






GENERAL INFORMATION	
INITIATIVE ID	PT 1
COUNTRY	Portugal
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>Digital platforms of the National Plan for Financial Education</u></p> <p>The digital platforms of the Portuguese National Plan include a website, an e-learning platform and a Facebook page.</p> <p>The Todos Contam website (www.todoscontam.pt) offers information and tools for managing personal finances, from budgeting to saving, taking out credit and insurance and avoiding scams or frauds, thus covering all financial products, from banking instruments to investment and insurance products. Financial education contents are also organised by life stages. The website also has three libraries with pedagogical materials for teachers and trainers and videos and games for students. The Todos Contam e-learning platform (https://elearning.todoscontam.pt/#apresentacao) was specially designed for trainers and can be used as a supporting tool for classroom training. Users can watch videos on different financial education topics on this platform and can test their financial literacy levels by answering a set of online questions available on the moodle platform. The Todos Contam Facebook page (www.facebook.com/TodosContam) is a tool for disseminating tips and financial education materials on social media.</p>
SUBJECT MATTER	Financial literacy and personal finance management.
MAIN ORGANISER	Banco de Portugal . Initiative of the Portuguese National Plan for Financial Education together with the Portuguese Insurance and Pension Funds Supervisory Authority (ASF) and the Portuguese Securities Market Commission (CMVM).
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and online tools
START DATE	09 July 2012
END DATE	Ongoing
OBJECTIVE	The Todos Contam website intends to help people of all age groups to make better financial decisions, by explaining financial topics in plain language and offering calculators and useful tips for different life stages. The e-learning platform provides tools for teachers and trainers and quizzes for assessing financial knowledge in a moodle environment. The Facebook page was launched to disseminate financial education tips and content on social media, thereby reaching various target groups, especially the youngsters.
TARGET GROUP	Consumers in general
LANGUAGES	Portuguese
TYPE OF OUTPUT PRODUCED	Online information, educational material, simulators, calculators, videos, game.


GENERAL INFORMATION	
INITIATIVE ID	PT 2
COUNTRY	Portugal
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>Financial education in schools</u></p> <p>Promoting financial education in schools has been one of the key priorities of the National Plan since 2011. This initiative includes (i) a teachers training programme to promote the use of the core competencies for financial education, which in 2020 and 2021 was replaced by webinars focused on digital financial education, due to the COVID-19 pandemic restrictions; (ii) the publication of workbooks on financial education for all school levels; and (iii) the award of a national prize for the best financial projects and for the teacher who stood out during the implementation of financial projects, every year.</p>
SUBJECT MATTER	Financial literacy and personal finance management Subjects included in the Core Competencies for financial education
MAIN ORGANISER	<u>Banco de Portugal</u> . Initiative of the Portuguese National Plan for Financial Education together with the Portuguese Insurance and Pension Funds Supervisory Authority (ASF) and the Portuguese Securities Market Commission (CMVM)
CO-ORGANISER	Ministry of Education and Financial Sector Associations
FEATURES AND CONTENT	
FORMAT	Training programme for teachers and workbooks for students. Physical (seminars, conferences...), physical workbook
START DATE	01 November 2011
END DATE	Ongoing
OBJECTIVE	To offer free training and workbooks for helping teachers address financial education in schools with the ultimate goal of enhancing financial literacy of all students, from pre-school to secondary level.
TARGET GROUP	Teachers are the intermediate target audience, children and students are the ultimate target group.
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	Between 2014 and 2019, around 390 teachers participated in the teacher's training sessions. In 2020 the webinars involved 5256 participants. Since 2018, the Todos Contam Competition involved 39,694 students and on average 77 schools each year
LANGUAGES	Portuguese, workbooks on financial education are also available in English.
TYPE OF OUTPUT PRODUCED	N/A


GENERAL INFORMATION	
INITIATIVE ID	PT 3
COUNTRY	Portugal
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Financial Literacy Week</p> <p>The Financial Literacy Week is an awareness raising event carried out by the financial supervisors and the stakeholders of the National Plan on the last week of October (close to the World Saving Day, 31st of October).</p>
SUBJECT MATTER	Financial literacy and personal finance management. The financial subjects were selected according to the needs of the different target groups, from managing a household budget to making payments, saving and investing taking out credit or insurance and avoiding scams or fraud.
MAIN ORGANISER	Banco de Portugal . Initiative of the Portuguese National Plan for Financial Education together with the Portuguese Insurance and Pension Funds Supervisory Authority (ASF) and the Portuguese Securities Market Commission (CMVM).
CO-ORGANISER	There are several co-organisers, including the Ministry of Education; the Ministry of Labour and Social Security (through the Institute of Employment and Vocational Training); the Ministry of Economy (IAPME and Turismo de Portugal); the Order of Psychologists; the Coordination Committee for the Development of the Northern Region and Portugal's Soccer Players' Union
FEATURES AND CONTENT	
FORMAT	Physical (seminars, conferences...); several formats including physical channels, such as classroom sessions in schools, conferences for SMEs, vocational trainers, vulnerable groups, psychologists and soccer players, and workshops for the general public or for specific groups; and non-physical channels, such as the broadcasting of financial education contents through radio and on social media (Facebook).
START DATE	31 October 2012
END DATE	Ongoing
OBJECTIVE	To raise awareness of the importance of financial education
TARGET GROUP	Initiatives targeted at different audiences, including children and students of different ages, SMEs, vocational trainers, psychologists and soccer players
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	In the 2021 Financial Literacy Week alone 36,598 people benefited from this initiative
LANGUAGES	Portuguese
TYPE OF OUTPUT PRODUCED	Live streaming of the event, on the Todos Contam Youtube page. Radio spots on financial education topics (11 spots with 1 minute each) for disseminating in local radios, as well as digital and printed materials to be distributed by local municipalities. Other materials include games for discussing financial education topics with students of different school levels; power-point presentations and short publications, such as leaflets (for conferences/workshops targeted at adults).


GENERAL INFORMATION	
INITIATIVE ID	PT 4
COUNTRY	Portugal
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Financial training for entrepreneurs and micro, small and medium-sized enterprises</p> <p>The first milestone of this project was the publication of the Core Competencies for MSMEs. The second was selecting a pool of trainers who would help to disseminate these Core Competencies among the business community. These trainers were selected by IAPMEI and the Portuguese Tourism Agency, from different business associations. They were trained by the financial supervisors through three training of trainers' courses and, subsequently, they have been carrying out courses targeted at entrepreneurs and managers of MSMEs.</p>
SUBJECT MATTER	Subjects included in the core competencies for MSMEs (2016), such as understanding the financial system, starting a company, preparing a business plan, accounting, cost analysis and financial planning, funding the business with banking products or via the financial market, taking insurance and preventing fraud.
MAIN ORGANISER	Banco de Portugal . Initiative of the Portuguese National Plan for Financial Education together with the Portuguese Insurance and Pension Funds Supervisory Authority (ASF) and the Portuguese Securities Market Commission (CMVM)
CO-ORGANISER	Ministry of the Economy (IAPMEI and Portuguese Tourism Agency)
FEATURES AND CONTENT	
FORMAT	Physical (seminars, conferences...)
START DATE	06 December 2016
END DATE	Ongoing
OBJECTIVE	To prepare a group of certified trainers to carry out training courses for entrepreneurs and managers of MSMEs across the country.
TARGET GROUP	Certified trainers who subsequently carry out the training of entrepreneurs and managers of MSMEs, which is the ultimate target group.
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	The trainers certified by these courses then held 75 training courses, involving around 1,578 participants.
LANGUAGES	Portuguese
TYPE OF OUTPUT PRODUCED	Educational material; several training materials were produced, including PowerPoint presentations and online content and tools.


GENERAL INFORMATION	
INITIATIVE ID	PT 5
COUNTRY	Portugal
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Financial education via municipalities</p> <p>This project is aimed at promoting financial education via municipalities in order to reach local populations, who are otherwise difficult to reach. It started with a memorandum of understanding (MoU) with the CCDR-N to promote financial education in the northern region of Portugal. Three MoU were subsequently signed with a total of 26 municipalities of the northern region. This programme has been gradually implemented through: (i) the training of municipality staff by the financial supervisors; (ii) the development of financial education initiatives and awareness campaigns by local municipalities (with the support of financial supervisors); (iii) the dissemination of financial education materials, made available by the financial supervisors.</p>
SUBJECT MATTER	Financial literacy and personal finance management. Financial education topics relevant for the whole population; managing a household budget, making payments, saving and investing, taking out credit or insurance, and avoiding scams or fraud.
MAIN ORGANISER	Banco de Portugal . Initiative of the Portuguese National Plan for Financial Education together with the Portuguese Insurance and Pension Funds Supervisory Authority (ASF) and the Portuguese Securities Market Commission (CMVM).
CO-ORGANISER	Coordination and Development Committee of the Northern Region (CCDR-N)
FEATURES AND CONTENT	
FORMAT	Physical (seminars, conferences...); training sessions (of municipalities' staff); awareness-raising campaigns; and educational materials
START DATE	19 June 2017
END DATE	Ongoing
OBJECTIVE	To strengthen financial education competencies of municipality staff, especially employees who deal directly with local populations, and help them develop financial education initiatives and awareness-raising campaigns
TARGET GROUP	Staff of municipalities who subsequently work as trainers of local population, the ultimate target group of this project.
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	To date, 26 municipalities were involved in this project and 57 employees of these municipalities were trained. There is no data on the number of local people impacted by the project
LANGUAGES	Portuguese
TYPE OF OUTPUT PRODUCED	Educational material, PowerPoint presentations, videos, leaflets


GENERAL INFORMATION	
INITIATIVE ID	PT 6
COUNTRY	Portugal
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Financial education for soccer players</p> <p>Under this programme, the financial supervisors and the Portuguese Professional Soccer Players' Union have organized several workshops for raising awareness on the importance of financial literacy, targeted at young and professional players. The Soccer Players Union also carried out a survey on financial literacy of soccer players. The financial supervisors helped to establish the questions in the survey and carried out the data analysis. A report with the survey results and cross comparison with the financial literacy survey for the whole Portuguese population was made public at the end of 2019. These results can be used to prepare online and printed materials to raise awareness on the importance of financial education among soccer players.</p>
SUBJECT MATTER	Financial literacy and personal finance management. Financial education topics relevant to professionals with a short active life (soccer players), including managing a household budget, making payments, saving and investing, taking out credit or insurance, and avoiding scams or frauds.
MAIN ORGANISER	Banco de Portugal . Initiative of the Portuguese National Plan for Financial Education together with the Portuguese Insurance and Pension Funds Supervisory Authority (ASF) and the Portuguese Securities Market Commission (CMVM).
CO-ORGANISER	Portuguese Professional Soccer Players' Union
FEATURES AND CONTENT	
FORMAT	Physical (seminars, conferences...), Financial literacy diagnosis; awareness-raising campaigns, training sessions; and educational materials
START DATE	03 April 2017
END DATE	Ongoing
OBJECTIVE	Promote appropriate financial behaviour, attitudes, and knowledge among soccer players, who face particular challenges in regard to efficiently managing their finances in a profession of short duration
TARGET GROUP	Young soccer players; active soccer players; retired soccer players
LANGUAGES	Portuguese
TYPE OF OUTPUT PRODUCED	Educational material, PowerPoint presentations, videos, leaflets


GENERAL INFORMATION	
INITIATIVE ID	PT 7
COUNTRY	Portugal
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p><u>Financial education in vocational training</u></p> <p>This project is aimed at integrating financial education into vocational training. The first step was establishing a set of core competencies adequate for adult education and integrating these competencies in the National Catalogue of Qualifications. Next, a MoU was signed between the financial supervisors and the Institute for Employment and Vocational Training (IEFP), making it possible to take advantage of the large network of vocational training centers and certified trainers to reach unemployed people across the country. The final step was the training of IEFP certified trainers.</p>
SUBJECT MATTER	Subjects covered in the brochure 'Training of trainers programme for financial education in vocational training' (available only in Portuguese)
MAIN ORGANISER	Banco de Portugal . Initiative of the Portuguese National Plan for Financial Education together with the Portuguese Insurance and Pension Funds Supervisory Authority (ASF) and the Portuguese Securities Market Commission (CMVM)
CO-ORGANISER	Ministry of Labour and Social Security
FEATURES AND CONTENT	
FORMAT	Physical (seminars, conferences...) Financial literacy diagnosis; awareness campaigns, training sessions; and educational materials
START DATE	01 July 2018
END DATE	Ongoing
OBJECTIVE	Help certified IEFP trainers to integrate financial education content into vocational training, with the ultimate goal of promoting financial education of vulnerable groups, especially the unemployed people.
TARGET GROUP	IEFP trainers who subsequently disseminate financial education among trainees of vocational training courses, such as unemployed people, the ultimate target group.
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	12,130 unemployed people trained between 2018 and 2020
LANGUAGES	Portuguese
TYPE OF OUTPUT PRODUCED	Educational material, PowerPoint presentations, videos, leaflets
DIGITAL TOOLS & TECHNOLOGY USED	N/A


GENERAL INFORMATION	
INITIATIVE ID	PT 8
COUNTRY	Portugal
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Bank Customer Website</p> <p>The Bank Customer website is an important tool for promoting financial education. The Bank Customer Website provides information on bank customers' rights and duties when using banking products and services. Here, bank customers also have access to a set of services provided by Banco de Portugal, such as filing a complaint or information request and consulting the credit liabilities report and the accounts database. Over the course of each year, the website tracks the legislative and regulatory changes affecting banking products and services.</p> <p>On a regular basis, awareness campaigns on cybersecurity risks are launched through the Bank Customer Website, particularly on special occasions such as the European Cybersecurity Month, the Internet Day or the Christmas period. Additionally, the website also has a dedicated area with information on the risks posed by using digital channels to carry out banking operations and how to make a safe use of these channels.</p>
SUBJECT MATTER	Banking products/services. Financial literacy and personal finance management
MAIN ORGANISER	Banco de Portugal
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and online tools
START DATE	17 April 2008
END DATE	Ongoing
OBJECTIVE	Financial education of bank customers and consumers in general. Raise bank customers' awareness on the features and risks of new digital financial services and warn them about the importance of adopting resilient behaviours to avoid online fraud attempts and cybersecurity attacks
TARGET GROUP	Bank customers and consumers in general
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	Since 2018, on average, the website had 153,571 monthly viewers
LANGUAGES	Available in Portuguese and English. Not all content is available in English
TYPE OF OUTPUT PRODUCED	Online information, educational material, news, videos and decoders


GENERAL INFORMATION	
INITIATIVE ID	PT 9
COUNTRY	Portugal
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Banco de Portugal's financial education programme</p> <p>As part of the strategy to open the central bank to the community, Banco de Portugal offers free financial education courses across the country, which are carried out by trainers of its regional network. This regional network includes 9 delegations which are strategically distributed throughout the country and the money museum.</p> <p>The financial education courses carried out by Banco de Portugal's regional network are available for different target groups and address various financial education topics. Most of the training courses are targeted at young people, with the goal of developing adequate life-long financial attitudes and behaviour.</p>
SUBJECT MATTER	Financial literacy and personal finance management. Financial education topics relevant to the whole population, such as managing a household budget, making payments, saving and investing, taking out credit or insurance and avoiding scams or frauds.
MAIN ORGANISER	Banco de Portugal
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Training sessions with the support of the Banco de Portugal's nine regional delegations and the Money Museum.
START DATE	01 January 2015
END DATE	Ongoing
OBJECTIVE	To promote financial education among different target groups. To help existing and future consumers develop the knowledge, skills and confidence to appropriately understand risks and opportunities, to make informed choices and to know where to go for assistance
TARGET GROUP	Consumers in general, children and students of all ages, seniors and other vulnerable groups
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	41,098 trainees involved since 2018
LANGUAGES	Portuguese. Some contents and materials also available in English
TYPE OF OUTPUT PRODUCED	Educational material, PowerPoint presentations, games, videos, leaflets

GENERAL INFORMATION	
INITIATIVE ID	PT 10
COUNTRY	Portugal
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>#toptip campaign on digital financial education</p> <p>The #toptip campaign aims to raise awareness among secondary students on the safe use of digital channels when accessing banking products and services. The campaign includes the following 5 tips which were published on Instagram and on the Bank Customer Website of Banco de Portugal: 1) Don't make the internet a high-risk gamble; 2) Your phone says a lot about you; 3) Think before you post; 4) Don't be tricked; and 5) Don't give in to fraud. These tips were also compiled in a brochure named '5 tips for staying safer online - #toptip'. Some of the training sessions in schools follow a game-based learning approach.</p>
SUBJECT MATTER	Safe use of digital channels; digital payments
MAIN ORGANISER	Banco de Portugal
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Website and online tools, social media , trainings and seminars
START DATE	03 September 2018
END DATE	Ongoing
OBJECTIVE	Promote the safe use of digital channels by young people and start a movement towards greater digital financial literacy.
TARGET GROUP	Secondary Students
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	<p>19,000 brochures '5 tips for staying safer online - #toptip' were distributed among more than 700 secondary schools.</p> <p>Banco de Portugal, with the support of its regional network, carried out financial training sessions throughout the country that benefited more than 7000 students.)</p>
LANGUAGES	Available in Portuguese; some contents and materials also available in English
TYPE OF OUTPUT PRODUCED	Online information, educational material, brochures and games
DIGITAL TOOLS & TECHNOLOGY USED	N/A

GENERAL INFORMATION	
INITIATIVE ID	PT 11
COUNTRY	Portugal
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Basic bank accounts awareness campaign</p> <p>Under a MoU signed with the Ministry of Labor, Solidarity and Social Security, Banco de Portugal was responsible for producing awareness raising materials in different formats, including posters and flyers for disseminating throughout Social Security agencies across the country. It also produced a short video explaining the advantages of basic bank accounts, which included sign language, to reach people with disabilities. Banco de Portugal was also responsible for carrying out training sessions targeted at employees of four institutions under the Ministry that deal directly with population-groups to which basic bank accounts are of particular interest. These are the Social Security Institute (which deals with recipients of social security benefits), the Social Security Financial Management Institute (people with debts related to social security), the Employment Vocational Training Institute (unemployed people) and the Rehabilitation Institute (people with disabilities).</p>
SUBJECT MATTER	Basic Bank Accounts, deposits
MAIN ORGANISER	Banco de Portugal
CO-ORGANISER	Government department - Ministry of Labour, Solidarity and Social Security
FEATURES AND CONTENT	
FORMAT	Physical (seminars, conferences...), website and online tools, social media, media (TV, radio), hard-copy advertisement
START DATE	26 July 2019
END DATE	Ongoing
OBJECTIVE	Strengthen the collaboration between the Banco de Portugal and the Ministry of Labour, Solidarity and Social Security, in order to disseminate awareness on basic bank accounts among a wider audience, especially among vulnerable groups
TARGET GROUP	Employees of the MTSSS who the intermediary target-group are. Consumers in general are the ultimate target group
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	Since 2019, the regional network held 35 training sessions about basic bank accounts, involving 1,313 participants
LANGUAGES	Portuguese
TYPE OF OUTPUT PRODUCED	Media (TV, radio, video), online information, leaflet

GENERAL INFORMATION	
INITIATIVE ID	PT 12
COUNTRY	Portugal
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Financial education in the workplace</p> <p>This projects is aimed at promoting financial education in the workplace of all the workers of the different bodies under the Ministry of Labour, Solidarity and Social Security (MTSSS). Working-age adults are the group that is most likely to take out loans and insurance and to save and invest for retirement. In many cases, workers of MTSSS have a daily contact with important vulnerable groups so they can also work as multipliers of financial education. This programme is based on the Todos Contam e-learning platform and the training is entirely remote.</p>
SUBJECT MATTER	Financial literacy and personal finance management. Financial education topics relevant for the whole population; managing a household budget, making payments, saving and investing, and taking out credit or insurance.
MAIN ORGANISER	Banco de Portugal . Initiative of the Portuguese National Plan for Financial Education together with the Portuguese Insurance and Pension Funds Supervisory Authority (ASF) and the Portuguese Securities Market Commission (CMVM).
CO-ORGANISER	The Ministry of Labour, Solidarity and Social Security
FEATURES AND CONTENT	
FORMAT	E-Learning platform Todos Contam.
START DATE	03 December 2021
END DATE	Ongoing
OBJECTIVE	Increase the level of financial knowledge and promote financially adequate attitudes and behaviors amongst working-age adults
TARGET GROUP	Employees of the bodies that make up the MTSSS (approximately 20,000 people) are the intermediary target group. The vulnerable groups that contact the MTSSS are the ultimate target group
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	Only 4 editions were carried out so far involving a total of 209 participants
PROMOTION CHANNELS	The website of the National Plan (Todos Contam) and social media (the Todos Contam Facebook page)
LANGUAGES	Portuguese
TYPE OF OUTPUT PRODUCED	Educational material, PowerPoint presentations, videos, leaflets
DIGITAL TOOLS & TECHNOLOGY USED	E-learning platform and moodle environment

GENERAL INFORMATION	
INITIATIVE ID	PT 13
COUNTRY	Portugal
	
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Online debates on saving and digital channels under Global Money Week</p> <p>Under Global Money Week 2021, the financial supervisors designed two activities for making students of different secondary schools discuss two main themes: (i) the importance of saving, especially in times of uncertainty, like the covid-19 pandemic and (ii) the safe use of digital channels, when accessing financial products and services.</p> <p>These initiatives involved several steps: the students started by answering an online survey about their savings habits and about their (risk) behaviours when using digital channels. The results of these surveys were subsequently discussed in the classroom and students were asked to prepare a summary of the main findings. Afterwards, two students from each school were invited to participate on an online debate, to present their main findings and conclusions.</p>
SUBJECT MATTER	Financial literacy and personal finance management. Safe use of digital channels; digital payments
MAIN ORGANISER	The Portuguese National Plan for Financial Education led by Banco de Portugal, the Portuguese Insurance and Pension Funds Supervisory Authority (ASF) and the Portuguese Securities Market Commission (CMVM)
CO-ORGANISER	N/A
FEATURES AND CONTENT	
FORMAT	Online debate
START DATE	March 2021
END DATE	March 2021
OBJECTIVE	To raise awareness of the importance of financial education and in particular i) the importance of saving and ii) the safe use of digital channels.
TARGET GROUP	Young people / school students
NUMBER OF PEOPLE BENEFITING FROM THE INITIATIVE	450
PROMOTION CHANNELS	Website of the National Plan for Financial Education (“Todos Contam”) and social media (Todos Contam Facebook page)
LANGUAGES	Portuguese
TYPE OF OUTPUT PRODUCED	Lesson plans to guide classroom discussion; online survey; online debate

GENERAL INFORMATION	
INITIATIVE ID	PT 14
COUNTRY	Portugal 
INFORMATION ON THE INITIATIVE	
NAME AND DESCRIPTION	<p>Digital Financial Literacy Strategy for Portugal</p> <p>The Banco de Portugal, with the support of the OECD and the European Commission, will design an evidence-based strategy on digital financial literacy for Portugal.</p> <p>This medium-long term project will encompass a mapping study of digital financial literacy in Portugal, underpinned by a survey of existing activities in this field, and by a national survey on the level of digital financial literacy of the population, aged 16 and over, as well as by desk research on international good practices.</p>
SUBJECT MATTER	Digital financial education
MAIN ORGANISER	Banco de Portugal
CO-ORGANISER	European Commission and OECD
FEATURES AND CONTENT	
FORMAT	High-level document
START DATE	13 October 2021
END DATE	Expected 30 June 2023
OBJECTIVE	The implementation of the Digital Financial Literacy Strategy, which is under preparation, is expected to contribute to empower the Portuguese population to increase the use and trust of digital financial products and services. It will also aim to make people more resilient to online scams and cybersecurity attacks, as well as more aware of behavioural biases when accessing financial products and services through digital channels.
TARGET GROUP	The Portuguese population
PROMOTION CHANNELS	Workshops, conferences, Bank Customer Website and social media of the Banco de Portugal, the OECD and the European Commission
LANGUAGES	Portuguese and English
TYPE OF OUTPUT PRODUCED	Document with the Digital Financial Literacy Strategy for Portugal
DIGITAL TOOLS & TECHNOLOGY USED	N/A