

Name of scheme	Provider	Provider country	Provider category	Target groups	Outreach approach	Content areas	Settings	Instruments	Short description	Contact	Project website or reference
Investire per il futuro/Invest for the future	Association	Italy	Asset management association	Adults in general (employees)	Directly to the public	Investment, saving and retirement	Not location specific	Website	During 2006 Assogestioni, the Italian asset managers association, further increased its efforts in spreading and developing financial education in Italy. As a consequence of the pension funds reform, it published a new educational website (www.investireperilfuturo.it). Thanks to an advertising campaign and promotional events the website has already had more than 130,000 unique users to date. Participants in 2006 (according to provider): more than 130,000.	Vincenzo Galimi, Direttore Comunicazione e Affari Istituzionali, Associazione del risparmio gestito 20121 Milano - Via Andegari, 18, Tel.: +390236165127; Mobile +39335250131; e-mail: vincenzo.galimi@assogestioni.it	http://www.investireperilfuturo.it/
PattChiari: A new relationship between banks and clients	Consortium of Italian banks, promoted and managed by the Italian Banking Association	Italy	Association of private companies (financial services)	Young adults, adults in general, senior citizens	Both (directly to the public or through other organisations)	Bank accounts and money basics; Credit and debt; Investment, saving and retirement	Classroom/university and other (city squares, railway stations, airports, internet, speaking networks, etc.)	Leaflets/brochures etc., printed toolkits/handbooks etc., CD-Rom, website, game (Computer games, board games, etc.), training course, one-to-one guidance and other (media partnership, focus reports and dossiers)	PattChiari is a consortium of Italian banks committed to a large project to change the relationship between customers and banks and to establish simplicity, quality, transparency, clarity and comparability. It aims to build a new relationship based on clear comprehensible and transparent dialogue where information is not only a tool of knowledge, but is also one which allows available financial services to be compared so that customers can make beneficial, informed choices. Participants in 2006 (according to provider): 15.	Monica Rivelli, phone 0039 6 6767.661, e-mail: m.rivelli@abi.it / Giovanna Boggio Robutti, phone 0039 6 6767.852, e-mail: g.robutti@consentieri.abi.it , www.pattchiari.it	http://www.pattchiari.it/
Taloudenhallinnan neuvottelukunta/Financial Management Committee of the Ministry of Trade Finland	Ministry of Trade (lead partner), Consumer Authority, Federation of Finnish Financial Services, banks, FSA, other ministries, consumer organisations	Finland	Association of providers of different sorts	Children, young adults, adults in general, senior citizens (esp. Specially young, overlooked)	Both (directly to the public or through other organisations)	Bank accounts and money basics; Credit and debt	Classroom/university, in their home, advice centre	Leaflets/brochures etc., printed toolkits/handbooks etc., training course, films, TV, radio programmes, one-to-one guidance	The Financial Management Committee (Taloudenhallinnan neuvottelukunta) was established by the Ministry of Trade in Finland 2006. The purpose is to increase consumers' knowledge of their own finances and their ability to use financial services. The Committee develops material for financial services, loans etc. to be used in schools by representatives from banks, publicly-funded advisors or other organisations for seminars, campaigns, etc.	Ministry of Trade and Industry, P.O. Box 32, FI-00023 Government, Finland, Telephone: +358 9 160 011	-
Greater Easterhouse Money Advice Project (GEMAP) Financial Inclusion Services/Financial Literacy Project	Gemap (greater easterhouse money advice project)	United Kingdom	Charity organisation	Children, young adults, adults in general (women, low-income groups, low-educational groups, employees)	Both (directly to the public or through other organisations)	Bank accounts and money basics; Credit and debt; Investment, saving and retirement	Classroom/university, in their workplace, in the providers own office, advice centre, adult education centre	Leaflets/brochures etc., printed toolkits/handbooks etc., CD-Rom, game (Computer games, board-games, etc.), training course, one-to-one guidance, group work, influence	GEMAP with the support of the Scottish executive, the big lottery fund, have developed a series of generic financial inclusion programmes which can be delivered to a variety of groups, including schools/colleges, NEET programmes, family centre work, homeless work, mental health programmes, and post-employment programmes. GEMAP Financial Inclusion Services delivers a versatile programme that is adapted to suit all age groups from three to 80 years and over. During the last two years, more than 2,000 adults and young people have participated in the programme. Participants in 2006 (according to provider): 1,500.	Sharon Graham email: sharon@gemap.co.uk Tel.: +44 1417338550 Brian Toghre-dep chief exec, gemap, Tel.: +44 141-773-5850 E-mail: brian@gemap.co.uk	-
Financial Literacy Project of the Basic Skills Agency	Basic Skills Agency at NIACE	United Kingdom	Department of Innovation, Universities & Skills	Post 16 for people with low levels of literacy and/or numeracy skills	Through other organisations	N/A	N/A	We design and produce resources	The Financial Literacy Project works to improve financial literacy across all sectors in the UK. It is funded by the DFES Skills for Life Unit until March 2008. Its priorities are: developing the use of a financial context as a way of teaching literacy and numeracy to adults up to level two; disseminating research and development work into the most effective ways of delivering literacy and numeracy in a financial context; delivering training to basic skills practitioners to increase their capacity to deliver financial literacy to learners, working with the Financial Services Authority on the delivering the National Financial Capability Strategy. Participants in 2006 (according to provider): 2.	Claire Robinson, Head of Financial Literacy, +44 20 7440 6625, claire.rob@niace.org.uk	http://www.basic-skills.co.uk/ouractivities/financialliteracy/
Estonian financial literacy programme for small business entrepreneurs	n/a	Estonia	Educational body	Adults in general (esp. women, low-income groups, entrepreneurs)	Directly to the public	Credit and debt; Investment, saving and retirement	Adult education centre	Training course, one-to-one guidance	In every Estonian county and in bigger towns are training centres	+372 51 41 875	-
Financial Fitness for Life	National Council on Economic Education, NCEE, USA and Economic Education Development Centre, Vilnius, Lithuania	Lithuania	Educational body	Children, young adults (esp. their parents)	Through other organisations	Bank accounts and money basics; Credit and debt; Investment, saving and retirement	Classroom/university, adult education centre	Printed toolkits/handbooks etc., training course	The financial literacy programme assists children from kindergarten to grade 12 in making decisions about income, spending, saving, borrowing, investing and managing their money. There are workshops based on a set of materials for teachers, students and parents. There are about 500 teachers trained in how to use the printed materials and more than 10,000 children have participated around the country. Participants in 2006 (according to provider): 400.	Danutė Poškienė, email: danutep@hotmail.com Tel.: +37067237700	-
NOCN (National Open College Network) Entry Level Award in Financial Literacy (Entry 3)	North West Kent College	United Kingdom	Educational body	Young adults (esp. low-educational groups)	Directly to the public	Bank accounts and money basics; Credit and debt	Classroom/university	Leaflets/brochures etc., printed toolkits/handbooks etc., game (Computer games, board-games, etc.), films, TV, radio programmes	Basic financial literacy is an important aspect of a young person's introduction to independent living. The financial literacy course currently being delivered provides students (14 to 19 year olds) with useful exercises and information in a learning environment. Participants in 2006 (according to provider): n/a	The National Open College Network, The Quadrant, Parkway Business Park, 99 Parkway Avenue, Sheffield, S9 4WV, Tel: +44 114 2270500, nocn@nocn.org.uk	http://www.nocn.org.uk/
NOCN L1 Award and Certificate in Financial Literacy	City of Wolverhampton College	United Kingdom	Educational body	Adults in general (esp. low-educational groups)	Directly to the public	Bank accounts and money basics; Credit and debt; Investment, saving and retirement; Assurances and risk	Classroom/university	Leaflets/brochures etc., printed toolkits/handbooks etc., CD-Rom, game (Computer games, board-games, etc.), e-learning portal, training course, films, TV, radio programmes, one-to-one guidance	This is a nationally recognised qualification which has been referenced to the Adult Literacy & Numeracy Core Curriculum and is suitable for students of all ages. It is offered at Entry 3 and Level 1. Students take the level appropriate to their ability. The programme is very practically based and students are encouraged to apply skills to their own situations. Participants in 2006 (according to provider): 23.	Eilaine Turner, Programme Coordinator, Skills for Life Telephone: +44 (0)1902-821814, email: turners@wvcol.ac.uk	http://www.nocn.org.uk/
Personal Finance qualifications (for 14-19 year olds) and personal financial planning (for adults)	Its School of Finance	United Kingdom	Educational body	Children, Young adults, Adults in general	Through other organisations	Bank accounts and money basics; Credit and debt; Investment, saving and retirement; Assurances and risk; Tax and benefits	Classroom, adult education centre, community groups, e-learning portal, training course	CD-Rom, website, e-learning portal, training course	The Its School of Finance believes that financial capability is a life skill that everybody needs to have regardless of his or her level of education or job type. Its has therefore developed four qualifications to sit alongside other school subjects for 14 to 19 year olds, and an additional qualification to help adults develop the skills and confidence to plan their own finances. The programmes are designed for young people to develop an awareness of personal financial planning as well as an appreciation of the UK regulated market and the impact of technology on financial products and providers. Qualifications can be found at www.itslearning.com/financial_capability/index.cfm	Anne Kiem, email: aiem@itslearning.ac.uk , Telephone: +44 207 444 7102,	http://www.itslearning.com/financial_capability/index.cfm
Teaching and delivering literacy, numeracy and language in the context of finance	Basic Skills Agency at NIACE	United Kingdom	Educational body	Teachers	Through other organisations	Bank accounts and money basics; Credit and debt; Investment, saving and retirement	Adult education centre	Leaflets/brochures etc., printed toolkits/handbooks etc., CD-Rom, website, game (Computer games, board games, etc.), training course	The Basic Skills Agency works with teachers of literacy, numeracy and language in England to develop the teaching of these subjects using finance as a context. Participants in 2006 (according to provider): 200.	Claire Robinson, Head of Financial Literacy, Basic Skills Agency, email: claire.rob@niace.org.uk , tel: +44 (0)20 7440 6625	http://www.basic-skills.co.uk/ouractivities/financialliteracy/
Financial literacy scheme and Budgeting with Numeracy support	Newham Community Education & Youth Service (NewCEYS)	United Kingdom	Educational body	Young adults, adults in general (esp. ethnic minorities, low-income groups, low educational groups)	Directly to the public	Bank accounts and money basics; Credit and debt; Investment, saving and retirement; Assurances and risk; Savings and pensions	Advice centre, adult education centre	Leaflets/brochures etc., printed toolkits/handbooks etc., CD-Rom, website, game (Computer games, board games, etc.), e-learning portal, training course, films, TV, radio programmes, one-to-one guidance	A wide range of financial aspects are covered here. The scheme can help people learn how to save money, get out of debt, open a bank account and even save for the future. It offers one to one advice and, at the same time, people can even study for a nationally recognised numeracy qualification at one of the adult learning centres. Participants in 2006 (according to provider): 50.	Matthew Herman Numeracy Coordinator NewCEYS Beckett Globe 1 Kingsford Way Beckett London E8 5JQ, Tel: +44 (0)7804 660 047, Email: matthew.herman@newham.gov.uk , www.newham.ac.uk	-
You and Your Money	Open University	United Kingdom	Educational body	Young adults, adults in general, senior citizens	Directly to the public	Credit and debt; Investment, saving and retirement; Assurances and risk; Housing; budgeting, care, context	Classroom/university, in their home	Printed toolkits/handbooks etc., website, DVD-Rom	The 'You and Your Money' financial literacy course from The Open University is available to everyone from 18+, as well as from 16 to 18 year olds in certain UK schools. It is a supported distance learning course delivered via textbook and DVD-Rom and supported by a helpline. 2,400 students enrolled in 2006-07. Participants in 2006 (according to provider): 2,400.	Ian Fribbance Chair, You and Your Money, The Open University, UK, email: iw.fribbance@open.ac.uk , tel: +44 (0)20 7556 6173 (www.open.ac.uk)	www.open.ac.uk

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Learning Money Matters	Personal Finance Education Group (pfeg)	United Kingdom	Educational charity	Children, young adults (esp. school teachers)	Through other organisations	Bank accounts and money basics; Credit and debt; Investment, saving and retirement; Assurances and risk; The exact content is determined by the school and may cover any and all of these.	Classroom/university, can also be through off-site training courses and at school staff meetings	Leaflets/brochures etc., printed toolkits/handbooks etc., CD-Rom, website, game (Computer games, board games, etc.), training course, films, TV, radio programmes, one-to-one guidance, other teaching resources	Personal Finance Education Group (pfeg) is an educational charity with the mission to ensure that all young people leaving school in the UK have the confidence, skills and knowledge in financial matters to take part fully in society. pfeg offers a range of advice and resources suitable for pupils of all ability levels, as well as reflecting different social, economic and cultural backgrounds. pfeg supports UK teachers working with children and young people aged between four and nineteen. Learning Money Matters is the largest project currently being run by pfeg. It aims to work with 4,000 secondary schools and 1.8m young people aged 11 to 19 over a five year period starting in April 2006. By the end of Oct 2007, 1,560 secondary schools throughout England had joined the project. pfeg delivers Learning Money Matters through its own staff and other part-time freelance staff, funded by the Financial Services Authority (FSA). Participants in 2006 (according to provider): 0/6	Alastair Mathews, Director of Policy, pfeg Fifth Floor 14 Bonhill Street London EC2A 4BX. e: alastair.mathews@pfeg.org Direct Dial: +44 20 7330 9476 Switchboard: +44 20 7330 9470 Fax: +44 20 7374 6147 www.pfeg.org/	
"Learning in a virtual World" - financial education and life skills for students providing progression into a career in financial services	Carter and Carter Group PLC in cooperation with schools	United Kingdom	International training Company	Children	Through other organisations	Bank accounts and money basics; Credit and debt; Investment, saving and retirement; Assurances and risk; Life skills	Classroom/university, in their home	Leaflets/brochures etc., e-learning portal, training course, one-to-one guidance, usually classroom based	"Learning in a virtual world - Exciting, Innovative and Unique" This programme offers financial education and life skills for students aged 13 to 17. It aims to provide students with an understanding of finance and enable progression into studying for a career in financial services. Students expect learning to keep up with the new computer skills many have developed and this programme allows them to really enjoy learning about finance and opens their eyes to career opportunities that many would never have previously considered. Carter and Carter Group PLC are currently working with ten schools as a pilot before national and international roll-out. Participants in 2006 (according to provider): 0/6	Carter & Carter Group plc, Mere Way, Ruddington Fields Business Park, Ruddington, Nottinghamshire NG11 6JZ, Tel: +44 (0) 115 945 7200, email: info@cartercartergroup.com http://www.cartercartergroup.com	
Financial Literacy activities of the Austrian Insurance Association (VVO)	The Austrian Insurance Association (Versicherungsverband Österreich, VVO) is providing this scheme.	Austria	National Insurance Association	Children, young adults, adults in general (esp. entrepreneurs, teachers)	Directly to the public	Investment, saving and retirement; Assurances and risk	Classroom/university, in their home, in their worksite	Leaflets/brochures etc., printed toolkits/handbooks etc., website, films, TV, radio programmes, one-to-one guidance, information hotline	One of the key principles of European consumer policy is the recognition of consumers as responsible economic agents in the internal market. The Austrian Insurance Association (Versicherungsverband Österreich, VVO) has already been contributing to raising financial literacy for many years. VVO provides a vast range of independent customer information nationwide through the use of brochures, the VVO website (www.vvo.at) and via phone services. Special activities are carried out in addition. VVO regularly monitors consumers' understanding, expectations and opinions. Participants in 2006 (according to provider): 6,000,000	Dieter Ptscheld, Austrian Insurance Association, Legal and International Affairs, Schwarzenbergplatz 7, A-1030 Vienna, Tel: +43 1 711 56 215, Fax: +43 1 711 56 290, E-mail: ptscheld@vvo.at, http://www.vvo.at	
Cashless-München/Cashless Munich	Anderwerk GmbH, AWO München gemeinnützige Betriebs-GmbH, DGB Region München, Kreisjugendring München-Stadt	Germany	Non profit association, Public authority and Private company	Young adults (esp. young adults in apprenticeship), multiples	Directly to the public	Bank accounts and money basics; Credit and debt; Budgeting	Classroom/university	Leaflets/brochures etc., website, other leaflets of the banks, etc.	"Cashless Muenchen" targets youth and young adults. The goal of this project is to impart knowledge in financial literacy. Here, the main focus for prevention of debt is on the promotion of responsible and independent budgeting. Participants in 2006 (according to provider): 1,650	Tel. 089514106983, email: info@cashless-muenchen.de http://www.cashless-muenchen.de/	
Alapok Program/Foundation Programme	OTP Fav Andras Foundation	Hungary	Non profit foundation	Young adults, age 16-18 (esp. low-income groups, low-educational groups)	Through other organisations	Bank accounts and money basics; Credit and debt; Investment, saving and retirement	Classroom/university	Leaflets/brochures etc., printed toolkits/handbooks etc., game (Computer games, board-games, etc.)	The Foundation Programme is an interactive, practical, extra-curricular training course covering two days that allows children aged 16 to 20 to learn about financial and money matters. It also provides useful information on career issues. The course helps children to start adult life after school. Participants in 2006 (according to provider): 200	Agnes Sebesteny, email: sebesteny.agnes@otpbank.hu, Telephone: +361-486-6385	
Junior Achievement - Young Enterprise Programmes	Junior Achievement-Young Enterprise Europe Member Organizations	EU-wide and abroad (40 European countries)	Non-profit association (international)	Children, young adults (from age 6 to 25)	Both (directly to the public or through other organisations)	Bank accounts and money basics; Credit and debt; Investment, saving and risk; Running a company	Classroom/university	Leaflets/brochures etc., printed toolkits/handbooks etc., CD-Rom, website, game (Computer games, board-games, etc.), e-learning portal, training course, one-to-one guidance, business mentors in the classroom	The Junior Achievement-Young Enterprise network with its 40 member nations has developed a series of financial and entrepreneurship education programmes targeting children and young adults of all ages. Through practical economic- and enterprise-oriented activities, children learn how money moves through our communities, how important their "personal finance" is and how businesses are financed and managed. The users are in direct contact with business people throughout the programmes. Participants in 2006 (according to provider): 22,000 students in "Banks in Action", 200,000 students in "My Finance" and 46,000 students in "My Money Business"	JAE-Europe, Diana Filip, Marketing and Development Director, Tel.: +32 2 626 6174, email: diana@jae.eu http://www.jae.eu	
Dolceta - Developing Online Consumer Education Tools for Adults	EUCEN with a team in each of the 27 Member States to provide a version for each country	EU-wide	Non-profit association including consumer protection agencies (international)	Adults in general	Directly to the public	Bank accounts and money basics; Credit and debt; Investment, saving and retirement; Budgeting	In their home, in their worksite, in their worksite, advice centre, adult education centre	Website, e-learning portal	Dolceta is an online learning tool aimed at adults and adult educators. It offers information and learning materials on consumer rights and financial services in 25 Member States (soon to be available in 27 Member States). Now developing a module targeted at teachers in primary and secondary schools and at adults with literacy problems. Participants in 2006 (according to provider): 1/6	Pat Davies, email: pat.davies@univ-lille.fr, Tel: +33 321 86 15 80	http://www.dolceta.eu/
The Europe Diary/European Consumer Diary	Generation Europe (contractor/lead partner) in cooperation with 27 national partners	EU-wide	Non-profit association including consumer protection agencies (international)	Young adults, young adults (esp. Students 16-18)	Through other organisations	Bank accounts and money basics; Credit and debt; Assurances and risk	Classroom/university	Printed toolkits/handbooks etc.	The Europe Diary aims at equipping schools with basic knowledge in areas such as consumer rights and obligations, product safety, managing personal finances, credit, advertising and online security. The texts are written and approved centrally and then translated and adapted by the 27 partners. Participants in 2006 (according to provider): 18,095 schools	Ginette Nabavi, email: ginette.nabavi@ec.europa.eu, Tel.: +32/2/95 23 47	http://ec.europa.eu/consumers/cons_info/consume_r_diary_en.htm
Poznej svoje penize/Get to Know Your Money	Junior Achievement, CR with the support of Citibank	Czech Republic	Non-profit association including consumer protection agencies (international)	Young adults (aged 16-19)	Through other organisations	Bank accounts and money basics; Credit and debt; Investment, saving and retirement; Assurances and risk	Classroom/university	Leaflets/brochures etc., printed toolkits/handbooks etc., e-learning portal	The purpose of the project is to deliver essential financial education skills to at-risk teenage students through the "Get to Know Your Money" programme. Implemented in the Czech schools during 2003/2004, it equips youth with a basic framework for making sound economic and financial decisions in their lives. It provides young people with the life skills of personal financial management to help ensure financial literacy independence and prevent them taking risky money management decisions. It also helps them gain and develop creative problem solving skills essential for success in their personal, professional and community life. Participants in 2006 (according to provider): 1,826	Katerina Mackova, Junior Achievement, CR, email: mackova@jacr.cz, Tel.: +420 224 230 240	http://poznaj.jacr.cz/default.asp
Women Entrepreneurs project	SIFE - Students In Free Enterprise	Malta	Non-profit association including consumer protection agencies (international)	Young adults, adults in general (esp. women)	Both (directly to the public or through other organisations)	Bank accounts and money basics; Credit and debt; Investment, saving and risk; Euro, Savings and Spenders etc.	Conference halls	Printed toolkits/handbooks etc., training course, "classroom" discussions	The financial literacy as part of the "Women Entrepreneurs" project of SIFE in Malta aims to teach local women basic, everyday financial techniques as well as to promote financial independence. It is aimed to reach its target audience through a number of conferences and open discussions as well as regular publications. Participants in 2006 (according to provider): 2,000	SIFE (Students In Free Enterprise) email: info@sifeim.com	http://www.sife.com/malta/index.aspx?ID=MT
MFC Financial Education Programme	Microfinance Centre for CEE and the NIS and its partners in the countries of Eastern Europe and Central Asia	Poland	Non-profit association including consumer protection agencies (international)	Young adults, adults in general (esp. women, ethnic minorities, low-income groups, low-educational groups)	Through other organisations	Bank accounts and money basics; Credit and debt; Investment, saving and retirement; Assurances and risk	Classroom/university, advice centre, adult education centre	Leaflets/brochures etc., printed toolkits/handbooks etc., game (Computer games, board-games, etc.), training course	The MFC Financial Education Program (FEP) aims to improve financial capability of low-income households and other vulnerable groups in Eastern Europe and Central Asia. The MFC Financial Education Program (FEP) strongly believes that financial education is a tool to ease passage along the road out of poverty for low-income households and enhance inclusion in financial matters. The initiative sees itself as a tool to better realise the mission objectives. Currently, this programme focuses on raising awareness within the FEP and on building the skills of local development organisations and their staff to deliver financial education workshops. The initiative has on-going activities in Poland, Russia, Bosnia and the Caucasus countries. The educational package "Plan Your Future" is currently available in Polish, English, Russian and Serbo-Croat. The approach is bottom-up and participatory. Participants in 2006 (according to provider): 100	Micro Finance Center Warsaw, Michal Matul, email: michal@mfc.org.pl, Telephone: +48-22 622 34 65, www.mfc.org.pl	http://www.mfc.org.pl/
Plan Your Future	Microfinance Centre for CEE and the NIS, Foundation for Democracy Education Centre for Citizenship Education, Rural Development Foundation, Association of Polish Banks and many local organisations	Poland	Non-profit association including consumer protection agencies (international)	Young adults, adults in general (esp. women, low-income groups, low-educational groups)	Through other organisations	Bank accounts and money basics; Credit and debt; Investment, saving and retirement; Assurances and risk	Classroom/university, adult education centre	Printed toolkits/handbooks etc., game (Computer games, board-games, etc.), training course	"Plan Your Future" is a package from financial education providers that was developed and tested in 2004 - 05. It is currently being implemented on a large scale by a consortium of diverse institutions (from non-governmental and the banking sector). The consortium (www.edufin.org.pl), under the direction of MFC, seeks to increase the financial literacy of five million low-income households in Poland by 2015. By the end of June 2006, 500 households have been exposed to Plan Your Future. The consortium has also piloted a partnership delivery model which will allow it to provide high quality financial education to large number of vulnerable groups in a cost-effective and sustainable manner. Participants in 2006 (according to provider): 100	Micro Finance Center Warsaw, Michal Matul, email: michal@mfc.org.pl, Telephone: +48-22 622 34 65, www.mfc.org.pl	http://www.mfc.org.pl/
Life Insurance and Capital Life Insurance	1. Austrian Consumer Association VKI (lead partner), 2. Professionalist Association of Personal Financial Planners of the Chamber on Commerce	Austria	Non-profit association including consumer protection agencies (local/regional/national)	Adults in general (esp. consumers)	Directly to the public	Investment, saving and retirement; Assurances and risk	Advice centre	Leaflets/brochures etc., printed toolkits/handbooks etc., website	Basic information workshops for adults on financial products, their characteristics, risks and their advantages and disadvantages for specific personal situations. The first workshop was on life insurance and capital life insurance and has been held twice already. The workshops were attended by 220 consumers. Further workshops will follow. This scheme, where the information is given to consumers through a cooperation between the country's consumer protection institutions and the service providers, is supposed to be the first of its kind in Austria. Participants in 2006 (according to provider): 200	Max Reuter, email: mreuter@vki.at; Tel: +43 (0) 1 588720; Internet: www.konsumrat.at	
VKI Public seminars on financial products	Austrian Consumer Association VKI in cooperation with Professionalist Association of Chamber of Commerce, Vienna	Austria	Non-profit association including consumer protection agencies (local/regional/national)	Adults in general (esp. consumers)	Directly to the public	Investment, saving and retirement; Assurances and risk	Advice centre	Printed toolkits/handbooks etc., website	Information for adults entailing them to work out if specific financial products suit their needs in regards to future capital generation (e.g. for retirement and risk protection). Its main focus is on adult consumers. It is a cooperation between professional associations, product providers and the Austrian consumer association VKI. Participants in 2006 (according to provider): 200	Max Reuter, email: mreuter@vki.at; Telephone: 0043 1 588720; Internet: www.konsumrat.at	

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Eltersschule/Parents' school	Klartext, Schuldnerberatung Oberösterreich (Debt Counseling Association Upper Austria)	Austria	Non-profit association including consumer protection agencies (local/regional/national)	Adults in general (esp. parents)	Directly to the public	Bank accounts and money basics	Advice centre, adult education centre	Leaflets/brochures etc., one-to-one guidance	The organisation commissioning the programme has to pay a small fee. The main aim of the programme is to teach parents how to deal with money matters in family life and how to make their children aware of money issues. It consists of a lecture and a discussion. Participants in 2006 (according to provider): 102	Thomas Mader, email: tmader@klartext.at ; Telephone: 0043 (0) 732 / 77 55 11 - 23, www.klartext.at	
Fit fürs Geld, fit fürs Leben/Fit for money, fit for life	Klartext, Schuldnerberatung Oberösterreich (Debt Counseling Association Upper Austria)	Austria	Non-profit association including consumer protection agencies (local/regional/national)	Children, young adults (esp. young adults undergoing an apprenticeship)	Directly to the public	Bank accounts and money basics; Credit and debt; Investment, saving and retirement; Assurances and risk	In their worksite	Leaflets/brochures etc., printed toolkits/handbooks etc., CD-Rom, films, TV, radio programmes, one-to-one guidance	The programme encompasses 8 to 16 lessons each 45 minutes long. Part of the programme is funded via the public, part comes from the apprentices' employers. The main reason for the interest of the employers is to avoid the over-indebtedness of their employees. Participants in 2006 (according to provider): 45	Thomas Mader, email: tmader@klartext.at ; Telephone: 0043 (0) 732 / 77 55 11 - 23, www.klartext.at	
Multiplikatorschulung/School for disseminators	Klartext, Schuldnerberatung Oberösterreich (Debt Counseling Association Upper Austria)	Austria	Non-profit association including consumer protection agencies (local/regional/national)	Children, young adults	Through other organisations	Bank accounts and money basics; Credit and debt; Investment, saving and retirement; Assurances and risk	Classroom/university, adult education centre, education centre	Leaflets/brochures etc., printed toolkits/handbooks etc., CD-Rom, films, TV, radio programmes, one-to-one guidance	The programme encompasses a one-day lesson where disseminators are trained to deliver financial information to their target group. The disseminators are, for example, teachers, private bodies (social-kindergarten), advisers for unemployed people. The attendees are taught to make use of the schuldenkoffer within their lessons over a longer period of time. Participants in 2006 (according to provider): 26	Thomas Mader, email: tmader@klartext.at ; Telephone: 0043 (0) 732 / 77 55 11 - 23, www.klartext.at	http://www.klartext.at/veranstaltungen.htm
Schulprojekt: Schuldenfalle/School project: Debt trap	Klartext, Schuldnerberatung Oberösterreich (Debt Counseling Association Upper Austria)	Austria	Non-profit association including consumer protection agencies (local/regional/national)	Children, young adults (esp. 13-19 year old youth)	Directly to the public	Bank accounts and money basics; Credit and debt; Investment, saving and retirement	Classroom/university	Leaflets/brochures etc., printed toolkits/handbooks etc., CD-Rom, films, TV, radio programmes, one-to-one guidance	The programme is project-orientated and encompasses two to three sessions. The employees of Klartext teach students how to manage their day to day finances, how to make smart purchasing decisions and how to avoid over-indebtedness. Participants in 2006 (according to provider): 1.250	Thomas Mader, email: tmader@klartext.at ; Telephone: 0043 (0) 732 / 77 55 11 - 23, www.klartext.at	http://www.klartext.at/veranstaltungen.htm
Weil kein Geld vom Himmel fällt/Because money does not fall from the sky	Klartext, Schuldnerberatung Oberösterreich (Debt Counseling Association Upper Austria)	Austria	Non-profit association including consumer protection agencies (local/regional/national)	Children	Directly to the public	Bank accounts and money basics; Investment, saving and retirement	Classroom/university	Leaflets/brochures etc., printed toolkits/handbooks etc., training course, films, TV, radio programmes	The programme targets elementary school children, 3rd years and 4th years. It is a continuous programme that follows up the lessons in the elementary school with two lessons each in the 3rd and 4th years. Participants in 2006 (according to provider): 50	Thomas Mader, email: tmader@klartext.at ; Telephone: 0043 (0) 732 / 77 55 11 - 23, www.klartext.at	
Schuldenkoffer/Debt suitcase	Klartext, Schuldnerberatung Oberösterreich (Debt Counseling Association Upper Austria)	Austria	Non-profit association including consumer protection agencies (local/regional/national)	Children, young adults	Through other organisations	Bank accounts and money basics; Credit and debt; Investment, saving and retirement	Classroom/university, in their home, advice centre	Website, e-learning portal	The "Schuldenkoffer" aims to enable disseminators to teach children (13 and older) about financial matters. It focuses on purchasing topics most relevant to children at this age (e.g. buying mobile phones, a car or the first flat, dealing with credit institutions and pocket money). Additionally the programme is enhanced through the use of newspaper articles, studies, literature tips and films. See: www.schuldenkoffer.at . Participants in 2006 (according to provider): 3.000	Thomas Mader, email: tmader@klartext.at ; Telephone: 0043 (0) 732 / 77 55 11 - 23, www.klartext.at	http://www.klartext.at/schuldenkoffer/
Finanzführerschein/Financial drivers' licence	Verein für prophylaktische Sozialarbeit, SCHULDNER-HILFE (Association for Prophylactic Social Work, Debt Help)	Austria	Non-profit association including consumer protection agencies (local/regional/national)	Children and young adults (from 14 to 25 years)	Directly to the public	Bank accounts and money basics; Credit and debt; Assurances and risk; Private budget	Classroom/university, adult education centre	Leaflets/brochures etc., printed toolkits/handbooks etc., website, training course, films, TV, radio programmes	The aim of the Upper Austrian Financial Driver's Licence is to impart basic financial information to young people (aged 14 to 25 years) and to ensure that these young adults learn how to handle money. The course contains up to nine modules. Each one lasts three hours and has a principal theme, such as buying my first moped/car, my new flat, budgeting etc. The scheme enables young people to achieve a high degree of financial competence, decision-making skills and responsibility. Participants in 2006 (according to provider): 2.746	Verein für prophylaktische Sozialarbeit, SCHULDNER-HILFE Oberösterreich, Stockhofstraße 9, 4020 Linz (Austria); Tel.: 0043 732 77 34; e-mail: linz@schulnerhilfe.at	http://www.schuldnerhilfe.at
Geld beherrscht die Welt/Beherrschen sie ihr Geld?/Money controls the world! Do you control your money?	Chamber of Labour of Styria, Department for Education	Austria	Non-profit association including consumer protection agencies (local/regional/national)	Children, young adults, adults in general (esp. low-income groups, employees, teachers, trainers)	Both (directly to the public or through other organisations)	Bank accounts and money basics; Credit and debt; Investment, saving and retirement. Critical view on the meaning of money; the critical view on overconsumption	Classroom/university, in their worksite, in the providers own office, adult education centre	Leaflets/brochures etc., website, training course, collection of money boxes	Based on the US programme "Your Money or Your Life" (New Road Map Foundation, Seattle), the scheme offers workshops for young people, adults and teachers. The workshop is planned to last eight hours (one day, two half days or 6 shorter lessons). The teacher training seminars are scheduled to last two days. The programme wants to develop the financial intelligence and the financial integrity of the participants and give them the tools to ensure self-confident and self-critical personal financial management. Participants in 2006 (according to provider): 130	Dr. Robert Neunteufel, AK Steiermark, Bildungsabteilung H. Resel G. 6-14 A-8020 Graz (Austria); Tel: 0043 316 7798 2354; E-mail: robert.neunteufel@akstmk.at	http://www.akstmk.at/www-395-IP-30-76.html
Lieber ein altes Auto mit dem Kuckuck drauf /Better an old car with a lion on it than a new one with a cuckoo	Schuldnerberatung Tirol (Debt Counseling Tyrol)	Austria	Non-profit association including consumer protection agencies (local/regional/national)	Children, young adults (esp. low-income groups)	Both (directly to the public or through other organisations)	Bank accounts and money basics; Credit and debt; Assurances and risk; Overindebtedness	Classroom/university	Leaflets/brochures etc., printed toolkits/handbooks etc., CD-Rom, website, training course, films, TV, radio programmes	Young people (16 to 20) with a generally low standard of educational are a high risk group for over-indebtedness. Simply because they have not been told the basic rules of household finances and warned about possible traps, these young people can end up in monetary disaster. The Austrian school system has a huge deficit in this area of education and it is up to debt advice organisations to provide the missing topic of financial literacy. This happens fairly well in some states (Vorarlberg and Upper Austria) and not at all in others (Salzburg and Vienna) or just sporadically, as financial support from public bodies is very poor, like in Tyrol. For example, there is a need for a 100 more seminars in Tyrol. The only solution for the long term for Austria's young population can be the inclusion of financial literacy in the school system. Participants in 2006 (according to provider): about 2.000 in 99 seminars	Thomas Pacht, email: thomas.pacht@tibrol.at ; Telephone: 0043 512 57 76 49 -14, Internet: www.tibrol.at	
RISKI Projekt für Jugendliche zum bewussten Umgang mit Geld und Risiko/Project for young people for a conscious handling of money and risk	Schuldnerberatung Steiermark GmbH (Debt Counseling Styria, lead partner) and cooperation partners	Austria	Non-profit association including consumer protection agencies (local/regional/national)	Young adults (esp. women, low-income groups, low-educational groups, young men and women who are in education in a private organisation)	Both (directly to the public or through other organisations)	Bank accounts and money basics; Credit and debt; Investment, saving and retirement; Assurances and risk	Adult education centre, in a climbing hall, at the driving-test center of the austrian automobile club, in the casino, in a large shopping centre	Printed toolkits/handbooks etc., CD-Rom, website, training course, e-mailreflexion, Video-reflection, group-reflection, cash, money	RISKI created this training course for young people. With its partner organisations, it ran and evaluated a pilot scheme for 16 eighteen-year-olds. Together with young professionals and the partner organisations it is now planning to implement the model for around 200 young people across the whole Austria over the next two years. Participants in 2006 (according to provider): 21	Lore Kleewein, email: lore.kleewein@gmail.com ; Telephone: +43 964 5263895	http://www.psoo.at
The cash - on tour	Jugendinfo.cc on behalf of the Austrian Youth Information Centers in cooperation with the Austrian umbrella organisation for debt counselling (ASR Schuldnerberatung)	Austria	Non-profit association including consumer protection agencies (local/regional/national)	Young adults (esp. youngsters from 16)	Directly to the public	Bank accounts and money basics; Credit and debt	Classroom/university, in their worksite, also rooms of different clubs	Information Centers and online	Managing their own money is a new experience for many young people when they start to become independent and there is a great need for information on this. The printed and online publication "The Cash" aims to give basic information on managing money by using a young person-friendly approach to try to make the theme accessible to this target audience. It is not aimed at people who are already in financial difficulties but is intended to reach young people before they get into trouble. 15.000 copies (2006)/7.000 copies (up-dated reprint in 2007) of The Cash brochure have been printed and it is also displayed on the web. Participants in 2006 (according to provider): n/a	Jugendinfo.cc, Alexandra Cangelosi, email: alexandra.cangelosi@jugendinfo.cc ; Tel: +43(1)216 48 44 - 56	http://www.infoput.at/thecash.html
Vorarlberger Finanzführerschein Vorarlberg Financial Drivers' Licence	Lead Partner: Land Vorarlberg (Government of Vorarlberg), "aha" - Tipps und Infos für Junge Leute ("aha" - Youth Informationcenter), Wirtschaftskammer (Economic Chamber), Arbeiterkammer (Chamber for Employees), Arbeitsmarktservice (Public Employment Service), Raiffeisenbank, Hypo Tirolbank, Sparkasse, Volksbank	Austria	Non-profit association including consumer protection agencies (local/regional/national)	Children, young adults	Both (directly to the public or through other organisations)	Bank accounts and money basics; Credit and debt; Investment, saving and retirement	Classroom/university, in their worksite, also rooms of different clubs	Leaflets/brochures etc., website, game	Depending on their age, children and young adults have different approaches towards money. Hence three curricula have been developed for the Austrian Vorarlberger Finanzführerschein (Vorarlberg Financial Driver's Licence) to suit the different needs: "S" for 10 and 11-year olds, "M" for 14 and 15-year olds and "L" for those aged 16 to 18. Financed by the local government and other local institutions and organisations, the programme operates - up to now - solely in the Vorarlberg region. Participants in 2006 (according to provider): 2.394. (By the end of September 2007, 4317 children have participated)	Mag. Marga Moosbrugger, Mehreneraustraße 3 A-6900 Bregenz (Austria); Tel.: 0043-0574746 165 - 28, email: moosbrugger.marga@fls.at	http://www.fitnesspool.at/
Omlie jallolle - projekt/How to get on your own feet	8 organisations in social sector: Takuu-Säästö (The Guarantee Foundation, lead partner), A-Clinic Foundation, The Finnish Central Association for Mental Health, Mielenterveyden Keskuksilitto, Senevausallito, Kriemulianhuolto, Nuorisatila, A-kilpailu liitto, Setlementtiliitto	Finland	Non-profit association including consumer protection agencies (local/regional/national)	Adults in general (esp. mentally ill, drug abusers ex-offenders)	Through other organisations	Credit and debt	Advice centre	Leaflets/brochures etc., website, e-learning portal, one-to-one guidance	The "How to get on your own feet" project finds methods to help ex-prisoners, ex-drug abusers or the mentally ill to get help in their debt problems. It also creates methods for providing financial advice. The aim is to show the people who support individuals in these groups where they can find help. Participants in 2006 (according to provider): n/a	Leena Veikkola, executive director, email: leena.veikkola@takuu-saastio.fi , telephone: +358 40 5263895	http://www.omliejallolle.fi
Talous tutuksi/Know the Economy Seminar for teachers	Finnish Foundation for Share Promotion, Federation of Finnish Financial Services, - TAT Group, Teacher's Association (History and civics)	Finland	Non-profit association including consumer protection agencies (local/regional/national)	Children (esp. school children)	Through other organisations	Bank accounts and money basics; Credit and debt; Investment, saving and retirement	It varies, conference centers and so on	Leaflets/brochures etc., website	Courses and material for teachers who teach children between the ages 15 and 18. The courses are held in several cities. The programme consists of lectures about the function of the capital market, investment alternatives for the private investor and entrepreneurship. Participants in 2006 (according to provider): 200	Sirkka-Liisa Roino, email: sirkka.liisa.roino@porssisaatio.fi , Tel.: +3589 68891611	http://www.porssisaatio.fi/default.aspx?path=159_3

Name of scheme	Provider	Provider country	Provider category	Target groups	Outreach approach	Content areas	Settings	Instruments	Short description	Contact	Project website or reference
ARCAF (EpargneRetraite.org)	A.R.C.A.F. - Association Nationale des Fonctionnaires Epargnant pour la Retraite (National Association of Civil Servant Savings for Retirement)	France	Non-profit association including consumer protection agencies (local/regional/national)	Adults in general (esp. civil servants)	Both (directly to the public or through other organisations)	Long terms savings and retirement		Leaflets/brochures etc., printed toolkits/handbooks etc., website	ARCAF informs and supports French public employees in saving for their retirement. It explains to them the pros and cons of investing in dedicated retirement savings products. Participants in 2006 (according to provider): 5,000	A.R.C.A.F.: 33, avenue de Wagram 75017 Paris. Tél.: 01-56-68-75-41 Fax: 01-56-68-75-01, email: contact-arcaf@epargneretraite.org; www.epargneretraite.org	http://www.epargneretraite.org/
La finance pour tous/Financial skills for all	Institut pour l'Éducation financière du public (IEFP) (Institute for the Financial Education of the Public)	France	Non-profit association including consumer protection agencies (local/regional/national)	Children, young adults, adults in general, senior citizens (esp. economically active people, young people at school and consumers of financial services)	Directly to the public	Bank accounts and money basics; Credit and debt; Investment, saving and retirement; Assurances and risk	In their home through web site and books, at work, at school	Leaflets/brochures etc., website, films, TV, radio programmes, school materials, conferences, videos	The IEFP wants to familiarise the French with financial matters and enable them to better manage their money and their savings. Such action is vital, especially for young people at school, as it becomes more and more important for consumers to confront the issue of financing their retirement, and because of the growing complexity of financial decisions. The IEFP has developed a website and school materials. These resources will be made available free of charge to the general public and school teachers and will be disseminated through marketing campaigns on radio and television and especially targeted at schools. Participants in 2006 (according to provider): 6	Bernard Marx; Email: b.marx@lafinancepourtous.com; Telephone: 00 33 (0)1 49 27 55 37	http://www.lafinancepourtous.com/
Les Clés de la Banque/Keys to the bank	French Banking Federation (all the banks operating in France are members of the FBF, including savings or cooperative banks or Postal Bank)	France	Non-profit association including consumer protection agencies (local/regional/national)	Young adults, adults in general, social workers and volunteers of consumers associations (esp. low-income, low-educational groups)	Both (directly to the public or through other organisations)	Bank accounts and money basics; Credit and debt; Investment, saving and retirement; Assurances and risk; Impact of personal decisions (eg marriage)	Classroom/university, in their home, in their worksite, advice centre	Leaflets/brochures etc., printed toolkits/handbooks etc., website, training course, films, TV, radio programmes	Financial literacy improvement begins at school and a specific scheme has been developed for 15-year-olds. However, adults also need to improve their understanding of financial matters. Direct action has been taken through the Internet to provide the public with useful information. And to help those people less at ease with financial world or uncomfortable dealing with written materials, a coordinated approach with social workers is sought. Participants in 2006 (according to provider): 2,600 social workers trained	Philippe Caplet, Scheme manager, email: pcaplet@fbf.fr; Telephone: 33 (0)1 48 00 50 14; www.fbf.fr	http://www.lasclésdelabanque.com/
Bank und Jugend Im Dialog/Bank and youth in dialogue	Arbeitskreis Schuldnerberatung Krefeld (Working Group Debt Counsellors Krefeld)	Germany	Non-profit association including consumer protection agencies (local/regional/national)	Young adults	Through other organisations	Bank accounts and money basics; Credit and debts	Classroom/university, in the providers own office, advice centre	Leaflets/brochures etc., printed toolkits/handbooks etc., CD-Rom, training course, training course	"Bank and youth in dialogue" is a programme that aims to promote the development of skills in purchasing and finance. The goal is to advance and develop an association with money. Participants in 2006 (according to provider): 100	Diakonie Krefeld & Viersen, Helmut Peters, email: helmut-peters@diakonie-krefeld.de; Tel.: 02151/9532039	http://www.zuveltschulden.de/projekte/bank/inhalt.html
Dept Prevention – A Future Workshop/Where and how does today's youth learn money management?	Verbraucherzentrale Bundesverband e.V. (vzbv) (Federation of German Consumer Organisations)	Germany	Non-profit association including consumer protection agencies (local/regional/national)	Children, young adults	Both (directly to the public or through other organisations)	Bank accounts and money basics; Credit and debt; Assurances and risk	Classroom/university, adult education centre	Leaflets/brochures etc., website	School children must be taught considerably more about money matters than simply receiving lessons on credit, instalment payments, insurance, etc., because the knowledge and skills that are required are not provided through normal learning processes. What is needed above all for them to be masters of their own finances and wishes for the future, which are all too often associated with the acquisition of material goods. Participants in 2006 (according to provider): n/a	Peter Gnietczyk, Referent Fortbildung und Wissensmanagement (Policy Officer Vocational Training) Verbraucherzentrale Bundesverband e.V. (Federation of German Consumer Organisations) Markgrafestraße 66, 10969 Berlin, Telephone +49 (0)30 258 00-105 / Fax +49 (0)30 258 00-218; email: gnietczyk@vzbv.de; www.vzbv.de	www.verbraucherbildung.de
VZBV Guidebooks	Verbraucherzentrale Bundesverband e.V. (vzbv) (Federation of German Consumer Organisations) in cooperation with the regional Consumer Centres	Germany	Non-profit association including consumer protection agencies (local/regional/national)	Young adults, adults in general, senior citizens (esp. young families, women, low income groups, employees)	Both (directly to the public or through other organisations)	Bank accounts and money basics; Credit and debt; Investment, saving and retirement; Assurances and risk	Advice centre, internet shop of the provider. All book stores, Newspaper kiosks. Special hints in all kind of media	Printed toolkits/handbooks etc., CD-Rom, website	The Federation of German Consumer Organisations (vzbv) together with the Consumer Centres of the German States provides a series of guidebooks addressed to consumers of all kinds and ages which deal with all relevant consumer issues and their possible questions. The series cover eight main topics. One is "old age provision", the other one is "money and insurance". Both topics are covered by a range of guidebooks. The scheme offers, for instance, 7 guidebooks concerning "old age provision" (http://www.vzbv.de/ratgeber/rubrik/Altersvorsorge/index.html). Under the topic "Money and insurance", the programme offers 38 different guidebooks (http://www.vzbv.de/shop/start/index.php?page=hubrik&kategorie=3&subkategorie=4&start=0). Participants in 2006 (according to provider): n/a	Verbraucherzentrale Bundesverband e.V. (vzbv) Fachbereich Finanzdienstleistungen Helga Springinger Markgrafenstr. 66 D-10969 Berlin email: springer@vzbv.de; Telephone: 0049 (0)30 2580302; Fax: 0049 (0)30 2580318; www.vzbv.de	http://www.vzbv.de/ratgeber/rubrik/Geld_Und_Versicherungen/index.html
www.verbraucherbildung.de Consumer education portal	Verbraucherzentrale Bundesverband - vzbv (Federation of German Consumer Organisations)	Germany	Non-profit association including consumer protection agencies (local/regional/national)	Children, young adults, adults in general (esp. intermediaries for different target groups)	Directly to the public	Bank accounts and money basics; Credit and debt	Classroom/university, adult education centre	Website	The Federation of German Consumer Organisations (vzbv) aims to enhance consumers' ability to make informed financial decisions by providing materials which address different target groups: school children, adults in general, and young adult migrants. The material can be downloaded from www.verbraucherbildung.de . There are several schemes on the website: 1. Consumer rights and financial skills targeted at those taking German language courses. 2. Debt prevention – a future conference ("Zukunftwerkstatt" based on the seminar design of Robert Jungk). 3. The module "New consumption and financial management" of the online course "New home economics". The VZBV also runs specialised web portals such as www.baufoerderer.de , www.verbraucherinfothek.de , www.vorsorgeueberblick.de and www.kindererparnisse.de . Participants in 2006 (according to provider): n/a	Clara Hildegard Mackert, email: mackert@vzbv.de; Tel.: +49 (0)30/25800104	http://www.verbraucherbildung.de/projekt01/
www.vorsorgeueberblick.de Consumer education portal	Verbraucherzentrale Bundesverband e.V. (vzbv) (Federation of German Consumer Organisations) in cooperation with the regional Consumer Centres	Germany	Non-profit association including consumer protection agencies (local/regional/national)	Young adults, adults in general, senior citizens	Both (directly to the public or through other organisations)	Investment, saving and retirement; Assurances and risk	In the providers own office, advice centre, own and other media promotion for the website	Printed toolkits/handbooks etc., website, e-learning portal, one-to-one guidance, documents including political comments and other statements	www.vorsorgeueberblick.de informs consumers about government-sponsored and private old-age pension provision. The parameters and conditions of the "Riesler" pension introduced in Germany in 2002 are described and the functionalities of the products are presented. The consumers receive advice and information that they should consider when making decisions about their old-age provisions. The website was developed in cooperation with the Federal Ministry of Food, Agriculture and Consumer Protection and the German consumer agencies. Participants in 2006 (according to provider): n/a	Axel Kleinlein, email: kleinlein@vzbv.de; Telephone: 0049 (0)30 2580300	http://www.vorsorgeueberblick.de/projekt01/
Financially-fit for young unemployed people	Schuldnerfachberatung der Johannes Gutenberg-Universität Mainz (Expert Debt Advice Center at the Johannes Gutenberg University Mainz)	Germany	Non-profit association including consumer protection agencies (local/regional/national)	Young adults (esp. low-income groups, low-educational groups)	Both (directly to the public or through other organisations)	Bank accounts and money basics; Credit and debt; Investment, saving and retirement; Assurances and risk	Classroom/university, adult education centre	Leaflets/brochures etc., printed toolkits/handbooks etc., CD-Rom, training course	Financially fit is an educational opportunity for young unemployed people under 25. Unemployment is one of the main reasons for becoming heavily indebted. Recognizing problematic developments early may help to develop new prospects. The aim of secondary heavy debts prevention is to provide economic and social stabilization. Further aims are to support individual planning abilities and the capability to cope with existential crises. The following competencies are taught: economic planning ability, general financial knowledge and capability to cope with crises. An external evaluator accompanies the project balancing the project aims against the project results.	Werner Sano, email: werner.sano@sfz-mainz.de; Tel.: 06131 39 24 597; www.sfz-mainz.de	http://www.finanzfit-fit.de/
Finanzen/Financial osn/uis	Schuldnerberatung Passau (Debt Counselling Passau)	Germany	Non-profit association including consumer protection agencies (local/regional/national)	Children, young adults, adults in general	Directly to the public	Bank accounts and money basics; Assurances and risk	Classroom/university, training course	Leaflets/brochures etc., training course	Depending on the age of the children, they learn different aspects of money. In the 5th year they learn all about banks and credit cards. In the next classes they learn all about the costs of using a car, essential insurances and planning the future. The last step is then making a plan for when the young adults leave home. They learn all about renting a room or flat and the other costs of daily life, plus planning the budget for the month, the year and the future. Participants in 2006 (according to provider): 80	Schuldnerberatung Passau, Nikolast. 12a, 04302 Passau; Tel.: 051-5606140, email: diakonie-passau@onl.de; www.passau-evangelisch.de	
Finanzmanagement in jungen Haushalten/Financial management in young households	SKM - Katholischer Verein für soziale Dienste in Dortmund e.V. (Catholic Association for Social Services in Dortmund)	Germany	Non-profit association including consumer protection agencies (local/regional/national)	Young adults, adults in general, multiples (esp. low-income groups, low-educational groups, pregnant women)	Both (directly to the public or through other organisations)	Bank accounts and money basics; Credit and debt	Classroom/university, in their worksite, in the providers own office, advice centre, adult education centre	Leaflets/brochures etc., printed toolkits/handbooks etc., CD-Rom, website, training course, films, TV, radio programmes, one-to-one guidance	SKM in Dortmund e.V. works mainly with young adults at the transition from school to working life. Through their courses the initiative tries to improve the individuals' existing knowledge and behaviour patterns. SKM aims to communicate the need for them to take responsibility for their future lives. Participants in 2006 (according to provider): 1,800	SKM - Katholischer Verein für soziale Dienste in Dortmund e.V., Propsteihof 10, 44137 Dortmund; Fon: +49 231-1848-117; info@skm-dortmund.de, www.skmdortmund.de; www.ksd-dortmund.de	http://www.fit-fuers.net/
Finanzprodukte für Berufstätige und junge Leute/Financial Services for young people	Verbraucherzentrale Baden-Württemberg e.V. (Consumer Advice Centre of Baden Württemberg), Verbraucherzentrale Bundesverband e.V. (vzbv) (Federation of German Consumer Organisations)	Germany	Non-profit association including consumer protection agencies (local/regional/national)	Young adults	Through other organisations	Bank accounts and money basics; Credit and debt; Investment, saving and retirement; Assurances and risk	Classroom/university, in the providers own office	Leaflets/brochures etc., one-to-one guidance	"Finanzprodukte für Berufstätige und junge Leute / Financial services for people starting work and other young people" is provided by the Consumer Advice Centre of Baden-Wuerttemberg. The goal is to teach trainees or other people starting jobs about reasonable and unsuitable financial products. The target group is thereby given the skills to avoid financial mistakes and save costs. Participants in 2006 (according to provider): n/a	Niels Nauhauser, Produktmanager Finanzdienstleistungen Verbraucherzentrale Baden-Württemberg e.V., Paulinenstr. 47, 70178 Stuttgart; Tel +49 (0)711 6691-48; Fax +49 (0)711 6691-6048; E-Mail: nauhauser@vz-bw.de; www.vz-bw.de	
Hoch Im Kurs - Vermögensaufbau, Kapitalmarkt und Investmentfonds/Going up - increasing assets, the capital market and investment funds	Arbeitsgemeinschaft Jugend und Bildung e.V. (Working Group Youth and Education Association) in cooperation with Bundesverband Investment und Asset Management e.V. (BVI) (German Association for investment and Management)	Germany	Non-profit association including consumer protection agencies (local/regional/national)	Young adults	Through other organisations	Investment, saving and retirement; Investment and Asset Management	Classroom/university	Leaflets/brochures etc., website	"Hoch im Kurs" was commissioned by the German Association on Investment and Asset Management and serves to introduce 15 to 20-year-olds to the ways of structuring savings, capital markets and unit trust funds. "Hoch im Kurs" is based on a magazine for pupils and supported by interactive tools for the pupils. Extra materials are provided to support teachers working on this course: for example, a brochure and monthly working leaflets which can be downloaded on the website. The initiative "Hoch im Kurs" was set up in 2006. Participants in 2006 (according to provider): 200	Arbeitsgemeinschaft Jugend und Bildung e.V., Reinhardtstraße 16, 10117 Berlin, Telefon: +49 (0) 30 288 772 0; E-Mail: redaktion@jugend-und-bildung.de; BVI Bundesverband Investment und Asset Management e.V., Eschenheimer Anlage 28, 60318 Frankfurt am Main, Telefon: +49 (0) 69 15 40 90 - 0; E-Mail: info@bvi.de; email: redaktion@hoch-im-kurs.de	http://www.hoch-im-kurs.de/webomshow_softlink.php?c=51.html

Name of scheme	Provider	Provider country	Provider category	Target groups	Outreach approach	Content areas	Settings	Instruments	Short description	Contact	Project website or reference
Safety 1st - das Schulportal für soziale Sicherung und private Vorsorge/The school portal for social safety and private provision	Arbeitsgemeinschaft Jugend und Bildung e.V. (Working Group Youth and Education Association) in cooperation with Informationszentrum der deutschen Versicherer "Zukunft klipp + klar" (CDV) (Information Centre of the German Insurance Association)	Germany	Non-profit association including consumer protection agencies (local/regional/national)	Children, young adults	Through other organisations	Investment, saving and retirement, Assurances and risk	Classroom/university	Leaflets/brochures etc., website	"Safety 1st" is a programme commissioned by the German Insurance Association and aims to introduce 13 to 19-year-olds to the social security system, ways of providing provision for old-age and risks. "Safety 1st" consists of a "basic" and a "plus" package. The former targets 13 to 15-year-olds, the latter older students. The learning package is based on either the basic or the plus magazine and is supported by videos, interactive tools and/or working leaflets which can be downloaded or ordered from the website. Extra material is also provided to support teachers working with these sources. The initiative "Safety 1st" was set up in 2005. Participants in 2006 (according to provider): 350.	redaktion@safety1st.de; Arbeitsgemeinschaft Jugend und Bildung e.V., Reinhardtstraße 16, 10117 Berlin, Tel.: +49 (0)30/28772-0; Informationszentrum der deutschen Versicherer "Zukunft klipp + klar, Postfach 08 04 31, 10004 Berlin, Tel.: +49 (0)30/20 55 70 01; a1.phv_c-1001.html	http://www.safety1st.de/webcom/show_article_port
Klipp + Klar/Clear as daylight	Gesamverband der Deutschen Versicherungswirtschaft e.V. (German Insurance Association)	Germany	Non-profit association including consumer protection agencies (local/regional/national)	Young adults, adults in general, senior citizens (esp. employees, entrepreneurs, self-employed persons, parents, young couples, singles, founders of new businesses, high school pupils, graduates)	Both (directly to the public or through other organisations)	Investment, saving and retirement, Assurances and risk	Classroom/university, in their home, in any setting if ordered	Leaflets/brochures etc., CD-Rom, website, films, TV, radio programmes, information hotline	The information centre of the German insurers "Klipp + Klar" is the central point of contact for consumers in insurance related matters. It provides up-to-date tips and recommendations on financial planning and security. Furthermore, it is independent and does not give any product-related recommendations nor provide any comparisons between products. It does not handle complaints (unlike www.versicherungsbombadmann.de) and does not provide legal advice. Booklets distributed in 2006 (according to provider): 323.000. Consumer contacts via E-Mail or phone in 2006 (according to provider): 56.000. Internet page views in 2006 (according to provider): 813.000. Downloads in 2006 (according to provider): 212.000.	Dr. Wilhelm Rupprecht, E-Mail: w.rupprecht@gdv.org, phone: 0032-2-282-4737; http://www.einensvorsorge-report.de	http://www.einensvorsorge-report.de
KIDS - Kompetenz in Sachen Geld/KIDS - Competence in cash matters	Insovenzhilfe Prignitz (Insolvency Help Prignitz)	Germany	Non-profit association including consumer protection agencies (local/regional/national)	Children, young adults, adults in general	Directly to the public	Bank accounts and money basics; Credit and debt; Assurances and risk	Classroom/university, in their worklife, adult education centre	Printed toolkits/handbooks etc., training course, films, TV, radio programmes, one-to-one guidance	The programme mainly targets children and young adults from 13 to 23 years and provides 7 to 15 lessons each month on different subjects. Topics are: mobile phones, advertisements, consumer rights, debt prevention and how to overcome over-indebtedness. The initiative mainly works with schools, but the programme is also offered to other public associations training with unemployed people and young adults doing apprenticeships. Participants in 2006 (according to provider): 1.000.	Herr Elverich, email: hie_groevortrag@ yahoo.de	http://www.insolvzithilfe-prignitz.de/main.html
KursraumGeld/Lecture room money/Seminar room money	Initiative Finanzlandort Deutschland (Initiative Finance Location Germany)	Germany	Non-profit association including consumer protection agencies (local/regional/national)	Children, young adults, teachers	Through other organisations	Bank accounts and money basics; Credit and debt; Investment, saving and retirement, Assurances and risk	Classroom/university, in their home, in any setting if ordered	Website	"KursraumGeld / Lecture space - money" is an information portal (www.kursraumgeld.de) on the topic of money. The members of Initiative Financial Location Germany provide material for this web-site which aims to be used in school lessons. Participants in 2006 (according to provider): 11.000.	Initiative Finanzlandort Deutschland, Herr Prof. Dr. Bülkin, email: wilhelm.buelkin@gbp.de, Phone +493016631501	http://www.kursraumgeld.de/
Nix für Lau/Nothing for free	Diakoniestiftung für die Pfalz (Deacony Foundation Palatinat)	Germany	Non-profit association including consumer protection agencies (local/regional/national)	Children, young adults	Through other organisations	Bank accounts and money basics; Credit and debt; Investment, saving and retirement, Assurances and risk	Classroom/university	CD-Rom	The basic idea behind the programme was that it had been recognised that there was an increasing need to teach people about money matters. Because the material that was already available was not structured in an accessible way and too complicated, the provider decided to develop a CD-Rom with basic content and links to further information. Another target of the programme is to reach a certain level of sustainability and to cover a wide area. Participants in 2006 (according to provider): 4.	Klaus Schank, email: Klaus.Schank@diakonien-pfalz.de	http://www.diakoniestiftung-pfalz.de/11_aktuelles.htm
SchulBank-Wirtschaft für den Unterricht/SchoolBank-Economics for teachers and students	Bundesverband deutscher Banken (Association of German Banks)	Germany	Non-profit association including consumer protection agencies (local/regional/national)	Children, young adults (esp. teachers, schoolchildren)	Directly to the public	Bank accounts and money basics; Credit and debt; Investment, saving and retirement	Classroom/university, in their home, in their worklife	Leaflets/brochures etc., printed toolkits/handbooks etc., website (money-special) training course, competitions for pupils	"SchulBank - Economics for teachers and students" is a programme developed for the classroom by the Association of German Banks. The goal here is to make economics and finance more accessible to young people. Twenty years ago, the Association of German Banks set up a special division called SchulBank to develop projects for use in the classrooms with these goals in mind. It developed a programme which can be divided into two parts: 1. On request, the scheme supplies teachers with teaching materials on economics, financial literacy and choosing a career. 2. Every year the initiative organises two big competitions for schoolchildren: "SchulBanker - the Banking Game", a special competition about financial literacy, and "Youth and Economy", a competition about economics in general run in cooperation with the German newspaper "Frankfurter Allgemeine Zeitung". Since the beginning of the programme in 1997, more than two million schoolchildren and teachers have participated in the complete programme. Detailed information about the SchulBank - Programme is to be found under www.schulbank.de. Participants in 2006 (according to provider): Over 200.000.	Anke Papke, Association of German Banks, Director General Economic and Social Issues Department, Phone +493016631510, Fax +493016631519, email: anke.papke@bdb.de	http://www.schulbank.de/
Sparkassen Schulservice/Savings Bank School Service	Deutscher Sparkassenverlag Stuttgart (German Savings Banks Publisher Stuttgart)	Germany	Non-profit association including consumer protection agencies (local/regional/national)	Children, young adults, adults in general	Both (directly to the public or through other organisations)	Bank accounts and money basics; Credit and debt; Investment, saving and retirement, Assurances and risk	In their home	Leaflets/brochures etc., printed toolkits/handbooks etc., CD-Rom, game (Computer games, board-games, etc.), e-learning portal, training course, films, TV, radio programmes	With classical and modern media plus various activities (e.g. training sessions for teachers), the "School Service" helps young people to be prepared for their role in society. As part of this savings bank's social involvement, the scheme aims to contribute to the financial and economic education of young people. The topics of this programme range from an enjoyable, light-hearted introduction to the subject of money to the introduction to the stock market, consumer questions and financial politics. The programme was rewarded by the UNESCO, for providing education for sustainable development "consumption behaviour and sustainable budgeting" in the year 2005. Participants in 2006 (according to provider): 120.000.	Christine Kadoll, email: christine.kadoll@gdv-gruppe.de; Tel.: +49 (0)711/782-598	http://www.sparkassen-schulservice.de/
Unterrichtshilfe Finanzkompetenz/Teaching materials for financial skills	Arbeitsgemeinschaft Schuldnerberatung der Verbände (AG SBV) (Working Group of the German Debt Counselling Associations) and Bundesministerium für Familie, Senioren, Frauen und Jugend (BMFSFJ) (Federal Ministry of Family, Seniors, Women and Youth)	Germany	Non-profit association including consumer protection agencies (local/regional/national)	Children, young adults (esp. teachers as intermediaries)	Both (directly to the public or through other organisations)	Bank accounts and money basics	Classroom/university	Leaflets/brochures etc., website, intermediaries	The project "Unterrichtshilfe Finanzkompetenz / Teaching materials for financial skills" is a cooperation between the Arbeitsgemeinschaft Schuldnerberatung der Verbände (AG SBV) and the Federal Ministry for Family, Seniors, Women and Youth (BMFSFJ) on handling money and making purchasing decisions. In the last years, increasing indebtedness has been identified among young adults. The high level of demand for consumer goods among children and young people is not matched by a high competency in financial matters. Therefore, schools increasingly have to offer courses in financial and consumer skills and this project aims to support teachers in this. Here, teachers find guidance on teaching and prepared learning modules for secondary schools and vocational schools. Participants in 2006 (according to provider):	Marius Stark, Tel.: +49 (0)221 / 91 39 28 34, email: stark@kfmnev.de	http://www.unterrichtshilfe-finanzkompetenz.de/
Vermittlung von Finanzkompetenz/Teaching of finance competence	Sozialdienst Katholischer Frauen Herford (Social Service of Catholic Women Herford)	Germany	Non-profit association including consumer protection agencies (local/regional/national)	Young adults (in a school context)	Directly to the public	Bank accounts and money basics; Credit and debt; Assurances and risk	Classroom/university	Training course, films, TV, radio programmes	The programme "Vermittlung von Finanzkompetenz / Teaching financial competence" has been developed to teach young adults in schools financial skills. The main topics of this programme are planning finances for the future and avoidance of over-indebtedness. Participants in 2006 (according to provider): 900.	Frau Möllemann, email: barbara.moellemann@skf-herford.de; Tel.: +49 (0)5221 1037-27	www.skf-herford.de
Was kostet die Welt?/How much is the world?	Verbraucherzentrale Schleswig-Holstein (Consumer Centre Schleswig-Holstein)	Germany	Non-profit association including consumer protection agencies (local/regional/national)	Children, young adults	Directly to the public	Bank accounts and money basics; Credit and debt; Assurances and risk	Classroom/university	Leaflets/brochures etc., game (Computer games, board-games, etc.), training course, films, TV, radio programmes	The programme "How much is the world?" mainly targets adolescents because the initiative feels that their need is the greatest (e.g. they need to fund their own flat, first car, important insurances). One of the main project aims is to prevent over-indebtedness. The advisers of the consumer protection agency present the information directly to the students within five to six hour-long working sessions. They try to encourage the teachers to continue teaching financial matters and provide a large variety of materials for this purpose. The programme also provides teachers with the knowledge to enable them to give lessons on financial topics themselves. Participants in 2006 (according to provider): 1.250.	Katrin Rieger, email: rieger@verbraucherzentrale-sh.de, Telephone: +49 (0)431 - 590 990	http://www.verbraucherzentrale-sh.de/link255762A.html
Wer pumpt zuerst die Oma an?/Who asks grandma first?	Sozialdienst katholischer Frauen und Männer e.V. Hilden (Social Service of Catholic Women and Men Hilden)	Germany	Non-profit association including consumer protection agencies (local/regional/national)	Young adults	Directly to the public	Bank accounts and money basics; Credit and debt (What is after the purchase? What for costs does it cost?)	Classroom/university	Game (Computer games, board-games, etc.)	"Who asks grandma first?" targets young people who want to buy a car in the near future. Through practical exercises they learn how much a car will cost them and what they can afford. Participants in 2006 (according to provider): 100.	SKFM Hilden e.V., Frau Peters, email: ris.peters@skfm-hilden.de; Telephone: +49 (0)2103 2019-5, www.skfm-hilden.de	
Programme of the Hungarian Federation of Consumer Protection	Federation of Consumer Protection in Hungary	Hungary	Non-profit association including consumer protection agencies (local/regional/national)	Young adults from 14-16 (esp. pupils)	Directly to the public	Bank accounts and money basics	Classroom/university	Leaflets/brochures etc., printed toolkits/handbooks etc., website	Part of the Generation Europe Foundation, this scheme participates in the education of consumer protection issues for secondary pupils. This year, the initiative sent copies of a book together with a teacher's book to 30.000 secondary pupils.	Financial services: Dr. Éva Vassas email: vassas@ofe.hu, Telephone: +38 1 311-7030	http://www.ofe.hu/
Programme of the National Association of Consumer protection in Hungary	National Association of Consumer protection in Hungary and its network in Hungary	Hungary	Non-profit association including consumer protection agencies (local/regional/national)	Young adults from 14-16 (esp. pupils)	Directly to the public	Bank accounts and money basics	Classroom/university	Leaflets/brochures etc., printed toolkits/handbooks etc., website	The initiative has recently developed information on goods and services and maintains basic programme for financial services. The target group is pupils aged 14 to 16. The initiative can use the same distribution/delivery channels for both pupils and the teachers. The main topics are: banking accounts, bank cards, saving, handling pocket money, how different solutions depend on different situations. The programme is financed by international and national sources. Participants in 2006 (according to provider): 1.500.	Financial services: Dr. Éva Vassas email: vassas@ofe.hu, Telephone: +38 1 311-7030	http://www.ofe.hu/
Financial Education Initiative of Consumatori Associati	Consumatori Associati	Italy	Non-profit association including consumer protection agencies (local/regional/national)	Adults in general	Both (directly to the public or through other organisations)	Bank accounts and money basics; Credit and debt; saving; life insurance products	In the providers own office, in the interested organizations offices	Website, Training course; next realisation of a consumers web tv	The project is aimed at low-educated customers and, in particular, financial services users. The ultimate goal is to provide consumers with clear information about the most relevant legal issues and risks concerning financial services. The Association is supported by a network of academics and professional advisors. These are experienced in the analysis of the major and most common problems of customers in obtaining a sound comprehension and knowledge of purchasing financial services. The project is developed in partnership with other organisations to ensure that comprehensive information is delivered to the public. Participants in 2006 (according to provider): 12.000.	info@consumatoriassociati.it	http://www.consumatoriassociati.it/
Banks business contest	Lietuvos Junior Achievement in partnership with Hansabank (local subsidiary of Swedbank)	Lithuania	Non-profit association including consumer protection agencies (local/regional/national)	Children	Directly to the public	Bank accounts and money basics; Credit and debt	Classroom/university, in their home	Printed toolkits/handbooks etc., website, game (Computer games, board-games, etc.)	The basics of retail banking is taught by using computer simulation and additional business case studies and advertising contents. The approach also includes students visiting bank and listing to lectures there. Annually, about 500 11 to 12 year olds participate in this education project. Participants in 2006 (according to provider): 500.	Eugenijus Saviccius, email: jaitih@ija.lt, Tel.: +370 5 262616413	http://www.lia.litruviasnews/paujaisios.htm

Name of scheme	Provider	Provider country	Provider category	Target groups	Outreach approach	Content areas	Settings	Instruments	Short description	Contact	Project website or reference
Consumer education Initiatives of the Lithuanian Consumer Institute	Lithuanian Consumer Institute	Lithuania	Non-profit association including consumer protection agencies (local/regional/national)	Adults in general	Both (directly to the public or through other organisations)	Credit and debt; Assurances and risk; Cross border transfers; Payment instruments	Classroom/university	Leaflets/brochures etc.; website, films, TV, radio programmes	A consumer education scheme devoted to adult consumers and dealing with the main legal issues for this group. Participants in 2006 (according to provider): n/a	n/a	http://www.vartotojai.lt/en/
CentIQ	Ministry of finance, Ministry of social affairs, Ministry of education, important players in the financial world, consumer organisations and several universities	Netherlands	Non-profit association including consumer protection agencies (local/regional/national)	Children, young adults, adults in general, senior citizens, all mentioned age classes	Through other organisations	Bank accounts and money basics; Credit and debt; Investment, saving and retirement; Assurances and risk	Not decided yet	There aren't any products yet	CentIQ is a platform of knowledge on financial information and education in which cooperating partners exchange experiences and information to use and complete each others' knowledge. They also develop new initiatives where there are deficits in this field. Participants in 2006 (according to provider): 100	Wina van Rossum, email: w.j.rossum@minfin.nl, Tel.: 0031-70-3427759	http://www.centiq.nl/
Alles over verzekeren/Everything about insurance	Verbond van Verzekeraars Association of Insurers	Netherlands	Non-profit association including consumer protection agencies (local/regional/national)	Children, young adults, adults in general, senior citizens	Both (directly to the public or through other organisations)	Assurances and risk	In their home	Leaflets/brochures etc.; website, game (Computer games, board games, etc.), films, TV, radio programmes	The project starts in September 2007 on a modest scale with a website and campaign. Probably the name will be www.allesoververzekeren.nl (www.everythingaboutinsurance.nl) Participants in 2006 (according to provider): n/a	Verbond van Verzekeraars, Postbus 93450, 2509 AJ, Den Haag	http://www.allesoververzekeren.nl/home.aspx
Edukacja ubezpieczeniowa uczni6w szk6l ponadpodstawowych w ramach przedmiotu "Podstawy bezpieczeŃstwa" Insurance education at secondary schools as part of the economics course	Polska Izba UbezpieczeŃ (The Polish Chamber of Insurance) (lead partner), S6lownictwo na Rzecz BezpieczeŃstwa Finansowego Obywateli RP (The Association for Financial Security of the Citizens of the Republic of Poland) (author), 4System Polska (IT and E-learning provider)	Poland	Non-profit association including consumer protection agencies (local/regional/national)	Young adults (esp. the young people at secondary schools)	Directly to the public	Investment, saving and retirement; Assurances and risk	Classroom/university, in their home	Leaflets/brochures etc.; website, e-learning portal, training course, specially dedicated discussion forum	The main purpose of this innovative programme is to increase understanding of insurance issues among young people at secondary schools using attractive, e-learning methods (e.g. on-line tests and a discussion board via Internet). The programme operates nationally and is especially beneficial for students who are not in the main university towns. Participants in 2006 (according to provider): 320	Marck Kurowski (PIU) e-mail: m.kurowski@piu.org.pl +48 022 420 51 32, Ariadna Kurga-Bor6wko e-mail: aab6rowko@wp.pl Mobile +48 693 44 92 61	
Moje finanse/My Finances	Junior Achievement Foundation (lead partner), National Bank of Poland, Leopold Kronenberg Foundation funded by Citibank Handlowy	Poland	Non-profit association including consumer protection agencies (local/regional/national)	Children, high school students	Through other organisations	Bank accounts and money basics; Credit and debt; Investment, saving and retirement; Assurances and risk; Social security systems of pension funds	Classroom/university	Printed toolkits/handbooks etc.; CD-Rom, website, game (Computer games, board games, etc.), films, TV, radio programmes	Over three years 216,000 secondary school students shall participate in courses and workshops on financial management conducted in an innovative way. Attractive educational materials for young people have been on offer since the beginning of 2005. The comprehensive programme of economic education "My Finances" shall familiarise the students with the basics of banking, provide them with skills necessary for choosing and using a bank account, getting bank loans and making investments. The programme shall complement and broaden the secondary curriculum subject of business basics with practical and multi-media educational materials. Participants in 2006 (according to provider): 142,000.	Jaroslav Lepka; email: jaroslav.lepka@kronenberg.org.pl, Tel.: +48 22 826 83 24 ext 13	http://www.citibank.pl/poland/kronenberg/polski/1443_4410.htm
Financial literacy schemes from the Polish credit unions	1. Polish credit unions network (lead partner), 2. Association for Promotion of Financial Education (SKEF), 3. Higher School of Finance and Administration	Poland	Non-profit association including consumer protection agencies (local/regional/national)	Adults in general (esp. low-income groups, employees)	Both (directly to the public or through other organisations)	Bank accounts and money basics; Credit and debt; Investment, saving and retirement; Assurances and risk	Classroom/university, in the providers own office, advice centre	Leaflets/brochures etc.; website, training course, specially dedicated discussion forum	As the credit unions are multi-branched in Poland, the majority of the 69 credit unions designed individual financial literacy schemes, programmes and activities. The major partners are the Association for Promotion of Financial Education (SKEF), a country-wide NGO closely associated with the credit unions. The SKEF counsellors are supported by individual credit unions all over the country. The Higher School of Finance and Administration is a strategic partner in disseminating financial literacy not only to the managers and volunteers of the credit unions but also to the public. The School is a non profit (not state owned) higher education institution and is owned by the credit unions system. Participants in 2006 (according to provider): n/a	Paweł Grzesik, Representative of the National Association of Cooperative Savings and Credit Unions (NACSCU), head of the Warsaw office, e-mail: +48 22 696 85 40, email: pawel.grzesik@skok.pl	http://www.skok.pl/
Moje vrecu6ko pe6az6/My small course	Asociácia uŃivate6ov sluŃbej (Association of Service Users) with selected pilot school in Bansk6 Bystrica, Slovakia	Slovakia	Non-profit association including consumer protection agencies (local/regional/national)	Children	Through other organisations	Bank accounts and money basics; Credit and debt	Classroom/university, in the providers own office	Leaflets/brochures etc.; printed toolkits/handbooks etc.; website, game (Computer games, board-games, etc.), one-to-one guidance	The scheme "Moje vrecu6ko pe6az6" ("My small pocket of money") is oriented towards children and young people attending the primary and secondary schools. First target group covers children up to the age of nine and aims at providing basic information on money using games. The second group consists of children from the age of ten to fourteen and they are taught using specific case studies. The third group is children aged 15 upwards and they are taught using simple instructions on laws. This programme is offered in the region of Bansk6 Bystrica, Slovakia and started in 2007. Participants in 2006 (according to provider): n/a	Mr. Oliver Petrik, Association of Service Users, email: asubb@centrum.sk, Tel.: +421484138708	http://asu.sk/rekreacie.htm
Poznaj svoje peniaze/Get to Know Your Money	Children of Slovakia Foundation(CSF)/Nadacia pre deti Slovenska and Junior Achievement Slovakia (CSF is a major partner)	Slovakia	Non-profit association including consumer protection agencies (local/regional/national)	Young adults (esp. students of secondary schools)	Directly to the public	Bank accounts and money basics	Classroom/university	Printed toolkits/handbooks etc.; CD-Rom, website, e-learning portal	This project provides young people with the financial skills and knowledge essential for a successful and responsible professional and personal life. In the teaching process, use is made of the modern communications and e-learning technologies to motivate students and others involved. The project also takes into account economic changes expected over the relevant period of time. Students directly involved in the project pass their knowledge further to their parents and peers who often also lack information on finances. Participants in 2006 (according to provider): 1,088	Ms. Havilova Marcela, Director of Junior Achievement in Slovakia; email: havilova@jag.sk	http://www.jag.sk/havilova6d67d6d6c24
Unga Aktiesparare skoll6nformation/Swedish Youth Shareholders Ass. School Information	Unga Aktiesparare (lead), Aktiespararna (lead), Aktief6rbundet, Fond6lagens f6rening, OMX, Svenska Fondhandl6r6n6n6n	Sweden	Non-profit association including consumer protection agencies (local/regional/national)	Young adults	Both (directly to the public or through other organisations)	Bank accounts and money basics; Investment, saving and retirement	Classroom/university	Leaflets/brochures etc.; printed toolkits/handbooks etc.; website, game (Computer games, board-games, etc.), e-learning portal, training course, one-to-one guidance	Young people in Sweden today express a lack of knowledge when it comes to financing and planning for their future. Unga Aktiesparare have developed a scheme for students (aged 16 to 18) and teachers which includes guest lectures, literature, magazines and a website. Participants in 2006 (according to provider): 12,000	Therese Lundstedt; CEO Unga Aktiesparare email: vd@ungaaaktiesparare.se Tel.: +46 8 506 615 58	http://www.ungaaaktiesparare.se
"Talking shop" financial literacy module	North Warwickshire Citizens Advice Bureau (lead partner) and Warwickshire Trading Standards	United Kingdom	Non-profit association including consumer protection agencies (local/regional/national)	Children, Young adults	Through other organisations	Bank accounts and money basics; Credit and debt	Classroom/university	E-learning portal	The money matters module from "Talking shop" uses web-based technology to deliver interactive scripted sessions covering aspects of financial skills e.g. money management, bank accounts and associated financial products etc. aimed at 16 to 18 year olds. High-tech messaging keeps users in touch with an "expert" while they are on-line. A pilot has successfully been delivered into 22 Local Authority areas in UK. Participants in 2006 (according to provider): n/a	Carol Musgrave North Warwickshire CAB The Parish Rooms Atherstone CV1 9DU, UK Tel: 01827 718995 email:rcm@cabmanager@cabnet.org	http://www.cabernet.org.uk/index.asp?c=1124
ABCUL Credit Union Financial Information leaflets	The Association of British Credit Unions Ltd along with approximately 200 of its member credit unions	United Kingdom	Non-profit association including consumer protection agencies (local/regional/national)	Adults in general (esp. women, ethnic minorities, low-income groups, low-educational groups, employees)	ABCUL provides the leaflets to member credit unions which supply leaflets to members of the credit union and people in their wider community	Credit and debt; Investment, saving and retirement	Range of locations including credit unions' own offices, partners offices and through workplaces, advice centres etc.	Leaflets/brochures etc.; one-to-one guidance; credit union staff and volunteers can use the leaflets with members to help them plan income and expenditure etc.	ABCUL's financial literacy leaflets enable staff and volunteers from credit unions small and large to provide basic information to their members and their wider communities. The leaflets also provide a tool to assist credit unions to help their members work out the best way of dealing with their finances. Over 1.2 million leaflets have been distributed in a credit union movement of just over 600,000 adults, showing the importance credit unions place on education in their wider communities. Participants in 2006 (according to provider): 400,000.	Abbie Shelton, Policy Officer Association of British Credit Unions Ltd email: abbie.shelton@abc.ul.org.uk Tel.: (+44) 01161 819 6994	http://www.abc.ul.org/page/index.cfm
Clerical medical personal Finance and Enterprise Programme for Key Stage 3	ABLAZE A Business Learning Action Zone for Education Clerical Medical, HBOS Foundation Bristol Children & Young People Service	United Kingdom	Non-profit association including consumer protection agencies (local/regional/national)	Children, young adults (esp. ethnic minorities, low-income groups, low-educational groups)	Through other organisations	Bank accounts and money basics; Credit and debt; Investment, saving and retirement; Citizenship	Classroom/university	Game (Computer games, board-games, etc.), films, TV, radio programmes, one-to-one guidance, employs young film makers to work with an enterprise group to make a film	Business volunteers play specially-designed board games in school with classes of 13 year olds. Ten young people are selected by their peers to form an enterprise team in each school. This team works with a professional film maker to make a short film that explores an issue of personal finance for 11 to 17 year olds. The teams compete at a final conference and the films are compiled on a DVD and shared with other schools. The scheme is supported by curriculum advisors who assist schools to re-model the curriculum to incorporate personal finance. Schools use art, maths, drama and citizenship sessions to deliver personal finance education. The pilot phase of the programme has shown the effectiveness of enabling children to produce films about personal finance and share their learning with their peers. Participants in 2006 -400 and 2007-410 includes Muslim School and School for teenage mothers(according to provider).In 2008 the programme is to be rolled out to 12 schools (100+ participants using the board games and working with business volunteers with 100 participants working as film makers)	Hugh Thomas, Investors in Learning Leader, Watershed Canons Rd Bristol BS1, England email: hugh.thomas@bristol.gov.uk Tel.: +44 117 9276444	www.ablazetribol.org
Devon Pound	Devon Pound	United Kingdom	Non-profit association including consumer protection agencies (local/regional/national)	Children, young adults, adults in general, senior citizens	Both (directly to the public or through other organisations)	Bank accounts and money basics; Credit and debt	Classroom/university, in their home, in their workplaces, advice centre, adult education centre	Leaflets/brochures etc.; printed toolkits/handbooks etc.; CD-Rom, game (Computer games, board-games, etc.), e-learning portal, training course, films, TV, radio programmes, one-to-one guidance	Working in partnership with housing associations and credit unions, Devon Pound's mission is financial inclusion, specifically, to drive down debt in the county of Devon, UK. Its outreach workers offer budgeting advice in people's homes and community centres, together with access to low-cost loans. The financial literacy programme is designed to complement this outreach work, on the principle that, when it comes to debt, prevention is better than cure. At the time of writing (June 2007) Devon Pound's work was starting up with intention of working in partnership with schools, families, and adult community centres, as well as with networks of housing associations and credit unions. Participants in 2006 (according to provider): n/a	Alan Gorman, Tel.: 01803 867382, email: alan.gorman@devonpound.com	http://www.devonpound.com/

Name of scheme	Provider	Provider country	Provider category	Target groups	Outreach approach	Content areas	Settings	Instruments	Short description	Contact	Project website or reference
Financial Capability Project - funded by the Big Lottery Fund	East Staffordshire Citizens Advice Bureau in Burton on Trent, Staffordshire	United Kingdom	Non-profit association including consumer protection agencies (local/regional/national)	Children, young adults, adults in general, senior citizens	Both (directly to the public or through other organisations)	Bank accounts and money basics, Credit and debt	Classroom/university, in the providers own office, advice centre, other organisations premises	Leaflets/brochures etc., printed toolkits/handbooks etc., website, training course, a steering group of about 25 organisations who steer the project in a relevant direction and who cascade training to their service users	This three-year project, running in Burton on Trent, works with service providers and users and encourages people to make better informed financial decisions. The scheme wants to train key organisations, such as those providing social housing, schools and youth workers, in financial capability issues so that this help is available after the three-year period. Participants in 2006 (according to provider): 5,376	Anna Hall East Staffordshire Citizens Advice Bureau Unit 5D/5E Anson Court, Herringwood Street Burton on Trent DE14 1NG Anna.Hall@eaststaffordshirecab.co.uk 0104129332797	http://www.eaststaffordshirecab.co.uk/
Financial Exclusion project Chesterfield	Chesterfield Citizens Advice Bureau	United Kingdom	Non-profit association including consumer protection agencies (local/regional/national)	Adults in general (esp. women, low-income groups, long term unemployed, disabled)	Directly to the public	Bank accounts and money basics, Credit and debt, Investment, saving and retirement, budget	Advice centre	Leaflets/brochures etc., printed toolkits/handbooks etc., CD-Rom, website	The programme delivers financial literacy to people living in the most deprived parts of the local community. Help is tailor-made to meet the needs of the individual. Participants in 2006 (according to provider): 200	Tery Deveney, email: chesterfieldcab@yahoo.co.uk	-
Financial Literacy Awareness	Citizens Advice Bureau Liverpool	United Kingdom	Non-profit association including consumer protection agencies (local/regional/national)	Young adults, adults in general (esp. ethnic minorities, low-income groups, low educational groups)	Directly to the public	Bank accounts and money basics, credit and debt, Investment, saving and retirement, budget	Classroom/university, in the providers own office	printed toolkits/handbooks etc., one-to-one guidance	n/a	Liverpool Field Office, Suite 193, First Floor, India Buildings, Water Street, Liverpool, L2 0XD, Manager: Nick Bussey	-
Money Management Workshops Leicester	Leicester Money Advice Ltd.	United Kingdom	Non-profit association including consumer protection agencies (local/regional/national)	Children, young adults, adults in general, senior citizens (women, ethnic minorities, low-income groups, low-educational groups, employees)	Through other organisations	Bank accounts and money basics, Credit and debt, Household budgeting	Community centres or local agencies	Leaflets/brochures etc., printed toolkits/handbooks etc., CD-Rom, website, game (Computer games, board games, etc.), e-learning portal, training course, films, TV, radio programmes, one-to-one guidance, calculators	The provider runs a range of workshops for teenage children or to adults designed to be delivered in a training setting (informal) via an internet-based exercise and using a variety of learning tools. Workshops include information on debt, household budgeting, credit and basic bank accounts. Participants in 2006 (according to provider): 50. We have also delivered 6 OCN Level 1 accredited Financial Literacy courses (January - March 2007).	Helen Tavernier, Project Manager, email: helen.tavernier@leicestermoneyadvice.org.uk, tel: 0116 242 1155, Leicester Money Advice 1st Floor, Epic House, Charles Street, Leicester, LE1 3SH, U.K.	http://www.leicestermoneyadvice.org.uk/
Citizens Advice - Financial Capability	Citizens Advice Bureaux	United Kingdom	Non-profit association including consumer protection agencies (local/regional/national)	Young adults, adults in general (esp. women, low-income groups, low-educational groups, people at risk from financial crisis)	Through other organisations	Bank accounts and money basics, Credit and debt, Investment, saving and retirement, financial healthchecks	In their worksite, advice centre, adult education centre (community locations)	Leaflets/brochures etc., training course, one-to-one guidance	Financial Skills for Life is a programme developed by Citizens Advice (national voluntary organisation) to encourage local Citizens Advice Bureaux to develop the delivery of financial education in their local areas. The project provides workshops for local groups and voluntary organisations on topics such as budgeting, independent living, credit options, using a bank account, dealing with debt, saving for the future. All sessions are participatory and involve quizzes, case studies and games. Phase 1 of the programme ran from 2002 to 2005 and phase 2 started in 2006 and will run to December 2008. As part of phase two of the programme 14 financial capability forums have been set up across England and Wales. Their key objectives are to identify and prioritise local and regional needs for financial education, actively seek to co-ordinate local work and share good practice in the area of financial capability. Participants in 2006 (according to provider): 35.	John Rhodes, Head of Financial Capability, Citizens Advice, Myddleton House 115-123 Pentonville Road, London, N1 9LZ +44 207 833 7066 john.rhodes@citizensadvice.org.uk	www.citizensadvice.org.uk/financialskillsforlife/
Leicester Moneyline	Leicester Moneyline	United Kingdom	Non-profit association including consumer protection agencies (local/regional/national)	Adults in general (esp. low-income groups, entrepreneurs)	Directly to the public	Bank accounts and money basics, Credit and debt	In the providers own office	Leaflets/brochures etc., training course, one-to-one guidance	Moneyline provides broad financial literacy and budgeting advice in both a group setting and on a one-to-one basis. Much of the work focuses on high interest loans. Participants in 2006 (according to provider): 50.	info@leicestermoneyline.org.uk, +44 116 253 7879, 3rd Floor, Apex House, 74-76 Charles Street, Leicester, LE1 1FR	http://www.leicestermoneyline.co.uk/
Let's talk about Money	National Institute of Adult Continuing Education (NIACE)	United Kingdom	Non-profit association including consumer protection agencies (local/regional/national)	Adults in general (esp. people in offender institutions or ex-offenders and their families)	Through other organisations	Bank accounts and money basics, Credit and debt	Prison and Probation Services	Leaflets/brochures etc., printed toolkits/handbooks etc., CD-Rom, training course	Let's Talk about Money (LTAM) started in 2006 and will finish in June 2008. It aims to encourage offenders to start thinking about their financial education needs and promote the development of financial education learning programmes through working with ex-offenders. Participants in 2006 (according to provider): n/a.	NIACE, Project Contact: Silvana Harvey, Development Officer, Tel: +44 116 204 4206, email: silvana.harvey@niace.org.uk	http://www.niace.org.uk/
Made of Money?	Quaker Social Action	United Kingdom	Non-profit association including consumer protection agencies (local/regional/national)	Children, adults in general and families (esp. women, ethnic minorities, low-income groups, low-educational groups)	Directly to the public	Bank accounts and money basics, Credit and debt; Investment, saving and retirement	Community organisations	Training course	"Made of Money?" will bring families together to talk, listen and learn about money as a family unit. The initiators believe that giving children some fundamental tools to understand the cover of money will benefit them right now, but also give them an invaluable foundation for the future. Participants in 2006 (according to provider): n/a.	Quaker Social Action, Ramona Doherty "Made of Money?" The Tab Centre 3 Godfrey Place London E2 7NT Tel: +44 207 729 2923 email: ramona.osa@tab.co.uk	http://quakersocialaction.smartchange.org/
Money Management Programme	Forest of Dean Citizens Advice Bureau	United Kingdom	Non-profit association including consumer protection agencies (local/regional/national)	Adults in general (esp. women, low-income groups, low-educational groups)	Directly to the public	Bank accounts and money basics, Credit and debt	In the providers own office, advice centre	Leaflets/brochures etc., printed toolkits/handbooks etc., website, one-to-one guidance	Participants in 2006 (according to provider): 55	Gavin Lindsay, Forest of Dean CAB, Money advice case worker, fdcab.consumer@btisail.co.uk Telephone: 01594 928657 extension 208	-
Moneywise	South Kirklees Citizens Advice Bureau, North Kirklees Citizens Advice Bureau, Neighbourhood Renewal Fund, Abbey Charitable Trust, Seedcorn fund	United Kingdom	Non-profit association including consumer protection agencies (local/regional/national)	Young adults, adults in general (esp. low-income groups, parents of children under 4)	Both (directly to the public or through other organisations)	Bank accounts and money basics, Credit and debt	Advice centre, childrens centre, community centre	Leaflets/brochures etc., CD-Rom, website, game (Computer games, board games, etc.), training course, one-to-one guidance	This scheme is dealing with the growing problem of debt in the UK, it empowers people to make informed choices, builds confidence, and has a massive impact on participants' ability to manage their money. Participants in 2006 (according to provider): 300.	Jamie Littlewood, email: jamie.littlewood@nkcab.org.uk, Tel: +44 1474 851124	http://www.kirkleesadvice.org.uk/partners/CitizensAdviceBureau/default.asp?step=2&partnersPagesDs=14
Save 4 it	The scheme is provided by West Wilts Credit Union in partnership with the Strong Children's project and managed by an employee from Community First who is the development worker for credit unions.	United Kingdom	Non-profit association including consumer protection agencies (local/regional/national)	Children (pilot started with primary schools)	Both (directly to the public or through other organisations)	Encouraging children to save		Leaflets/brochures etc.	The 'Save 4 it' project started in November 06 and initially about 20 children joined the scheme. Since then an additional 45 children have joined saving over £1,300 between them. The scheme is set up to encourage children to save for something that they really want. They are rewarded with incentives for the regularity of saving as opposed to the amount they save. Participants in 2006 (according to provider): 20.	Helen Cotter, email: hcotter@communityfirst.org.uk, Telephone: +44 (0)1380 724275, www.communityfirst.org.uk	www.communityfirst.org.uk
Services Against Financial Exclusion (SAFE)	Townbee Hall	United Kingdom	Non-profit association including consumer protection agencies (local/regional/national)	Adults in general (esp. ethnic minorities, low-income groups)	Both (directly to the public or through other organisations)	Bank accounts and money basics	In the providers own office, advice centre, community centres	Leaflets/brochures etc., printed toolkits/handbooks etc., training course, one-to-one guidance	SAFE helps people to access specific financial services, such as bank accounts and savings schemes, as well as providing debt advice and financial capability training. SAFE uses its thorough knowledge and understanding of the issues faced by individuals and households to primarily serve the community of Tower Hamlets, but is now more widely serving London and the South East. The initiative provides tailored services that are relevant and practical, with the potential to be replicated nationally. Participants in 2006 (according to provider): n/a.	Toynbee Hall, 26 Commercial Street, London E1 6LS, Tel: +44 207 247 6943, email: info@toynbeehall.org.uk	http://www.toynbeehall.org.uk/page.asp?section=0&0100010001000300050004&casettile=SAFE
Big Issue financial literacy programme	The Big Issue Foundation	United Kingdom	Non-profit association including consumer protection agencies (local/regional/national)	Homeless person	Through other organisations	Bank accounts and money basics, credit and debt	Big Issue distribution centre	One-to-one guidance, Drop-in sessions	The Big Issue has developed a programme of financial literacy support for homeless and vulnerably housed people who sell the Big Issue magazine	Emma Aldridge Project Manager - Financial Inclusion E: emma.aldridge@bigissue.com T: 020 7526 3462, W: www.bigissue.org.uk	-
The Money Secret Adult Education Course	Care for the Family	United Kingdom	Non-profit association including consumer protection agencies (local/regional/national)	Adults in general	Both (directly to the public or through other organisations)	Bank accounts and money basics, Credit and debt	Classroom/university, adult education centre, community centres	Leaflets/brochures etc., printed toolkits/handbooks etc., website, training course	Based on the best-selling book, The Money Secret, this course educates adults to manage their money better. With practical case studies this ten-week accredited course looks at issues such as priority and non-priority debts, banks, credit cards, loans and shopping. Participants in 2006 (according to provider): 400.	Graeme Hunter, email: graeme.hunter@cff.org.uk, Care for the Family Garth House, Leon Avenue, Cardiff CF15 7RG UK, www.themoneysecret.info	www.themoneysecret.info
Transitional Spaces Project	Off the Streets and Into Work (OSW)	United Kingdom	Non-profit association including consumer protection agencies (local/regional/national)	Young adults, adults in general (esp. women, ethnic minorities, low-income groups, low-educational groups, homeless)	Both (directly to the public or through other organisations)	Bank accounts and money basics, Credit and debt, Financial Education	In their home, in the providers own office, advice centre, adult education centre	Leaflets/brochures etc., printed toolkits/handbooks etc., training course, one-to-one guidance	Using an innovative coaching and financial support package, TSP works with homeless clients to enable them to gain sustainable employment and move into the private rented sector. TSP has a strong focus on developing client's abilities to manage their own finances, and to help them manage the financial support package they receive through the TSP scheme. Participants in 2006 (according to provider): n/a.	Debbie Hilton, Project Director, email: debbiehilton@osw.org.uk, Telephone: Tel: +44 (0)20 7085 2722	http://www.osw.org.uk/services/tso.asp

Name of scheme	Provider	Provider country	Provider category	Target groups	Outreach approach	Content areas	Settings	Instruments	Short description	Contact	Project website or reference
UNIAID Interactive	Student's charity, UNIAID, and the development of this project has been supported by Kingfisher, HSBC and The Learning Partnership	United Kingdom	Non-profit association including consumer protection agencies (local/regional/national)	Children, young adults (esp. low-income groups, low-educational groups)	Through other organisations	Credit and debt; Investment, saving and retirement; Student finance	Classroom/university, in their home, adult education centre	Website, game (Computer games, board-games, etc.), e-learning portal, training course	UNIAID Interactive is a vital toolkit for anyone who is concerned with helping students cope with their finances. It comprises 30 imaginative workshops covering 9 modules linked with the UK National Curriculum. Whether for teachers or students, ambassadors or advisers, it provides the individual with the tools, ideas and knowledge to deliver fun learning around student finance. Participants in 2006 (according to provider): 30,000	Allie Cairnie, email: allie.cairnie@unaid.org.uk, Tel: +44 207 922 7794	http://www.unaid.org.uk/
Young Scot Infoline	Young Scot	United Kingdom	Non-profit association including consumer protection agencies (local/regional/national)	Children, young adults	Directly to the public	Bank accounts and money basics; Credit and debt	Telephone	Website, telephone	Young Scot Infoline is a telephone and web-based service that aims to provide young people in Scotland with the core information they need to help them develop their own solutions to their money and financial information needs. The Infoline covers topics such as banking, student finance, ethical money, training and work, housing and benefits. It also supports young people to trusted sources of information and advice in their area. Participants in 2006 (according to provider): n/a	Young Scot, Ms. Kirsten Maxwell, Rosebery House, 9 Haymarket House, Edinburgh EN12 5E2, Tel: +44 131 313 2488, email: louisem@youngscot.org	http://www.youngscot.org/
Your Money Matters	Help the Aged	United Kingdom	Non-profit association including consumer protection agencies (local/regional/national)	Senior citizens	Directly to the public	Bank accounts and money basics; Credit and debt; benefits/Advice	In their home; Local Voluntary Organisation Offices (dependent on area of the country)	One-to-one guidance	The aim of the project is to help older people manage their finances in times of change and help them plan for their future. Its objectives are: to improve older people's knowledge of money management (through awareness raising sessions); to provide practical, individual assistance to older people to overcome debt problems; to raise awareness of the issues of older people, debt and money management. Participants in 2006 (according to provider): n/a	Help the Aged, Contact: Rachel Corry, Help the Aged, 207-221 Pentonville Road, London, N1 9LZ, Telephone: +44 7239 7567 (ext 1949), email: rachel.corry@helptheaged.org.uk, website: www.helptheaged.org.uk	http://www.helptheaged.org.uk/en-gb
MoneyMAX	Hammersmith and Fulham Citizens Advice Bureau funded by New Deal for Communities Financial Skills for Life	United Kingdom	Non-profit association including consumer protection agencies (local/regional/national)	Children, young adults, adults in general, senior citizens (esp. women, ethnic minorities, low-income groups, low-educational groups, employees, young people, second tier workers, people with mental health problems)	Both (directly to the public or through other organisations)	Bank accounts and money basics; Credit and debt; Investment, saving and retirement	Classroom/university, in their own office, a local school, other local venues	Leaflets/brochures etc., CD-Rom, website, game (Computer games, board-games, etc.), training course, one-to-one guidance, handouts, magazine articles, cartoons	MoneyMAX is a CAB project in partnership with New Deal for Communities which aims to educate NDC residents with all aspects of financial literacy or money management. It aims to increase residents' confidence in handling money, increase adult qualifications and raise awareness of money matters. It also aims to help NDC residents avoid debt (teaching them before they get into debt) and helps them to take control of their finances. Unlike other projects in existence, this does not principally advise on debt management or maximisation of benefits, although these are of course included. MoneyMAX organises events in schools, funds workshops and accredited training courses on money management and gives one-to-one help and advice. MoneyMAX has thirteen different strands including: teaching primary school children (from reception age four upwards), teaching low paid workers in the workplace, teaching second tier workers on how to help clients with money management, training peer group mentors – especially young people aged 18 to 25. It also produces magazine articles and cartoons on financial management, offers one-to-one help, plus literacy/numeracy/financial capability certificate courses (adult education, six workshops), shorter non-cert courses (two or three sessions) tailored to the needs of recipients. Participants in 2006 (according to provider): 600	MoneyMAX@fulhamcab.org.uk, +44 20 7385 3313	http://www.fulhamcab.org.uk/
Finances & Pédagogie/Finance & Education	Finances & Pédagogie	France	Non-profit association including consumer protection agencies (local/regional/national) & Training organisation	Children, young adults, adults in general, senior citizens (esp. ethnic minorities, low-income groups, low-educational groups, employees, entrepreneurs, civil servants, young military, social workers, students in social matters)	Through other organisations	Bank accounts and money basics; Credit and debt; Investment, saving and retirement; Assurances and risk; Relation to money, banking relationships, transmission of patrimony	Classroom/university, in their workplace, adult education centre, municipalities, local authorities, army	Leaflets/brochures etc., CD-Rom, website, game (Computer games, board-games, etc.), training course, films, TV, radio programmes	For 50 years Finances & Pédagogie has been informing people how they can deal with their money by providing training on subjects like basic money management; prevention of excessive indebtedness (and fighting against financial exclusion); the use of banking services and financial investments. Participants in 2006 (according to provider): in 4,000 sessions 70,000 people informed	Chantal Fazekas, Telephone: 00 33 01 58 40 41 91, email: chantal.fazekas@finances-pedagogie.caisse-epargne.fr, fp@finances-pedagogie.caisse-epargne.fr, internet: www.finances-pedagogie.fr	http://www.finances-pedagogie.fr/html/index.asp
Visa FACTS Programme - Financial Awareness for Consumers, Teachers and Students	Visa Europe	EU-wide	Other: Member Association (financial services)	Young adults (card holder), Adults in general (card holder) and other (governments, industry, 3rd party stakeholders)	Both (directly to the public or through other organisations)	Bank accounts and money basics; Credit and debt	Visa Europe website, conferences	Leaflets/brochures etc., CD-Rom, website, training course, conferences	Without expert advice, it can be difficult to decide on the best way to manage money. That is why Visa has launched its FACTS programme – Financial Awareness for Consumers, Teachers and Students – across Europe. FACTS will explore national and pan-European projects, working with consumer groups, educators, financial institutions and interested parties to identify, support and create initiatives that help to improve the availability and quality of financial education. Participants in 2006 (according to provider): >100	Monica Monaco, Senior Manager, EU Relations / Regulatory Affairs, Visa Europe Brussels office, Rue du Luxembourg 3, 1000 Brussels, email: monaco@visa.com, t: +32 (0) 2 501 08 46, f: +32 (0) 2 501 08 56, m: +32 (0) 473973174, homepage: www.visaeurope.com	www.visaeurope.com
MyBnk	MyBnk	United Kingdom	Private company	Children, young adults (esp. ethnic minorities, low-income groups, low-educational groups)	Both (directly to the public or through other organisations)	Bank accounts and money basics; Credit and debt; Investment, saving and retirement	Classroom/university, homeless associations	Leaflets/brochures etc., printed toolkits/handbooks etc., website, game (Computer games, board-games, etc.), films, TV, radio programmes, one-to-one guidance	MyBnk gives young people a hands-on experience of organising, running and using financial services with real money. MyBnk sets up a MyBnk branch, also known as 'MyBnk-in-a-box', in secondary schools and youth organisations thereby providing a convenient place for young people to save and take out small loans. Young people can use these loans to put their good ideas into practice and set up small enterprises. MyBnk also runs youth-led workshops on ethical financial practices, enterprise skills and how to shop for a bank that best suits your needs. Participants in 2006 (according to provider): 500 (in 2007: 2,500 participants)	Elisabetta Lapenna, email: il@mybnk.org, Tel: +44 7813138814	http://www.mybnk.org/
Commerzbank Ideenlabor/Commerzbank Idea Lab	Commerzbank	Germany	Private company (financial services)	Children, young adults, adults in general, senior citizens	Through other organisations	Bank accounts and money basics; Credit and debt; Investment, saving and retirement; Assurances and risk	Classroom/university, in their home	Leaflets/brochures etc., printed toolkits/handbooks etc.	This platform is engaged in financial literacy and provides e.g. the "Kanon der finanziellen Allgemeinbildung" (Handbook of financial literacy) that compiles the basic financial knowledge one needs to make most important financial decisions. It can be used as a knowledge base for any kind of activities in different institutions (e.g. schools, newspapers) to develop specific material. Participants in 2006 (according to provider): 1,000	Commerzbank AG, Ideenlabor, Thomas Henrich, email: thomas.henrich@commerzbank.com, Telephone: +49 69136-24487	https://www.commerzbank.de/de/haupnavigation/konzernengagement/gesellschaft/ideenlabor.html
Lehrer Info Club/Teachers' Information Club	Commerzbank	Germany	Private company (financial services)	Children	Directly to the public	Bank accounts and money basics; Investment, saving and retirement	Classroom/university	Website	The programme helps teachers to easily teach subjects like money, markets and investment. Internet based, it provides information and materials that can be downloaded and used in lessons. About 7,000 teachers in Germany have registered. Participants in 2006 (according to provider): 7,000	Thomas Henrich, email: thomas.henrich@commerzbank.com, Telephone: +49 69136-24487, www.commerzbank.de	-
Einfach Investieren/Simply Invest	Fidelity International	Germany	Private company (financial services)	Adults in general	Both (directly to the public or through other organisations)	Investment, saving and retirement	Classroom/university, radio programmes, one-to-one guidance	Leaflets/brochures etc., printed toolkits/handbooks etc., website, film, TV, radio programmes, one-to-one guidance	The "Einfach Investieren/Simply Invest" initiative, which was founded by Fidelity International, features events and easy-to-understand information. It encourages people who were previously sceptical about financial issues to reconsider and adapt their saving habits. It does not focus on specific products or providers. In addition, "Einfach Investieren/Simply Invest" provides more than 1,000 financial advisers with objective information and innovative materials. Participants in 2006 (according to provider): 25,000	Julia Oepfert, email: jo@fischerappeltziegler.de, Tel: +49 40 89999 847	http://www.einfach-investieren.de/
OLB Schulservice/OLB school service	OLB Oldenburgische Landesbank	Germany	Private company (financial services)	Children, young adults	Both (directly to the public or through other organisations)	Bank accounts and money basics; Credit and debt; Investment, saving and retirement; Assurances and risk	Classroom/university, credit institute	Leaflets/brochures etc., printed toolkits/handbooks etc., CD-Rom	The main goal is to promote economic topics in school and enable students to build up basic know-how in the area of finance. The concept encompasses 15 different financial topics with different degrees of complexity. The teacher may subscribe for half a year of extra-curricular financial lessons and can also book single sessions. The lessons can be led either by an OLB employee or the teacher him or herself. Participants in 2006 (according to provider): 1,350	Wilhelm Tanke, email: wilhelm.tanke@olb.de, Telephone: +49 0041127211233	http://www.olb.de/olb/15200.php?PHPSESSID=1abbe541869adcf0d8676ea91a15044
Finanzführerschein/Financial driver's licence	OLB Oldenburgische Landesbank	Germany	Private company (financial services)	Young adults	Directly to the public	Bank accounts and money basics; Credit and debt; Investment, saving and retirement	Classroom/university	Leaflets/brochures etc., training course	The "Financial driver's licence" had been created to prevent over-indebtedness. The programme targets the young people between 15 and 17 years old. In the training courses, the participants learn to handle their money and make sound finance decisions. The prevention work is prevalent in schools. Participants in 2006 (according to provider): 300	Oldenburgische Landesbank, Frau Dannemann, email: birte.dannemann@olb.de, Tel: +49 0044511 9669-0, www.olb.de	-
Geld und Haushalt - Beratungsdienst der Sparkassen-Finanzgruppe/Money and budget advice service	Deutscher Sparkassen- und Giroverband, Berlin (German Savings Banks Association)	Germany	Private company (financial services)	Children, young adults, adults in general, senior citizens	Both (directly to the public or through other organisations)	Bank accounts and money basics; Credit and debt; Investment, saving and retirement; Assurances and risk; Private Budget Management	In their home, adult education centre, banks, website, communities through field marketing activities, roadshows, etc.	Leaflets/brochures etc., printed toolkits/handbooks etc., website, computer programmes, Lecture services	The advisory service "Geld und Haushalt / Money and budget" is operated by Germany's Saving Banks Association (Deutscher Sparkassen- und Giroverband (DSGV)). Since 1958 the DSGV has been honing the financial management skills of people in Germany through a whole range of options dealing with the themes of private finance and household budget management. In terms of its key objectives, this advisory service aims to improve the scope for action of private households in financial matters, and so help prevent excessive debt and private insolvencies. It also aims to provide financial literacy training with a view to expanding basic financial know-how. Its educational services include brochures, computer programmes, fact sheets, roadshows and a national budgeting project. Participants in 2006 (according to provider): 100,000	Reiner Hardt, Geld und Haushalt - Beratungsdienst der Sparkassen-Finanzgruppe, Charlottenstr. 47, 10117 Berlin, email: reiner.hardt@dsgv.de, Telephone: +49 3036-20225-5192	http://www.geldundhaushalt.de
Haspa-Schülerbanking/Haspa-student banking	Hamburger Sparkasse AG (Hamburg Savings Bank)	Germany	Private company (financial services)	Children (esp. pupils)	Through other organisations	Bank accounts and money basics; Credit and debt	Classroom/university, branches of the bank	Leaflets/brochures etc., printed toolkits/handbooks etc., one-to-one guidance	Hamburger Sparkasse AG, started the Schülerbanking (Student Banking) Project in March 2006. About 55 classes from 55 schools participated. The aim of this financial education offensive is to familiarise young people with financial services at an early stage and thereby promote general financial skills. Hamburger Sparkasse branch offices act as "satellite classrooms" where specialist youth advisors simulate financial advice sessions with students. Besides Hamburger Sparkasse, the other partners of this project are the Institut für Finanzdienstleistungen e.V. and the Agency for Education and Sport, plus the Zentrum Schule und Wirtschaft. Participants in 2006 (according to provider): 2,400	Marcus-Andree Schoene, email: marcus-andree.schoene@haspa.de, Tel: +49 00403679-3626	http://www.schuelerbanking.de/
A bank that speaks your language	Capitalia Group	Italy	Private company (financial services)	Adults in general	Through other organisations	Bank accounts and money basics; credit and debt	In the providers own office	Website	This project is realised in cooperation with some of the most important consumers' associations and aims to improve people's knowledge of bank accounts and basic money matters, credit, debts and investments and other topics on financial services. Its purpose is to enhance the relationship between banks and consumers. Participants in 2006 (according to provider): n/a	Capitalia Gruppo Bancario, Via Minghetti, 17, 00187 - Roma, Tel. +39 06.6707.1, email: info.capitalia@capitalia.it	www.capitalia.it

Name of scheme	Provider	Provider country	Provider category	Target groups	Outreach approach	Content areas	Settings	Instruments	Short description	Contact	Project website or reference
Household economist	SEB Vilniaus Bankas	Lithuania	Private company (financial services)	Adults in general	Both (directly to the public or through other organisations)	Credit and debt; Investment, saving and retirement; Assurances and risk	Through media and in seminars	Website, TV, radio programmes, print media, internet media	The Household Economist from SEB Vilniaus bankas aims to provide information to the public through various channels on the subjects of personal finance (money management, borrowing, saving, investing), financial services and the effects on financial decisions (interest rates, inflation). The information provided does not include any advertisements. Participants in 2006 (according to provider): n/a	Juĳta Varanaukienė, Advisor to the CEO of SEB Vilniaus bankas, Household economist email: juĳta.varanaukienė@seb.lt Tel: +370 615 97 746	http://www.seb.lt
De show van je leven/The show of your life	Delta Lloyd Group	Netherlands	Private company (financial services)	Children	Directly to the public	Investment, saving and retirement; Assurances and risk	In their home	Website, game (Computer games, board-games, etc.)	Nearly all parents teach their children financial literacy. The majority of the children save their pocket money. But children from the ages 8 up to 12 years are not taught in school about money matters or how to manage money and related risks. The website aims to educate children to manage their own finances and give them some basic knowledge in insurance. Participants in 2006 (according to provider): 20,000	Patrick Komans, Delta Lloyd Group Netherlands, Tel: 003120502177 email:patrick.komans@deltalloyd.nl	http://www.deshovanjeleven.nl/
SKO - Szkoła Kasa Oszczędności/School Savings Fund	PKO Bank Polski	Poland	Private company (financial services)	Children (esp. primary schools pupils)	Through other organisations	Investment, saving and retirement	Classroom/university	One-to-one guidance	Children from primary schools collect small amounts of money on school savings books. The programme "School savings bank" is financed solely by PKO Bank Polski. In 2007 more than 2500 schools participated. Participants in 2006 (according to provider): 258,000.	Monika Pietrasik, Senior Officer International Banking, Structured Finance & Financial Institutions, PKO Bank Polski SA, Warsaw, Poland e-mail: monika.pietrasik@pkobp.pl, phone: +48 22 821 80 77	http://www.pkobp.pl/
Da Matemática é Literacia Financiera/From Mathematics to Financial Literacy	Banco Espírito Santo, Sociedade Portuguesa de Matemática e Jornal Público	Portugal	Private company (financial services)	Children, young adults, (children till 18) and math teachers	Both (directly to the public or through other organisations)	Bank accounts and money basics; Credit and debt; Only saving	Classroom/university, in the providers own office	Leaflets/brochures etc., printed toolkits/handbooks etc., website	Within the scope of its "Accomplish More" social responsibility programme, Banco Espírito Santo is set on placing "Financial Knowledge at the Service of Sustainable Development" by creating a financial literacy programme. Its "From Mathematics to Financial Literacy" represents a set of initiatives to stimulate and develop a liking for mathematics, and to contribute to the development of a new generation of better informed consumers of financial services, by enhancing people's capacity for analysis and decision-making. In view of the existing shortfall in the promotion of, and incentive for, learning mathematics - which are reflected in the low level of financial literacy - BES decided to make its own contribution to address these needs. Therefore it has launched a programme that will help young people to understand financial information and to manage their personal budget. The programme includes several initiatives taken by BES individually, and partnerships entered into with recognised institutions in the promotion and teaching of mathematics in the country: the "O Público" newspaper and the Portuguese Mathematics Society. Participants in 2006 (according to provider): 27,600.	Banco Espírito Santo Departamento de Comunicação Carla Veludo Avenida da Liberdade, 195 1250-142 Lisboa Telefone: 00351 21 350 17 85 e-mail: cveludo@bes.cv	
55+ How to plan your future pension economy	Swedbank's Institute of Private Finance	Sweden	Private company (financial services)	Senior citizens (esp. 55-64 years old)	Directly to the public	Credit and debt; Investment, saving and retirement; Assurances and risk	In conference halls and at the banks premises	Leaflets/brochures etc., leaflets and powerpoint presentation	As the various pension schemes have been through huge reconstructions during the last ten years, people in Sweden close to retirement will have a great variety of pension options. With the Swedbank scheme "55+, How to plan your pension finances" several issues are dealt with to help people understand their options and make better decisions. Local banks are able to provide lectures all over Sweden. Participants in 2006 (according to provider): n/a	Yviva Yngveson, email: yviva.yngveson@swedbank.se	http://www.swedbank.se/
Pensionsföredrag/Pension economy	Swedbank's Institute of Private Finance	Sweden	Private company (financial services)	Young adults, adults in general (esp. women, employees)	Through other organisations	Investment, saving and retirement; Assurances and risk	In their worklife, customer meetings in conference halls or in the bank	Leaflets/brochures etc., lectures and power point presentation	Today, pension schemes are based on each person's employment history and their savings decisions over their lifetime. All Swedish inhabitants have to be more aware of the rules. Swedbank's scheme "Pension economy" aims to increase the ability of individuals to make better decisions. It is provided all over Sweden by local banks and savings banks. Participants in 2006 (according to provider): n/a	Yviva Yngveson, email: yviva.yngveson@swedbank.se	http://www.swedbank.se
The step into adult life	Swedbank's Institute of Private Finance	Sweden	Private company (financial services)	Young adults (esp. 16-19 years old youth in high school)	Through other organisations	Bank accounts and money basics; Credit and debt; Investment, saving and retirement; Assurances and risk	Classroom/university	Lectures and powerpoint presentation	The financial world is becoming more and more complex. Today, the global economy influences the private economy much more than just ten years ago and many people have to make many more financial decisions over their whole lifetime. Therefore, young people in Sweden require much more knowledge compared to their parents about savings markets, pension systems, obtaining loans/mortgages, going to university and the effect that family law has on the private economy. To give young people a better start when leaving school Swedbank and the savings banks offer lectures about the economy and finances at school. The subject is not compulsory in the Swedish school system yet. Participants in 2006 (according to provider): n/a	Yviva Yngveson, email: yviva.yngveson@swedbank.se	http://www.swedbank.se
The step into Sweden	Swedbank's Institute of Private Finance	Sweden	Private company (financial services)	Adults in general (esp. immigrants)	Both (directly to the public or through other organisations)	Investment, saving and retirement	Classroom/university	Lectures and powerpoint presentation	Immigrants who come to stay in Sweden will discover a different world compared to that of their homeland. They will have an advantage if they learn about savings markets, pension systems, buying a house or flat in Sweden and obtaining loans/mortgages, going to university, the social welfare system, the tax system and the effect that family law has on the private economy. To give immigrants in Sweden a better chance of integrating into Swedish society, Swedbank and the savings banks offer lectures about the economy and finances. It is used by people who themselves are immigrants to inform newcomers. Participants in 2006 (according to provider): n/a	Yviva Yngveson, email: yviva.yngveson@swedbank.se	http://www.swedbank.se
MoneySense and MoneySense for Schools	Royal Bank of Scotland Group	United Kingdom	Private company (financial services)	Children, young adults, adults in general	Directly to the public	Bank accounts and money basics; Credit and debt	Classroom/university, in their home	Leaflets/brochures etc., printed toolkits/handbooks etc., website, e-learning portal, films, TV, radio programmes	Since 1994, RBS and NatWest have invested £32.5m in MoneySense (previously known as Face2Face with Finance) and Financial Capability programmes. These are a range of initiatives to help people understand and manage their money better. The MoneySense for Schools programme is the largest financial education programme in the UK, highly rated by teachers and pupils. It was developed to help secondary schools and enterprise skills. In 2006, the initiative launched the MoneySense website to extend the financial education programme beyond schools. The sites give customers and consumers free access to practical information and advice to help them understand and manage their money. Participants in 2006 (according to provider): 500,000 young people and approx 60,000 adults.	Therese O'Donnell, Tel: +44 (0)131 626 4163, email: Therese.O'Donnell@rbs.co.uk	http://www.natwest.com/moneysense or www.rbs.co.uk/moneysense
MyMoneyMatters	Alliance & Leicester (lead partner); Leicestershire Education Business Company (LEBC) and South Leicestershire Citizens Advice Bureau (CAB)	United Kingdom	Private company (financial services)	Children, young adults	Through other organisations	Bank accounts and money basics	Classroom/university	Leaflets/brochures etc., printed toolkits/handbooks etc., website	MyMoneyMatters teaches financial capability to school pupils at the key stage three or four. It provides a website - www.mymoneymatters.info - and lesson plans based on a number of case study characters. Financed by Alliance & Leicester, it is being delivered in schools - some with the help of volunteers, some in conjunction with the local Citizens Advice Bureau. Participants in 2006 (according to provider): n/a	Stuart Dawkins, Alliance & Leicester plc, Director of Corporate Communications, Tel: +44 116 200 3088, email: stuart.dawkins@alliance-leicester.co.uk	http://www.alliance-leicester.co.uk/home/index.asp
The Personal Financial Capability and Enterprise Programme	Halifax Bank of Scotland (HBOS)	United Kingdom	Private company (financial services)	Young adults (esp. students from schools in disadvantaged areas)	Through other organisations	Understanding money	Classroom/university, an end of year conference is also held	CD-Rom, films, TV, radio programmes	n/a	n/a	www.hbosfc.com
Workplace: Make the Most of Your Money (taken from delivering change)	Financial Services Authority	United Kingdom	Private company (financial services)	Adults in general (esp. employees)	Directly to the public	Credit and debt; Investment, saving and retirement; Assurances and risk; budget planning	In their worklife	Leaflets/brochures etc., printed toolkits/handbooks etc., CD-Rom, website, seminars	The FSA's Workplace programme provides general financial education to employees in their place of work through accessible resources and seminars delivered by trained professionals from the financial services industry and elsewhere. Though funded by the financial services industry, the scheme is independent and focuses on education, not sales. Participants in 2006 (according to provider): 220,000.	Ronnie Yellon - Associate Financial Capability Retail Themes FSA, Telephone No.: 0207 066 5034; Fax No.: 0207 066 7553; email: Ronnie.Yellon@fsa.gov.uk	http://www.fsa.gov.uk/financial_capability/story/workplace/index.html
www.six-steps.org	Aviva plc	United Kingdom	Private company (financial services)	Adults in general	Directly to the public	Investment, saving and retirement	In their home, in their worklife	Website	www.six-steps.org, produced by Aviva plc, is based around six simple steps that people can follow to help them take control of their finances and prepare for their retirement. It also features a retirement planner to help people understand their financial position better. Research carried out for Aviva, the world's fifth-largest insurance group, shows that people around the world want help to feel confident about taking decisions about their financial future. Six-Steps helps to meet this need by providing straightforward, unbiased, personal finance information. Aviva will not offer financial services on this website and users' privacy is assured. Participants in 2006 (according to provider): 5,000.	Stuart Bartram: Senior Manager, Corporate Internet and Design, Aviva plc, PO Box 48 King's House 15 Surrey Street Norwich NR1 3TA UK e-mail: stuart.bartram@aviva.com www.aviva.com Tel: +44 (0)1603 687202 fax: +44 (0)1603 688055	http://www.six-steps.org/
Learn to manage your money	Caixa Terrassa	Spain	Private company (financial services)	Children	Through other organisations	Bank accounts and money basics	In the providers own office	Leaflets/brochures etc., printed toolkits/handbooks etc., CD-Rom	The aim of the "Learn to Manage your Money" programme launched by Caixa Terrassa is to promote planned, responsible management of personal and domestic finances among young people. It uses conceptual approaches to everyday finances, referring to money as a limited resource which is obtained through effort and must be managed responsibly. The programme encourages saving and puts planning at the very heart of domestic finances. The central pillar of the programme is a role-playing activity which lasts approximately two and a half hours, and is held in a hall inside the Cultural Centre of the Caixa Terrassa savings bank. The set shows a typical city street with all the essential features of the economy and commerce: the home, a shop, a branch of the Caixa Terrassa for conducting transactions and taking out financial services and products. It also contains a neutral space where students can reflect on unexpected situations and where they can use their money management skills.	Monica Malo Serisa, Confederación Española de Cajas de Ahorros, email: mmalo@ceca.es, Tel: 915965482 Olga Tintor, Caixa Terrassa, c/O 16 48; caixaterrassa.es, Tel: 0034937397725	
Handelsblatt macht Schule: Allgemeine Bildung/Handelsblatt goes to school: financial education	Handelsblatt and Institut für Ökonomische Bildung der Carl von Ossietzky Universität Oldenburg (Handelsblatt and Institut für Economic Education of the Carl von Ossietzky University Oldenburg)	Germany	Private company (other)	Young adults (esp. students in school)	Directly to the public	Bank accounts and money basics; Credit and debt; Investment, saving and retirement	Classroom/university	Leaflets/brochures etc., printed toolkits/handbooks etc., CD-Rom	"Handelsblatt macht Schule / Handelsblatt goes to school" supports teachers in promoting the financial education of pupils. In this cooperation the Handelsblatt and the Institut für Economic Education of the University Oldenburg compile materials for school teachers. The goal is to provide the youth with instruments which enable them to make better financial decisions in the future. Participants in 2006 (according to provider): n/a	www.handelsblattnachtschule.de, Monica von Wysocki, m.wysocki@hb.de, Sonja Reitemier, s.reitemier@vfb.de, Telephone: +49-211-8871070	http://www.handelsblattnachtschule.de/news/index.php

Name of scheme	Provider	Provider country	Provider category	Target groups	Outreach approach	Content areas	Settings	Instruments	Short description	Contact	Project website or reference
MoneyHelp	Ade (lead partner) HBOS	United Kingdom	Private company (other)	Children, young adults, adults in general (esp. low-income groups, low-educational groups, unemployed)	Directly to the public	Bank accounts and money basics; Credit and debt; Investment, saving and retirement	Classroom/university, in the providers own office	Leaflets/brochures etc., printed toolkits/handbooks etc., classroom tutoring	MoneyHelp is a tailored financial education programme, delivered in association with the high street bank HBOS, that helps young and old alike understand the need to take control of their personal finances. It consists of interactive learning workshops designed to improve participants' financial literacy. The workshops offer valuable advice on basic financial planning, paying bills and opening and operating bank accounts. MoneyHelp is targeted at hard-to-reach clients, such as the long-term unemployed, as well as children and young adults. Participants in 2006 (according to provider): 800.	A44, Ray Parkes, +44 7841 603813, parkes@ade.co.uk	http://www.ade.co.uk/Customers_Moneyhelp.aspx
Virtual Financial Services Island	Carter & Carter Group Plc	United Kingdom	Private company (other)	Young adults (esp. low-educational groups)	Through other organisations	Bank accounts and money basics; Credit and debt; Investment, saving and retirement	Classroom/university	Printed toolkits/handbooks etc., website	This is part of a delivery model for enhancing financial education for students and provide progression into a career in the financial services sector. The virtual world will also provide an unique exciting environment for NEET students to learn and gain preparation for life for all students involved and contribute to literacy, numeracy and functional skills. Participants in 2006 (according to provider): n/a	Catherine Rhodes, email: catherine.rhodes@carterandcartergroup.com Tel: 07739 620746, www.carterandcartergroup.com	www.carterandcartergroup.com
(f)In-fit - Financial training for migrants	Offenbach Region (lead partner), Ethno-medical Centre, Hannover Evers & Jung, Hamburg, Funded by Levi Strauss Foundation	Germany	Public authority (local)	Young adults (esp. ethnic minorities, female)	Both (directly to the public or through other organisations)	Bank accounts and money basics; Credit and debt; Investment, saving and retirement; Assurances and risk	Capacity building (mediator training) plus various sites in the communities (campaign)	Leaflets/brochures etc., printed toolkits/handbooks etc. (German, Turkish, Russian), training course, feedback forms, standard evaluation tools	The project started in 2006 and aims to establish training for mediators and develop campaigns to address financial literacy deficits in female migrants and young migrants (under 26 years old) in the Offenbach region. Besides the training itself the learning process and the sustainability of the mediator system is evaluated	Matthias Wienold, email: ethno@rollinhome.de	
Schuldentfrei. Zukunft frei./Dept-free Future clear	Zentrale Schuldnerberatung Stuttgart (Central Debt Counselling Stuttgart)	Germany	Public authority (local)	Children, young adults (esp. low-income groups, low-educational groups)	Both (directly to the public or through other organisations)	Bank accounts and money basics; Credit and debt; Investment, saving and retirement; Assurances and risk	Classroom/university, in their workplace	Leaflets/brochures etc., printed toolkits/handbooks etc., website, game (Computer games, board-games, etc.), films, TV, radio programmes, at the end the result will be presented in a self chosen culture skill (Movie, essay, rapp, pptt presentation, fotostory, a.s.o.)	Debt-free future free is a scheme that is basically based on project work. The participants choose their specific theme themselves and work under the supervision of teachers and experts for a deeper understanding of the issue. At the end, the result will be presented through a self-chosen medium (e.g. film, essay, rap-song, PowerPoint presentation, photo story etc.) This guarantees that the participants, who mainly have a low standard of education, will be really involved in the project for the duration of the course. And they can use their own skills. From 2004 until May 2007 more than 2.500 children and young adults have been involved in this scheme. Participants in 2006 (according to provider): 1.500	Zentrale Schuldnerberatung Stuttgart, Martin Terlemann, Eberhardstraße 33, 70173 Stuttgart / Germany, email: Martin.Terlemann@terlemann.de Tel: ++49 (0) 711 7878622, www.zsb-stuttgart.de	
CFBA Financial awareness activities	The Protection of Consumers of Financial Services Division of the CBFA (Banking, Finance and Insurance Commission). Lead of this division : Luc Roeges. Lead of the section Financial Education : C. Van Leeuw	Belgium	Public authority (national)	Young adults, adults in general, senior citizens, all consumers of financial services	Both (directly to the public or through other organisations)	Credit and debt; Investment, savings and retirement; Assurances and risk	Not location specific	Leaflets/brochures etc., website	As the single supervisory authority for the Belgian financial sector, the CBFA is skilled in several fields, including the consumer protection in financial services. One important method for ensuring such protection is by developing people's financial awareness. The CBFA contributes to this aim through dialogue and consultation at various levels, participation in investment fairs and business events, and publication of relevant CBFA documentation on its website and in other media. Participants in 2006 (according to provider): n/a	Cecile Van Leeuw, email: cecile.vanleeuw@cbfa.be, address: rue du Congrès, 12-14 1000 Bruxelles; www.cbfa.be	www.cbfa.be
Consumers/Investor Education activities of the Cyprus Securities and Exchange Commission	Cyprus Securities and Exchange Commission	Cyprus	Public authority (national)	Adults in general	Directly to the public	Investment, saving and retirement; Internet scams	Not location specific	Leaflets/brochures etc., printed toolkits/handbooks etc., biweekly articles in all national newspapers	n/a	Christos Vassiliou, email: cvassiliou@cysec.gov.cy, tel:00357-22875475, www.cysec.gov.cy	
Pensionsportalen/The Portal for Pensions	The Ministry of Economy and Business Affairs and The Ministry of Social Affairs	Denmark	Public authority (national)	Young adults, adults in general, senior citizens	Directly to the public	Investment, saving and retirement	Not location specific	Website	It is widely recognised in Denmark that pensions are a complex issue which is very difficult to communicate to the Danish public. In recognition of this challenge, both the government and the industry are continuously working on new initiatives to pass information on this subject to consumers. The Ministry of Economic and Business Affairs, in cooperation with The Ministry of Social Affairs, is working on Pensionsportalen (The Pensions Portal). This is a website where all Danish citizens can find a complete overview of their current pensions (both mandatory occupational pension schemes and private schemes etc.) as well as additional information on the pension system as well as often used expressions etc. The aim is to establish a single point of entry to both general and personalised information on pensions. Participants in 2006 (according to provider): n/a	Britt Ostergaard Jensen, email: bri@oem.dk, tel: +45 33924549; www.oem.dk	
Altersvorsorge macht Schule/Old-age provision goes to school	Bundesministerium für Arbeit und Soziales (Federal Ministry of Labour and Social Affairs), Bundesministerium der Finanzen (Federal Ministry of Finance), Bundesministerium für Ernährung, Landwirtschaft und Verbraucherschutz (Federal Ministry of Food, Agriculture and Consumer Protection), Deutsche Rentenversicherung (German Statutory Pension Insurance), Deutscher Volkshochschulverband (German Adult Education Centres Association), Verbraucherzentrale Bundesverband (Federation of German Consumer Organisations), Deutscher Gewerkschaftsbund (Confederation of German Trade Unions), Bundesvereinigung Deutscher Arbeitgeberverbände (Confederation of German Employers' Associations), Bundespressesamt (Federal Press and Information Office)	Germany	Public authority (national)	Young adults, adults in general, target groups: 30-45 years	Directly to the public	Investment, saving and retirement; Assurances and risk	Adult education centre	Leaflets/brochures etc., printed toolkits/handbooks etc., website, 12h course with 6 modules	The campaign "Altersvorsorge macht Schule / Old-age provision goes to school" started in 2007. In a twelve hour training course, adults between the ages 30 and 45 learn in detail about provision for their old-age. The training course is independent and is provided through about 500 adult education centres in Germany. About 800 courses were planned for the year 2007. Participants in 2006 (according to provider): n/a	Dr. Stephan Fasshauer, email: stephan.fasshauer@bmas.bund.de; Tel.: 0049 (0)3018-527-5500;	http://www.altersvorsorge-macht-schule.de/
It's your money	Financial Regulator of Ireland	Ireland	Public authority (national)	Adults in general	Both (directly to the public or through other organisations)	Bank accounts and money basics; Credit and debt; Investment, saving and retirement; Assurances and risk; Equity release	Advice centre	Leaflets/brochures etc., printed toolkits/handbooks etc., website, one-to-one guidance, Mass media - newspaper articles and radio interviews	The 'It's your money' initiative is about creating clear, easy to understand resources and offering a one-to-one service to help Irish consumers make informed decisions about their financial affairs. The scheme advertises the service in order that people will know where to go for independent information and cost comparisons when they are buying or making decisions about their finances. Participants in 2006 (according to provider): 370.000	Karen A O'Leary, Deputy Head of Consumer Information; DDI: +353 1 410 4881; E-mail: karen.a.oleary@financialregulator.ie	http://www.itsvourmoney.ie/
Economic and Financial formation - Know to decide	Banca d'Italia (Italian Central Bank)	Italy	Public authority (national)	Adults in general	Directly to the public	Bank accounts and money basics	In the providers own office	Website	The project aims to reach consumers and financial services customers through leaflets, advertising and a website. Advisors and experts in financial services are present in the bank's offices and provide people with information about legal issues, consumer protection and the general risks concerning financial services, bank accounts and financial products. The information is constantly updated from time to time. Participants in 2006 (according to provider): n/a	BANCA D'ITALIA, Via Nazionale, 91 00184 Rome, Italy, Tel.: +39 06 47921, email: stamab@bancaditalia.it	http://www.bancaditalia.it
Campaigns on retirement savings	Ministry of Social Affairs and Labour	Lithuania	Public authority (national)	Adults in general	Both (directly to the public or through other organisations)	Investment, saving and retirement		Leaflets/brochures etc.; website; films, TV, radio programmes	The 2003 campaign informed people about the pension accumulation system and participation conditions. The 2004 campaign covered possible risks in participating in pension accumulation systems and relevant criteria in choosing pension funds. The 2007 campaign dealt with the possibility of shifting from one pension fund to another. Participants in 2006 (according to provider): n/a	Ministry of Social Affairs and Labour, Pensions Division, Irma Juknelytė, IJuknelyte@socmin.lt, Tel: 113 266 42 58 8321, email: IJuknelyte@socmin.lt	http://www.socmin.lt
Consumer education campaign of the Malta Financial Services Authority (MFSa)	Malta Financial Services Authority (MFSa)	Malta	Public authority (national)	Young adults, adults in general	Directly to the public	Bank accounts and money basics; Investment, saving and retirement; Assurances and risk	Not location specific	Leaflets/brochures etc., website, films, TV, radio programmes	Consumer education in financial services is an integral responsibility and a key objective of the Malta Financial Services Authority, as regulator of financial services in Malta. The MFSa's consumer education campaign targets a wide range of consumers in respect of three areas of financial services for which the authority is responsible – banking, securities (investment services) and insurance. The scheme is administered by the same department which processes complaints and queries from the public about financial services. The MFSa is therefore in a unique position to identify issues which consumers may bring to its attention by way of queries or complaints, and use such issues in its educational campaigns to help consumers understand better certain aspects of financial services. Participants in 2006 (according to provider): n/a	Geoffrey Bezzina, Deputy Director, Consumer Complaints Unit, Malta Financial Services Authority, DDC: 00356 25485313 MFSa, 00356 21441155 ext 5313, email: abezgina@mfsa.com.mt	http://www.mfsa.com.mt/consumer/

Name of scheme	Provider	Provider country	Provider category	Target groups	Outreach approach	Content areas	Settings	Instruments	Short description	Contact	Project website or reference
Blijf Positief/Stay positive	Ministry of Social Affairs Netherlands	Netherlands	Public authority (national)	Children, young adults, adults in general, senior citizens (esp. ethnic minorities, low income groups, youth)	Both (directly to the public or through other organisations)	Credit and debt	Advice centre, media	Leaflets/brochures etc., website, films, TV, radio programmes, articles in newspapers	Many people in the Netherlands borrow money and are not aware of the risks. The National Ministry of Social Affairs has started the "Blijf positief" campaign in order to stop this trend. "Blijf positief" is the web-portal of the BUD financial coaching system. It is to help users to become financially "fit", as in sport, because this hinders the temptations of quick and risky loans. The scheme shows ways to get and stay financially healthy and features links to specialised organisations for further help. Participants in 2006 (according to provider): n/a	Ministerie van Sociale Zaken en Werkgelegenheid, Postbus 90801, 2509 LV Den Haag, Telefoon: 070 - 333 4444	http://www.blijfpositief.nl
NBPportal	National Bank of Poland (central bank)	Poland	Public authority (national)	No particular target group		Credits, savings, investments, managing money, as well as monetary history of Poland, financial analysis of firms and other economic knowledge	Internet based, some competitions in national media	Interactive training courses, information, news, articles	Created as a large internet portal and web resource for financial education issues. It also contains links to training courses, presentations and different resources	portal@nbpportal.pl wspolprac@nbpportal.pl	http://www.nbpportal.pl/in
Insurance Internet portal	Insurance Ombudsman in Poland	Poland	Public authority (national)	No particular target group		Assurances and risk	Internet based	Website	The Internet portal "rzru.gov.pl" is an insurance portal designed and operated to help insured on every stage of insurance. It contains pieces of information's and advice for beginners and advanced consumers. Participants in 2006 (according to provider): n/a	Marcin Kawinski, m.kawinski@rzru.gov.pl	http://www.rzru.gov.pl
Consumer Communications (part of the FSA's national strategy for financial capability)	Financial Services Authority	United Kingdom	Public authority (national)	Mass market (no particular groups)	Directly to the public	Bank accounts and money basics; credit and debt; investment, saving and retirement. Also focuses on life-stages e.g. buying a home, starting a family and retirement	Not location specific	Leaflets/brochures etc., printed toolkits/handbooks etc., website	MoneyMatter created by the Financial Services Authority is a source of clear, impartial information to help consumers make better informed financial decisions. The initiative cuts out the jargon and gives just the facts about financial products and services. Participants in 2006 (according to provider): 10 million printed guides distributed and 2.2 million visits to the website.	Vijay Reed - Team leader Financial Capability Division, FSA, Telephone No.: 0207 066 1058; Fax No.: 0207 066 1059; email: vijay.reed@fsa.gov.uk	http://www.moneymatter.fsa.gov.uk/
Money Advice: Taken from Delivering Change	Financial Services Authority	United Kingdom	Public authority (national)	Young adults, adults in general, senior citizens (esp. low-income groups, those with dependant children (especially lone parents), the financially excluded and those living in 'hard pressed' neighbourhoods)	Through other organisations	Bank accounts and money basics	In their home, advice centre, community centres	Leaflets/brochures etc., printed toolkits/handbooks etc., website, one-to-one guidance	The Partnership Development Team (formerly the Innovation Fund) reaches across and beyond the priority areas of our National Strategy to address the needs of a range of people and community groups, many of whom might otherwise find themselves excluded from the financial system. The Innovation Fund was launched in 2005, to provide grants encouraging and supporting innovative projects run by the not for profit sector to help people become more financially capable. Building on the success of the first round, the Partnership Development Team has forged links with a number of representative national bodies as it takes a national developmental approach to its work. This will ensure that the lessons learned from local delivery are not lost, rather they are scaled up for maximum impact by organisations that have the capacity to roll out national tailored programmes. Participants in 2006 (according to provider): 9 300	Amanda Hobbs - Administrator Financial Capability FSA, Telephone No.: 0207 066 7008; Fax No.: 0207 066 7009; email: amanda.hobbs@fsa.gov.uk, www.fsa.gov.uk	http://www.fsa.gov.uk/financial_capability/innovato/
Money Doctors	Financial Services Authority	United Kingdom	Public authority (national)	Young adults (esp. students in higher education)	Through other organisations	Bank accounts and money basics; Credit and debt; Student Finance	Classroom/university/diverse centre	Leaflets/brochures etc., printed toolkits/handbooks etc., website, game (Computer games, board-games, etc.), training course, one-to-one guidance	The Money Doctors' initiative is a resource kit for student advisers containing a range of practical and innovative approaches to students' money problems. It forms part of the National Strategy for Financial Capability led by the FSA and encourages and supporting student money advisers in higher education institutions. Most importantly, the toolkit reflects the changing needs of students across the full academic experience - from fresher to graduate. The scheme was originally set up by Roehampton University as a pilot project in 2005 and helped more than 1,000 students. It is to be rolled out nationwide in 2007/08. Participants in 2006 (according to provider): n/a	Vernon Everitt, FSA Consumer Sector Leader, Telephone: +49 (0)20 7066 4998, Email: Vernon.Everitt@fsa.gov.uk, Steve Stillwell, FSA Education Policy Specialist, Telephone: +49 (0)20 7678 4516, Email: steve.stillwell@fsa.gov.uk	http://www.roehamptonstudent.com/themoneydoctor/
Parent's Guide to Money	Financial Services Authority	United Kingdom	Public authority (national)	Adults in general (esp. new and prospective parents)	The guide will be distributed by midwives	Bank accounts and money basics; Credit and debt; Investment, saving and retirement; Assurances and risk	wherever midwife meets expectant mum for example children's centre/clinichospital	Printed toolkits/handbooks etc., CD-Rom, website	The Parent's Guide to Money is designed to help new parents at an important time in their lives, giving them the tools and information to review and organise their finances. The FSA is producing the guide as part of the National Strategy for Financial Capability. Prototypes of the guide have gone down well with parents, so regional trials working with health and children's services will begin in the autumn of 2007 to send copies of the guide to as many parents as possible. If the trials are successful, the initiative will roll out the guide to the rest of the UK, aiming to reach 1.5m parents by 2010/11. Participants in 2006 (according to provider): 1,500	Andy Newton - Associate, Financial Capability Division, FSA, Telephone No.: 0207 066 3088; Fax No.: 0207 066 3099; email: andy.newton@fsa.gov.uk	http://www.fsa.gov.uk/financial_capability/parent/parents.html
Online Tools - Taken from delivering change	Financial Services Authority	United Kingdom	Public authority (national)	Young adults, adults in general	Both (directly to the public or through other organisations)	Credit and debt, investment, saving and retirement, insurance	Not location specific	Website	These provide a range of online tools to consumers to help them plan their finances, find information and get help. Participants in 2006 (according to provider): 27	Phil Eaton - Associate, Financial Capability Retail Themes FSA, Telephone No.: 0207 066 0532; Fax No.: 0207 066 0533; email: phil.eaton@fsa.gov.uk	http://www.fsa.gov.uk/financial_capability/online/dora.html
Schools - Learning Money Matters (part of the FSA's national strategy for financial capability)	Financial Services Authority	United Kingdom	Public authority (national)	Children	Through other organisations	Bank accounts and money basics; Credit and debt; Investment, saving and retirement; Assurances and risk		Leaflets/brochures etc., printed toolkits/handbooks etc., CD-Rom, website, game (Computer games, board games, etc.), e-learning portal, films, TV, radio programmes	This schools project aims to raise the profile of personal finance education in the school curriculum with policy makers in the UK. It also uses a partner organisation in England - the personal finance education group - to support schools through Learning Money Matters by giving teachers the confidence to teach about financial matters. The project will adopt the same approach in other parts of the UK. Participants in 2006 (according to provider): 989	Steve Stillwell - Manager Financial Capability FSA, Telephone No.: 0207 066 4516; Fax No.: +44 (0)207 066 4517; email: steve.stillwell@fsa.gov.uk	http://www.fsa.gov.uk/financial_capability/tools/school.html
Young Adults: Helping Young Adults Make Sense of Money (Taken from Delivering Change)	Financial Services Authority	United Kingdom	Public authority (national)	Young adults (esp. young adults aged 16-25 in universities, further education colleges or not in employment, education or training)	Working through professional intermediaries: youth workers, money advice staff in universities, support staff in further education colleges. In addition website being produced for young adults in 2008	Bank accounts and money basics; Credit and debt; Investment, saving and retirement; Assurances and risk	Classroom/university, adult education centre (esp. higher education institutions, further education institutions, youth work setting, website)	Leaflets/brochures etc., printed toolkits/handbooks etc., CD-Rom, website, game (Computer games, board games, etc.), e-learning portal, training course (for youth workers), films, TV, radio programmes, one-to-one guidance	The Young Adults project is split into three strands: higher education (HE), further education (FE) and not in education, employment or training (NEET). The HE project developed and piloted the Money Doctors' Toolkit for money advice staff in 19 universities (now expanding to 50). This supports them in helping their students learn about money matters. The FE project is adapting the Money Doctors' Toolkit with 10 pilot colleges to suit that sector and will also promote the embedding of personal finance in elements of the FE curriculum. The NEET Young Adults project involves providing youth work intermediaries with a day of free training to provide them with the necessary knowledge, skills and tools to engage confidently with young people on financial matters and be better equipped to help them manage their money more effectively. Participants in 2006 (according to provider): 700	Amanda Taylor - Associate, Financial Capability Retail Themes FSA, Telephone No.: +44 (0)207 066 7552; Fax No.: 0207 066 7552; email: amanda.taylor@fsa.gov.uk	http://www.fsa.gov.uk/financial_capability/youngadults/pilots.html
Financial Literacy project of the Hungarian Central Bank	Magyar Nemzeti Bank (The Central Bank of Hungary)	Hungary	Public authority (national)	Children, young adults (esp. 12-25 age-group)	Directly to the public	Bank accounts and money basics; Credit and debt; Investment, saving and retirement; central bank specific topics (e.g. monetary policy, price stability, currency, history)	Classroom/university (in the providers own office (Visitor Center)	Leaflets/brochures etc., website, game (Computer games, board-games, etc.), TV, radio programmes, Visitor Center	The Hungarian central bank puts great emphasis on developing knowledge, surveys, analysis and theoretical solutions to financial literacy-related topics and on enhancing financial culture, especially among young people. In order to achieve these aims, the central bank has taken several measures over the past few years. The main measures are as follows: a visitor centre was opened in March 2004. A monetary-issues competition for secondary school students was launched in 2005. Seminars for teachers have been held twice a year since 2004. In 2006 the central bank launched a project aimed at integrating the teaching of basic financial knowledge in school education and to make students more informed (it included a survey to identify the level of financial awareness among young people). It has also organised conferences. Special information leaflets (covering the topics of loans for households and student loans, pension funds, bank accounts, bankcards and savings) were distributed to all secondary school students in their final year. First edition in April 2007. The central bank also produced educational material on financial products and services. In 2006 the central bank set up a forum for the exchange of information and experiences among relevant public authorities. Participants in 2006 (according to provider): n/a	Ms. Zsuzsanna David, email: davidzsd@mnb.hu, Tel.: +36-1-428-2600 extension:1304	
Moneycheck for life	Lebensberatung für Langzeitarbeitslose e.V. Düsseldorf (Life counselling for long-term unemployed persons Düsseldorf)	Germany	Public authority (regional)	Young adults (esp. low-educational group)	Both (directly to the public or through other organisations)	Bank accounts and money basics; Credit and debt	Classroom/university, adult education centre	Leaflets/brochures etc., website, films, TV, radio programmes	"Moneycheck for life" is provided by the charitable organisation Lebensberatung für Langzeitarbeitslose e.V. Düsseldorf. The project is for adults between 16 and 25 years old. The areas of financial advice covered are: money basics, day-to-day money management and financial planning for the future. Participants in 2006 (according to provider): 130	Lebensberatung für Langzeitarbeitslose e.V., Frau Anne Schneider, Bokerstr. 32, 40213 Düsseldorf, Email: schneider@lfev.de, phone: +49 (0)211228195, www:lfev-schneiderberatung.de	
Financial education for youth: Learning the basics	Observatory of Consumers' Indebtedness, a research team of the Centre for Social Studies, from the School of Economics University of Coimbra	Portugal	Research institute	Children from 11 to 13 years old	Directly to the public	Bank accounts and money basics; Credit and debt; Investment, saving and retirement; Household budget	Classroom/university	Leaflets/brochures etc., website, game (Computer games, board-games, etc.), one-to-one guidance	This is a pilot-project conducted in a local school with 60 children aged 11 to 13 years. The aims of the initiative are to produce testing materials and learning approaches for this target group; to assess the skills and needs of the students in financial literacy; to build an empirical understanding of the target group and their desires in the area of money matters. Participants in 2006 (according to provider): 3	Catarina Frade, email: cfrade@u.cu.pt, Tel.: 0035123885592	

Name of scheme	Provider	Provider country	Provider category	Target groups	Outreach approach	Content areas	Settings	Instruments	Short description	Contact	Project website or reference
Money Matters to Me	National Institute of Adult Continuing Education (NIACE)	United Kingdom	Research institute	Adults in general	Both (directly to the public or through other organisations)	Bank accounts and money basics; Credit and debt; Investment, saving and retirement; Assurances and risk	In their home, advice centre, adult education centre	CD-Rom, website	A series of road shows, supported by Abbey, will take the FSA's recruitment drive across the UK. They will be hosted by individual universities, and student advisers and counsellors from all higher education institutions in the region will be invited along. Participants in 2006 (according to provider): n/a	NIACE, Howard Gannaway, email: howard.gannaway@niace.org.uk, Tel: +44 7811 326921	http://www.moneymatterstome.co.uk/default.htm
Successful Retirement Project	National Institute of Adult Continuing Education (NIACE)	United Kingdom	Research institute	Adults in general (esp. employees)	Through other organisations	Bank accounts and money basics; Credit and debt; Investment, saving and retirement	In their worksite	Leaflets/brochures etc., printed toolkits/handbooks etc., training course	The Successful Retirement Project is one element of a wider research programme funded by the Department of Work and Pensions under the Pensions Education Fund. The aim of the overall programme is to investigate whether voluntary organisations can provide education and information to workers about their retirement options. Participants in 2006 (according to provider): n/a	Lynsey Harris - Project Officer +44 1302 640190 lynsey.harris@niace.org.uk, www.niace.org.uk	

Name of scheme	Provider	Provider country	Provider category	Target groups	Outreach approach	Content areas	Settings	Instruments	Short description	Contact	Project website or reference
Activities which can be classified as schemes in a broader sense (non-core schemes, see chapter "Methodology" for details):											
Financial Planner (reficert)	Bildungsakademie der Österreichischen Versicherungswirtschaft (BÖV) (Education Academy of the Austrian Insurance Industry) in cooperation with the insurance institute of the Karl-Franzens University in Graz and the Johannes-Kepler University in Linz	Austria	Educational body	Adults in general (alumni of the academic course for the insurance industry)	Both (directly to the public or through other organisations)	Investment, saving and retirement; Assurances and risk	Classroom/university, in their home	Leaflets/brochures etc., printed toolkits/handbooks etc., training course	Post-graduate education as certified Financial Planner. Participants in 2006 (according to provider): 31	BÖV, Schwarzenbergplatz 7, 1030 Wien, Telephone: +43 1 711 56-210, email: office@boev.at	http://www.boev.at/
Employee trainings from ESCA Ahorros/Savings Banks High School	Escuela Superior de Cajas de Ahorros/Savings Banks Higher School	Spain	Educational body	Adults in general	Both (directly to the public or through other organisations)	Bank accounts and money basics; Credit and debt; Investment, saving and retirement; Assurances and risk	In their worksite, in the providers own office	Leaflets/brochures etc., printed toolkits/handbooks etc., CD-Rom, website, e-learning portal, training course, one-to-one guidance	Savings Banks High School (Escuela Superior de Cajas de Ahorros - ESCA) was founded 33 years ago by CECA. This school is in charge of training the savings bank's employees in their headquarters and their commercial network. Due to financial innovation process, legal reforms and the implementation of new technologies in day-to-day financial services work, ESCA has increased the number of programmes in the last years. In 2006, ESCA carried out 930 programmes in which 4.307 students participated, 24% more than in 2004. Courses are taught by recognised experts from different economic sectors (Bank of Spain, Stock Exchange Commission, Data Protection Agency, Insurance General Directorate, Universities, etc). The ESCA's Training system combines online, in-company and attendance learning.	n/a	http://www.ceca.es/CECA-CORPORATIVO/es/index.html
Advice Center of the Consumers Protection Association of Romania	Consumers Protection Association of Romania	Romania	Non-profit association including consumer protection agencies (international)	Adults in general	Directly to the public	Credit and debt	Advice centre	Leaflets/brochures etc., website	The Consumers' Protection Association of Romania has established an advice centre for consumers. This unit has performed several studies on the consumer credit market. These studies are available for browsing in its premises. Participants in 2006 (according to provider): n/a	Dr. Ec. Emil Bojin, expert for Consumers Association of Romania; email: bojin@b-ast.ro	http://www.apc-romania.ro/
Assessment of the financial education needs and opportunities of British-Bangladeshi women and young people in Tower Hamlets, East London, UK	BRAC UK	United Kingdom	Non-profit association including consumer protection agencies (international)	Young adults, Adult woman	Directly to the public	Needs assessment	In their home, advice centre, focus group discussions	Questionnaire	This is assessing the financial education needs and opportunities of Bangladeshi women and young people in Tower Hamlets, East London, UK. It will lead to a financial education programme for disadvantaged women and young people in the same area. The work took place between March and August 2007. Participants in 2006 (according to provider): n/a	Sandra M. Kabir, Executive Director, BRAC UK, email: sandrak@bracuk.net, Phone: +91 44(0) 20 7922 7721	http://www.bracuk.net/
AktieSkole/Introduction to Investing in listed shares	Ranah Shareholders Association	Denmark	Non-profit association including consumer protection agencies (local/regional/national)	Adults in general	Both (directly to the public or through other organisations)	Investment, saving and retirement	Classroom/university, adult education centre	Training course, 3 hour powerpoint	This approximately three hour course aims to teach the basic rules for long-term, profitable investment in shares. Participants in 2006 (according to provider): 3.000	Claus W. Silfverberg, email: claus@silfverberg.eu, Mob. +45 2674 4146	http://www.shareholders.dk/kampagne/haapaaktie/markedet.asp
Ecole de la Bourse (ecolebourse.com)	Fédération Française des Clubs d'Investissements (lead partner) (French Association of Investment Clubs), Euronest	France	Non-profit association including consumer protection agencies (local/regional/national)	Adults in general	Both (directly to the public or through other organisations)	Financial markets	In their worksite	Leaflets/brochures etc., printed toolkits/handbooks etc., website	L'Ecole de la Bourse, Mme Dominique Morgand, 39, rue Cambon, 75001 Paris, +33 1 49 27 10 83, d.morgand@ecolebourse.com	http://www.ecolebourse.com/	
Finanzen & Steuern - Staatshaushalt, Steuersystem, Finanzpolitik/Finances & taxes - national budget, tax system, financial policy	Arbeitsgemeinschaft Jugend und Bildung e.V. in cooperation with the Federal Ministry of Finance	Germany	Non-profit association including consumer protection agencies (local/regional/national)	Young adults	Through other organisations	Bank accounts and money basics	Classroom/university	Leaflets/brochures etc., overhead foils	"Finanzen & Steuern" was commissioned by the German Federal Ministry of Finance and aims to introduce 15 to 20 year olds to the workings of the national budget, tax system and financial policy. "Finanzen & Steuern" is based on a magazine for pupils for school work. In order to support teachers working with the magazine, extra material for teachers is also provided: a brochure, overhead transparencies and monthly work leaflets for teachers which can be downloaded on the Ministry of Finance website. The initiative "Finanzen & Steuern" has a long tradition and was set up in the 80ies. Participants in 2006 (according to provider): 700	Arbeitsgemeinschaft Jugend und Bildung e.V., Reinhardtstraße 16, 10117 Berlin, Telephone: 030 288772-0, E-Mail: redaktion@jugend-und-bildung.de	http://www.jugend-und-bildung.de/medien/show_article.php_c-102/km-110/html#5
Präventionsnetzwerk Finanzkompetenz/Prevention network financial network	Arbeitsgemeinschaft Schuldnerberatung der Verbände (AG SBV)	Germany	Non-profit association including consumer protection agencies (local/regional/national)	Intermediaries (esp. network partners)	Through other organisations	Bank accounts and money basics; Credit and debt; Investment, saving and retirement; Assurances and risk	Network partner	Website, forum, symposia	Prevention network financial competence is a network for exchanging experiences about projects on financial literacy. Participants in 2006 (according to provider): n/a	Marius Stark, Tel.: 0221 / 91 39 28 84, email: stark@skbm.de	http://www.praeventionsnetzwerk-finanzkompetenz.de/
www.bauförderer.de (Consumer education portal)	Verbraucherzentrale Bundesverband e.V. (vzbv) (Federation of German Consumer Organisations)	Germany	Non-profit association including consumer protection agencies (local/regional/national)	Adults in general, senior citizens		Credit and debt; Investment, saving and retirement (construction financing)		Website	n/a	Verbraucherzentrale Bundesverband e.V. (vzbv) Markgrafstr. 66 D-10969 Berlin Tel: +0049 (0)30 25600-0 www.vzbv.de	http://www.baufoerderung.de/
www.verbraucherinfothek.de (Consumer education portal)	Verbraucherzentrale Bundesverband e.V. (vzbv) (Federation of German Consumer Organisations)	Germany	Non-profit association including consumer protection agencies (local/regional/national)	Children, young adults, adults in general, senior citizens				Website	n/a	Verbraucherzentrale Bundesverband e.V. (vzbv) Markgrafstr. 66 D-10969 Berlin Tel: +0049 (0)30 25600-0 www.vzbv.de	http://www.verbraucherinfothek.de/start/index.php
www.kinderkampagne.de (Consumer education portal)	Verbraucherzentrale Bundesverband e.V. (vzbv) (Federation of German Consumer Organisations)	Germany	Non-profit association including consumer protection agencies (local/regional/national)	Children, young adults, adults in general, senior citizens				Website	n/a	Verbraucherzentrale Bundesverband e.V. (vzbv) Markgrafstr. 66 D-10969 Berlin Tel: +0049 (0)30 25600-0 www.vzbv.de	http://www.kinderkampagne.de/start/front_content.php?startseite=414424163672654597ae47524000
Activities of the Swedish Consumers Association	Swedish Consumers Association	Sweden	Non-profit association including consumer protection agencies (local/regional/national)	Adults in general, Senior citizens	The specific scheme ended 2005/06. The provider is now only conducting lobbying and other technical facilities	Bank accounts and money basics; Credit and debt; Access to ATMs and other technical facilities	In contact with member organisations	Leaflets/brochures etc., films, TV, radio programmes	The Association has made studies on member experiences of financial services, a report on accessibility to ATMs and other financial service machines for elderly and disabled. It has taken part in the ISO standardisation of financial planning and is lobbying for better financial education, increased competition in Swedish Retail Banking and stricter control of "rapid consumer credits" i.e. credits given instantly by mobile phone. Participants in 2006 (according to provider): 200	Jan-Erik Nyberg, email: janerik.nyberg@sverigeskonsumenter.se; Tel.: +46703824239	http://www.sverigeskonsumenter.se/start.asp?tid=
Citizens Advice Moneyplan	Citizens Advice in conjunction with a number of local Citizens Advice Bureaux	United Kingdom	Non-profit association including consumer protection agencies (local/regional/national)	Adults in general	Directly to the public	Bank accounts and money basics; Credit and debt; Investment, saving and retirement; Assurances and risk	In the providers own office	One-to-one guidance	Moneyplan is a partnership between Citizens Advice and the Personal Finance Society, a professional body for Financial Advisers. Under the scheme, Independent Financial Advisers (IFAs) come to the offices of their local Citizens Advice Bureau (CAB) to provide financial advice to the CAB clients. The present scheme is the second stage involving about 20+ advisers, following an initial pilot scheme that involved nine local CABs. Participants in 2006 (according to provider): n/a	Jackie Nowell, Citizens Advice, Myddleton House, 115-123 Pentonville Road, London, N1 9LZ, Telephone: +44 207 833 7012, E-mail: jackie.nowell@citizensadvice.org.uk	-
The European Stock Market Training	Deutscher Sparkassen- und Giroverband e.V. (DSGV), Associazione fra le Casse di Risparmio Italiane (ACRI), Banque et Caisse d'Épargne de l'État, Luxembourg (BCEI), Austrian savings banks; Finances et Pédagogie (France), Latvian Savings Bank, Confederación Española de Cajas de Ahorros (CECA), Coordination is made by the European Savings Banks Group (ESBG). The service provider is Deutscher Sparkassen Verein GmbH (DSV).	Belgium	Private company (financial services)	Children	Through other organisations	Investment, saving and retirement	Classroom/university	Printed toolkits/handbooks etc., website, game (Computer games, board games, etc.), training course	Savings banks from seven European countries (AT, FR, GE, IT, LU, LV, SP) have developed partnerships with local schools and jointly operate a financial education programme for pupils aged 14 to 19. This initiative, called European Stock Market Training, consists of the management via the Internet of a virtual portfolio of securities over a 10 week period. With more than 43.000 teams taking part each year, this initiative has proved a key tool in the e-learning by doing (Computer games, board games, etc.), training course provider): 265.000	Anne-Francoise Lefevre, email: anne-francoise.lefevre@savings-banks.com; Tel.: + 32 2 21 11 51	http://www.esbg.eu/template/content.aspx?id=1896 or http://www.stockmarkettraining.com/home/
Junioritalia.org	Citigroup Foundation	Italy	Private company (financial services)	Young People	Through other organisations	Investment	Classroom/university	Website; Training Course	Through this project, the Citigroup Foundation brings together schools and companies in the joint effort of promoting the economy. Junior Achievement Italy offers schools new educational programmes thanks to the support of various enterprises. These, in fact, provide cooperation according their know-how and their experience. Participants in 2006 (according to provider): n/a	Anna Linda Leandri, Education Officer, Email: annalinda.leandri@junioritalia.org Telephone: +39 02 8647498	http://www.junioritalia.org/pagina/pagina.asp?x&l=IT
Consumer Lab	Monte Paschi Siena Group	Italy	Private company (financial services)	Adults in general	Through other organisations	Bank accounts and money basics	In the providers own office	Website	Consumer Lab is a project developed in cooperation with consumers' associations, MPS group and consumers' associations work together to improve dialogue between banks and consumers. Its primary goal is to inform people about bank products and financial services in general. Participants in 2006 (according to provider): n/a	Banca Monte dei Paschi di Siena S.p.A., Piazza Salimbeni, 3, 53100 Siena, Italy, Phone: +39 0577 294111, email: ufficio.stampa@banca.mps.it	http://www.mps.it/ConsumerLab/
The Economy and me	Banco Popolare Italiano	Italy	Private company (financial services)	Young Adults	Through other organisations	Bank accounts and money basics; Credit and debt; saving; how the bank grants a loan, when to use credit to the consumption	Classroom/university	Website, training course	The project targets secondary school students to give them the basic knowledge about financial services. It allows the students of high schools to develop entrepreneurial skills and they are trained in business plans about entrepreneurial activities. The project offers the best students the possibility to attend six month long specialisation courses at the SDA Bocconi University. Participants in 2006 (according to provider): 5.000	n/a	http://www.bancopopolare.it/
Luckyanten/Lucky money	Svebank and savings banks	Sweden	Private company (financial services)	Children	Through other organisations	Bank accounts and money basics; Credit and debt; Investment, saving and retirement; Assurances and risk		Paper, distributed 4 times a year	Children age 9 to 12 are given a "newspaper" full of information from Svebank and savings banks with the aim of deepening their understanding of economic issues. The paper does not contain any advertisements or sell any products. It has been sent to schools in Sweden since 1926 and each edition reaches the 500,000 children. Participants in 2006 (according to provider): 500.000	nva.nvneson@svebank.se	http://www.svebank.se/ssf/in/out/inOutWww1/0_160985_00.html

Name of scheme	Provider	Provider country	Provider category	Target groups	Outreach approach	Content areas	Settings	Instruments	Short description	Contact	Project website or reference
Escuela Superior de Cajas de Ahorros/Savings Banks High School	Escuela Superior de Cajas de Ahorros/Savings Banks Higher School	Spain	Private company (financial services)	Adults in general	Both (directly to the public or through other organisations)	Programs can be categorised in: insurance training, risk training, customer attention service and commercial training and legal compliance training	In their workplace, in the providers own office	Leaflets/brochures etc., printed toolkits/handbooks etc., CD-Rom, e-learning social training course	Savings Banks High School (Escuela Superior de Cajas de Ahorros – ESCA) was founded 33 years ago by CECA. This school is in charge of training the savings bank's employees in their headquarters and their commercial network. Due to financial innovation process, legal reforms and the implementation of new technologies in day-to-day financial services work, ESCA has increased the number of programmes in the last years. In 2006, ESCA carried out 1,091 programs in which 42,166 students participated. Courses are taught by recognised experts from different economic sectors (Bank of Spain, Stock Exchange Commission, Data Protection Agency, Insurance General Directorate, Universities, etc). The ESCA's Training system combines online, in-company and attendance learning. Programs can be categorised in the groups: -Insurance training -Risk training: in accordance with Basel II requirements, especially in regards to operational risk, and balance analysis, credit risk, mortgage risk, related to Anti-Fraud requirements. -Customer Attention Service and Commercial Training. -Legal compliance training: specially related to Anti-ESCA's Training system combines online, in-company and attendance learning. Participants in 2006 (according to provider): 42.166	Monica Malo Senisa, Confederacion Española de Cajas de Ahorros, email: mmalo@ceca.es, Tel.: 915965482	http://www.ceca.es/CECA-CORPORATIVO/es/index.html
Kapitalmarktwissen für Lehrer, Schüler und Studenten/Capital market knowledge for teachers and students	Kuratorium für den Österreichischen Kapitalmarkt (Board of Trustees for the Austrian Capital Market)	Austria	Private company (other)	Young adults (esp. pupils at the age of 17 and 18, students)	Both (directly to the public or through other organisations)	Bank accounts and money basics; Credit and debt; Investment, saving and retirement; Assurances and risk	Classroom/university	Printed toolkits/handbooks etc., training course, worksheets, stock exchange lexicon, user guide for teachers		Romana Mörz, Tel. +43 1 531 65-194, kapitalmarkt@wienerborse.at	http://www.wienerborse.at/
Pots of Gold	Newcastle City Council	United Kingdom	Public authority (local)	Young adults (esp. families)	Through other organisations	Bank accounts and money basics; Credit and debt; Investment, saving and retirement; Assurances and risk	SureStart Family Centres	Leaflets/brochures etc., printed toolkits/handbooks etc., training course	Pots of Gold is a family finance research project delivered across Newcastle through the Sure Start Children's Centre. It is run by Newcastle Upon Tyne Family Learning Service and funded by the Basic Skills Agency. It operated over two phases Phase 1 ran from October 2005 to March 2006, and Phase 2 from April 2006 to December 2006. Phases 1 and 2 of the project sought to consult with parents and carers based within Sure Start Children's Centres on the needs of families, individuals and communities in relation to financial education. Participants in 2006 (according to provider): n/a	Newcastle City Council, Una McNicholl Education Department, Tel.: +44 191 211 5335, email: una.mcnicholl@newcastle.gov.uk , www.newcastle.gov.uk	http://www.newcastle.gov.uk/
Public Debt Information Group	Ministry of Economy and Finance, Department of Treasury Public Debt Management Directorate	Italy	Public authority (national)	Adults in general, investors in government bonds	Directly to the public	Information on events related to Government bonds and public debt management	Through their websites they email from	Website	This initiative is not a formal scheme and was originally set up only to provide statistical data on government bonds. By answering queries form savers, the initiators found they were more and more addressing the needs of financial education, mainly in regard to the functioning of basic financial market instruments (the Italian Central Government bonds can be deemed exhaustive benchmarks of these). The group is not authorised to suggest any kind of financial investments. Participants in 2006 (according to provider): n/a	The Public Debt Group, dt.gruppo.info@tesoro.it, Paola De Rita, paola.derita@tesoro.it , +39 0647614746, Antonio Iannotta, antonio.iannotta@tesoro.it , +39 0647613911	http://www.mef.gov.it
Investment Education campaign of the Lithuanian Securities Commission	Lithuanian Securities Commission	Lithuania	Public authority (national)	Adults in general	Both (directly to the public or through other organisations)	Investment, saving and retirement		Leaflets/brochures etc.; website, films, TV, radio programmes	In 2004 a special educational program was launched which explained the main investment rules, benefits and risks of various investment instruments. This is a proceeded program which the main task is to develop and stimulate the investment's culture in Lithuania. Participants in 2006 (according to provider): n/a	Lithuanian Securities Commission, Konstitucijos av. 23, LT-08105 Vilnius, TEL.: (370 5) 272 50 91, E-mail: ask.info@vsk.lt	http://www.vsk.lt/en/index.php
1) FACTS 2) Price stability - why is it important for you?	European Central Bank	Germany	Public authority (supra-national)	Young adults, Adults in general	Directly to the public	Central banking, price stability	Not location specific	Leaflets/brochures etc., CD-Rom, website, films, TV, radio programmes, online material for downloading	1) The FACTS slides cover, at a medium level of sophistication, the basics of central banking in the EU (the organisation of the ECB, Eurosystem, ESCB, further European integration, monetary policy, banknotes & coins). The slides can be downloaded and used for presentations. Explanatory texts for each slide assist the speaker and can be printed as a hand-out. 2) Price stability – why is it important explains the matter from an end-consumer perspective. Aimed at teachers and young teenagers. Material consists of a video, a leaflet for students and a book for teachers. Participants in 2006 (according to provider): n/a	European Central Bank, Heika Nitschmer, Kaiserstr. 29, D-60311 Frankfurt am Main, Telephone: +49 (0) 69 –1344-0, email: info@ecb.int	http://www.ecb.int/home/html/index.en.html
Pilot study on financial literacy for high school students	Observatorio do Endividamento dos Consumidores, Universidade de Coimbra	Portugal	Research Institute	Young adults (Teenager 12-15 years old)	Through other organisations	Bank accounts and money basics	Classroom/university	Leaflets/brochures etc., printed toolkits/handbooks etc., game (Computer games, board-games, etc.)		Participants in 2006 (according to provider): 50	http://www.oec.fe.uc.pt/apresentacao/apresentacao.html
Spondoolies	National Institute of Adult Continuing Education (NIACE)	United Kingdom	Research Institute	Adult Financial Educators	Adult Learning professionals	Learning resource needs of educators in general	Not location specific	Website	Spondoolies is a web-based forum and resource service for financial learning professionals. It allows them to exchange views, receive news about forthcoming events, read research and locate other colleagues. (www.spondoolies.org.uk). Participants in 2006 (according to provider): 400	NIACE, Howard Gannaway, email: howard.gannaway@niace.org.uk , Tel.: +44 7811 329921	http://www.niace.org.uk/

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Schemes which did not take part in the survey:											
Pensions ABC'en Danish (Pensions made clear) www.forsikringshus.dk/PensionsABC.aspx	F&P Forsikring & Pension (Danish Insurance Association)	Denmark									
My Money	National Financial Supervision Authority	Estonia									
Financial Literacy activities of Tallinn University of Technology for school children	Tallinn University of Technology	Estonia									
Le budget des ménages - le crédit aux particuliers	Fondation Cetelem	France									
Pièces à consommer	Service Juridique de l'Union Féminine Civile et Sociale	France									
Relevé de Prix	Association d'Éducation et d'Information du Consommateur de la FEN (ADEIC-FEN) and other organisations	France									
16-25 ans - Comment gérer son budget sans dérapage	Union Nationale des Associations Familiales	France									
Craconso.fr	Institut national de la Consommation	France									
Conso.net	Institut national de la Consommation	France									
LeMoneyMan	Groupe BNP Paribas	France									
Ma retraite en ligne M@retel	French government	France									
Economy: Knowledge with Value	Hellenic Children's Museum	Greece									
Plain English guide to financial terms	National Adult Literacy Agency (NALA)	Ireland									
Financial Literacy activities of Money Advice and Budgeting Service Ireland (MABS)	Money Advice and Budgeting Service Ireland (MABS)	Ireland									
Financial Literacy activities of Nationaal Instituut voor Budgetvoorzichting (Youth and Money, GeldWijzer, etc.)	Nationaal Instituut voor Budgetvoorzichting (NIBUD)	Netherlands									