

## **Message from the Minister of Education and Merit, the Honourable Giuseppe Valditara**

Schools, teachers and economic and financial education: a field analysis  
(Rome, Consob, 5 December 2025)

Dear President Savona,

I would like to thank you for your kind invitation to attend the presentation of the Edufin Report on schools, an initiative promoted by the Edufin Committee and Professor Donato Masciandaro, on 5 December at the CONSOB Auditorium.

I appreciate the attention and consideration you have shown in including my speech alongside those of the Minister of Economy and Finance and the representatives of the Bank of Italy, Covip and Ivass.

However, I will not be able to accept the invitation to speak, due to concurrent and unavoidable institutional commitments. However, I am pleased to express my appreciation for the event and the importance of the initiative that has been launched.

In fact, I would like to take this opportunity to emphasise how the issue of financial education today represents a decisive area for the civil growth of the country. To speak of the protection of savings is to recall a fundamental constitutional principle, enshrined in Article 47 of our Charter, which the Framers of the Constitution linked to individual freedom, the family, work and property.

This is also why we have chosen to strengthen financial and insurance education within citizenship education, so that girls and boys can make informed choices and protect themselves from the risks of unfair practices.

Under the amendment introduced by Law 21/2024, the contents of financial education must be further defined by the MIM in agreement with the Bank of Italy, with CONSOB itself, with the Insurance Supervisory Institute and the Pension Fund Supervisory Commission, after consulting the EDUFIN Committee, which is responsible for the planning and coordination of financial education activities (Law No. 15 of February 2017).

I shall therefore look forward with great interest to the results of the national survey presented in the Report, given that they help to highlight the strategic importance of educating citizens to be financially responsible in matters of finance, saving and investment.

I extend my best wishes for the success of the conference and offer my warmest regards.

*Mr Giuseppe Valditara*