European Network
for Financial Literacy

WORK PROGRAMME 2030

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for Financial Literacy

Disclaimer

The ENFIL 2030 Work Programme sets out the European Network for Financial Literacy's strategic priorities and planned activities towards 2030. It provides a framework for action and collaboration, with implementation subject to available resources, funding and partnerships. Activities, timelines and expected outputs may be revised to reflect emerging needs and developments.

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1. Introduction

1.1 Background

Financial literacy has become a foundational competence in modern economies, directly influencing individual financial resilience, long-term savings behaviour, and participation in increasingly complex financial systems. Across Europe, while numerous national initiatives exist, the level of financial literacy remains uneven, with persistent disparities across age groups, income levels, education backgrounds, and digital proficiency.

The 2020s have further intensified the need for structured financial education. Households are navigating rising cost-of-living pressures, expanded retail investment opportunities, the rapid digitisation of financial services, and increased exposure to financial misinformation through online platforms. At the same time, financial decision-making is becoming more individualised, with reduced reliance on traditional advisory structures.

Against this backdrop, the European Network for Financial Literacy (ENFIL) has been established as a cross-border coordination platform to strengthen financial knowledge and capability across Europe. The Network aims to complement existing public and private initiatives by providing structured collaboration, evidence-based methodologies, and scalable financial education tools.

The rationale for this Work Programme is therefore to provide a coherent framework for action over the 2026–2030 period, ensuring that interventions are coordinated, measurable, and responsive to emerging financial behaviours and market developments.

1.2 Purpose of the Work Programme

The 2030 Work Programme defines the operational and strategic priorities of the European Network for Financial Literacy for its initial implementation phase. It serves as a guiding document for internal planning, partner alignment, and external engagement.

Its primary purposes are to:

- Establish a structured set of priorities for financial literacy initiatives across Europe;
- Translate the Network's strategic intent into actionable programmes and deliverables;
- Provide a reference framework for collaboration with stakeholders across sectors;
- Define measurable areas of intervention and expected outcomes;
- Ensure coherence between research, education, outreach, and policy engagement activities.

The Work Programme is intended as both a strategic roadmap and an implementation tool, enabling flexibility while maintaining clear direction and accountability.

1.3 Scope

This Work Programme represents the initial operational phase of the European Network for Financial Literacy.

The scope of activities includes:

- Development and coordination of financial literacy research initiatives;
- Design and dissemination of educational frameworks and learning resources;
- Implementation of pilot programmes in selected European contexts;
- Engagement with stakeholders across public, private, and civil society sectors;
- Development of digital tools and resources supporting financial education;
- Establishment of evaluation and impact measurement mechanisms.

The geographical scope is pan-European, with activities designed to be adaptable to national and regional contexts while maintaining a shared methodological foundation. The Work Programme is structured to allow iterative refinement, enabling adaptation based on interim findings, stakeholder feedback, and evolving financial environments.

1.4 Guiding Principles

The activities of the European Network for Financial Literacy are guided by the following principles:

Evidence-based approach

All interventions and recommendations are grounded in empirical research, behavioural insights, and evaluated best practices in financial education.

Inclusivity and accessibility

Financial literacy initiatives are designed to be accessible across demographic groups, with particular attention to vulnerable populations and underserved communities.



Neutrality and independence

The Network maintains independence from commercial product promotion and ensures that all educational content is impartial and pedagogically focused.



Practical applicability

Outputs prioritise real-world relevance, enabling individuals to apply financial knowledge in everyday decision-making contexts.



Scalability and adaptability

Tools and frameworks are designed for cross-border applicability and adaptation to diverse national education systems and financial ecosystems.



Digital-first orientation

Given the increasing digitisation of financial services, the Network prioritises digital delivery channels and competencies.



Collaborative engagement

The Network operates through multi-stakeholder cooperation, recognising that financial literacy is a shared responsibility across sectors.

1.5 Strategic Context in European Financial Literacy Landscape

The European financial literacy landscape is characterised by fragmentation, with initiatives varying significantly across Member States and private actors. While certain countries have well-developed national strategies embedded in education systems, others rely primarily on ad hoc or institution-led programmes.

At the European level, financial literacy has been recognised as a key enabler of consumer protection, economic participation, and financial stability. However, coordination mechanisms remain limited, and there is no unified framework ensuring consistency in outcomes, measurement, or curriculum design.

Key contextual factors shaping the current environment include:

- Digital transformation of financial services, including fintech platforms, mobile banking, and algorithm-driven investment tools;
- Increased retail investor participation, particularly among younger demographics;
- Rising complexity of financial products, requiring higher baseline financial understanding;
- Growing importance of sustainable finance, including ESG-related investment decisions;
- Persistent financial inequality, with gaps in financial knowledge closely correlated with socioeconomic status;

- Information overload and misinformation risks, particularly through social media and online content channels.

Within this context, the European Network for Financial Literacy positions itself as a coordinating and enabling platform. It does not replace national initiatives but seeks to enhance their effectiveness through shared methodologies, cross-border collaboration, and scalable tools.

The 2030 Work Programme therefore responds to a clear structural need: the development of a more coherent, evidence-driven, and collaborative approach to financial literacy across Europe, capable of addressing both longstanding gaps and emerging financial challenges.

2. Strategic Objectives

The Strategic Objectives define the core outcomes the European Network for Financial Literacy seeks to advance in pursuit of its mission. They translate the Network's overarching vision into a structured set of priorities that guide programme design, resource allocation, and stakeholder engagement over time. These objectives are interdependent and collectively aim to strengthen financial capability across Europe in a measurable, inclusive, and sustainable manner.



Improving Financial Literacy Across Life Stages

Financial literacy is not a static competence but a continuum that evolves across an individual's life course. Financial decisions, risks, and learning needs differ significantly between childhood, early adulthood, working life, and retirement.
The Network's objective is to promote a life-stage approach to financial education, ensuring that learning interventions are appropriately tailored to cognitive development, financial exposure, and decision-making responsibility at each stage.
Key focus areas include:

- Early education: Embedding foundational financial concepts such as saving, value, and delayed gratification within primary and secondary education systems;
- Young adulthood: Supporting transitions involving first employment, higher education financing, credit usage, and independent budgeting
- Working-age adults: Enhancing competencies related to long-term financial planning, investment literacy, mortgage and debt management, and retirement preparation;

- Older adults: Supporting informed retirement income management, fraud awareness, and financial autonomy in later life.

This objective emphasises continuity, ensuring that financial education is not episodic but integrated throughout the life course.



Reducing Inequalities in Financial Capability

Significant disparities in financial literacy persist across Europe, driven by differences in income, education level, geography, gender, and digital access. These inequalities contribute to unequal financial outcomes and reduced economic resilience among vulnerable populations.

The Network prioritises targeted interventions to reduce these gaps by:

- Identifying structurally underserved populations through data-driven analysis;
- Designing accessible financial education resources tailored to low-income and low-literacy groups;
- Supporting inclusive programme delivery in rural, migrant, and marginalised communities;
- Addressing gender-specific gaps in financial knowledge and investment participation;
- Ensuring accessibility for individuals with disabilities and limited digital access.

A central principle of this objective is equity in access to financial capability, ensuring that financial literacy is not concentrated among already advantaged groups but distributed more evenly across society.



Strengthening Evidence-Based Interventions

The effectiveness of financial literacy initiatives varies significantly depending on design, delivery method, and contextual relevance. A core objective of the Network is to strengthen the use of evidence-based approaches in financial education policy and programming.

This includes:

- Conducting rigorous evaluation of financial literacy interventions across different European contexts;
- Identifying behavioural drivers that influence financial decision-making;

- Developing standardised metrics for assessing financial capability outcomes;
- Promoting the use of experimental and quasi-experimental research methods where appropriate;
- Synthesising academic research into actionable policy and programme insights.

The Network seeks to reduce reliance on assumption-based or fragmented approaches by embedding continuous learning and evaluation into all major initiatives.



Advancing Digital Financial Literacy

The rapid digitalisation of financial services has fundamentally reshaped how individuals access, manage, and interact with financial systems. From mobile banking and digital wallets to robo-advisors and cryptocurrency platforms, financial decision-making increasingly occurs in digital environments.

This objective focuses on equipping individuals with the competencies required to operate safely and effectively in digital financial ecosystems.
Key priorities include:

- Developing understanding of digital financial products and platforms;
- Enhancing awareness of cybersecurity risks, scams, and fraud prevention;
- Building skills for evaluating online financial information and avoiding misinformation;
- Supporting informed use of fintech applications and algorithm-driven services;
- Promoting awareness of data privacy and digital rights in financial contexts.

Digital financial literacy is treated not as a separate domain but as an integrated component of overall financial capability in a digitally mediated economy.



Promoting Responsible Financial Behaviour

Beyond knowledge acquisition, financial literacy must translate into behavioural outcomes that support long-term financial wellbeing. This objective focuses on encouraging responsible financial decision-making aligned with sustainability, stability, and informed risk-taking.

Areas of focus include:

- Encouraging structured budgeting, saving, and emergency preparedness practices;
- Promoting informed credit usage and debt management;

- Supporting long-term financial planning, including pension and retirement readiness;
- Enhancing understanding of risk diversification in investment decisions;
- Encouraging responsible engagement with financial markets and speculative products;
- Integrating principles of sustainable and ethical finance into decision-making processes.
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This objective is grounded in behavioural economics, recognising that financial decisions are influenced not only by knowledge but also by cognitive biases, social norms, and environmental factors.
The Network therefore aims to support interventions that are not only educational but also behaviourally informed, improving the likelihood of sustained positive financial outcomes.



Increasing Capabilities of Financial Literacy Practitioners

The rapid digitalisation of financial services has fundamentally reshaped how individuals access, manage, and interact with financial systems. From mobile banking and digital wallets to robo-advisors and cryptocurrency platforms, financial decision-making increasingly occurs in digital environments.

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3. Work Programme Pillars

Pillar I: Research and Evidence Development

This pillar focuses on building a robust empirical foundation for financial literacy interventions across Europe. It aims to strengthen the quality, comparability, and policy relevance of data and research in the field of financial capability.

Key areas of activity include:

- Mapping existing financial literacy levels, initiatives, and gaps across European countries;
- Conducting quantitative and qualitative research on financial behaviours and decision-making patterns;
- Developing harmonised indicators and measurement frameworks for financial literacy and capability;
- Evaluating the effectiveness of financial education programmes and interventions
- Producing analytical reports, policy briefs, and thematic studies.

This pillar underpins all other areas of the Work Programme by ensuring that actions are informed by reliable data and validated methodologies.

Pillar II: Education and Curriculum Innovation

This pillar is dedicated to the development, adaptation, and dissemination of high-quality financial education content across different learning environments. It seeks to modernise financial literacy education by aligning it with current economic realities and pedagogical best practices.

Key areas of activity include:

- Designing competency-based financial literacy frameworks adaptable to national contexts;
- Developing modular curricula for different age groups and learning pathways;
- Integrating financial literacy into formal education systems, including schools and vocational training;
- Supporting non-formal and informal learning formats, including workplace and community-based programmes;
- Incorporating behavioural insights into curriculum design to improve learning outcomes.
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The pillar emphasises flexibility and adaptability, enabling educational content to be tailored while maintaining a consistent methodological core.

Pillar III: Capacity Building and Training

This pillar focuses on strengthening the capabilities of individuals and institutions responsible for delivering financial education. It addresses both technical knowledge and pedagogical effectiveness.

Key areas of activity include:

- Developing training programmes for educators, trainers, and financial coaches;
- Establishing competency standards and professional development pathways;
- Providing practical teaching tools, methodologies, and facilitation resources;
- Supporting peer learning, mentoring, and knowledge exchange among practitioners;
- Enhancing institutional capacity within organisations delivering financial literacy initiatives;

By investing in delivery capacity, this pillar ensures that financial education is implemented effectively and consistently across different contexts.

Pillar IV: Public Awareness and Engagement

This pillar aims to increase public awareness of financial literacy and promote active engagement with financial education initiatives. It focuses on reaching broad audiences and encouraging participation in learning opportunities.

Key areas of activity include:

- Designing and implementing public awareness campaigns on key financial topics;
- Developing accessible communication materials tailored to different audiences;
- Leveraging media, digital platforms, and social networks to amplify outreach;
- Organising events, workshops, and public forums to promote financial literacy;
- Encouraging behavioural change through targeted messaging and engagement strategies.

This pillar recognises that awareness is a prerequisite for participation and seeks to make financial literacy visible, relevant, and accessible.

Pillar V: Digital Financial Literacy and Innovation

This pillar addresses the growing importance of digital technologies in financial services and education. It focuses both on building digital financial skills and leveraging technology to enhance delivery.

Key areas of activity include:

- Developing digital learning tools, platforms, and interactive educational resources;
- Promoting understanding of digital financial products, services, and ecosystems;

- Addressing risks related to cybersecurity, fraud, and misinformation;
- Exploring the use of emerging technologies, including data analytics and adaptive learning systems;
- Supporting innovative delivery models such as mobile learning and hybrid education formats.

This pillar ensures that financial literacy initiatives remain relevant in a rapidly evolving digital environment.

Pillar VI: Policy Interface and Stakeholder Collaboration

This pillar focuses on fostering collaboration and alignment among stakeholders involved in financial literacy across Europe. It positions the Network as a facilitator of dialogue, coordination, and knowledge exchange.

Key areas of activity include:

- Engaging with public authorities, regulators, and policymakers to inform financial literacy strategies;
- Facilitating partnerships between public, private, and civil society actors;
- Organising multi-stakeholder forums, roundtables, and working groups;
- Supporting the development of coordinated approaches and shared frameworks;
- Contributing to policy discussions through evidence-based insights and recommendations.

This pillar recognises that effective financial literacy systems require coordinated action and seeks to reduce fragmentation through structured collaboration.

4. Key Activities and Deliverables

This chapter outlines the principal activities and tangible outputs through which the European Network for Financial Literacy operationalises its Work Programme Pillars. These activities are designed to be practical, scalable, and measurable, ensuring that strategic priorities translate into concrete results. Deliverables are structured to support both immediate implementation and longer-term system-building, with an emphasis on usability, cross-border relevance, and impact.

Mapping of Financial Literacy Initiatives Across Europe

A comprehensive mapping exercise will be conducted to establish a baseline understanding of the financial literacy landscape across Europe.

Key components include:

- Identification of existing national, regional, and private financial literacy initiatives;
- Analysis of target groups, delivery channels, and thematic coverage;
- Assessment of gaps in access, quality, and geographic distribution;
- Compilation of a centralised, regularly updated knowledge repository.

Deliverables:

- European Financial Literacy Mapping Report
- Interactive database of initiatives and stakeholders
- Gap analysis highlighting priority areas for intervention

Development of Competency Frameworks

The Network will develop structured competency frameworks to define the knowledge, skills, and behaviours required for financial capability across different population groups.

Key components include:

- Definition of core financial literacy competencies across life stages;
- Integration of behavioural and digital financial literacy elements;
- Alignment with existing European and international reference frameworks where relevant;
- Adaptation guidelines for national and sector-specific use.

Deliverables:

- European Financial Literacy Competency Framework
- Life-stage-specific competency matrices
- Guidance toolkit for implementation and localisation

Design and Implementation of Pilot Programmes

Pilot programmes will be developed to test innovative approaches to financial education in diverse European contexts.

Key components include:

- Selection of pilot countries, regions, or target groups;
- Co-design of interventions with local partners;
- Application of evidence-based methodologies and behavioural insights;
- Monitoring and evaluation of outcomes.

Deliverables:

- Pilot programme design templates
- Implementation of selected pilot initiatives
- Evaluation reports with lessons learned and scalability assessments

Creation of Educational Resources and Toolkits

The Network will produce high-quality, accessible educational materials to support financial literacy delivery across sectors.

Key components include:

- Development of modular learning content adaptable to different audiences;
- Creation of trainer toolkits and facilitation guides;
- Production of multilingual materials to support cross-border use;
- Integration of digital and interactive learning formats.

Deliverables:

- Standardised financial literacy learning modules
- Trainer and coach toolkits
- Digital resource library (including downloadable and interactive content)

Annual European Financial Literacy Forum

An annual flagship event will be organised to convene stakeholders, share knowledge, and promote collaboration.

Key components include:

- Participation of policymakers, educators, financial institutions, and civil society;
- Presentation of research findings and programme results;
- Thematic discussions on emerging trends and challenges;
- Networking and partnership development opportunities.

Deliverables:

- Annual European Financial Literacy Forum event
- Summary report and key outcomes document
- Stakeholder engagement and partnership pipeline

Cross-Border Research and Applied Studies

The Network will initiate and support research projects addressing key financial literacy challenges across Europe.

Key components include:

- Thematic research on priority topics (e.g., digital finance, behavioural biases, financial inclusion);
- Comparative studies across countries and population groups;
- Collaboration with academic institutions and research organisations;
- Translation of research findings into practical recommendations.

Deliverables:

- Thematic research reports and working papers
- Comparative studies and policy-oriented analyses
- Research briefs tailored for practitioners and decision-makers

Policy Briefs and Practical Recommendations

To support informed decision-making, the Network will produce concise, actionable outputs targeted at policymakers and stakeholders.

Key components include:

- Synthesis of research findings into policy-relevant insights;
- Identification of best practices and scalable models;
- Development of recommendations tailored to different governance and market contexts;
- Dissemination through targeted channels and stakeholder engagement.

Deliverables:

- Policy briefs on key financial literacy topics
- Practical guidelines for programme design and implementation
- Recommendations for improving financial literacy ecosystems

5. Stakeholder Engagement

Effective financial literacy ecosystems require coordinated action across a diverse set of stakeholders. The European Network for Financial Literacy adopts a structured engagement model designed to facilitate collaboration, align incentives, and maximise the reach and impact of its activities.

This model recognises that financial capability is shaped by multiple actors operating at different levels—policy, education, market, and community. The Network therefore positions itself as a neutral platform that enables cooperation, knowledge exchange, and joint implementation.
Engagement is guided by principles of inclusivity, transparency, and mutual value creation, ensuring that all stakeholders contribute to and benefit from the Network's activities.

National and Local Public Authorities

Public authorities play a critical role in shaping the policy and institutional environment for financial literacy. Engagement with national, regional, and local authorities is essential to ensure alignment with public priorities and to support the integration of financial education into broader policy frameworks.

Areas of collaboration include:

- Alignment with national financial literacy strategies and education policies;
- Contribution to curriculum development within formal education systems;
- Sharing of data and insights to support evidence-based policymaking;
- Participation in pilot programmes and policy dialogue.

The Network seeks to complement public initiatives by providing technical expertise, research insights, and scalable tools.

Educational Institutions and Training Providers

Educational institutions are central to the delivery of financial literacy, particularly in early and lifelong learning contexts. The Network engages with schools, universities, vocational training centres, and adult education providers to support effective programme implementation.

Areas of collaboration include:

- Integration of financial literacy into formal curricula;
- Co-development and testing of educational materials;
- Training and professional development for educators;
- Implementation of pilot programmes in educational settings.

This engagement ensures that financial literacy is embedded within structured learning environments and reaches learners at scale.

Financial Sector Partners

Financial institutions and industry actors are key stakeholders due to their expertise, resources, and direct interaction with consumers. The Network engages with the financial sector while maintaining strict neutrality and independence in educational content.

Areas of collaboration include:

- Sharing of market insights and consumer behaviour data;
- Support for financial education initiatives and outreach programmes;
- Contribution to capacity-building efforts and resource development;
- Participation in multi-stakeholder dialogues.

The Network ensures that all collaborations are governed by clear principles to avoid conflicts of interest and preserve the integrity of educational outputs.

Civil Society Organisations and NGOs

Civil society organisations play a vital role in reaching vulnerable and underserved populations. Their community-based presence and contextual knowledge are critical for inclusive financial literacy delivery.

Areas of collaboration include:

- Co-design and implementation of targeted financial education programmes;
- Outreach to marginalised, low-income, and at-risk groups;
- Adaptation of materials to local contexts and specific audience needs;
- Feedback on programme effectiveness and accessibility.

Through these partnerships, the Network enhances its ability to address inequalities in financial capability.

International and Multilateral Organisations

International organisations contribute global perspectives, comparative data, and established frameworks that support financial literacy development.

Areas of collaboration include:

- Alignment with international standards and best practices;
- Participation in joint research and knowledge-sharing initiatives;
- Contribution to cross-border policy dialogue;

- Leveraging existing tools and methodologies

This engagement ensures that the Network's work is consistent with broader international developments while remaining tailored to the European context.

Youth, Consumer, and Community Groups

Direct engagement with end-users is essential to ensure that financial literacy initiatives are relevant, accessible, and impactful. The Network incorporates feedback and participation from individuals and communities as an integral part of its engagement model.

Areas of collaboration include:

- User testing of educational materials and tools;
- Participation in awareness campaigns and community programmes;
- Feedback mechanisms to capture needs, behaviours, and barriers;
- Co-creation approaches for designing user-centred interventions.

By incorporating the perspectives of learners and consumers, the Network ensures that its activities remain grounded in real-world financial experiences.

6. Code of Conduct

The European Network for Financial Literacy is committed to maintaining a respectful, inclusive and trustworthy environment across all its activities. Everyone representing, contributing to or participating in the Network is expected to uphold the following principles.

- **Respect and inclusion.** Treat others with dignity, welcome diverse perspectives and support constructive dialogue. Harassment, discrimination, intimidation and abusive behaviour are not tolerated.
- **Integrity and independence.** Act honestly, communicate transparently and disclose relevant conflicts of interest. Commercial relationships, financial contributions or personal interests must not compromise the independence of ENFIL's work or influence decisions improperly.
- **Quality and responsibility.** Promote accurate, evidence-informed research and financial education. Acknowledge sources, distinguish evidence from opinion, communicate limitations and correct significant errors. Manage resources responsibly and comply with applicable project and professional requirements.
- **Privacy and confidentiality.** Respect personal data, confidential information and intellectual property. Share materials and use information obtained through the Network only for appropriate and authorised purposes.

- Responsible collaboration and representation. Contribute constructively, use network contacts respectfully and avoid inappropriate commercial promotion. Represent affiliations accurately and speak on behalf of ENFIL only when authorised.

Upholding these principles is a shared responsibility across the Network. By embedding them in its activities and partnerships, ENFIL aims to build lasting trust, support meaningful cooperation and ensure that its work reflects the values it promotes through financial education.

7. **Looking Ahead to 2030**

This Work Programme sets the direction for ENFIL's contribution to advancing financial literacy across Europe. Its implementation will bring together research, education and cooperation to respond to people's financial learning needs and support their ability to make informed decisions throughout life.

Progress will depend on the collective contribution of members, partners and the wider financial education community. By connecting expertise across countries and sectors, ENFIL aims to turn shared priorities into practical initiatives that reach diverse audiences and strengthen the quality and accessibility of financial education.
The programme will remain open to refinement as the Network grows, new needs emerge and experience informs its work. Through regular reflection and dialogue, ENFIL will review progress and adapt its activities, keeping its focus on lasting improvements in financial capability, resilience and well-being.

ENFIL invites organisations and individuals who share this ambition to contribute their knowledge, experience and ideas to shaping a more financially literate Europe by 2030.

European Network
for Financial Literacy

Advancing Financial Literacy Across Europe

Informed financial decisions help people build more secure futures. The European Network for Financial Literacy connects knowledge, people and initiatives to make financial education more accessible, relevant and effective.

Help shape a more financially literate Europe.

Discover our work, share your expertise and become part of the Network.

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