

Guidelines for participating in Financial Education Month November 2024



Comitato per la programmazione
e il coordinamento delle attività
di educazione finanziaria



Guidelines for participating in “Financial Education Month” - November 2024 and for the use of the official logo of the initiative

The Committee on the Planning and Coordination of Financial Education Activities is promoting the seventh edition of “Financial Education Month” from 1 to 30 November 2024, with information and awareness-raising activities and events on financial, insurance and social security education.

Why participate in “Financial Education Month”?

Participating in “Financial Education Month” allows you to take part in the largest event in Italy on financial, insurance and social security education, now in its seventh edition.

Partners who participate are allowed to use the logo of the “Month” and to be included in the official calendar of the event published on the portal www.quellocheconta.gov.it

Who can participate in “Financial Education Month”?

“Financial Education Month” is a project open to:

- Central and peripheral public administrations;
- Non-profit institutions, such as trade associations and professional associations, foundations, schools, universities and research centres, non-governmental organisations (NGOs), consumer associations, cultural associations, teacher/parent associations;
- Private organisations and companies, including operators in the insurance, social security and banking-financial sectors, **excluding individuals, individual professionals and sole proprietorships**, which propose initiatives in line with the participation criteria indicated below.

To maximise the effectiveness of the initiatives and to avoid duplication of efforts, as well as to ensure an adequate dissemination of the activities throughout the country, the Committee may intervene to better coordinate the initiatives of the proponents, facilitating synergies and collaborations between them, as well as supporting their communication in an integrated and coherent way.

Which initiatives are eligible for inclusion in the official calendar of “Financial Education Month”?

Events held from 1 to 30 November 2024 are eligible for applications which, in response to these Guidelines, are considered by the Committee to be of institutional importance, of certain social utility and in line with the National Strategy for financial, insurance and social security education and with the Programme for the implementation of the National Strategy – Three-year period 2024/2026, which can be consulted on the website www.quellocheconta.gov.it in the section “The Edufin Committee”.

To take into account the new location, events **already scheduled for October** will also be admitted to the calendar, such as those related to the World Investor Week (WIW) 2024 promoted by the *International Organisation of Securities Commissions* (IOSCO).

The promoters of the initiatives will be able to submit their applications from 2 September to 18 October 2024, using the appropriate *online form* available on the Committee’s website (www.quellocheconta.gov.it) in the “Activities” section.

The proposed initiatives, presented independently or in collaboration with other proponents, must be consistent with the indications and contents set out in the “Guidelines for the development of financial education skills in schools” and in the “Guidelines for the implementation of financial education programmes for adults” available on the website www.quellocheconta.gov.it in the “Activities”

section.

Initiatives may be, for example:

- training programmes dedicated to specific segments of the population: young people, women, the elderly, small entrepreneurs, workers, migrants;
- conferences, seminars, events, days/weeks for financial, insurance and social security education or other awareness-raising projects also involving cross-cutting issues, such as sustainability in the financial field and digitalisation;
- cultural initiatives (e.g., shows, guided tours, thematic exhibitions, etc.) to raise awareness on the issues of financial, social security and insurance education.

Also in light of the increasing digitalisation of our society, in addition to in-person events, also eligible for inclusion are **remote events and events in hybrid mode** (in streaming or through the various video-conferencing platforms existing on the market), which can be followed via the internet, through the most common browsers, through platforms that do not provide for the subscription or paid services for the recipients of the initiatives.

The slogan of the initiative

The slogan of the initiative, for this edition and for the following ones, will be **“Financial education: today for your tomorrow”**. The slogan represents an invitation to devote time to training on personal finance issues, not only to make more informed decisions, but also to cope with any future unforeseen events.

Promoters are invited to organise initiatives aimed at increasing the financial, insurance and social security skills of Italians, so that they can make more informed financial choices and have more careful planning of their savings and investment decisions. Particular attention will be paid to most vulnerable social groups, such as women, low-income households and migrants, who can be helped by financial, insurance and social security education to reach greater economic well-being.

Furthermore, with the recent introduction of insurance, financial and social security education in schools, the Committee invites all promoters to turn their attention to schools and to propose specific initiatives for young people and children.

World Investor Week

World Investor Week (“WIW”), now in its eighth year, is an initiative promoted by the *International Organisation of Securities Commissions* (IOSCO) with the aim of raising awareness of the importance of investment education, in order to promote skills in understanding and autonomy of judgement in making financial decisions in the real-life context. The WIW generally takes place during the first week of October, with the possibility of extending its implementation to other weeks in October and November.

This flexibility therefore allows interested promoters to schedule events simultaneously for Financial Education Month and for the WIW in November.

The key messages of the campaign will cover, among other things, the most current issues in the field of education and protection of small investors such as, for example, crypto-assets (and, more generally, digital finance), financial sustainability and the prevention of fraud and financial scams.

Social Security Education Week

To stimulate attention on social security issues and pension savings planning – characterised by a long-term perspective – a week of “Financial Education Month” is dedicated in particular to social security issues.

In 2024, the Social Security Education Week, in its fifth edition, will be dedicated to the “Open days of social security”, with the aim of increasing the social security culture of citizens, promoting a better understanding of the functioning of the Italian social security system, both mandatory and complementary, and of increasing awareness of the importance of making savings planning for pension purposes in time and periodically verifying, during one’s working life, one’s

situation through veritable social security “check-ups”.

Interested promoters are invited to plan events and initiatives on these issues, in particular in the third week of November, i.e., from Monday 18 to Sunday 24, on the occasion of Social Security Education Week.

Insurance Education Day

The sixth Insurance Education Day will take place in Rome in November, according to the programme reported on the www.ivass.it website.

The promoter’s responsibilities in organising events

The promoter must be able to organise and promote the event independently, with its own resources and using its own means, including the platforms and IT tools necessary for the use of online events. The promoter undertakes, under its sole responsibility, to carry out initiatives in accordance with current legislation, including the rules on the processing of personal data.

Participation criteria

The initiatives recommended by the proponents must follow the following criteria:

1. *free of charge and without conflicts of interest*

In order to participate in “Financial Education Month” the proposed initiatives:

- must not be commercial in any way and must not pursue promotional or advertising purposes;
- must not provide for charges to be borne by the final recipients or by the Committee, not even in relation to the purchase of licenses or software in the case of online events.

The content and format of the material provided to participants during the “Financial Education Month” initiatives must guarantee objectivity and not be attributable to any commercial purposes of the proponents. In particular, the information materials related to the initiative and disseminated to participants must not advertise paid products or services, nor may stands be organised during the events for the direct sale of books or other products. The visibility of any brand, logo or reference to the applicants, even if permitted, must be minimised and not stand out from the content.

2. *Quality of the resources and trainers*

The proposed financial, insurance and social security education material must be developed in the interest of the recipients, and must be:

- provided to participants free of charge;
- suitable for the social, economic, cultural and linguistic context in which they will be disseminated and appropriate to the knowledge level of the recipients;
- accurate and up-to-date;
- easily accessible also to people with disabilities;
- developed without the use of technical terms and jargon, unless these are appropriate for the intended audience.

The speakers/teachers/trainers involved in the initiatives must:

- have proven knowledge of the topics covered;
- have teaching skills adequate to address the target audience, paying particular attention especially to children and young people (inside or outside schools);
- if the initiatives are carried out in cooperation with schools, work under the supervision of teaching staff, also in the case of online events.

3. *how to submit proposals for participation and inclusion in the “Financial Education Month” calendar*

All proposals to participate in “Financial Education Month” must be received through the appropriate online form available on the www.quellocheconta.gov.it website starting from 2 September 2024. Once approved by the Committee, the initiative will be published in the calendar of the “Month”.

Applicants are invited to submit applications as soon as possible, but no later than the deadline indicated. This will allow all approved activities to be included in the official calendar of the “Month” in a timely manner.

For better visibility of the initiative in the calendar of the “Month”, the applicant is invited to attach to its application also an image that refers to the event it intends to propose. The image must be in 800 x 500 pixels format and of adequate graphic quality (examples of images are available in the official calendar of the 2023 event on the www.quellocheconta.gov.it portal); the image must be sent by the applicant through the appropriate online form; images of different sizes from those requested and/or not correctly viewable will be replaced by ad hoc images produced by the Committee for the various target audiences.

The application must be attached, if available, even in draft, the agenda of the event and/or other educational or promotional materials (posters, brochures, etc.).

4. *granting use of the logo*

The official logo of the initiative – available on the www.quellocheconta.gov.it portal – can be used solely and exclusively following the communication about the admission of the initiative to the 2024 edition of “Financial Education Month”. The logo of the event cannot be modified and can only be used by the authorised party, for the period and the activity/event included in the “Financial Education Month 2024” calendar.

The logo can be used together with the logos of the applicant, but it must be graphically independent, not confusing and not associated with any other logo.

The Committee reserves the right to monitor the materials of the “Month” and the websites of the applicants, reminding them of the

correct use of the logo if required. The reproduction and use of the logo in ways that differ from what is prescribed involves the immediate cancellation from the official calendar of the “Month”.

5. *quality verification and monitoring of the initiatives*

The Committee reserves the right to carry out evaluations - even on a sample basis - of the quality and satisfaction of the proposed initiatives, for example through the submission of questionnaires to participants and/or other monitoring tools.

Contacts

For any requests for information or clarifications, for example on the activities to be proposed, on the criteria for participation or on the method of granting use of the logo and inserting the initiatives in the “Financial Education Month” Calendar, you can contact the organising secretariat of the Month at segreteriaimese.edufin2024@clan-group.com (telephone numbers: 06 71280485 – 340 1799513).