



МЕЖДУНАРОДНАЯ ПРАКТИЧЕСКАЯ КОНФЕРЕНЦИЯ  
**МЕЖДУНАРОДНЫЙ ОПЫТ И РОССИЙСКАЯ ПРАКТИКА**  
**ПОВЫШЕНИЯ ФИНАНСОВОЙ ГРАМОТНОСТИ:**  
СОТРУДНИЧЕСТВО ГОСУДАРСТВА И БИЗНЕСА

Опыт реализации программ повышения финансовой грамотности  
взрослого населения: опыт Польши

MARCIN POLAK, Futuredu & THINK! Foundation

Poland's experience in implementing programs to improve  
financial literacy of the adult population



# ECONOMIC AND FINANCIAL LITERACY IN POLAND

## Specific approach – overview

- **Poland** – an interesting case on the financial literacy worldwide map, with a broad experience in that field (since 2002). **No National Strategy** – the Government is not paying attention to that issue. **No single coordination office** for financial literacy campaign(s) and no single national campaign.
- The leading role of the central bank – the National Bank of Poland (NBP) has its educational strategy (6y perspectives) and objectives (yearly plans). It spends **3-4 Million EUR** on the economic and financial education a year and in most cases engages in **public-private cooperation programs** with its grants and expertise.



# ECONOMIC AND FINANCIAL LITERACY IN POLAND

## Specific approach – challenges

- Although there is a good climate for FL initiatives and many private sector programs are developed, still there is a **key challenge of financing financial education initiatives on a mass scale**.
- Another issue is a **political will** to develop nationwide programs co-financed from public resources. Apart of the NBP funds, there are few opportunities to get a grant or create a partnership for financial education.
- Much easier to start on a **local level**, but the range of the program is rather seriously limited. Long-term planning is another issue when projects **limited to a financial year** (when financed from state or local budget).



# MASS MEDIA EDUCATIONAL SERIES

National Bank of Poland in cooperation with mass media publishers (grants)



Strona główna » Edukacja » Dodatki edukacyjne

Strona główna

O NBP

Akty prawne i dokumenty

Polityka pieniężna

Nadzór makroostrożnościowy

System płatniczy

System finansowy

Statystyka i sprawozdawczość

Publikacje

## Edukacja

Dodatki edukacyjne dofinansowane ze środków NBP 2010 r. – 2015 r.

### TYGODNIKI I MIESIĘCZNIKI

- *Angora – Przewodnik po finansach*, od grudnia 2014 r. do marca 2015 r.
- *Angora – Nowe zabezpieczenia banknotów*, marzec 2014 r.
- Wydawnictwo Bauer - *Zarządzanie budżetem domowym*, od stycznia do kwietnia 2014 r.
- Wydawnictwo Bauer - *Zarządzanie budżetem domowym II*, od stycznia do maja 2015 r.
- *Polityka – Edukator Ekonomiczny*, od grudnia 2010 r. do grudnia 2011 r.



**48 educational series in monthly and weekly newspapers, and 33 in daily newspapers (2010-2015)**



# MASS MEDIA EDUCATIONAL SERIES

## National Bank of Poland in cooperation with mass media publishers (grants)

- Most common – press & radio media (**all profiles**: liberal, conservative, independent etc.). All initiatives **addressed to adults**, many for employees, but also for seniors & pensioners. **Pragmatic approach** (discussing real life problems, like savings, pensions, secure investments).
- In the press media: usually **inserts** as a separate publication or a part of the newspaper (a column). Radio **interviews with experts** on various aspects of financial literacy.
- Not only funding, but NBP experts are involved in a process of creating education contents for newspapers and radio.



# EDUTAINMENT PROGRAMS

## *NATIONWIDE TEST OF ECONOMIC KNOWLEDGE*

National Bank of Poland in cooperation with mass TVP Public Television and media publishers (grants)





# EDUTAINMENT PROGRAMS

## *THE GREAT ECONOMIC KNOWLEDGE TEST*

National Bank of Poland in cooperation with mass TVP Public Television and media publishers (grants)

- **The Great Economic Knowledge Test**, first conducted in 2006 (TVN), then yearly from 2012 (6 editions) – one of the largest NBP initiatives.
- TV show in prime time on the Channel TVP1 – up to 2 Million viewers (AMR), media stars & politicians, students & consumers involved in solving the economic and financial test. The program is accompanied by a movie series (<http://wtwe.tvp.pl/17564564/serial>) with actors having various, sometimes funny, “challenges” in the economic life.
- Creates opportunity for a real partnership, where TV and a public institution join efforts to **develop together a large and unique educational event.**



# WIKIPEDIA AND SOCIAL MEDIA

## WIKI-EKONOMIA PROJECT

Think Global and National Bank of Poland

**WIKIPEDIA**

<b>English</b> <i>The Free Encyclopedia</i> 5 077 000+ articles	<b>日本語</b> フリー百科事典 1 001 000+ 記事
<b>Español</b> <i>La enciclopedia libre</i> 1 233 000+ artículos	<b>Русский</b> Свободная энциклопедия 1 269 000+ статей
<b>Deutsch</b> <i>Die freie Enzyklopädie</i> 1 907 000+ Artikel	<b>Français</b> <i>L'encyclopédie libre</i> 1 723 000+ articles
<b>Italiano</b> <i>L'enciclopedia libera</i> 1 252 000+ voci	<b>Português</b> <i>A enciclopédia livre</i> 909 000+ artigos







# WIKIPEDIA AND SOCIAL MEDIA

## WIKI-EKONOMIA PROJECT

Think Global company and National Bank of Poland

- In education Wikipedia is the most important source for information, for pupils, students and many adults. In the project Wiki-Ekonomia initiated in 2014, **800 economic definitions in the Wikipedia** were corrected and developed. High impact on FL area: 500 definitions of 2015 project are visited ca. **900.000 times a month!**
- A good sample of Partnership project which used both financing from public and private resources but also engaged teams of experts to cooperate on the materials (ca. 15 experts from universities and NBP).



# FINANCIAL EDUCATION AT SCHOOLS

## MY FINANCE PROJECT

National Bank of Poland, Kronenberg Foundation and Junior Achievement Foundation Poland

### MOJE FINANSE





# FINANCIAL EDUCATION AT SCHOOLS

## *MY FINANCE PROJECT*

National Bank of Poland, Kronenberg Foundation and Junior Achievement Foundation Poland

- One of the most successful public-private partnership: *Moje Finanse* (My Finance Program) - largest FL program in Polish schools with the aim to prepare young people (age of 17-19) to manage their personal finances.
- Initiated in 2004 by three Partners: public (NBP), private (Kronenberg Foundation by Citibank) and NGO (JA Poland). **Financed 50/50 from public and private resources and operated/developed by NGO.** Year by year planning and setting goals by this coalition, debating on results.
- Results: over **1,1 Million students** finished this program (2004-2015); **16.700 teachers** were trained to organize lessons on personal finance.



# FINANCIAL EDUCATION AT SCHOOLS

## *BAKCYL PROJECT*

Warsaw Institute of Banking and the banking sector





# FINANCIAL EDUCATION AT SCHOOLS

## *BAKCYL PROJECT*

Warsaw Institute of Banking and the banking sector, with support from public sector institutions

- Banking sector project – employees from various banks became volunteers in a common initiative of the Warsaw Banking Institute and teach students in middle level schools on personal finance and money management.
- Result of a long discussion between private and public institutions of the banking sector (strong support from National Bank of Poland and state bank BGK). A **model for broad partnership** in the area of financial literacy.
- There have been 1040 lessons delivered for 23 000 students so far. Over 200 volunteers are trained to organise lessons, and the project has a great potential if there would be more volunteer-bankers ready to go to schools.



# CONCLUSIONS

Partnerships in the area of financial literacy are like water for human being...

- In the area of FL private financial institutions are rather open to join public institutions in **developing financial education programs**. And even more open to get a **public money grants** for that purpose... The real challenge is to drive to 50/50 model, as this is truly serious approach.
- Partnership cooperation must not be seen only through financing from state or local budget. There is a lot of **expertise** in the private financial sector and this knowledge can be **used for improving level of FL** of the society.
- We need a coalition/partnership approach as **no single institution can implement successful and long-term improvements** in FL of the society.



# FOR MORE INFORMATION AND COOPERATION:

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Experienced economic and financial educator from Poland developing economic and financial literacy programs for schools and mass media. Co-founder of the *Think! Foundation*, owner and publisher of the *Edunews.pl* - one of the largest educational web sites in Poland. Member of the European Commission Expert Group on the Financial Education (2008-2011) and National Leader for Poland in the European Commission's education portal *consumerclassroom.eu* (since 2012). As financial educator I cooperate with various domestic and international entities, among others The World Bank, OECD, European Commission, National Bank of Poland. Previously I was the Head of the Economic Education in the *National Bank of Poland*, the Polish central bank (2002-2007).



**СПАСИБО  
ЗА ВНИМАНИЕ**

