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

<table>
<thead>
<tr>
<th>Year</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>2010</td>
<td>Creation of ENEF Federal Law 7.397/2010</td>
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<td>2011</td>
<td>Pilot Project High School World Bank evaluation</td>
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<td>2013</td>
<td>Scaling process of the High School Program, reaching 3,000 schools in 2016</td>
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<td>2014</td>
<td>Start of the Financial Education for Adults Program</td>
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<td>2015</td>
<td>Pilot Project Elementary School World Bank evaluation</td>
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<td>2017 - 2018</td>
<td>Transmedia Project</td>
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</table>
Pedagogical Materials

Financial Education at Schools

Web Platform

Escolha por onde deseja começar:

Ensino Médio

High School

Financial Education for Adults

High School

Elementary School
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.”
What is TRANSMEDIA?

https://www.youtube.com/watch?v=CP-zOCl5md0
ECOSSISTEM OF FINANCIAL EDUCATION

Crossmedia Project

MultiPlatform

TV

Videogame

Computer

Interactivity

SmartPhone
ECOSSISTEM OF FINANCIAL EDUCATION

Transmedia Project

4 Components

1. TV CAMPAIGN
2. Teachers Training Centers
3. Financial Education GAME
4. VIRTUAL PLATAFORM

ENEF HUB
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
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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