Child and Youth Financial Education Inclusion in Europe and Central Asia

Regional Meeting for Europe and Central Asia
Brussels, Belgium

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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
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 >](https://www.moneyadviseservice.org.uk/?locale=en)
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
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?

<table>
<thead>
<tr>
<th>Needs</th>
<th>Wants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food and beverage</td>
<td>Fast food, designer coffee &amp; bubble tea</td>
</tr>
<tr>
<td>Clothing</td>
<td>Branded attire and accessories</td>
</tr>
<tr>
<td>Public Transport</td>
<td>Taxis</td>
</tr>
<tr>
<td>Text books and stationery</td>
<td>Watching movies</td>
</tr>
<tr>
<td>School fees</td>
<td>Computer/ video games</td>
</tr>
<tr>
<td></td>
<td>Beauty &amp; grooming treats</td>
</tr>
</tbody>
</table>

College Information

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

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

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ています。

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

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

http://www.getsmarteraboutmoney.ca/en/education-programs/for-teachers/resources-by-grade/Pages/grades-4-6.aspx#.UGidJ_l24aA
FOR STUDENTS

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

REGISTER

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

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.

http://www.bcsc.bc.ca/planning10/for_students.aspx?SID=
Young Investors

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)

<table>
<thead>
<tr>
<th>Details</th>
<th>No of participants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Presentations to Schools &amp; Colleges (Male' Zone)</td>
<td>5768</td>
</tr>
<tr>
<td>Presentations to Island Schools</td>
<td>1413</td>
</tr>
<tr>
<td>Essay Competitions</td>
<td>573</td>
</tr>
<tr>
<td>TV &amp; Radio Quiz</td>
<td>292</td>
</tr>
<tr>
<td>Art Competition</td>
<td>32</td>
</tr>
<tr>
<td>Total</td>
<td>8078</td>
</tr>
</tbody>
</table>
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.

Last updated: Oct 27, 2010
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?