

PLANO NACIONAL DE FORMAÇÃO FINANCEIRA

TODOS CONTAM



PORTUGUESE NATIONAL PLAN
FOR FINANCIAL EDUCATION
ANNUAL REPORT 2015



ASF
Autoridade de Supervisão
de Seguros e Fundos de Pensões



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PLANO NACIONAL DE FORMAÇÃO FINANCEIRA

TODOS CONTAM

PORTUGUESE NATIONAL PLAN
FOR FINANCIAL EDUCATION

ANNUAL REPORT
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Note of the National Council of Financial Supervisors



In order to promote the financial literacy of the Portuguese population, the National Council of Financial Supervisors – Banco de Portugal, Comissão do Mercado de Valores Mobiliários and Autoridade de Supervisão de Seguros e Fundos de Pensões – launched the Portuguese National Plan for Financial Education (Plan) in 2011.

This commitment of the supervisors reflects the understanding that the financial skills and behaviours of consumers influence how they make decisions about their personal finances and, in particular, the criteria they use when comparing and choosing financial products. It also reflects the role of financial education as a complement to the regulation and supervision of the financial system. More informed financial consumers are better able to make financial decisions suited to their needs and risk profile and are at the outset more demanding citizens and customers.

In 2015, the Plan completed its fifth year of existence, making possible a first, and very positive, assessment of the activities carried out.

Over the years, the Plan has hosted initiatives for several target audiences, always based on the close collaboration with entities that are closer to these audiences in each sector, thus ensuring that the initiatives are implemented in a structured and permanent manner.

The priority was to take financial education to schools, in line with international best practices, based on the recognition that the consumption of financial products and services starts at an increasingly younger age. Children are not only a more receptive audience for the transmission of knowledge and the acquisition of appropriate behaviour but also play an important role in the dissemination of information and training within families.

The work in schools has always been carried out in close collaboration with the Ministry of Education, leading to the development and implementation of several initiatives for teachers and students alike. Examples of this collaboration are the publication of the Core Competencies for Financial Education for all levels of education, the hosting of teacher training workshops nationwide, the four annual editions of the *Todos Contam* competition and Financial Literacy Day and the launch of the 1st Financial Education Workbook for students of the 1st cycle of basic education.

Entrepreneurs and managers of micro, small and medium-sized enterprises have also been the subject of training activities developed by the Plan. In a context of greater sophistication of financial products and services available to businesses, financial skills are crucial in making management decisions suited to the reality and needs of companies, contributing to increase entrepreneurship and economic development.

In order to support entrepreneurs with projects in the social economy area, a protocol was signed with Cooperativa António Sérgio para a Economia Social (CASES). The focus on the financial education of micro, small and medium-sized enterprises also led to the signing of a cooperation agreement with the Ministry of Economy, through IAPMEI (Agência para a Competitividade e Inovação, I.P.). The first step in the implementation of this protocol is to publish a financial training core competencies for entrepreneurs and managers of micro, small and medium-sized enterprises, based on which financial training actions will be developed for entrepreneurs and managers and, in particular, for the trainers of this target public.

The *Todos Contam* website, available since 2012, is the privileged platform for the dissemination of financial training initiatives and materials of the Plan and its partners. The Plan continues to invest in online media and recently launched an e-learning platform, which provides content to support the self-training of the population and in particular the training of trainers, allowing the financial training actions to reach a larger number of people and greater geographic coverage.

We know there is still a long way to go because the Plan has the ambition of reaching the entire population and there are audiences that can be covered in a more structured and permanent manner in financial education initiatives if we count on the support and involvement of new key partners.

In order for the plan to directly reach a larger number of people, it is also vital to involve entities that enhance the dissemination of the activities, namely through the general media.

To increase the financial literacy of the population a comprehensive and coordinated strategy is necessary, supported by a network of partners committed to promoting financial education. The setting of goals and priorities for the Plan, implementing actions in the field and supporting, where relevant, the initiatives of the partners is necessarily a long-term commitment of the financial supervisors.

The National Council of Financial Supervisors

Carlos da Silva Costa, President of the National Council of Financial Supervisors,
Governor of Banco de Portugal

João Amaral Tomaz, Administrator of Banco de Portugal

José Figueiredo Alმაça, Chairman of Autoridade de Supervisão de Seguros
e Fundos de Pensões

Carlos Tavares, Chairman of the Executive Board of Comissão do Mercado
de Valores Mobiliários



Summary of the activities of the National Plan for Financial Education



The Annual Report of the National Plan for Financial Education (Plan) is an important tool for the dissemination of the main initiatives of this project, launched in 2011 under the aegis of the National Council of Financial Supervisors (CNSF) in order to promote the financial literacy of the Portuguese population.

Since its inception, the Plan has based its intervention on the cooperation with strategic partners to promote financial education initiatives among specific audiences with the aim of developing structured and sustainable programs. The projects implemented in 2015 are another step in implementing this strategy.

In 2015, the plan continued to introduce financial education content in schools, namely through the teacher training program and the provision of new teaching materials. In addition to schools, which have been a priority of the Plan from the start, the intervention among entrepreneurs and managers of micro, small and medium-sized enterprises was reinforced with the preparation of a Core Competencies for Financial Education and a greater number of specific training actions directed at these audiences. The Plan also continued to invest in digital media accessible to the general public through the *Todos Contam* website and the launch of an e-learning platform.

In the school context, the 1st Financial Education Workbook for the 1st cycle of basic education was launched in October 2015. The project is a result of the cooperation protocol for the production of teaching materials signed between the CNSF, the Ministry of Education and four associations of the financial sector (APB – Associação Portuguesa de Bancos; APS – Associação Portuguesa de Seguradores; APFIPP – Associação Portuguesa de Fundos de Investimento, Pensões e Patrimónios and ASFAC – Associação de Instituições de Crédito Especializado).

The contents of the 1st Financial Education Workbook reflect the subjects defined in the Core Competencies for Financial Education for the 1st cycle of basic education. The methodology consists of a set of texts and exercises that can be worked on by teachers and students to strengthen financial knowledge and to help young people develop appropriate financial attitudes and behaviours.

The goal of the teacher training program is to train educators and teachers from all levels of education in the topics set out in the Core Competencies for Financial Education. The program was implemented in early 2014 and is aimed at educators and teachers of all recruitment groups. In 2015, two training workshops were held, with the participation of 40 teachers in each workshop: in the first half of the year, a training workshop was held in Lisbon for teachers of the Lisbon and Tagus Valley region; in the second half of the year, the training workshop was held in Evora, targeting teachers in the Alentejo region. These two teacher training workshops followed those carried out in Oporto in 2014 for teachers of the northern region and in Coimbra for teachers from the central region.



Financial education in schools was once again promoted by the *Todos Contam* competition. In 2015, the 4th edition of the contest was dedicated to financial education projects to be implemented in schools in the 2015/2016 school year. This 4th edition received considerable support from schools across the country, involving about 90 schools and over 20,100 students in a total of 59 applications. The awarded schools were announced on 30 October during the celebrations of Financial Literacy Day 2015 at *Teatro Municipal de Faro*.

In the context of financial education to support entrepreneurship, in 2015 the training activities in the area of social economy continued to be carried out. The collaboration between the CNSF and *CASES – Cooperativa António Sérgio para a Economia Social* was formalised in February 2015 with the signature of a cooperation agreement for the promotion of the financial education of entities in the social economy sector.

Under this protocol, the Plan associated itself with *CASES* in the ‘António Sérgio Cooperation and Solidarity’ prize, assigning a financial education module to each of the winners in the categories ‘Innovation and Sustainability’ and ‘School Work’. In these categories three entities were distinguished and training sessions were held throughout the first half of 2015.

In order to promote financial education to businesses, in March 2015 the CNSF and IAPMEI – Agência para a Competitividade e Inovação, I. P. signed a cooperation agreement to promote the financial education of entrepreneurs and managers of micro, small and medium-sized companies.

Following the signature of this protocol, the Core Competencies for Financial Training of Micro, Small and Medium-Sized Enterprises was developed, a guideline for training activities in a business context. The document identifies a number of topics, sub-topics and content relevant for the financial education of entrepreneurs, business owners and managers of micro, small and medium-sized enterprises. The Core Competencies for Financial Training of Micro, Small and Medium-Sized Enterprises was presented in October 2015 and submitted to a public consultation process during the month of November.

Strengthening its presence through digital media, in October 2015 the Plan launched the *Todos Contam* e-learning platform, a tool developed by the financial supervisors in order to support the training of adults, especially dedicated to the training of trainers.

The e-learning platform provides a set of lessons and support materials on family budgets, savings and investment, credit and insurance, making the financial education actions available to a wider number of recipients.

Also directed at the adult population, the Plan continued the program started in 2014 and held the second round of face-to-face financial training actions directed at the general public. These actions took place on a weekly basis during the month of May 2015 in a total of four sessions. The sessions covered a wide variety of topics: managing personal finances, savings and investment products, insurance, mortgage loans and consumer credit, deposit accounts and payment instruments, minimum banking services, prevention and management of non-compliance and fraud prevention.

The Plan continues to promote awareness-raising campaigns on the importance of financial education. In March 2015, it once again participated in Global Money Week organized worldwide by Child and Youth Finance International, carrying out several initiatives in schools.

On 30 October 2015, the 4th edition of the Financial Literacy Day was held, with the central point being *Teatro Municipal de Faro* and the motto ‘Financial education in supporting micro and small enterprises’. On this day several financial education activities took place throughout the country, implemented by the financial supervisors, the Plan partners and the network of *Todos Contam* schools.

The financial supervisors publicly presented at *Teatro Municipal de Faro* three new projects of the Plan that marked the year 2015: the 1st Financial Education Workbook for the 1st cycle of basic education, the Core Competencies for Financial Training of Micro, Small and Medium-Sized Enterprises and the *Todos Contam* e-learning platform.

BOX 1 | The Plan in the press

POUPANÇA

Empresários são o próximo alvo de formação financeira

Os empresários e os gestores das micro, pequenas e médias empresas nacionais serão os beneficiários da formação financeira desenvolvida pelos supervisores em colaboração com o IAPMEI.

RAQUEL GODINHO
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Criado há quase quatro anos, o Plano Nacional de Formação Financeira terá um novo público-alvo: os empresários e gestores das micro, pequenas e médias empresas portuguesas. O Conselho Nacional de Supervisores Financeiros (CNSF) assinou um protocolo com o IAPMEI (Agência para a Competitividade e Inovação) para desenvolver o referencial de formação financeira para os empreendedores, com os benefícios que isso implicará para o desenvolvimento económico.

O empreendedorismo foi o tema principal do último Dia da Formação Financeira, assinalado no passado dia 31 de Outubro. Dando seguimento aos trabalhos aqui iniciados, o CNSF, do qual fazem parte o Banco de Portugal, a Autoridade de Supervisão de Seguros e Fundos de Pensões e a Comissão do Mercado de Valores Mobiliários, assinaram, esta quinta-feira, um protocolo com o IAPMEI para apoiar a educação financeira nas micro, pequenas e médias empresas.

"O IAPMEI e o CNSF, reconhecendo os benefícios que melhores níveis de literacia financeira representam para a sociedade e para a economia em geral, entendem ser relevante apoiar a formação financeira de empreendedores bem como dos empresários e gestores das micro, pequenas e médias empresas", refere o protocolo divulgado pelo Banco de Portugal.

As duas partes vão desenvolver um referencial de formação financeira para este público-alvo, "com conteúdos organizados em módulos



O Conselho Nacional de Supervisores Financeiros assinou, esta quinta-feira, um protocolo com o IAPMEI para promover a formação financeira dos empresários.

de utilização flexível por empresas de várias dimensões e de diferentes sectores de actividade", acrescenta a mesma fonte. Inicialmente "serão desenvolvidas iniciativas de formação-piloto, com empreendedores, empresários e gestores identificados pelo IAPMEI, para avaliar as necessidades de formação nesta área e a adequação dos conteúdos do referencial", frisa.

Gestores preparados

Teve início, no ano passado, a formação de professores no âmbito do Referencial de Educação Financeira para a educação pré-escolar, o ensi-

no básico, o ensino secundário e a educação e formação de adultos, no Porto, Coimbra e Lisboa. Depois das escolas, o Plano volta-se para a formação de empreendedores das pequenas e médias empresas que predominam no tecido empresarial nacional.

Leonardo Mathias explica que este protocolo resulta de um trabalho que tem vindo a ser desenvolvido nos últimos meses. Contudo, destaca que existe actualmente uma "janela muito grande de oportunidades" que permite perceber que este é um "momento relevante" para esta iniciativa. O secretário de Estado Adjunto e da Economia aponta



Quanto mais conhecimento tiver o empresário, melhores decisões pode tomar. É importante não confundir fundo de maneo com capital.

LEONARDO MATHIAS
Secretário de Estado
Adjunto e da Economia

como exemplo o "Portugal 2020", através do qual Portugal vai receber 25 mil milhões de euros até 2020, no âmbito de 16 programas aos quais as empresas se podem candidatar.

"É preciso sublinhar que os desafios da gestão são proporcionais aos desafios económicos e conjunturais", diz Leonardo Mathias. "Quanto mais conhecimento tiver o empresário, melhores decisões pode tomar. É importante não confundir fundo de maneo com capital, pois estes erros mais tarde pagam-se caro", diz o secretário de Estado Adjunto e da Economia ao Negócios. ■

Jornal de Negócios, 13 March 2015.

Supervisores e IAPMEI vão dar formação financeira a empresários

28 Outubro 2015, 12:17 por Raquel Godinho | rgodinho@negocios.pt

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100

O novo projecto do Plano Nacional de Formação Financeira diz respeito à formação dos empresários. Será também lançada uma plataforma de e-learning para complementar esta formação.

As micro, pequenas e médias empresas são o próximo alvo do Plano Nacional de Formação Financeira. Depois de ter iniciado a formação de professores, o Conselho Nacional de Supervisões Financeiras (composto pelo Banco de Portugal, Comissão do Mercado de Valores Mobiliários e Instituto de Seguros de Portugal) vira-se agora para os empresários.

Para o desenvolvimento deste projecto, foi assinado um protocolo com o IAPMEI para definir as linhas orientadoras desta formação. Na próxima sexta-feira, será colocado em consulta pública o referencial de formação financeira para este público-alvo, de modo a que todos os interessados possam manifestar-se.

Estas formações serão baseadas em 10 temas cruciais do sistema económico e financeiro. O objectivo é dotar as empresas de meios que lhes permitam desenvolver os seus projectos, cabendo ao IAPMEI avaliar as especificidades de cada empresa.

"As empresas merecem-nos a máxima atenção e preocupação" pela importância que têm para o desenvolvimento e para a criação de emprego e pelo facto de estarem "menos protegidas por normas regulamentares e legais" do que os particulares, sublinhou Lúcia Leitão, directora do Departamento de Supervisão Comportamental do Banco de Portugal.

Para complementar este projecto, os supervisores desenvolveram uma plataforma de e-learning que dará informação aos formadores mas que estará disponível para o público em geral. Esta plataforma será lançada no próximo dia 30 de Outubro, sexta-feira.

Também nesse dia será lançado o Caderno de Educação Financeira que surge na sequência do referencial de educação financeira e da formação de professores. Com este manual, os professores passam a ter disponível um material adequado. Este manual contou com o apoio das associações sectoriais da banca, seguros e [fundos de investimento](#).

O manual, que conta com cinco temas principais, tem como público os alunos do primeiro ciclo, nomeadamente entre os oito e os dez anos. Os supervisores pretendem desenvolver no futuro manuais para os restantes ciclos de ensino.

Jornal de Negócios, 28 October 2015.



ECONOMIA

O que é um swap? Supervisores vão dar formação financeira a empresários

28.10.2015 às 17:56

Os supervisores do sector financeiro anunciam esta semana o lançamento de novos projetos na área de educação financeira. Formação de gestores e empreendedores, um portal de e-learning e um manual escolar para o primeiro ciclo estão entre as novidades

ELIZABETH TAVARES

Os supervisores vão lançar novos projetos de educação financeira esta sexta-feira, incluindo um portal e de formação à distância (e-learning) e um de formação de empresários e empreendedores em conjunto com o IAPMEI – Agência para a Competitividade e Inovação.

Vão ainda apresentar um manual para os alunos do primeiro ciclo, o Caderno de Educação Financeira, "um projeto único e inovador a nível mundial", segundo Lúcia Leitão, diretora do departamento de supervisão comportamental do Banco de Portugal. O projeto, apoiado por associações do sector financeiro, vem complementar a formação que os supervisores já têm vindo a dar a professores.

"Pretendemos mudar atitudes e comportamentos", disse Lúcia Leitão numa sessão sobre o Dia de Formação Financeira.

Os novos projetos são uma iniciativa do Plano Nacional de Formação Financeira, do Conselho Nacional de Supervisores Financeiros (CNSF) e vão ser anunciados no âmbito do Dia da Formação Financeira (Dia Mundial da Poupança), na próxima sexta-feira, em Faro.

O CNSF integra o Banco de Portugal, a Comissão do Mercado de Valores Mobiliários (CMVM) e a Autoridade de Supervisão de Seguros e de Fundos de Pensões e, desde 2011, tem em curso um plano de educação financeira para dar a volta aos fracos dados de literacia financeira em Portugal.

"As reclamações que os supervisores recebem demonstram um grande desconhecimento em relação a temas financeiros", afirmou São Igreja, porta-voz da CMVM.

Expresso, 28 October 2015.

FORMAÇÃO FINANCEIRA

Supervisores lançam livros para crianças e empresas e plataforma online



50 milhões vão ter manual que ensina e ajuda a poupar

TIAGO FIGUEIREDO SILVA

Para comemorar o dia da Formação Financeira, na sexta-feira, será lançado um manual para o 1º ciclo, um referencial para as empresas e a plataforma e-learning

28.10.2015 / 12:01

O Conselho Nacional de Supervisores Financeiros (CNSF) – constituído pela CMVM, Banco de Portugal e pela ASF – vai assinalar a quarta edição do Dia de Formação Financeira, que se comemora na próxima sexta-feira, com o lançamento de um manual escolar para o primeiro ciclo, um referencial para as micro, pequenas e médias empresas, e uma plataforma e-learning.

"O CNSF tem feito um trabalho significativo nos últimos anos numa estratégia que é nacional, reconhecendo que a conduta do mercado tem também uma componente de formação e informação financeira e decorrente de um plano com projetos estruturados e com continuidade", afirmou Lúcia Leitão, do Banco de Portugal e presidente da comissão de coordenação do Plano Nacional de Formação Financeira, num encontro com jornalistas.

A responsável revelou que, este ano, o dia da Formação Financeira será celebrado em Faro e sob o lema: "Formação Financeira no apoio às micro e média empresas", durante o qual irá decorrer uma conferência, vários workshops e expositores, bem como jogos e atividades.

Dinheiro Vivo, 28 October 2015.

Editorial

A educação financeira e as crianças

A educação financeira para crianças vai, finalmente, avançar. Depois do Inquérito à Literacia Financeira feito em 2010 pelo Banco de Portugal que mostrou as fragilidades da população portuguesa em relação a conceitos financeiros básicos como o 'spread', identificado apenas por 17% dos inquiridos, ou as comissões cobradas pela conta bancária que eram desconhecidas por 40% dos inquiridos. Os supervisores financeiros – Banco de Portugal, CMVM e Autoridade de Supervisão de Seguros e Fundos de Pensões – uniram esforços e criaram o Plano Nacional de Formação Financeira para iniciar a formação dos alunos do primeiro ciclo do ensino básico, devendo, no futuro, ser criados outros manuais para o ensino secundário e a formação e educação de adultos. Aliás, o Conselho Nacional de Supervisores Financeiros prepara agora um referencial de formação financeira destinada a micro, pequenas e médias empresas. A formação dos gestores de PME, que representam 99% do tecido empresarial nacional, avaliado pelo Banco de Portugal em cerca de 380 mil empresas, é essencial para dotar essas empresas dos meios que lhes permitam desenvolver o negócio de forma estruturada. As decisões no domínio financeiro podem influenciar o futuro de uma pessoa ou de uma empresa. Por isso, quanto mais cedo as crianças aprenderem os conceitos financeiros e a forma adequada de gerir o dinheiro melhor preparadas estarão para tomar decisões criteriosas e informadas. É preciso semear para poder colher frutos. Os supervisores financeiros estão no caminho certo. ■

Supervisores lançam manual de educação financeira para escolas

A formação financeira das micro e pequenas e médias empresas, em parceria com o IAPMEI, é outra das prioridades.

Catarina Melo
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A educação financeira das crianças portuguesas vai dispor de mais uma ferramenta. O Conselho Nacional de Supervisores Financeiros vai lançar na sexta-feira, no âmbito da comemoração do Dia Mundial da Poupança, o primeiro caderno de educação financeira dirigido a alunos do primeiro ciclo.

Este livro é um projecto pioneiro a nível europeu que surge ao abrigo do Plano Nacional de Formação Financeira iniciado em 2011 pelo Banco de Portugal, Comissão do Mercado de Valores Mobiliários e Autoridade de Supervisão de Seguros e Fundos de Pensões. De salientar que a formação financeira nas escolas é o primeiro pilar deste plano. A formação dos professores no âmbito da educação financeira das crianças e iniciativas como o concurso escolar "Todos Contam" já foram implementadas. O primeiro caderno de educação financeira visa agora disponibilizar um referencial para educar os alunos nesta matéria. "Investimos na formação dos professores, mas achamos que faltava construí-lo, com materiais que os pudessem apoiar na formação financeira das escolas", explica Rui Fidalgo, membro da comissão de coordenação do Plano Nacional de Formação Financeira.

O manual foi criado com o apoio das associações sectoriais da banca, seguros e fundos de investimento e em parceria com o Ministério da Educação, e conta com cinco temas principais dirigidos sobretudo a alunos entre os oito e dez anos. Para já será utilizado apenas em algumas escolas seleccionadas pela direcção-geral da educação, estando prevista a realização de um estudo para avaliar a implementação do caderno. O objectivo é disponibilizar posteriormente manuais vocacionados para o segundo, terceiro e quarto ciclos.



A educação financeira das crianças é o primeiro pilar da implementação do Plano Nacional de Formação Financeira.



NOVEMBRO

Durante o próximo mês o Conselho Nacional de Supervisores Financeiros vai ter em consulta pública um referencial de formação financeira destinada a micro e pequenas empresas.

Para além deste livro, os supervisores vão lançar no mesmo dia um projecto que visa fomentar a formação financeira das micro, pequenas e médias empresas (PME). "Achamos que devemos dotar as micro e PME com meios que lhes permitam desenvolver o negócio de forma estruturada", refere Maria São-Jorge, presidente da comissão de coordenação do Plano Nacional de Formação Financeira. Uma opção reforçada pelo presidente da comissão, Lúcia Leitão. "Essas empresas são cada vez mais importantes para o crescimento económico, mas também para o apoio ao emprego", explica a directora do Departamento de Supervisão Com-

portamental do Banco de Portugal", salientando que os gestores "muitas vezes subutilizam os seus conhecimentos".

Para o desenvolvimento deste projecto, foi assinado um protocolo com o IAPMEI, onde foram definidas as linhas orientadoras das formações que poderão ser levadas a cabo. Durante o próximo mês será elaborado em consulta pública o referencial de formação financeira para este público-alvo, de modo a que todos os interessados possam manifestar-se. Este documento que pretende ser uma ferramenta para os formadores na área financeira está subdividido de acordo com 10 temas considerados cruciais na vida das empresas. Conspira depois ao IAPMEI direccionar depois essas formações.

Para complementar este pro-

jecto, os supervisores desenvolveram uma plataforma de "e-learning" que servirá para dar informação aos formadores mas que estará também disponível para o público em geral. Esta plataforma será lançada também no dia 30 de Outubro, em Faro. Nesse dia, os parceiros do Plano Nacional de Formação Financeira e a rede de escolas Todos Contam vão realizar iniciativas de sensibilização para a importância da formação financeira. Serão também conhecidas as escolas vencedoras da 4ª edição do concurso Todos Contam.

Cinco anos após o arranque do Plano Nacional de Formação Financeira, Lúcia Leitão faz uma "avaliação muito positiva" da sua implementação, acrescentando que "de todos os públicos-alvo sentimos sempre uma enorme procura". ■

Diário Económico, 29 October 2015.

Diário Económico, 29 October 2015.



REGULAÇÃO

Formação financeira terá sucesso quando se “falar de risco nas escolas”

Depois da formação de professores na área da educação financeira, os supervisores desenvolveram um manual para ser disponibilizado nas escolas. Além disso, vai arrancar a formação de empresários.

A poucos dias do Dia Mundial da Poupança, o Conselho Nacional de Supervisores Financeiros anunciou os projectos que têm em desenvolvimento. Depois de ter arrancado a formação de professores, os três supervisores desenvolveram um manual que poderá ser utilizado nas escolas com alunos do primeiro ciclo.

“Uma medida de sucesso [da formação financeira] é quando uma escola consegue tratar o tema do risco”, diz Rui Fidalgo, O representante da Autoridade de Supervisão de Seguros e Fundos de Pensões (ASF) no Conselho Nacional de Supervisores Financeiros faz desta forma o balanço dos avanços no âmbito da formação financeira.

Quase dois anos depois de ter sido aprovada o referencial de formação financeira e de ter sido iniciada a formação de professores, os supervisores lançam agora um manual: o Caderno de Educação Financeira. Um projecto que se reparte em cinco temas: necessidades e desejos, despesas e rendi-

mentos, poupança, risco e incerteza e meios de pagamento. O público-alvo são as crianças do primeiro ciclo mas, no futuro, serão desenvolvidos manuais para as restantes fases de ensino.

Empresários na fila

Além do manual, o Plano Nacional de Formação Financeira tem outro projecto que tem como alvo as micro, pequenas e médias empresas. Para este projecto, foi assinado um protocolo com o IAPMEI, que vai desenvolver as

formações dos empresários, tendo em conta as especificidades de cada empresa.

“As empresas merecem-nos a máxima atenção e preocupação” pela importância que têm para o desenvolvimento económico e pelo facto de estarem “menos protegidas por normas regulamentares e legais” dos que os particulares, sublinha Lúcia Leiria, directora do Departamento de Supervisão Comportamental do Banco de Portugal. O objectivo é “dotar as empresas de meios que lhes permitam desenvolver um projecto de forma informada e estruturada”, frisa Maria Igreja, directora do Departamento de Apoio ao Investidor da CMVM.

Para complementar este projecto, os supervisores desenvolveram também uma plataforma de “e-learning” que dará informação aos formadores mas que estará disponível para o público em geral. Esta plataforma será lançada a 30 de Outubro. ■

RAQUEL GODINHO

8-10
PÚBLICO-ALVO
O Caderno de Educação Financeira tem como público-alvo as crianças do primeiro ciclo, entre os oito e os 10 anos.

Jornal de Negócios, 29 October 2015.

Manual de educação financeira chega às escolas ainda este ano lectivo

Educação
Pedro Crisóstomo

Plano nacional de formação financeira aposta no 1.º ciclo. Resultado em escolas-piloto vai ser avaliado pelo ISCTE



Plano de educação financeira vai medir comportamento dos alunos

O plano nacional de formação financeira vai dar mais um passo na promoção da literacia financeira para crianças, com o lançamento de um caderno escolar dirigido aos alunos do 1.º ciclo do ensino básico. O manual está pronto e vai chegar este ano lectivo a cerca de 50 escolas que vão fazer parte de um projecto-piloto para avaliar a aplicação do manual na sala de aula.

O caderno, promovido pelo Conselho Nacional de Supervisores Financeiros, pretende ajudar os alunos e professores nos vários contextos curriculares de aprendizagem – nas disciplinas, nas ofertas complementares ou nos projectos escolares. O livro vai ser apresentado amanhã em Faro, no teatro municipal, nas comemorações do Dia Mundial da Poupança, que se celebra no dia seguinte, sábado.

O manual foi pensado para os alunos dos terceiro e quarto anos, juntando material didáctico sobre o planeamento do orçamento, as despesas e rendimentos, a poupança, os riscos e as incertezas no plano financeiro e os meios de pagamento.

Os temas seguem o Referencial de Educação Financeira, um documento orientador elaborado pelo Ministério da Educação e Ciência em parceria com o Conselho Nacional de Supervisores Financeiros, do qual fazem parte o Banco de Portugal, a Comissão do Mercado de Valores Mobiliários (CMVM) e a Autoridade de Supervisão de Seguros e Fundos de Pensões.

Se até aqui este documento já poderia ser usado como referência pelos professores interessados em leccionar estas matérias, o que agora acontece em relação ao 1.º ciclo é que passa a haver um material educativo específico – e trabalhado directamente pelos três supervisores financeiros – para apoiar o dia-a-dia nas escolas, evitando que os professores precisem de recorrer a materiais dispersos (por exemplo, informação produzida directamente por empresas do sector financeiro).

A ideia do Conselho Nacional de Supervisores Financeiros é que, mais tarde e de forma faseada, sejam também desenvolvidos materiais didácticos para os ciclos seguintes do ensino básico e secundário. A iniciativa faz parte do plano nacional de formação financeira, que está no terreno desde Maio de 2011 e é coordenado pelo Conselho Nacional de Supervisores Financeiros.

À Direcção-Geral da Educação cabe seleccionar as escolas que vão receber este projecto-piloto, que deverá contar com uma avaliação externa sobre a alteração de comportamentos de alunos e famílias, a partir do Instituto Universitário de Lisboa (ISCTE-IUL).

50
O projecto-piloto associado ao novo caderno de educação financeira, que o ISCTE vai acompanhar, deverá abranger cerca de 50 escolas

A edição do livro que vai ser lançado amanhã coube à Direcção-Geral da Educação, à comissão de coordenação do Plano Nacional de Formação Financeira, à Associação Portuguesa de Bancos, à Associação Portuguesa de Seguradores, à Associação Portuguesa de Fundos de Investimento, Pensões e Património e à Associação de Instituições de Crédito Especializado.

A par da formação de professores, o Ministério da Educação e Ciência já introduziu a educação financeira nas áreas facultativas de enriquecimento curricular, mas a criação de materiais pedagógicos adequa-

dos era uma das ambições do Conselho Nacional de Supervisores. Uma experiência conhecida em muitas escolas da área metropolitana do Porto é a da Fundação Dr. António Cupertino de Miranda (FACM), que tem trabalhado com o plano nacional de formação financeira e já vai na sexta edição projecto *No Poupá e que Está o Ganho*, que já abrangia cerca de 140 escolas nos concelhos da área metropolitana do Porto.

Formação para as PME
Depois de criar o documento orientar para a formação financeira nas escolas, o Conselho Nacional de Supervisores Financeiros prepara-se agora para lançar um referencial para a formação financeira das micro, pequenas e médias empresas (PME).

O documento, elaborado pelos três supervisores em colaboração com o IAPMEI – Agência para a Competitividade e Inovação, vai estar em consulta pública durante um mês, a partir de amanhã.

O objectivo do documento é ser a pedra basilar que vai guiar a formação a desenvolver pelo IAPMEI junto das PME, aberto a empresários, gestores de empresas e empreendedores.

A ideia é alargar a informação sobre os produtos, os serviços e os conceitos financeiros no contexto empresarial, desde noções básicas sobre o contexto económico e financeiro, passando pela constituição de empresas, planos de negócio, financiamento ou prevenção de fraude.

Para apoiar o ensino à distância, o conselho vai lançar uma plataforma de *e-learning*, a funcionar a partir do *site Todos Contam*, do programa nacional de formação financeira.

Público, 29 October 2015.

Manual de educação financeira chega às escolas este ano lectivo

Plano nacional de formação financeira aponta ao 1.º ciclo. Resultado em escola-piloto vai ser avaliado pelo ISCTE.



O plano nacional de formação financeira vai dar mais um passo na promoção da literacia financeira para crianças, com o lançamento de um caderno escolar dirigido aos alunos do 1.º ciclo do ensino básico. O manual está pronto e vai chegar este ano lectivo a cerca de 350 escolas que vão fazer parte de um projecto-piloto para avaliar a aplicação do manual na sala de aula.

O caderno, promovido pelo Conselho Nacional de Supervisores Financeiros, pretende ajudar os alunos e professores aos vários conteúdos curriculares de aprendizagem – nas disciplinas, nas ofertas complementares ou nos projectos escolares. O livro vai ser apresentado na sexta-feira em Faro, no teatro municipal, nestas comemorações do dia mundial da propensão, que se celebra no dia seguinte, sábado.

O manual foi pensado para os alunos do primeiro e quarto anos, incluindo material didáctico sobre o planeamento do orçamento, as despesas e rendimentos, a propensão, os riscos e as investições no plano financeiro, e os meios de pagamento.

De ter-se seguido o *Referencial de Educação Financeira*, um documento orientador elaborado pelo Ministério da Educação e Ciência em parceria com o Conselho Nacional de Supervisores Financeiros, do qual fazem parte o Banco de Portugal (BdP), o Conselho de Mercado de Valores Mobiliários (CMVM) e a Autoridade de Supervisão de Seguros e Fundos de Pensões (ASF).

Se até aqui este documento já poderia ser usado como referência pelos professores interessados em abordar estas matérias, o que agora acontece em relação ao 1.º ciclo é que passa a haver um material educativo específico – e trabalhado directamente pelos próprios supervisores financeiros – para apoiar o dia a dia nas escolas, evitando que os professores precisem de recorrer a materiais dispersos (por exemplo, informação produzida directamente por empresas do sector financeiro).

A ideia do Conselho Nacional de Supervisores Financeiros é que, mais tarde e de forma faseada, sejam também desenvolvidos materiais didácticos para os ciclos seguintes do ensino básico e secundário. A iniciativa faz parte do plano nacional de formação financeira, que está em fase desde Maio de 2011 e é coordenado pelo Conselho Nacional de Supervisores Financeiros.

A Direcção-Geral da Educação vai seleccionar as escolas que vão receber este projecto-piloto, que deverá contar com uma avaliação externa sobre a alteração de comportamentos de alunos e famílias, a partir do Instituto Universitário de Lisboa (ISCTE-IUL).

A edição do livro que vai ser lançado na sexta-feira coube à Direcção-Geral da Educação, à comissão de coordenação do Plano Nacional de Formação Financeira, à Associação Portuguesa de Bancos, à Associação Portuguesa de Seguradoras, à Associação Portuguesa de Fundos de Investimento, Pensões e Património e à Associação de Instituições de Crédito Especializadas.

A par da formação de professores, o Ministério da Educação e Ciência já introduziu a educação financeira nas áreas curriculares de desenvolvimento curricular, mas a criação de materiais pedagógicos adequados era uma das acções do Conselho Nacional de Supervisores.

Uma experiência combinada em muitas escolas de áreas metropolitanas do Porto e onde Fundação Dr. António Cupertino de Miranda (FACTM) que tem trabalhado com o plano nacional de formação financeira e já vai na sexta-edição projecto "No Pispapé é que está o Gasto", que já abrangia cerca de 140 escolas nos concelhos da área metropolitana do Porto.

Formação para as PME

Depois de criar o documento orientador para a formação financeira nas escolas, o Conselho Nacional de Supervisores Financeiros prepara-se agora para lançar um referencial para a formação financeira das micro, pequenas e médias empresas (PME).

O documento, elaborado pelos três supervisores em colaboração com o IAPMEI – Agência para a Competitividade e Inovação, vai estar em consulta pública durante um mês, a partir de sexta-feira.

O objectivo deste documento é dar a pérola basilar que vai gerar a formação e desenvolvimento pelo IAPMEI (tanto das PME, abertas a empresários, gestores de empresas e empreendedores. A ideia é alargar a informação sobre os produtos, os serviços e os modelos financeiros no contexto empresarial, desde opções básicas sobre o contexto económico e financeiro, passando pela constituição de empresas, planeamento de negócios, financiamento ou prevenção de fraude.

Para apoiar o ensino à distância, o conselho pretende vai lançar uma plataforma de E-learning, a funcionar a partir do site Todos Contam, do programa nacional de formação financeira.

Público, 29 October 2015.

Manual de educação financeira chega às escolas do 1º ciclo

Está disponível uma plataforma de e-learning de formação financeira na página do Portal Nacional de Formação Financeira, Todos Contam



Para assinalar as comemorações do Dia da Formação Financeira em Faro foi hoje apresentado o primeiro caderno de educação financeira. O projeto tem o carimbo do Conselho Nacional de Supervisores Financeiros (CNSF), composto por representantes da Comissão de Mercado de Valores Mobiliários (CMVM), Banco de Portugal (BdP) e Autoridade de Supervisão de Seguros e Fundos de Pensões (ASF).

O manual é dirigido aos alunos do 1º ciclo do ensino básico e resulta de um protocolo assinado entre o CNSF, o Ministério da Educação e quatro associações do setor financeiro (APB, APS, APFIPP e ASFAIC).

O caderno de educação financeira é o primeiro material didáctico-pedagógico a ser lançado e, para já, é também um projeto pioneiro ao nível europeu.

"Estamos a trabalhar numa estratégia gradual, mas consistente e de médio e longo prazo, baseada em projetos estruturantes e com continuidade", referiu Lúcia Leitão, membro da comissão de coordenação do Plano e diretora do Departamento de Supervisão Comportamental do Banco de Portugal.

Depois de ter investido na formação de professores, o CNSF disponibiliza agora um manual para apoiar os docentes no ensino da educação financeira nas escolas.

"Através de um conjunto de situações vividas pelo Tomás e pela Clara com a sua família, são abordadas de uma forma lúdica-didática os temas "Necessidades e desejo", "Despesas e rendimentos", "Poupança", "Risco e incerteza" e "Meios de pagamento", lê-se na apresentação do caderno.

Os temas podem ser explorados em várias disciplinas, como matemática, português ou estudo do meio, entre outros.

Numa fase inicial, o manual será testado através de uma experiência-piloto a realizar este ano lectivo com uma amostra de escolas representativa do universo educativo.

No futuro, serão também lançados manuais de educação financeira para o ensino do segundo e terceiro ciclo e secundário.

Formação financeira para gestores

A CMVM acaba de divulgar no seu site o Referencial de Formação Financeira para micro, pequenas e médias empresas, elaborado no âmbito de um protocolo celebrado entre o IAPMEI e os supervisores financeiros, que estará em consulta pública até 30 de novembro.

"As empresas são constantemente confrontadas com a necessidade de tomarem decisões financeiras. É essencial que os gestores adquiram e desenvolvam competências de natureza económica e financeira. Devemos dotá-los de meios que lhes permitam desenvolver o negócio de forma estruturada", afirmou Maria São Igreja, membro da comissão de coordenação do Plano Nacional de Formação Financeira e diretora do Departamento de Apoio ao Investidor da CMVM.

Rui Fidalgo, membro da comissão de coordenação do Plano em representação da ASF, reforça que formar gestores "é uma prioridade", até porque que "esta é uma área ainda não explorada".

Este documento está dividido em dez temas e servirá de base para as propostas de sessões formativas, a promover pelo IAPMEI.

Hoje foi também lançada uma plataforma de e-learning, desenvolvida pelos supervisores financeiros para o ensino à distância, disponível para o público em geral em www.todoscontam.pt.

Escolas premiadas

Para assinalar o Dia Mundial da Poupança, o Conselho Nacional de Supervisores Financeiros organiza anualmente iniciativas para sensibilizar a população para a importância da educação financeira. Este ano, além de ser dirigida às escolas, a iniciativa tem como lema A formação financeira no apoio às micro e pequenas empresas, chamando a atenção para a necessidade de formar financiamentos empresariais e gestores.

À semelhança do que aconteceu nas edições de anos anteriores, foram hoje anunciados os projetos vencedores da 4.ª edição do Concurso Todos Contam, no qual participaram mais de 20 mil alunos em 59 projetos.

sandra.a.silves@soi.pt

Soi, 29 October 2015.



tvi24 Economia

Manual de educação financeira vai ser lançado nas escolas este ano

Numa primeira fase, o manual chegará só a algumas escolas e será a direção-geral da Educação que vai selecionar quais os estabelecimentos de ensino que irão acolher a iniciativa

Há 4 minutos · Redação / DC



O Conselho Nacional de Supervisores Financeiros vai lançar na sexta-feira, no âmbito do Dia Mundial da Poupança, o primeiro caderno de educação financeira dirigido aos alunos do primeiro ciclo, um projeto pioneiro a nível europeu.

Esta iniciativa, incluída no Plano Nacional de Formação Financeira - no qual estão representados o Banco de Portugal, a Comissão do Mercado de Valores Mobiliários e a Autoridade de Supervisão de Seguros e Fundos de Pensões -, surge na sequência da necessidade das escolas terem um referencial para educar os alunos nesta matéria.

Rui Fidalgo, membro da comissão de coordenação do Plano Nacional de Formação Financeira, disse que o livro, a apresentar no Dia da Formação Financeira em Faro, "disponibiliza aos professores materiais educativos em que se possam apoiar no dia a dia na escola", sendo um material didático que teve o apoio do Ministério da Educação e das associações setoriais (APB, APS, APFIPP e ASFAC).

Numa primeira fase, o manual chegará só a algumas escolas e "será a direção-geral da Educação que vai selecionar quais os estabelecimentos de ensino que irão acolher a iniciativa", afirmou Rui Fidalgo, acrescentando que será realizado um estudo para avaliar a implementação do caderno.

Destinado aos alunos do primeiro ciclo, principalmente do terceiro e quarto ano, o caderno de educação financeira vai ser alvo de uma avaliação da professora Maria do Carmo Botelho, que fará um acompanhamento do manual de forma a realizar um estudo sobre a alteração de comportamentos dos alunos e das famílias.

Rui Fidalgo afirmou também que o projeto será para continuar nos próximos anos, devendo acompanhar os alunos no segundo e terceiro ciclo.

Esta é a quarta edição do Dia da Formação Financeira, que coincide sempre com o Dia Mundial da Poupança, e visa sensibilizar a população para estas matérias, sendo que este ano tem como ponto central o Teatro Municipal de Faro.

Na sexta-feira, as atividades vão iniciar-se com uma conferência onde estarão presentes os responsáveis das três entidades supervisoras: Carlos Costa, governador do Banco de Portugal, José Figueiredo Almeida, presidente da Autoridade de Supervisão de Seguros e Fundos de Pensões, e Carlos Tavares, presidente da Comissão do Mercado de Valores Mobiliários.

TVI24, 30 October 2015.

Implementation of financial education in the school syllabus

1



Under the collaboration established between the Ministry of Education, through the Directorate-General of Education and Agência Nacional para a Qualificação e o Ensino Profissional, and the financial supervisors, the Core Competencies for Financial Education for kindergarten education, primary education, secondary education and adult education and training was approved by this Ministry in May 2013.

The Core Competencies sets out the financial skills and knowledge considered essential for students in pre-school education and all primary and secondary school cycles. It also includes a set of Short-Term Training Units for adult training.

After the publication of the Core Competencies, the financial supervisors and the Ministry of Education jointly outlined a strategy for the introduction of its content in the school syllabus.

The implementation of this strategy began with the preparation of a teacher training program directed at educators and teachers of all recruitment groups that started in 2014.

At the end of 2014, the cooperation protocol for the preparation of teaching materials to support the Core Competencies for Financial Education was signed between the CNSF, the Ministry of Education and four associations of the financial sector (APB, APS, APFIPP and ASFAC).

Under this protocol, in October 2015 the 1st Financial Education Workbook for the 1st cycle of basic education was launched.

Teacher training program

The teacher training program aims to provide educators and teachers with the acquisition of knowledge in the area of personal finance so as to enable them to grasp issues of financial education in the context of education for citizenship, thus contributing to the widespread use of the Core Competencies for Financial Education in the education system.

In 2015, two teacher training workshops were held, one in Lisbon in the first semester directed at educators and teachers of the Lisbon and Tagus Valley region and one in Evora in the second semester directed at educators and teachers in the Alentejo region. These workshops are the continuation of those which took place in 2014 in Oporto and Coimbra for teachers in the northern and central regions, respectively.

The four training workshops were strongly supported by educators and teachers. 830 applications were received, of which 160 teachers were selected to participate in the training (40 in each region).

The fifth teacher training workshop will be held in the first half of 2016 in Faro, Algarve, thus completing the first coverage phase of the mainland. The training



workshops program was prepared by the Ministry of Education in collaboration with the financial supervisors and accredited by the Scientific and Pedagogical Council of Continuing Education. Each training workshop involves 25 hours of classroom training sessions and 25 hours of autonomous work by teachers in schools.

TABLE 1 | Program of the classroom sessions of each training workshop

SESSIONS	CONTENT
1 st Session	Financial education in the context of education for citizenship (3h) Planning and managing the family budget (3h)
2 nd Session	Means of payment, bank accounts and loans (2h) The financial system (2h) Insurance (2h)
3 rd Session	Savings applications (3h) Taking out loans (3h)
4 th Session	Ethics and rights and duties of financial consumers (3.5h) Presentation by the students of the results of the autonomous work component (3.5h)



Teacher training workshop in Lisbon in 2015.



Teacher training workshop in Evora in 2015.

Teaching materials

In October 2015, during the Financial Literacy Day the 1st Financial Education Workbook for students of the 1st cycle of basic education was presented. The 1st Workbook was prepared under the cooperation protocol signed in December 2014 between the CNSF, the Ministry of Education and associations of the financial sector to prepare materials to support teachers and students in addressing the topics set out in the Core Competencies for Financial Education. This project for the preparation of teaching materials will continue in 2016 with the development of financial education workbooks for other levels of education.

BOX 2 | 1st Financial Education Workbook for the 1st cycle of basic education

The 1st Financial Education Workbook aims to support students and teachers of the 1st cycle of basic education in addressing five topics defined in the Core Competencies for Financial Education for this educational cycle: 'Wishes and needs', 'Expenditure and income', 'Savings', 'Risk and uncertainty' and 'Means of payment'.

The topics of the Core Competencies for Financial Education are worked on in a playful and didactic way through five stories interpreted by Thomas, Clara and the entire Cash family, complemented by activities that seek to strengthen the knowledge, attitudes and behaviours inherent to the narrative.

The teachers of the 1st cycle of basic education can use the 1st Financial Education Workbook to work on the topics of financial education with their students in the context of subjects, complementary offerings or projects.

This 1st Financial Education Workbook is the result of a protocol signed between the financial supervisors (Banco de Portugal, Comissão do Mercado de Valores Mobiliários and Autoridade de Supervisão de Seguros e Fundos de Pensões), the Ministry of Education and four associations of the financial sector (APB, APS, APFIPP and ASFAC).



1st Financial Education Workbook.
Available for download on the *Todos Contam* website:
<http://www.todoscontam.pt/SiteCollectionDocuments/CadernoEducaoFinanceira1.pdf>





CONSELHO NACIONAL DE SUPERVISORES FINANCEIROS
E IAPMEI – AGÊNCIA PARA A COMPETITIVIDADE E INOVAÇÃO L.P.,
**PROTOCOLO DE COOPERAÇÃO PARA A FORMAÇÃO FINANCEIRA
DE EMPREENDEDORES, GESTORES E EMPRESÁRIOS DAS MICROS,
PEQUENAS E MÉDIAS EMPRESAS**
12 de março de 2015



Financial training for entrepreneurs and micro, small and medium-sized enterprises

2

Along with the action in schools, and recognizing the importance of financial skills in the success of companies, throughout 2015 the Plan developed structural actions to support entrepreneurs and micro, small and medium-sized enterprises.

The Plan considers vital the promotion of financial education for entrepreneurs as well as business owners and managers of micro, small and medium-sized enterprises as agents that contribute decisively to the development of the economy.

Core Competencies for Financial Training of Micro, Small and Medium-Sized Enterprises

In March 2015 a cooperation protocol was signed between the financial supervisors and the Ministry of Economy through IAPMEI – Agência para a Competitividade e Inovação, I.P., which recognizes the importance of promoting financial education for entrepreneurs and business owners and managers of micro, small and medium-sized enterprises in Portugal.

Following the signature of this protocol a working group was established to draw up Core Competencies for Financial Training to support the trainers in planning and implementing training actions on financial topics in a business context.

The Core Competencies for Financial Training of Micro, Small and Medium-Sized Enterprises identifies course contents of an economic and financial nature deemed relevant and appropriate to the business reality. Although the Core Competencies contemplates proposals for training activities, the teaching methodology of the training program as well as its planning and adaptation to the training reality is the responsibility of each trainer or group of trainers.

The Core Competencies was presented publicly on the Financial Literacy Day (30 October), and submitted to a public consultation process throughout the month of November in order to gather not only the comments from all interested parties on the topics, subtopics and contents defined, but also additional suggestions and proposals for examples of training sessions.

During the public consultation process, bilateral meetings were held in several parts of the country with business associations and some of the Plan's partners. Given their proximity to businesses, their contributions are essential in drafting a comprehensive final document suited to the needs of their target audiences.

The final version of the Core Competencies will be published in the first quarter of 2016, after the inclusion of contributions received in the public consultation process. A series of pilot training actions will then be held to assess the adequacy of the content to the business context.

BOX 3 | Structure of the Core Competencies for Financial Training of Micro, Small and Medium-Sized Enterprises

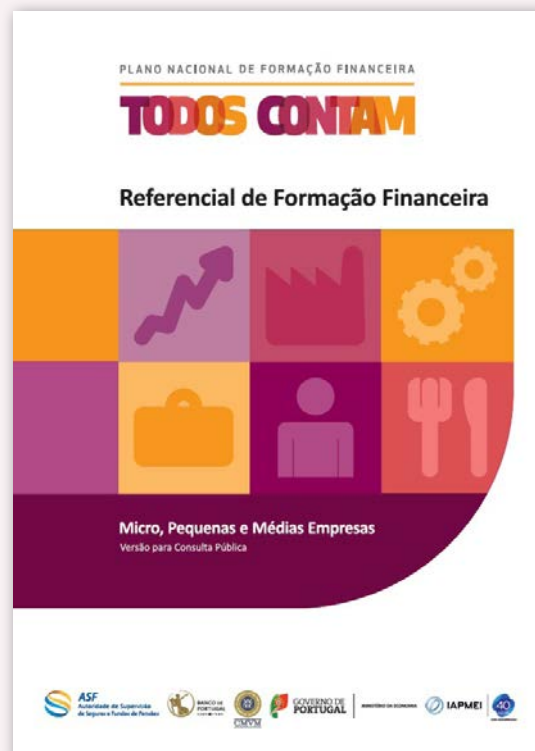
The Core Competencies for Financial Training of Micro, Small and Medium-Sized Enterprises defines financial training as the process by which entrepreneurs, business owners and managers of micro, small and medium-sized enterprises acquire and develop economic and financial knowledge and adapt their behaviour and management attitudes in response to economic needs and conditions.

The aim of the Core Competencies is to support trainers in implementing training actions in businesses, identifying content deemed relevant and appropriate to their realities.

In the version of the Core Competencies submitted to public consultation in November 2015, 10 topics were identified and developed into subtopics and contents:

1. Economic and financial system
2. A business: establishment and development
3. Accounting and economic and financial analysis
4. Business plan and financial planning
5. Accounts and payment services
6. Bank financing, characteristics and main products
7. Market financing, financial investments and market risk management
8. Insurance, functions and main characteristics
9. Pension funds, functions and main characteristics
10. Fraud prevention

Flexible in nature, the Core Competencies was designed as a guideline for the implementation of financial education in the business environment and can be used in different contexts (e.g. business sector, company size, business development or geographic area) and adapted according to the target public of each training action.



Core Competencies for Financial Training of Micro, Small and Medium-Sizes Enterprises.

Available for download on the *Todos Contam* website:

<http://www.todoscontam.pt/SiteCollectionDocuments/REFPME.pdf>

Financial training to support social economy

3



Reflecting the strategic importance of the Plan in promoting financial training in the social economy sector, the National Council of Financial Supervisors (CNSF) and CASES – Cooperativa António Sérgio para a Economia Social signed a cooperation protocol for the promotion of financial education for entities in the social economy sector in February 2015.

Under this protocol, the Plan teamed up with CASES in the Antonio Sérgio Cooperation and Solidarity Prize¹, offering a financial education module to the winners of the ‘Innovation and Sustainability’ and ‘School Work’ categories. The winners were announced at a conference held in February. In the category ‘Innovation and Sustainability’ prizes were awarded to Cresaçor and Fruta Feia, both social economy cooperatives. The prize in the ‘School Work’ category was awarded to Escola Profissional Mariana Seixas.



Signing of Protocol between CNSF and CASES.



Awarding the Prize to Cresaçor – Cooperativa Regional de Economia Solidária.



Awarding the Prize to Escola Profissional Mariana Seixas.



Awarding the Prize to Fruta Feia – Cooperativa de Consumo.

The financial training actions directed at the winners of the António Sérgio Cooperation and Solidarity Prize were prepared according to the needs and preferences identified by the winning organisations and took place during the first half of 2015.

In March, the Plan held the financial education action directed at Cresaçor, which was awarded first prize in the category ‘Innovation and Sustainability’. The training action took place in Ponta Delgada, Azores and was attended by about 20 employees from Cresaçor and co-operators from companies in the region.

Throughout the day several topics were discussed relevant to the organisation and management of personal finance, such as the importance of planning and managing a family budget and saving money, the importance of using credit responsibly duly

¹ For more details on the António Sérgio Cooperation and Solidarity Prize visit <http://www.cases.pt/>.

assessing the costs involved, the role of insurance associated to credit agreements and the characteristics of the most popular financial products in the capital market and insurance market.

In April, the Plan held the financial training action aimed at students of Escola Profissional Mariana Seixas, which received a prize for the category 'School Work'. The initiative took place in Viseu, and was attended by about 50 students.



Financial training action directed at students from Escola Profissional Mariana Seixas.

This session was divided into two parts. The first part of the training action focused on the management of personal finances, highlighting the importance of drawing up a family budget and the need to allocate part of the income to savings. In the second part of the training the different steps needed to create a company were analysed, ranging from the business idea to the establishment of the company, including the different types of funding available to meet the short, medium and long-term needs of the company and the role of insurance in the creation and management of a company.

In June, the Plan held the financial training action directed at Fruta Feia, which received the prize in the category 'Innovation and Sustainability'.



Financial training action directed at Fruta Feia – Cooperativa de Consumo.

This session covered a range of topics relevant to the financial management of the business structure of a solidarity economy cooperative, focusing on the various life stages of a business, with particular emphasis on the business plan and forms of financing. The training session was essentially practical in nature, in which real day-to-day situations were simulated using online tools available on the *Todos Contam* website.

In 2015, at the invitation of CASES and for the second consecutive year, the Plan associated itself with the 'Academia ES' program, which was held in Almada in May. Academia ES is a program aimed at training and raising the awareness of young people on topics of social economy designed to promote the development of social and collective entrepreneurship projects.

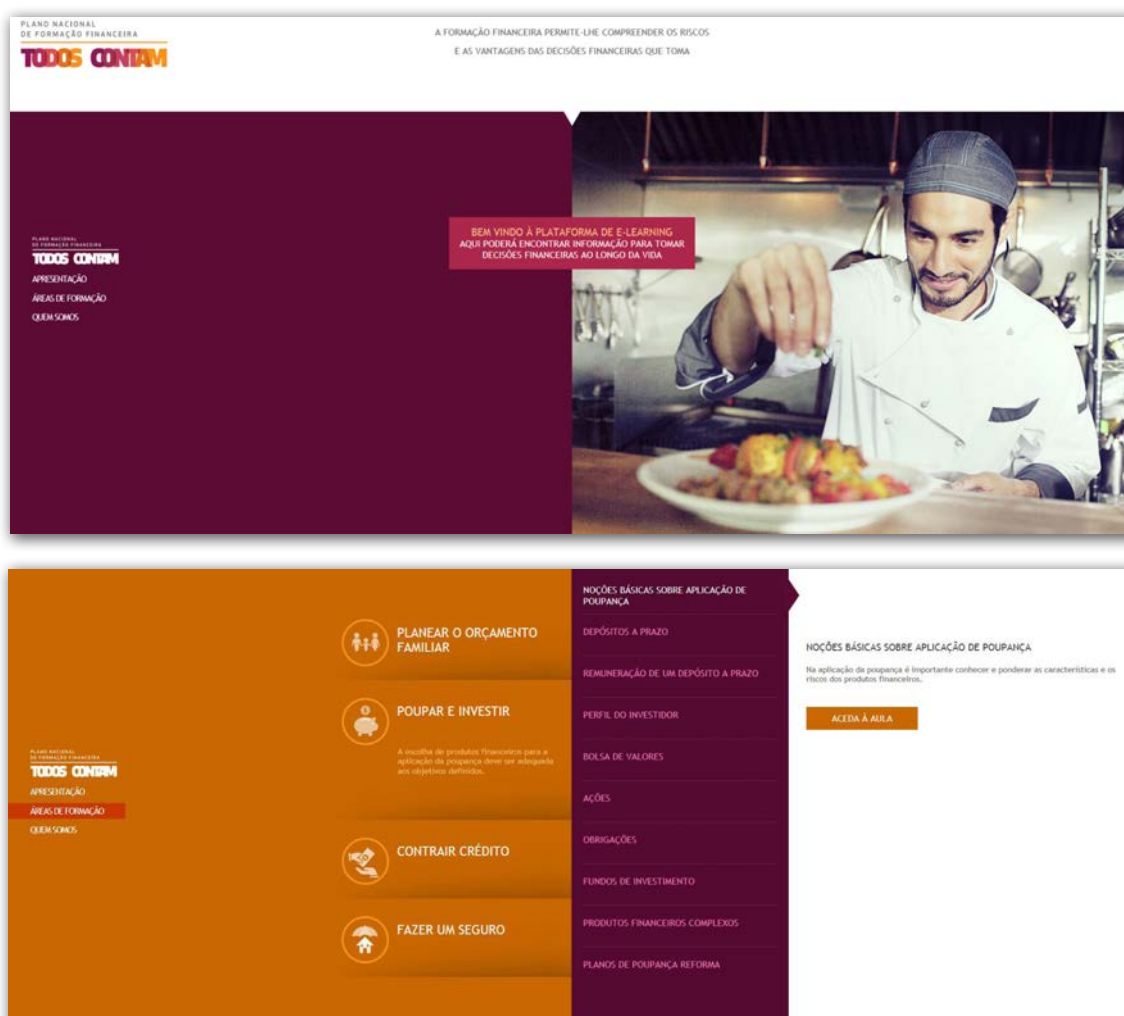
In this second edition, the Plan promoted a session dedicated to the topics 'Business Plan' and 'Financing', presenting the main features of a business plan and its development and the most important concepts on financing instruments related to treasury and investment to young entrepreneurs of social economy.

E-learning platform

4

Launched on 30 October 2015, at the Financial Literacy Day, the *Todos Contam* e-learning platform was developed by the financial supervisors with the aim of supporting the training of the population in general. However, it is especially directed at the training of trainers and complements classroom training initiatives.

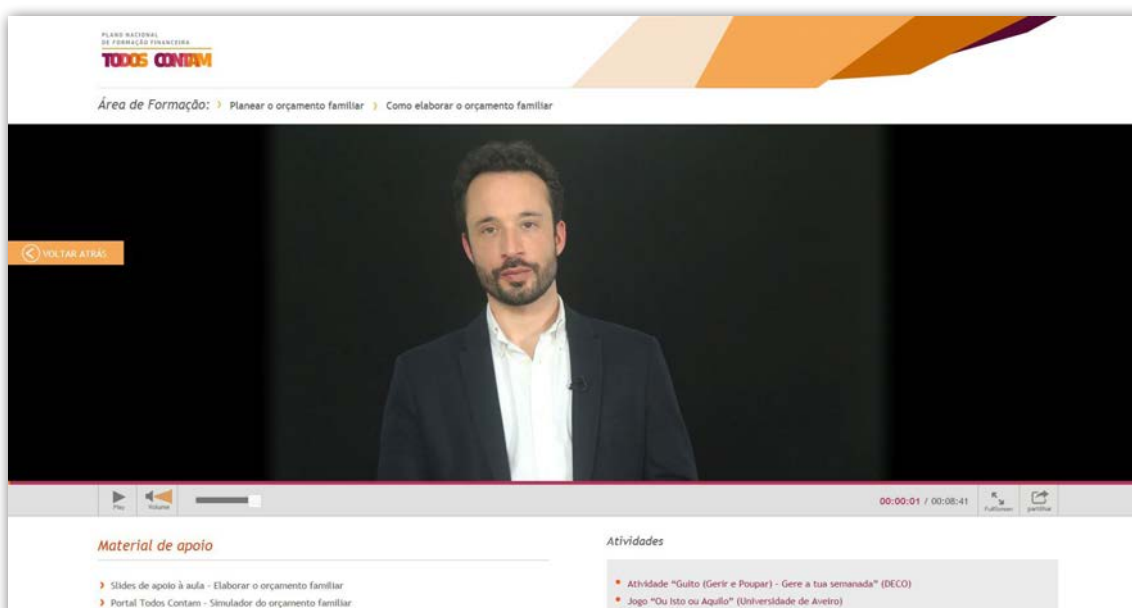
This platform has a set of lessons and materials on family budget, savings and investment, credit and insurance and makes it possible to extend financial training actions to more people and ensure nation-wide coverage.



Todos Contam e-learning platform, available at: <http://elearning.todoscontam.pt>

In the release version, the platform includes a wide range of lessons, organised into four training areas:

Planning the family budget	Saving and investing	Taking out loans	Taking out insurance
<ul style="list-style-type: none"> Identifying income and expenses Drawing up a Budget 	<ul style="list-style-type: none"> Basic notions on investing savings Term Deposits Remuneration on Term Deposits Investor profile Stock exchange Shares Bonds Investment funds Complex financial products Pension savings plans 	<ul style="list-style-type: none"> Basic notions on credit Credit costs Mortgage loans Personal loans Car loans Credit cards Credit responsibilities Credit guarantees Over-indebtedness Credit for the purchase of securities 	<ul style="list-style-type: none"> Basic notions on insurance Health insurance Housing insurance Vehicle insurance Car accident



Todos Contam e-learning platform, available at: <http://elearning.todoscontam.pt>

The platform provides video training sessions with the synchronised presentation in text form of the main topics covered. The sessions are complemented by relevant literature, support materials and other teaching resources.

The platform can be accessed through the *Todos Contam* website or directly via the address: <http://elearning.todoscontam.pt>.

Training and awareness-raising initiatives

5

In addition to training activities directed at schools and businesses, in 2015 the Plan continued to strengthen its intervention with other audiences.

In the actions developed in response to direct requests from certain organisations as well as in those that supported its partners, the Plan targeted the topics chosen and the format of the sessions to different audiences and needs.

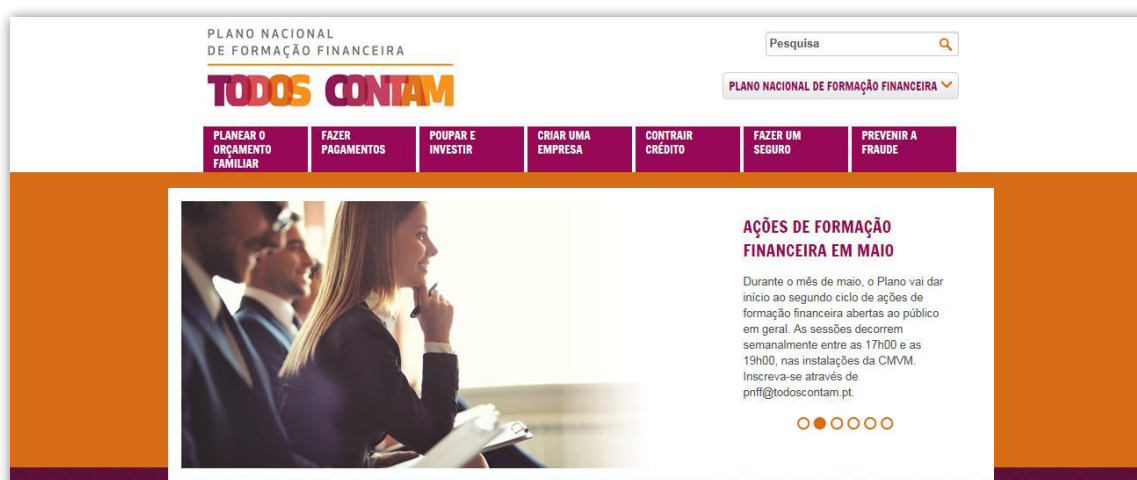
Training initiatives for the public in general

In May 2015, the Plan materialised the second cycle of financial training actions, continuing the program of training activities directed at the general public, which began in 2014.

These actions took place once a week during the month of May in the CMVM auditorium, between 5 and 7pm, in a total of four sessions.

In order to improve the financial knowledge of participants on issues present in their day-to-day, a range of topics were covered:

- Management of personal finance
- Deposit accounts and payment instruments
- Minimum banking services and base account
- Savings and investment products
- Mortgage loans and consumer credit
- Prevention and management of default
- Credit for investment in securities
- Insurance
- Prevention of fraud



The screenshot displays the website for the National Financial Education Plan (Plano Nacional de Formação Financeira). The header includes the logo 'TODOS CONTAM' and a search bar. A navigation menu lists various topics: 'PLANEAR O ORÇAMENTO FAMILIAR', 'FAZER PAGAMENTOS', 'POUPAR E INVESTIR', 'CRIAR UMA EMPRESA', 'CONTRAIR CRÉDITO', 'FAZER UM SEGURO', and 'PREVENIR A FRAUDE'. The main content area features a photograph of a woman in a business suit and the text: 'AÇÕES DE FORMAÇÃO FINANCEIRA EM MAIO'. Below the text, it states: 'Durante o mês de maio, o Plano vai dar início ao segundo ciclo de ações de formação financeira abertas ao público em geral. As sessões decorrem semanalmente entre as 17h00 e as 19h00, nas instalações da CMVM. Inscreva-se através de pnff@todoscontam.pt.' A progress indicator shows four circles, with the first one filled, indicating the current session.

Financial training actions directed at the public in general on the *Todos Contam* website: www.todoscontam.pt.



Other training and awareness-raising initiatives

ANEME – Associação Nacional das Empresas Metalúrgicas e Eletromecânicas

In January, at the invitation of ANEME – Associação Nacional das Empresas Metalúrgicas e Eletromecânicas, the Plan held a financial training action for its members in Marinha Grande. A representative from the Gabinete de Orientação ao Endividamento dos Consumidores (GOEC) was also present. At the session, which was attended by 40 employees of companies in the metalworking industry, key concepts were presented on the management of the family budget, addressing the importance of planning and managing a household budget and setting aside savings and deposit accounts, highlighting the minimum banking services account and the base account.



Financial training action at ANEME.

Escola Básica Conde de Vilalva

In April, in the scope of the activities developed by the school to mark the award of the prize to Agrupamento de Escolas n.º 4 de Évora, the Plan held an awareness-raising action on personal finance management for students of the 2nd cycle of Escola Conde de Vilalva. In this awareness action, attended by 25 eighth grade students from the basic education school, the Plan emphasised the importance of preparing a family budget and stressed the need to allocate part of the income to savings.

Escola Profissional de Viticultura e Enologia da Bairrada

In June, at the invitation of Escola Profissional de Viticultura e Enologia da Bairrada, the Plan held a training action on managing the family budget and responsible lending directed at management students. Approximately 50 students participated in the training action, which addressed the topics of planning and managing a family budget, savings and credit.



Financial training action at Escola Profissional de Viticultura e Enologia da Bairrada.

Escola Profissional Vértice

Also in June, the Plan hosted a training action addressed to the parents and guardians of students of Escola Profissional Vértice. Around 30 parents participated in the training action, which addressed topics of personal finance, including planning and managing the family budget and responsible lending so as to prevent situations of over-indebtedness.



Financial training action at Escola Profissional Vértice.

CTT – Correios de Portugal

At the invitation of CTT – Correios de Portugal SA, in June the Plan's Coordinating Committee participated at a conference on 'Responsible Finance' addressed to the employees of this company. The initiative took place in CTT's auditorium in Lisbon but it was attended via videoconference by 183 employees from different parts of the country.



Conference 'Responsible Finance' at CTT – Correios de Portugal.

The first panel was dedicated to the importance of financial education for making conscious and appropriate financial decisions by citizens. This was followed by a round table, where the members of the Coordinating Committee presented practical advice for responsible personal finance management, covering topics such as the importance of saving and the precautions in its application, the family budget and responsible resource credit.

Universidade Lusíada Norte

At the invitation of Universidade Lusíada – Norte, Campus de Vila Nova de Famalicão, in November the Plan hosted two training actions on savings and credit, addressed to around 30 students from the Accounting undergraduate.

One of the sessions was devoted to the topic 'Investment products and credit for investment in securities' and students were given the opportunity to get to know the characteristics, main risks and the marketing rules of investment products such as shares, bonds, investment funds and complex financial products. The second session focused on 'Time deposits and credit resource' and students identified the aspects to take into consideration when choosing saving products and got to know in more detail the characteristics and form of remuneration of term deposits. The basic notions of taking out loans were also presented and the two main types of credit for households were discussed: mortgage loans and consumer credit.

Agrupamento de Escolas de Vendas Novas

In November, the Plan hosted a training action on planning and managing a family budget to about 60 students from the adult education and training course of Agrupamento de Escolas de Vendas Novas. The session focused on issues related to the family budget, emphasising the importance of preparing it as a form of planning expenditure in advance and avoiding impulse buying. In this session students had the opportunity to carry out a practical exercise using some of the tools available on the *Todos Contam* website, with emphasis on the Family Budget simulator.



Financial training action at Agrupamento de Escolas de Vendas Novas.

Global Money Week

6



In 2015, the Plan participated once again in the Global Money Week. This initiative of the Child and Youth Finance International, which is supported by the OECD and the European Parliament, took place between 9 and 17 March in 122 countries.

In Portugal, 40 schools participated in the Global Money Week, involving about 2500 pupils in awareness-raising initiatives on financial issues. The activities carried out by schools under this initiative were very diverse and included debates and conferences, plays, theatres and study visits.

During this week, the Plan carried out a wide range of activities, which included participating in a conference of the Portuguese Banking Association within the European Money Week, organising a visit with students from Agrupamento de Escolas Luís de Camões to the Lisbon Stock Exchange (NYSE Euronext Lisbon) and hosting the game 'Who wants to learn?' with young people from the technical and vocational schools of INETESE and SISEP – Sindicato dos Profissionais de Seguros, who visited Autoridade de Supervisão de Seguros e Fundos de Pensões.



Global Money Week report, available at:

<http://www.childfinanceinternational.org/resources/publications/2015-global-money-week-report.pdf>



Student visit to the Stock Exchange (NYSE Euronext Lisbon).



Hosting of the game 'Quem quer aprender?' (Who wants to learn?) at Autoridade de Supervisão de Seguros e Fundos de Pensões.

Also within the Global Money Week, about 300 students of the 3rd cycle of basic and secondary education from Agrupamento de Escolas de Tábua took part in a series of training sessions hosted by the Plan on topics of the Core Competencies for Financial Education: budget management and the importance of saving, care to be taken with credit cards, understanding insurance and the financial system.



Hosting training sessions with students from Agrupamento de Escolas de Tábua.

During the Global Money Week the annual meeting of the National Council of Financial Supervisors was held with the Monitoring Committees, where the main activities developed by the Plan in 2014 and the most important projects planned for 2015 were analysed.

Todos Contam competition

7

The *Todos Contam* competition is promoted annually by the National Council of Financial Supervisors and by the Ministry of Education, through the Directorate-General of Education and the National Agency for Qualification and Vocational Education and Training.

Aimed at groups of schools, ungrouped schools, private schools and cooperatives and vocational schools that offer preschool, basic and secondary education, the Competition aims to promote and encourage the development of financial training initiatives in schools.

In 2015, the 4th edition of the *Todos Contam* competition was launched, directed at financial education projects to be implemented in schools in the 2015/2016 school year. The application period ran from 30 June to 15 October 2015.

The terms of reference of the 4th *Todos Contam* competition anticipated the award of five prizes, consisting of books and school materials: one for kindergarten, one for each of the three stages of basic education and one for secondary education.

Based on the Core Competencies for Financial Education for Kindergarten, Basic Education, Secondary Education and Adult Education and Training², eligible projects should raise students awareness to the importance of financial literacy on a day-to-day basis, develop financial knowledge and skills, promote appropriate financial attitudes and behaviours, create savings habits and make use of the contents and resources available on the website of the National Plan of Financial Education – *Todos Contam* website.



Poster announcing the 4th *Todos Contam* Competition.

² The Core Competencies for Financial Education for Kindergarten, Basic Education and Secondary Education and Adult Education and Training is available on the *Todos Contam* website: (<http://www.todoscontam.pt/pt-PT/PNFF/PNFF/ReferencialEducaoFinanceira/Paginas/Referencial.aspx>).

According to the competition terms of reference, projects should be governed by the Principles for Financial Education Initiatives of the Plan³. In particular, projects can only include initiatives developed in partnership with institutions in the financial sector when they are framed by the respective sectoral association.

The 4th *Todos Contam* competition was announced on the *Todos Contam* website (www.todoscontam.pt), on the website of the three financial supervisors and on the website of the Directorate-General for Education and of the National Agency for Qualification and Vocational Education and Training. All the information needed to participate in the competition, including the respective terms of reference, was made available on these websites. The Ministry of Education also announced the competition to schools.

The financial supervisors visited some schools in order to raise their awareness to the issue of financial education and to the competition and made a wide distribution of posters on the *Todos Contam* competition.

The 4th *Todos Contam* competition was announced in September's newsletter of the *Todos Contam* website.



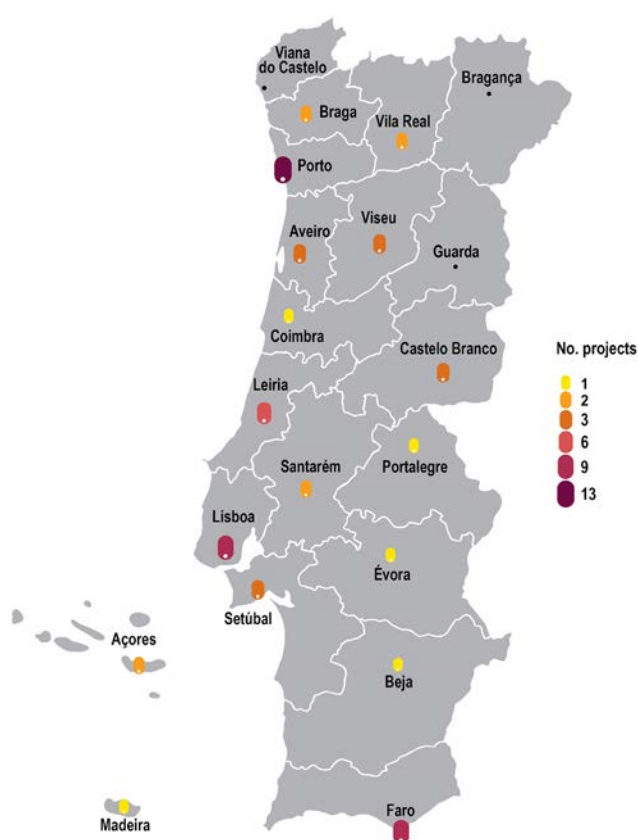
Launch of the 4th *Todos Contam* competition on the *Todos Contam* website: www.todoscontam.pt.

³ The Principles for Financial Education Initiatives are available on the *Todos Contam* website (<http://www.todoscontam.pt/pt-PT/PNFF/PNFF/PrincipiosOrientadores/Paginas/PrincipiosOrientadores.aspx>).

Assessment and selection of applications

The 4th *Todos Contam* competition had a wide response from schools around the country. It involved around 90 schools and more than 20 100 students in a total of 59 applications.

The applications received included 20 projects for kindergarten education, 29 for the 1st stage of basic education, 23 for the 2nd stage of basic education, 30 for the 3rd stage of basic education and 25 for secondary education.



Geographical distribution of eligible projects of the 4th *Todos Contam* competition.

Proving that financial education is becoming more and more a cross-sectional design to any school, most projects involved more than one stage of education. There were 20 applications that included more than three stages of education and 11 involving various schools of the same group.

When applications cover more than one education level / school stage, they are considered in the evaluation of all the levels they address. Should they be awarded, the prize will be awarded for the education level / school stage that stood out most.

In terms of geographical distribution, the 4th *Todos Contam* competition had the participation of schools in virtually all districts of mainland Portugal, with the exception of Bragança, Guarda and Viana do Castelo.

Projects were also received from the Autonomous Regions of Azores and Madeira.

The districts with the highest number of projects were Oporto (with 13), Faro and Lisbon (both with 9).

BOX 4 | List of Portuguese schools participating in the 4th *Todos Contam* competition

- Agrupamento das Escolas da Maia – Escola Secundária da Maia | Oporto
- Agrupamento de Escolas ‘A Lã e a Neve’ – Escola Básica de S. Domingos | Castelo Branco
- Agrupamento de Escolas Alves Redol – Escola Secundária Alves Redol | Lisbon
- Agrupamento de Escolas D. Afonso Henriques – Escola Secundária D. Afonso Henriques | Oporto
- Agrupamento de Escolas de Airões – Escola Básica e Secundária de Airões | Oporto
- Agrupamento de Escolas de Estarreja – Escola Secundária de Estarreja, Escola EB 2/3 Prof. Dr. Egas Moniz and Escola Básica Padre Donaciano de Abreu Freire | Aveiro
- Agrupamento de Escolas de Grândola | Setúbal
- Agrupamento de Escolas de Guia – Escola Básica e Secundária de Guia, Escola Básica de Guia, Escola Básica de Carriço, Escola Básica de Vieirinhos, Escola Básica de Grou, Escola Básica de Seixo, Escola Básica de Ilha, Escola Básica de Mata Mourisca | Leiria
- Agrupamento de Escolas de Marco de Canaveses | Oporto
- Agrupamento de Escolas de Odemira – Escola Secundária Dr. Manuel Candeias Gonçalves | Beja
- Agrupamento de Escolas de Pedro Alexandrino – Escola Secundária de Pedro Alexandrino, Escola Básica Carlos Paredes, Escola Básica Barbosa du Bocage and Escola Básica da Quinta de S. José | Lisbon
- Agrupamento de Escolas de Pombal – Escola Básica do 1.º CEB Conde Castelo Melhor | Leiria
- Agrupamento de Escolas de Ribeira de Pena – Centro Escolar de Ribeira de Pena and EB1 de Cerva | Vila Real
- Agrupamento de Escolas de S. Pedro do Sul – Escola Secundária de S. Pedro do Sul, Centro Escolar de S. Pedro do Sul, EB 1 de S. Pedro do Sul and all JI and Escolas do 1 CEB | Viseu
- Agrupamento de Escolas de Santa Iria de Azóia – EB 2,3 de Santa Iria de Azóia | Lisbon
- Agrupamento de Escolas EB1 Gualdim Pais – Escola EB1 Gualdim Pais | Leiria
- Agrupamento de Escolas Eça de Queirós | Lisbon
- Agrupamento de Escolas General Serpa Pinto – Escola EB 2,3 General Serpa Pinto | Viseu
- Agrupamento de Escolas Gil Vicente | Braga
- Agrupamento de Escolas João de Araújo Correia – Escola Secundária João de Araújo Correia | Vila Real
- Agrupamento de Escolas Luís de Camões – EB 1 O Leão de Arroios | Lisbon

- Agrupamento de Escolas Marinha Grande Nascente – Escola Secundária Pinhal do Rei | Leiria
- Agrupamento de Escolas Martim de Freitas – Centro Educativo dos Olivais | Coimbra
- Agrupamento de Escolas Pinheiro e Rosa – Escola Secundária de Pinheiro e Rosa | Faro
- Agrupamento de Escolas Ribeiro Sanches – Escola Básica e Secundária Ribeiro Sanches | Castelo Branco
- Agrupamento de Escolas Tomás Cabreira – Escola Secundária Tomás Cabreira | Faro
- Agrupamento de Escolas Tomás Cabreira – Escola Secundária Tomás Cabreira e Escola EB 1 do Bom João | Faro
- Agrupamento de Escolas Viseu Norte – Centro Escolar Rolando de Oliveira, Escola 1.º CEB de Torredeita, Escola do 1.º CEB de Vila Nova do Campo, JI de Abraveses, JI de Póvoa de Abraveses, JI de Moselos, JI de Vila Nova do Campo and JI de Pascoal | Viseu
- Agrupamento Manuel Ferreira Patrício – Escola Manuel Ferreira Patrício | Évora
- Agrupamento Vertical de Escolas D. Afonso III – Escola EB 2,3 D. Afonso III and Jardim de Infância do Carmo | Faro
- Centro de Bem Estar Social de Foros de Salvaterra | Santarém
- Colégio Bambino | Faro
- Colégio Bartolomeu Dias | Lisbon
- Colégio das Faias | Setúbal
- Colégio de Albergaria | Aveiro
- Colégio de Alfragide | Lisbon
- Colégio de Nossa Senhora do Alto | Faro
- Colégio de São Miguel | Santarém
- Colégio do Castanheiro | Autonomous Region of Azores
- Colégio Efanor | Oporto
- Colégio Luso-Francês | Oporto
- Colégio Luz São Gonçalo | Faro
- Colégio Nova Encosta | Oporto
- Colégio Oficina Divertida (1.º ciclo) | Faro
- Colégio Oficina Divertida (Pré-escolar) | Faro



- Didáxis – Riba de Ave | Braga
- Escola Profissional de Aveiro | Aveiro
- Escola Profissional Infante D. Henrique | Oporto
- Escola Profissional Profitecla – Pólo do Porto | Oporto
- Escola Secundária com 3.º Ciclo Poeta Al Berto | Setúbal
- Escola Secundária da Ribeira Grande | Autonomous Region of Azores
- Escola Secundária Filipa de Vilhena | Oporto
- Escola Secundária José Saramago | Lisbon
- Externato Padre Cruz (1.º ciclo) | Oporto
- Externato Padre Cruz (Pré-escolar) | Oporto
- Fundação Infantário Dª Anita | Portalegre
- INETESE | Castelo Branco, Leiria, Lisbon and Autonomous Region of Madeira
- Instituto Nun'Álvres | Oporto
- Jardim-Escola João de Deus | Leiria

Assessment of the applications and the selection of the best projects for each school stage / level was the responsibility of the selection panel of the *Todos Contam* competition.

The panel of the *Todos Contam* competition is composed of Isabel Alçada (chairman), Maria Emília Brederode Santos, Maria Amélia Cupertino de Miranda, by the Director-General of the Directorate-General of Education, José Vítor Pedroso, and by the representative of the National Agency for Qualification and Vocational Education and Training, Cristina Pereira.

In their decision, the panel considered each application based on all the assessment and valuation criteria set out in Article 6 of the terms of reference of the 4th *Todos Contam* competition:

- Educational quality (four points);
- Scientific quality in the development of subjects within the Core Competencies for Financial Education (four points);
- Creativity and relevance (four points);
- Involvement of the school community (three points);
- Viability and feasibility (three points); and
- Use of the *Todos Contam* website (two points).

The selection panel unanimously gave the five awards under the terms of reference to projects submitted by the schools listed in the table below. The selection panel decided to award a Special Prize, not foreseen in the terms of reference (see description of the projects in **BOX 5**).

TABLE 2 | Awards in the 4th *Todos Contam* competition

SCHOOL STAGE	SCHOOL	DISTRICT / AUTONOMOUS REGION
Kindergarten	Jardim-Escola João de Deus	Leiria
1 st stage of basic education	Agrupamento de Escolas de Pombal – Escola Básica do 1.º CEB Conde Castelo Melhor	Leiria
2 nd stage of basic education	Agrupamento de Escolas Martim de Freitas – Centro Educativo dos Olivais	Coimbra
3 rd stage of basic education	Didáxis – Riba de Ave	Braga
Secondary education	Escola Secundária da Ribeira Grande	Autonomous Region of Azores
Special Award	Agrupamento de Escolas Tomás Cabreira	Faro

Given the high quality of the projects submitted, the Selection Panel also decided to award honourable mentions to the projects presented by the following schools:

TABLE 3 | Honourable mentions awarded in the 4th *Todos Contam* competition

SCHOOL	DISTRICT
Agrupamento de Escolas de Marco de Canaveses	Oporto
Agrupamento de Escolas de Santa Iria de Azóia – EB 2,3 de Santa Iria de Azóia	Lisbon
Centro de Bem Estar Social de Foros de Salvaterra	Santarém
Colégio Oficina Divertida	Faro



BOX 5 | Brief description of the projects awarded in the 4th *Todos Contam* competition

I | Jardim-Escola João de Deus (district of Leiria) – Award for kindergarten

The project '**Apre(e)nder o valor das coisas**' (**Learning about the value of things**) from Jardim-Escola João de Deus involves students of kindergarten and 1st stage of basic education.

The contents to be covered in the project are based on the Core Competencies for Financial Education and include the following topics: planning and managing a budget, basic financial system and product and savings. The 1st stage also includes the topics of ethics and rights and duties.

The project's activity plan includes three major activities:

- Making Christmas objects;
- Decorating t-shirts;
- Creating musical instruments.

Within each of these activities, students will be divided into small groups with different tasks – business bank, suppliers, insurance and workers – in order to learn to value money, monetize (invest) and save (prevent).

The project will be transversal to the various curriculum subjects and also to the complementary offer subject of the 1st stage of basic education (computer science). It will also include the project area '**Jardim das Emoções**' (Garden of Emotions), which is based on the education of emotions.

The project foresees the involvement of the entire educational community, including school activities open to parents and guardians.

II | Escola Básica do 1.º CEB Conde Castelo Melhor, do Agrupamento de Escolas de Pombal (district of Leiria) – Award for the 1st stage of basic education

The project '**Conto a contar, Aprendo a poupar**' (**I count by counting, I learn by saving**) (**responsible and sustainable economy**) of Escola Básica do

1.º CEB Conde Castelo Melhor, do Agrupamento de Escolas de Pombal, is directed at students from the 1st stage of basic education.

The contents to be covered in the project are based on the Core Competencies for Financial Education and include the following topics: planning and managing a budget, basic financial system and products and savings.

The project planning includes the following activities, inter alia:

- Reflection and worksheet after reading the synopsis of the book '**Comprar, comprar, comprar**' (Buy, buy, buy), de Luísa Ducla Soares;
- Reflection on the poem '**Ou isto ou aquilo**' (Either this or that), by Cecília Meireles, sang by the Clã;
- Reflection and worksheet after watching videos from Guito, DECO's website '**Gerir e poupar**' (Managing and saving);
- Reflection on the text '**A leitura e a bilha de leite**' (Reading and the milk bottle) and preparation of a budget with the help of the simulator on the *Todos Contam* website;
- Reflection of saving after reading the story '**Enche a galinha o papo**', by António Torrado;
- Development of group work on economy and sustainability (saving in terms of the wallet and the environment);
- Creation of posters / leaflets with tips on saving to put up in the school;
- Hosting of a talk on '**Planet Earth: our common home**';
- Reflection on savings goals after reading the traditional Portuguese tale '**O cego e o mealheiro**' (The blind man and the piggy bank);
- Participation in the '**Concurso de mealheiros**' (piggy bank competition);
- Hosting of games on coins and on the Euro, '**Gerir e poupar**' (Managing and saving) available on the website of DECO and Banco de Portugal.

The activities carried out under the project are the result of the 'Reading, Citizenship and Technology' lessons, a subject offered by the school to the 1st stage. The project also includes the Annual Activity Plan of the School Library and the contents are worked on transversally and in line with the skills envisaged for this year of schooling.

The project provides challenges for students to involve their families in each of the topics covered.

III | Centro Educativo dos Olivais, do Agrupamento de Escolas Martim de Freitas (district of Coimbra) – Award for the 2nd stage of basic education

The project '**Ajudar a poupar, poupar para ajudar**' (Helping to save, saving to help) of Centro Educativo dos Olivais involves young people under the tutelage of the Ministry of Justice, Directorate-General of Reintegration and Prison Services, who attend courses that provide equivalence to the 2nd and 3rd stages of basic education.

The contents to be addressed in the project are based on the Core Competencies for Financial Education and include the following topics: planning and managing a budget, basic financial system and products, savings, credit, ethics and rights and duties.

The project's activity plan includes the following activities, inter alia:

- Hosting of 'Dissemination actions to other people' by preparing articles on financial education as well as posters, brochures and bookmarks on the subject;
- Commemoration of World Savings Day / Financial Literacy Day;
- Construction of small piggy banks by the students;
- Participation in a peddy-paper and in the debates '5 minutos Com Sumo' (5 minutes with juice) by DECOJovem to raise students' awareness to the importance of more responsible and conscious consumption;

- Participation in financial training sessions hosted by Junior Achievement and by Banco de Portugal;
- Lectures for young people and the educational community in general on various financial topics;
- Launching of a competition 'O Meu slogan Para Poupar' (My slogan for saving);
- Hosting of games and watching films / videos on financial education;
- Hosting of the activity 'Natal Mais Reconfortante' (More Comforting Christmas), involving the construction of baskets, the collection of essential goods and respective delivery to solidarity institutions or people in need;
- Creation of a 'Savings Rap';
- Resolution of worksheets / debates in the classroom on various financial topics.

The implementation of this project will cross the various subjects and will involve the entire educational community, students, teachers, lecturers and other members of the educational centre.

The projects will be exhibited throughout the year on the wallpaper and via the online newspaper.

IV | Didáxis – Riba de Ave (district of Braga) – Award for the 3rd stage of basic education

The project '**Educação financeira na Didáxis**' of Didáxis – Riba de Ave involves students from the 1st, 2nd and 3rd stages of basic education and secondary education.

The contents to be covered in the project are based on the Core Competencies for Financial Education. In the 1st stage of basic education the content will focus on savings. In the 2nd stage issues on planning and managing a budget, savings and credit will be covered. In the 3rd stage basic financial system and products, savings, credit, ethics and rights and duties will be addressed. In secondary education, in addition to all these issues, it also includes ethics and rights and duties.



The project's activity plan includes the following activities, inter alia:

- Hosting of training workshops by secondary school students from the socio-economic science courses for students in the 1st stage of basic education (Didáxis Piggy Bank workshop);
- Exploration of financial issues in active citizenship classes with students of the 2nd and 3rd stages of basic education on the basis of worksheets previously prepared by the coordinators of the project, suggesting activities, videos, games and information of assist trainers;
- Hosting of the Financial Expression Workshop – Young Entrepreneurial Economists for 9th grade students, which includes debates, analysing articles in magazines and newspapers, worksheets, study visits, lectures, constructing informative material and creating a website;
- Periodic distribution of a newsletter promoting learning in the field of mathematical sciences and financial literacy (Ecomatis Project);
- Organisation of lectures / conferences for the education community.

9th grade students from the Financial Expression Workshop and secondary school students from the socio-economic science courses integrate the project's work teams.

This project is implemented within the framework of active citizenship classes in the Financial Expression Workshop in the Didáxis Piggy Bank Workshop under the Ecomatis project.

V | Escola Secundária da Ribeira Grande (Autonomous Region of Azores) – Award for secondary education

The project '**Cidadania e Literacia Financeira na ESRG**' of Escola Secundária da Ribeira Grande involves students of the 3rd stage of basic education (Vocational courses / PROFIJ – Programa Formativo de Inserção de Jovens) and

the secondary education project (Vocational courses and PROFIJ courses).

The contents to be covered under the project are based on the Core Competencies for Financial Education and include the following topics: planning and managing a budget, basic financial system and products, savings, credit, ethics and rights and duties.

The project's activity plan includes the following activities, inter alia:

- Celebration of World Savings Day;
- Hosting of the initiative 'Natal consumista – natal solidário' (Consumerist Christmas – solidary Christmas);
- Participation in the 'Young Business Talents' competition;
- Participation in the DECO competition 'Energia Fantasma' (Phantom Energy);
- Creation and presentation of two kits with games and active dynamics on financial education;
- Exploring the *Todos Contam* and DECOJovem websites and creation of a family budget;
- Hosting of a talk on 'Financial education and entrepreneurship';
- Hosting of a debriefing session on planning, budget planning, saving and credit;
- Participation in DECOJovem's peddy-paper;
- Creation and distribution of an informative leaflet on citizenship rights in financial issues;
- Creation of a website – Concurso Sitestar – on financial education with information for young people;
- Creation of a portfolio with financial education materials;
- Hosting of interactive games on needs and desires;
- Development of challenges on expenses and income.

The project involves several course subjects. It is a transversal project that is a means of training young people for responsible citizenship.

The entire school community will be involved in several of the project's actions.

VI | Agrupamento de Escolas Tomás Cabreira (district of Faro) – Special Award from the selection panel

The special prize awarded to Agrupamento de Escolas Tomás Cabreira covers two financial education projects submitted to the competition, designed for students of the 1st stage of basic education and secondary education.

The project **'Somos as nossas escolhas' (We are our choices)** is directed at students of the 1st stage of basic education and secondary education. It is based on the Core Competencies for Financial Education and includes the following topics: planning and managing a budget, basic financial system and products, savings, credit, ethics and rights and duties.

The project's activity plan includes the following activities, inter alia:

- Hosting of initiatives at the ceremony of Financial Literacy Day;
- Dissemination of the Project and raising awareness of the school community to savings by putting up posters, distributing leaflets and publications on the school website;
- Application of surveys on financial issues;
- Preparing of family budgets using the Simulator on the *Todos Contam* website;
- Organisation of the 'Feira solidária: do supérfluo ao necessário' (Solidarity fair: from superfluous to real needs) – students will receive dummy notes and coins to buy goods at the fair. At the end the financial decisions of each student will be assessed (students of 1st stage will be accompanied by 11th grade tutors that will guide them in their shopping and to the virtual bank);

- Hosting of the lecture 'Saber ser um consumidor responsável' (How to be a responsible consumer), with the participation of DECO, NERA and CASA (availability of guests to be confirmed).

The activities to be developed under the project cut across the program contents of the various subjects and areas of training of the students involved. The project will be articulated with the extracurricular activity 'Philosophy with Children', under the subject of Philosophy, and with the School's Annual Activity Plan.

The project **'Comer e beber não é só gastar' (Eating and drinking isn't just spending)**, directed at students of the vocational training course for restaurant worker / barman for secondary school students. It is based on the Core Competencies for Financial Education and includes the following topics: planning and managing a budget, basic financial system and products, savings, credit, ethics and rights and duties.

The project's activity plan includes the following activities, inter alia:

- Hosting of practical activities on the topic of financial education;
- Reading and analysing texts on savings / over-indebtedness of households;
- Creation of a cafeteria at the school headquarters, involving payments and loose change with coins and notes and the management of all incoming and outgoing stocks of goods;
- Dissemination of the activities developed using presentations and the school group's website;
- Collaboration with DECO Algarve under the program DECOJovem;
- Visit to a financial organisation.

The project activities are developed in conjunction with the program of the different subjects of the general and supplementary component.

Announcement of the awarded schools

The winning projects and honourable mentions of the 4th *Todos Contam* competition were announced on 30 October during the conference on Financial Literacy Day 2015 held at the *Teatro Municipal de Faro*.

The prizes awarded to the winners of each school stage / level consisted of books and school materials worth 1000 Euros.

Awards are given in stages: the first part, corresponding to half the total amount of the award, is delivered after the official announcement of the winning projects, on a date to be bilaterally agreed with each school; the second part of the award is delivered at the end of the 2015/2016 school year, subject to proof of the actual implementation of the project.

Awards of the 4th *Todos Contam* competition



The Administrator of Banco de Portugal, João Amaral Tomaz, in representation of the Governor of Banco de Portugal, delivers the kindergarten award to Jardim-Escola João de Deus (district of Leiria).



The Director-Geral of the Directorate-General of Education, José Vítor Pedroso, delivers the award of the 1st stage of basic education to Escola Básica do 1.º CEB Conde Castelo Melhor, do Agrupamento de Escolas de Pombal (district of Leiria).



The Chairman of Comissão do Mercado de Valores Mobiliários, Carlos Tavares, delivers the award of the 2nd stage of basic education to Centro Educativo dos Olivais, do Agrupamento de Escolas Martim de Freitas (district of Coimbra).



The Chairman of Autoridade de Supervisão de Seguros e Fundos de Pensões, José Figueiredo Almaca, delivers the award of the 3rd stage of basic education to Didáxis – Riba de Ave (district of Braga).



The Administrator of Banco de Portugal, António Varela, delivers the secondary education award to Escola Secundária da Ribeira Grande (Autonomous Region of Azores).



The Administrator of Banco de Portugal, João Amaral Tomaz, in representation of the Governor of Banco de Portugal, delivers the special award of the selection panel to Agrupamento de Escolas Tomás Cabreira (district of Faro).

Honourable mentions of the 4th *Todos Contam* competition



The Director-General of the Directorate-General of Education, José Vítor Pedroso, delivers the special award of the selection panel to Agrupamento de Escolas de Marco de Canaveses (Oporto).



The Chairman of Comissão do Mercado de Valores Mobiliários, Dr. Carlos Tavares, delivers the special award of the selection panel to EB 2,3 de Santa Iria de Azóia, do Agrupamento de Escolas de Santa Iria de Azóia (Lisbon).



The Chairman of Autoridade de Supervisão de Seguros e Fundos de Pensões, José Figueiredo Almagá, delivers the special award of the selection panel to Centro de Bem Estar Social de Foros de Salvaterra (Santarém).



The Administrator of Banco de Portugal, António Varela, delivers the special award of the selection panel to Colégio Oficina Divertida (Faro).



BOX 6 | Delivery of awards of the 3rd *Todos Contam* competition

In April and May, the members of the National Council of Financial Supervisors visited the winning schools of the 3rd *Todos Contam* competition to deliver the prizes awarded in this competition. Schools in Évora, Maia, Paços de Ferreira, Cinfães, Aveiro and Braga were awarded prizes.

The awards given to the winners of each school stage / level correspond to school books and material to the value of €1,000, broken down into two equal parts. The first part of the award was delivered in early 2014, during the visit to each school, and the second part at the end of the 2014/2015 school year, subject to proof of the actual implementation of the project.

Associação de Solidariedade Social Mouta Azenha Nova – Prize for kindergarten

On behalf of the National Council of Financial Supervisors, the Chairman of Autoridade de Supervisão de Seguros e Fundos de Pensões (ASF), José Figueiredo Almaça, delivered the award for best financial education project for kindergarten of the 3rd *Todos Contam* competition to Associação de Solidariedade Social Mouta Azenha Nova (ASMAN) in Maia.

The award ceremony took place on 27 April and was attended by representatives of the three financial supervisors, the Ministry of Education and the Maia Town Council. During the session, the students presented ASMAN's financial education project, 'Aqui todas as gotas contam' (Here every drop counts) and produced a play and a musical moment depicting the topic of savings. The session also included the testimony of two parents who emphasised the importance of this project for the education of students.

The Chairman of ASF closed the session by reaffirming the commitment of the National Council of Financial Supervisors in the financial education of children and young people and highlighting the importance of the work developed by ASMAN whose project aims to foster the adoption of saving behaviours.



Ceremony where the prize was awarded to Associação de Solidariedade Social Mouta Azenha Nova by José Figueiredo de Almaça, Chairman of the ASF.

Escola Básica Conde de Vilalva, do Agrupamento de Escolas n.º 4 de Évora – Award for the 1st stage of basic education

The Chairman of Autoridade de Supervisão de Seguros e Fundos de Pensões (ASF), José Figueiredo Almaça, delivered on behalf of the National Council of Financial Supervisors the award for the best financial education project of the 1st stage of basic education to Agrupamento de Escolas n.º 4 de Évora, in the context of the 3rd *Todos Contam* competition.

The award ceremony took place on 21 April in Évora and was attended by representatives of the three financial supervisors and the Ministry of Education.

On the occasion, the Chairman of the ASF reaffirmed the commitment of financial supervisors in promoting financial education in schools and stressed the importance of involving teachers as well as the entire school community.

The project of Agrupamento de Escolas n.º 4 de Évora involves students from preschool and 1st and 3rd stages of basic education and addresses the issues of planning and managing a family budget and savings.

Under the activities developed by the school to mark the delivery of the prize to Agrupamento de Escolas n.º 4 de Évora, the Plan held an awareness-raising action on personal finance management for 2nd stage students from Escola Conde de Vilalva. In this awareness-raising action, the Plan emphasised the importance of developing a family budget and stressed the need to allocate part of the income to savings.



Ceremony where the prize was awarded to Escola Básica Conde de Vilalva by José Figueiredo de Almaça, Chairman of ASF.



Agrupamento de Escolas Dr. Francisco Sanches – Award for the 2nd stage of basic education

The Chairman of Comissão do Mercado de Valores Mobiliários (CMVM), Carlos Tavares, delivered on behalf of the National Council of Financial Supervisors the award for best financial education project for the 2nd stage of basic education of the 3rd *Todos Contam* competition to Agrupamento de Escolas Dr. Francisco Sanches in Braga.

The prize of the 2nd stage of basic education was given to the project ‘O meu dinheiro estica’ (My money stretches). The prize-giving ceremony was held on 8 May and was attended by representatives of the three financial supervisors and the Ministry of Education.

During the prize-giving session, students from the school presented the financial education projects in which they are involved and discussed financial topics. The session also featured musical moments hosted by the students.

On the occasion, the Chairman of CMVM reinforced the commitment of the CNSF in the financial education of children and young people and stressed the importance of the work done by the Agrupamento Dr. Francisco Sanches to promote savings behaviour among their students.



Ceremony where the prize was awarded to Agrupamento de Escolas Dr. Francisco Sanches, by Carlos Tavares, Chairman of CMVM.

Instituto Duarte Lemos – Award for the 3rd stage of basic education

The Chairman of Comissão do Mercado de Valores Mobiliários (CMVM), Carlos Tavares, delivered on behalf of the National Council of Financial Supervisors, the award for best financial education project for the 3rd stage of basic education of the 3rd *Todos Contam* competition to Instituto Duarte Lemos, in Águeda.

The prize of the 3rd stage of basic education distinguished the project ‘Empresa de Sabonetes – o empreendedorismo reforça o currículo escolar’ (Soap Company – entrepreneurship reinforces the school curriculum). The prize-giving ceremony was held on 8 May and counted with the presence of representatives of the three financial supervisors and the Ministry of Education.

During the prize-giving session, students from the school presented the financial education projects in which they are involved and discussed financial topics. The session also featured a musical moment hosted by the students.

On the occasion, the Chairman of CMVM reinforced the commitment of the CNSF in the financial education of children and young people and stressed the importance of the work developed by Instituto Duarte Lemos. With their winning projects they aim to encourage entrepreneurship among their students.



Ceremony where the prize was awarded to Instituto Duarte Lemos, by Carlos Tavares, Chairman of CMVM.



Escola Profissional Vértice – Award for secondary education

The Administrator of Banco de Portugal, João Amaral Tomaz, delivered on behalf of the Governor of Banco de Portugal and Chairman of the National Council of Financial Supervisors (CNSF), Carlos da Silva Costa, the prize for the best project for secondary education to Escola Profissional Vértice, in Paços de Ferreira, under the 3rd *Todos Contam* competition.

In this ceremony, which took place on 29 April and was attended by representatives of the three financial supervisors, the Ministry of Education and Town Councils of Paços de Ferreira and Cinfães, the Administrator of Banco de Portugal, João Amaral Tomaz, praised the work developed by Escola Profissional Vértice in the 'Projeto de Educação Financeira Vértice' (Vertex Financial Education Project), which aims to strengthen the preparation of students by improving their knowledge and financial attitudes. On this occasion, it further stressed the role of students in the disclosure of financial education in the community and their families and answered students' questions on the importance of financial education.

During the prize-giving session the students presented the actions taken under the 'Projeto de Educação Financeira Vértice', highlighting the financial education games they developed, the solidarity campaigns in which they participated and the vertical gardens they created. The involvement of the students also included a choreography of contemporary dance alluding to the optimisation of natural resources and a musical moment with the motto: 'Learning about finances is a good investment'.



Ceremony where the prize was awarded to Escola Profissional Vértice, by the Administrator of Banco de Portugal, João Amaral Tomaz, in representation of the Governor of Banco de Portugal, Carlos da Silva Costa.

Agrupamento de Escolas General Serpa Pinto – Special award by the selection panel

The Administrator of Banco de Portugal, João Amaral Tomaz, delivered on behalf of the Governor of the Banco de Portugal and Chairman of the National Council of Financial Supervisors (CNSF), Carlos da Silva Costa, the Special award by the selection panel to Agrupamento de Escolas General Serpa Pinto, of Cinfães, under the 3rd *Todos Contam* competition.

In this ceremony, which took place on 29 April and was attended by representatives of the three financial supervisors, the Ministry of Education and Town Councils of Paços de Ferreira and Cinfães, the Administrator of Banco de Portugal, João Amaral Tomaz, praised the work of Agrupamento de Escolas General Serpa Pinto de Cinfães, which presented financial education projects involving children and young people with special educational needs in order to prepare them for active life.

During the prize-giving session, students and school teachers recited poems and hosted a play on the economic and financial reality called 'Que Cenas!' (What Scenes!).



Ceremony where the prize was awarded to Agrupamento de Escolas General Serpa Pinto, by the Administrator of Banco de Portugal, João Amaral Tomaz, in representation of the Governor of Banco de Portugal, Carlos da Silva Costa.



Financial Literacy Day

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Financial Literacy Day is an annual initiative of CNSF and of the National Plan for Financial Education, with a view to raising awareness on the importance of financial education.

The 4th Financial Literacy Day was on 30 October 2015. After the events in Lisbon (2012), Oporto (2013) and Évora (2014) the centre of the activities took place in the city of Faro.

On this day the financial supervisors and the Plan's partner organisations carried out various financial literacy activities in Teatro Municipal de Faro and presented new projects of the Plan: the 1st Financial Education Workbook for the 1st stage of basic education, the Core Competencies for Financial Training of Micro, Small and Medium-Sized Enterprises and the *Todos Contam* e-learning platform.

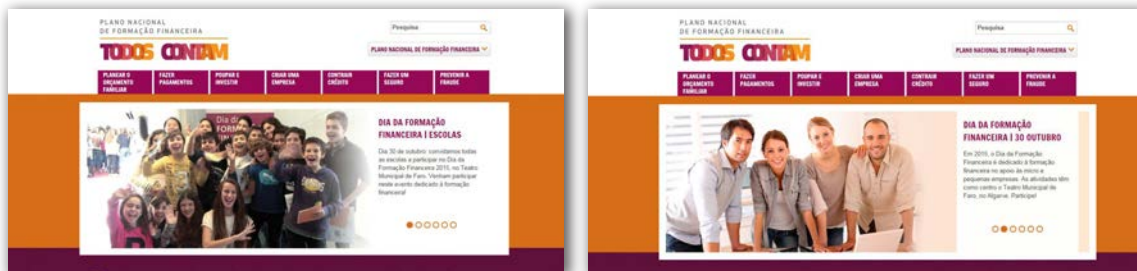
In 2015, Financial Literacy Day was dedicated to **'Financial education to support micro and small enterprises'**, recognising the importance of financial skills for entrepreneurs and managers.

As usual, Financial Literacy Day was held throughout the country and involved activities developed by 18 of the Plan's partners and a total of 37 schools from the *Todos Contam* network, distributed over 14 districts of mainland Portugal and Autonomous Region of Azores.

In October, various initiatives were held to disseminate Financial Literacy Day 2015, including the announcement of the day's activities on the *Todos Contam* website.



Poster announcing Financial Literacy Day 2015.



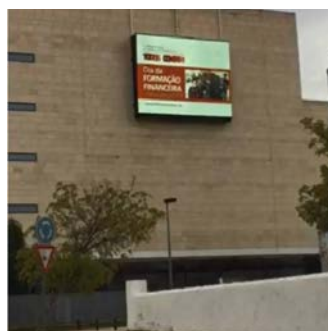
Dissemination of Financial Literacy Day 2015 on the *Todos Contam* website: www.todoscontam.pt

Financial Literacy Day 2015 was also announced on ATMs of the Multibanco's network throughout the country, with the support of SIBS.

In Faro, Financial Literacy Day was disseminated on the interactive screen of *Teatro Municipal* and on the outdoor network of the Faro Town Council.



Dissemination of Financial Literacy Day 2015, on ATM s of the Multibanco network.



Dissemination of Financial Literacy Day 2015 on the screen of *Teatro Municipal de Faro*.



Dissemination of Financial Literacy Day 2015 on the outdoors network of the Faro Town Council.

At the invitation of *Rádio Universitária do Algarve – Rua FM*, the Plan's Coordinating Committee gave an interview on a radio program the day before Financial Literacy Day, disseminating the day's activities and other initiatives of the Plan.

Activities in Teatro Municipal de Faro

In 2015, the activities of Financial Literacy Day were carried out at Teatro Municipal de Faro. About 2000 students from all education levels, from preschool to secondary education participated in these activities in 23 schools, mostly from the Algarve region.

Financial Training Day began with a conference at which the Plan's new projects and the winning schools of the 4th *Todos Contam* competition were announced.



Thomas and Clara – *Todos Contam* mascots.



Financial Literacy Day 2015 program available on the *Todos Contam* website at:

<http://www.todoscontam.pt/SiteCollectionDocuments/ProgramaDFF2015.pdf>

Throughout the day, the Plan's partners and schools in Faro hosted educational games and activities for children of all ages. The Financial Training Day activities included the special participation of mascots Thomas and Clara, the main characters of the 1st Financial Education Workbook for the 1st stage of basic education.

Conference of Financial Literacy Day

The activities at *Teatro Municipal de Faro* began with a conference at which the new projects of the National Plan for Financial Education were presented.

The Mayor of the Faro Town Council, Rogério Bacalhau, welcomed the participants. The conference's opening session included interventions by the members of the National Council of Financial Supervisors (CNSF): the Governor of Banco de Portugal, and President of CNSF, Carlos da Silva Costa, the Administrator of Banco de Portugal, António Varela, the Chairman of Autoridade de Supervisão de Seguros e Fundos de Pensões, José Figueiredo Alმაça and the Chairman of Comissão do Mercado de Valores Mobiliários, Carlos Tavares.



Opening session by the National Council of Financial Supervisors. From left to right, the Governor of Banco de Portugal and Chairman of the CNSF, Carlos da Silva Costa; the Chairman of Comissão do Mercado de Valores Mobiliários, Carlos Tavares; the Administrator of Banco de Portugal, António Varela; the Chairman of Autoridade de Supervisão de Seguros e Fundos de Pensões, José Figueiredo Alმაça; and the Mayor of the Faro Town Council, Rogério Bacalhau.

This was followed by a recreational moment with 108 students from preschool and the 1st stage of basic education from Colégio Oficina Divertida de Faro, with the song 'Tostão a Tostão enche o Coração'.



Song 'Tostão a Tostão enche o Coração' by the students of Colégio Oficina Divertida.

The first panel was dedicated to financial education in schools, focusing on the presentation of the 1st Financial Education Workbook for students of the 1st stage of basic education. The workbook was developed under the protocol signed by the financial supervisors, the Ministry of Education and four associations of the financial sector and reflects the commitment of these entities to the National Plan for Financial Education and the strategic importance of the integration of financial education in schools (see **BOX 2**).



Conference of the Financial Literacy Day 2015 - Panel on 'Financial Education in schools - Presentation of 1st Financial Education Workbook'. From left to right, the representative of Autoridade de Supervisão de Seguros e Fundos de Pensões in the Plan's Coordinating Committee, Rui Fidalgo; the Director-General of Education, José Vítor Pedroso; and the representative of Centro de Investigação e Estudos de Sociologia do ISCTE – IUL, Maria do Carmo Botelho.

The panel, moderated by the representative of Autoridade de Supervisão de Seguros e Fundos de Pensões on the Plan's Coordinating Committee, Rui Fidalgo, included the participation of the Director-General of the Directorate-General of Education, José Vítor Pedroso, and the representative of Centro de Investigação e Estudos de Sociologia do ISCTE – IUL, Maria do Carmo Botelho.

The Chairman of the selection panel of the *Todos Contam* competition, Isabel Alçada, sent a video message, giving thanks for the work that has been developed by schools in the scope of financial education.

At the end of the first panel, students from the Professional Course in the Performing Arts and the Professional Course in Contemporary Dance from Agrupamento de Escolas Tomás Cabreira de Faro presented the dance 'Money, Money, Money,...'.



'Money, Money, Money,...' dance by the students of Agrupamento de Escolas Tomás Cabreira.

The second panel discussed the importance of financial education for entrepreneurs, managers and business owners of micro and small businesses. The panel, moderated by the representative of Comissão do Mercado de Valores Mobiliários on the Plan's Coordination Committee, Maria Igreja, included interventions by the Chairman of IAPMEI, Miguel Cruz, the Chairman of Associação Empresarial da Região do Algarve, Vítor Neto, and the Chairman of Turismo de Portugal, João Cotrim de Figueiredo.

The panel also presented the Core Competencies for Financial Training of Micro, Small and Medium-Sized Enterprises, developed under an agreement between the financial supervisors and IAPMEI, which was submitted for public consultation during the month of November 2015.



Conference on Financial Literacy Day 2015 – Panel on ‘The relevance of financial education for entrepreneurs, managers and business owners of micro and small businesses – Launch of the Core Competencies for Financial Training of Micro, Small and Medium-Sized Enterprises’. From left to right, the representative of Comissão do Mercado de Valores Mobiliários on the Plan’s Coordination Committee, Maria Igreja; the Chairman of IAPMEI, Miguel Cruz; the Chairman of Associação Empresarial da Região do Algarve, Vítor Neto; and the Chairman of Turismo de Portugal, João Cotrim de Figueiredo.

The conference also included a third recreational moment, a piece of music sung by 247 students from Colégio Nossa Senhora do Alto de Faro, called ‘Gota a Gota enche a tua Conta’.



Musical piece ‘Gota a Gota enche a tua Conta’ sung by students and teachers of Colégio de Nossa Senhora do Alto.

This was followed by the public launch of the *Todos Contam* e-learning platform developed by the financial supervisors, which was presented by the representative of Banco de Portugal and Chairman of the Plan's Coordinating Committee, Lúcia Leitão.



Launch of the *Todos Contam* e-learning platform presented by the representative of Banco de Portugal and Chairman of the Plan's Coordinating Committee, Lúcia Leitão.

During the closing session of the conference, the winning schools of the 4th *Todos Contam* competition were announced, as usual.

Financial Literacy Day Workshops

The afternoon of Financial Literacy Day 2015 began with the presentation of the winning projects of the 4th *Todos Contam* competition.



Presentation of the project of Jardim-Escola João de Deus (district of Leiria), by Vera Sebastião.



Presentation of the project of Centro Educativo dos Olivais, of Agrupamento de Escolas Martim de Freitas (district of Coimbra), by Jorge Correia.



Presentation of the project of Didáxis – Riba de Ave (district of Braga), by Irene Santos.



Presentation of the project of Escola Secundária da Ribeira Grande (Autonomous Region of Azores), by Ana Paula Silva.



Presentation of the project of Agrupamento de Escolas Tomás Cabreira (district of Faro), by Júlio Alves.

After this session, the students of the Professional Course in the Performing Arts and the Professional Course in Contemporary Dance from Agrupamento de Escolas Tomás Cabreira de Faro once again performed the dance 'Money, Money, Money...'

This was followed by the presentation of a project developed by a group of students from Agrupamento de Escolas Gil Eanes de Lagos, the company Wheels&Wheels, under the program 'A Empresa' (The Company) by Junior Achievement.



Presentation of the project Wheels&Wheels under the program 'A Empresa' (The Company), Junior Achievement, by students from Agrupamento de Escolas Gil Eanes de Lagos.

The Masters student from the School of Economics, University of Algarve, Ana Neto, presented the results of a questionnaire on the level of financial literacy of undergraduate degree and Masters students from the School of Economics of the University of Algarve.

The activities also counted with the presentation by Fernanda Matias, from Escola Superior de Gestão, Hotelaria e Turismo, of the University of Algarve, of a financial education project that the school intends to develop over the next two years with various audiences, including students, the unemployed and the local population.



Presentation of the project of the School of Economics of the University of Algarve, by Ana Neto.



Presentation of the project of Escola Superior de Gestão, Hotelaria e Turismo of the University of Algarve, by Fernanda Matias.

Educational games and activities

The Plan's partners participated in Financial Literacy Day, hosting various activities and distributing materials and information at Teatro Municipal de Faro.

In the session 'Discovering Euro banknotes', young people learned about the security features of Euro banknotes. The Financial Supervisors also hosted a training session on the importance of savings directed at students of the 1st and 2nd stages of basic education, called 'Saving is easy!'.



Activity 'À descoberta das notas de euro' (Finding Euro banknotes) hosted by the financial supervisors.



Session 'Poupar é fácil!' (Saving is easy!) carried out by the financial supervisors.

Students had the opportunity to simulate the opening of an account and get to know basic banking operations at the counter of a bank simulated by Associação Portuguesa de Bancos (APB), in conjunction with Instituto Formação Bancária (IFB). APB and IFB also hosted an activity on concepts of the banking and financial activity and the mural on 'Saving Tips'.



Activities hosted by Associação Portuguesa de Bancos (APB).

Associação Portuguesa de Seguradores (APS) hosted games from the 'Insurance and Citizenship' collection of games, where young people learnt about the role of insurance in risk coverage.



Games from the collection 'Seguros e Cidadania' (Insurance and Citizenship) by Associação Portuguesa de Seguradores (APS).

Associação de Instituições de Crédito Especializado (ASFAC) hosted a set of educational activities, including the painting of a mural 'Being Entrepreneurial'; 'Financial Literacy' games and 'Need or Desire?'; the entrepreneur's track, where young people were challenged to overcome obstacles in a creative manner; and the song 'Empreender é...!'.



Entrepreneur's track hosted by Associação de Instituições de Crédito Especializado (ASFAC).



'Empreender' mural organised by Associação de Instituições de Crédito Especializado (ASFAC).

In the session promoted by Junior Achievement, students from the 3rd stage of basic education watched a presentation on the ‘Economy for Success’ program.

Associação Portuguesa para a Defesa do Consumidor (DECO) hosted two information sessions, one addressed to students of the 1st stage of basic education with the theme ‘I save my money with my piggy bank’ and another addressed to students and 2nd and 3rd stages of basic education with the theme ‘Saving’s in’.



Session on the ‘Economy for Success’ program hosted by Junior Achievemnet.



Information session hosted by Associação Portuguesa para a Defesa do Consumidor (DECO).

The students also had the opportunity to participate in ‘Dances from Around the World for Children’, a dance session promoted by Colégio Oficina Divertida, where children and adults were invited to interact.

Colégio Oficina Divertida also challenged students to participate in the *Todos Contam* peddy-paper.



‘Dances from Around the World for Children’ hosted by Colégio Oficina Divertida.



Todos Contam peddy-paper hosted by Colégio Oficina Divertida.

Throughout the day (30 October), the following entities were presented at Teatro Municipal de Faro:

- **ACM – Alto Comissariado para as Migrações** – Dissemination of the National Centre for Immigrant Support. Dissemination of materials and publications.
- **ANJE – Associação Nacional de Jovens Empresários** – Dissemination of the training offer.
- **ANQEP – Agência Nacional para a Qualificação e o Ensino Profissional, I.P.** – Provision of materials and publications.
- **APB – Associação Portuguesa de Bancos** – Dissemination of financial training contents and of the ‘Boas Práticas, Boas Contas’ website. Organisation of educational activities.
- **APS – Associação Portuguesa de Seguradores** – Provision of online games and of publications on the financial literacy project ‘Insurance and Citizenship’.
- **ASFAC – Associação de Instituições de Crédito Especializado** – Provision and dissemination of materials and publication on the social and financial education Project Aflatoun. Organisation of games.
- **CASES – Cooperativa António Sérgio para a Economia Social** – Dissemination of programs to support micro and small enterprises. Provision of materials and publications.
- **Colégio Oficina Divertida** – Dissemination of activities developed by the school. Organisation of educational activities.
- **DGC / GOEC – Direção-Geral do Consumidor e Gabinete de Orientação ao Endividamento dos Consumidores** – Dissemination of a campaign on the rights of bank customers in consumer credit.
- **DGE – Direção-Geral da Educação** – Presentation of the website of the Directorate-General of Education. Provision of materials and publications.
- **DECO – Associação Portuguesa para a Defesa do Consumidor** – Dissemination of DECO’s project on consumer education. Organisation of information sessions and games.
- **IAPMEI – Agência para a Competitividade e Inovação, I.P.** – Open conversation on ‘Solutions for a more effective management of your business’.
- **IEFP – Instituto de Emprego e Formação Profissional** – Provision of materials and publications.
- **JA – Junior Achievement** – Organisation of information sessions.
- **UAAlg – Universidade do Algarve** – Dissemination of a financial training project. Provision of materials and publications.

The following schools participated in the activities carried out at Teatro Municipal de Faro:

- Agrupamento de Escolas Eça de Queirós
- Agrupamento de Escolas Eng. Nuno Mergulhão
- Agrupamento de Escolas Professor Paula Nogueira
- Colégio Nossa Senhora do Alto



- Colégio Oficina Divertida
- Escola Básica do 1.º Ciclo de Moncarapacho of Agrupamento de Escolas Dr. Francisco Fernandes Lopes
- Escola Básica do 1.º Ciclo / Jardim de Infância de Silves n.º 2 of Agrupamento de Escolas de Silves
- Escola Básica do 1.º Ciclo D. Francisca de Aragão of Agrupamento de Escolas D. Dinis
- Escola Básica do 1.º Ciclo de Vale de Carneiros of Agrupamento de Escolas Pinheiro e Rosa
- Escola Básica do Pré-Escolar e 1.º Ciclo da Lejana of Agrupamento de Escolas Pinheiro e Rosa
- Escola Básica dos 2.º e 3.º Ciclos Dr. Alberto Iria
- Escola Básica dos 2.º e 3.º Ciclos Dr. João Lúcio Fuseta of Agrupamento de Escolas Dr. Francisco Fernandes Lopes
- Escola Básica dos 2.º e 3.º Ciclos D. Dinis of Agrupamento de Escolas D. Dinis
- Escola Cavalinha of Agrupamento João da Rosa
- Escola Dr. Manuel Candeias Gonçalves
- Escola EB de Vale Judeu of Agrupamento de Escolas Eng. Duarte Pacheco
- Escola N.º 6 of Agrupamento João da Rosa
- Escola Secundária D. Afonso III of Agrupamento de Escolas D. Afonso III
- Escola Secundária Dr. Francisco Fernandes Lopes of Agrupamento de Escolas Dr. Francisco Fernandes Lopes
- Escola Secundária Tomás Cabreira of Agrupamento de Escolas Tomás Cabreira
- O Cantinho de São Pedro

Activities in the *Todos Contam* school network

Thirty-seven schools from the *Todos Contam* network, spread over 14 districts of mainland Portugal and the Azores, teamed up with Financial Literacy Day, hosting various training and awareness-raising activities on the importance of financial literacy.

The initiatives undertaken by schools included training sessions, building piggy banks, a financial education quiz and an exhibition of savings projects.

The activities developed by the *Todos Contam* school network were published on the *Todos Contam* website on a page dedicated to Financial Literacy Day 2015, with a description of the activities and materials produced, including photos.

BOX 7 | List of schools participating in Financial Literacy Day 2015

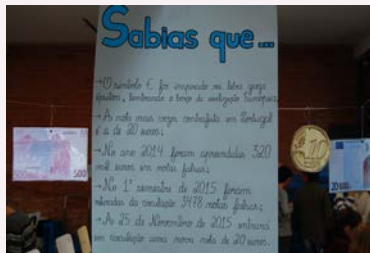
- Agrupamento de Escolas António Sérgio | Oporto
- Agrupamento de Escolas de Castro Daire | Viseu
- Agrupamento de Escolas de Fornos de Algodres | Guarda
- Agrupamento de Escolas de S. Pedro do Sul | Viseu
- Agrupamento de Escolas de Sampaio | Lisbon
- Agrupamento de Escolas João de Araújo Correia | Vila Real
- Agrupamento de Escolas Marinha Grande Nascente | Leiria
- Agrupamento de Escolas Santos Simões | Braga
- Agrupamento de Escolas Tomás Cabreira | Faro
- Centro Cultural e Social de Santo Adrião | Braga
- Centro de Formação Profissional para o Comércio e Afins | Oporto (with the support of DECOJovem)
- Centro Educativo dos Olivais | Coimbra
- Colégio de Albergaria | Aveiro
- Colégio de S. Miguel | Santarém
- Colégio Nossa Senhora do Alto | Faro
- Colégio Nova Encosta | Oporto
- Colégio Oficina Divertida | Faro
- Colégio Pedro Arrupe | Lisbon
- Escola Básica da Branca | Aveiro (with the support of DECOJovem)
- Escola Básica do 1.º ciclo D. Paulo José Tavares | Azores
- Escola Básica João Villaret | Lisbon (with the support of DECOJovem)
- Escola Básica O Leão de Arroios | Lisbon
- Escola Profissional de Viticultura e Enologia da Bairrada | Aveiro
- Escola Profissional de Leiria | Leiria
- Escola Profissional de Serviços Cidenai | Oporto
- Escola Profissional Gustave Eiffel | Santarém (with the support of DECOJovem)
- Escola Secundária de Caldas das Taipas | Braga
- Escola Secundária de Cerveira | Viana do Castelo (with the support of DECOJovem)
- Escola Secundária de Felgueiras | Oporto (with the support of DECOJovem)



- Escola Secundária de Peniche | Leiria (with the support of DECOJovem)
- Escola Secundária de Sá da Bandeira | Santarém (with the support of DECOJovem)
- Escola Secundária S/3 S. Pedro | Vila Real
- Escola Secundária Viriato | Viseu
- Externato Cooperativo da Benedita | Leiria
- Inetese | Castelo Branco
- Instituto Educativo de Lordemão | Coimbra
- Jardim Escola João de Deus | Viseu



Initiative of Colégio Nova Encosta.



Initiative of Colégio de S. Miguel.



Initiative of Escola Básica do 1.º ciclo D. Paulo José Tavares.

Other activities of the Plan's partners

In addition to the activities at Teatro Municipal de Faro, the Plan's partners also carried out similar initiatives in the *Todos Contam* school network and with other audiences.

A **APFIPP – Associação Portuguesa de Fundos de Investimento, Pensões e Patrimónios** promoted training sessions on 'Savings' and 'Saving and investing' in Colégio Pedro Arrupe, in Lisbon.

A **ASFAC – Associação de Instituições de Crédito Especializado** promoted a talk on savings on the TV program 'Agora Nós', RTP1.

A **Associação ReAgir** hosted a training session on 'Secrets on saving', at Quinta do Cabrinha, in Lisbon.

A **DECO – Associação Portuguesa para a Defesa do Consumidor** hosted information sessions on the topic 'ABC of Personal Economy', directed at young people, via DECOJovem. DECO also held workshops for consumers on the topic 'Essentials of Personal Economy' at several venues around the country.

A **FACM – Fundação Dr. António Cupertino de Miranda** organised awareness-raising sessions directed at teachers from the northern region.

