



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



# Financial education in Italian schools

FIRST REPORT OF THE EDUFIN COMMITTEE

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Schools, teachers and economic and financial education

Rome, 05 December 2025

# Objectives of the survey

To provide an initial comprehensive mapping and to investigate the key aspects relating to the integration of financial education into the curricula of Italian schools.

01

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## Activities and programmes already underway

What financial education activities and programmes have already been launched in schools, and how have they been implemented?

02

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## Level of knowledge

What is the level of awareness among headteachers and teachers of national financial education initiatives and operational guidelines?

03

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## Perceived needs

What are the perceived needs for the permanent integration of financial education content into school curricula?

04

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## Support tools

Which tools and forms of support are most effective in facilitating this process of integration?

05

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## Participation and evaluation

What is the level of participation in external awareness-raising initiatives organised by the Committee and stakeholders, and how is this assessed?



# Survey methodology



## CAWI methodology

Computer-assisted web interviewing to ensure uniformity and quality of the data collected



## Survey period

November 2024 – March 2025



## Target population

Headteachers and teachers in Italian upper secondary schools



## Reference population

All upper secondary schools in the country



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## RESEARCH PAPER NO. 4

## FIRST REPORT ON FINANCIAL EDUCATION IN ITALIAN SCHOOLS

## MEF EDUFIN COMMITTEE

Prepared by the Data Mining  
Panel\*



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# Profile of survey participants

Two separate questionnaires made it possible to gather the complementary perspectives of headteachers and teachers on the subject of financial education in Italian schools

## Headteachers

# 759

Response rate: **19.7%**

- **61.4%** Women
- **56.8%** Over 54

## Educational background

- Humanities degree: 35.3%
- Degree in Economics and Law: 24.9%
- STEM degree: 19.0%
- Other degree: 14.1%

## Teachers

# 2,693

Response rate: **24.1%**

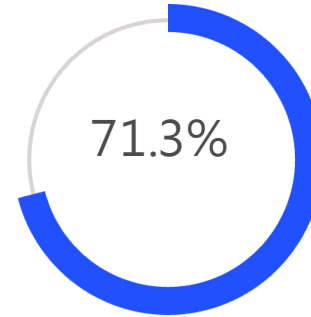
- **63%** Women
- **38.5%** Over 54

## Educational background

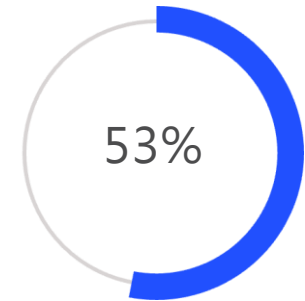
- Degree in Economics and Law: 29.8%
- Humanities degree: 23.5%
- STEM degree: 23.2%
- Other degree: 15.7%



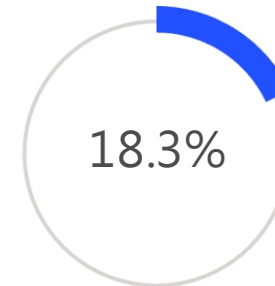
# Financial education in schools



Schools with initiatives  
Have launched financial education programmes



Schools with ongoing initiatives in 2024-25  
Projects active during the survey year

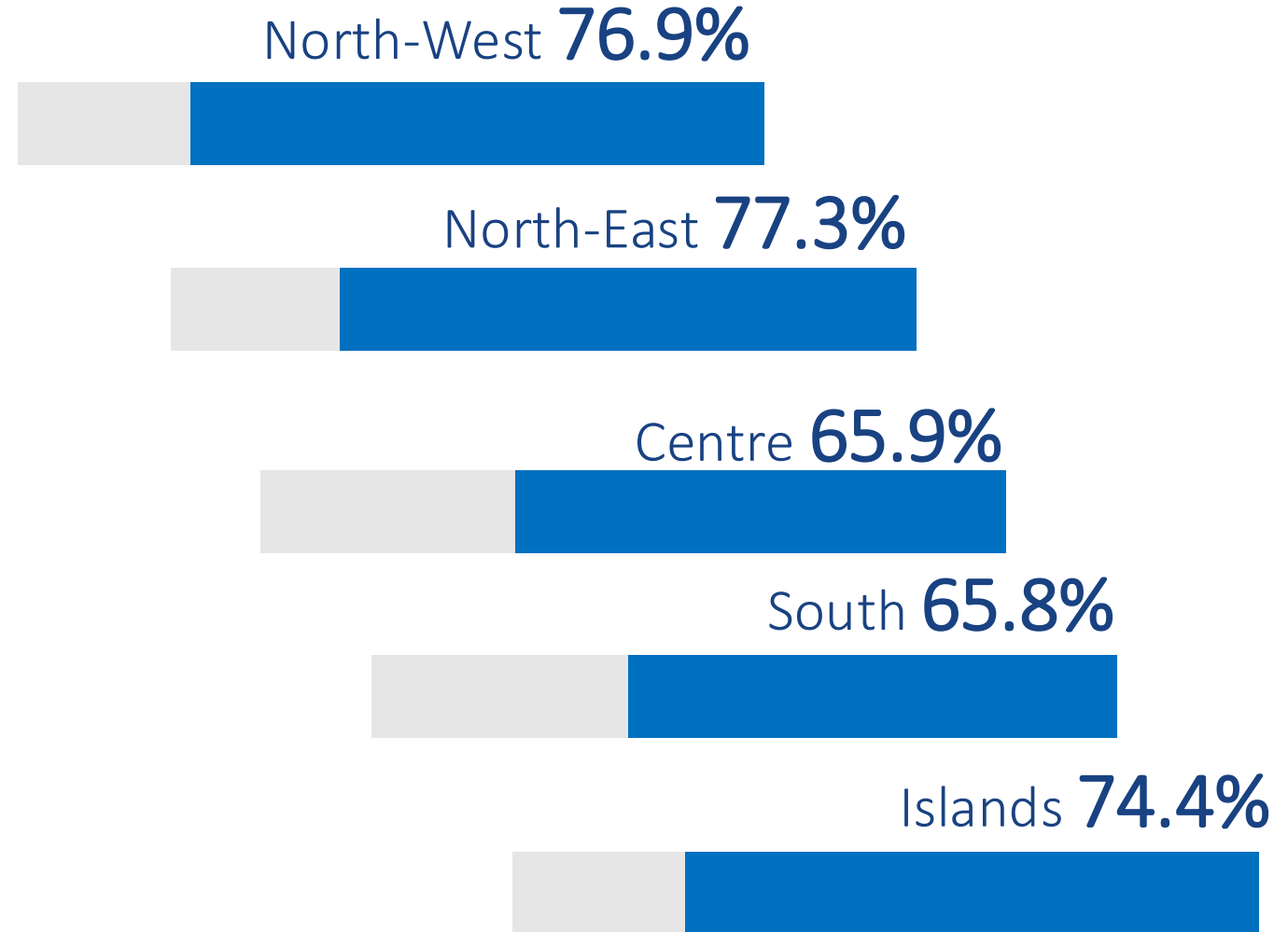
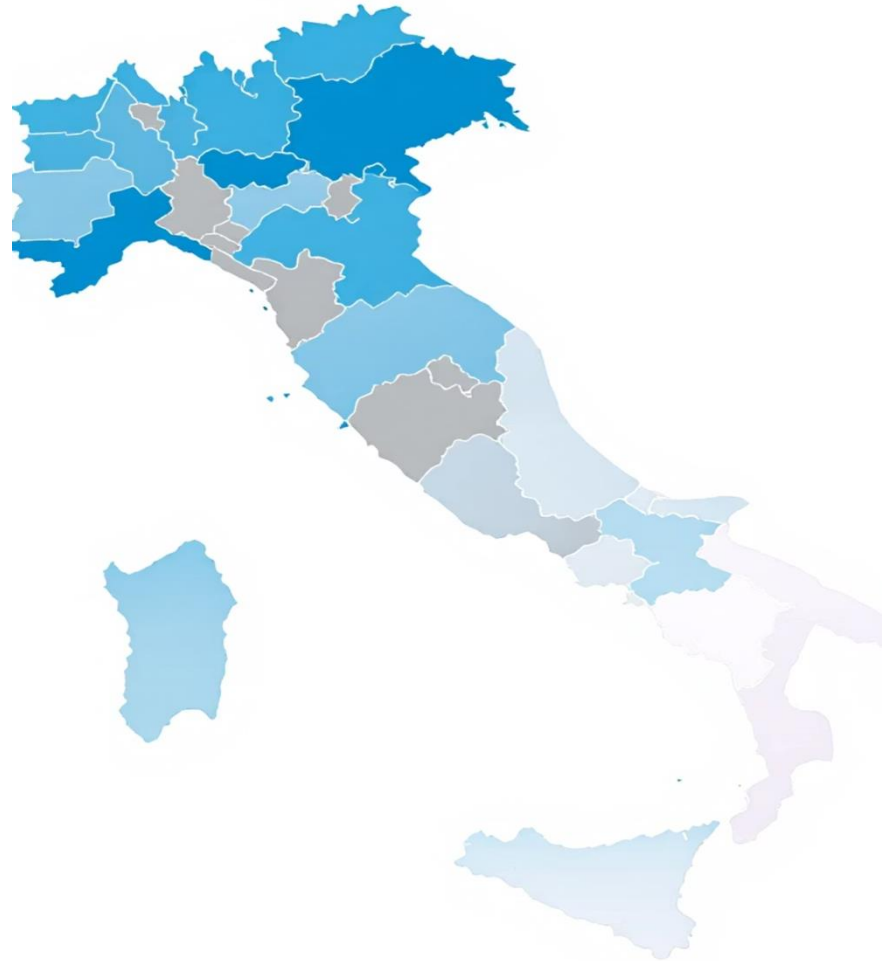


Schools with past initiatives  
Launched but not in 2024

**71.3%** of surveyed headteachers reported that financial education initiatives and/or programmes had been implemented at their school (or at the schools for which they are responsible) over the past three years.



# Geographical distribution of financial education





# Distribution by type of school

1

Technical schools

86.5%

Widespread provision of financial education programmes

2

Upper secondary schools

80.7%

High presence of training initiatives

3

General secondary schools ("licei")

74.6%

Good integration into teaching programmes

4

Vocational schools

47.1%

Significant room for growth

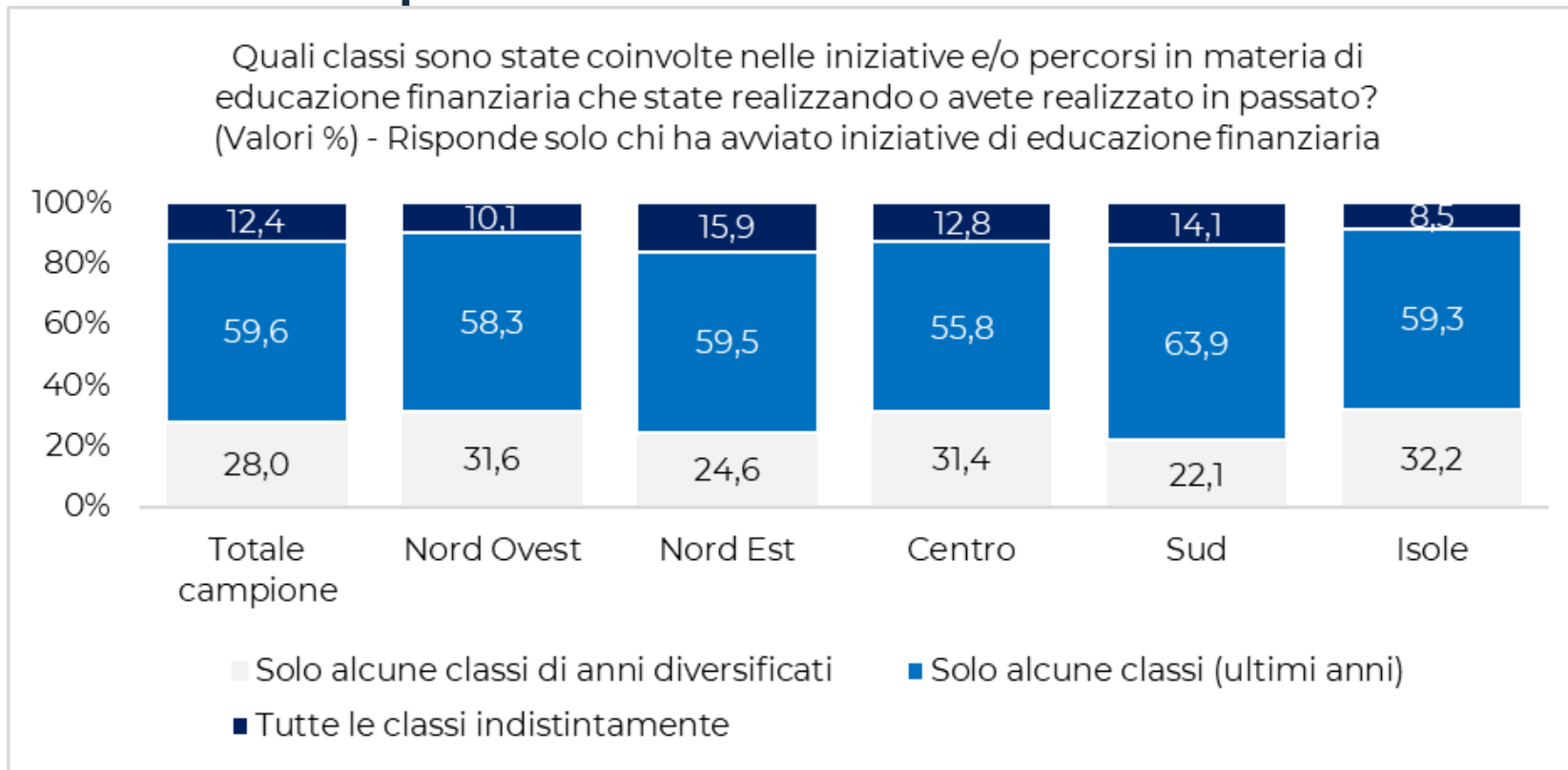


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# Spread in the classroom



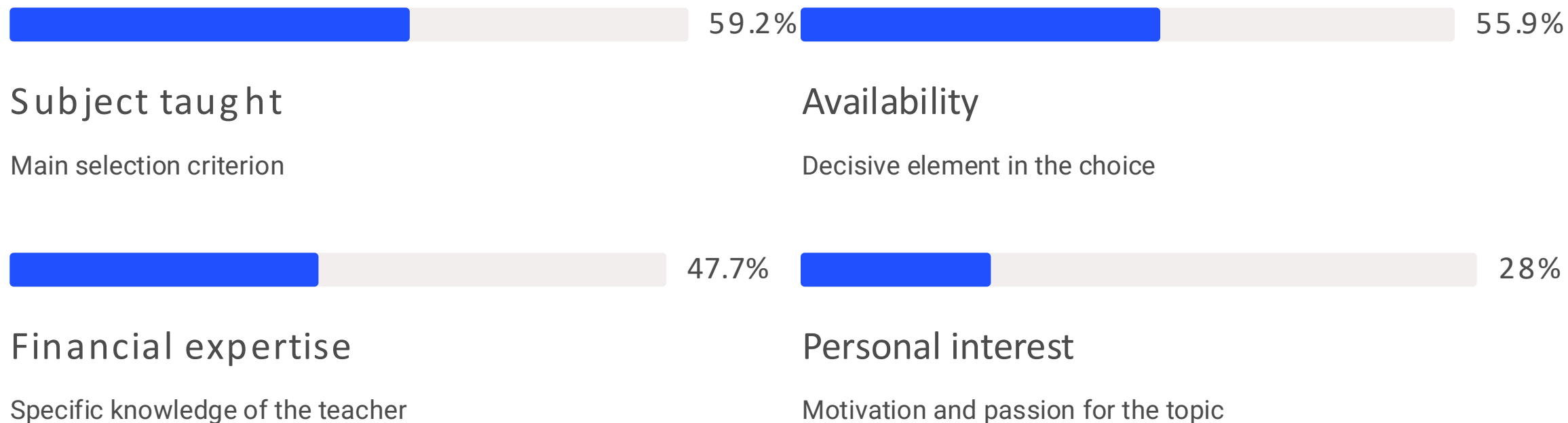
Source: SWG-Edufin Committee. Notes: Sample size = 759. Weighted values

Tendency to involve mainly **classes in their final years or selected classes**



# Reference teacher

The choice of the reference teacher for financial education is mainly guided by the **subject taught and the teacher's availability**



# Guidelines and operational instructions

Linee guida  
per lo sviluppo delle  
competenze di educazione  
finanziaria nella scuola

2020



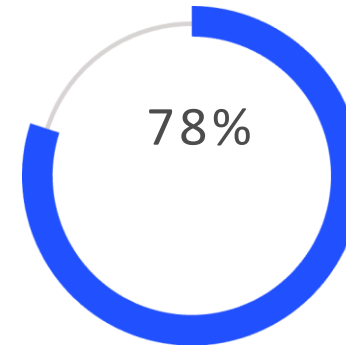
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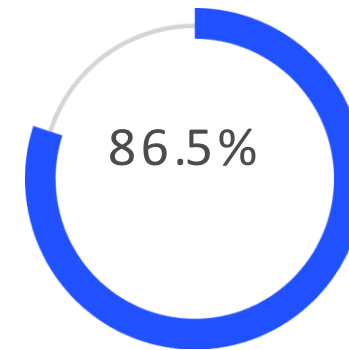
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Guidelines



Operational instructions

# Teachers and financial education topics

30%

Money management  
Use of payment means and  
daily management of economic  
resources

23.4%

Financial planning  
Management and planning of  
personal finances in the  
medium and long term

22.5%

Financial system  
Understanding the functioning  
of the economic and financial  
system

15.6%

Risk-return  
In investments, the relationship  
between risks and expected  
returns

13.2%

Pensions  
Social security issues and  
pension planning






8.8%

Insurance  
Risk management through  
insurance products

The basic economic concepts – which have a strong practical focus and relate to the ability to manage money and save for the long term – are the topics most frequently discussed in class



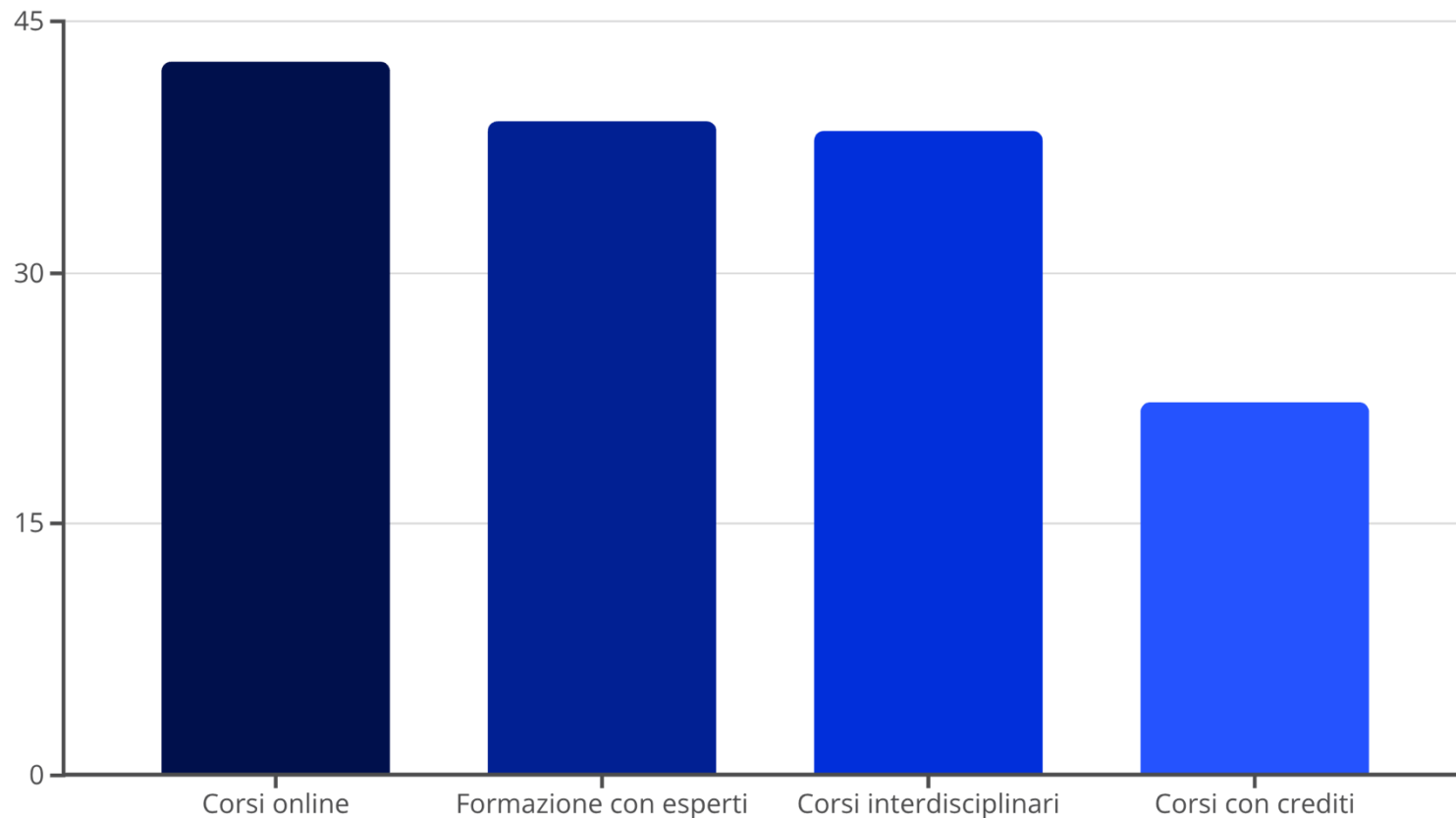
# Most effective teaching tools

	Digital materials	68.4%
	Websites or digital platforms	51.7%
	Printed materials	38.5%
	Materials produced with students	32.3%
	Educational games workshops	24.5%

Teachers prefer to use **digital materials** for teaching financial education



# Teachers' training preferences



## Digital learning in the spotlight

Online training courses are the most popular method (**42.6%**), allowing teachers to update their knowledge flexibly and at their own pace.

## The value of direct experience

In-person training with experts (**39%**) is preferred for the direct interaction it allows

## Interdisciplinarity: a strategic choice

The preference for interdisciplinary courses/projects (**38.4%**) highlights the importance of integration between subjects



# Awareness-raising initiatives

52%

Events promoted by the Edufin Committee

46%

Information campaigns

30%

Competitions dedicated to students



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# Future research prospects

## Focus groups with teachers



### Qualitative in-depth analysis

Investigate knowledge and perceptions on economic and financial issues and on financial education (initiatives and programmes) in schools



### Collection of best practices

Identify the most effective teaching strategies tested by teachers in the field



### Co-design of interventions

Involve teachers in the definition of new tools, materials, guidelines and training pathways

## Research Questions

- What are the main challenges in teaching financial education?
- How can this content be effectively integrated into existing curricula?
- Which support tools are most useful in teaching?





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*Thank you for your attention!*

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