



FINANCIAL LITERACY
THROUGH PUBLIC
LIBRARIES

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PROJECT FINLIT FINANCIAL LITERACY THROUGH PUBLIC LIBRARIES (ERASMUS+)

MAPPING REPORT



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Mapping Report (2020)

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Abstract

The project Financial Literacy Through Public Libraries (FINLIT) is aimed to provide librarians' competences and skills intended to develop financial literacy of elder library users. The results of the project will offer comprehensive financial educational modules for trainers and trainees with guidelines and educational material accessible online.

This Mapping Report as a joint endeavour of the FINLIT partners is aimed to support the decisions on the contents and practices of the financial education programs for librarian trainers and participants in trainings carried out during the project. The Mapping Report also provides the latest situation on financial education in four partner countries, i.e. Bulgaria, Poland, Romania and Slovenia. This report is an overview of national and international surveys related to the four countries, current national programs and initiatives concerning financial literacy, and different financial education practices or programs in each of the country. All of them provide a significant background for the development of systematic financial education programs in public libraries.

Librarians' mission has always strived to foster life-long learning activities of library users. In this regard, public libraries are excellent environs for developing financial literacy programs. However, to accomplish this mission, librarians need additional skills and competences which will be provided by the FINLIT project. The findings of the libraries' surveys undertaken by partner countries, provide information on hypothetical knowledge and skills, and interest in implementing the FINLIT educational programs by libraries.

In the last two chapters of the Mapping Report, a list of potential partners in financial literacy development in the partner countries is available, and some strategic and practical aspects for short- and long-term solutions in the implementation of financial literacy programs are described.

The Mapping Report offers the overview of four very different financial education situations and systems in the partner countries. There is also a considerable difference between partners' public libraries in the implementation of financial educational programs for librarians and libraries' users. However, all of them recognize the need for implementing these programs in their local communities.

FINLIT PROJECT PARTNERS



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1 | INTRODUCTION

The project Financial Literacy through Public Libraries (FINLIT) is aimed to provide librarians' competences and skills in financial literacy development of elder library users. The results of the project will offer comprehensive financial educational modules for trainers and trainees with guidelines and educational material accessible online.

In the development of the educational modules, specific situations in each of the partner countries have been taken into account. Different aspects concerning financial education practices and policies in Bulgaria, Poland, Romania and Slovenia described in this report were analysed.

After a brief introduction on some of the initiatives on adult lifelong learning, financial literacy is defined. It is followed by, reports on existing situations as stated by national and international surveys, the current national programs of financial education, and financial education practices or programs available in each partner country.

Educational programs, projects and initiatives referred to in this Mapping Report are selected from available data in such a way that they can be used to diagnose financial awareness and knowledge of population of each of the partner country. The goal was to obtain basisng points for the FINLIT project. This provision was necessary in case that experts and financial specialists would find gaps in materials of quoted initiatives, or estimate the work to be incomplete in some of its parts.

In 2019, a survey of public libraries included in the financial literacy programs was prepared by FINLIT project partners. The goal was to collect librarians' data on the initiatives. The results of the survey are presented in Chapter 3. The FINLIT project partners also endeavoured to define possible partners in each of the participating countries. They are listed in Chapter 4. At the end, some strategic and practical considerations for short- and long-term solutions in the implementation of financial literacy programs are presented.

1.1 | Adults lifelong learning: two important initiatives

In 2011, a renewed European Agenda for Adult Learning was adopted by The Council of the European Union (Council Resolution, 2011). The aim of this European initiative was to increase the rate of adult learning participants from 15% to 40% until 2020. One of the main goals of the Agenda was to include a significant number of adults (aged 25-64) in the lifelong learning of economic development.

Eurostat statistics (Participation, 2019) shows a low average of adult Europeans, aged 25-64, participate in lifelong learning activities. In 2018, their percentage was only 11.1 %, which is almost the same as it was in 2014 (10.9%) or in 2017 (10.8%). In Slovenia, we note a slight decrease of lifelong learning activities in 2018 (11.4%) as compared to previous years: 12.1 % in 2014 and 12% in 2017. Similar situation was recorded in Romania (1.5% in 2014, 1.1% in 2017). A slight increase of participation rate in education and training was recorded in Poland (4.0% in 2017 to 5.7% in 2018) and in Bulgaria (2.1% in 2014 to 2.5% in 2018).

This statistic shows that Europe needs new incentives and policies to foster lifelong learning activities.

Recently, a White Paper on the status of online learning in Poland, Romania and some other European countries was published by the Information Society Development Foundation as outcome of the Erasmus+ project Learning Circles in Libraries (Real Opportunities, 2019).

The White paper relates to the before mentioned Council Resolution on a Renewed European Agenda for Adult Learning (2011), which aim is to »enhance the possibilities for all adults to access high-quality learning opportunities at any time in their lives in order to promote: personal and professional development; empowerment; adaptability; employability; active participation in society. « (Real Opportunities, 2019, p. 7).

According to the White Paper, the main obstacles to citizens in combining family and work responsibilities with learning are »low motivation, basic digital skills and a lack of social care facilities« (p. 7). However, digital technologies and online educations provide new learning tools and methods, which could be a powerful potential to transform learning. Education background, income, location and technology resources are the four main factors that influence the way a person pursues learning in his or her adult years. (p.7).

The White paper presents research findings of adults' habits and preferences of learning, their motivations and barriers, the specific skills the adults should have to use online learning effectively, and the importance of online learning on the political agendas of the European Union and the project partners' states (Finland, Germany, Poland, Portugal and Romania). Only two FINLIT project countries were included in the survey: Poland and Romania. However, this report could be a useful guide for work with adults that librarians could use in the implementation of their training. Of special interest could be the Chapter II (pp. 26-45) in which the specifics of adult online learning are described.

One of the findings focused in the White Paper is the situation in Poland and Romania where online learning is still in its development stage, and digital tools are mostly used merely to support old traditional teaching models. The education as a system does not support online learning. The main problem lies in the lack of teachers' competencies. In Romania, the situation is more critical, since the formal education system does not support lifelong learning of people, and generally, the interest to take personal initiatives is rather low. Although the findings described in the White Paper relate to Poland and Romania only, the situation is - according to the Eurostat statistics - comparable in Bulgaria and Slovenia. Unfortunately, we have not traced any international study dealing with the lifelong learning in these two countries.

1.2 | Definition of financial literacy

According to OECD, financial education is viewed as a process to improve financial literacy. More specifically, *“Financial education is the process by which financial consumers/investors improve their understanding of financial products and concepts and, through information, instruction and/or objective advice, develop the skills and confidence to become more aware of financial risks and opportunities, to make informed choices, to know where to go for help, and to take other effective actions to improve their financial well-being.*

Where:

- *information* involves providing consumers with facts, data, and specific knowledge to make them aware of financial opportunities, choices, and consequences;
- *instruction* involves ensuring that individuals acquire the skills and ability to understand financial terms and concepts, through the provision of training and guidance; and
- *advice* involves providing consumers with counsel about generic financial issues and products so that they can make the best use of the financial information and instruction they have received. (Figure 1)

Finally, financial education also needs to be distinguished from consumer protection, although there is some overlap between the two.” (Improving financial literacy, 2005, p. 26).

Financial literacy is the outcome of the educational intervention, it is a combination of financial awareness, knowledge, skills, attitude and behaviour, necessary to make sound financial decisions and ultimately achieve individual financial wellbeing.

In broader sense, financial literacy is a factor that stimulates demand for financial products due to personal realization of benefits that contribute to an individual's welfare. At the same time, consumers of financial services have certain rights; they are aware of their responsibilities: with their choice and

rights, they create conditions for increasing the market competition and overall influence on the economic development.

The financial services consumers meet number of challenges, and often they are not able to cope with them. The need for appropriate financial education is conditioned by a number of factors, including the increased level of risks associated with the choice and use of financial products, the increased level of personal responsibility for the future and an extensive use of complex financial products.

1.2 Definition of terms

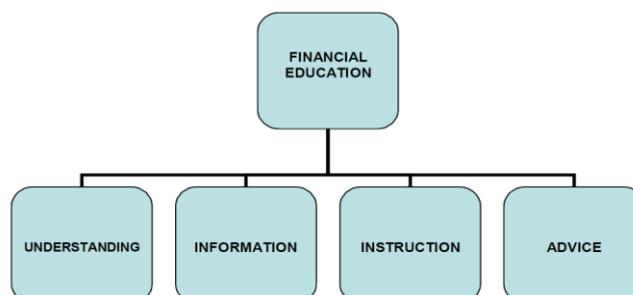


Figure 1. Structure of financial education (Source: OECD, cit. in National Financial Education Programme (2010), Figure 2, p. 13)¹

Other selected definitions of financial literacy:²

- **Hilgert, Hogarth, & Beverly** (2003, cit. in Hung, Parker, & Yoong, 2009): Define Financial literacy as “financial knowledge«.
- **FINRA** (2003, cit. in Hung, Parker, & Yoong, 2009): The understanding ordinary investors have of market principles, instruments, organizations and regulations” (p. 2).
- **Moore** (2003, cit. in Hung, Parker & Young, 2009): “Individuals are considered financially literate if they are competent and can demonstrate they have used knowledge they have learned. Financial literacy cannot be measured directly so proxies must be used. Literacy is obtained through practical experience and active integration of knowledge. As people become more literate they become increasingly more financially sophisticated and it is conjectured that this may also mean that an individual may be more competent” (p. 29).
- **National Council on Economic Education (NCEE)**, 2005, cit. in Hung, Parker, & Yoong, 2009): “Familiarity with basic economic principles, knowledge about the U.S. economy, and understanding of some key economic terms” (p. 3).
- **Mandell** (2007, cit. in Hung, Parker, & Yoong, 2009): “The ability to evaluate the new and complex financial instruments and make informed judgments in both choice of instruments and extent of use that would be in their own best long-run interests” (pp. 163-164).
- **Lusardi & Mitchell** (2007, cit. in Hung, Parker, & Yoong, 2009): [Familiarity] with “the most basic economic concepts needed to make sensible saving and investment decisions” (p. 36).
- **Lusardi & Tufano** (2008, cit. in Hung, Parker, & Yoong, 2009): Focus on debt literacy, a component of financial literacy, defining it as “the ability to make simple decisions regarding debt contracts, in particular how one applies basic knowledge about interest compounding, measured in the context of everyday financial choices” (p. 1).

¹ Source: National Financial Education Programme (2010). Ljubljana: Ministry of Finance.

² The definitions cited by Hung, Parker, & Yoong (2009) were taken from Turk's master thesis: Turk, Uroš (2016). *Finančna pismenost slovencev, starih od 20 do 45 let*. Magistrsko delo. Ljubljana: Ekonomska fakulteta

- **ANZ Bank** (2008, cit. in Hung, Parker, & Yoong, 2009): “The ability to make informed judgements and to take effective decisions regarding the use and management of money” (p. 1).
- **Lusardi** (2008a, 2008b, cit. in Hung, Parker, & Yoong, 2009): “Knowledge of basic financial concepts, such as the working of interest compounding, the difference between nominal and real values, and the basics of risk diversification” (p. 2).
- **Remund** (2010, cit. in Turk, 2016) defines financial literacy through 5 categories:
 1. Knowledge of financial concepts
 2. Ability to communicate on financial concepts
 3. Skills for personal finances management
 4. Capability to undertake adequate financial decisions, and
 5. Strong self confidence in effective planning of future financial needs.
- **Alan Greenspan** (2002, cit. in Turk, 2016): Financial literacy can empower consumers to be better shoppers, allowing them to obtain goods and services at lower cost. This effectively increases their household budgets, providing more opportunity to consume or save and invest. In addition, comprehensive education can help provide individuals with the financial knowledge necessary to create household budgets, initiate savings plans, manage debt, and make strategic investment decisions for their retirement or their children's education.”
- **Alan Greenspan** (2002, cit. in Matul and Pawlak, 2005): “[Financial education] can help to install in people the financial knowledge necessary to create household budgets, initiate saving plans and make strategic investment decisions. Such financial planning can help families meet their timely commitment and maximize their well-being in the long run, and is especially valuable for those populations that our financial system traditionally does not provide sufficiently for.”
- **Beata Świecka** (2018): “Financial education is aimed at increasing financial knowledge and skills to rationalize financial decisions, the efficiency of personal finance management, and the implementation of financial and non-financial goals. (Financial goals are goals related to increasing revenues, reducing operating costs, and spending funds. Non-financial goals are related to behavioral factors, such as acceptance of the environment, recognition of the proximal and distant environment, increasing self-esteem, etc.)

It is a process that can start at any stage of life and last a lifetime. The process of acquiring financial competences begins with the acquisition of knowledge, which should (although this is not always the case) translate into increased skills. It also happens that this process ends at the stage of acquiring knowledge and is not reflected in a change in financial behaviour. This means that recipients receive knowledge but do not use it in practice, which means that there is no change in attitudes.” (p. 6)

Świecka (2018) defines financial education as (Table 1. *Definitions of financial education*, page no. 6):

- **Capital:** Financial education is non-physical capital, a good that should be increased to eliminate poverty, poverty and misery.
- **Value:** If we consider that financial education is capital that is worth investing in, and capital is a "self-multiplying" value, then it can be considered that financial education is a social value that equips with knowledge and skills preparing for functioning in the sphere of finance.
- **Multi-tasking area:** Financial education is a multi-tasking area that requires constant deepening and updating.
- **Team of activities:** Financial education is a team of activities aimed at increasing financial knowledge, developing skills and developing positive habits for rational and effective financial management, as well as the skilful use of financial products and tools.

- Process: Financial education is a process of increasing financial competences, starting with deepening knowledge and acquiring skills, and leading to a change of attitudes and behaviour, which process can start at any stage of development and last throughout life.
 - Protection: Financial education is a set of tools to protect against incorrect decisions that may result in negative financial consequences.”
- **Michał Matul and Katarzyna Pawlak (2005):**
“Financial education is:
 - spreading knowledge, developing skills and developing positive habits needed for skilful money management, taking into account future goals;
 - combining elements of economic education and promoting entrepreneurial life attitudes - which is associated not only with the transfer of skills in choosing appropriate financial services, but also with an understanding of why it is worth planning your finances;
 - greater stability of the financial situation of low-income people;
 - a pass for good management of financial resources, as well as for the use of banking services by adults and youth;
 - stabilizing the macroeconomic situation by raising low levels of saving in society;”
 - Definitions of financial education provided by **Iwa Kuchciak (2013):**
 - Improving Financial Literacy, (2005, p. 4, cit. in Kuchciak, 2013): financial education can be defined as "a process whereby consumers / investors improve their understanding of financial products, concepts and risks and through the information, instructions and/or advice obtained develop the ability and confidence to be more aware of financial risk and the possibility of making more informed choices, to know where to look for help and what effective actions can be taken to improve the financial situation ”
 - Executive Order 13530, (2010, p. 1, cit. in Kuchciak, 2013). “[Financial literacy] ... can be treated as the ability to use knowledge and skills to effectively manage financial resources ensuring financial well-being.”
 - Australian Securities and Investments, (2011, p. 12, cit. in Kuchciak, 2013): “Financial education complements legislative measures to provide consumers with the right information and advice, as well as to protect them properly. It is also interpreted as the ability to formulate judgments and make effective decisions regarding the use and management of cash.”
 - Measuring Financial Literacy (2011, p. 3, cit. in Kuchciak, 2013)]: According to the definition of the International Network on Financial Education (INFE) group operating in the field of financial education, financial education is "a combination of awareness, knowledge, skills, attitudes and behaviours necessary for making financial decisions and leading to individual financial well-being"
 - Grifoni, Messy (2012, p. 11, cit. in Kuchciak, 2013): In turn, for the purposes of the OECD's work on the issue of national education strategies, the definition of financial education was adopted, according to which it is "the process of supporting access to products and services in an appropriate place and time, and expanding their use by segments of society through the implementation of existing and innovative methods of shaping financial awareness and education with the perspective of promoting financial well-being on an equal footing with economic and social inclusion "
 - The European Commission has defined financial education as "the ability of consumers and small business owners to understand financial products in order to make informed financial decisions" (Habschick et al., 2007, p. 8, cit. in Kuchciak, 2013).

- **Annamaria Lusardi** (2015) presented at the Conference 2015 IOSCO STP several findings, which are summarized below:
 - *Financial illiteracy is widespread in the population*
 - *Risk diversification is most difficult concept to grasp*
 - *Differences in financial literacy are very large across demographic groups*
 - *There is a link between financial literacy and financial inclusion*

Implications for investor education: How these data can inform policy and programs:

- *Financial illiteracy is widespread: we are at a crisis level*
- *One size does not fit all: need for more targeted programs, particularly for vulnerable groups*
- *Women are ideal targets for financial education programs*
- *Limited (one-time) financial education programs are not going to be effective: widespread financial illiteracy requires robust interventions*
- *Communication should be done in simple ways: little knowledge of basic finance jargon*
- *We need large and scalable programs:*
 - *Financial education in school*
 - *Financial education in the workplace*
 - *Financial education in the community (libraries, museums, other places where people go to learn)*

Final thoughts: Shifting paradigm

- *Financial literacy is like reading and writing: As it was not possible in the past to participate in society without being able to read and write, so it is not possible to thrive in today's society without being financially literate*
- *Building human capital for the 21st century: Everyone deals with finance and finance is sufficiently complex that we cannot leave it to the individual to learn by himself/herself«*

Lusardi in her presentations gives very important quotations by:

George Washington, First President of the United States (1789–97):

- *“Knowledge is in every country the surest basis of public happiness.”*
- *“(Financial) knowledge is in every country the surest basis of public happiness.”*

Derek Bok, Former President of Harvard (1971-1991):

- *“If you think education is expensive, try ignorance”*

In the Project FINLIT, the OECD definition of financial literacy is used:

„...combination of financial knowledge and skills that helped people to understand the financial risks and opportunities, to make rational and informed decisions, to know where to get help and be able to take any effective actions to increase their well-being.”

2 | STATE-OF-THE ART OF FINANCIAL LITERACY EDUCATION IN PARTNERS' COUNTRIES

2.1 | Identification of problems related to financial education – based on international surveys (OECD, PISA ...)

2.1.1 | Bulgaria

Bulgaria, with few exceptions, is rarely included in international surveys on financial literacy. There is no national survey based on methodology that can enable correct comparisons on international or European level. However, there are recent developments and a national survey on financial literacy based on OECD methodology is underway.

The available data on financial literacy level in Bulgaria outlines the following trends:

According to the Global FinLit Survey 2015 of Standard & Poor (S&P, 2015), the level of financial literacy in the country is about average compared to the international ranking with Bulgaria, it ranks 72nd among 144 countries.

Other surveys show a tendency prevailing in many other countries – people believe that the level of their financial competencies is higher than it actually is. This fact is essential for taking wrong financial decisions, and inefficient running of personal finances. The Survey on Financial Literacy in Bulgaria in 2010 conducted by The World Bank (Bulgaria, 2012) shows the following: 53% of Bulgarians define their financial knowledge as acceptable (from good to medium to excellent). In the latest study on the vulnerability of Bulgarian households in 2017, this share increased to two thirds. Yet, this subjective assessment is not confirmed by objective indicators. Although 15% of respondents (Bulgaria, 2012) defined their financial knowledge as excellent and very good, only 2% of them answered correctly to all parts of questions that assess objectively the level of financial literacy. Similar is the situation with other referred to study, which shows that 64% of the households in Bulgaria do not save, 38% do not make financial plans and four-fifths cannot cope with unexpected expenses of 750 EUR.

There is a strong correlation between the level of financial literacy and factors such as education, age, income, residence. The level of financial literacy of Bulgarians is strongly polarized on these axes. It is not unusual – such correlations are valid for most countries in EU and worldwide. For example, the share of people with low financial literacy varies substantially in different social groups (Bulgaria, 2012):

21.5% of people with higher education have lower financial literacy than 68% of people with primary education;

37.9% of people with high incomes have lower financial literacy than 77.3% of people with low incomes;

31.6% of the people living in Sofia have lower financial literacy than 68% of the people living in villages/small towns;

Some minority groups reveal an exceptionally low level of financial literacy. For example, 78% of Roma are identified as financially illiterate.

60% of people aged 60+ define themselves as financially illiterate. Given the fact that elderly people 50-60+ are not targeted by any financial education initiative in Bulgaria, this group is especially vulnerable.

People find it difficult to choose an adequate financial product and make informed financial decisions: 28% of households are not informed about financial matters, while 32% rely on information from relatives and acquaintances rather than financial professionals (15%) (Bulgaria, 2012).

In general, people are poorly prepared for financial matters, consequently, can't take full advantage of the financial products and services and are unable to understand their own responsibilities when using them.

Individuals and families demonstrate some basic financial knowledge, but mainly in terms of short-term controlling. Long-term planning is generally an "unknown territory". All surveys show lack of knowledge and skills for long-term financial planning, lack of understanding of the importance of long-term savings and investment, as well usage of financial products related to the longer-term financial planning (eg. pension, life insurance) and investment products. This indicator shows that Bulgarians are lagging behind significantly as compared not only to European countries, but at world level, too.

The positive side is that, according to data collected in different surveys, the majority of people (some 80-85%) expressed interest to improve their financial knowledge.

2.1.2 | Poland

In Poland, a research in the field of financial education was conducted, among others, by M. Iwanicz-Drozdowska (2011) and B. Frączek (2014), and A. Knehans-Olejnik [2014]. The results of the survey indicate a high level of financial illiteracy, which is 57%, although the level is a little lower as compared with other Central and Eastern European countries (Slovakia 59.41%, Hungary 59.63%, Romania 59.77%, Ukraine 61.16%).

Research conducted in Poland confirms that differences in the level of financial illiteracy depend on gender, professional activity and education (Smyczek, 2012; Knehans-Olejnik, 2014, p. 257).

Until 2000, the problem of financial education was rarely addressed in researches. Some information was collected in the USA and the Great Britain. It was only in 2005 that an OECD international survey was carried out to identify the level of financial knowledge. According to its results, as many as 8 out of 10 people incorrectly identified the concept of interest rate and other loan costs, 5 out of 10 people admitted that they did not understand financial products such as mortgage loans, and 2 out of 10 people were not able to correctly answer the question about inflation and deposit interest [Improving Financial Literacy ..., 2005, pp. 10-20].

Comprehensive research on economic awareness and maturity is systematically carried out in Poland by many centres. Surveys support these surveys, which are conducted from time to time by public opinion polling centres that focus on specific thematic areas.

The available research results show that the financial knowledge of Poles is slightly improving, but still remains at a low level. Confirmation are the results of several major studies conducted on the entire population. One of them is the report from the quantitative research conducted by Pentor Research International (*Stan wiedzy finansowej Polaków*, 2009, cit. in Kuchciak, 2013). Poles assess the state of their economic knowledge low. Two-thirds of them think they have little or very little knowledge of finance. The assessment of possessed financial knowledge is higher in men than in women, among persons between 34 and 54 years of age, in the group with income above PLN 2,000 (National average in Poland 2019, source: Central Statistical Office (GUS), data for October 2019; gross: PLN 5,213.27, net (on hand): approx. PLN 3763).

Unfortunately, the opinion that economic knowledge is needed is not common at all - only half of the respondents think that they would need more knowledge about financial issues, and every fourth is of the opposite opinion. The need for economic education is most noticed by people with primary and higher education. The need for knowledge in these two groups is probably due to slightly different reasons. People with basic education probably often feel incompetent in this area. In contrast, people with better education have greater awareness of the usefulness of even more and more advanced knowledge.

The low level of financial knowledge in the group of the poorest households [Frazer, Marlier, 2010, p. 9, cit. in Kuchciak, 2013) was also confirmed in a study conducted by the Microfinance Center

organization as part of the international project 'Financial Literacy for The Poor' (Matul, Pawlak, and Fałkowski, 2004, p. 36-37, cit. in Kuchciak, 2013). Insufficient level of economic knowledge is also characteristic for young people [Majewski, 2010, pp. 22–27, cit. in Kuchciak, 2013] and social groups at risk of poverty (older people, people on low incomes) [Postawy Polaków, 2009, p. 6, cit. in Kuchciak, 2013].

One of the larger projects on an international scale was a study conducted in cooperation with the Citi Foundation, CSR Europe and the Money Advice Service. It was carried out in two stages. The first stage was a Facebook survey regarding the financial attitudes of around 1,200 people aged 16-30 from France, Poland, Spain and the United Kingdom (European, 2011). The second stage concerned the 55-64 age group, people shortly before retirement; it included a review of literature on financial attitudes and competences, as well as research reports assessing the level of financial competences of societies and a review of existing financial education systems. At this stage, an overview of the situation in the 27 EU member states and a detailed comparison with France, Poland, Spain and the United Kingdom were created.

From the conducted analysis, a coherent picture of the insufficient level of financial competence of young and pre-retirement people emerged. Most young people are not yet actively involved in the long-term planning of their financial future, often due to a difficult financial situation in which they find themselves. In all countries, the lack of financial competences constituting the main barrier to long-term saving and finance planning was clearly indicated (European, 2011, pp. 3-6, cit. in Kuchciak, 2013). The unfavourable picture of financial education in Poland has been confirmed by a recent OECD study conducted in 14 countries (OECD/INFE, 2016). The questions asked to respondents were aimed at identifying the level of financial knowledge and assessing behaviour and attitudes towards aspects of financial awareness, such as: household budget management, short and long-term financial planning, criteria for financial products selection.

In Poland, diversified level of financial knowledge was recorded. The largest number of respondents knew the concepts of distribution of funds (91%), time value of money (77%) and interest paid on loans (85%), while the lowest was the compound interest (21%) as well as risk and return (48%) (Atkinson, Messy, 2012, p. 7, cit. in Kuchciak, 2013). The low level of financial education means that Poles do not use all the opportunities offered by financial institutions today. Financial education and identifying (and maybe even creating new) clients' needs can be decisive factors in shaping the development strategy of the financial services market.

2.1.3 | Romania

According to Klapper, Lusardi, and Oudheusden (2014), Romania, with 22 percent financial literacy, has the lowest rate in the European Union (page 8).

2.1.4 | Slovenia

PISA 2012 (financial literacy)

Slovenia took part in the PISA survey in 2012. The results of the survey are available at <http://www.oecd.org/pisa/keyfindings/PISA-2012-results-volume-vi.pdf>.

The summary of the Slovenian Financial Literacy Report (Educational Research Institute, 2014) is available at:

<https://www.pei.si/vstopna-stran/mednarodne-raziskave/pisa/pisa-2012/>

The survey included 1312 Slovenian aged 15.

The average achievement of a 15-year-old Slovenian ranged from 9 to 14 among the 18 participating countries, and is below the average of thirteen OECD member countries. Slovenes attained 485 points, which is lower than 500 points which is an average of the OECD country (the highest is in Shanghai, China - 603 points).

The average achievement of Slovenian 15-year-olds in solving problem-based tasks is between 28 and 31 in the 44 participating countries; it is also below the average of 28 OECD member countries.

The basic level of financial literacy (second level on the international scale) in Slovenia is 82 per cent, compared with 85 per cent on average in the OECD; countries. The third level of financial literacy in Slovenia encompasses 55 percent of pupils, in the OECD 62 percent, the fourth level at least 24 percent - in the OECD 32 percent, and the fifth, the highest level of financial literacy is 6 percent in Slovenia while in the OECD countries it reaches 10 percent of pupils.

It is estimated that achievements in financial literacy in Slovenia are lower than anticipated on the basis of pupils' achievements in mathematics and reading.

In the media: <https://www.dnevnik.si/1042615353/slovenija/slovenski-15letniki-nadpovprecni-pri-matematiki-in-naravoslovju-pri-branju-pa-podpovprecni>

PISA 2015 (science literacy)

The results of the survey are available at: <https://www.oecd.org/slovenia/pisa-2015-slovenia.htm>

Summary of the Slovenian survey report (Educational Research Institute, 2016) available at: <https://www.pei.si/vstopna-stran/mednarodne-raziskave/pisa/pisa-2015/>

The survey involved 6406 pupils and students from all Slovenian secondary schools.

In 2015, the science research field was emphasized, while reading and mathematical literacy were presented in tests with a smaller number of tasks. The survey also included assessment of the financial literacy of young people; since this evaluation was optional for participating countries, it was not included in the Slovenian survey of 2015.

PISA research data from 2015 show the stability of science, and the increase in the mathematical and reading achievements of Slovene pupils. In all three areas of literacy, Slovenia has attained results beyond the OECD average. In a PISA study of 2006, in which science was also among the key domains of verification, pupils and students stated that their engagement with science was a kind of pleasure. See media coverage: <https://www.dnevnik.si/1042769457/slovenija/pisa-2015-slovenski-solarji-so-nadpovprecno-uspesni-a-le-povprecno-zadovoljni-s-svojim-zivljenjem-> (Ivelja, 2015)

PISA 2018 (Reading Literacy)

More information on the survey is available at: <http://www.oecd.org/pisa/Preparing-youth-inclusive-sustainable-world.pdf>. (PISA: *Preparing*, 2018). The results of the survey are available at: <http://www.oecd.org/pisa/>;

In 2018, more than half a million 15-year-olds from 80 countries, including Slovenia, and economies

completed the PISA test. They were tested in reading, mathematics and science with an emphasis on reading. In addition, students in some countries have taken tests of financial literacy and global competence. The results of the PISA 2018 were published on December 3, 2019 (<https://www.oecd.org/pisa/data/>).

Standard & Poor, Financial Literacy Around the World (2014)

The results of the survey are available at: https://gflec.org/wp-content/uploads/2015/11/3313-Finlit_Report_FINAL-5.11.16.pdf?x22667 (Klapper, Lusardi, and Oudheusden, 2014)

Summary of the Survey (Finančna pismenost, 2018): »We cannot be satisfied with financial literacy in Slovenia. In the largest global survey on financial literacy conducted by Standard & Poor in 2014 in 140 countries in the world, less than half (44 percent) of adult Slovenians are financially literate. As comparison, in Denmark, Germany, the Netherlands and Sweden, where financial literacy is the highest in the EU, at least 65 percent of adults are financially literate. «

Programme for International Assessment of Adult Competences PIAAC 2013–2015

More information on PIAAC available at: <http://www.oecd.org/skills/piaac/>

Research partner in Slovenia: Adult Education Centre (<https://www.acs.si/en/projects/esf-projects/survey-of-adult-skills-piaac-2013-2015/>)

Summary of the research:

<https://pismenost.acs.si/wp-content/uploads/2017/10/Skills-Matter-Slovenia-Slovenian-Version.pdf>

Adult competences research was conducted in Slovenia from 1 April 2014 to 31 December 2014. The study involved 5331 adults aged 16 to 65.

Key points:

- Adults in Slovenia achieve lower average results than OECD average in the field of text and mathematical skills and problem solving in technologically rich environments.
- Approximately 25 percent of adults in Slovenia have lower text and mathematical and problem-solving skills, which is slightly lower than the average in the OECD countries.
- The differences between the results achieved by Slovenian adults are higher than the average in the OECD countries.
- There are significant differences in performance of Slovenian adults as regards age, education and social environment.
- Adult achievements in the field of text skills have improved noticeably over the past two decades.
- Measured workers' skills in Slovenia match up to the work they are performing.
- In Slovenia, like in other OECD countries, higher level of textual and mathematical skills has a positive impact on the inclusion of the workforce and the level of remuneration and on many non-economic factors such as trust in others, political effectiveness, volunteer work and one's own assessment of health.

Reference:

https://www.nuk.uni-lj.si/sites/default/files/ook/PIAAC%20predstavitev%20NUK%2015032017_Mozina.pdf

2.2 | National programs of financial education (NPFE)

2.2.1 | Bulgaria

Development of National Strategy on Financial Education

In December 2018, a national working group on financial education was set up; it was coordinated by the Minister of Finance (Financial, 2018). Members of the group are representatives of key stakeholders on national level – ministries, public agencies, financial regulators, Bulgarian Stock exchange and the Central Depository, all financial sectors, business associations, leading NGO-s in the area of financial education and literacy. The main objective of the group is the elaboration and implementation of a national strategy on financial literacy. It will be achieved through the following activities:

- Research: mapping current activities, setting priorities and target groups, conducting a national wide survey on the level of financial literacy of Bulgarian citizens.
- As from April 2019, the mapping of the existing financial education initiatives in the country has been completed, and the results of the survey are expected.
- Development: development of national financial education strategy and evaluation tools to measure its effectiveness;
- Implementation: supporting the implementation of the national strategy and the evaluation process.

The activity of the working group is financed within the framework of an OECD/INFE Technical Assistance Project for Financial Literacy, with the financial support of the Dutch Ministry of Finance. The project is international, implemented with the following beneficiary countries: Bulgaria, Romania, Croatia, Georgia, the Republic of Northern Macedonia, Moldova, Montenegro.

National Program for financial education in schools

- 1.1. From 2016, a new subject has been introduced in the national school curriculum, starting in primary school as “Technology and Entrepreneurship”. A part of the program, though not significant is dedicated to personal finance management.
- 1.2. In November 2017, a Memorandum for Partnership for Joint Actions towards Increasing Financial Literacy of Bulgarian students, supported by the Ministry of Education, was signed by eight leading financial sector associations. The main objective is to support introducing good quality financial education programs in schools. Until now, three relatively extensive pilot projects have been tested at schools.

2.2.2 | Poland

Establishment of the Financial Education Council (2019)

Source: <https://www.gov.pl/web/finanse/powolanie-rady-edukacji-finansowej>

The Financial Education Council sets directions and methods for implementation of tasks of the Financial Education Fund that will finance:

- organization of educational and information campaigns aimed at increasing the financial awareness of the public,
- developing a financial education strategy and monitoring its implementation,

- developing educational programs and publishing publications promoting knowledge of the financial market, its risks and entities operating on it,
- cooperation with other entities, including financial market entities, in the development of documents related to financial education,
- cooperation with the minister competent for education and upbringing in the field of systemic approach to financial education, in particular in relation to core curriculum,
- supporting educational and promotional projects in the field of finance and the financial market.

The Financial Education Council will provide support for the Financial Education Council.

Education conducted by the National Bank of Poland (NBP) ---> **Portal Edukacji Ekonomicznej:** (economic knowledge base: articles, multimedia presentations, etc.): <https://www.nbpportal.pl>

As part of its educational activities, the National Bank of Poland develops and implements activities aimed at introducing the public not only to the principles of functioning and role of the central bank, but also to transfer broadly understood economic knowledge. Through the media, trainings, publications, competitions, the NBP undertakes activities to disseminate economic issues, understand the principles of market economy functioning, and promote entrepreneurship.

Co-financing of projects in the field of economic education.

The NBP supports educational projects that fall under the central bank's educational activities. In particular, the goals of educational activities are:

- dissemination of knowledge about the principles of the financial market functioning, shaping attitudes conducive to its stability and development of the financial system,
- increasing knowledge of economic issues in society, including the role and mission of the NBP, monetary policy, financial institutions and the Economic and Monetary Union (including the European Central Bank, the European System of Central Banks),
- shaping entrepreneurial attitudes, promoting non-cash transactions, counteracting financial exclusion and shaping responsibility when making financial decisions, including managing the household budget and using financial services,
- promoting knowledge about economic heritage and the history of money,
- promoting modern attitudes influencing the shaping of social capital related to economic development.

Financial education projects – the NBP supports educational initiatives aimed at disseminating economic knowledge in society, serving to understand the principles of the central bank, market economy and economic processes, including those related to the Economic and Monetary Union.

- a. Modern and secure senior finances (Polish Federation of Associations of UTW) - a project addressed to students of "Universities of the Third Age" (<https://www.nbpportal.pl/edukacja-w-nbp/projekty-w-realizacji/nowoczesne-i-bezpieczne-finanse-seniora>)
- b. Economic Knowledge Olympics
- c. I think, decide, act - finances for the youngest - the project is based on the concept of an "educational project package" for teachers and students, and contains eight thematic areas: money, making money, household, enterprise, store, financial institutions, saving and investing, solidarity and mutual assistance.
- d. Research - the Department of Education and Publications of the National Bank of Poland systematically monitors the state of knowledge and economic awareness of Poles.

It conducts research identifying deficits and needs of various social groups in this area and their preferences regarding the desired subjects and forms of economic education.

An important element of this research is also getting to know the Poles' attitude to economics and economic knowledge: do they need such knowledge and are they aware of the impact of macroeconomic phenomena on their daily lives? Where do they get knowledge about this topic and are they interested in its development?

The conclusions of the conducted research serve the development and improvement of the educational activities of the NBP.

2.2.3 | Romania

National Financial Education Strategy (SNEF) of Romania (situation description)

„In 2015, based on the information received through the OECD/INFE surveys and Secretariat desk research, 59 countries report developing a national strategy, implementing one or revising it and developing a new one, with an additional five planning one. (National Strategies, 2015, p. 11).

Romania is among five countries planning to launch a National Strategy on financial education.

The first Collaboration Agreement to carry out joint activities in the field of financial education and to develop elaboration of the National Financial Education Strategy (SNEF) was signed on July 24 2018 between the Ministry of National Education, the National Bank of Romania, the Ministry of Public Finance, the Authority of Financial Supervision and the Romanian Association of Banks.

“The stages preceding the elaboration of the National Financial Education Strategy aim at designing the “White Book” - the list of actors engaged in activities or projects in the field of financial education, as well as a national survey on the current level of knowledge in the field of financial education.

The document stipulates the basics of recommended actions at target group level as well as the defining principles of these actions. Thus, at the level of primary education, the Agreement recommends the inclusion of the optional “Financial education” discipline in the educational offer of the educational units and the support of its teaching through the initiation and development of specific activities. At the level of gymnasium and lyceum education, the signatories are proposing to provide support in the training of teachers who will teach the discipline “Economic and financial education” for the 8th grade, respectively to present presentations to the pupils, on topics specific to financial education.

At the university level, up-to-date information on key financial decisions and developments will be disseminated within the partner universities. At the same time, presentations addressed to students will be supported in programs on specific topics of financial education and projects dedicated to university teachers will be carried out. For adults, information campaigns will be carried out, dedicated to the various target groups identified. The partners will build a common online platform that will contain them materials and information about organized events and will distribute free of charge informative materials such as DVDs, books, flyers, brochures, etc.” (Collaboration Agreement, 2018).

Now, nothing is known about the state of play on implementation of this strategy.

2.2.4 | Slovenia

National Financial Education Programme (2010)

“The programme was prepared by the Inter-ministerial Working Group for Drafting the National Financial Education Program, which was established by Government decision no. 02401-24/2009/3 of 17 December 2009. The program is aimed at improving the financial capability of individuals in a systematic and coordinated manner. The NFEP is based on the resolution and recommendations adopted by Slovenia in its OECD accession process; it also complies with the guidelines of the European Commission. “(NFEP, p. 6). Slovenia is committed as well to the 2006–2010 National Programme of Consumer Protection (latest: 2012–2017, incl. in the Consumers Protection Law).

- Recommendation on Principles and Good Practices for Financial Education and Awareness (Recommendation on Principles, 2005);
- Recommendation of the Council on Good Practices on Financial Education and Awareness Relating to Credit. (Recommendation of the Council, 2009);
- Recommendation on Good Practices for Enhanced Risk Awareness and Education on Insurance Issues (2008);
- Recommendation on Good Practices for Financial Education Relating to Private Pensions (2008).

2.3 | National surveys concerning financial literacy

2.3.1 | Bulgaria

Financial Literacy in Bulgaria, 2010, World Bank

National wide, national representative survey, main sample - 1500 respondents from the general population, additional sample - 300 respondents aged 16-17

Financial Literacy and Behaviour: Bulgaria and the World - ING, 2011

Age of respondents 18

Vulnerability of Bulgarian households, 2017, Junior Achievement Bulgaria and MetLife, National wide survey, age of respondents 18+

Pilot Survey of Students Financial Literacy under FIQ Project, 2017, JA Bulgaria with the support of OECD, age of respondents: 7-19

The most recent **Survey on financial literacy in Bulgaria 2019**, has been undertaken by the Ministry of Finance, OECD.

2.3.2 | Poland

1. Areas of research on the level of knowledge and financial education of society in Poland and in the world:

<http://yadda.icm.edu.pl/yadda/element/bwmeta1.element.desklight-07d11066-b0fe-46ca-abdd-f20fe61a36a5>

2. Results of the survey "The level of financial knowledge of Poles 2019" :

<https://ceo.com.pl/wyniki-badania-poziom-wiedzy-finansowej-polakow-2019>

According to research conducted in March 2019 on behalf of the Warsaw Institute of Banking (WIB) and the Stock Exchange Foundation (FGPW), only 9% of Poles define their financial knowledge as good or very good. Young people aged 18-34 (57% of respondents) and people over 65 years of age (56% of respondents) estimate their basics knowledge of economics particularly low. This field of knowledge is challenging for rural residents, as 58% of those surveyed do not specify their own level of knowledge of financial issues. It is estimated that the Poles have the lowest knowledge in the field of cyber security (65%).

The results of the analysis "The level of financial knowledge of Poles 2019" should be compared with the ratings of bankers; in February 2019 the Polish Bank Association asked them to assess the level of knowledge of bank customers. Over half (56%) consider it as average, and almost a third (27%) as good. Optimism may be the result of the fact that according to 42% of banking sector employees, the level of financial knowledge of their clients is gradually rising. Cyber security

(24%) was also identified as one of the most difficult issues for bank customers; The most challenging issue refers to investing money.

3. Conclusions drawn from Frączek (2017, p. 53):

In recent years, many studies have been conducted to determine the level of financial knowledge, financial awareness or financial behaviour of the Poles. The examples of inquiries about the level of financial literacy:

- **"Education and financial awareness"** - conclusions of the research: In addition to people having basic knowledge in the field of finance, there are a significant number of others who do not understand the mechanisms governing the world of "personal finance" and see no need to use the services of financial institutions. Some people who had used services of financial institutions, has fallen into a debt trap, others are feeling insecure on the financial market - thus, they need support to raise the level of their financial literacy.
- **"Knowledge about credit products and financial credibility in the perception of Poles"** (Frączek, 2017)- a study commissioned by the Credit Information Bureau and the Kronenberg Foundation at Citi Handlowy. Conclusions of the research: 39% of Poles describe their knowledge of the subject as weak, and 43% as average. Sixty-two per cent of respondents stated to know the concept of creditworthiness, 50% are familiar with financial credibility and 42% have heard about scoring options, and 22% about the Annual Percentage Rate of Charge (APRC). For many, it is also problematic to understand terms such as consumer bankruptcy, debt loop, and credit history.
- **"The state of knowledge and economic awareness of Poles 2015"** - research conclusions: Compared to the research conducted in 2012, a slight improvement in the knowledge and financial awareness of Poles was perceived. However, in some areas the knowledge and financial awareness has improved, while in some it decreased.
 - the results of the test improved in terms of understanding exchange rate risk and loans, the definition of a debit card, the value of goods at zero inflation, the amount of return on capital at a guaranteed interest rate and information about which institutions are covered by the Bank Guarantee Fund;
 - the test results regarding the value of the basic VAT rate, the impact of money printing on prices, the relationship between interest rates and inflation and the actual interest rate on the loan deteriorated;
 - the level of declared knowledge (subjective sense of knowledge) in individual areas decreased; it is also characteristic to reduce the percentage of extreme grades (very small and rather large knowledge) in favour of medium grades, which may indicate an increase in the level of awareness – receptiveness to economic education has increased.

We provide data for: Konsorcjum Pracownia Badań i Innowacji Społecznych „Stocznia” i Grupa IQS dla Departamentu Edukacji i Wydawnictw NBP [online] [available at: 20.09.2019]:

https://www.nbportal.pl/_data/assets/pdf_file/0006/54528/Diagnoza-stanu-wiedzy-i-swiadomosci-ekonomicznej-Polakow-2015.pdf

- **Program for improving the economic and financial awareness of Poles.** Recommendations for changes in the compulsory education system. Finance and Economics for Everyone (FEDK), (Program, 2017). The publication is available at: <https://fedk.pl/wp-content/uploads/2018/06/Raport-Program-poprawy-%C5%9Bwiadomo%C5%9Bci-ekonomiczno-finansowej-Polak%C3%B3w-FEDK.pdf> [last access: 20.09.2019]

2.3.3 | Romania

1) The study „**The level of Financial Education**” in Romania, made by GfK Custom Research in 2011 and commissioned by ARB (the Romanian Association of Banks) (Nivelul, 2011):

- *„**Only 20% of the total population is actively informed about banks and banking products. Therefore, it is likely that the rest of the population will get only occasionally follow information or programs explicitly dealing with these subjects.***
- ***TV shows and informational materials** are the most widely used information channels. However, amongst young people, the Internet is also an important channel such as TV shows.*
- *40% of the population are also informed **by people they know.***
- *Another channel of information indicated is the **Influencers**, who give others advice and recommendations on finance. They account for 9% of the population, they are young men, having a medium or higher education.*
- ***Information via the Internet** is also very important: it is a channel used by young people and especially by Influencers.”*

Source: <https://www.educatiefinanciara.info/wp-content/uploads/2015/03/Studiu-GFK.pdf>

2) The study „**The Level of Financial Education**” in Romania, made by GfK Custom Research in 2016. GfK Romania conducted market research "The level of financial education" at the request of the Romanian Banking Association, the data revealed in the 2016 study being comparable to those of the 2011 research. In 2016, the interest in banking products increased: only 30% of respondents declare they have no interest at all (compared with 42% in 2011). At the same time, the number of those who want to keep informed about these topics (25% compared to 20% in 2011) has increased.

Perceptions regarding the Responsibility of Institutions to Educate the Population in Financial Sector Romania: Knowledge of financial terms related to financing products remained relatively constant compared to 2011. On the other hand, the understanding of payment orders has raised, most likely due to the increased use of Internet Banking. Knowledge of terms such as grace period, term deposit and scoring has grown slightly. There has been a significant increase in the use of all financial information channels, except for watching TV programme dealing with financial issues, the main of the three information channels.

The perception of institutions’ responsiveness to education of population in the financial field has increased. School, especially at high and college level, is believed to have the most important role in educating, and this opinion has increased from 53% to 79% as compared to the year 2011. (A need for information on financial products owned or planned to be purchased, increased between 0% - 5% in 2016 as compared to the situation in 2011.

The **need of the Romanian population for financial information** in 2016 is specified by Oprescu (2016):

- 72% - Investments in shares, bonds, investment funds;
- 71% - Contribution to the privately administered mandatory pension
- 66% - Travel insurance
- 64% - Contribution to the supplementary private pension
- 62% - Credit card
- 57% - Mobile banking
- 53% - Debit card
- 59% - How to Take a Minimum Risk Credit

- 49% - How to Make Money Online Secured

Percepția privind responsabilitatea instituțiilor cu privire la educarea populației în domeniul financiar

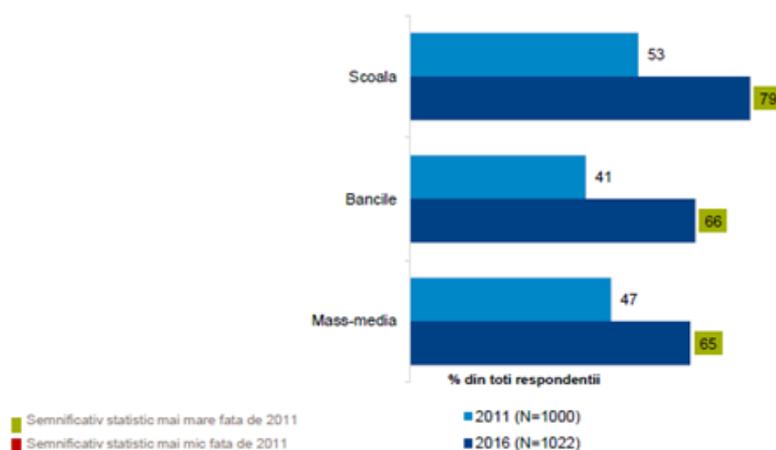


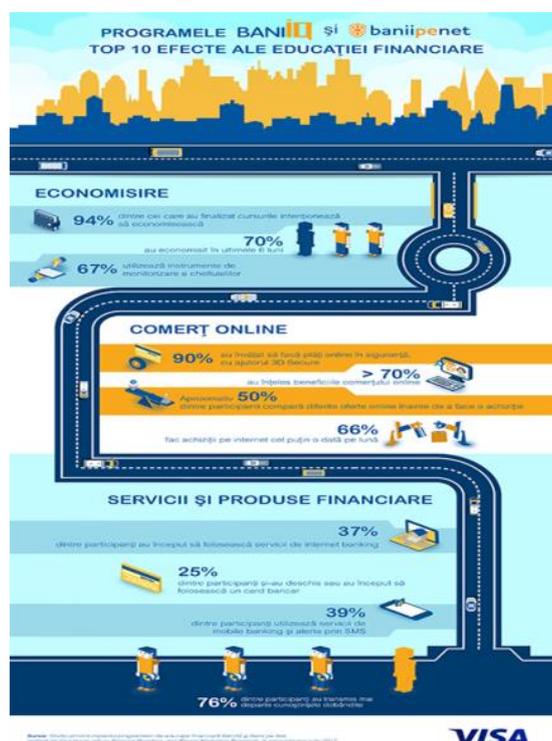
Figure 2: The perception of institutions' responsiveness to education of the population (Oprescu, 2016)

3) Impact study on financial education programs: *BaniiIQ (Money IQ)*, on personal finances, and *Banii pe net (Money on the Net)*, on online trade, developed by Visa and Junior Achievement Romania (JA).

The study, developed by Visa along with Starcom Romania, through **Reveal Marketing Research**, between May and July 2017, was conducted on a sample of approximately 700 people participating in two programs; the results were compared with those of a parallel survey conducted on a similar sample of 500 people who did not attend financial education courses.

- **Results:**
 - **Saving**
 - 94% of participants of courses, plan to save
 - 70% have been saving over the last 6 months
 - 67% use expenditure monitoring tools
 - **Online commerce**
 - 90% learned to make online payments safely with 3D secure
 - More than 70% understood the benefits of online trade
 - Approximately 50% of participants compare different online offers before making a purchase
 - 66% shop online at least once a month.
 - **Financial services and products**
 - 37% of participants started using Internet banking services
 - 25% have opened a bank account or began using a bank card
 - 39% of participants use mobile banking and SMS alerts
 - 76% of the participants passed on the acquired knowledge.

Source: <https://ecompedia.ro/top-10-efecte-ale-cursurilor-baniiq-si-banii-pe-net-visa/>



2.3.4 | Slovenia

1. Financial literacy survey of Slovenians in 2011

Survey by the journal *Moje finance* and Ipsos, a market research company. A Summary at: <https://mojefinance.finance.si/300361?cctest&> (Mihajlović, 2011).

The survey sample (n=508) was representative of sex, age and region, but there was a lag/deviation in a more educated population, due to online survey.

The average knowledge of Slovenians is satisfactory (2). Generally, men's results were better than women's; the last did not reach even a positive assessment. Young people between 18 and 29 have the worst knowledge - half of them received the lowest mark. As to the age of the group, respondents between the ages of 30 and 55, showed the highest level of knowledge. am Formal education proved to be useful, as respondents with a college or a university degree attained an average grade of 2.2, while those with a primary or vocational school 1.6.

The level of a monthly income has also a positive impact on the level of financial knowledge; persons of the group with a monthly net income above 1,400 euros, have the highest financial knowledge: eight percent achieved an excellent score, while their average score was 2.6. On the other hand, respondents of the group with a net income up to 600 euros, only achieved 1.6. score.

Financial literacy also depends on the region. The Osrednjeslovenska (Central Slovenian) region received the best average score (2,1), while the lowest (1,7) was in the Koroška, Zasavska and Savinja regions. People from these places overestimate their financial knowledge. According to the Ipsos survey, the inhabitants from these regions estimate their financial knowledge as good (3).

Overall Slovenians overestimate their financial knowledge. Generally, all demographic groups consider their financial knowledge to be a grade higher than it is actually. The most modest were the people from the Gorenjska region who evaluated their knowledge only half a grade higher.

2. Financial and insurance literacy of Slovenians in 2014

The survey was financed by the Slovenian Insurance Association (SZZ).

More information available at: <https://www.zav-zdruzenje.si/wp-content/uploads/2017/11/Ropar-Ivan-Moretti-Melita-1.pdf> (Moretti and Ropar, 2015)

Summary available at:

<https://www.zav-zdruzenje.si/2014/01/28/financna-in-zavarovalniska-pismenost-slovencev-rezultati-raziskave/>

- In 2013, the Slovenian Insurance Association (hereinafter: SZZ) tried to find out the state of financial literacy of the general public in the Republic of Slovenia. The focus of the survey was on insurance literacy. Based on 906 solved online questionnaires, the following conclusions were reached:
- women are better informed than men;
- young people are unaware of insurance and the importance of security;
- respondents cannot compare difference between credit, life and accident insurance respondents are able to manage the family budget, make daily purchases and be able to give priority to basic, essential purchases before unnecessary purchases;
- respondents are able to assess when they need professional advice in the field of insurance, and know where to find it;
- the respondents know for which damage and events they and their families are insured;
- respondents are not particularly skilled and unable to react appropriately to changes affecting their financial situation (rising unemployment, inflation, the collapse of financial markets ...);
- respondents wish to obtain information on insurance on the websites of individual insurance companies, with insurance agents and brokers, and elsewhere on the Internet;
- the Zasavska region has the lowest financial literacy in Slovenia.

3. Financial literacy of Slovenian top sportsmen in 2014

The survey was done by the team Play Smart and the Olympic Committee of Slovenia. Resumed from the weekly *Primorske novice* (11. 12. 2014): <http://www.primorske.si/2014/12/11/vrhunskim-sportnikom-ob-koncu-sportne-poti-preti-b>

The survey involved 135 professional sportsmen and sportswomen aged 20 years or more. The average score they achieved was sufficient (2). Most, 45.2 percent of them received a good grade while 23.7 percent were rated insufficiently. None of them answered correctly to all the survey questions.

In the media: <https://www.slovenskenovice.si/sport/timeout/sportniki-finance-ko-nastajajo-tezave>

4. Financial literacy 2014

Online survey by Vezovišek & partners.

The survey involved 3618 persons. The maximum number of scores was 100. The survey findings are:

- 34.4% of respondents are generally not able to manage money - they achieved 49 or less points;
- 22.9% understand the basics - they achieved between 50 and 69 points for savings and insurance;
- 28.9% are acquainted with financial structure superficially; they often are caught on legal traps - they achieved between 70 and 99 points;

- 13.7% are good managers of family finances - they achieved all 100 points. (Quoted from: Bizovičar, 2015).

5. Financial literacy of individuals 2015

Survey by the institute Vem, da ne vem (since 2018 Finplac). More information at: <https://www.finplac.si/o-zavodu>

25,911 adult Slovenians participated in the survey; 2,219 responses were representative; the research was based on 4 thematic sections - family budget, safety, investment and savings.

Summary of results:

- only 2% of Slovenians are able to independently manage their family budget,
- only 4% know the importance of safety and the four pillars of social security,
- only 3% know the basic rules of investment,
- only 6% of Slovenians have a basic knowledge of how to deal with savings.

It turned out that adult Slovenians have little knowledge about personal finances and family budget, and a little more about saving.

The results indicate even more insufficient knowledge in all four financial areas or sections as indicated by the general survey of the Institute in 2014. The answers of the representative sample of participants are the same; therefore, we can conclude that they represent the level of financial literacy of all adult online users.

In the media: (Bizovičar, 2015 - <https://www.delo.si/gospodarstvo/finance/brez-zamere-ampak-o-financah-nimate-pojma.html>)

6. E-skills and digital economy 2016

Survey by the Statistical Office of Slovenia (Zupan, 2016)

The publication presents the development of the information society in Slovenia - to what extent computers and the Internet are used compared with other EU Member States. On the basis of the available data, an attempt was made to present the development of the digital economy in Slovenia. It includes a large number of data about the ICT sector, i.e. about enterprises that are engaged in production, development or provision of ICT services, as well as data on online sales of products and services or customer behaviour.

Reference: <http://www.nevladni.info/wp-content/uploads/2017/05/Uvodna-predstavitev-e-ve%C5%A1%C4%8Dine-NVO-VID.pdf>

7. Financial literacy of Slovenes aged 20 to 45, 2016

Master thesis by Uroš Turk (2016), available at: <http://www.cek.ef.uni-lj.si/magister/turk4883.pdf>.

Summary of the findings:

- In terms of financial literacy, Slovenes do not deviate significantly from the average, therefore their financial literacy is low.
- Financially literate individuals are usually more aware of potential financial problems in their old age, and therefore they save more for old age than financially less literate.
- Financially literate individuals have higher monthly income than financially less literate.
- Individuals with a higher level of education are financially more literate than those with a lower level of education.
- Financially literate individuals are saving in more spread financial products with higher expected returns than financially less literate.
- The elderly are financially more literate than the younger ones.
- The elderly do not save more money for the old age than the younger ones.

8. Financial literacy of Slovenian adults in 2018

Survey by the institute Finplac. Summary available at: <https://www.finplac.si/blog/462-financno-najbolj-pismena-je-slovenka>

8,652 Slovenes participated in the online survey of 5 questions from all areas of personal finance. This time, the research showed that 80% or more correct responses were given by 6.73% of respondents only, while answers of 79.45% of respondents were less than 60% correct. All those who took part in the survey were able to participate in a live competition that took place on Thursday, 24 January 2018. The winner was the top-level former sportswoman Tadeja Brankovič.

In the media: <https://maribor24.si/slovenija/slovenka-zmagala-na-tekmovanju-financne-pismenosti>

9. The use of a mobile bank in Slovenia 2019

The survey titled "All Finance" by the company Valicon. A Summary on the web page: <https://www.valicon.net/sl/2019/04/uporaba-mobilne-banke-se-je-v-sloveniji-vec-kot-podvojila/>

The survey All Finance is implemented on Valicon's web-based platform on which more than 10,000 clients of Slovenian banks have been monitored for the last five years. It is constantly measuring clients' transfers between banks, and it allows insight into smaller target groups. The latest measurement was carried out during the first quarter of 2019. The survey showed that the number of mobile bank users in Slovenia has more than doubled over the last three years – in 2016, 24% of customers used a mobile bank, in 2019 the number increased to 51%. This shows that digital channels are increasingly affecting banking operations.

This is also in line with the findings of another Valicon's research that measures the image of retail banking, Bank Brand Performance. They have shown that digital channels for users have become one of the main elements that influence the choice of the bank, even more than confidence.

In addition to the increasingly popular mobile bank, other digital payment systems, such as PayPal, Google Pay etc., are also well-established in Slovenia, as they are used by 35% of customers.

However, people most often use "classic" bank services. 91% of clients have a debit card, 76% use online bank (not a mobile bank that is exclusively used on a mobile phone), 71% have a limit and 64% of bank customers have a credit card 18% have bank deposits while 36% of the surveyed clients have bank credits.

10. Financial literacy of Slovenian adults 2019

Survey by Valicon for the Slovenian Insurance Association (SZZ): https://www.zav-zdruzenje.si/wp-content/uploads/2019/06/SZZ_Finančna-pismenost_POROČILO_za-objavo.pdf. (Finančna pismenost odraslih, 2019).

A summary presented at the web page: <https://www.zav-zdruzenje.si/2019/06/04/predstavitev-ugotovitev-raziskave-financne-pismenosti-med-odraslimi-v-sloveniji/>

A survey of financial literacy among Slovenes aged between 18 and 75 was carried out in March 2019 on a sample of 1,019 people. The concept of the research relied on the definition of financial literacy by the OECD. According to the survey, the index of financial literacy among Slovenes is 14.5 on a scale from 0 to 21. The results of the analysis also show that older people are much more critical of their financial knowledge than younger respondents are. In the age group between 55 and 65 years, only 6% of respondents feel that their financial knowledge is high, and only 12% read the fine print when making financial or insurance contracts. However, the survey shows that the elderly, in the age group between 65 and 75 years, are most financially literate, it is nevertheless interesting that they do not consider their knowledge as above-average. On the other hand, the age group between 25 and 34

years of age achieves a lower index of financial literacy, as this group attaches the least attention to its financial situation.

Issues related to financial planning also gave interesting results. The overview of costs and revenues has 86% of respondents, most of them in the age group 65-75 (91%). On the other hand, the proportion of respondents who regularly record all costs is much lower, only 38%. Results of saving methods are also very interesting. A good third (33%) of respondents keep money at home, this share is the highest in the age group 18-24, of which 68% of the respondents keep money at home. The majority (21%) of respondents invest in funds, shares and deposits in the age group between 55 and 64 years.

In media: <https://svetkapitala.delo.si/ikonomija/raziskava-financne-pismenosti-med-slovinci-191767>

11. Bilten Banke Slovenije

The monthly bulletin *Bank of Slovenia* is the main statistics publication of the Bank of Slovenia. It contains data from its own production of statistics, namely financial institutions' statistics, statistics of international economic relations and financial accounts that complement the basic macroeconomic statistics of the Statistical Office of the Republic of Slovenia and the Ministry of Finance.

Source: <https://www.bsi.si/publikacije/statisticna-porocila/bilten-banke-slovenije>

12. Survey of the Slovenian Institute for Adult Education (Source: Knaflič, Mirčeva, & Možina, 2001, p.9; PIAAC).

The survey by PIAAC (Programme for the International Assessment of Adult Competences) is so far the largest international research on the state-of-the-art and use of competences by adults aged from 16 to 65. In this survey, which consist of two rounds, has taken part more than 200,000 adults from 33 countries in the world, mostly members of the OECD. In 2016, the third round started. It is related to the OECD Skills Strategy approved by the OECD Ministers Council in 2012. The survey was organized by the leaders of the PIAAC consortium with the cooperation of 6 different international organizations. It was coordinated by the ETS – Educational Testing Service in Princeton, USA.

2.4. | Financial education practices/programs in each partner country

2.4.1 | Bulgaria

In Bulgaria the most often targeted group in the field of financial education are students aged 14-18. There are number of programs that are promoted at schools, mainly through NGO-s projects or within the school curriculum.

Since the focus of this mapping report is on the adult population, these initiatives are not presented below. There is no nationwide financial education initiative targeting adult population 50+ in the country. Small and irregular initiatives promote financial literacy courses, seminars or training within EU funded projects, implemented by NGOs or workshops funded by leading financial business as part of their social responsibility programs. Private sector initiatives are mainly targeted at adults aged 20-50, while the target group 50+ is not “interesting” in terms of business. There are a number of Internet based educational options, privately owned or sponsored by financial companies– sites, social networks groups/pages, webinars, videos. Financial education seminars (mostly paid), both face-to-face and online are also organised. Most often, the focus is on investments.

Below are given practices that target the adult population, which explains the focus on internet based resources/tools.

Name/abbreviation: www.tvoitefinansii.bg

Type of practice: Internet site on financial literacy

Institution/organization/ editor: Financial Supervision Commission

Usability: Free access

Technical requirements: Computer, Internet connection

Web address/link: www.tvoitefinansii.bg

Users/target group: General Public, adults

Brief description: The content focus of the site is non-banking financial sector and products. It provides extensive information on:

- Various types of non-banking financial products and services – financial instruments and investment, pension funds, insurance products;
- Details of pension insurance market, capital market, insurance market;
- The rights of investors, insured persons, persons contributing to the private pension funds;
- Advice on how to proceed in case of problem with financial products;

The site provides interesting information based on the approach “important life moments”. It has a section on most often asked questions and experts’ explanations.

It also offers several interesting educational tools:

- Financial literacy test
- Quiz on financial terminology
- Tool for “reading” various forms – like insurance contracts.

SWOT:

- The content of the site is well developed, well structured, useful and easy to understand. Still, it needs to be updated and modified more often, some of the information is not relevant anymore;
- There is no information on banking sector and products because it was not possible during its development due to some institutional restrains;
- The site needs to be promoted more vigorously that more people would be aware of its presence;

Other comments: It is the only site dedicated to financial literacy, owned and maintained by a government institution in Bulgaria.

Name/abbreviation: www.finansovogramoten.bg

Type of practice: Internet site with database of financial education resources

Institution/organization/ editor: Financial Literacy Initiative Foundation

Usability: Free access

Technical requirements: Computer or other devices, Internet

Web address/link: www.finansovogramoten.bg

Users/target group: General public

Brief description:

The site maintains extensive database of the financial education resources (programs, tools, initiatives, materials, etc.) in Bulgaria. The database is developed in an easy-to-use way and provides option for search according to up to 30 criteria related to type of resource, provider/operator, target group, access. Over 200 different resources are included in the database.

The one-spot access site contributes to a higher degree of usability of existing resources and as a result, a higher level of financial literacy among the population.

SWOT:

- The site is addressing the need for a single information point that facilitate different target groups among the available informational and educational resources on financial literacy in Bulgaria in order to find adequate information or education according to their needs;
- One of the challenges is the regular update of the data
- base - it requires substantial resources – both human and financial;
- The site needs more visibility and promotional activities;

Other comments: The working group on financial education under the Minister of Finance is considering using the platform for their further activities related to the National strategy on financial education.

Name/abbreviation: SmartMoney.bg

Type of practice: Internet site on personal finance management and business face-to-face trainings

Institution/organization/ editor: SmartMoney.bg

Usability: Free access to the content of the site. Paid access to the trainings.

Technical requirements: Computer equipment, electronic devices, Internet

Web address/link: www.smartmoney.bg

Users/target group: General public, adults

Brief description: The site provides well-structured and easy-to-understand information on personal finance management and business in form of articles and manuals on certain topics. It is owned and developed by a single entrepreneur. He also maintains a popular Facebook group on investing. Additionally, the company is providing paid trainings held once or twice per year.

SWOT:

- Not only the site, but also the other activities are well structured and meet high professional standards;
- Part of the services are paid, like the trainings and personal consultations;

Other comments: The platform is providing weekly newsletter and free e-books and additional sources for all subscribers.

Name/abbreviation: [Moite Pari.bg](http://MoitePari.bg)

Type of practice: Internet site with the biggest in the country platform for financial products comparison. Personal Finance Fair

Institution/organization/ editor: Moite Pari

Usability: free

Technical requirements: Computer equipment, electronic devices, Internet

Web address/link: www.moitepari.bg

Users/target group: General public, adults

Brief description: The site maintains the biggest and the most popular platform for financial products comparison in Bulgaria. It has an extensive section with materials and manuals on personal finance management and forums that are opened for free discussions. It is owned and developed by a private company.

The company is also organising annual financial literacy event - Personal Finance Fair – EXPO Moite Pari. It is held once a year and is opened to the general public (free access). The program consists of various presentations, events, workshops.

SWOT:

- The site and the platform are well designed, very useful for the consumers and correspond to high professional standards;
- The site provides up-to-date information about the financial sector and daily news. The users can join different forums or topical discussions;
- There is no structured educational process while many resources that users can read or download on demand;

Other comments: The sustainability of MoitePari.bg is based on referral fees paid by financial institutions when the user submits a request for consumer credit, credit or leasing to purchase a car, mortgage loan, credit card, debit card, savings account or deposit for the institution concerned. This service is free to the user and does not in any way increase the cost the products.

MoitePari.bg encourages all banks to allow direct application through the site, allowing users to save time and money. Regardless of the online request option via MoitePari.bg, the web portal contains information about all current offers on the market.

Name/abbreviation: [Information campaign “Our future”](#)

Type of practice: Video series

Institution/organization/ editor: Private Pension company “Budeshte” (Future) and Foundation “Listen to yourself”

Usability: free

Technical requirements: Computer equipment, Internet

Web address/link: <https://www.budeshte.bg/Nasheto-Budeshte/1/Nasheto-badeshte-informacionna-kampaniya-za-pensionnoto-osiguryavane-v-Balgariya-v-podkrepa-na-horata-sas-zaguba-na-sluha-i-zrenieto>

Users/target group: People with hearing and sight impairment

Brief description: The campaign “Our future” gives the opportunity to the people with hearing and sight impairment to learn more about the Bulgarian pension system and pension products.

With the series of 20 videos complemented by voice, subtitles and sign language translation, the most important aspects of the country's social security system, pension savings and the rights of pension-insured persons are explained.

SWOT:

- It is the only financial education initiative in the country that targets people with hearing and sight impairment;
- The videos are informative and well made;
- Still, the videos address only one of the many areas in the field of personal finance management. It would be more useful if the series continue with additional topics covering other aspect of the financial literacy also relevant to this specific target group.

Other comments: The target group is vulnerable and special focus is needed to further improve financial literacy of its members.

Name/abbreviation: [Financial literacy in regional public library](#)

Type of practice: Financial literacy course

Institution/organization/ editor: Lyuben Karavelov Regional Library, Ruse

Usability: Free access

Technical requirements: Computers, smartphones, Internet connection (provided in the library, too)

Web address/link: www.libruse.bg

Users/target group: Children and students, Young people and Adults with lack of financial literacy

Brief description: Lyuben Karavelov Regional Library in Ruse introduced financial literacy training for adults in 2013. The project “Financial services in modern library” was founded by Global Libraries – Bulgaria Program. Within the training feedback, 70% of participants were confident that families would benefit if their children also develop financial literacy skills. This prompted librarians to design a financial literacy programme for young people - “Financial literacy for children - accessible and funny”. Because financial services are increasingly offered online and many young people use tablet computers and smartphones, librarians decided to integrate mobile digital technology into the training. With a small grant (up to US\$20,000) from the EIFL Public Library Innovation Programme (EIFL-PLIP), the library designed a fun, interactive financial literacy course, including games, role-plays and practical technology training. They bought tablets, laptop and desktop computers, smartphones, and an interactive whiteboard.

Together with experts from a partner commercial bank (UniCredit Bulbank, Bulgaria), the librarians developed a two-tier financial literacy curriculum. The program is targeting two age groups - children (7- 14) learn about the history of money, family budgets, saving, spending and investment, and how to use mobile devices, young people (15 – 24) learn about budgeting, banking, how to access financial services through mobile devices, and consumer protection. A highlight for young learners is a visit to the local bank to get hands on experience of using automatic tellers.

RESULTS:

During the first year, the library's 'Fun Financial Literacy' were visited by 233 children and young people. Additionally, 52 librarians were trained as community volunteers to facilitate financial literacy classes using digital technology. The librarians created online informational materials and uploaded them to the library's website. The materials were viewed over 600 times in seven months.

The project not only increased the number of young people that are using the library by 27%, it was also recognised as a good training practice by the World Bank experts. The program was presented on an international conference; after its completion, World Bank officials visited the library and praised the service. The library organised an essay contest on the theme of money, which attracted 49 papers from local youths. The winner received a smart phone.

The successful program focused on local people, it attracted new partners among local authorities, private companies, schools. Other libraries were invited to be acquainted with the new service and soon the first training course for librarians as financial literacy facilitators for the local community was conducted. Until now, the Ruse regional library has organised several training seminars for librarians from all over the country.

SWOT:

- The project is implemented in a spirit of good cooperation and coordination among partners - Public Library - Bank - NGOs and media. The right choice of partners proves to be an important factor to be successfully put into practice, and for further development of the project. Exceptional assistance and support proved by bank experts on voluntary basis is a key factor for successful results;
- Such low-cost projects can be easily implemented in other libraries. There are many unexplored possibilities for variety of local partnership, yet only few libraries put efforts to develop them;
- Gamification, attractive tools, digital technology used, and bank visits play crucial role for attracting young people;
- The librarians are not trained and equipped to provide financial education for other age groups, especially for adults. They rely on experts from commercial banks to provide volunteer training during the workshops, which occasionally occurs due to their business engagements.

Other comments: Financial literacy trainings become a trademark and a sustainable service for the Ruse regional library.

2.4.2 | Poland

There is no national strategy for financial and economic education in Poland. Financial education is conducted by both, non-governmental organizations and public institutions, such as the Ministry of Finance, the National Bank of Poland (<https://www.nbportal.pl/>) as well as private companies or corporate foundations such as the mBank Foundation, the Bank Citi Handlowy Foundation, Leopold Kronenberg Foundation the latter are implementing their own projects, and they also provide support to other entities by funding projects of social organizations. However, there are many projects and programs, which are dispersed and poorly promoted and therefore difficult to repeat them which hinders the activity of especially small organizations - they cannot use ready-made materials or expert knowledge. Programs and projects are targeted at both, children and adolescents, as well as adults. Economic education (including financial education) was introduced to the core curriculum in schools a few years ago - however, to a limited extent.

Hence, the initiative of social organizations aims to create the PREF Partnership for financial education (see below) - to connect institutions sector and create opportunities to take advantage of existing and tested programs, tools as well as exchange of experts - maps are available on the PREF portal - financial educators: <http://edukacja-finansowa.org/mapa-edukatorow/> and financial education tools <http://edukacja-finansowa.org/mapa-narzedzi-edukacji-finansowej/>. In 2016-2018, the Partnership made possible to collect data on initiatives from all parts of Poland, and offered information about trainers providing financial education.

The Association of Polish Banks runs the project "Map of financial education" - it collects and publishes annually information about ongoing projects, knowledge portals and actions; see: Short descriptions of educational programs and projects, Association of Polish Banks, 2017: <https://zbp.pl/getmedia/03fb5b5e-d512-4e65-89aa-b485aef13a1/Mapa6-skrot-opisow-projektow>

Name/abbreviation: "About finances... in the library" (Pl: "O finansach... w bibliotece")

Type of practice: The Project is co-financed by the National Bank of Poland within the Economic Education Program and by The Polish American Freedom Foundation. It consists of organizing library educational meetings for adults, especially aged 50+ with a focus on financial education using an e-learning course e.g. on electronic banking, making a choice of the most favorable bank offers, safe use of cards and ATMs.

The meetings are conducted by pre-trained librarians (training cycle includes: e-learning course, series of webinars, trainings and online consultations).

From 2012 to 2018, 800 librarians were trained, nearly 470 communes/libraries from all parts of Poland were involved in the project and more than 10,500 seniors attended the trainings. During the sixth edition of the project, implemented in 2019, another 2,000 people will be trained.

Institution/organization/ editor: Information Society Development Foundation and the National Bank of Poland

Usability: Public libraries involved in the financial education project that signed the agreement for the project's implementation with the Information Society Development Foundation

Technical requirements: access to a computer connected to the Internet

Web address/link: Educational platform: <http://ofinansach.biblioteki.org/>

Users/target group: adults aged 50+ along with people from the same home economy, for whom financial knowledge is a common competence

Brief description: "About finances ... in the library" is a project of the Information Society Development Foundation enabling adult library users from all over Poland to take advantage of a new opportunity that is education in the field of personal finances. The project is implemented by the National Bank of Poland as part of the economic education program. Its expectations are in accordance with the Library Development Program.

SWOT: local diagnosis, examination of financial education needs, contest of financial knowledge, evaluation reports, surveys;

Other comments: more information on - <http://ofinansachwbibliotece.biblioteki.org/>

Other projects in Poland presented at the Seminar: *Edukacja finansowa dla każdego: Dobre praktyki w edukacji finansowej dzieci, młodzieży i rodziców* (transl. Financial education for everyone: Good practices in financial education for children, adolescents and parents, available at: http://edukacja-finansowa.org/wp-content/uploads/2017/12/PREF_Seminarium_Dobrepraktyki.pdf)

Name/abbreviation: **Entrepreneurship ABC. Financial education for residents of villages and small towns** (PL: ABC przedsiębiorczości. Edukacja finansowa dla mieszkańców wsi i małych miast)

Type of practice: 18-hour trainings (in groups of 12-15 people), conducted by a workshop method, by an instructor trained by the organizer - FWW

Institution/organization/ editor: Fundacja Wspomagania Wsi [Eng: Rural Development Foundation (FWW)] with the National Bank of Poland as part of the economic education program.

Usability: The project is intended for residents of villages and cities with up to 20,000 inhabitants, interested in starting individual business activities. The trainings are conducted only by instructors trained by FWW

Technical requirements: They are not required

Web address/link: <http://edufin.pl/abc-przedsiębiorczosci-iv/>

Users/target group: Inhabitants of villages and cities up to 20,000 residents, aged 16+

Brief description: The project is co-financed by the National Bank of Poland. Its purpose is to increase knowledge and skills in the field of opening and conducting individual business activities in rural and urban residents to 20,000 all over Poland. Project recipients participate in 18-hour training carried out using the workshop method, conducted by trained FWW financial education trainers.

Theoretical knowledge regarding the conduct of individual business is reinforced by practical issues related to the preparation of the business plan. The formulation of a business plan allows participants to define short and long-term goals of the undertaking, the scope of offered products and services. It helps in the analysis of own resources (tangible and intangible), market opportunities and measures enabling achievement of assumed goals in a specific environment.

All these elements help in awakening the training participants' entrepreneurial attitudes manifested in their creativity, the ability to see their own capabilities / environment and use them in the right situation, thus taking responsibility for the state of their own finances.

During the four editions of the project implemented in the years 2012-2019, two hundred thirty (230) 18-hour training sessions were conducted, during which 3,845 people were trained.

SWOT: Evaluation report based on surveys and in-depth telephone interviews with training participants and trainers.

Other comments: The project responds to the needs of the inhabitants of villages and small towns, which is why it is planned to continue in the coming years.

Name/abbreviation: **BAKCYL - Bankers' Project for Youth Financial Education**

Type of practice: The Warsaw Institute of Banking <https://www.wib.org.pl/>

and partners took the initiative to create a strategic, long-term partnership of companies and institutions of the banking sector in Poland under the slogan "Bankers for financial education of youth", BAKCYL. The BAKCYL project is a constant process of transferring, by bank employees, practical financial knowledge and skills of using financial services to young people in order to facilitate their conscious and successful start into adult life in modern society.

Institution/organization/ editor: The initiative met with a positive response from many institutions: banks, the Association of Polish Banks and companies from the financial services sector and educational institutions.

Web address/link: <http://bakcyl.wib.org.pl/>

Users/target group: Youth and children – primary schools and lyceums

Brief description: Bankers for Financial Education of the Youth BAKCYL is a strategic, long-term partnership of companies and institutions of the banking sector in Poland for raising the level of

knowledge of the young generation in the field of practical finance. The project is part of one of the largest non-commercial educational programs of the financial sector on a European scale "Bankers for Education".

- 1) A series of lessons on finance and security in cyberspace, led by banking experts - volunteers.
- 2) Meetings of students with bank managers on career paths, banking profession and banking - organized in selected schools - meetings of representatives of the management boards of partner banks with youth. The topics of these meetings concern the profession of a banker and the specifics of working in a bank. The meeting lasts 45 minutes and can be organized for several classes at the same time. Schools interested in the meeting please contact the voivodship coordinator.
- 3) Online meetings (interviews conducted by young people) with the presidents of the largest banks, broadcast online, e.g. on Facebook.
- 4) European Financial Quiz - competition for students in grades VII-VIII. The Kahoot! Application used. National final in Warsaw, European final in Brussels.
- 5) Visits to partner banks of the BAKCYL Project for the winners of the European Financial Quiz to familiarize them with the specifics of working in the bank and the profession of a banker. From the inside, students can see how the bank works and also find out what tasks are assigned to specific jobs.
- 6) Program "From grosik to zloty", implemented together with the Youth Enterprise Foundation. The subject of the project focuses on the basic concepts of finance and entrepreneurship (money, earning, rational spending, saving, investing). It also applies to broadly understood security, accurate prediction and ways to avoid various risks. Implemented as part of compulsory school classes.
- 7) Competitions for secondary schools: Score Hunter, IT and cybersecurity, Million on the Bank, School Internet Market Game, My finances at school and others.

Name/abbreviation: „Simple and affordable home finances. Meetings in the library. "

Type of practice: The aim of the project was to introduce basic financial education classes to 30 libraries throughout Poland. In total, 122 meetings with trainers were held, attended by over 1,500 people.

Institution/organization/ editor: The undertaking was implemented in 2013 as part of the Library Development Program of the Global Libraries Program of Bill and Melinda Gates Foundation - the Rural Support Foundation implemented the project in cooperation with the National Bank of Poland, the Microfinance Center Foundation, the Social Communication Foundation, and the Education Foundation for democracy.

Technical requirements: Library participation in the Library Development Program, application to FWW

Web address/link: www.edufin.pl

Brief description: In total, 122 meetings with trainers were held, attended by over 1,500 people.

Other comments: Public libraries from rural areas and small towns from all over Poland took part in the project.

Name/abbreviation: Portal "Edukacja Finansowa"

Type of practice: www.edufin.pl was created as part of the financial education project 'Plan your future'

Institution/organization/ editor: in cooperation with the National Bank of Poland, the Microfinance Center Foundation, the Social Communication Foundation, the Education for Democracy Foundation and the Rural Support Foundation.

Currently, the site is run by the Rural Development Foundation.

Usability: widely available

Technical requirements: access to a computer or smartphone

Web address/link: www.edufin.pl

Users/target group: All interested

Brief description: The portal contains descriptions of current projects in the field of financial education conducted by the Rural Development Foundation.

Provides access to publications from previous and current projects.

It contains articles and video-interviews addressed to people running their own company or interested in opening it. It comprises information on business financing, new technologies helpful in running a business, and examples of interesting ideas for a company that inspire future individual entrepreneurs.

Other comments: In October 2019, the portal was renovated and modernized. The edufin.pl website also provides support for the nationwide microloans program run by the Rural Development Foundation since 1991, aimed at providing microloans to entrepreneurs developing non-agricultural activities (currently mainly from Eastern Poland).
<http://fundacjawspomaganiawsi.pl/mikropozyczki/>

Name/abbreviation: Kapitalni.org educational platform

Institution/organization/ editor: The main partners of the website are: BIK Group, ERIF BIG SA, InfoPozytywni.pl, ZaufanaTrzeciaStrona.pl, Niebezpiecznik.pl, Kancelaria Radców Prawnych Lubasz i Wspólnicy, "A. Wojtas" Legal Office, Mercatus et Civis Foundation, Ultimo SA, AirCashBack and Adviser TV - Tomasz Jaroszek's blog. The honorary partner is the Conference of Financial Enterprises.

This is a large undertaking, developed as part of the large international group Wonga, whose practices in the field of financial services for clients, e.g. information on the consequences of loans - are not recognized as sufficiently transparent by non-governmental organizations dealing with financial education. They perceive absence of full and clear information on the consequences of using the institution's financial products and combining financial education with customer recruitment. Therefore, despite good cooperation with kapitalni.org - this enterprise is not a partner of the Partnership for Financial Education created in 2015 by a group of organizations dealing with financial education.

Web address/link: <https://kapitalni.org/>

In June 2015, Wonga launched the unique Kapitalni.org educational platform, which is closely linked to the Wonga product (see above).

Users/target group: All interested

Brief description: The creators of the Kapitalni.org website were guided by the so-called effective financial education. The goal of the portal is to provide users with knowledge of finance in a friendly form as well as verification and continuous measurement of learning progress. The website is a source of comprehensive, but friendly information on: borrowing, saving, getting out of debt, saving savings, financial psychology, consumer rights as well as financial and digital security. Users of the platform have at their disposal a financial personality test, personalized educational paths, a number of articles and expert advice. The website also has courses and special tools, e.g. calculators, games, quizzes, etc.

Other comments: The website is supported by Wonga, which belongs to the internet financial services industry. Wonga is a leader in the online finance industry, specializing in online loans. It is the first loan

company on the Polish market that has signed an agreement with the Credit Information Bureau regarding the exchange of information on reliable payers. Wonga started operations in 2007 in Great Britain, where the company has so far granted over 10 million loans. Currently, Wonga is an international company operating in several countries. In Poland, it began operating in 2012. From its beginnings on the Polish market, it has focused on consumers efficiently managing their budget and maintaining financial liquidity, while looking for alternatives to banking products.

Name/abbreviation: Plan your future

Type of practice: From 9 to 16 hours of training conducted by the workshop method, by a trainer trained by FWW, attended by 20 people.

Institution/organization/ editor: The first edition (2008-2009) of the Rural Development Foundation in partnership with the Microfinance Center Polska, the Social Communication Foundation, the Association of Local Newspapers and the National Bank of Poland as part of the economic education program.

II, III and IV edition (2009-2012) Rural Development Foundation with the National Bank of Poland as part of the economic education program.

Usability: Projects addressed to residents of rural areas who want to manage their own household budget effectively.

Technical requirements: No requirements

Web address/link: <http://edufin.pl/kategoria/budzet-domowy/>

Users/target group: Inhabitants of rural areas above 18 years of age

Brief description: The aim of the project was to enable rural residents to have access to basic financial education needed to dispose of their own money rationally. Thanks to the acquired knowledge, the attitude of people with low incomes changed to one that allowed them to restore faith in the possibility of influencing their own fate. An important element of the project was also education on the skilful recognition and use of financial services available on the market and a better understanding of changes taking place in this dynamically developing sector. As a result, participation in the project led to more aware and rational behaviour of participants regarding the management of the household budget and the use of financial markets: parabank, banking, insurance and pension. During the four editions of the project implemented in the years 2008-2012, 386 trainers were trained, 251 trainings were conducted, in which 5653 people participated.

Other comments: As part of the project, a number of publications were created, which still contain current content, to be downloaded from <http://edufin.pl/publikacje/>

2.4.3 | Romania

Name/abbreviation: Bani IQ (Money IQ) and Bani pe net (Money on the Net)

Type of practice: E-learning platform (for libraries); Blended learning for (for schools)

Institution/organization/ editor: JAR- Junior Achievement Romania

Usability: Free access, copyright

Technical requirements: Computers, smartphones, Internet connection (provided in the library, too)

Web address/link: <https://www.baniiq.ro/>; <https://biblionet.baniiq.ro/> (for libraries); <http://baniipenet.ro/>

Users/target group: students, teachers, library users, the public

Brief description:

- **The BaniIQ™** - the module includes theoretical notions as well as case studies on financial planning, personal budgeting, how to use internet financial services, saving and investing.

The program provides an interactive e-learning platform through which anyone interested in financial education can access content free of charge. The platform also includes a Facebook app, as well as a mobile application for managing one's personal budget.

- **Bani pe net** (Money on Net) launched in 2014, is an online education and popularization program for e-commerce among all Romanians. Whether we are talking about adults, children or the elderly, the purpose of this complete e-commerce guide is to make digital transactions more and more popular and trustworthy among all.

Each participant in this training will be informed and trained about all the facilities that e-commerce offers. The program, conceived as a travel through a world of money on the net, also offers a possibility to win prizes after its ending.

After creating an account and solving a pre-training test, users will explore all the places in the world, and at the end of their journey, they will have a better knowledge of e-commerce

- **Money on Net™** has a blended learning module (online curriculum and online training) for financial education and e-commerce dedicated to young people who want to improve their knowledge of the digital economy and financial products or services available in the online environment. The project is funded by Visa, together with the member banks in Romania, and is run under the JA's National Program of Financial Education with the support of the Ministry of National Education

SWOT:

Strengths

- Both programs are accessible to a wide audience.
- *Bani IQ* has English version and audio component.
- The programs respond to the most acute problems of financial education (personal budget, saving, lending, banking tools, online trade).

Weaknesses

- Too many notions for one session (short time)
- Cannot be reviewed? – traversed - in 20 minutes (as specified)
- Many terms are not well explained
- If you want to go back to certain notions, you have to go through all the previous chapters.

Name/abbreviation: Platform for Financial Education

Type of practice: E-learning platform

- *TV series*
- *Practical Handbook*

Institution/organization/ editor: (ARB) Romanian Association of Banks

Usability: *Free access, optional access.*

Technical requirements: Computers, smartphones, Internet connection (provided in the library, too)

Web address/link: <https://www.educatiefinanciara.info/>; <https://www.educatiefinanciara.info/all-project-list/bankingul-pe-intelesul-tutoror/>;

<https://www.educatiefinanciara.info/manualul-practic-pentru-utilizatorul-de-servicii-financiare/>;

<https://www.educatiefinanciara.info/project-list/educatie-financiara/>

Users/target group: the audience: teens, young people, adults

Brief description:

The financial platform includes:

- **Banking is understandable to everyone.**

TV education financial education campaign.

ARB has produced 14 spots (each of 2 minutes' duration) co-produced with the National TV that have been broadcasted four times a week in 2012 during eight months campaign. The measurements made by expert companies indicated that on the ARB spots distribution period, the highest national audience reached 518,000 average adult viewers per minute.

- **Practical Handbook for Financial Services User**

In the field of joint educational projects for the benefit of clients, the Practical Handbook for the Financial Services User has been launched under the Platform of Financial Education. The Practical Handbook for the Financial Services User is a synthesis of useful information meant for current and future clients who use financial services and products, or anyone who wants to be acquainted with concepts in the banking, capital, insurance, pensions and leasing markets.

- **Informative articles**

Published by financial specialists

SWOT:

Strengths

- structured and quality information
- explanations and examples
- advantage of visualization

Weaknesses

- requires information and guidance through campaigns on the site
- the information cannot be easily found.

Name/abbreviation: Credite inteligente (Smart credits)

Type of practice: *Face-to-face training; Learning by doing*

Institution/organization/ editor: KRUK Romania (member of the KRUK Group) by Junior Achievement Romania

Usability: *Free access, optional access, limited to school environment*

Technical requirements: The module is in the classroom. Based on a set of educational materials (teacher's guide, student's workbook, initial and final assessment). The learning by doing component is supported by the participation of volunteer consultants in the classroom.

Web address/link: <https://www.jaromania.org/proiecte/credite-inteligente>

Users/target group: students, teachers

Brief description:

- Educational activities proposed within the Intelligent Credits module include essential theoretical notions and applications about the time value of money, ways to identify optimal funding solutions, and how to efficiently manage a loan.
- Volunteers of KRUK Romania, use examples inspired from their professional experience to explain to students, the basic notions of rational management of financial resources.

SWOT:

Strengths

- deals with the most important problems (for Romanians) in the field of financial education.
- face-to-face training and volunteer examples have a great impact on participants.

Name/abbreviation: BNR - Financial education

Type of practice: *E-learning platform; Learning through the game*

Institution/organization/ editor: BNR - National Bank of Romania

Usability: *Free access, optional access.*

Technical requirements: Computers, smartphones, Internet connection (provided in the library, too)

Web address/link: <https://www.bnr.ro/Educa%c8%9bie-financiara-7872.aspx>

Users/target group: students in pre-university education; economics students; master students, PhD students and academic staff

Brief description:

Project categories:

- **Let's talk about money and banks**

The Talk about Money and Banking project, initiated by the NBR in 2011, is dedicated to financial education at pre-university education.

This project seeks to acquire basic economic notions and a financial-banking vocabulary by using formal and non-formal education methods. The main educational themes promoted are: saving, credit, interest; the history of the national currency; the main tasks, the role and functions of the central bank; the criteria and the stage of the convergence process of Romania towards the euro area.

- **Days of open doors for economics students**

Beginning in 2009, in the pilot phase, the project has as a general objective to improve the level of knowledge and understanding in the university environment of the activity of the central bank, the role, functions and implications of its decisions in the Romanian economy, thus contributing to the creation and consolidation of the necessary communication to provide adequate financial education to the general public.

- **Academica BNR**

The "Academica BNR" project aims to strengthen the dialogue between the central bank, the institutional economic environment and the academic community, with the main objective of better understanding from the public of the economic and financial processes. The project is addressed to the academic environment - teachers and PhD students - as a trainer of a new generation of economics specialists, as well as of the future leaders of Romania.

- **Educational products**

1. *Romanian Lion - The Mobile Devices Application*
2. *Moneta - monetary policy exercise*
3. *Educational DVD "Let's talk about money and banks"*
4. *The virtual tour of the BNR*

SWOT:

Strengths

- contains the highest level of information
- makes a lot of resources available
- is addressed to the specialized public
- educational products are addressed to the general public

Weaknesses

- the NBR's financial education activities do not include the population outside the academic environment
- general education products are difficult to find

2.4.4 | Slovenia

Name/abbreviation: *Denar - zakaj se o njem pogovarjati z osnovnošolci? (Money – Why we should speak about it with elementary school pupils?)*

Type of practice: Professional capacitation program; 16 pedagogical hours in two parts.

Institution/organization/ editor: University of Ljubljana, Faculty of Education

Usability: Limited number of participants.

Technical requirements: Usual: computer, projector, flipchart or table ...

Web address/link: <https://paka3.mss.edus.si/Katis/Katalogi/KATALOG1819.pdf> (p. 191)

Users/target group: Lecturers teaching household management

Brief description: School year 2018/2019; 15 participants; 16hrs in two parts.

Low financial literacy, found in many studies, may threaten individuals from the point of view of economic security.

The aim of the workshop is to present to participants the traps appearing in connection with managing with money in everyday life, and to present concepts for dealing with financial content at the level of elementary school.

Required: Seminar work, an autonomously designed didactic tool.

SWOT:

- national project; 80% of funding for vocational training program;
- limited number of participants; conditional suitability

- some programs are not funded;
- training of teachers; practical learning content for elementary school students;
- a possible burden for the trainee;
- training in Ljubljana;
- very short training (16h).

Name/abbreviation: Study program for household management training

Type of practice: Teaching assignments within 900 contact hours (360 hours of lectures + 540 hours of seminars and exercises) + 900 hours of self-study (Financial literacy in Economics of households with didactics)

Institution/organization/ editor: University of Ljubljana, Faculty of Education

Usability: Limited number of participants; Face-to-face teaching

Technical requirements:

Web address/link: https://www.pef.uni-lj.si/fileadmin/Datoteke/CNIU/Zborniki/Predstavitveni_zbornik_GO.pdf

Users/target group: Biology or chemistry teacher in primary schools

Brief description:

- HOUSEHOLD ECONOMICS WITH DIDACTICS and with pedagogical practice

The participants familiarize themselves with basic concepts of economics, address the household and its market environment, demand and supply theories. The content of the subject is directed to the management of the family household (financial investments, value of money, real estate management, taxes and time management), market structure and the formation of selling prices and the consumers' behavior.

- CONSUMER EDUCATION

The participants learn about the basic characteristics of consumer education for children and adults, and they acquire basic knowledge and skills on different areas of formal and informal consumer education of different groups of the population.

- DIDACTICS OF HOUSEHOLDS with pedagogical practice

At the end of the course, the participant will understand how households are embedded in a broader macroeconomic environment and with which economic and managerial issues and dilemmas must be tackled for the successful management of the household. The participant will be familiar with essential requirements of teaching different target groups. Depending on the requirements of different target groups, he/she will be able to anticipate appropriate adaptations of teaching resources, as well as possible appropriate organizational and technical peculiarities, he/she will understand the importance of continuous professional education and the importance of research work in household teaching.

- FAMILY ECONOMICS

This subject deals with families and economic content. A family goes through different stages of life. Planning spouses, families with children, elderly people - different expectations and opportunities to achieve the desired quality of life. Quality of family life: costs, income, financial planning, personal finances, investments, savings, tax policy, state financial intervention.

SWOT:

The participant acquires the basic knowledge and license for teaching household management in elementary schools, but also acquaints himself with:

- knowledge, recognition and solving of problems related to the financial condition of the family, asset management, purchase behavior and the organization of time;

- the ability to use the knowledge and skills of consumer education in the upbringing and education of children and adults;

- upgrading knowledge of biology and chemistry teachers, extending the possibilities for their work; practical learning content.

Duration: 1 year;

Maximum 30 participants; program without modules; the program does not provide a professional title; the participants obtain a certificate (publicly valid document).

Name/abbreviation: *Finančno opismenjevanje mladih - mladi in denar* (PPU: programi profesionalnega usposabljanja)- Financial literacy education of young people - young people and money (PPU: professional training programs)

Type of practice: Lectures (5x4hrs), two textbooks / manuals prepared for the purpose as learning aid: number of hours: 20 (in several parts); number of participants: 30.

Institution/organization/ editor: *Journal Finance, d.o.o.* Bleiweisova cesta 30, 1000 LJUBLJANA

Usability: Primary and secondary school teachers, professors

Technical requirements:

Web address/link: <https://paka3.mss.edus.si/Katis/Katalogi/KATALOG1819.pdf>, pp. 263 - 264

Users/target group: Primary and secondary school teachers, professors. No. of participants 30; number of hours: 20; The training comprises 32 content sessions.

Brief description:

Participants of the program are trained on the basics of personal finance, how to transfer this knowledge to pupils / students through clubs, workshops or within the subjects they actually teach. Teachers learn about innovative approaches and forms of work and strategies for teaching personal finance, about didactics and tools. Two manuals are also provided, which contain teaching aids and additional literature sources for each chapter separately.

SWOT:

- No special requirements for the application; interest in personal finance related topics is desirable;
- The participants also receive two textbooks / manuals;
- The fee for 5 lectures is 140 euros (which is 28 euros per lecture / lecturer).
- The Young people and money project has been implemented since 2014. More than 250 teachers from nearly 200 schools have been trained. In some secondary schools of economics, young people and money is part of the schools' curricula. They organize a national financial literacy contest.

Name/abbreviation: *Financial literacy in a society of change*

Type of practice: Lecture; 50 hrs; 2-3 times per week at the Development and Education Centre (RIC), Novo mesto

Institution/organization/ editor: Development and Education Centre (RIC), Novo mesto

Usability: Application upon employer's submission

Technical requirements: *www, computer*

Web address/link: http://www.ric-nm.si/media/objave/dokumenti/2016/TPK/TPK_financna_web.pdf

Users/target group: Employees with lower education (less than four years of secondary school) and less skilled, with an emphasis on aged 45+ and other employees.

Brief description:

- Key competences for successful implementation of the program (learning about using Excel, planning, learning how to use web applications, obtaining a digital certificate);
- basic social security (functioning of finance and social security in Slovenia);
- financial sources and types of investments;
- saving (acquiring knowledge to decide between different types of savings);
- investments;
- entrepreneurship (legal and organizational basis).

SWOT:

- 4-year project (2016 - 2019) co-financed by the Ministry of Education, Science and Sport and the European Social Fund;
- The participants will acquire and develop competencies in the field of personal property management, basic mathematical competences, social competences (communication, knowledge of the network of institutions, entrepreneurship), language competences and ICT competences.
- They are trained to implement their ideas and identify opportunities, traps and risks.
- A greater workload for participating employees.

Name/abbreviation: Financial literacy for the Roma (FINALLY)

Type of practice: Lectures, workshops (November 2012 - January 2016);

Institution/organization/ editor: Development and Education Centre (RIC), Novo mesto; The project FINALLY is co-funded by the Lifelong Learning Programme of the European Union; funded with support from the European Commission

Usability: Open education, web presence

Technical requirements: Computer, internet, Photo and video equipment

Web address/link: [http://www.ric-nm.si/si/projekti/mednarodni/finally/;](http://www.ric-nm.si/si/projekti/mednarodni/finally/)

[http://finally.splet.arnes.si/partners/;](http://finally.splet.arnes.si/partners/)

[http://www.times.si/slovenija/program-financnega-opismenjevanja-za-rome-koncali-prvi-udelezenci--f8e61597e20fc873683da1991fe76196be2f015d.html.](http://www.times.si/slovenija/program-financnega-opismenjevanja-za-rome-koncali-prvi-udelezenci--f8e61597e20fc873683da1991fe76196be2f015d.html)

Users/target group: Roma

Brief description: The aim of the project is to improve financial literacy among Roma and knowledge of different consumer services. As part of the project, an educational program was developed as well as special learning materials tailored to the needs of the Roma minority, materials focused on acquiring practical skills, which can help to improve the quality of their lives.

Project results: curricula, manuals, workbooks, research.

SWOT:

An international project supported by the European Commission;
the documents are available in English, Slovenian, Italian, Slovak, Bulgarian, Serbian and Greek;
diverse educational approaches - lectures, workshops, creativity, games, etc.
the inclusion of Roma with an emphasis on the education of Roma youth.

Name/abbreviation: Acquisition of basic and professional competences 2016 - 2019; Financial Literacy (1/3)

Type of practice: courses

Institution/organization/ editor: Akademija Anton Martin Slomšek, Adult Education Centre of Slovenia

Usability: Free capacitation

Technical requirements: Computer, internet

Web address/link: <http://www.z-ams.si/index.php/sl/kompetence-acs>

Users/target group: Interested public

Brief description:

The Adult Centre y organizes the following programs:

- Financial Literacy (more about Adult Computer and Digital Literacy),
- Career development of older employees,
- Computer Literacy for Adults.

SWOT:

- Educational programs are free for participants,
- Programs were carried out as part of the project "Acquisition of basic and professional competences, 2016-2019".
- The project is financed by the Republic of Slovenia and the European Union from the European Social Fund.

Name/abbreviation: Financial school (winter, spring, summer, autumn)

Type of practice: 5-day modules

Institution/organization/ editor: Journal Moje finance

Usability: Limited access to subscription sites; the teaching material is taught through workshops or presentations in the working environment of experts.

Technical requirements: /

Web address/link: <http://www.financna-sola.si/>

Users/target group: 4 training modules for teenagers, adults, elderly and teachers

Brief description:

Young people attending the financial school are acquainted with the basics of personal finances, such as: How to open a bank account, pay a bill, how to save for different goals (phone, car, flat), how to monitor spending, invest in a stock exchange, mutual funds, how to get insured and for which risks, how to find a job / holiday work, dream job, how to shop online smartly and safely, how to »profitably" sell the old stock ...

At the beginning of holidays, young people do not want to be get lectures about borrowing and theoretical issues on finances; they prefer to take the city bus and visit various experts in their working environments. Every day at 8:30, these experts meet participants in the premises of the journal Finance. Then they go to the management company, students' service office, bank, insurance company ... there, young people learn about important issues of personal finances that would help them to become financially independent. The whole course of the summer school will be accessible in live via blogs.

SWOT:

The participation fee is 170 € (included VAT, lunch, Moje finance journal);

In addition to the theory, training includes practical exercises and advices; it is encouraging in terms of presentations of good first-hand practices.

Name/abbreviation: Vem več (I know more)

Type of practice: Web information point

Institution/organization/ editor: Consumer Protection Association of Slovenia

Usability: General public

Technical requirements: Computer, mobile phone, tablet computer, internet

Web address/link: <https://vemvec.si/>

Users/target group: Young people, adults, elderly

Brief description:

Public service program Consumer information and education in the field of consumer credits, co-financed by the Ministry of Economic Development and Technology.

Consumer and housing loans, as well as limits, cards and other forms of borrowing; part of the content is also intended for overloaded with work.

The main information point is <https://vemvec.si/>, where visitors can get information from the field - impartial and understandable for the average consumer.

Part of the program are also monthly workshops conducted throughout Slovenia for different age groups (young people, adults, the elderly). Workshops are interactive, encouraged by the involvement of participants who can share their experiences, exchange their most useful advises for hiring a loan (comparison of different offers, negotiation with the bank, what happens in case of non-payment...).

The objective of the program is to provide consumers with access to impartial information on borrowing, and to raise the level of financial literacy so that individuals would find and obtain the necessary information themselves and understand it.

SWOT:

Professional, reliable and impartial delivery of information and raising the awareness of users about their rights, duties, opportunities, traps, etc.

Web content and monthly workshops are accessible for anyone – generally, they are free of charge.

Name/abbreviation: **Financial literacy**

Type of practice: Various activities aimed to raising the financial literacy of young people.

Institution/organization/ editor: ZBS – Združenje bank Slovenije – Association of Slovenian Banks

Usability: Free group applications

Technical requirements: /

Web address/link: <https://www.zbs-giz.si/zdruzenje-bank.asp?StructureId=1146>

Users/target group: Young people - elementary school pupils, secondary school students, general population

Brief description:

The Association of Banks of Slovenia is also actively involved in the project European Week of Money, which takes place under the auspices of the European Banking Federation (EBF). In the period from 25 to 29 March 2019, various activities were carried out both at European level as well as in individual countries, aimed primarily at raising financial literacy of young people. The aim of the project is to raise public awareness of the importance of the financial literacy of the population and to increase the level of financial education for all age groups.

The Bank Association of Slovenia invited representatives of regulators and supervisors in the financial sector to participate in the project, as well as representatives of financial and other institutions, ministries and schools which took part with various activities.

The financial literacy project is aimed at improving the financial literacy of all age groups, as financial literacy is one of the most important foundations for the successful future and life of every individual.

We face financial decisions throughout our life: when deciding on the direction of study, when solving a housing problem, choosing a job and when making purchases. Therefore, it is wise and right to know more about finances and money, because only in this way we will be able to make informed financial decisions on our life course.

They developed All About Bank website, with a lot of useful information about finance, money, and also about banking business and the concepts that appear in the banking industry.

The Bank Association of Slovenia cooperates the financial literacy project with: the Bank of Slovenia, the Ministry of Finance, the Institute for Education, the Vocational Education Centre, the Consumers' Association of Slovenia, the Ljubljana Stock Exchange, the Securities Market Agency, the Insurance Supervision Agency, the Association of Investment Funds Management Companies, banks and savings banks.

SWOT:

- expert presentations of various financial areas;
- free access to information;
- learning with quizzes;
- national and international competition in financial literacy ...

Other comments:

- Financial Literacy - Association of Banks of Slovenia
- European Money Quiz Finals Completed in Brussels 2019 (<https://www.ebf.eu/financial-education/team-slovenia-wins-the-2019-european-money-quiz/>)
- Slovenia, North Macedonia and Germany take the podium in financial literacy competition organised by banking sector ...

Name/abbreviation: Online banking and finance

Type of practice: Web information point

Institution/organization/ editor: Mestna knjižnica Ljubljana (MKL) (City Library of Ljubljana)

Usability: Free access

Technical requirements: Internet

Web address/link: <https://www.mklj.si/spletno-bancnistvo#.XRnvynduLop>

Users/target group: General public

Brief description: Useful information on e-banking - basic guidance, comparison of services, security warnings, referrals to other websites with this topic, links to various articles, and the like.

SWOT:

The access to the library website is occasionally upgraded and refreshed. It covers a limited field of banking only.

3 | PUBLIC LIBRARIES' SURVEYS ON FINANCIAL LITERACY PROGRAMS

The survey on financial literacy programs in the public libraries of project's partners' countries took part from March to May 2019. For the survey, the 1KA was used, an open source application for web surveys produced by the Centre for Social Informatics, at the Faculty of Social Sciences, University of Ljubljana.³ The survey was translated into four partner languages and adjusted to the specifics of the national networks of public libraries. Each partner distributed the survey through its public library networks. In June and July, each partner analysed the results, which contributed to the development of the Educational model for financial literacy trainers. The summary of the results is presented in next chapters. The questionnaires are available in the Annexes of this document.

3.1 | Bulgaria

According to the official register of the Bulgarian Ministry of Culture, the total number of public libraries in Bulgaria is 2497. In addition to the National Library, there are three types of public libraries that differ according to their status and functions: regional libraries (27), municipal libraries (17) and chitalishe libraries (2453).

The survey was conducted only within the network of the Global Libraries Bulgaria Foundation. The Foundation was established in 2013 as a non-profit organization in public interest; now, it is coordinating a huge network of public libraries - 26 regional, 17 municipal and 965 chitalishte libraries. 233 of network members took part in the survey on financial literacy programs.

The analysis of the collected responses showed that only 12 libraries (6%) have already carried out any type of the financial literacy training. Only one library has annual financial literacy program, 8 libraries has carried out financial literacy trainings as part of other educational initiatives, while 3 libraries has conducted such training for their users only once. The most popular form of training are the educational games. Seminars, individual training and individual consultation and coaching have also been exercised.

All responded libraries stated that it was the library that initiated and organized a financial literacy training. Only a quarter of the training events were organised by external financial and educational experts, and they only hosted by the library. Among initiators, the respondents pointed out banks, insurance companies, media, schools and NGOs.

Target groups that were covered by these financial literacy trainings in the Bulgarian public libraries cover all age groups primarily suggested in the survey. However, the trainings for teenagers and youth up to 16 years old predominated, which explains the commonly used form of training. More than half of the trainings were aimed at another age group - 50+. Rarely, libraries also organized such trainings for middle-aged and young people.

All trainings dealt with basic level of the above listed topics, and only a quarter of carried out educational events explored issues more in depth, like budget management, savings, indebtedness/borrowing, investments and deposits. All respondents pointed out additional e-services dealing with taxes and insurance payment; however, these topics are not within the financial literacy scope of this project.

³ <https://www.1ka.si/d/en/about/general-description>

All libraries participating in the financial literacy training project recognize its importance and the need to prolong it, to further develop their knowledge and training skills, and to target other age groups in their communities, as well.

The largest group of Bulgarian respondents (94%) are public libraries with no experience in financial literacy trainings. The majority of this group recognized need for financial literacy in their communities; it is based on users' requests for information. A quarter of the libraries establish their conclusions on needs assessment and local discussions with their users. Some respondents recognize the need to train themselves first in order to be capable to provide information to their users. The percentage of those who would like to take part in financial literacy training for trainers is very high – 88%. Other libraries state willingness to organize training but with an external support of financial and educational experts. 20% of the libraries answered that they cannot organize such trainings. The following factors are given as reason: lack of experience, insufficiency of trained staff, absence of resources. 30% of libraries with no experience expressed interest to take part in a financial literacy training for trainers.

3.2 | Poland

In the survey "Experiences of Polish public libraries with financial education" carried out in May-August 2019, answers from 127 libraries were collected and analysed. The analysis of the survey shows that most answers were provided by libraries from rural districts (38% of respondents), followed by libraries from urban-rural regions (23%), then: 18% - libraries of urban localities. Less than 10% of the answers were from other libraries, such as: poviats (county) libraries (9%), poviats libraries (8%) and voivodship (provincial) libraries (4%). This preliminary result submitted by different types of libraries, clearly demonstrate the prevailing experience with financial education in small local communities.

Undoubtedly, it is the result of the implementation of the financial education project 'About finances ... in the library' as part of the Library Development Program of the Information Society Development Foundation (FRSI) which has been implemented in small municipalities with up to 20,000 inhabitants since 2012. This information answers to another question of the survey: Where is your library? The answers show that 39% of them are in rural, 26% in urban-rural regions, 23% in urban communities, and the remaining in cities with poviats rights (12% of all answers). 74% of libraries are located in towns with up to 20,000 inhabitants.

Interesting answers were obtained by asking respondents about organizing financial education in libraries: 53% answered - YES (they organize educational meetings about finances), but according to the survey slightly fewer libraries - 48%, do not organize such meetings. If a library would organize a meeting on financial education, the answers show that it should be rather an individual training (35% of responses) and from time to time (once a year - 21% or as part of other classes - 18%).

Many answers (21%) indicated a different frequency of meetings with financial education. All other types of meetings in the field of financial education collected as a result of the survey obtained 8% on the scale of all answers and indicate: educational meetings and individual trainings depending on the participants' time capabilities.

On analysing the collected answers, it should be presumed that when librarians talk about the project during a series of meetings (each 3 hours long), they have in mind the project "About finances ... in the library" that has been implemented in libraries (6 editions in 2012-2019). This conclusion is confirmed by the answers to the next question in the survey about the training forum that was carried out. Respondents mentioned many forms of training constituting the learning methodology in the project "About finances ... in the library", such as: educational meeting (65%), thematic workshop (50%), e-learning course (44%), as well as online course (webinar), individual consultations.

In the question about the organizer of financial education in libraries, mainly librarians (74%) and experts of financial education (41%) were indicated. A large part in the organization of financial meetings in libraries was entrusted to other entities such as NGOs, public institutions, private companies; among them were: the Rural Development Foundation under the Library Development Program, the Youth Entrepreneurship Foundation, the National Bank of Poland, the Information Society Development Foundation (FRSI), the Poland Digital Equal Opportunities, the Rural Development Support Foundation. FRSI, a non-governmental organization, that has been implementing financial education as part of the Library Development Program since 2012; it has collected 78% of responses of the survey.

The FRSI has firmly established itself in the minds of librarians as the main driving force of financial education in Polish libraries. When analysing the study, it should be remembered that FRSI is the organization was founded 11 years ago to conduct comprehensive, nationwide projects for large-scale public libraries (coverage - approx. 60% of public libraries from rural areas and small towns, activities from 1,256 to 2,500 municipalities in Poland). To this day, it is the largest non-governmental organization in Poland conducting activities for public libraries.

However, in the question about library's partner in the field of financial education, FRSI was again pointed out (44% of responses); in 11% of answers, the following organisations were also referred to: the Rural Development Foundation (for over 30 years, it has been providing financial education in rural communes), the NBP, powiat ombudsman consumer, and interestingly, an academic teacher.

In questions about the target groups of educational programs in the field of financial education conducted in libraries, it appears that the group is most often of people aged 55+ (73%), which confirms the advisability of the need to conduct education for this target group (which is consistent with the assumptions of the OFB project from the beginning its implementation). The other target groups of financial education provided in libraries are: 18% - group aged 45-54, 17% - young people up to 16 years old. Marginalized groups - the unemployed, Roma (3%) for whom financial education was conducted were also indicated.

The survey shows that the following topics were discussed in libraries at both basic and advanced levels: budget management (57%), saving (56%), finance and security (55%), also debt topics and loans (47%) and insurance (45%). The topics related to investing (34%) and entrepreneurship (25%) were also very popular.

Librarians, asked if they were interested in participating in financial education training, answered yes (71%); they are confident that the library is prepared to offer financial education. Many responses to the survey were noted down in the open question for additional information on financial education in libraries. Mainly, there were suggestions for the organization of meetings in financial education, as well as recommendations for further trainings.

To the survey question: Do you think that you need financial education classes in your municipality? 68% of respondents pointed out the need to conduct financial education in their community.

To some survey questions, interesting answers were obtained. The questions "How is the need for financial education manifested among residents?" the following answers were given:

- Library users request for information on finance (53%),
- They have observed the need for financial literacy education in the library, among its regular users (47%),
- They have received offers of financial education programs from partners, entities cooperating with the library (31%).
- Other manifestations of financial education among municipalities' hybrids were collected to a large extent as a result of in-depth discussions (28%) and in environmental interviews conducted by libraries (17%).

As many as 77% of librarians participating in the survey said they would be interested in participating in training for trainers on conducting financial education in libraries.

The surveyed libraries believe that the financial education in Polish public libraries should be planned for adults, teenagers and young people under 16 years of age, too. The most frequently suggested topics of users' financial education were: managing the household budget, savings, indebtedness (loans) and security of financial services.

Librarians are ready to take action on financial education in their libraries and show a great interest of their local communities, determine the expectations of their library users in terms of financial knowledge and try to eliminate skill deficits using up available financial services by offering educational meetings in libraries concerning financial education.

Most librarians expressed readiness to continue their education in this area and expand educational activities in the field of financial education, which is in the broader context of lowering the financial exclusion of society in Poland an optimistic forecast.

3.3 | Romania

According to the official statistics published at the end of 2018 by the National Institute of Statistics, there are 2207 public libraries in Romania, out of which 41 are county libraries that methodologically coordinate the local libraries in their respective county.

The number of libraries in the urban area (municipal and city) is 254, while the number of libraries in the rural area is 1912. (<http://statistici.insse.ro:8077/tempo-online/#/pages/tables/insse-table>).

Also, the National Library of Romania is a public library; its role is to methodologically coordinate public libraries at national level. Romania has two other libraries of national character, however they are not public libraries: the Central University Library and the Library of the Romanian Academy.

Sample description

In our survey on financial education programs in public libraries in Romania, 24 county libraries out of 41 responded to the Financial Literacy through Public Libraries Project (FINLIT, which represents 58.54% of county public libraries. The interest of the county libraries in delivering financial education courses to users is very important because they can disseminate the results of the FINLIT project among local libraries in each county, even though at this stage of the survey the local libraries have not shown a particular interest.

In Romania, 122 public libraries responded to the survey, i.e. 5.53% of the total public libraries in the country. The largest number of libraries that managed to validate the survey responses are from Hunedoara County, respectively 23.5% of the total responses.

According to the categories of local libraries, out of the total number of responses (122), 24% represented the county libraries, 12% the municipal libraries (big cities), 15% the city libraries (small towns) and 49% the communal libraries (rural areas).

Therefore, we consider the sample representative in order to define the area of interest of public libraries for financial education at national level.

I. The situation of the delivery of financial education courses in Romania

When asked if libraries had organized financial education courses, 49%, i.e. 45 libraries, answered YES, and 51% of those surveyed answered NO.

Most of the libraries that organized financial information sessions, respectively 30%, delivered thematic sessions, at the proposal of the users, or at the proposal of banks. 27% delivered one training

session (for teenagers, following the model of the Horizons foundation and of the Romanian Commercial Bank – BCR), 27% delivered monthly and annual courses within the Biblionet program (IQ Money and Net Money), and 15% occasionally, at the proposal of trainers from banks or upon the users' request.

As regards the form of the training, out of 45 respondents 40% answered E-learning—online learning; 35% organized thematic workshops; 32% delivered courses; 15% educational games, 8% webinars and 8% also did financial education in the form of individual consultations (coaching), 5% video conferences and 5% also used combined learning methods. This question had the possibility of multiple answers and therefore the percentage of the use of different forms of training exceeds 100% altogether.

The organization of financial education courses was conducted by librarians in 90% of cases, experts from banks 35%, and 5% others (NGOs, private companies etc.). (This question also had the possibility of multiple answers).

As regards the external partner who collaborated in the realization of the courses, the answers were: 82% bank, 19% insurance company, the Ministry of Finance 9% and, to the same extent (9%) - other types of institutions.

The target groups by age groups were: up to 16 years, teenagers and adolescents for 52% of libraries, 45% of the training sessions organized by libraries were addressed to young people between 17-24 years, about 38% of the libraries focused on the mature population (25-29 years, 30-44 and 45-54 years), and 25% of the libraries provided financial education sessions for the category over 55 years. Only 5% of libraries that delivered such courses addressed marginal groups (Romani, unemployed etc.), as well as librarians from local public libraries - for which training sessions were held in the county libraries.

As regards the categories of information (topics covered by the courses delivered), in all the areas mentioned: Personal budget management / Savings / Credit—indebtedness / Investments-Deposits / Insurance / Finance and security / Entrepreneurship / Others, the courses provided mainly basic information, very few (5% at the most) delivered advanced level information. One answer that completes the topic coverage is: Online payments.

Of the libraries that have already delivered different types of courses, 73% are interested in starting a training in the financial field again, and 27% no longer want to start a training on financial education courses. Comments: "Unfortunately, I am not sure that we have the spaces to do the courses but personally I would like to take such a course especially if I also get a certificate..."

Of the libraries that have already delivered financial education courses, 32 responded, but 60% of them declare that they must invite specialists to deliver these courses, 30% state that they can organize such courses by their own forces, and 10% declare that they would like to take financial education courses but at the moment they do not have sufficient material and human resources. Comments from librarians: "within the time available".

II. The need for financial literacy / education in Romania

74 public libraries in Romania replied that they did not deliver financial education courses, but 61% of them stated that they found the need for financial education in the community in which they operate.

55% of the respondent libraries declare that the need for financial education is reflected in the observations of librarians and users; 52% say they have noticed this need for financial information from the users' request. 25% of libraries state that another way to establish the need for financial education came from offers of the course organizers and partners, and the same number (25%) established this need from discussions with the public. The conduct of surveys, local diagnoses, the interview and focus group represent other methods that were applied to a lesser extent, their use ranging from 10% to 3%.

Out of 41 respondents from the libraries who did not provide financial education courses (but they observed the need for literacy / education in the community that they serve), 93% (that is 38 of them) answered to be interested. in participating in a training for financial education trainers.

As regards the library's ability to deliver such courses, 32 library state that they are prepared to organize financial education courses but 82% of them declare that they must invite specialists to run courses, 12% of them state that they can organized such courses on their own, and 6% are interested in providing financial education courses but at present are unable due to insufficient spaces and finances.

When asked about the target age group, out of the 37 respondents 67% chose young people between 17-24 years, 50% chose the group of teenagers and adolescents up to 16 years, 40 % elected the age range 25-44, 38% opted for groups between 45-54 and 22% chose the population over 55 years. 4% of respondents mentioned, without taking into consideration the age, marginal groups, unemployed and vulnerable categories (multiple choice question).

As regards the categories of information, that is what topics should be covered by a financial education course, 35 libraries responded, libraries that did not deliver such courses but observed the need in the community. In all the areas mentioned: Personal budget management / Savings / Credit - indebtedness / Investments-Deposits / Insurance / Finance and security / Entrepreneurship / Others, between 87% and 98% believe that information should be provided at a basic level, and between 25% and 38% of the respondents consider that advanced level information would be needed. One answer that completes the topics covered is: planning of retirement funds, virtual currency.

III. Libraries that did not deliver financial education courses, did not observe / research this need but wish to participate in the FINLIT training program.

Out of the libraries that did not deliver financial education courses, nor did they observe the need in their community, but their librarians want to participate in a training course in the field of literacy / financial education, 29 responded, out of which 28% expressed this wish, that is 8 librarians.

When asked about the target age group, out of the 8 respondents 50% chose young people between 17-24 years, 38% elected the age range 25-44, 25% chose the group of minors and adolescents up to 16 years, and 25% opted for groups between 30 – 55+. 12% of respondents mentioned, without taking into consideration the age, marginal groups, unemployed and vulnerable categories (multiple choice question).

As regards the categories of information, that is what topics should be covered by a financial education course, these are the answers of the 8 librarians who did not deliver such courses nor did they observe the need in their community, but want to participate in a training course: in all the areas mentioned: Personal budget management / Savings / Credit indebtedness / Investments-Deposits / Insurance / Finance and security / Entrepreneurship / . Others, from 65% to 100% consider that information should be provided at a basic level, and from 15% to 65% of the respondents consider that advanced level formation would be needed in the following areas of interest: Personal budget management / Savings / Credit - indebtedness / Investments-Deposits/ Others.

As for the library's ability to deliver such courses, 78% state that they need to invite specialists to deliver these courses, 15% say they can organize such courses on their own, and 15% say they would like to deliver financial education courses but for the present they cannot organize financial education courses on their own.

CONCLUSION:

As shown in the description from the beginning of the analysis, from the sample of 122 respondent libraries that we consider representative:

- 33 libraries delivered such courses, so they implicitly recognize the need for literacy / financial education.
- 38 did not deliver such courses but they noticed / researched the need for financial literacy / education in the community they serve.
- 8 did not deliver courses, nor did they notice / research the need, but they are interested in this area, due to the desire of librarians to take a financial education course.

By extrapolation, about 74.65% of the public libraries in Romania are interested in delivering financial education courses for the members of the community they serve, they recognize the need for literacy / financial education, and librarians / librarian trainers are interested in attending a financial education course.

3.4 | Slovenia

All Slovenian public libraries - 48 central and 10 central regional libraries – responded to the survey. We found out that 8 libraries out of 58 (14%) have already carried out financial literacy education. Seven of them (88%) would repeat it again. The training has often been implemented as a lecture by external experts, namely financial professionals (4 co-operations), banking experts (2 co-operations), media experts, authors of books in this field. One training only was conducted by librarians. Six (75%) trainings were intended for adults aged between 30 and 44 years, 5 (63%) for adults between 45 and 54 and 55+. Only two (2) training were meant for young people under the age of 16. Seven libraries declared that their trainings were at the basic level. The most frequent topics were: savings (7 libraries), finance and security and investments (6 libraries), budget management (4 libraries), and borrowing and entrepreneurship (the least only a few).

Libraries (n = 50) that have not yet implemented financial literacy education, 25 (50%), have perceived the need for such education in their local communities and would be interested in organizing financial literacy education. 19 have all necessary conditions for such training (premises, equipment), but they would like to cooperate with external experts.

18 out of 25 libraries that did not identify the need for financial literacy training in their local community would be prepared to offer such subject matter to their users.

While 12 libraries observed the need for financial education through interviews with users, 11 libraries acquired users' demand. Eight libraries gave the initiative for such education themselves, 7 libraries had undertaken a local survey, and 3 libraries received an offer from supporters, partners from the financial sector. Four libraries realized that there was no need for such educational content in view of the evident increase of lending of books in this field, or the supply of publications on the market, social trends, but at the same time it was emphasized that, despite the obvious needs for this education, according to their previous experiences, they would not be able to get enough participants.

Most libraries, which perceived the need for financial education, would organize it for adult users only. 18 libraries would organize training for older population (55+), while 5 libraries would dedicate the training of financial literacy to young people of up to 16 years. Among the libraries that did not observe demands in their environment, will in general advocate education of young adults between 25 and 29 years of age and adults aged 30 to 44. Even among these libraries, there is a very low interest in educating young people up to 16 years of age (only 2 out of 18 public libraries).

The surveyed libraries consider that the financial education targets should be unemployed people, immigrants, rural population in areas where post offices, banks, etc. have been closed, Roma and other social groups. The most often suggested topics for a participant of financial education training, were savings, investments and security on basic level. There is also an interest in cryptocurrencies and pension funds – there was only one library out of 58 that expressed its willingness to organize such training. Even though 35 public libraries can organize financial literacy education, they cannot do it

without external trainers. 14 of them indicate that obstacle is the lack of knowledge in the financial field, deficiency of resources, poor or underfunded information and communication technology and / or insufficiency of adequate premises.

4 | POTENTIAL PARTNERS IN FINANCIAL LITERACY DEVELOPMENT IN THE COUNTRY

4.1 | Bulgaria

- Ministry of Finance
- Financial Supervision Commission
- Ministry of Labour and local administrations
- Bulgarian Stock Exchange
- Association of Bulgarian Banks
- Association of Bulgarian Insurers
- Association of Bulgarian Asset Management Companies
- Association of Bulgarian Pension Companies
- Individual financial companies
- Institute of Chartered Financial Consultants
- University of Finance, Business and Entrepreneurship
- NGO-s

4.2 | Poland

- Ministry of Finance
- Financial Education Council (since 2019); PL: Rada Edukacji Finansowej
- Polish Financial Supervision Authority (PL: Komisja Nadzoru Finansowego) <https://www.knf.gov.pl/en/>
- Financial spokesman office (PL: Biuro Rzecznika Finansowego)
- Association The Union of Polish Banks (PL: Związek Banków Polskich)
- National Bank of Poland (Economic Education Program (PL: Narodowy Bank Polski - Program Edukacji Ekonomicznej)
- Partnership for financial education (PL: Partnerstwo na rzecz edukacji finansowej, PREF) is an informal group of organizations and institutions that carry out activities in the area of financial education. It was created in 2015 on the initiative of social organizations dealing with the subject of financial education.

In view of evident demand for financial education, and at the same time awareness of the relatively dispersed educational offer, the partners join forces, sharing a common vision and striving to implement the PREF mission.

PREF vision: All inhabitants of Poland have access to high-quality financial education at every stage of their life, responding to their current needs and tailored to their learning opportunities.

PREF mission: Creating a platform for coordination and cooperation of the non-governmental sector, both public and private, in order to offer a high-quality financial education to all social groups, tailored to their needs.

PREF members:

- Fundacja Microfinance Centre
- Fundacja Centrum Edukacji Obywatelskiej
- Fundacja Ekomini
- Fundacja Innowacja I Wiedza
- Fundacja Rodzinna
- Fundacja Rozwoju Dzieci
- Fundacja Rozwoju Społeczeństwa Informacyjnego
- Fundacja United Way Polska
- Fundacja Warszawski Instytut Bankowości
- Fundacja Wspomagania Wsi
- Polska Federacja Banków Żywności
- Stowarzyszenie Centrum Informacji Społecznej
- Stowarzyszenie Na Rzecz Osób z Niepełnosprawnościami Homini
- Stowarzyszenie Rudzkie Konto Pomocy
- Związek Biur Porad Obywatelskich
- ABC Czepczyński
- Centrum Prawa Bankowego i Informacji

PREF supporting members:

- Stowarzyszenie Trenerów Organizacji Pozarządowych STOP.
- Fundacja Academia Iuris Im. Macieja Bednarkiewicza

4.3 | Romania

- ANBPR - National Association of Librarians and Public Libraries in Romania
- Progress Foundation
- Junior Achievement Romania (JA)
- BNR - National Bank of Romania,
- ASF - Authority of Financial Supervision
- ABR - Romanian Association of Banks.
- ANPC - National Authority for Consumer Protection
- AURSF - Romanian Financial Services Users Association
- UNCARSR – National Union of Employees' Reciprocal Assistance in Romania
- FEDCAR - Mutual Aid House Federation of Romania
- IFN - Non-banking Financial Institutions (Provident, Viva Credit, TBI Credit, Credius, Easy Credit, Cetelem, Ro Credit etc.)
- CECCAR - Body Of Accountants and Authorized Accountants in Romania
- Investment companies
- municipalities
- economical agents
- Ministry of Public Finance
- Ministry of National Education
- ULB – „Lucian Blaga” University of Sibiu
- UPT – Politehnica University Timisoara

- UPET - University of Petrosani
- INS – Institutul Național de Statistică
- Promoters of financial education (Eusebiu Burcaș, Laurențiu Nistor, etc.)

4.4 | Slovenia

- Ministry of Finance
- Consumer Protection Association
- Slovenian Institute for Adult Education (ACS)
- Združenje bank Slovenije (ZBS) / Bank Association of Slovenia
- Slovensko zavarovalno združenje / Slovenian Insurance Association
- Nacionalni in lokalni mediji
- Ministrstvo za gospodarski razvoj in tehnologijo / Ministry of Economic Development and Technology
- Ministrstvo za delo, družino, socialne zadeve in enake možnosti / Ministry of Labour, family, social affairs and equal opportunities
- Zveza društev upokojuencev Slovenije (ZDUS) / Slovene Federation of Pensioners' Associations
- Zveza ljudskih univerz Slovenije (ZLUS) / Slovenian adult education center association

5 | PROPOSALS FOR SHORT-AND LONG-TERM SOLUTIONS IN IMPLEMENTATION OF FINANCIAL LITERACY PROGRAMS

5.1 | Strategic considerations

Need of national strategies on financial education

In many countries around the world, financial literacy is a matter of a national policy - national financial literacy strategies are being implemented or developed. OECD data show that by 2013, 55 countries have developed such strategies, and this figure is likely to be higher at the moment. This approach allows integration of efforts to achieve a high degree of effectiveness and a larger scale of intervention. The lack of reasonably well implemented strategy on financial education, normally leads to dispersion of efforts and resources, uneven resource distribution among the target groups and overlooking of some of the most vulnerable social groups. Such are the findings and recommendations of the World Bank, the Organization for Economic Cooperation and Development (OECD).

Main challenges for EU countries: reasons for financial education

Financial literacy is important for EU for three reasons:

1) Demographic problem - rapidly ageing population in EU countries

Demographics puts considerable pressure on the pension systems which is focused to shifting towards more occupational and personal pension insurance systems. This shift means that more and more responsibilities are taken by individuals for their future financial situation. It also means that the financial education in the area of long-term financial planning is becoming even more necessary than ever.

- 2) Mortgage-debt makes up an overwhelming share of total debt of the euro-area households. Understanding the implications of indebtedness, and how financial literacy can help out, is especially important for young households, first-time homeowners and those at the lower end of the income distribution.
- 3) Financial literacy is negatively associated with the main elements of inclusive growth in the EU, namely poverty, inequality, social exclusion and social immobility. Financial literacy can therefore help access the benefits of the economic growth, and contribute to the inclusive growth agenda in the EU.

General recommendations:

- Starting financial literacy programs from the young age;
- Promoting programs that are tailored to the specific needs of communities, especially young people, women and low-income groups;
- Providing targeted financial education for people on the verge of major financial decisions, such as the first mortgage, student loan, retirement investment.
- Considering the behavioral aspects of financial decision-making when financial education programs are developed and implemented.

5.2 | Practical considerations

5.2.1 | Bulgaria:

✓ Tailored content

Different social groups have different educational needs that come from their educational level, living circumstances, age, etc. All these characteristics should be taken into account during the process of program development.

✓ **Using adequate information channels and educational approaches for target group** The effectiveness of the educational intervention depends on appropriate channels for a target group – for example using social networks might be very effective for young and less effective for elderly people. One of the effective approaches is to use blended learning as anticipated in the current project.

✓ Ensuring sustainability

It is one of the major challenges for all financial education initiative since it is related to long-term financing. One of the approaches to address the challenge is to ensure involvement of more sponsors from the financial industry, or to get state support.

✓ Ensuring visibility

It is especially important when educational program targets large social groups. Visibility action plan should be part of the general program/project planning and strategy.

5.2.2 | Poland:

1. Financial education should be continuous, last a lifetime and to consist of partial elements of educational activities, the so-called lifelong learning, which can consist of different episodes of partial education.
2. In Poland, there is a need for systemic activities (developing a model of the national financial education strategy), which should be described in a comprehensive financial education scheme.

Poland has no financial education strategy - unlike Great Britain, Spain, Austria, Slovenia, the Czech Republic or Hungary.

3. Financial formal education, non-formal education and informal learning should be complementary teaching methods whose strengths complement each other and weaknesses are limited by the complementary use of all methods. Meanwhile, formal education is most often associated with the transfer of typically theoretical knowledge. On the one hand, it can affect the development of science, but it does not always have a positive impact on increasing practical skills.
4. Theoretical knowledge alone is not a sufficient factor in making the right, smart, thoughtful, rational financial decisions for direct beneficiaries of this education.
5. Strengths of financial education - allows more full use of opportunities faced by both institutions providing financial education services and recipients of educational services. Strengths include a large variety and a number of institutions providing financial education services (including, among others, with the support of the National Bank of Poland, the Association for Promoting Financial Education, the Kronenberg Foundation and implemented by universities, financial institutions, NGOs and others). This diversity of institutions reduces the social and financial exclusion, and it is also an opportunity to increase public banking and raise financial awareness.
6. Insufficient financial education in Poland hamper the use of opportunities and increase the risk of threats. These include, for example, lack of experience and / or sufficient competence in conducting trainings, courses, which applies not only to the form of conducting classes, but also to the content of the message. Lack of appropriate substantive preparation of the operators increases the risk of consumers' financial illiteracy.
7. The emergence of an increasing number of books for people who want to improve their financial competences on the book market and in public libraries' collections, as well as an increasing interest in personal finances and the growing role of this factor in society as well as a chance for the development of financial education and science (reports, studies, etc.).
8. Work on the National Financial Education Strategy (NSEF) may be a chance to increase the impact of financial education.
9. Currently, financial education in Poland is implemented mainly as a part of grass-roots (social organizations, NGOs) and local activities, although there are also projects of public institutions, even though not complex, which are not nationwide. There is a deficiency of a systematic education at the level of the entire country and society. Programs implemented by many organizations, in creation of which a lot of work and resources have been invested, are not continued, multiplied or systematically implemented; and drafts of courses and manuals, although up-to-date and of good quality, are not used after the grant expires. Financial education is insufficient and fragmentary although it is included the core curriculum of education.

Recommendation: Financial education should be part of a broader educational policy of the country, and it should guarantee the regularity and continuity of educational activities, enable coordination of distributed educational activities currently carried out by numerous institutions, associations, foundations; it should also be supported by the central bank, other banks and commercial institutions (also as part of customer education). Systematic activities would allow the training of educators who are who are adequately educated and willing to conduct classes and to transmit financial knowledge. NGOs and local cultural institutions, including public libraries (, public facilities with educated staff) could provide permanent financial education for adults and youth, reaching the local level - the capital of a region and also towns and villages, where there are branch libraries. In Poland, in accordance with the Act on Libraries of 1997, the law imposes on local government the obligation to establish and maintain a municipal public library (building, staff remuneration) at the basic level.

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7 | ANNEX: FINANCIAL LITERACY SURVEYS

COMMON ENGLISH TEXT:

Dear Madam/Sir,

We are kindly inviting you to take part in our survey on financial literacy education programs in Bulgarian/Romanian/Polish public libraries. The information obtained with your cooperation will be used in our Erasmus+project Financial literacy through public libraries (FINLIT). The project is aimed to train librarians and to develop online courses on financial literacy for library users. The final output of the project will result in a model for financial literacy education of adult users through public libraries. The financial literacy is defined as the »combination of financial knowledge and skills, which help people to understand financial risks and opportunities. It guides them to undertake rational and conscious financial decisions, to use modern financial products, and to get informed when seeking for advices and help. « It motivates people to take effective actions for their personal welfare. We would be most grateful if you could take a few minutes to complete the questionnaire on the next page.

Thank you for your cooperation

Signature

Q2 - Name your library, region and type of library :

Q3 - Has your library organized or is organizing training for financial literacy?

- Yes
 No

IF (1) Q3 = [1] (Da)

Q4 – How often do you organize education for financial literacy?

- We had a single training.
 Monthly
 Yearly
 Within a thematic session
 Other:

IF (1) Q3 = [1] (Da)

Q5 – What was the form of the training?

multiple answers possible

- Thematic workshop - educational meeting
 Individual consultations, coaching
 E-learning course
 Online video conferencing
 Blended learning
 Educational games
 Individual consultation, coaching

- Facilitation
- Online course (webinarium)
- Other type of training - please specify:

IF (1) Q3 = [1] (Da)

Q6 – Who has organized financial literacy education?

multiple answers possible

- Librarians
- Experts (financial, educational ...)
- Other (NGO, public services, private companies ... please specify):

IF (1) Q3 = [1] (Da)

IF (2) Q6 = [Q6b, Q6c]

Q7 - Indicate which of the listed partners you have already cooperated with in implementing financial literacy education:

multiple replies possible

- Ministry of Finance
- Consumers' Association
- Bank
- Insurance company
- Private company
- Media
- Other:

IF (1) Q3 = [1] (Da)

Q8 - Which group was the target for the education program organized?

multiple replies possible

- till 16
- 17-24
- 25-29
- 30-44
- 45-54
- 55 +
- Other (ex. marginal groups, unemployed, Roma, etc.):

IF (1) Q3 = [1] (Da)

Q9 – Which subjects were covered by the education program?

Multiple replies possible; By clicking on the term, you will see its description.

	Basic level	Advanced level
Budget management	<input type="checkbox"/>	<input type="checkbox"/>
Savings	<input type="checkbox"/>	<input type="checkbox"/>
Indebtedness/Borrowing	<input type="checkbox"/>	<input type="checkbox"/>
Investments/Deposits	<input type="checkbox"/>	<input type="checkbox"/>
Insurance	<input type="checkbox"/>	<input type="checkbox"/>
Finances and security	<input type="checkbox"/>	<input type="checkbox"/>
Entrepreneurship	<input type="checkbox"/>	<input type="checkbox"/>
Other (Cryptocurrencies, retirement planning etc.):	<input type="checkbox"/>	<input type="checkbox"/>

IF (1) Q3 = [1] (Da)

Q10 - Would you be interested in taking part in a trainers training in financial literacy education program again?

- Yes
- No

IF (1) Q3 = [1] (Da)

IF (3) Q10 = [1]

Q11 – Is your library prepared to start a financial literacy training?

multiple replies possible

- Yes, we can organise such training by ourselves
- Yes, we are prepared, but have to invite some experts to provide the training
- No, we cannot organise such training (please explain the reason):

IF (1) Q3 = [1] (Da)

Q12 – Do you have any comments?

IF (4) Q3 = [2] (Ne)

Q13 - Do you notice any need for financial literacy education in your environment?

- Yes
- No

IF (4) Q3 = [2] (Ne)

IF (5) Q13 = [1]

Q14 – How the needs are reflected?

multiple replies possible

- Users' request for information
- Supporters'/partners' offers
- Observation of library / residents users
- Questionnaire
- Interview
- Focus group interview
- Deep discussion
- Local diagnosis
- Other:

IF (4) Q3 = [2] (Ne)

IF (5) Q13 = [1]

Q15 - Would you be interested in taking part in a trainers training in financial literacy education program?

- Yes
- No

IF (4) Q3 = [2] (Ne)

IF (5) Q13 = [1]

IF (6) Q15 = [1]

Q16 – Is your library prepared to start a financial literacy training?

multiple replies possible

- Yes, we can organise such training by ourselves
- Yes, we are prepared, but have to invite some experts to provide the training
- No, we cannot organise such training (please explain the reason):

IF (4) Q3 = [2] (Ne)

IF (5) Q13 = [1]

IF (7) Q15 = [2]

Q17 – Do you have any comments?

IF (4) Q3 = [2] (Ne)

IF (5) Q13 = [1]

IF (8) Q15 = [1]

Q18 – Which age would be the target group that needs education?

multiple replies possible

- till 16
- 17 - 24
- 25 - 29
- 30 - 44
- 45 - 54
- 55 +
- Other (ex. marginal groups, unemployed, Roma, etc.):

IF (4) Q3 = [2] (Ne)

IF (5) Q13 = [1]

IF (8) Q15 = [1]

Q19 – Which subjects were covered by the education program?

Multiple replies possible; By clicking on the term, you will see its description.

	Basic level	Advanced level
Budget management	<input type="checkbox"/>	<input type="checkbox"/>
Savings	<input type="checkbox"/>	<input type="checkbox"/>
Indebtedness/Borrowing	<input type="checkbox"/>	<input type="checkbox"/>
Investments/Deposits	<input type="checkbox"/>	<input type="checkbox"/>
Insurance	<input type="checkbox"/>	<input type="checkbox"/>
Finances and security	<input type="checkbox"/>	<input type="checkbox"/>
Entrepreneurship	<input type="checkbox"/>	<input type="checkbox"/>
Other (Cryptocurrencies, retirement planning etc.):	<input type="checkbox"/>	<input type="checkbox"/>

IF (4) Q3 = [2] (Ne)

IF (5) Q13 = [1]

IF (8) Q15 = [1]

Q20 – Do you have any comments?

IF (4) Q3 = [2] (Ne)

IF (9) Q13 = [2] (Ne)

Q21 - Would you be interested in taking part in a trainers training in financial literacy education program?

Yes

No

IF (4) Q3 = [2] (Ne)

IF (9) Q13 = [2] (Ne)

IF (10) Q21 = [1]

Q22 – Which age would be the target group that needs education?

multiple replies possible

till 16

17 - 24

25 - 29

30 - 44

45 - 54

55 +

Other (ex. marginal groups, unemployed, Roma,etc.):

IF (4) Q3 = [2] (Ne)

IF (9) Q13 = [2] (Ne)

IF (10) Q21 = [1]

Q23 – Which subjects were covered by the education program?

Multiple replies possible; By clicking on the term, you will see its description.

	Basic level	Advanced level
Budget management	<input type="checkbox"/>	<input type="checkbox"/>
Savings	<input type="checkbox"/>	<input type="checkbox"/>
Indebtedness/Borrowing	<input type="checkbox"/>	<input type="checkbox"/>
Investments/Deposits	<input type="checkbox"/>	<input type="checkbox"/>
Insurance	<input type="checkbox"/>	<input type="checkbox"/>
Finances and security	<input type="checkbox"/>	<input type="checkbox"/>
Entrepreneurship	<input type="checkbox"/>	<input type="checkbox"/>
Other (Cryptocurrencies, retirement planning etc.):	<input type="checkbox"/>	<input type="checkbox"/>

IF (4) Q3 = [2] (Ne)

IF (9) Q13 = [2] (Ne)

IF (10) Q21 = [1]

Q24 - Is your library prepared to start a financial literacy training?

multiple replies possible

- Yes, we can organise such training by ourselves
- Yes, we are prepared, but have to invite some experts to provide the training
- No, we cannot organise such training (please explain the reason):

IF (4) Q3 = [2] (Ne)

IF (9) Q13 = [2] (Ne)

IF (10) Q21 = [1]

Q25 – Do you have any comments?

IF (4) Q3 = [2] (Ne)

IF (9) Q13 = [2] (Ne)

IF (11) Q21 = [2]

Q26 – Do you have any comments?

Финансова грамотност в библиотеките

Survey short title: Копија-Finanna pismenost-krajse_BG	
Survey long title: Финансова грамотност в библиотеките	
Question number: 23	
Survey is active	
Active from: 20.05.2019	Active until: 01.01.2099
Author: dmt	Edited: dmt
Date: 15.05.2019	Date: 26.07.2019
Description: Копија ankete: Finanna pismenost-BG	

Уважаеми колеги,

Каним Ви да се включите в нашата анкета за образователните програми по финансова грамотност в българските библиотеки. Събраната с Вашето съдействие информация, ще бъде използвана в рамките на проект „Финансова грамотност в обществените библиотеки“ (FINLIT, 2018-1-PL01-KA204-050839). Проектът има за цел да разработи онлайн курсове по финансова грамотност и да обучи библиотекарите как да ги използват за обучение на потребителите в своите библиотеки. Финансовата грамотност се определя като „комбинация от знания и умения, които помагат на хората да разбират съществуващите финансови рискове и възможности, които ги направляват при вземането на съзнателни и рационални решения, при използването на съвременни финансови продукти и при търсене на помощ или съвет“. Финансовата грамотност мотивира хората да предприемат ефективни действия за подобряване на собственото си благосъстояние. Предварително Ви благодарим, че ще отделите няколко минути, за да попълните анкетата на следващата страница!

Фондация „Глобални библиотеки – България“

Q2 - Каква е Вашата библиотека?

- читалищна
- общинска
- регионална

Q3 - Къде се намира Вашата библиотека?

- село
- малък град
- областен център
- столица

Q4 - Организирана ли е до сега Вашата библиотека обучения по финансова грамотност?

- Да
- Не

IF (1) Q4 = [1] (Да)

Q5 - Колко често организирате обучения по финансова грамотност в библиотеката?

- еднократно обучение
- всеки месец
- веднъж в годината
- в рамките на тематични събития
- друго, моля посочете ...

IF (1) Q4 = [1] (Да)

Q6 - В какъв формат се провеждат обученията по финансова грамотност?

възможен е повече от един отговор

- Семинар
- Индивидуално обучение

- Онлайн обучение
- Онлайн видеоуроци
- Смесено обучение (присъствено и онлайн)
- Образователни игри
- Индивидуално консултиране, коучинг
- Оказване на съдействие
- Онлайн курс (вебинар)
- Друг тип обучение, моля посочете:

IF (1) Q4 = [1] (Да)

Q7 - От кого се организират обученията по финансова грамотност?

възможен е повече от един отговор

- Екипът на библиотеката
- Външни експерти (финансисти, обучители ...)
- Друга организация (НПО, публична организация, частна фирма ...), моля уточнете:

IF (1) Q4 = [1] (Да)

Q8 - Посочете с кои от изброените организации/институции сте сипартнирали до сега при провеждането на обученията по финансова грамотност:

възможен е повече от един отговор

- Министерство на финансите
- Комисия за защита на потребителите
- Банка
- Застрахователна компания
- Частна фирма
- Медия
- Друго, моля посочете:

IF (1) Q4 = [1] (Да)

Q9 - За какви целеви групи сте организирани обученията по финансова грамотност?

възможен е повече от един отговор

- до 16 години
- 17-24 години
- 25-29 години
- 30-44 години
- 45-54 години
- 55 + години
- Други (безработни, роми ...), моля уточнете:

IF (1) Q4 = [1] (Да)

Q10 - Кои теми и на какво ниво бяха обхванати в програмата на обученията по финансова грамотност?

възможне повече от един отговор, има пояснение към всеки отговор

	За начинаещи	За напреднали
Управление на бюджет	<input type="checkbox"/>	<input type="checkbox"/>
Спестявания	<input type="checkbox"/>	<input type="checkbox"/>
Заеми и задължения	<input type="checkbox"/>	<input type="checkbox"/>
Инвестиции и депозити	<input type="checkbox"/>	<input type="checkbox"/>
Застраховане	<input type="checkbox"/>	<input type="checkbox"/>
Финансова сигурност	<input type="checkbox"/>	<input type="checkbox"/>
Предприемачество	<input type="checkbox"/>	<input type="checkbox"/>
Други(криптовалути, планиране на пенсионната обезпеченост):	<input type="checkbox"/>	<input type="checkbox"/>

IF (1) Q4 = [1] (Да)

Q11 - Бихте ли искали да се включите в допълнително обучение на обучители по финансова грамотност?

- Да
 Не

IF (1) Q4 = [1] (Да)

IF (3) Q11 = [1]

Q12 - Има ли готовност Вашата библиотека да започне обучения по финансова грамотност?

възможен е повече от един отговор

- Да, ние можем да организираме такива обучения
 Да, ние сме подготвени, но трябва да поканим експерти, които да проведат обучението
 Не, ние не можем да организираме подобни обучения. Моля, посочете каква е причината:

IF (1) Q4 = [1] (Да)

Q13 - Имате ли други коментари, свързани с темата?

IF (4) Q4 = [2] (Не)

Q14 - Мислите ли, че има нужда от обучения по финансова грамотност във Вашето населено място?

- Да
 Не

IF (4) Q4 = [2] (Ne)

IF (5) Q14 = [1]

Q15 - Как разбирате за съществуването на тази нужда?

възможен е повече от единотговор

- От търсената в библиотеката информация
- От предложения на наши партньори
- От наблюдение на интересите на читателите
- От направени анкети
- От индивидуални интервюта
- От проведени фокус-групи
- От проведени дискусии
- От проучване на потребностите в нашата общност
- Друго, моля посочете:

IF (4) Q4 = [2] (Ne)

IF (5) Q14 = [1]

Q16 - Проявявате ли интерес към участие в обучение на обучители по финансова грамотност?

- Да
- Не

IF (4) Q4 = [2] (Ne)

IF (5) Q14 = [1]

IF (6) Q16 = [1]

Q17 - Има ли готовност Вашата библиотека да започне обучения по финансова грамотност?

възможен е повече от единотговор

- Да, ние можем да организираме такива обучения
- Да, ние сме подготвени, но трябва да поканим експерти, които да проведат обучението
- Не, ние не можем да организираме подобни обучения. Моля, посочете каква е причината:

IF (4) Q4 = [2] (Ne)

IF (5) Q14 = [1]

IF (7) Q16 = [2]

Q18 - Имате ли други коментари, свързани с темата?

IF (4) Q4 = [2] (Ne)

IF (5) Q14 = [1]

IF (8) Q16 = [1]

Q19 - Имате ли други коментари, свързани с темата?

IF (4) Q4 = [2] (Ne)

IF (9) Q14 = [2] (Ne)

Q20 - Проявявате ли интерес към участие в обучение на обучители по финансова грамотност?

- Да
 Не

IF (4) Q4 = [2] (Ne)

IF (9) Q14 = [2] (Ne)

IF (10) Q20 = [1]

Q21 - Има ли готовност Вашата библиотека да започне обучения по финансова грамотност?

възможен е повече от един отговор

- Да, ни можем да организираме сами такива обучения
 Да, ни еме подготвени, но трябва да поканим експерти, които да проведат обучението
 Не, ни не можем да организираме подобни обучения. Моля, посочете каква е причината:

IF (4) Q4 = [2] (Ne)

IF (9) Q14 = [2] (Ne)

IF (10) Q20 = [1]

Q22 - Имате ли други коментари, свързани с темата?

IF (4) Q4 = [2] (Ne)

IF (9) Q14 = [2] (Ne)

IF (11) Q20 = [2]

Q23 - Имате ли други коментари, свързани с темата?

Doświadczenia z edukacji ¹ finansow ¹ w polskich bibliotekach publicznych

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Survey short title: Finančna pismenost-PL	
Survey long title: Doświadczenia z edukacji ¹ finansow ¹ w polskich bibliotekach publicznych	
Question number: 29	
Survey is active	
Active from: 15.05.2019	Active until: 01.01.2099
Author: dmt	Edited: dmt
Date: 17.04.2019	Date: 26.06.2019
Description: Kopija ankete: Finančna pismenost-ENG	

Szanowni Państwo,

Serdecznie zapraszamy do udziału w krótkiej ankiecie, która pozwoli zebrać informacje o programach edukacji finansowej prowadzonych w bibliotekach publicznych w Polsce. Informacje uzyskane podczas badania wykorzystamy w projekcie realizowanym w ramach Programu Erasmus+ pod nazwą "Financial literacy through public libraries" (FINLIT). W efekcie realizacji projektu zostanie opracowany model edukacji finansowej dla dorosłych użytkowników bibliotek - w tym programy szkolenia dla użytkowników, a także dla bibliotekarzy i bibliotekarek prowadzących edukację finansową. Edukacja Finansowa jest definiowana jako posiadanie wiedzy finansowej i umiejętności, które pomagają ludziom zrozumieć możliwości i zagrożenia pojawiające się podczas zarządzania zasobami finansowymi. Edukacja finansowa pomaga podejmować racjonalne i świadome decyzje finansowe oraz przygotowuje do korzystania z nowoczesnych produktów i usług finansowych. Ponadto ułatwia zdobywanie wiedzy na temat finansów, poszukiwanie pomocy w kwestiach finansowych oraz motywuje ludzi do podejmowania skutecznych działań na rzecz ich dobra osobistego. Będziemy bardzo wdzięczni za poświęcenie kilku minut na wypełnienie kwestionariusza umieszczonego na następnej stronie. Dziękujemy za współpracę!

Katarzyna Morawska

Fundacja Rozwoju Społeczeństwa Informacyjnego koordynatorka projektu "Financial literacy through public libraries" (FINLIT)

Q2 - Podaj nazwę biblioteki i określ rodzaj placówki bibliotecznej:

- Biblioteka wojewódzka,
- Biblioteka powiatowa,
- Biblioteka miasta na prawach powiatu,
- Biblioteka gminy miejskiej,
- Biblioteka gminy miejsko-wiejskiej,
- Biblioteka gminy wiejskiej.

Q3 - Proszę podać pełną nazwę biblioteki (kliknij & pisz):

Q4 - Gdzie znajduje się twoja biblioteka?

- Gmina wiejska,
- Gmina miejsko-wiejska,
- Gmina miejska,
- Miasto na prawach powiatu.

Q5 - Ilu mieszkańców liczy miejscowość, w której znajduje się Twoja biblioteka?

- 1 - 5000
- 5001 - 20 000
- 20 001 - 50 000
- 50 001 - 100 000
- 100 001 - 200 000
- 200 001 - 500 000

Q6 - Czy twoja biblioteka organizowa³a albo organizuje szkolenia z zakresu edukacji finansowej?

- Tak
 Nie

IF (1) Q6 = [1] (Da)**Q7 - Jak czêsto organizujecie zajêcia z zakresu edukacji finansowej?**

- Pojedyncze szkolenie,
 Raz na miesi¹c,
 Raz na rok,
 W ramach innych zajêc tematycznych,
 Zajêcia o innej czêstotliwoœci - jakiej?

IF (1) Q6 = [1] (Da)**Q8 - Jak¹ formê mia³y szkolenia?**

mo¿na zaznaczyæ kilka mo¿liwoœci

- Warsztat tematyczny,
 Spotkanie edukacyjne,
 Kurs e-learningowy,
 Wideokonferencje online,
 Kurs online (webinarium),
 Blended learning,
 Gry edukacyjne,
 Indywidualne konsultacje, coaching,
 Inne formy szkolenia -jakie? :

IF (1) Q6 = [1] (Da)**Q9 - Kto jest organizatorem edukacji finansowej?**

mo¿na zaznaczyæ kilka mo¿liwoœci

- Bibliotekarze,
 Eksperci edukacji finansowej,
 Inni(organizacje pozarz¹dowe, instytucje publiczne, firmy prywatne - proszêwymieniæ inne, o ile dotyczy):

IF (1) Q6 = [1] (Da)**IF (2) Q9 = [Q9b, Q9c]****Q10 - Wybierzewnêtrznego partnera (eksperta) wiedzy finansowej:**

mo¿na zaznaczyæ kilka odpowiedzi

- Ministerstwo Finansów,
 Stowarzyszenie konsumentów,
 Bank,
 Towarzystwo ubezpieczeniowe,
 Prywatna firma,
 Media,
 Inny - jaki?

IF (1) Q6 = [1] (Da)

Q11 - Jakaby³a grupa docelowa zorganizowanego programu edukacyjnego?

mo¿na zaznaczyæ kilka odpowiedzi

- Do 16
 17-24
 25-29
 30-44
 45-54
 55 +
 Inne (np. grupy marginalizowane, bezrobotni, Romowie itd.):

IF (1) Q6 = [1] (Da)

Q12 - Jakiezagadnienia by³y omawiane w ramach prowadzonej edukacji finansowej?

Mo¿na zaznaczyæ kilka odpowiedzi; Klikaj'c na zagadnienie, zobaczysz jego szczegó³owy opis.

	Poziom podstawowy	Poziom zaawansowany
Zarz¹dzanie bud¿etem	<input type="checkbox"/>	<input type="checkbox"/>
Oszczêdnoœci	<input type="checkbox"/>	<input type="checkbox"/>
Zad³u¿enie/ po¿yczki	<input type="checkbox"/>	<input type="checkbox"/>
Inwestowanie/ depozyty	<input type="checkbox"/>	<input type="checkbox"/>
Ubezpieczenia	<input type="checkbox"/>	<input type="checkbox"/>
Finanse i bezpieczeñstwo	<input type="checkbox"/>	<input type="checkbox"/>
Przedsiêbiorczoœæ	<input type="checkbox"/>	<input type="checkbox"/>
Inne (kryptowaluty, planowanie przysz³ej emerytury itp.)	<input type="checkbox"/>	<input type="checkbox"/>

IF (1) Q6 = [1] (Da)

Q13 - Czy jesteœ nadal zainteresowany / zainteresowanaudzia³em w szkoleniu dla trenerów edukacji finansowej?

- Tak
 Nie

IF (1) Q6 = [1] (Da)

IF (3) Q13 = [1]

Q14 - Czy Twoja biblioteka jestprzygotowana do rozpoczêcia projektu edukacji finansowej?

mo¿na zaznaczyæ kilka odpowiedzi

- Tak, mo¿emy zorganizowaæ samodzielnie takie szkolenie.
 Tak, jesteœmy przygotowani do organizacji szkoleñ ale musimy zaprosiæ zewnêtrznych ekspertów aby przeprowadzili szkolenia
 Nie, niemo¿emy zorganizowaæ takiego szkolenia (prosimy, aby wyjaœniæ tak¿e przyczynê):

IF (1) Q6 = [1] (Da)

Q15 - Czy chcesz podzielić się z nami dodatkowymi informacjami?

IF (4) Q6 = [2] (Ne)

Q16 - Czy uważasz, że w twojej gminie potrzebne są zajęcia z zakresu edukacji finansowej?

- Tak
 Nie

IF (4) Q6 = [2] (Ne)

IF (5) Q16 = [1]

Q17 - Jak przejawia się potrzeba edukacji finansowej wśród mieszkańców?

można zaznaczyć kilka odpowiedzi

- Użytkownicy biblioteki szukają informacji dotyczących finansów,
 Otrzymujecie oferty programów edukacji finansowej od partnerów, podmiotów współpracujących z bibliotekami,
 Obserwujecie tę potrzebę w bibliotece, wśród jej stałych użytkowników,
 W wynikach przeprowadzonych ankiet,
 W wywiadach środowiskowych,
 W wynikach wywiadów zorganizowanych w ramach grup fokusowych,
 W wyniku pogłębionej dyskusji,
 W przeprowadzonej diagnozie lokalnej,
 Inne możliwości - jakie?

IF (4) Q6 = [2] (Ne)

IF (5) Q16 = [1]

Q18 - Czy byś/abyś zainteresowany/zainteresowana udziałem w szkoleniu dla trenerów/trenerki na temat prowadzenia edukacji finansowej?

- Tak
 Nie

IF (4) Q6 = [2] (Ne)

IF (5) Q16 = [1]

IF (6) Q18 = [1]

Q19 - Czy Twoja biblioteka jest przygotowana do rozpoczęcia projektu edukacji finansowej?

można zaznaczyć kilka odpowiedzi

- Tak, możemy zorganizować samodzielnie takie szkolenie.
 Tak, jesteśmy przygotowani do organizacji szkoleń, ale musimy zaprosić zewnętrznych ekspertów, aby przeprowadzili szkolenia.
 Nie, niemożemy zorganizować takiego szkolenia (prosimy, aby wyjaśnić także przyczynę):

IF (4) Q6 = [2] (Ne)

IF (5) Q16 = [1]

IF (7) Q18 = [2]

Q20 - Czy chcesz podzielić się z nami dodatkowymi informacjami?

IF (4) Q6 = [2] (Ne)

IF (5) Q16 = [1]

IF (8) Q18 = [1]

Q21 - Jak¹ grupę (w jakim wieku) uważasz za docelow¹ doprowadzenia edukacji finansowej?

można zaznaczyć kilka odpowiedzi

- Do 16
- 17 - 24
- 25 - 29
- 30 - 44
- 45 - 54
- 55 +
- Inne (np. grup marginalizowane, bezrobotni, Romowie itd.):

IF (4) Q6 = [2] (Ne)

IF (5) Q16 = [1]

IF (8) Q18 = [1]

Q22 - Jakie tematy powinny być objęte programem edukacyjnym?

Można zaznaczyć kilka odpowiedzi; Klikając na zagadnienie, zobaczysz jego szczegółowy opis.

	Poziom podstawowy	Poziom zaawansowany
Zarządzanie budżetem	<input type="checkbox"/>	<input type="checkbox"/>
Oszczędności	<input type="checkbox"/>	<input type="checkbox"/>
Zadłużenie/ pożyczki	<input type="checkbox"/>	<input type="checkbox"/>
Inwestowanie/ depozyty	<input type="checkbox"/>	<input type="checkbox"/>
Ubezpieczenia	<input type="checkbox"/>	<input type="checkbox"/>
Finanse i bezpieczeństwo	<input type="checkbox"/>	<input type="checkbox"/>
Przedsiębiorczość	<input type="checkbox"/>	<input type="checkbox"/>
Inne (kryptowaluty, planowanie przyszłej emerytury itp.)	<input type="checkbox"/>	<input type="checkbox"/>

IF (4) Q6 = [2] (Ne)

IF (5) Q16 = [1]

IF (8) Q18 = [1]

Q23 - Czy chcesz podzielić się z nami dodatkowymi informacjami?

- Tak, jesteśmy przygotowani do organizacji szkoleń, ale musimy zaprosić zewnętrznych ekspertów, aby przeprowadzili szkolenia.
- Nie, niemożemy zorganizować takiego szkolenia (prosimy, aby wyjaśnić także przyczynę):

IF (4) Q6 = [2] (Ne)

IF (9) Q16 = [2] (Ne)

IF (10) Q24 = [1]

Q28 - Czy chcesz podzielić się z nami dodatkowymi informacjami?

IF (4) Q6 = [2] (Ne)

IF (9) Q16 = [2] (Ne)

IF (11) Q24 = [2]

Q29 - Czy chcesz podzielić się z nami dodatkowymi informacjami?

Alfabetizarea financiară

Survey short title: Financial Literacy - RO	
Survey long title: Alfabetizarea financiară	
Question number: 27	
Survey is active	
Active from: 17.05.2019	Active until: 01.01.2099
Author: dmt	Edited: dmt
Date: 12.04.2019	Date: 18.12.2019
Description: Kopija ankete: Finančna pismenost-ENG	

Stimată doamnă / domnule,

Vă invităm să participați la studiul nostru privind programele de educație financiară în bibliotecile publice din România. Informațiile obținute prin colaborarea dumneavoastră vor fi utilizate în proiectul Erasmus + Alfabetizare financiară prin intermediul bibliotecilor publice (FINLIT). Proiectul are ca scop instruirea bibliotecarilor și dezvoltarea de cursuri online de alfabetizare financiară pentru utilizatorii bibliotecii. Producția finală a proiectului va avea ca rezultat un model pentru educația în domeniul alfabetizării financiare a utilizatorilor adulți prin intermediul bibliotecilor publice. Cunoașterea financiară este definită ca o combinație de cunoștințe și aptitudini financiare care îi ajută pe oameni să înțeleagă riscurile și oportunitățile financiare, îi ghidează să ia decizii financiare raționale și conștiente, să folosească produse financiare moderne și să se informeze atunci când caută sfaturi și ajutor. De asemenea motivează oamenii să ia măsuri eficiente pentru bunăstarea lor personală. Vă vom fi foarte recunoscători dacă ați completa chestionarul care urmează. Acest lucru vă ia doar câteva minute. Vă mulțumim pentru cooperare!

Mariana Marian

Biblioteca Județeană Ovid Densusianu Hunedoara - Deva Coordonator proiect FINLIT – România

Q2 - Alegeți județul dvs.

- Alba
 - Arad
 - Argeș
- Bacău
 - Bihor
 - Bistrița Năsăud
 - Botoșani
 - Brăila
 - Brașov
 - București
 - Buzău
 - Călărași
 - Caraș Severin
 - Cluj
 - Constanța
 - Covasna
 - Dâmbovița
 - Dolj
 - Galați
- Giurgiu
 - Gorj
 - Harghita
 - Hunedoara
 - Ialomița
 - Iași
 - Ilfov
 - Maramureș
 - Mehedinți

- Mureș
- Neamț
- Olt
- Prahova
- Sălaj
- Satu Mare
- Sibiu
- Suceava
- Teleorman
- Timiș
- Tulcea
- Vâlcea
- Vaslui
- Vrancea

Q3 - Alegeți tipul bibliotecii

- Bibliotecă județeană
- Bibliotecă municipală
- Bibliotecă orașenească
- Bibliotecă comunală

Q4 - Biblioteca dumneavoastră a organizat sau organizează cursuri de pregătire în domeniul educației financiare?

- Da
- Nu

IF (1) Q4 = [1] (Da)

Q5 - Cât de des organizați traininguri pentru alfabetizarea financiară?

- Un training unic
- Lunar
- Anual
- În sesiuni tematice
- Altele:

IF (1) Q4 = [1] (Da)

Q6 - Care a fost forma formării?

sunt posibile răspunsuri multiple

- Atelier tematic
- Întâlnire educațională (curs)
- Învățare on-line (e-learning)
- Conferințe video online
- Curs online (webinar)
- Învățare combinată
- Jocuri educative
- Consultații individuale, coaching
- Alt tip de formare - ce?

IF (1) Q4 = [1] (Da)

Q7 - Cine a organizat cursuri de în domeniul alfabetizării financiare?

sunt posibile răspunsuri multiple

- Bibliotecarii
 Experți (în finanțe, bănci, educație etc.)
 Altele (ONG-uri, servicii publice, companii private ...):

IF (1) Q4 = [1] (Da)

Q8 - Alegeți partenerul extern al formării în domeniul educației financiare:

sunt posibile răspunsuri multiple

- Ministerul de Finanțe
 Asociația Consumatorilor
 Bancă
 Companie de asigurări
 Companie privată
 Mass-media
 Altele:

IF (1) Q4 = [1] (Da)

Q9 - Care a fost grupul țintă al programului educațional organizat?

sunt posibile răspunsuri multiple

- până la 16
 17-24
 25-29
 30-44
 45-54
 55 +
 Altele (ex. Grupuri marginale, șomeri, romi etc.):

IF (1) Q4 = [1] (Da)

Q10 - Ce subiecte au fost acoperite de programul de educație?

sunt posibile răspunsuri multiple; Făcând clic pe termen, veți vedea descrierea sa;

	Nivel inițiere	Nivel avansat
Gestiunea bugetului personal	<input type="checkbox"/>	<input type="checkbox"/>
Economisire	<input type="checkbox"/>	<input type="checkbox"/>
Gradul de îndatorare / Creditul	<input type="checkbox"/>	<input type="checkbox"/>
Investiții / depozite	<input type="checkbox"/>	<input type="checkbox"/>
Asigurare	<input type="checkbox"/>	<input type="checkbox"/>
Finanțe și securitate	<input type="checkbox"/>	<input type="checkbox"/>
Antreprenoriat	<input type="checkbox"/>	<input type="checkbox"/>
Altele (Monedă virtuală, planificarea fondurilor de pensionare, etc):	<input type="checkbox"/>	<input type="checkbox"/>

IF (1) Q4 = [1] (Da)

Q11 - V-ar interesa să participați din nou la un program de instruire a formatorilor în domeniul educației financiare?

- Da
 Nu

IF (1) Q4 = [1] (Da)

IF (3) Q11 = [1]

Q12 - Biblioteca dvs. este pregătită să înceapă o pregătire în domeniul alfabetizării financiare?

sunt posibile răspunsuri multiple

- Da, putem organiza o astfel de instruire de către noi înșine
 Da, suntem pregătiți, dar trebuie să invităm unii specialiști pentru a oferi formarea
 Nu, nu putem organiza o astfel de instruire (vă rugăm să explicați motivul):

IF (1) Q4 = [1] (Da)

Q13 - Doriți să ne împărtășiți informații suplimentare?

IF (4) Q4 = [2] (Ne)

Q14 - Ați observat nevoia de educație în domeniul alfabetizării financiare în mediul dvs.?

- Da
 Nu

IF (4) Q4 = [2] (Ne)

IF (5) Q14 = [1]

Q15 - Cum se reflectă nevoile de educație financiară?

sunt posibile răspunsuri multiple

- Cererea utilizatorilor de informații financiare
 Oferte de la susținători de cursuri în domeniul financiar / parteneri
 Observațiile bibliotecii / utilizatorilor
 Aplicarea de chestionare
 Interviu
 Focus grup
 Discuții facilitate
 Diagnoze locale
 Altele:

IF (4) Q4 = [2] (Ne)

IF (5) Q14 = [1]

Q16 - V-ar interesa să participați la o formare a formatorilor în programul de educație în domeniul alfabetizării financiare? Da Nu

IF (4) Q4 = [2] (Ne)

IF (5) Q14 = [1]

IF (6) Q16 = [1]

Q17 - Biblioteca dvs. este pregătită să înceapă opregătire în domeniul alfabetizării financiare?

sunt posibile răspunsuri multiple

 Da, putem organiza o astfel de instruire de către noi înșine Da, suntem pregătiți, dar trebuie să invităm unii specialiști pentru a oferi formarea Nu, nu putem organiza o astfel de instruire (vă rugăm să explicați motivul):

IF (4) Q4 = [2] (Ne)

IF (5) Q14 = [1]

IF (7) Q16 = [2]

Q18 - Doriți să ne împărtășiți informații suplimentare?

IF (4) Q4 = [2] (Ne)

IF (5) Q14 = [1]

IF (8) Q16 = [1]

Q19 - Care ar fi (repartizat pe vârste) grupul țintă care are nevoie de educație financiară?

sunt posibile răspunsuri multiple

 până la 16 17 - 24 25 - 29 30 - 44 45 - 54 55 + Altele (ex. Grupuri marginale, șomeri, romi etc.):

IF (4) Q4 = [2] (Ne)

IF (5) Q14 = [1]

IF (8) Q16 = [1]

Q20 - Ce subiecte credeți că ar trebui acoperite de programul de educație?

	Nivel inițiere	Nivel avansat
Gestiunea bugetului personal	<input type="checkbox"/>	<input type="checkbox"/>

Economisire	<input type="checkbox"/>	<input type="checkbox"/>
Gradul de îndatorare / Creditul	<input type="checkbox"/>	<input type="checkbox"/>
Investiții / depozite	<input type="checkbox"/>	<input type="checkbox"/>
Asigurare	<input type="checkbox"/>	<input type="checkbox"/>
Finanțe și securitate	<input type="checkbox"/>	<input type="checkbox"/>
Antreprenoriat	<input type="checkbox"/>	<input type="checkbox"/>
Altele (Monedă virtuală, planificarea fondurilor de pensionare, etc):	<input type="checkbox"/>	<input type="checkbox"/>

IF (4) Q4 = [2] (Ne)

IF (5) Q14 = [1]

IF (8) Q16 = [1]

Q21 - Doriți să ne împărtășiți informații suplimentare?

IF (4) Q4 = [2] (Ne)

IF (9) Q14 = [2] (Ne)

Q22 - V-ar interesa să participați la o formare a formatorilor în programul de educație în domeniul alfabetizării financiare?

- Da
- Nu

IF (4) Q4 = [2] (Ne)

IF (9) Q14 = [2] (Ne)

IF (10) Q22 = [1]

Q23 - Care ar fi (repartizat pe vârste) grupul țintă care are nevoie de educație financiară?

sunt posibile răspunsuri multiple

- până la 16
- 17 - 24
- 25 - 29
- 30 - 44
- 45 - 54
- 55 +
- Altele (ex. Grupuri marginale, șomeri, romi etc.):

IF (4) Q4 = [2] (Ne)

IF (9) Q14 = [2] (Ne)

IF (10) Q22 = [1]

Q24 - Ce subiecte credeți că ar trebui acoperite de programul de educație?

_Nivel inițiere	Nivel avansat	
Gestiunea bugetului personal	<input type="checkbox"/>	<input type="checkbox"/>
Economisire	<input type="checkbox"/>	<input type="checkbox"/>
Gradul de îndatorare / Creditul	<input type="checkbox"/>	<input type="checkbox"/>
Investiții / depozite	<input type="checkbox"/>	<input type="checkbox"/>
Asigurare	<input type="checkbox"/>	<input type="checkbox"/>
Finanțe și securitate	<input type="checkbox"/>	<input type="checkbox"/>
Antreprenoriat	<input type="checkbox"/>	<input type="checkbox"/>
Altele (Monedă virtuală, planificarea fondurilor de pensionare, etc):	<input type="checkbox"/>	<input type="checkbox"/>

IF (4) Q4 = [2] (Ne)

IF (9) Q14 = [2] (Ne)

IF (10) Q22 = [1]

Q25 - Biblioteca dvs. este pregătită să înceapă opregătire în domeniul alfabetizării financiare?

sunt posibile răspunsuri multiple

- Da, putem organiza o astfel de instruire de către noi înșine
- Da, suntem pregătiți, dar trebuie să invităm unii specialiști pentru a oferi formarea
- Nu, nu putem organiza o astfel de instruire (vă rugăm să explicați motivul):

IF (4) Q4 = [2] (Ne)

IF (9) Q14 = [2] (Ne)

IF (10) Q22 = [1]

Q26 - Doriți să ne împărtășiți informații suplimentare?

IF (4) Q4 = [2] (Ne)

IF (9) Q14 = [2] (Ne)

IF (11) Q22 = [2]

Q27 - Doriți să ne împărtășiți informații suplimentare?

ENDIF (11)

ENDIF (9)

ENDIF (4)

Ați răspuns la toate întrebările din acest sondaj. Vă mulțumim pentru cooperare.

Finančna pismenost

Kratko ime ankete: Kopija - Kopija - Finančna pismenost	
Dolgo ime ankete: Finančna pismenost	
Število vprašanj: 36	
Anketa je aktivna	
Aktivna od: 21.02.2019	Aktivna do: 01.01.2099
Avtor: dmt	Spreminjal: dmt
Dne: 28.02.2019	Dne: 24.05.2019
Opis: Kopija ankete: Kopija - Finančna pismenost	

Pozdravljeni!

Vabimo Vas k sodelovanju v anketi o izvajanju izobraževalnih programov finančnega opismenjevanja v slovenskih splošnih knjižnicah. Z vašim sodelovanjem želimo pridobiti informacije, ki jih bomo uporabili v okviru mednarodnega projekta finančnega opismenjevanja odraslih FINLIT – Financial Literacy through Public Libraries (Erasmus +). Cilj projekta je usposabljanje knjižničarjev in razvoj spletnih tečajev s področja finančne pismenosti za uporabnike. Končni izid projekta bo model finančnega opismenjevanja odraslih preko splošnih knjižnic. Finančna pismenost je opredeljena kot "kombinacija finančnega znanja in spretnosti, ki pomaga ljudem razumeti tako finančna tveganja kot priložnosti. Usmerja jih k racionalnim in ozaveščenim finančnim odločitvam, izrabi sodobnih finančnih produktov, k informiranju glede iskanja nasvetov in pomoči." Ljudi spodbuja k sprejemanju učinkovitih ukrepov za boljšo osebno blaginjo. Slovenija ima od leta 2010 Nacionalni program finančnega izobraževanja. Leta 2011 je bila opravljena raziskava revije Moje finance, ki je pokazala, da so Slovenci v finančni pismenosti zelo slabi. Raziskava OECD iz leta 2015 je pokazala, da je finančna pismenost Slovencev pod evropskim povprečjem, pa tudi da upada s starostjo in da je slabša v ruralnih območjih, kar je pogojeno predvsem s slabšo računalniško pismenostjo. Med letoma 2014 - 2015 je zavod Finplac (<https://www.finplac.si/o-zavodu>) v svojo raziskavo vključil 25.911 odraslih Slovencev. Izsledki raziskave so bili sledeči: - le 2% vključenih je bilo sposobnih samostojnega upravljanja z družinskim proračunom;- le 4% so poznali pomen zaščite in štiri stebre socialne varnosti;- le 3% so poznali osnovna pravila investiranja;- le 6% je imelo osnovno znanje, kako se lotiti varčevanja; Prosimo, če si vzamete približno 5 minut časa in s klikom na "Naslednja stran" pričnete z izpolnjevanjem ankete. Za sodelovanje se Vam najlepše zahvaljujemo.

Narodna in univerzitetna knjižnica

Q2 - Izberite območje:

- Celjsko območje
- Dolenjsko območje
- Gorenjsko območje
- Goriško območje
- Koroško območje
- Obalno-kraško območje
- Osrednje slovensko območje
- Pomursko območje
- Spodnje-Podravsko območje
- Štajersko območje

IF (1) Q2 = [1] (Celjsko območje)

Q3 - Izberite knjižnico:

- Knjižnica Antona Sovreta Hrastnik
- Knjižnica Laško
- Knjižnica Mileta Klopčiča Zagorje ob Savi
- Knjižnica Rogaška Slatina
- Knjižnica Šentjur
- Knjižnica Šmarje pri Jelšah
- Knjižnica Toneta Seliškarja Trbovlje
- Knjižnica Velenje
- Medobčinska splošna knjižnica Žalec
- Osrednja knjižnica Celje
- Osrednja knjižnica Mozirje
- Splošna knjižnica Slovenske Konjice

IF (2) Q2 = [10] (Štajersko območje)**Q4 - Izberite knjižnico:**

- Knjižnica Josipa Vošnjaka Slovenska Bistrica
- Knjižnica Lenart
- Mariborska knjižnica

IF (3) Q2 = [9] (Spodnje-Podravsko območje)**Q5 - Izberite knjižnico:**

- Knjižnica Franca Ksavra Meška Ormož
- Knjižnica Ivana Potrča Ptuj

IF (4) Q2 = [8] (Pomursko območje)**Q6 - Izberite knjižnico:**

- Javni zavod Knjižnica Gornja Radgona
- Knjižnica - Kulturni center Lendava - Lendvai Könyvtar es Kulturális Központ
- Pokrajinska in študijska knjižnica, Murska Sobota
- Splošna knjižnica Ljutomer

IF (5) Q2 = [7] (Osrednje slovensko območje)**Q7 - Izberite knjižnico:**

- Mestna knjižnica Ljubljana
- Knjižnica Jožeta Udoviča, Cerknica
- Knjižnica Domžale
- Mestna knjižnica Grosuplje
- Knjižnica Franceta Balantiča Kamnik
- Knjižnica Litija
- Knjižnica Logatec
- Knjižnica Medvode
- Cankarjeva knjižnica Vrhnika

IF (6) Q2 = [6] (Obalno-kraško območje)**Q8 - Izberite knjižnico:**

- Knjižnica Bena Zupančiča, Postojna
- Knjižnica Makse Samsa, Ilirska Bistrica
- Kosovelova knjižnica Sežana
- Mestna knjižnica Izola – Biblioteca civica diIsola
- Mestna knjižnica Piran – Biblioteca civica Pirano
- Osrednja knjižnica Srečka Viharja Koper - Biblioteca centrale Srečko Vilhar Capodistria

IF (7) Q2 = [5] (Koroško območje)**Q9 - Izberite knjižnico:**

- Koroška osrednja knjižnica dr. Franca Sušnika, Ravne na Koroškem
- Knjižnica Dravograd
- Knjižnica Ksaverja Meška, Slovenj Gradec
- Knjižnica Radlje ob Dravi

IF (8) Q2 = [4] (Goriško območje)**Q10 - Izberite knjižnico:**

- Goriška knjižnica Franceta Bevka
- Knjižnica Cirila Kosmača, Tolmin
- Lavričeva knjižnica, Ajdovščina
- Mestna knjižnica in čitalnica Idrija

IF (9) Q2 = [3] (Gorenjsko območje)**Q11 - Izberite knjižnico:**

- Knjižnica A. T. Linhartaradovljica
- Knjižnica dr. Toneta Pretnarja Tržič
- Knjižnica Ivana Tavčarja Škofja Loka
- Mestna knjižnica Kranj
- Občinska knjižnica Jesenice

IF (10) Q2 = [2] (Dolenjsko območje)**Q12 - Izberite knjižnico:**

- Knjižnica Brežice
- Knjižnica Črnomelj
- Knjižnica Kočevje
- Knjižnica Miklova hiša, Ribnica
- Knjižnica Mirana Jarca, Novo mesto
- Knjižnica Pavla Golie Trebnje
- Knjižnica Sevnica
- Ljudska knjižnica Metlika
- Valvazorjeva knjižnica Krško

Q13 - Ali je vasa knjižnica že izvajala oz. izvaja izobraževanje za finančno pismenost?

- Da
- Ne

IF (11) Q13 = [1] (Da)

Q14 - Kako pogosto izvajate izobraževanja za finančno pismenost?

- Izvedeno samo enkrat
- Mesečno
- Letno
- Izvedeno kot tematski sklop
- Drugo:

IF (11) Q13 = [1] (Da)

Q15 - V kakšni obliki je bilo izvedeno izobraževanje?

Možnih je več odgovorov.

- Delavnica
- Spletni tečaj, webinar
- Predavanje
- Drugo (npr. učenje z igro oz. izobraževalne igre, treningi, individualno posvetovanje ipd.):

IF (11) Q13 = [1] (Da)

Q16 - Kdo je izvajal izobraževanje?

Možnih je več odgovorov.

- Knjižničarji-ke
- Strokovnjaki-nje (s področja financ, izobraževanja ipd.)
- Drugo (npr: NVO, javne službe, zasebniki):

IF (11) Q13 = [1] (Da)

IF (12) Q16 = [Q16b, Q16c]

Q17 - Izberite zunanjega nosilca izobraževanja:

Možnih je več odgovorov.

- Ministrstvo za finance
- Zveza potrošnikov Slovenije
- Banka
- Zavarovalnica
- Zasebnik
- Medij
- Drugo:

IF (11) Q13 = [1] (Da)

Q18 - Kateri ciljni skupini je bilo namenjeno izobraževanje?

Možnih je več odgovorov.

- Do 16
- 17-24
- 25-29
- 30-44
- 45-54
- 55 +
- Drugo (npr. ranljive skupine kot so brezposelni, Romi ipd.):

IF (11) Q13 = [1] (Da)

Q19 - Kakšne vsebine so bile vključene v izobraževanje?

Možnih je več odgovorov. S klikom na pojem se prikaže njegov opis.

	Osnovno	Napredno
Upravljanje proračuna	<input type="checkbox"/>	<input type="checkbox"/>
Varčevanje	<input type="checkbox"/>	<input type="checkbox"/>
Zadolževanje	<input type="checkbox"/>	<input type="checkbox"/>
Naložbe	<input type="checkbox"/>	<input type="checkbox"/>
Finance in varnost	<input type="checkbox"/>	<input type="checkbox"/>
Podjetništvo	<input type="checkbox"/>	<input type="checkbox"/>
Drugo (kriptovalute, pokojninski skladi itd.):	<input type="checkbox"/>	<input type="checkbox"/>

IF (11) Q13 = [1] (Da)

Q20 - Alibi vas zanimalo ponovno izvesti izobraževanje za finančno pismenost?

- Da
 Ne

IF (11) Q13 = [1] (Da)

IF (20) Q20 != [2]

Q21 - Ali bi vaša knjižnica lahko izvedla izobraževanje za finančno pismenost?

- Da, sami lahko organiziramo tovrstno usposabljanje.
 Da, lahko organiziramo izobraževanje, a k sodelovanju bi morali povabiti zunanje strokovnjake.
 Ne; prosim, navedite razlog (npr. IKT, kompetentni kader, prostorska omejitev, ipd.):

IF (11) Q13 = [1] (Da)

Q22 - Ali nam želite kaj sporočiti?

IF (13) Q13 = [2] (Ne)

Q23 - Ali v vašem okolju zaznavate potrebo po izobraževanju za finančno pismenost?

- Da
 Ne

IF (13) Q13 = [2] (Ne)

IF (14) Q23 = [1]

Q24 – Kaj kaže na to oz. kako se kažejo te potrebe?

Možnih je več odgovorov

- Povpraševanje uporabnikov
- Ponudbe podpornikov / partnerjev
- Pobuda s strani knjižnice
- Raziskava z vprašalnikom
- Razgovori s ciljnimi skupinami (otroci, mladi, odrasli, upokoјenci, brezposelni ...)
- Poglobljena razprava
- Lokalna diagnoza stanja
- Drugo:

IF (13) Q13 = [2] (Ne)

IF (14) Q23 = [1]

Q25 - Bi vas zanimalo izvesti izobraževanje za finančno pismenost?

- Da
- Ne

IF (13) Q13 = [2] (Ne)

IF (14) Q23 = [1]

IF (15) Q25 = [2]

Q26 - Ali nam želite kaj sporočiti?

IF (13) Q13 = [2] (Ne)

IF (14) Q23 = [1]

IF (16) Q25 = [1]

Q27 - Katera bi bila ciljna skupina izobraževanja?

Možnih je več odgovorov

- do 16
- 17 - 24
- 25 - 29
- 30 - 44
- 45 - 54
- 55 +
- Drugo (npr. ranljive skupine kot so Romi, brezposelni ipd.):

IF (13) Q13 = [2] (Ne)

IF (14) Q23 = [1]

IF (16) Q25 = [1]

Q28 - Kakšne vsebine naj bi bile vključene v izobraževanje?

Možnih je več odgovorov. S klikom na pojem se prikaže njegov opis.

	Osnovno	Napredno
Upravljanje proračuna	<input type="checkbox"/>	<input type="checkbox"/>
Varčevanje	<input type="checkbox"/>	<input type="checkbox"/>
Zadolževanje	<input type="checkbox"/>	<input type="checkbox"/>
Naložbe	<input type="checkbox"/>	<input type="checkbox"/>
Finance in varnost	<input type="checkbox"/>	<input type="checkbox"/>
Podjetništvo	<input type="checkbox"/>	<input type="checkbox"/>
Drugo (kriptovalute, pokojninski skladi itd.):	<input type="checkbox"/>	<input type="checkbox"/>

IF (13) Q13 = [2] (Ne)

IF (14) Q23 = [1]

IF (16) Q25 = [1]

Q29 - Ali bi vaša knjižnica lahko izvedla izobraževanje za finančno pismenost?

- Da, sami lahko organiziramo tovrstno usposabljanje.
- Da, lahko organiziramo izobraževanje, a k sodelovanju bi morali povabiti zunanje strokovnjake.
- Ne; prosim, navedite razlog (npr. IKT, kompetentni kader ipd.):

IF (13) Q13 = [2] (Ne)

IF (14) Q23 = [1]

IF (16) Q25 = [1]

Q30 - Ali nam želite kaj sporočiti?

IF (13) Q13 = [2] (Ne)

IF (17) Q23 = [2] (Ne)

Q31 - Alibi vas kljub temu zanimalo izvesti izobraževanje za finančno pismenost?

- Da
- Ne

IF (13) Q13 = [2] (Ne)

IF (17) Q23 = [2] (Ne)

IF (18) Q31 = [1]

Q32 - Katera bi bila ciljna skupina izobraževanja?

Možnih je več odgovorov

- do 16
- 17 - 24
- 25 - 29
- 30 - 44
- 45 - 54
- 55 +
- Drugo (npr. ranljive skupine kot so Romi, brezposelni ipd.):

IF (13) Q13 = [2] (Ne)

IF (17) Q23 = [2] (Ne)

IF (18) Q31 = [1]

Q33 - Kakšne vsebine so bile vključene v izobraževanje?

Možnih je več odgovorov. S klikom na pojem se prikaže njegov opis.

	Osnovno	Napredno
Upravljanje proračuna	<input type="checkbox"/>	<input type="checkbox"/>
Varčevanje	<input type="checkbox"/>	<input type="checkbox"/>
Zadolževanje	<input type="checkbox"/>	<input type="checkbox"/>
Naložbe	<input type="checkbox"/>	<input type="checkbox"/>
Finance in varnost	<input type="checkbox"/>	<input type="checkbox"/>
Podjetništvo	<input type="checkbox"/>	<input type="checkbox"/>
Drugo (kriptovalute, pokojninski skladi itd.):	<input type="checkbox"/>	<input type="checkbox"/>

IF (13) Q13 = [2] (Ne)

IF (17) Q23 = [2] (Ne)

IF (18) Q31 = [1]

Q34 - Ali bi vaša knjižnica lahko izvedla izobraževanje za finančno pismenost?

- Da, sami lahko organiziramo tovrstno usposabljanje.
- Da, lahko organiziramo izobraževanje, a k sodelovanju bi morali povabiti zunanje strokovnjake.
- Ne; prosim, navedite razlog (npr. IKT, kompetentni kader, prostorska omejitev ipd.):

IF (13) Q13 = [2] (Ne)

IF (17) Q23 = [2] (Ne)

IF (18) Q31 = [1]

Q35 - Ali nam želite kaj sporočiti?

IF (13) Q13 = [2] (Ne)

IF (17) Q23 = [2] (Ne)

IF (19) Q31 = [2]

Q36 - Ali nam želite kaj sporočiti?