



金融启蒙

北京宣言

Beijing Financial Literacy Manifesto



全球金融博物馆协会 · International Federation of Finance Museums

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金融启蒙北京宣言——全球金融博物馆协会

金融启蒙是当今社会的必备技能之一。正如不具备基本读写能力很难在工业化社会中立足。因此,金融启蒙的缺失将使人无法应对当今世界。

何为金融启蒙?金融启蒙不仅是拥有金融概念知识,更重要的是能运用这些知识去改善个人以及社会的财务状况。金融启蒙使人们可以全方位地投入经济生活。因此,它对于个人、家庭、群体、国家乃至世界经济都极为重要。金融启蒙的需求具有普遍性。此宣言在倡导金融启蒙重要性的同时更是一份动员书。

我们为什么需要金融启蒙?这是因为全球金融市场、劳动市场以及养老金体系时刻都在发生变化。因此,人们更有条件主导自己的生活,也由此需要做更多的财务规划和决策,例如:教育投资、退休金储蓄、风险防范和债务管理。部分人还有抚养子女和赡养老人的责任。此外,人们还须进行日常财务运转管理,例如:付款、预算、还贷等。这些大小决策对个人和社会的影响举足轻重。

虽然金融启蒙至关重要,但目前全球各地的金融知识水平普遍不高,包括一些金融市场成熟的国家,以至于人们无法周全地处理金融事务。据全球金融启蒙调查和国际学生评估项目(PISA)数据显示,真正具有金融启蒙知识的人比例极少。金融启蒙是一项世界性的挑战,所有国家无一例外。金融启蒙缺乏的问题在青年人、老年人、妇女、低收入和低学历人群中尤为突出。金融启蒙的不平衡问题在少年时期便有所显现,并会随着人们年龄的增长而更加严重。

我们对金融启蒙缺乏问题极为关心,因为它会导致严重后果。没有金融启蒙的人很难参与金融市场活动,无法进行合理的财务规划,出现债务问题的机率也会更高。正如近期金融危机所示,在缺乏金融知识的情况下,获取贷款可能会对个人和社会带来严重损失。因此,我们迫切需要提高金融启蒙。必须马上行动。

“ 我们对未来的愿景

全球金融博物馆协会将不遗余力地在全世界宣扬金融启蒙。我们希望成为金融启蒙的启明灯,带头启动更多新项目。提高金融启蒙水平迫在眉睫,我们需要立即行动。

博物馆是一个面向大众的学习媒介。其创新作用使正式及非正式学习更加丰富。在我们的博物馆,孩子有时也是老师。我们致力于将博物馆作为一个提高金融知识的平台。

金融启蒙以历史、数学、科学和公民教育为基础。我们将展示金融启蒙在不同领域的作用,并用体验式学习、游戏和互动展览等方式对其进行推广。我们还有固定展览和路演。

我们将把金融启蒙定位为终身学习的一部分,这些知识的积累将造福各个年龄段以及理解能力不同的人。

协会致力于提高全民金融启蒙水平,尤其是处于人生转折点的人。

协会将携手政策制定者、国际组织、学术带头人、实践者以及金融启蒙的其他倡导者共同推进金融启蒙进程。

协会将以鼓励研究的方式来推动政策的实行,包括如何衡量金融启蒙水平和金融教育课程的有效性。我们希望看到金融启蒙短期、中期以及长期的实效性变化。

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协会致力于把金融启蒙推向全世界,并将通过与世界各博物馆的合作与交流,让世界各国人民都意识到金融启蒙的重要性。我们的协作会带来改变,但是要解决金融启蒙危机,我们需要你们的合作。

加入我们,成为金融启蒙大使。在你的学校、公司、图书馆、博物馆发起倡导,让我们共同推动金融启蒙的发展。

呼吁行动





全球金融博物馆协会

International Federation of Finance Museums

Beijing Financial Literacy Manifesto of the International Federation of Finance Museums

Financial literacy is an essential skill in today's society. Just as it was not possible to thrive in an industrialized society without basic literacy—the ability to read and write—so it is not possible to navigate today's world without being financially literate.

What is financial literacy? Financial literacy refers not just to the knowledge of financial concepts but also the capacity to use that knowledge to improve the financial well-being of individuals and society. Financial literacy makes it possible for individuals to fully participate in economic life, and, as such, it is important for individuals, families, communities, countries, and our global economy. In other words, the need for financial literacy is universal, and this is what unites us. Our manifesto is both a declaration of the importance of financial literacy and a call for action.

Why do we all need financial literacy? Changes in financial markets, labor markets, and pension systems are occurring rapidly around the world. Today, individuals are much more in charge of their well-being than was the case in the past. People are required to make important financial decisions, including investing in education and training, saving for retirement and other life-cycle events, insuring against risk, and managing debt. Some individuals are also in charge of the financial well-being of others, such as children or elderly parents. Moreover, individuals must deal with day-to-day financial management decisions: making payments, budgeting, paying off debt, and more. These small and large decisions impact both the individual and society.

While financial literacy is critically important, the levels of financial knowledge around the world are very low—much too low to enable people to make effective decisions. Financial literacy is low even in countries with well-developed financial markets and high per-capita income. Both the Global Financial Literacy Survey and the Programme for International Student Assessment (PISA) financial literacy data show that few people are financially literate. Financial illiteracy is a global challenge, and every country is affected by it.

Some groups are particularly vulnerable. While financial illiteracy is widespread, it is particularly severe among the young and the elderly, women, those with low income, and those with low educational attainment. Inequality in financial literacy appears early in life and widens over the life cycle.

We care about lack of financial literacy because there are severe consequences associated with it. Those who are not financially literate are less likely to participate in financial markets, are less likely to save and plan for the future, and are more likely to have problems with debt. As the recent financial crisis made clear, access to credit without proper financial knowledge can result in harmful costs for both the individual and for society. We are at a crisis point when it comes to financial literacy and we need to take action.

“ Our Vision for the Future

The International Federation of Finance Museums will ignite effort to promote financial literacy around the world. We want to be a beacon of light for financial literacy and guide many new initiatives. We need to act now to address an urgent need to increase financial literacy levels around the world.

Museums are forums for learning, open to the public and embracing all. They provide innovation that enriches formal and informal learning. In our museums, children are sometimes the teachers. We are committed to and passionate about using museums as an instrument for improving financial knowledge.

Financial literacy is grounded in history, math, science, and civic education. We will showcase financial literacy's role in and through many disciplines. And we will employ a spectrum of learning processes—including experiential learning, labs, games, and interactive exhibitions—to advance financial literacy. We have both permanent exhibits and exhibits designed to travel around the world. We will position financial literacy as part of lifelong learning, elevating knowledge that benefits individuals at all ages, at all levels of understanding. The Federation is committed to improving financial literacy for all—from the very young to the very old—and to targeting people at critical stages of the life cycle. The Federation will engage policymakers, international organizations, thought leaders, practitioners, and others involved in financial literacy initiatives to push forward the agenda for financial literacy.

To inform policy, the Federation will promote research, including the measurement of financial literacy and the effectiveness of financial education programs. We will seek tangible changes in financial literacy in the short, medium, and long term.

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Through its collaboration and exchanges with museums around the world, the Federation is committed to promoting financial literacy globally, raising awareness that every individual in every country is in need of

financial literacy. Our partnership will bring changes but to tackle the financial literacy crisis, we need your collaboration. Join us and become an ambassador for financial literacy. Demand it in your school, your workplace, your library, your museum. Let's stand up for financial literacy.

Call for action

