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

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.

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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.

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

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

Please visit GFLEC.org for additional information regarding our work and research.

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