegría "Andy Aparicio", la Unidad Educativa Escuela Canaima y la Unidad Educativa Luis María Olaso, en La Vega. Emprendedores (padres de 18 a 35 años) del estado Apure. Total number of participating organisations: 4 Number of children and young people reached directly: 143 Number of adults reached directly: 69 Number of people reached indirectly: Not reported

Bancaribe has been part of the Global Money Week initiative for nine years, and seeks to promote training for young people within the framework of the Financial Education programme. This year, Bancaribe celebrated Global Money Week throughout March. First activities were kick-started by volunteers on March 3 and the last events were carried out by students on March 29.

The Association of Jóvenes Emprendedores de Venezuela (JEV) cooperated with volunteers from Bancaribe and organised two educational programmes for young people between ages 15 to 18. One of the initiatives for students was carried out virtually by the Asociación Damas Salesianas del Centro La Chinita. However, a face-to-face talk on "Personal Finance" was held at Unidad Educativa María Auxiliadora where students gained insights into the value of planning, setting goals and making assertive decisions for their future. Additionally, a course of "Tools for Entrepreneurship" was taught by the support of the Superatec Civil Association, aimed at a network of small entrepreneurs located in San Fernando de Apure, Apure state. Meanwhile, a "We are Financial Citizens" workshop was held by Andrés Bello Catholic University (UCAB).

Numerous offline and online GMW activities aimed at empowering youth to gain relevant employment skills, help them identifying their interests, strengths, understand the importance of making wise financial decision, recognise educational possibilities to develop financial strategies that enable them to achieve their goals. Participants increased their awareness on the role of money in achieving personal lifelong goals, how to make informed decisions, and how to protect themselves against financial hardships.





Yemen

Participating organisations: Aden Bank, Yemen Kuwait Bank, Ministry of Media in the Youth Government, Ministry of Higher Education in the Youth Government, The National Cash Transfer Company, Management of gardens and afforestation, Tahdeeth For Development, University of Aden, Faculty of Economics, Lebanese International University, Lebanese University Student Center, Salami School, The Turning Point, Zero Media Team, Spiral Team, Radio Lana, Hadhramout Channel, Irtiqa Institute, Balfaqih Center, International Bank of Yemen, Tadhamon Bank, Sana'a University

Total number of participating organisations: 18 Number of children and young people reached directly: 635,065 Number of adults reached directly: 192 Number of people reached indirectly: 634,600

Throughout Global Money Week 2022, the Yemen Foundation for Sustainable Development, Entrepreneurship Support & Business Development - YFoundation along with partners reached 634,600 children and youth. Different financial literacy awareness sessions were offered to children, youth and adults, mostly through digital means. This included sessions for financial management, inclusion, saving, and how to raise income in the future. Other initiatives included in-person high-level discussions, seminars, digital television and radio awareness shows and events. Daily competitions through social networking sites were used to reach a wider audience. In addition, university students learned about financial education, children were taught about saving in public parks and youth were encouraged to finance their projects by initiating competitions.

Khadeejah project aimed to support young women with an opportunity to fund homemade start-up projects. YouTubers and social media content creators could find the support they needed in Molhem project which was a chance to express their knowledge about investment in their own creativity way. Youth investors and project owners could sparkle through Readi project that provided them with the financial support they need. Throughout the week, the Yemen Foundation for Sustainable Development, Entrepreneurship Support & Business Development – Yfoundation helped children to learn about finance and investment matters through various activities.

Furthermore, this year university and school students had the opportunity to participate in online activities such as competitions and contests that contained questions about savings and finance.

Throughout Global Money Week 2022, the IBS Yemen along with partners reached 320 employees and youth through several digital activities such as online competition and seminars. Social media posts were published about saving money, financial education, and how to manage your money. During GMW2022, financial literacy awareness sessions were offered for employees, youth and others, mostly through digital means. This included sessions on combating fraud, information security awareness, privacy and data protection. Furthermore, university students had the opportunity to participate in online activities and workshops to learn a lot about banking operations and to gain new skills for their future work.































Zambia

GMW national coordinator; Bankers Association of Zambia - Bank of Zambia (Bankers Association of Zambia is the Secretariat for the National Financial Literacy Working Group)

Participating organisations: AB Bank, Access Bank, Bank of China, First National Bank, Investrust Bank, First Alliance Bank, Indo Zambia Bank, Stanbic Bank, Zambia Industrial Commercial Bank, Standard Chartered Bank, NATSAVE, Zanaco, Atlas Mara Bank 70 schools, Professional Insurance, NICO Insurance, Madison Life, ZSIC Life, ZSIC General, Stanbic Insurance, Prudential Life, Lusaka Stock Exchange, DeVere Group , Stock Brokers Zambia , ABC, Zambia National Building Society , Madison Finance, FINCA, Entrepreneurial Financial Centre, Vision Fund, MicroLoan Foundation, Payment Systems Probase, Cellulant, Airtel, MTN Zambia, Zamtel, Digital Pay Go, CGrate, Pensions and Insurance Authority, Securities & Exchange Commission, Payment Systems Association of Zambia, Bankers Association, Association of Micro-Finance Institutions in Zambia, Zambia Association of Pension Funds, Capital Markets Association of Zambia, Financial Sector Deepening Zambia, German Sparkassenstiftung for International, Ministry of Finance, Ministry of Education, Cabinet Office, NAPSA, Zambia Revenue Authority, Rural Finance Expansion Programme, Hot FM, Diamond TV, Zambia National Broadcasting Corporation, Zambia Daily Mail, Times of Zambia, King Spirit Media (Regional Radio Stations), ZKidPrenuer, World Vision International, Children International, WEAC Zambia, All Nations are families, Zambia Sugar Total number of participating organisations: 141

Number of children and young people reached directly: 100,000 Number of adults reached directly: 200,000 Number of people reached indirectly: 3,000,000

The Government launched the National Strategy on Financial Education (NSFE) to improve financial education among Zambians in July 2012. The strategy sought to promote financial inclusion in the country, to have a financially educated Zambian population and to have improved knowledge, understanding, skills, motivation and confidence to help everyone secure positive financial outcomes for themselves and their families.

In 2013, Zambia launched its first ever Financial Literacy Week, an adaptation of the Global Money Week campaign and with it committed to "Reshape the Future of Finance."

To mark the 10th Global Money Week and the 10th Zambia Financial Literacy Week in 2022, the governor of the Bank of Zambia, the Chief Executive Officer of the Securities and Exchange Commission and the Acting Registrar of the Pensions and Insurance Authority together launched both campaigns on March 21. For the first time since the COVID-19 outbreak this in-person event took place with 300 children, youth and other participants.

While celebrating the 10-year anniversary, Zambia reported that the market players have developed approximately 20 new financial products for children and youth over the past years. Furthermore, there has been a significant increase in the involvement of children and youth in money conversations at households, schools and even in public media.

In 2013, students in their final year in secondary schools, colleges and universities are today part of the workforce earning an income in both the private and public sectors. Those youth are today's adults and the National Financial Literacy Working Group hopes that they have been equipped adequately with relevant knowledge, understanding, skills, motivation and confidence to secure positive financial outcomes for themselves.

It was gratifying to see the efforts of the Financial Literacy Week 2022 embrace the critical role of children and youth in the various activities. In the main launch agenda, children from varying backgrounds were given an opportunity to engage with the financial sector executives, including the regulators. The Governor of the Bank of Zambia answered guestions from children followed by an opening speech. In his address, the Governor reflected on the significant strides achieved by Zambia as well as reiterated his call to all stakeholders to continue focusing on children and youth in the financial ecosystem through the development of appropriate infrastructure, provision of affordable customer-centric products, delivery of financial literacy, and promotion of consumer protection for the underserved population, particularly in rural areas.

Zimbabwe

GMW national coordinator: Reserve Bank of Zimbabwe

Participating organisations: Insurance and Pensions Commission, First Capital Bank, ZB Bank, National Building Society, Stanchart, Agriculture Finance Corporation (AFC), Stanbic, CABS, Nedbank, FBC Bank, POSB, Zimbabwe Women Microfinance Bank, Success Microfinance Bank, Getbucks Microfinance Bank, Empowerbank, Red Sphere Microfinance, Wisrod Investments, Securities and Exchange Commission of Zimbabwe, Zimbabwe Stock Exchange, Insurance and Pensions Commission, 79 schools, 2 universities, Old Mutual Group, ZB Life Assurance Company, CBZ Group, Minerva Risk Advisors, Coronation Risk Advisors Total number of participating organisations: 107

Number of children and young people reached directly: 3,784,063 Number of adults reached directly: 250,790 Number of people reached indirectly: 3,814,853

Throughout Global Money Week 2022, the Reserve Bank of Zimbabwe along with other 19 financial sector players reached 3,664,853 children and youth through both digital and physical communication channels. Some activities undertaken were as follows:

- The Reserve Bank hosted an inaugural virtual CEO Financial Education Round Table on 22 March 2022 to mark the commencement of the GMW celebrations;
- Representatives from financial institutions visited 79 schools throughout the country, including rural areas and shared information on various financial topics;
- One of the banks invited school students to visit their branch to have first-hand experience of banking operations:
- Institutions facilitated online competition for both primary and secondary school students;
- Institutions shared financial literacy information through the media, radio as well as social media platforms;
- The CEO Financial Education Symposium and seminars were also conducted;
- A Global Money Week Symposium and seminars were also conducted;
- Some microfinance institutions provided free training services to entrepreneurs;
- The Reserve Bank developed GMW content, which was crafted into jingles and broadcasted on four radio stations in English and four other local languages.

Throughout Global Money Week 2022, the Insurance and Pensions Commission together with the following regulated entities, Old Mutual, ZB Life Assurance, Minerva Risk Advisors, CBZ Insurance and Coronation Risk Advisors collectively reached more than 200,000 children and youth through in-person, digital media and virtual platforms.

Some activities included:

- Online video competitions for primary school, high school and tertiary students;
- Educational videos by the Commissioner, directors (Insurance, Pensions and Actuarial) on matters relating to the industry;
- Joint financial literacy seminars with fellow financial sector regulators Securities and Exchange Commission of Zimbabwe and the Reserve Bank of Zimbabwe at the University of Zimbabwe, Harare Institute of Technology and Dominican Convent School;
- Radio shows on financial literacy, which targeted the youth;
- Leveraged digital and social media to engage with youth and parents on how they can be #SmartAboutMoney;
- Short thesis competition for university students;
- Gaming and puzzles on insurance for young learners, administered online;
- 5-minute insurance commercials on two radio stations per week;
- Advertisements placed online and on Zimbabwe Broadcasting Corporation channels;
- Visits to insurance and financial Institutions;
- Promoting Savings Card for youth;
- Live social media posts from schools;
- Running Old Mutual's On The Money Radio slot with financial influencers followed by a quiz;
- Run On The Money Financial Literacy Sessions at the Innovation Hub with entrepreneurs.







2012



















GMW HISTORY from 2012 to 2022

2014

The impact of the campaign never ceases to amaze us. We could not do it without you! Since 2012 all GMW participants have worked hard to support children and young people to learn financial education and money matters everywhere. We truly appreciate your dedication.



2015







Contact Us

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Check out the GMW website for more information on activities, resources, participating countries, media and previous GMWs.

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