



OICU-IOSCO

Child and Youth Financial Education Inclusion in Europe and Central Asia

Regional Meeting for Europe and
Central Asia
Brussels, Belgium

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Education, Training and Regulatory Capacity
Building
and
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6 November 2012

WHO IS IOSCO ?

- ❖ IOSCO is the leading international policy forum for securities regulators and is recognized as the global standard setter for securities regulation.
- ❖ The organization's membership regulates more than 95% of the world's securities markets in 115 jurisdictions and it continues to expand

The Principles set out a broad general framework for the regulation of securities. The objectives of that framework are:

- ❖ To protect investors.
- ❖ To ensure fair, efficient, and transparent markets.
 - ❖ To reduce systemic risk.

IOSCO's Work - Investor Education

- IOSCO Principles of Securities Regulation
 - Importance of investor education, key issue 6 of Principle 3
- “Regulators should play an active role in the education of investors and other market participants.”

Some Examples of IOSCO Member Work with Respect to Investor Education and Youth





Life events

Managing your money

Money topics

Tools & resources

News



Entitlements when you have a family

Financial help is available to help cover the costs of raising a family, so see what you might be eligible for.

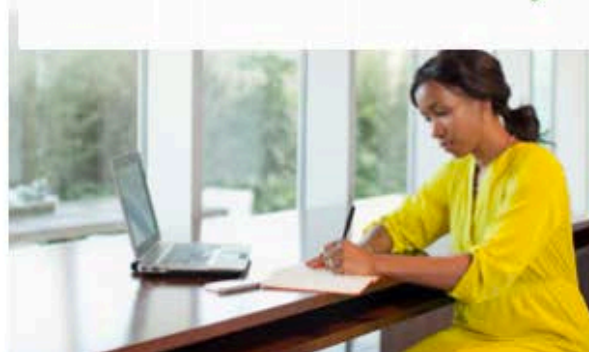
Read more >



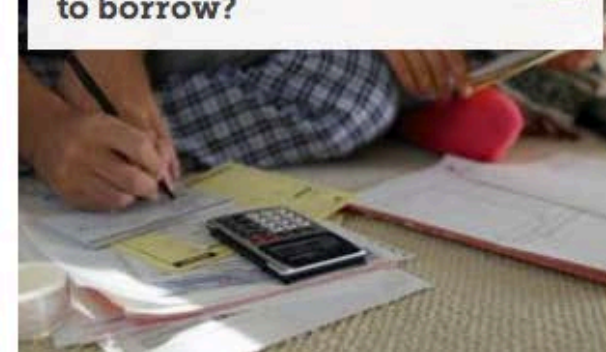
Health check



Budget planner



How much can you afford to borrow?





Home > Tools & resources > Information for... > Under 25s



Calculators & tools

Find unclaimed money

Publications

Check ASIC lists

How to complain

Information for...

▼ Under 25s

Leaving home

Studying

University debt

▶ Over 55s

▶ Families

▶ Women

▶ Indigenous

▶ Educators

▶ Workplaces

▶ Self-employed people

Under 25s

You and your money

Learn how to manage your money so you can do the things you want. Find out how these situations can affect your wallet:

- [Leaving home](#)
- [Studying](#)
- [University debt](#)



You'll also find tips on life events relevant to under 25s here:

Buying expensive items

- [Buying a mobile](#)
- [Buying a car](#)
- [Online shopping](#)
- [Buying a home](#)
- [Rent-to-buy](#) - trying before you buy a TV, washing machine or fridge
- [Mobile phone, tablet & laptop insurance](#)

Controlling your cash

- [Starting work](#)

Calculators

- ▶ [Budget planner](#)
- ▶ [Superannuation](#)
- ▶ [Mortgage](#)
- ▶ [Savings goals](#)
- ▶ [Personal loan](#)
- [more calculators...](#)

Quick links

- ▶ [Unclaimed money](#)
- ▶ [Publications](#)
- ▶ [Financial counselling](#)
- ▶ [Unlicensed companies list](#)
- ▶ [Report a scam](#)
- ▶ [Check ASIC lists](#)
- ▶ [Other languages](#)
- ▶ [eNewsletter](#)

Test your money knowledge



Life Events

Being a Student

National Service

Starting Work

Getting Married

Buying a Home

Having Children

Buying a Car

Losing your Job

Death of a Breadwinner

Divorce

Retirement

Preparing for the Worst

Being a Student

Making your allowance go further

As a student, you most likely receive an allowance or earn some income of your own. There are days when you feel like your money is not enough or in short supply. If you cannot ask for an increase in allowance, you need to get smarter to stretch your dollar.

Make your allowance go further by differentiating your needs from your wants: Needs are goods and services you require in your life and they are essential. Wants are those things you desire – they could also be more expensive (but not necessarily better) substitutes for your needs or just non-essential.

What are some examples of needs and wants?

Needs	Wants
<ul style="list-style-type: none"> Food and beverage Clothing Public Transport Text books and stationery School fees 	<ul style="list-style-type: none"> Fast food, designer coffee & bubble tea Branded attire and accessories Taxis Watching movies Computer/ video games Beauty & grooming treats

Related Links

▶ [Budget Calculator](#)

Let our budget calculator help you keep track of how you manage your money.

▶ [Getting Started](#)

Read how you can get started on financial matters here.

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College Information

» Page 4 of 7 «



Information may affect college as they are released on the market as a whole, or even to other global markets. For example, it may affect changes in the national economy, highlighted by the various economic indicators, such as **GDP** index , or the **rate of inflation** , the market is large and spacious although not attached to a particular company, or group of specific companies.

For example, a report indicates a significant increase in the rate of government spending that affects the market positively, because it will pay most investors to believe improving levels of public demand, and that levels of growth will help companies benefiting from this improvement to increase their capital, which contributes to raising demand the elements of production and hire more of them.

The political instability provides another example of the impact of macro-economic information on the financial markets. And the greater interdependence of the global financial markets, he moved the impact of that seen in countries or regions of the developments related to all markets in the world.



What causes changes in macroeconomic!

There are some indicators and significant events that could affect the general situation of the market, and any news of trading for any of them can make a big impact in the economy and the financial market. These indicators include the following events:

- ← Inflation
- ← Energy prices
- ← Wars
- ← Organized crime and fraud
- ← Political turmoil

الأنظمة واللوائح
قراءة القوائم المالية

Investor Information

Information available

How information is used wisely

Partial information

College Information

Rumors and speculation

Rumors for search

Search Company

Quarterly financial statements

Annual Reports

أساسيات الاستثمار
بناء المحفظة الاستثمارية

学ぶ

金融・証券に関する学習情報

調べる

各種市場関連の情報

知る

証券会社などの情報

備える

安心して投資をするための情報

資料室

統計情報などの各種資料

日証協の活動

会長会見や政策提言など

現在位置 [ホーム](#) > [学ぶ](#)



学ぶ

金融・証券に関する学習情報

10月4日（投資の日）



深め～る川柳募集中♪
お題は「学ぶ」。
どんどん応募してね! [詳細](#)

証券とは?

投資って?

わかった!

証券投資に関する学習情報と、金融経済教育に関する教育関係者向けの情報をご紹介します。

証券知識普及プロジェクト
マスコットキャラクター「とうしくん」



詳しくはこちら [▶](#)

VÄLJ KAPITEL

Inledning

1. oen former

2. Budget

3. Lån

4. Kronofogden

5. Vårt gemensamma skydd

6. Pension

7. Betala räkningar

8. Avtal

9. Arbetsmedlin en

10. Försäkring



PAUS



LJUD



TEXTNING



FULLSKÄRM

Start

Dina pengar

Betala

Skydda

Låna pengar

Spara pengar

■ **Ordlista** ■ **Kontakt**

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LJUD



TEXTNING



FULLSKÄRM

VÄLJ KAPITEL

Inledning

1. Boendeformer

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9. Arbetsförmedlingen

10. Försäkring

» [Ladda ner filmen](#) | Dela filmen på: [facebook](#), [twitter](#) | [Besök SFI-ekonomis kanal på youtube](#)



- 证券基础知识
- 基金投资者教育手册
- 创业板知识简明手册

Securities underlying knowledge cartoons: Episode IV to choose their own investment products

中国证监会 www.csrc.gov.cn 时间: 2009年04月29号 来源:



GetSmarterAboutMoney.ca

Answers to your money questions.



- Home
- Managing your money
- Life events
- Tools & Calculators
- Blog
- Education programs
- Research
- About IEF

For students

- Competitions and student awards
- Tools

For teachers

- Awards
- Curriculum tools
 - Developing financial sense
 - Fair Play
 - Financial skills guide
 - Funny Money program
 - Globe and Mail Classroom Edition
 - Lesson plans
 - Make it Count
 - Multimedia resources
 - Student competitions
 - Taking Stock In Your Future
 - Toronto Star teacher kits
- Professional development
 - Workshops and presentations
- Resources by grade
 - Grades 4-6
 - Grades 7-8

Home > Education programs > For students

Text Size **A A A** Print      

1

For students

Search Education programs: **Search**



Save for studies after high school, pay off student loans or manage credit card debts? Learn how to make good financial decisions before you finish high school.

Student loans. Credit cards. Saving for studies after high school. These are just some of the money choices you may need to master before you finish high school. On this page you will find great resources to help you get smarter financially. You'll find:

- [Competitions and awards](#)
- [Online tools](#)
- [Online games](#)



- Home
- For Teachers
- For Students
- For Parents
- Using This Site
- Contact BCSC
- FAQ
- Glossary
- Links

FOR STUDENTS

I want to register to use the Student Area of the website.

I'm registered to use the Student Area of the website. I want to login.

Personal finance? Financial life skills? What's that? Why should I care? Consider:

- Only 4% of high school students think they are knowledgeable about money and spending. Only 13% of Grade 10s say they regularly budget their money.
- Most students want more information about managing their money

It's simple:

- You want money - enough to live the kind of life you see for yourself.
- You want to keep your money safe. That means avoiding the BIG, EXPENSIVE mistakes some people make.
- You want your money to work for you.

That's what this resource can do for you. It'll give you information and tools to manage your money - now and for the rest of your life.

It's not hard. You don't have to be a math genius. You just have to learn... and practice.

Register or log in to get started.

Young Investors

- ▶ Listed Companies
- ▶ Investor Alerts
- ▶ Regulated Entities
- ▶ Listed Companies Annual Reports
- ▶ Listed Companies Quarterly Reports
- ▶ Data and Statistics
- ▶ Calendar of Public Offerings

Young Investors

- ▶ Credit Rating
- ▶ Foreign Investment
- ▶ Bond Market
- ▶ Financial Centre in Maldives
- ▶ Listed Company Auditing
- ▶ Quiz
- ▶ FAQs
- ▶ Print
- ▶ Bookmark
- ▶ Email

To create education and awareness among young investors CMDA have been conducting different programs for the School students annually. It includes annual Essay writing Competition, Quiz Competition, Art Competition and awareness presentations. This year's Essay Writing Competition and Art Competition conducted were only open for the students from Schools in Male' Zone where as the awareness presentations given to schools were given to the School students of the other islands as well.

Table 1.1 below indicates that 8078 students have participated in the awareness programs conducted by CMDA.

Table 1.1 Awareness Activities to schools conducted by CMDA (2006 to June 2012)

Details	No of participants
Presentations to Schools & Colleges (Male' Zone)	5768
Presentations to Island Schools	1413
Essay Competitions	573
TV & Radio Quiz	292
Art Competition	32
Total	8078

Chart 1.1

QUICK LINKS

- Regulated Entities
- Gallery
- Complaints
- Quiz
- Historical Milestones
- Affiliations
- Useful Links
- Glossary

- HOME
- LIFE STAGES & LIFESTYLES
- CALCULATORS & QUIZZES
- YOUR QUESTIONS
- SCAMS & WARNINGS
- COMPLAINTS
- OTHER RESOURCES
- COMPARE CHARGES & MORE

- Teenagers & Students ▶
- Young Adults ▶
- Adulthood ▶
- Pensioners ▶
- Christmas Budgeting ▶

Life Stages & Lifestyles



Life Stages & Lifestyles

Understanding your needs is only part of the Financial Planning lifecycle. Analysing the Financial lifecycle is a useful tool for making financial planning and asset allocation decisions. However an individual's own sole circumstances are his/her priority, and the lifecycle should only be used as a guideline.

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Log in to My Moneybox

Username:

Password:

Remember me

Register
Forgot Password?



On the IOSCO Horizon

- ❖ Investor Education Workshops
- ❖ Investor Education Website / Resources at IOSCO for IOSCO members
- ❖ Continued Member Research and Assessment
- ❖ Forums to Share “Best Practices” and “Good Ideas”
- ❖ Research Research Research
- ❖ What Works and What Does Not Work?



The End