

2025

Global Money Week Annual Report

OECD INTERNATIONAL
NETWORK ON FINANCIAL
EDUCATION

*Think before you follow,
wise money tomorrow*
17-22 March 2025



About Global Money Week (GMW)

Global Money Week (GMW) is an annual global campaign to raise awareness about the importance of financial literacy for young people, and to ensure that from an early age, young people acquire the knowledge, skills, attitudes and behaviours necessary to make sound financial decisions and support their financial well-being.

The goal of GMW is to ensure that all children and youth have access to high-quality financial education, learn about money matters and are able to take smart financial decisions that can improve their financial resilience and financial well-being. This objective supports the OECD's broader efforts to ensure access to quality financial education worldwide.

The campaign is coordinated globally by the OECD International Network on Financial Education (OECD/INFE) and organised at national level by a wide range of stakeholders. Each year, typically during the third week of March, participating organisations engage with young people during GMW through a variety of financial education activities conducted in-person and online.

Since its launch in 2012, GMW has grown into a worldwide movement, with activities that have taken place in over 170 countries and territories.

These activities include financial education workshops, training courses and seminars, visits to money museums and financial institutions, public debates and competitions, financial literacy games, fairs and rallies, and much more. In many countries, financial education messages are broadcast and disseminated via a variety of channels including social media, websites, TV, radio, printed media among others. Over the years, many of the countries represented in the OECD/INFE have joined the GMW campaign.

The photos on the cover page are a selection of GMW activities in Colombia, Ecuador, El Salvador, Jordan, Kosovo, Mexico, Slovakia, Uganda, Ukraine, and Zambia.



PHOTO FROM GMW UZBEKISTAN

About the OECD International Network on Financial Education

The OECD International Network on Financial Education (OECD/INFE) is the global leader in developing high-quality research, analysis and policy guidance on financial literacy and financial education. Established in 2008, the OECD/INFE promotes and facilitates international co-operation among policy makers, public authorities and other stakeholders on financial education and related topics.

Membership of the OECD/INFE comprises close to 300 public institutions from over 130 countries, at all stages of economic development. Members include central banks, financial regulators, consumer agencies, ministries of finance and ministries of education. The work of the INFE is valued and recognised internationally, including by the G20, the European Union, APEC and ASEAN.

The OECD/INFE is responsible for the OECD Recommendation on Financial Literacy, the international standard to assist governments and relevant stakeholders in designing, implementing and evaluating financial literacy policies. Reflecting the importance of financial education for children and young people, the Recommendation encourages adherents “to develop financial literacy from the earliest possible age”.





PHOTO FROM GMW TANZANIA

The OECD assesses financial literacy of 15 year olds as part of the Programme for International Student Assessment (PISA). The OECD also recognised the importance of engaging a wide range of stakeholders in developing and implementing financial education initiatives. Concurrently, OECD/INFE members have increasingly focused their efforts on reaching children and young people with financial education programmes.

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

Find out more about the OECD/INFE on its website [here](#).



GMW2025 theme: Think before you follow, wise money tomorrow

The official theme of GMW2025 was “Think before you follow, wise money tomorrow” highlighting the importance of critical thinking and informed decision-making in an increasingly digital financial environment.

The theme encouraged young people to question online financial information, particularly from social media influencers, and to make financial choices based on reliable sources and sound judgment. By promoting reflection before action, the theme underscored how digitalisation brings both opportunities and risks (i.e. misinformation, online scams, impulsive financial behaviour, etc.).

Participating countries drew inspiration from this theme to design innovative and context-specific financial education activities to empower youth. Young people were encouraged to think critically about the information they find online, including on social media, assess its validity before trusting it, evaluate online financial advice and think twice before following potentially misleading sources.



**think before
you follow,
wise money
tomorrow**

#GlobalMoneyWeek2025
globalmoneyweek.org



Around the world, participating countries and organisations addressed the GMW theme through a variety of activities, including workshops, games, competitions, webinars, social media campaigns, lectures and presentations on various financial literacy topics.

Overall, GMW activities acknowledged the opportunities and risks of social media influencers: while some activities encouraged young people to be wary of influencers' advice, some organisations leveraged trusted influencers to contribute to the campaign.

For example, in Armenia, the GMW theme centred activities around helping the public, especially youth, critically evaluate the financial advice they encounter online. A key component of addressing the theme was the collaboration with local influencers who shared examples of phishing, identity theft and investment scams.

The central bank of Colombia provided digital resources to GWM participants, including modules on evaluating financial advice and identifying scams. Similarly, the Bank of Spain alongside the Ministry of Economy, Trade and Business recorded videos on the topic of influencers and risks related to following their advice.

The Swiss Finance Museum offered an audio tour that emphasised thoughtful decision-making in regard to money and financial advice.

The central bank of Guatemala used storytelling about superheroes who rescue citizens from investing all of their savings in a "magic investment" promoted by a (fictitious) famous influencer. These stories promoted key themes like critically evaluating information sources before making an investment.

Many more examples of the ways in which countries creatively addressed the theme are discussed in the section below, "Highlights of Country Activities".



PHOTO FROM GMW UKRAINE

Global Launch of GMW2025

The Global Launch of GMW2025 took place virtually on 17 March 2025, kicking-off the 13th edition of the Global Money Week. The attendees of the GMW2025 Global Launch event consisted of about 450 practitioners from OECD/INFE member institutions, including central banks, ministries of finance and ministries of education, non-profit and private institutions, schools and universities among others.

The event featured opening remarks by:

- **Yoshiaki Takeuchi**, OECD Deputy Secretary-General
- **Camille Beaudoin**, Director of Financial Education Expertise and Partnerships, Autorité des marchés financiers, Québec, Canada and Chair of the IOSCO Committee on Retail Investors.
- **Maria Luís Albuquerque**, European Commissioner for Financial Services and the Savings and Investments Union

In their remarks, the speakers recalled the importance of equipping young people with the skills to navigate today's digital financial landscape, where social media and new technologies increasingly shape financial decisions. They tied their remarks back to the global theme, "Think before you follow, wise money tomorrow", by highlighting that while digitalisation expands access to financial information and markets, it also exposes consumers to misinformation, impulsive behaviours, and financial risks.

PHOTO FROM GMW IRELAND



These remarks were followed by a panel discussion, “Understanding the role of finfluencers, social media, and behavioural biases in shaping the financial behaviour of young people,” which underscored the role of financial education in helping young people critically evaluate information, resist temptation and make smart financial choices.

The discussion was moderated by Carmine Di Noia, OECD Director for Financial and Enterprise Affairs.

The expert panellists included:

- **Fatima-Zahra Aziz**, Executive Director, Moroccan Foundation for Financial Education, Morocco
- **Lyndwill Clarke**, Head of Department, Consumer Education, Financial Sector Conduct Authority, South Africa
- **Florence Corne**, Deputy Director, Retail Investor Relations and Protection, Autorité des marchés financiers, France
- **Phil Lambert**, Adjunct Professor, University of Sydney, Australia, and Director at “Phil Lambert Consulting Pty Ltd”.

More specifically, the panel focused on how recent trends, from the emergence of finfluencers to the increasing use of social media and Artificial Intelligence, are making it challenging for young people to identify trustworthy financial information. This, coupled with the effects of behavioural biases and peer pressure, can have profound effects on the ability of young people to make sound financial decisions.

A recording of the GMW2025 launch can be found on the Global Money Week website [here](#).

According to the International Organization of Securities Commissions (IOSCO), “**finfluencers** are individuals who leverage social media platforms to share investment-related content, ranging from general financial education to specific stock recommendations. The concept of “finfluencers” may include celebrity/social media influencers who do not regularly provide or share financial and investment, but may, from time to time, promote investment products or schemes”.

See International Organization of Securities Commissions (2025), Finfluencers: Final report (FR/08/2025), www.iosco.org/library/pubdocs/pdf/IOSCOPD795.pdf

GMW2025 and the G20



In 2025, Global Money Week was organised with the support of the South Africa G20 Presidency.

Lyndwill Clarke, Head of the Consumer Education Department at South Africa's Financial Sector Conduct Authority (FSCA) joined the GMW2025 Global Launch event that took place virtually on 17 March 2025. In his intervention, he described South Africa's efforts on financial education and how they fit into the broader priorities of South Africa's G20 Presidency.

PHOTO FROM GMW ZAMBIA



GMW2025 Outreach

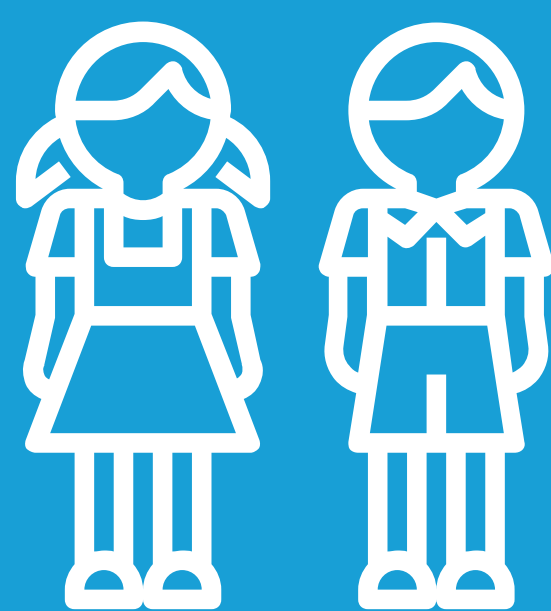
GMW's global outreach is measured through data reported by participating organisations after the GMW. The following are key highlights from the GMW2025 campaign:



92
countries and
territories
participated



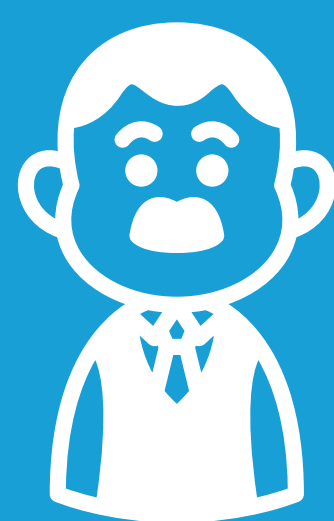
31 383
organisations
participated



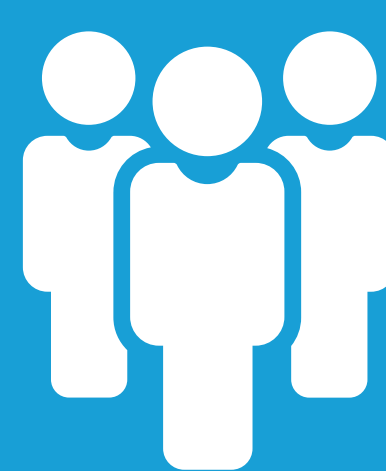
11 646 353
children and youth
reached directly
through online and
offline activities



1 950
organisations
participated in
GMW for the first
time this year



3 743 129
adults reached
directly through
online and offline
activities



110 987 070
people (youth and
adults) reached
indirectly



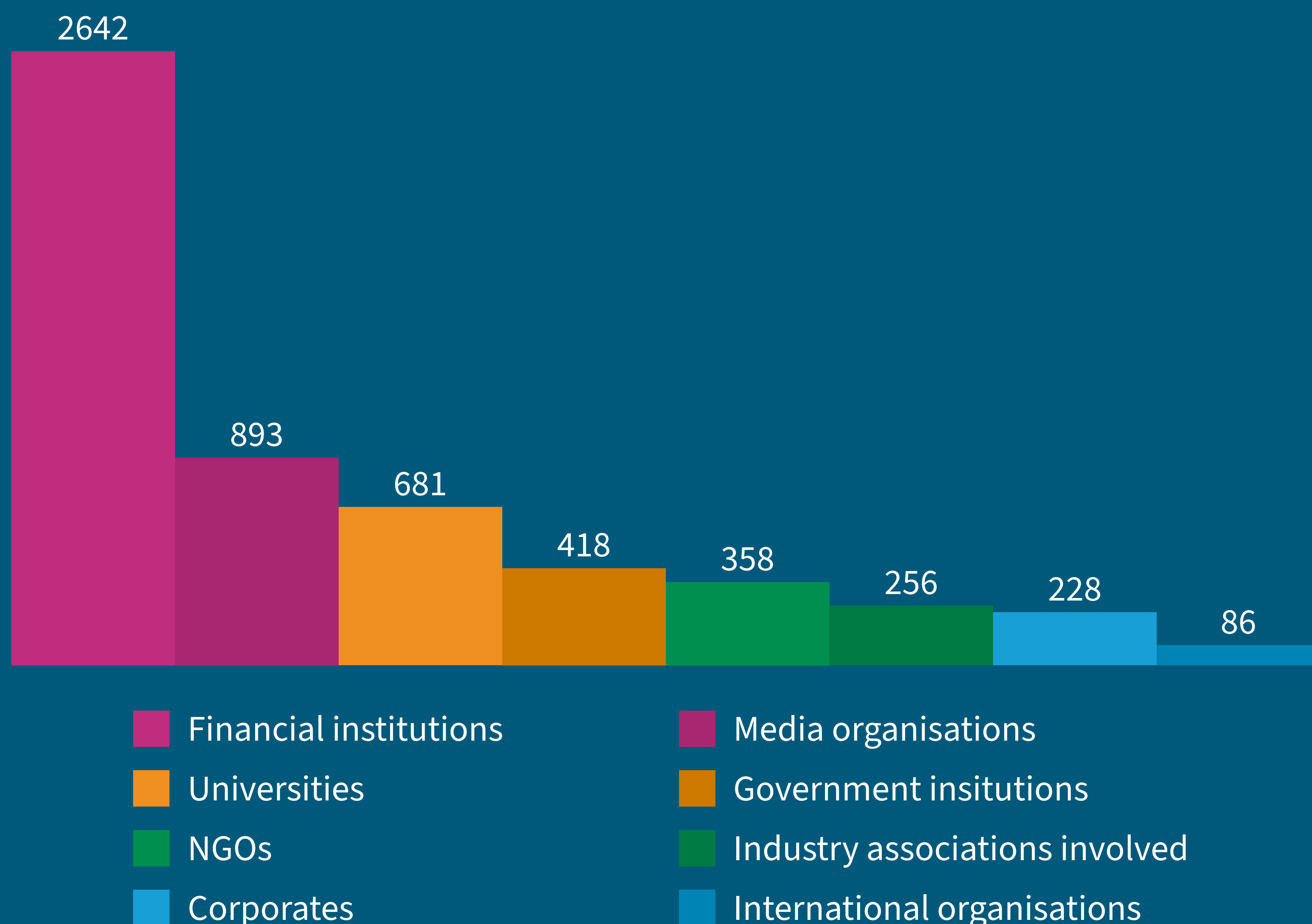
PHOTO FROM GMW GERMANY

Organisations participating in GMW2025

In 2025, GMW brought together a diverse range of organisations, with more than 31 000 contributing to financial literacy efforts worldwide. Over 25 000 schools participated in the campaign, reflecting GMW's strong focus on empowering children and young people. Significant participation also came from financial institutions (2 642), media organisations (893), universities (681), and government bodies (418).

Civil society and corporations were likewise engaged in GMW activities, with over 350 NGOs, over 250 industry associations, and over 220 corporates, alongside 86 international organisations. This broad engagement underscores the growing global commitment to building financial literacy for children and young people.

Schools
25 821



Highlights of country activities

GMW participating organisations demonstrated creativity in designing activities to engage young people in financial education throughout the campaign.

Ways of engaging young people included classroom lessons, workshops, panel discussions, conferences, webinars and seminars. These education formats provided valuable opportunities to strengthen awareness, share best practices and spread financial knowledge related to the theme “Think before you follow, wise money tomorrow.”

GMW2025 also featured a wide range of creative and innovative activities, from hackathons, games, and competitions to theatre performances, marches and digital campaigns, many of which aligned with the theme “Think before you follow, wise money tomorrow.”

Organisations used a wide range of different communication channels to reach as many young people as possible during the GMW campaign. Children and young people at different levels of education, in different locations and with different needs were the target of these wide range of activities, which also included teachers and parents.



Examples and countries mentioned in the following paragraphs are a sample and do not provide an exhaustive list of activities implemented throughout the GMW2025 theme. A comprehensive list of activities organised in each country is available in the [Countries section](#) of the Global Money Week website.

Activities implemented during GMW around the world

Overall, 77 countries and territories used financial education lessons, workshops or lectures to reach children and young people, both in person and online.

In classroom financial education lessons

Many countries integrated financial education directly into classroom teaching during the GMW through dedicated lessons and school-based programmes delivered on the occasion of the GMW.

In **the Netherlands**, teachers used free themed lesson materials on topics such as saving plans, banking, financial crime, insurance, pensions, and managing financial temptations. They also invited expert guest speakers to their classrooms. These activities were organised under the purview of the country's national coordinator, the Money Wise platform.



In **Croatia**, workshops and lectures for all education levels – from primary schools to universities – covered practical topics such as budgeting, saving, taxation, student employment and recognising financial fraud. Many of these sessions, organised under the purview of the country’s national coordinator, the Ministry of Finance, were interactive, using games, quizzes and real-life case studies to deepen understanding and keep participants actively involved.

In **Bulgaria**, the “My financial class hour” initiative, organised by Junior Achievement Bulgaria and a private financial institution, was held across 14 cities. This initiative allowed financial experts to deliver sessions on financial literacy to students, through class visits under the supervision of teachers.

In **Mauritius**, children and young people took part in school-based programmes, organised by Junior Achievement Mascareignes, Notre Dame de Bon Secours, Goal Accelerator and the Bank of Mauritius, to promote financial literacy, entrepreneurship and community awareness through interactive sessions delivered by teachers and volunteers.

In **Australia**, students attended a series of targeted classes covering topics such as financial literacy fundamentals, budgeting, debt and credit, employment, investing and cybercrime. These lessons, supported by the University of Newcastle and a private financial institution, were taught by maths teachers, university mentors and the bank volunteers.



Classroom materials

Several countries developed and distributed dedicated educational resources to support teachers in delivering financial literacy lessons.

In **Chile**, the Financial Market Commission created classroom-ready resources, which included fraud-alert guidance, practical tips to stay safe online and interactive tools like a budget calculator and spending checker.

In **Côte d'Ivoire**, International Association of Students in Economic and Commercial Sciences (AIESEC) distributed piggy banks to schools to encourage money saving behaviours.

In **Finland**, schools at all levels received ready-made study materials prepared for Global Money Week 2025, which aligned with the EU/OECD-INFE Financial competence framework for children

and youth in the European Union, covering topics such as money and transactions, financial planning, risk and reward and the broader financial landscape.

In **Greece**, the Hellenic Financial Literacy Institute launched the "Axia" website, an innovative teaching tool designed to help primary school teachers integrate financial literacy into their classrooms.

The **Portuguese** National Plan for Financial Education launched its new financial education resources for pre-school teachers, designed to help introduce basic financial concepts to young children through practical activities.

In the **United Arab Emirates**, teachers received a bilingual education pack in Arabic and English from Zoud, which included plans and examples of activities meant to help teachers integrate financial education into their lessons.



Conferences and seminars

Conferences and seminars during Global Money Week 2025 provided opportunities for policymakers, educators and experts to exchange insights and strengthen collaboration in advancing financial literacy at national and international levels.

In **Cyprus**, Cyprus Financial Literacy and Education Committee (CYFLEC) organised the international conference on financial literacy under the theme of “Financial literacy for youth: Preparing the next generation.” This conference gathered national and international experts, policymakers, and educators to discuss strategies for advancing youth financial literacy in the country. A series of related workshops and seminars, coordinated by the Central Bank of Cyprus in collaboration with several national institutions, targeted students, educators, journalists, and other stakeholders.

In the **Czech Republic**, a GMW conference allowed educators and professionals to discuss how artificial intelligence can both support and challenge young people’s financial decision-making.

The Agency of the **Republic of Kazakhstan** for Regulation and Development of the Financial Market organised a guest lecture on challenges and trends in life and health insurance at Almaty Management University’s School of Economics and Finance.

PHOTO FROM GMW
REPUBLIC OF KAZAKHSTAN



In **Malta**, teachers participated in a training programme titled “Be money-smart, teach money-smart”, organised by the Malta Bankers’ Association in collaboration with the Home Economics Seminar Centre.

In **Ukraine**, FinLit Forum, the largest education conference on financial literacy in Ukraine, gathered more than 5 000 participants to engage with the topic of integrating financial literacy into the New Ukrainian School. The forum featured three initiatives. First, the presentation of a textbook developed by experts at the National Bank of Ukraine on entrepreneurship and financial literacy, the new mandatory subject for eighth grade. Second, a presentation of the first monitoring study on Ukrainian students’ financial literacy competence, inspired by the PISA framework. And, finally, the launch of a dedicated website providing all necessary materials for financial literacy and entrepreneurship teachers (available here).

In **Zimbabwe**, the Reserve Bank hosted an in-person CEO roundtable attended by representatives from the Ministry of Finance, Economic Development and Investment Promotion, as well as financial sector regulators and financial service providers to discuss key financial literacy topics.



PHOTO FROM GMW UKRAINE



PHOTO FROM GMW MALTA

Panel discussions

Panel discussions provided platforms for dialogue between policymakers, experts and young people, encouraging exchanges of ideas on financial education matters.

In **Albania**, the opening ceremony featured interventions by the Governor of the Bank of Albania and the Chairman of the Albanian Association of Banks, who underscored the importance of financial literacy. In addition, financial experts engaged in panel discussions and delivered lectures at universities across the country, offering students insights into financial topics and current economic developments.

In **Angola**, National Bank of Angola (BNA), Capital Markets Commission (CMC), Angolan Agency of Insurance Regulation and Supervision (ARSEG) and Interbank Service Company (EMIS) hosted lectures aimed at teachers and students of primary and secondary schools as well as university level, on the topics related to mobile payments, insurance and capital markets.

In the **Dominican Republic**, the central bank, together with the Ministry of Economy, Planning and Development, held an expert panel discussing the “Role of communication for economic and financial education”. Experts included communication directors from public and private entities. They discussed the link between communication strategies, social media and financial education.

In **Peru**, the national GMW launch event, organised by the Superintendency of Banking, Insurance and Private Pension Funds, included two thematic panel discussions. One focused on the importance of financial inclusion of people with disabilities and the second on the role of technology and digital channels in promoting financial education.



Financial education in public and community spaces

Global Money Week 2025 activities also reached many members of the general public through events and installations in public spaces, such as parks, libraries and metro stations.

In **Armenia**, the central bank conducted a public awareness campaign across all metro stations in the capital reaching thousands of commuters. The campaign included billboards displaying key messages on protecting personal finances from phishing, identity theft and investment scams.

In **Guatemala**, activities were organised in 50 libraries across 22 departments, reaching 3 000 students. Children received superhero-themed guides about fraudulent investments and took part in interactive sessions on inflation, the role of the central bank and money management through puzzles, quizzes and games.

In **Ireland**, the national launch of Global Money Week 2025, coordinated by the Competition and Consumer Protection Commission, took place at Croke Park, the country's largest sporting venue. It was attended by the Minister of State at the Department of Finance and representatives from all GMW partner organisations.

In **Oman**, the central bank participated in the Muscat International Book Fair at the Children's Public Library with an awareness booth that attracted over 8 000 visitors and featured the launch of the children's story "Ghazi and the currency".

PHOTO FROM GMW ARMENIA



In **Saudi Arabia**, an interactive children's corner, organised by the Saudi Central Bank, at a shopping mall offered innovative educational activities to enhance financial literacy among children.

In **Slovenia**, a financial education game called "The hunt for lost money" took place throughout the country's capital city of Ljubljana. It was accessible to anyone wishing to participate. Information about the game could be found on the Bank of Slovenia's website, social media and on QR codes placed throughout the city center.

In **Uganda**, the Safari Series X Space, situated within Uganda's Lake Mburo National park, convened young innovators, financial educators and development partners for a vibrant discussion on youth financial inclusion, digital finance and entrepreneurship.

In **Uzbekistan**, the "MoneyWise Communities" project delivered financial literacy workshops in over 100 libraries across Tashkent. These workshops offered practical training on budgeting, saving and digital finance.



PHOTO FROM GMW UGANDA



PHOTO FROM GMW CABO VERDE

Competitions

More than 50 countries and territories organised in person and online competitions leveraging art, technology and social media where young people engaged in activities to test and improve their understanding of important financial topics.

Artistic competitions

Artistic competitions combined creativity and financial literacy.

In **Albania**, the central bank and its partners organised several national competitions, encouraging young people to express their understanding of financial concepts in a creative manner.

In **Cabo Verde**, the stock exchange, in partnership with the central bank and various institutions, contributed to the development of activities such as the stock market Olympiad.

In **Croatia**, high school students participated in a national video competition on the topic, “Financial literacy: The key to a secure future” to share their perspectives on responsible money management utilising a creative outlet.



PHOTO FROM GMW KOSOVO

In **Georgia**, the National Bank together with various partners, organised a nationwide drawing contest which invited young people to design a 30 Lari banknote and resulted in nearly 560 submissions, marking the 30th anniversary of the national currency.

In **Kosovo**, the central bank, in co-operation with the Kosovo Banking Association, officially launched Global Money Week with an art and video competition. Primary and high school students presented visual and video works on financial topics, with the most creative entries receiving awards and recognition.

In **Malaysia**, the Central Bank of Malaysia (Nank Negara Malaysia) launched its yearly short-video competition for students in higher-learning institutions who were challenged to create short videos to address the digital financial literacy gap.



PHOTO FROM GMW TAJIKISTAN

In **Mozambique**, the Bank of Mozambique in partnership with the Ministry of Education and Human Development invited young people to develop poetry, short written pieces and works of art inspired by the Global Money Week theme reflecting their personal understanding of the topic.

In **Suriname**, the central bank organised story-writing and digital poster competitions for young people to express their understanding of financial concepts through creative storytelling and design.

In **Tajikistan**, students participated in a drawing competition organised by the Kulob Learning Centre on the theme of financial literacy. The most original submissions received awards.

Yemen's Business Support Centre, which is part of the Temeni Business Club, organised a "Little artist" competition which invited young people to create paintings inspired by the Global Money Week theme. The winning designs were selected by public vote from over 2 000 participants and became the official GMW logos for Yemen's GMW2025.

Competitions leveraging technology and social media

Some competitions organised during GMW2025 leveraged technology, digital tools, unique learning platforms and social media to engage young people in learning.

In **Azerbaijan**, teams of students from ten schools conducted research on the topic "Safe payments in the digital world: How to protect our data and money?" and presented their findings to representatives of the central bank. The best presenters received recognition and awards, which encouraged further interest in digital financial literacy and data protection.

In the **Czech Republic**, more than 88 000 students took part in a financial literacy competition in which they solved practical case studies related to everyday financial decisions. Innovative tools such as Minecraft Education and AI-enhanced learning platforms helped make complex financial topics engaging and accessible for learners of all ages.





PHOTO FROM GMW MOROCCO

In **Honduras**, the National Commission of Banking and Insurance, launched the first finfluencer contest to promote financial education among young people aged 15 to 30. The initiative aimed to strengthen youth financial skills and knowledge on budgeting, credit management, and informed decision-making, reaching wide engagement with the winning videos garnering over 25 000 views and 1 700 likes.

The **Moroccan** Capital Market Authority, in collaboration with partners, hosted a hackathon focused on "Innovation for financial education and access to capital markets." Participants received mentoring from professors and industry experts.

In **Portugal**, university students competed in the first edition of a new financial literacy competition, "My financial future" by producing short videos featuring young people talking about their relationship with social media. This competition was organised by the Banco de Portugal and CFA Society Portugal and developed by the Insurance and Pensions Supervisory Authority (ASF).

Games and quizzes

Global Money Week 2025 activities also strived to make financial learning interactive and enjoyable through games and quizzes. Some 55 countries and territories used games and quizzes, online and in person, to engage young people in financial education learning.

In **Belgium**, Wikifin designed and delivered interactive materials aimed at supporting teachers deliver their lessons. Wikifin created board games such as "ABC of budget" and "Just'in budget", and a booklet titled "my little journal", all of which were designed to help students learn about money management in a playful way.

In **France**, students played several financial games during the week organised by public, not-for-profit and industry organisations, including "my money matters", "budgetissimo" and "I invite a banker in my classroom", among others. In addition, 14 different online quizzes on financial education were launched across social media platforms such as Instagram, expanding the campaign's reach.



In **Hungary**, the Hungarian Banking Association organised the “digital smell/sniff challenge” ((Digitális Szimat Kihívás), which invited more than 29 000 participants of all ages to test their knowledge of digital security through Kahoot. Another popular initiative, the “stock race”, introduced students to the world of investing through a virtual stock market game that allowed them to manage real shares with simulated capital.

In **Morocco**, the Moroccan Pension Fund organised “serious play” workshops, which included board games on the themes of pension and retirement funds and saving.


In **Sweden**, the Financial Supervisory Authority and the Riksbank launched Koll på cashen, an online game that allows students to experience personal finance decisions through different life stages. Available for free online, the game helps young people build the knowledge needed for a secure and sustainable financial future.


PHOTO FROM GMW SWEDEN

DIN BUDGET

INTÄKT/MÅNAD

29.870 KR

BRUTTOINKOMST... +39.000 KR 

SKATT.....-9.139 KR 

KOSTNAD/MÅNAD

27.500 KR

BOENDE.....-9.000 KR

HEMFÖRSÄKRING.....-150 KR

TRANSPORT.....-950 KR

PHOTO FROM GMW HUNGARY



Field Trips

Many participating organisations offered field trips, such as guided tours and interactive visits to money museums (45 countries and territories), stock exchanges (15 countries and territories) and financial institutions.

In **Costa Rica**, young people took part in an educational tour to the Numismatic Museum of the Central Bank of Costa Rica to learn about the origins of money and the importance of saving.

In **Germany**, Bündnis Ökonomische Bildung (Alliance for Economic Education) organised a diverse lineup of educational events, including guided visits to the Frankfurt Stock Exchange and the Deutsche Bundesbank's Money Museum.

In **Greece**, the Museum of the Bank of Greece launched an infotainment programme featuring guided tours of a personal finance exhibition.

In **Mexico**, the Interactive Museum of Economics, created a museographic space for visitors to learn practical skills like identifying digital financial frauds, recognising phishing websites and building strong passwords.



In **Mongolia**, students visited banks and the money museum, where they participated in guided tours and a themed photo session in traditional attire, combining cultural heritage with financial learning.

In **Nepal**, financial regulators, under the purview of Nepal Rastra Bank, jointly organised nationwide financial literacy workshops for students and invited them to visit the central bank to attend presentations on the bank's core functions, currency management and the minting process.

In **the Philippines**, the Cooperative Development Authority organised a Bangko Sentral ng Pilipinas (Central Bank of the Philippines) Gallery tour that offered participants a behind-the-scenes view of the banknote printing plant, mint and gold refinery. The tour also included a film on the evolution of Philippine currency, highlighting how its design reflects the nation's history and heritage.

In **Rwanda**, Global Money Week began with a ceremonial ringing of the bell at the Rwanda Stock Exchange. High school students and university students observed market operations and learned how small investments in shares and bonds can grow over time.

In **Switzerland**, the Swiss Finance Museum offered a creative educational experience for primary school children. Highlights included an engaging audio tour and an activity encouraging students to reflect on how money and finance relate to their everyday lives.



Theatre

GMW participating organisations used theatre, puppet shows and other creative expressions to convey key financial literacy messages in memorable ways.

In the **Dominican Republic**, students in grades four to six of primary school participated in the “economic theatre”, organised by the central bank, which was an interactive programme combining plays, activities and discussions that encouraged saving and smart money habits in an entertaining way.

In **Tanzania**, university students performed a drama that illustrated how poor financial choices and lack of critical thinking can lead to financial loss, fraud or misinformation. This activity was organised by the Institute of Accountancy Arusha, in collaboration with partners.

Marches

Global Money Week was also celebrated with marches that helped raise public awareness of the importance of financial education while fostering community engagement.

In **Zambia**, the GMW launch featured a vibrant march from Mazabuka Girls School in the country’s Southern Province, led by the Zambia Police Brass Band, which drew crowds and set an enthusiastic tone for the week.

Youth-led and grassroots initiatives

Global Money Week 2025 showcased the leadership and creativity of young people themselves through youth-led and grassroots initiatives which highlighted how young people and community organisers can take an active role in promoting financial literacy.

In **Benin**, a panel led by young people at the country’s launch ceremony highlighted their perspectives on financial education. This initiative gave young participants the opportunity to share their views and inform the audience about young people’s perspectives on financial matters.

In **Singapore**, the Nanyang Technological University’s Investment Interactive Club, which is a university student-led group, organised a two-day GMW event on the university’s campus, which featured expert speakers and interactive sessions on financial education.

In **Tajikistan**, young ambassadors actively contributed to the campaign by creating and sharing social media content to promote responsible financial habits and raise awareness among peers.

In **Tunisia**, the non-profit, Grains d’Entrepreneurs, reached over 300 children directly through hands-on learning experiences, showcasing the power of grassroots initiatives in promoting financial literacy.

Delivery channels used during GMW

To amplify Global Money Week 2025's key messages, many GMW participating organisations utilised a communication strategy that combined traditional channels with digital engagement. This strategy allowed organisations to reach audiences wherever they were: in schools and public spaces, on television and radio, through social media and influencers, and on podcasts and live streams.

Television and radio programmes

Communication channels, such as television and radio programmes, played a role in raising public awareness of financial education.

The **Armenian** GMW campaign, coordinated by the Central Bank of Armenia, launched on a morning show on "Shant TV", one of Armenia's leading national television channels, where representatives from the central bank highlighted the importance of financial education for youth. In addition, a special programme on "Im Radio" featured young people discussing money management challenges, while the "Public Radio of Armenia" aired a segment on children's financial habits to educate both children and parents about saving.



In **Austria**, the Central Bank of Austria spearheaded a dedicated children's TV programme, introducing young viewers to money management in an entertaining and accessible way.

In **Lithuania**, the popular morning show, "Good morning, Lithuania", featured a segment on influencers, encouraging critical thinking about financial information on social media.

In **Nigeria**, Entrepreneurial Development Initiative hosted a live radio session on "Bright FM Abuja," bringing together financial experts, students and educators to discuss the importance of financial literacy.

In **Slovakia**, the national GMW campaign was featured on TA3's morning broadcast, STV's "Ekonomika 24", Radio Slovakia and Europa 2. The National Bank of Slovakia also gave interviews and published articles warning against unreliable financial advice from influencers.

Podcasts and webinars

Online events such as podcasts were also leveraged during the GMW2025 campaign.

In **Brazil**, several online financial education sessions addressed the influence of digital media on financial behaviour. The livestream “Digital influence and education: A talk with Primo Pobre” featured an influencer and representatives from the Securities and Exchange Commission of Brazil and B3 who discussed about the responsibilities that financial content creators have towards the public. Other sessions covered topics such as “Memecoins: Risks behind the digital hype,” “Behaviour and money: How are our decisions shaped?” and “Between risks and opportunities: Pyramids, betting, and financial promises”.

In **Brunei Darussalam**, the Entrepreneurship Innovation Centre (EIC) organised two podcasts. “Think like an entrepreneur: Money decisions that matter” was a podcast that featured students discussing entrepreneurship and budgeting. “Finfluenced or financially smart: The choice is yours” was a podcast which featured a central bank expert exploring the risks of unverified financial advice on social media and sharing practical money management tips.

In **Colombia**, the central bank’s BanRep Educa programme organised several interactive webinars on budgeting, saving, credit, and digital financial services.

In **Costa Rica**, the financial supervisory authorities (Sugef, Sugeval, Supen and Sugese) launched the video podcast titled “Voces”, exploring financial education topics for the general public.

In **Poland**, the Financial Supervision Authority (UKNF) hosted a series of webinars, which covered topics such as cybersecurity, internet scams, responsible investing, taxation and avoiding debt.



Social media campaigns

Social media campaigns created buzz around Global Money week and helped spread awareness of the campaign's global theme.

In **Bosnia and Herzegovina**, the central bank shared educational content throughout the week across its official digital platforms, including Instagram, YouTube, LinkedIn, Facebook, and its website, to engage citizens in financial learning.

In **Italy**, the Committee on Financial Education increased the campaign's visibility through eight dedicated posts on Instagram, LinkedIn, Facebook and X, all of which achieved high levels of engagement.

In **Portugal**, the Insurance and Pensions Supervisory Authority (ASF) produced four short videos on the rise of influencers and the importance of identifying reliable financial advice online. The campaign, which asked young people about their information sources before investing, reached over 53 000 people and recorded more than 112 000 views.

In **Spain**, the GMW campaign, coordinated by the National Securities Market Commission, the Bank of Spain and the Ministry of Economy, Trade and Business, adopted a unified national visual identity using bold red design blocks and distinctive hashtags to maximise visibility on social networks. Supporting materials such as T-shirts, caps, notebooks, pens and posters were distributed to strengthen the campaign's recognisable image across all activities.

Influencers and celebrities

Well known celebrities and trusted influencers played a key role in amplifying Global Money Week 2025 messages, especially through leveraging their social media profiles.

In **Armenia**, the central bank partnered with three popular influencers to create real-life videos about common financial fraud cases and prevention strategies.

In **Greece**, the Bank of Greece addressed the risks of investing in cryptocurrencies and misinformation online through a social media campaign. Its main feature was a humorous video starring a well-known actress and a comedian, shared widely on YouTube, Instagram and TikTok.

In **Trinidad and Tobago**, the central bank hosted a two-day financial education exposition, which featured interactive sessions at three learning hubs. The event was hosted by famous media personalities who led engaging activities with students to promote financial learning.



PHOTO FROM GMW TRINIDAD AND TOBAGO

Creative animation and use of digital platforms

Several countries explored other creative ways to spread Global Money Week 2025 messages, using gaming, animation, digital platforms, and partnerships to engage diverse audiences.

In **Brazil**, the stock exchange partnered with Riot Games to host an e-sports exhibition match of League of Legends at its headquarters, drawing parallels between gaming strategies and financial decision making. Livestreamed on B3 and Riot's official channels, the event reached over 200 000 viewers.

In **Hong Kong (China)**, the Investor and Financial Education Council (IFEC) launched "The Chin Family Smart About Money" animation series, featuring videos on digital money management and cryptocurrencies. The series gained over five million views. To support learning in schools, IFEC distributed around 150 000 accompanying educational toolkits to more than 500 primary schools.

In **India**, awareness raising banners and tickers promoting Global Money Week, appeared on the official websites of the Securities and Exchange Board of India, the National Centre of Financial Education and other participating organisations, extending the campaign's reach to online audiences.

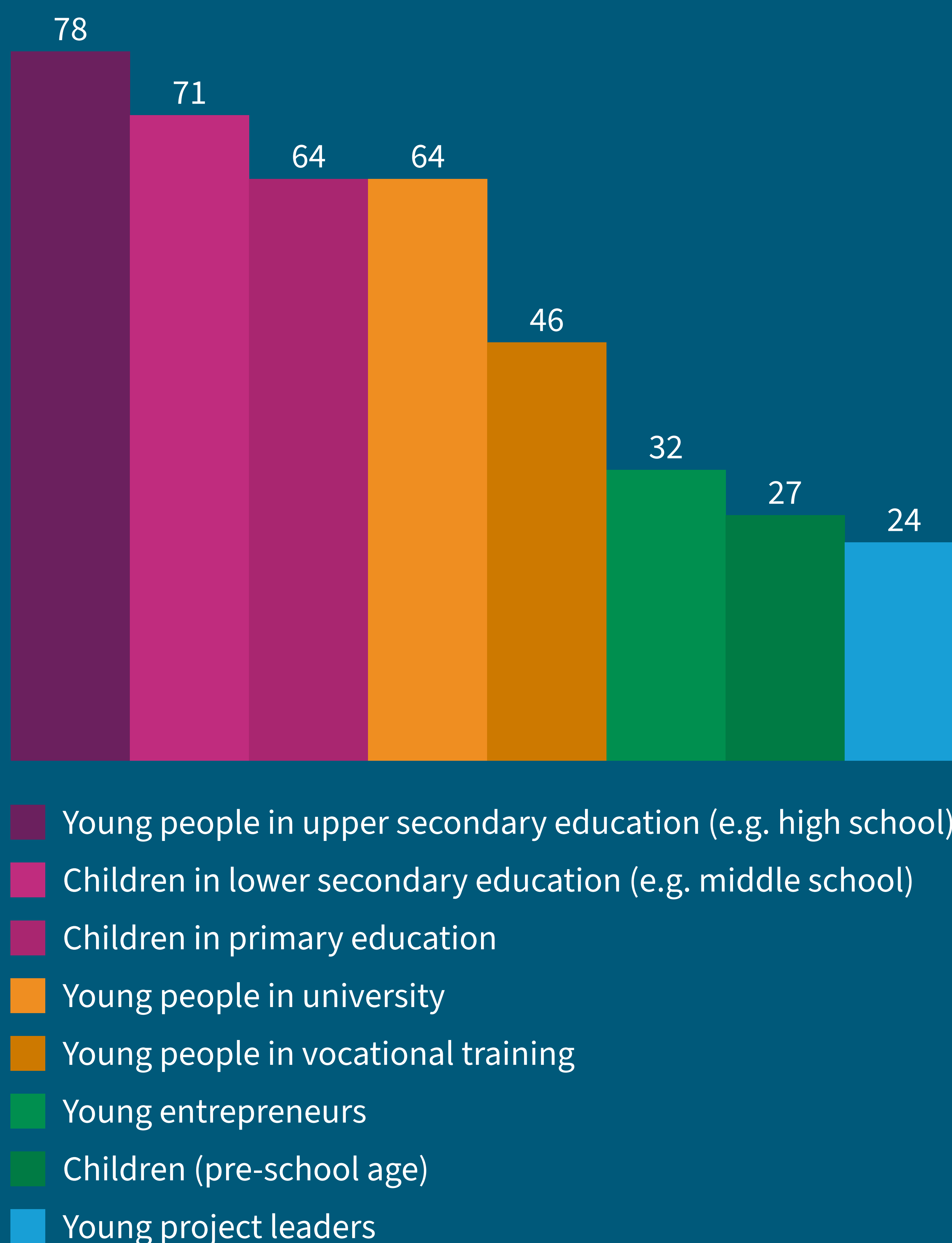
The **Palestine** Monetary Authority used Global Money Week to launch the "Masrifi" application which aims at enhancing financial education and financial services awareness of children and young people.



Specific target groups reached during GMW

As every year, GMW participating organisations developed financial education initiatives which aim to reach young people of different age groups and with different needs. Some 68 countries and territories also targeted teachers with their financial education activities, as GMW remained an excellent opportunity for organisations to engage with teachers as well.

The table below shows the number of countries or territories which organised activities for a specific target group.



In addition, Global Money Week 2025 placed strong emphasis on inclusion, 35 ensuring that financial education reached other groups which may be in need of targeted support or information or at risk of financial vulnerability, such as young women, young people in rural areas, young people with disabilities and other groups. Global Money Week 2025 saw strong engagement from parents, grassroots organisations and the youth themselves.

Young women

Several countries organised initiatives targeted at empowering young women through financial education and knowledge.

In **Austria**, “Prospera”, a female-led non-profit organisation focused on financial literacy, hosted an event titled “Money meetup”, which was designed specifically for women.

In **Ireland**, the Money and Advice Budgeting Service, Irish Funds and Junor Achievement Ireland delivered financial education workshops to secondary schools nationwide, reaching students across urban and rural areas as well as male, female and co-educational schools. To further promote inclusivity, Junior Achievement Ireland also held workshops during International Women’s Week (on 3-9 March) to engage and empower young women.

In **Moldova**, the National Bank of Moldova (NBM) launched “FinanciarELE – Women’s leadership community”, an initiative to promote female leadership in the financial sector through mentorship and career guidance. Additionally, the Governor of NBM hosted a forum to encourage dialogue among women in banking.

In **Serbia**, the Centre for Financial Education and Empowerment hosted a “Money meetup” with a focus on women’s financial wellbeing, long-term financial stability and independence. This event included multiple panel discussions titled “How can money be feminine?” and “Women: Financially independent and self-reliant”, which addressed topics such as unpaid work, gender pay gaps, access to higher-paying careers and women representation in entrepreneurship and leadership.

The executive director of the National Bank of **Slovakia** spoke at the “Empower her: Women in wealth” conference, organised by the American Chamber of Commerce.

In **Tanzania**, financial literacy activities organised by the Institute of Accountancy Arusha placed an emphasis on women’s empowerment, featuring dedicated seminars and training sessions for women’s groups such as the Catholic Women’s Association of Tanzania, parents and female entrepreneurs, and Tanzanite Women.



Young people in rural communities

Rural communities were also reached, to advance equal access to financial education and promote inclusion beyond urban centres.

In the **British Virgin Islands** (British Overseas Territory), the BVI Financial Services Commission hosted a student workshop across the territory, including the main island and smaller outer Virgin Islands.

In **El Salvador**, the central bank organised educational talks on emotions and behavioural biases in financial decision-making. These talks were held in schools across both rural and urban areas.

ERGO.Academy NGO in **Greece** focused on reaching out to schools in remote areas, providing students with opportunities for educational experiences they would not typically have access to due to their location.

In **Tunisia**, the Financial Inclusion Observatory organised a flagship financial education caravan that travelled across the country to bring key messages about money management, saving and the responsible use of financial services to rural and underserved regions.

In **Türkiye**, special programmes were developed for people living in earthquake-affected areas by Habitat Association. The sessions combined financial training with emotional resilience building, empowering participants to manage resources effectively and rebuild their lives after disasters.

In **Uzbekistan**, more than 90% of GMW2025 events, coordinated by the central bank, were held in remote and rural areas.



PHOTO FROM GMW ECUADOR

Young people with disabilities or learning difficulties

Several countries designed initiatives and tools to ensure that young people with disabilities or learning difficulties were granted accessible financial education.

The more than 1 700 events organised in **Ecuador** were adapted for children with disabilities and those at risk of dropping out of school through the use of inclusive and accessible formats and materials.

In **Egypt**, the Egyptian Banking Institute's "Financial literacy hub", a digital platform offering e-learning programmes, educational videos and booklets for children, adults and entrepreneurs, was expanded to include sign language into videos and courses to make them accessible for learners with hearing impairments.

In **Germany**, topics such as managing money with ADHD and compulsive buying disorder were addressed by experts during seminars and lectures. In addition, the Federal Ministry of Finance hosted a large scale event on "Social work with vulnerable groups", which emphasised inclusive approaches to financial education.

In **Jordan**, the central bank implemented multiple activities aiming at raising financial literacy and awareness of children while ensuring diversity and inclusion across age, gender, location and disability status.

In **Latvia**, the Latvian Society of the Blind organised the "Know your money" game to make learning about currency and money management more accessible to people with visual impairments.

In **Nigeria**, the National Commission for Persons with Disabilities (NCPWD) advocated for inclusive policies, ensuring disabled youth access to education and vocational training.



Other groups of young people with special needs

Other groups in need of targeted support or information were prioritised in the celebrations of Global Money Week 2025.

In the **Czech Republic**, the Ministry of Finance, Ministry of Education and the Czech National Bank, invited children at children's homes, students in foster care and people from Ukrainian community to participate in GMW2025 through lectures and musical performances at the Černý most Centre. Educational activities were also tailored to ensure accessibility for all, including games, competitions and events suitable for different age groups and educational levels.

Schools participating in **Ireland's** GMW2025 included those with Delivering Equality of Opportunity in Schools (DEIS) designation, an Irish government initiative that supports schools serving students from socio-economically disadvantaged backgrounds by providing additional resources and targeted programmes to promote inclusion and educational equity. Notably, 38% of schools involved in the Competition and Consumer Protection Commission's "Our money, our future" programme was DEIS schools or Youthreach centres for early school leavers, demonstrating Ireland's commitment to equity, inclusion and the goals of its National Financial Literacy Strategy.

In **Korea**, the Financial Supervisory Service utilised Global Money Week to provide in-person financial education to people living with developmental disabilities and seniors.

In **Lithuania**, organisations working with socially excluded groups, including the Kaunas Branch of the Lithuanian Samaritan Society and the Valakupiai Rehabilitation Centre, joined the campaign to promote inclusive access to financial education for their target groups.

In **Peru**, financial literacy activities, coordinated by the Superintendence of Banking, Insurance, and Private Pension Funds, reached inmates in correctional facilities, through adapted methodologies tailored to their specific needs, tailored content, and pedagogical approaches. Inclusive reach was achieved through both in-person and remote delivery channels, which enabled coverage of rural and urban correctional facilities.

In **Romania**, the Financial Supervisory Authority (ASF) continued its “Start4Life” programme for disadvantaged children living in foster homes, extending access to financial education for children and teenagers with special needs.



PHOTO FROM GMW LITHUANIA

In **Rwanda**, the youth-led NGO, AIESEC, in collaboration with disability federations and refugee agencies, delivered sign-language interpretation, accessible venues and pop-up sessions in refugee camps.

In the **Slovak Republic**, a fundraising campaign supported new Omama mentors, who are female mentors working in Roma settlements. They help parents prepare their children for school and everyday life.

Parents

Parents play an important role in teaching their children about money matters. Therefore, some organisations designed initiatives to involve them in Global Money Week. Parents were a specific target group of GMW activities in 2025 in 48 countries and territories with available data.

The Central Bank of **Azerbaijan** engaged parents by allowing them to participate, alongside their children, in online courses on its virtual learning platform. Parent and children duos who successfully completed the programme were awarded certificates.

In **Bulgaria**, parents working in the financial sector led online lectures, sharing their expertise and professional knowledge.



Efforts to monitor and evaluate GMW2025

During and after the GMW, participating organisations used various tools to monitor and evaluate GMW activities, such as satisfaction surveys, social media monitoring tools, post-event evaluation forms or pre-post questionnaires. This is a key part of the Global Money Week campaign as it is important to learn about the experience of participants to determine whether certain activities and approaches are effective and should be replicated.

Social media outreach statistics

Monitoring through social media was a key component of the 2025 campaign to determine the level of outreach and engagement. For example, in **Armenia**, the Central Bank of Armenia measured outreach through Instagram analytics, focusing on follower counts and engagement. Similarly, in **Egypt**, the Egyptian Banking Institute relied on the analytical tools associated with Zoom, Facebook, Instagram and LinkedIn to estimate the number of people the campaign reached, as well as the interest of those who participated.

The Bank of **Greece** determined the reach of its social media campaign through the number of views across its LinkedIn, YouTube, Instagram and TikTok channels. In **Hong Kong (China)**, the Investor and Financial Education Council monitored reach of its online activities through statistics such as number of subscribers, views and social media engagement

Satisfaction surveys

It was also important to determine whether participating stakeholders, such as teachers and librarians, who promoted the campaign were satisfied with the results of the campaign. In **Belgium**, the Financial Services and Markets Authority utilised an evaluation form to gather teacher's feedback and level of satisfaction with respect to the GMW2025 activities they participated in.

In **Croatia**, a professional seminar to provide educators with tools and knowledge to enhance financial literacy teaching in schools, held during Global Money Week, was evaluated through participants' feedback by the Ministry of Finance. In **Guatemala**, the central bank gathered feedback on the materials provided at each library by surveying each librarian that participated in Global Money Week.

Another key stakeholder whose satisfaction is important are the young people themselves. In **Hungary**, students' satisfaction with the GMW activities was evaluated through a questionnaire by the Ministry of National Economy: its aim was determining the perception of Global Money Week by students, as well as their level of participation and engagement in the campaign.

Participating organisations and institutions had the opportunity to provide feedback on their engagement in GMW to the national GMW coordinators. For example, in **Madagascar**, the national coordinator, the *Coordination Nationale de la Finance Inclusive*, sent satisfaction surveys to all partners involved in the GMW2025 celebrations.

Pre-and post-GMW activities assessments

Pre- and post-assessments captured changes in the financial knowledge of participants. In **Benin**, pre- and post-assessments showed an improvement in student knowledge and understanding of concepts related to budgeting, saving and digital payments after the delivery of financial education workshops, awareness sessions and panels.

Evidence from some countries demonstrated measurable improvements in young people's financial literacy as a result of their participation in GMW activities. In **Ireland**, independent evaluations found that over 90% of teachers observed increases in students' awareness and understanding of financial issues as a result of GMW campaign initiatives. In **Nigeria**, surveys showed a 35% improvement in financial knowledge following campaign activities.



PHOTO FROM GMW NIGERIA

Supporting national objectives through GMW2025

At the national level, GMW2025 aligned with and supported the visibility of national financial literacy campaigns.

For example, GMW2025 helped to accelerate policy developments in regard to financial education. For example, in Ireland, the Central Bank of **Ireland** linked GMW to the launch of its first National Financial Literacy Strategy, demonstrating how the campaign can serve as a visible platform for new policy commitments.

In **North Macedonia**, the Agency for Supervision of Fully Funded Pension Insurance (MAPAS) signed a memorandum of understanding with the Bureau for Development of Education, strengthening the co-operation in the field of financial education during Global Money Week.

In **Peru**, regular implementation of GMW since 2016 contributed to the incorporation of financial education within the national education framework. Portugal aligned GMW with its Financial Education Week, reinforcing coherence between national and international initiatives.

Türkiye officially declared a Financial Literacy Day on 22 May, highlight the link with years of GMW participation.

Across multiple countries, coordination among ministries, central banks, financial regulators and schools created a more unified approach to youth financial literacy. For example, central banks and ministries of education in countries such as **Ecuador, Nigeria, North Macedonia and Ukraine**, used the campaign to launch monitoring tools, textbooks and curriculum reforms.



International initiatives

Several global organisations participated in GMW2025.

IOSCO supported GMW2025 by actively contributing to the official launch event, where Camille Beaudoin, Director of Financial Education Expertise and Partnerships at the Autorité des marchés financiers (Québec, Canada) and Chair of the IOSCO Committee on Retail Investors, delivered opening remarks. In addition, several IOSCO members around the world took part in or lent their support to GMW activities, further reinforcing the commitment and collaboration on advancing financial education and investor protection globally.

Aflatoun International, an NGO based in the Netherlands, partnered with organisations and NGOs across 22 countries, including Benin (ONG Action Sociale), Cameroon, China (Be Better China), the Democratic Republic of the Congo, El Salvador (Fundacion Gloria Kriete), Ethiopia, Gambia, Georgia, Guatemala (AMG), Honduras (Fundacion Ficohsa), India, Indonesia (LekDis Nusantara), Ivory Coast, Kenya (Oasis of Hope), Lebanon, Mexico, Moldova (Dorcas Moldova), Pakistan (Sahil Pakistan), Puerto Rico, Slovakia (Skola Dokoran), Sri Lanka, Syria (Mobaderoon), Togo, Uganda (Private Education Development Network), Ukraine and Yemen to organise Global Money Week activities. They engaged young people, parents, educators and stakeholders in various activities including events, challenges and competitions related to financial education for children and young people.



In addition, the **Financial Planning Standards Board Ltd.** organised GMW2025 activities, including dedicated web pages, promotions in member e-newsletters, as well as videos and social media campaigns, within several jurisdictions in which it operates. These jurisdictions include Australia (Financial Advice Association Australia), India (Financial Planning Standards Board India), Ireland (Financial Planning Standards Board Ireland), Italy (Financial Planning Standards Board Italy), Japan (Japan Association for Financial Planners), the Netherlands (Federation of Financial Planners), South Africa (Financial Planning Institute of Southern Africa), and Taiwan (Financial Planning Association of Taiwan).

At European level, Albania, Croatia, Denmark, Greece, Ireland, Lithuania, Malta, North Macedonia, Romania, Ukraine, amongst other European countries participated in the European Money Week 2025, organised by the European Banking Federation. The 2025 theme of the **European Money Week**, held on the same dates as GMW, was "From financial literacy to European legacy: Building a financially resilient generation". Key European Money Week events included the European Money Quiz, a Europe-wide financial literacy competition with the participation of over 30 000 students from across the region.



PHOTO FROM GMW INDIA

Definitions

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

Organisations: GMW is open to all organisations, national and international, that may play a role in ensuring that young people become financially literate.

Such organisations include public institutions (i.e. ministries of finance and education, central banks, financial regulatory authorities), financial institutions and their associations, civil society organisations, youth associations, universities and schools, education and health professionals, parents and young people themselves. GMW is an opportunity for national policy makers to elevate the issue of youth financial literacy to the forefront of the policy-making agenda and advance the implementation of enabling policies

For financial institutions, civil society organisations, schools, universities and parents, it is an opportunity to talk about financial and money matters with young people, stimulate their interest in financial matters and build positive financial attitudes and behaviours.

Activities: Local, national, regional and global events and activities, both digital and in-person, are organised during GMW with the aim of raising awareness of the importance of financial education for children and young people and improving their financial literacy.

Activities can include financial education workshops and lectures online/in person, financial education games online/in person, launch of GMW online/in person, quiz or competitions, writing essays competition/creative competition, virtual visits to stock exchange, virtual/in person visits to money museums, online talks or media/TV shows, and others.

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

Adults reached: Refers to the number of teachers, parents, and other adults who have engaged with and are reached through the campaign.
People (youth and adults) reached indirectly
Refers to the number of participants engaged through media, TV shows, press releases, newspaper articles, social media and media campaigns.

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