

National Strategy for Financial Education in Brazil

2017-2018

Cherry Blossom Financial Literacy Institute

Washington, D.C

April 2017





National Strategy for Financial Education in Brazil - ENEF



Multi-sectoral mobilization around the promotion of financial education initiatives in Brazil.

The strategy was established as a **state policy of permanent character**.

Main features:

- Assurance of gratuity of initiatives which it develops or supports
 - Commercial impartiality
-



National Financial Education Committee

CONEF: body responsible for direction, supervision and promotion of ENEF. Formed by eight agencies and entities of government and four civil society organizations.

GOVERNMENT BODIES

- Brazil's Central Bank
- Securities and Exchange Commission
- National Pension Plan
- Private Insurance
- Ministry of Justice
- Ministry of Social Welfare
- Ministry of Education
- Ministry of Finance

CIVIL SOCIETY REPRESENTATIVES

- **ANBIMA** - Brazilian Financial and Capital Markets Association
- **BMF&Bovespa** - Brazilian Stock Exchange
- **Cnseg** - National Confederation of Insurance Companies
- **FEBRABAN** - Brazilian Federation of Banks



Timeline ENEF/AEF

2010



Creation of ENEF
Federal Law
7.397/2010

2011

Pilot Project High School
World Bank
evaluation

2013

Scaling process of
the High School
Program, reaching
3.000 schools in
2016

2014

Start of the
Financial
Education for
Adults Program

2015

Pilot Project
Elementary School
World Bank
evaluation

2017 - 2018



Transmedia Project

Pedagogical Materials

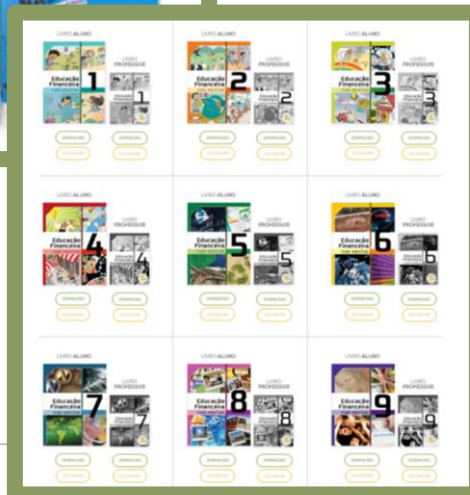
Financial Education at Schools



Web Platform



High School



Financial Education for Adults



Elementary School

ECOSSISTEM OF FINANCIAL EDUCATION Transmedia Project – 2017/2018 MultiPlatform

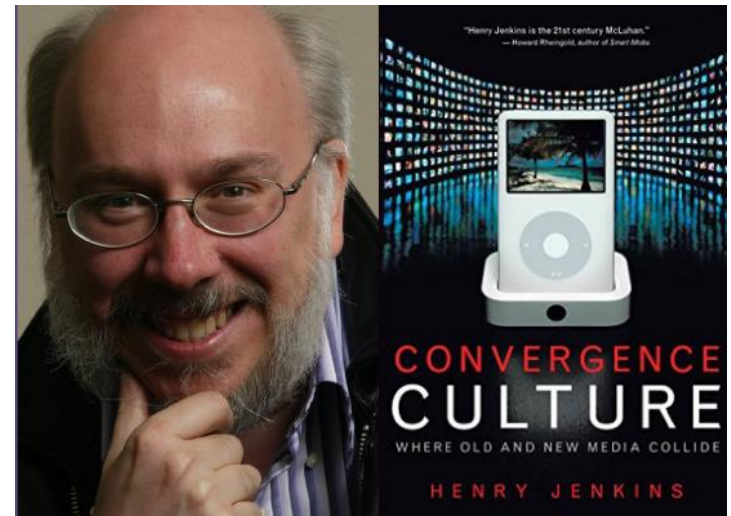


Henry Jenkins

Professor of Communication, Journalism, and Cinematic Arts, a joint professorship at the USC Annenberg School for Communication and Journalism and the USC School of Cinematic Arts.

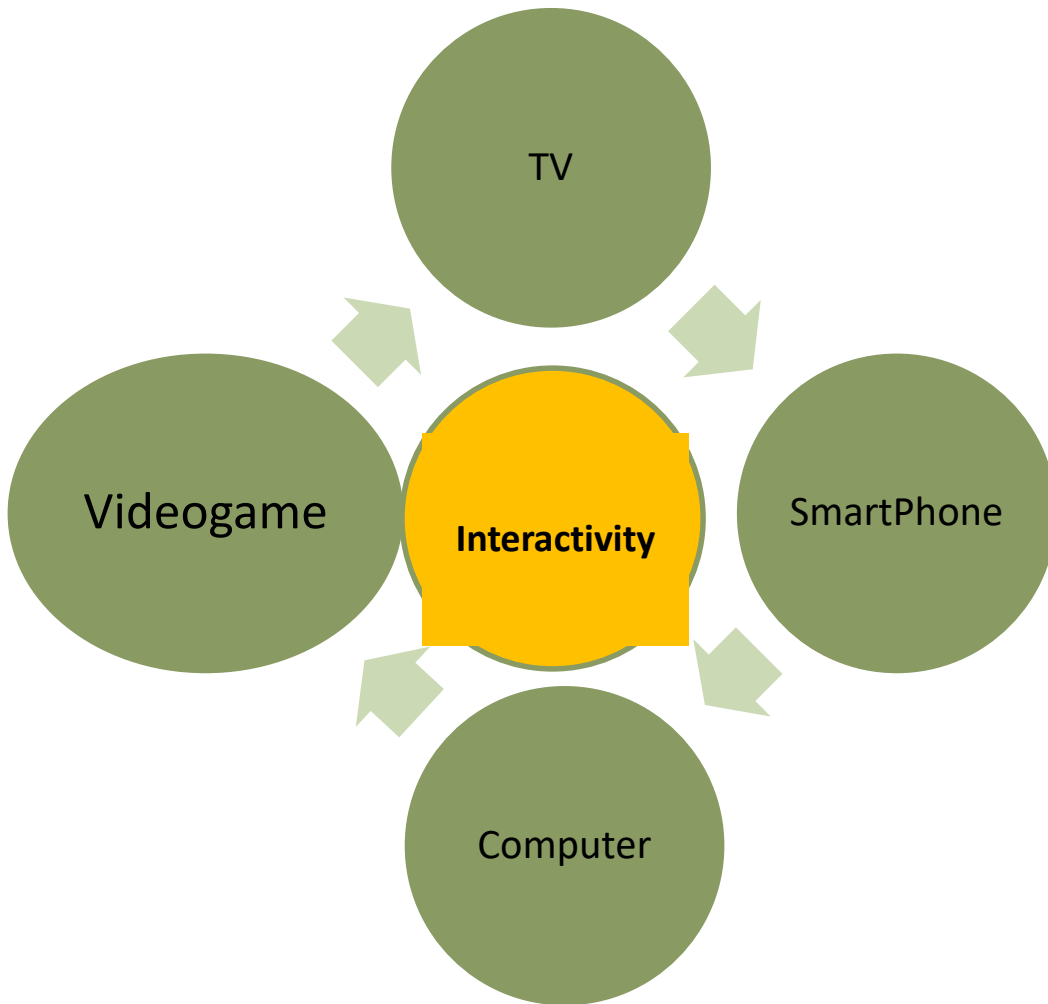
Jenkins has defined transmedia storytelling as so:

“Transmedia storytelling represents a process where integral elements of a fiction get dispersed systematically across multiple delivery channels for the purpose of creating a unified and coordinated entertainment experience. Ideally, each medium makes its own unique contribution to the unfolding of the story.”



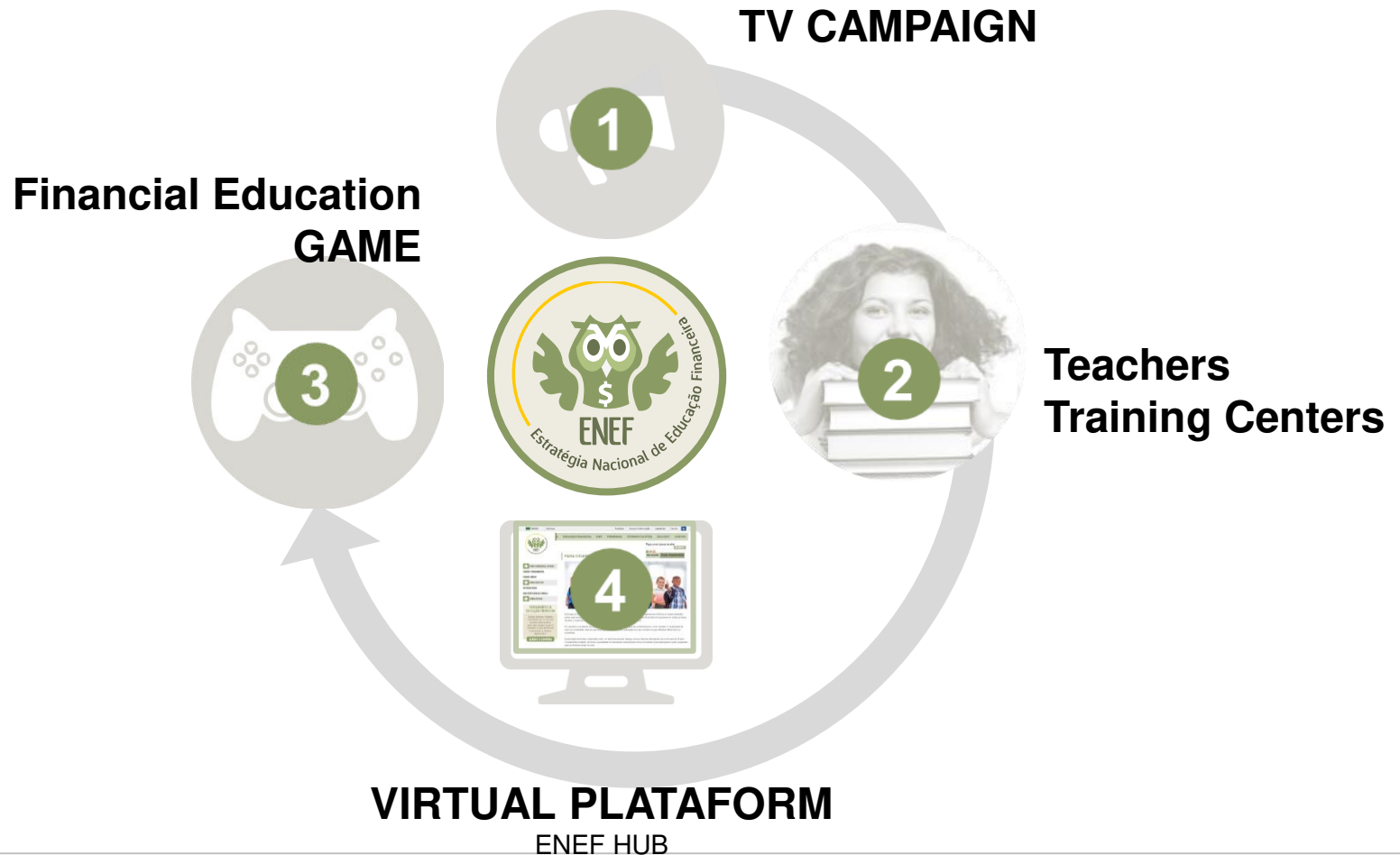
ECOSSISTEM OF FINANCIAL EDUCATION Crossmedia Project

MultiPlatform



ECOSSISTEM OF FINANCIAL EDUCATION Transmedia Project

4 Components



ECOSSISTEM OF FINANCIAL EDUCATION

Crossmedia Project



4 Components



1

TV CAMPAIGN

- **TV School** (Ministry of Education TV) produces and broadcasts 3 TV series for students and teachers, reaching over 48MM Brazilians



2

Teachers Training Centers

- Partnership with State Secretaries and Federal Universities, **engaging teachers** and certifying Financial Education as an Especialization Course



3

Financial Education GAME

- **Gamification of ENEF content** on a “real life” simulation GAME, engaging students to play and same time to learn



4

VIRTUAL PLATAFORM

- **ENEF HUB** where all the quality financial education materials will be available for the population. A “Dashboard” will provide data on the Programs of the National Strategy for Financial Education

Recent NEWS on MEDIA AEF-Brasil/ ENEF figuring on the main Brazilian Communication Channels

Dízimo integra orçamento dos mais pobres, diz pesquisa

Estudo de associação mostrou o padrão de orçamento da parcela mais pobre da população e chegou a algumas conclusões surpreendentes

Por **Estação Conteúdo**
© 20 mar 2017, 14h59 - Atualizado em 21 mar 2017, 10h00

Poupança: dízimo é o compromisso financeiro mais importante de muitas famílias, segundo estudo (Argonavt/Thinkstock)

O GLOBO MENU ECONOMIA

O que fazer com os recursos do FGTS

Murilo Portugal, presidente da Associação de Educação Financeira do

O GLOBO MENU ECONOMIA

Educação financeira: o ideal é começar cedo

Claudia Forte, superintendente da AEF-Brasil, ressalta a importância de ensinar planejamento financeiro às crianças

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20/03/2017 às 11h50 24

Ideia de que banco gosta de juro alto é equivocada, diz Febraban

Por Eduardo Campos | Valor

ECONOMIA

Dízimo integra orçamento dos mais pobres, diz pesquisa

Estação Conteúdo
© 20.03.17 - 14h32

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O dízimo faz parte do orçamento de muitas famílias e é mais fácil guardar dinheiro em três cofrinhos do que com apenas um. Essas são duas das conclusões de uma pesquisa iniciada em 2013 sobre o

Our Main Challenges/ Objectives



Scaling up with lower costs

Mobilize Investments

Articulate with international Partners

Articulate with the Academia

THANK YOU!

www.vidaedinheiro.gov.br

ENEF Website



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