



The European Stock Market Training, a financial education initiative by savings banks



Anne-Françoise Lefèvre

Increasing financial capability Conference

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What is the European Stock Market Training?



- Financial education programme directed at pupils aged 14/19
- Jointly operated by schools and local savings banks in 7 European countries (AT, FR, GE, IT, LV, LU, SP)
- Management of a virtual portfolio of securities over a period of 10 weeks
- Internet based learning initiative

How does it work?



- Virtual accounts of €50 000
- Placement of buy/sell orders from a list of 150 national and international shares, funds and fixed-interest securities
- Different ways to place the orders: limit and/or stop orders
- Orders fixed and settled twice a day
- Securities from London, Paris, Francfort, Madrid, Vienna and Milan stock exchanges

Who is involved?



- A German born programme (1983) progressively enlarged to 6 other EU countries: France, Spain, Italy, Austria, Luxembourg and Latvia
- More than 40 000 teams now involved each year and 250 000 participating pupils
- High Patronage of Baron Lamfalussy

Financial education benefits



- Insight of how stock markets work in practice
- Translation of market information into investment decisions
- Management of risks and application of the « prudent person » principle
- Incentives and reward for long-term, sustainable investment decisions, and not only for maximisation of the account's value
- « Learning by doing » process
- Guidance from teachers, glossary, FAQs, helpdesk

Financial education benefits



- The objective is not to train financial experts
- But to give students a chance
 - to approach the basics of money management and develop sound financial habits
 - to experience the risks involved by stock market transactions and learn about the fundamentals of a prudent investment policy
- And to contribute to grow youngsters into informed financial services consumers

And more...



- Multi-disciplinary, pedagogical tool and support for teachers
- Use of the Internet
- Team work
- Multi-languages support
- European dimension
- Corporate Socially Responsible initiative

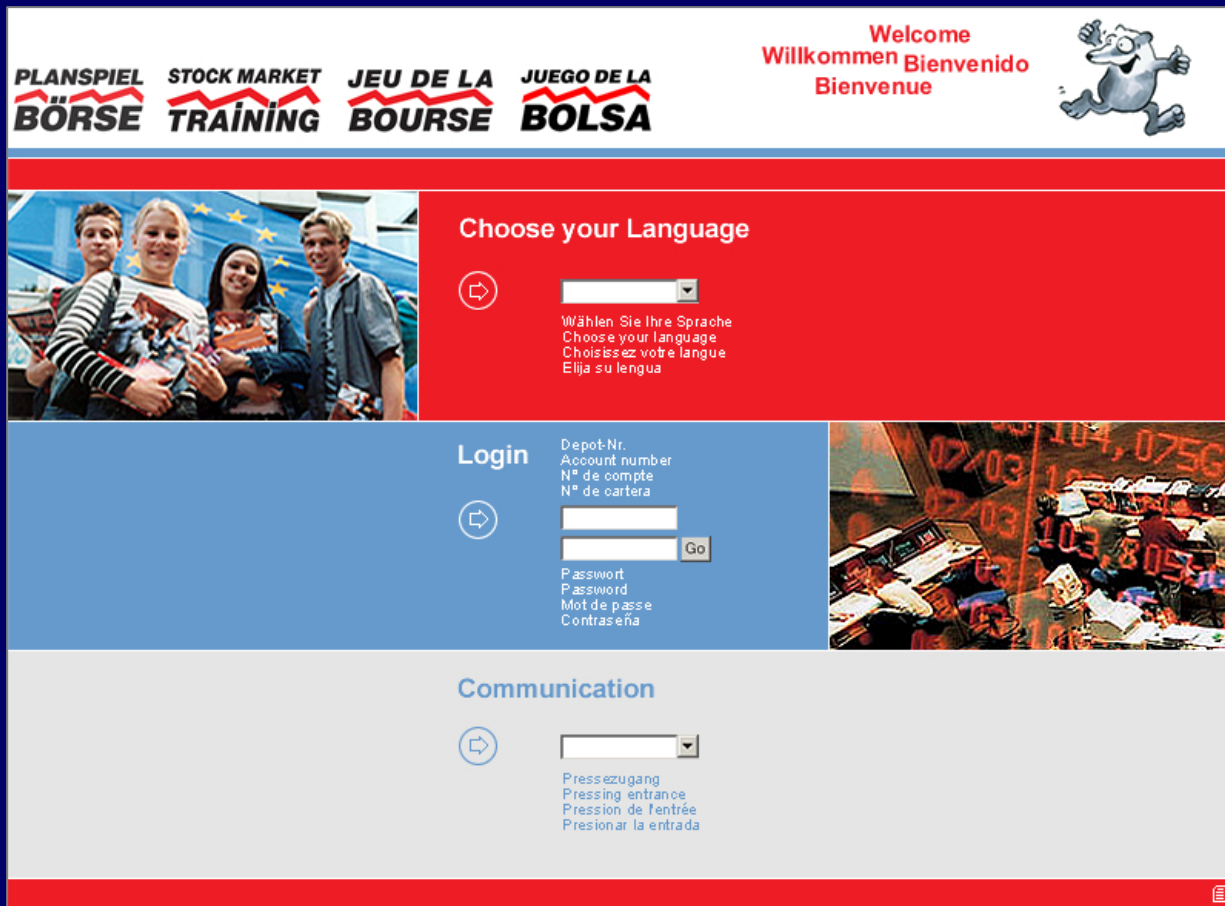
What do students and teachers think?



Testimonies from Spain, Germany
and Luxembourg

For further info: www.stockmarket-training.com


PLANSPIEL BÖRSE
STOCK MARKET TRAINING
APPRENDRE LA BOURSE
JUEGO DE LA BOLSA
CONOSCERE LA BORSA



The screenshot shows the website's main interface. At the top, there are four logos: 'PLANSPIEL BÖRSE', 'STOCK MARKET TRAINING', 'JEU DE LA BOURSE', and 'JUEGO DE LA BOLSA'. To the right, a 'Welcome' message is displayed in four languages: 'Willkommen', 'Bienvenido', 'Bienvenue', and 'Bienvenue'. A cartoon bear mascot is also present. Below the logos, there is a 'Choose your Language' section with a dropdown menu and multilingual instructions. The 'Login' section includes fields for 'Depot-Nr.' (Account number) and 'Password', with a 'Go' button. The 'Communication' section has a dropdown menu. A small image of a busy stock exchange floor is visible on the right side of the page.

PLANSPIEL BÖRSE **STOCK MARKET TRAINING** **JEU DE LA BOURSE** **JUEGO DE LA BOLSA**

Welcome
Willkommen Bienvenido
Bienvenue



Choose your Language

↩


Wählen Sie Ihre Sprache
Choose your language
Choisissez votre langue
Elija su lengua

Login

Depot-Nr.
Account number
N° de compte
N° de cartera

↩

Password
Passwort
Mot de passe
Contraseña



Communication

↩

Presszugang
Pressing entrance
Pression de l'entrée
Presionar la entrada