

School location, student-teacher ratios and teacher qualifications can all impact student financial literacy.



### SCHOOL LOCATION

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| Rural area or village with a population of fewer than 3,000 people |
| City with a population between 3,000 and 100,000                   |
| Large city with a population greater than 100,000                  |

### FINANCIAL LITERACY SCORE

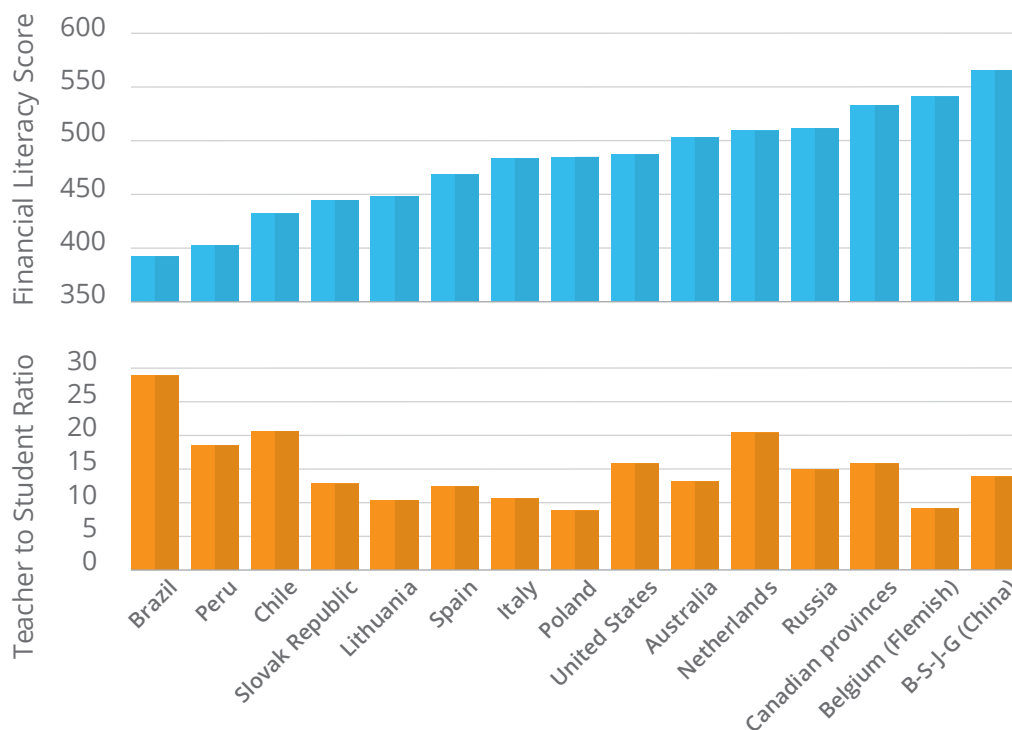
**456**  
**483**  
**504**

Source: PISA 2015

Financial literacy scores among students in Italy significantly improve when a school is located in a large city rather than a rural area or village; this is similar to what we see in other OECD countries.

## STUDENT TO TEACHER RATIO

Schools with lower teacher to student ratios have higher financial literacy scores. However, this relationship does not hold true across all participating countries in PISA 2015.



**483**

The average financial literacy score of Italian youth

**10.5**

The average student to teacher ratio in Italy

Source: PISA 2015

## TRAINED TEACHERS

Schools in Italy with a higher percentage of fully certified teachers have significantly higher levels of financial literacy among students.

In Italy, students tend to have higher financial literacy scores in schools with higher student to teacher ratios.