



# Study of consumer education initiatives in EU Member States

Final report

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October 2023



**EUROPEAN COMMISSION**

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## Executive summary

The 'Study of Consumer Education Initiatives in EU Member States' evaluates the landscape of consumer education across the EU and aims to provide an understanding of how consumer education is implemented across the EU Member States. The study considers consumer education and its importance in today's ever-evolving marketplace. It does so by clarifying the definition of consumer education and how it differs from other concepts such as consumer information and consumer advice. It also explores the various structures of consumer education that are employed globally to meet the educational needs of consumers (namely formal, lifelong, and targeted education), and addresses the importance of using consumer education to develop the competencies of vulnerable consumers.

### The state of play across the EU

Consumer education is a declared policy objective of the European Union (EU), which falls under the general objectives of consumer protection as a responsibility of the EU and the Member States. At an EU level, this study examines the consumer protection framework that is in place, which aims to protect and empower consumers when they engage with the EU Single Market. This includes the European Consumer Agenda (2012), which positioned consumer policy as an essential contribution to Europe 2020. In this agenda, the importance of empowering consumers was highlighted, and a commitment was established by the Commission to work with Member States on consumer education issues, with a specific focus on young people. Further to this, the New Consumer Agenda (2020-2025), incorporates more specific references on the direction of consumer education and how it contributes to societal goals – in particular, the green and digital transitions.

The study evaluates the landscape of how consumer education is organised and implemented across the 27 EU Member States. While the European Commission is setting the policy foundation for the promotion of consumer education across the EU Member States, key actors implementing consumer education initiatives are typically public authorities, consumer and civil society organisations, NGOs, and educational institutions. To gain insight into the current landscape the study documented nearly 350 consumer education initiatives from 27 Member States. The research revealed that most commonly, consumer education initiatives are provided directly to consumers (80%), with the rest focused on technical support for consumer education providers. Most initiatives (77%) are organised at the national level whilst the rest are organised at local (12%) and regional (11%) level.

In terms of policy approach, the analysis showed the landscape is varied and diverse. The study assessed all documented approaches, across the Member States and classified these into four categories.

- The first category includes Member States which have a national strategy for consumer education, however, no Member State fell into this category.
- The second category includes those who have consumer education integrated into a national strategic document. Five Member States fall into this category<sup>1</sup>. This includes instances where the subject is integrated into the countries' national consumer protection policy documents or into a national development plan.
- The third category includes those who have adopted a thematic approach to consumer education. This refers to countries which have policies aimed at addressing one, or

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<sup>1</sup> Hungary, Slovakia, Croatia, Czechia and Lithuania

more themes within the broader scope of consumer education but have no overall strategy. The research shows, that the most common areas of focus for these thematic strategies are financial literacy/education and sustainable consumption.

- 19 Member States have adopted a thematic strategy addressing financial education or literacy<sup>2</sup>. The objectives contained in these strategies predominantly focus on enabling sound financial decision-making; long-term financial planning; consumer rights and digital financial education.
- 4 Member States<sup>3</sup> have developed thematic consumer education strategies that cover sustainability and/or sustainable consumption. These strategies predominantly focus their objectives on encouraging sustainable consumption; educating society about climate change risks; education regarding energy efficiency; and increased cooperation between actors in the field of sustainability and sustainable consumption.
- The final category includes Member States that have no strategic documents which integrate consumer education at a national level. This is the case in five Member States.<sup>4</sup>

### The role of stakeholders

Approaches to consumer education across Member States can be further differentiated by the role of stakeholders in developing and implementing consumer education, and whether these are predominantly public or private actors. Research showed that a little over half of consumer education activities (52%) are organised by NGO actors, mostly consumer organisations, whilst approximately one-third of the initiatives are organised by public authorities. The study explores the role of government and non-government actors in developing and implementing consumer education initiatives across Member States identifying similarities and differences among them. Once again Member States were categorised, this time based on the main actors in the development and implementation of consumer education initiatives.

- In three Member States, Lithuania, Croatia and Sweden, it was found that government bodies are the most prominent actors and take a leading role, both in the development and the implementation of consumer education.
- In the remaining Member States, NGOs were identified as the main actors developing and implementing initiatives. These Member States were further classified into two sub-groups depending on the level of coordination observed between NGOs and public actors. Among the first group,<sup>5</sup> public authorities and NGO actors work alongside each other in a coordinated and organised manner to develop and implement initiatives. In this scenario, public bodies most commonly hold responsibility for consumer education and the overarching direction of policy, whilst NGO actors act as partners to provide advice and/or as implementation partners.
- Within the second group<sup>6</sup>, both public and NGO actors are also involved, however in a more fragmented and less coordinated way. In these scenarios, government bodies, do, in some instances, make funding available for NGOs for initiatives, however no further coordination by public bodies or division of labour is observed.

<sup>2</sup> These are Austria, Bulgaria, Czechia, Estonia, Spain, Finland, France, Croatia, Hungary, Italy, Latvia, Luxembourg, Latvia, Malta, Netherlands, Poland, Portugal, Romania and Slovakia.

<sup>3</sup> These are Ireland, Germany, Sweden, Portugal

<sup>4</sup> These are Denmark, Cyprus, Greece and Slovenia.

<sup>5</sup> Austria, Czechia, Cyprus, Estonia, Finland, Ireland, Italy, Luxembourg, Netherlands, Spain, Germany

<sup>6</sup> These are Belgium, Bulgaria, Denmark, Hungary, France, Latvia, Malta, Poland, Romania, Slovakia, Greece and Slovenia



## Vulnerable consumers

Consumers from certain socio-demographic groups are more often considered as vulnerable, and therefore, require a tailored educational approach. This can include consumer groups such as the financially fragile, people with disabilities, migrants, the young and the elderly. Findings from the consumer survey indicate that consumers' needs are diverse, and highlight that socio-demographic factors like age, financial situation, educational level and digital skills often play an important role. Further, some stakeholders mentioned that a key challenge is to draw the attention of vulnerable consumers to initiatives as they do not always know how to sign up or express interest.

## Challenges and best practices in consumer education

Several challenges have emerged in the development and implementation of consumer education. The study explores challenges that have arisen in consumer education and potential best practices for its development and implementation.

Firstly, in terms of the development and dissemination of initiatives; developing targeted, accessible, and stimulating ways to convey information to consumers, has emerged as important. As mentioned by various stakeholders, initiatives that materials tailored to specific consumer groups are found to be the most successful. It is essential to take account of consumers' diverse backgrounds in terms of level of education, experience, and skills, which influence the issues consumers are most interested in. For that reason, initiatives, which take account of consumers' diverse backgrounds, knowledge, and skill levels; and target a specific consumer group accordingly are more impactful and provide more relevant information than initiatives addressing all consumers. Furthermore, motivating consumers to participate in educational initiatives has been recognised as an important factor. Therefore, increasing the visibility of ongoing initiatives, using a variety of communication channels has been identified as key to improving the effectiveness of consumer education activities. Other best practices include making initiatives interactive and making better use of digital tools to give consumers more opportunities for self-learning.

Secondly, in terms of the organisation of initiatives and the actors involved; the absence of a national strategic vision, insufficient coordination among actors and the unavailability of continuous sufficient funding emerged as significant challenges. In particular, the limited involvement of governmental actors in forming policies and strategies in consumer education was raised as an issue in multiple Member States<sup>7</sup>, while cooperation between all stakeholders active in the field of consumer education also emerged as a key area for improvement in several countries.<sup>8</sup> It was found that limited coordination between actors can lead to a loss of impact from resources, and efficiency as some topics are extensively covered, whilst others are not addressed at all. Enhancing cooperation between actors is likely to result in more efficient use of resources, create synergies and provide many learning experiences for the organisations involved among other benefits. Stakeholders further emphasised that a key obstacle they face is scarcity of funding. This issue appears to be a common challenge for consumer organisations, civil society groups, and other NGOs in these countries, as they frequently lack financial support from national or regional public authorities.

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<sup>7</sup> France, Malta, Poland, Bulgaria

<sup>8</sup> Bulgaria, Cyprus, Estonia, Greece, Luxembourg, Malta, Netherlands, Slovakia.

## Recommendations

The study concludes with a series of recommendations, some of which include:

For government bodies,

- The experience of Member States explored in this study implies that centralising the approach to consumer education can have several benefits for both consumers and practitioners. With a national strategy, policymakers can define priority areas and objectives, as well as identify available funding and areas where improvement is needed. This can also encourage organisations to implement initiatives in a more systematic way, improve the quality of the initiatives, and accelerate.
- In addition, cooperation between governmental actors and practitioners in the field should be facilitated. This approach can result in more efficient use of resources, create synergies and provide many learning experiences for the organisations involved among other benefits.
- Access to long-term funding for actors should be prioritised. Ensuring continuity of funding can encourage and support initiatives on a continuous/permanent basis, which are more likely to educate targeted consumers in a more systematic way than ad-hoc events.
- Consumer education should be embedded in the school curricula. This ensures that students are exposed to relevant information about their rights from an early age. This helps them to develop long-lasting skills to navigate markets and make informed purchase decisions throughout their lives as conscious consumers.

For governmental bodies and NGOs,

- It is recommended that public authorities and other national organisations can further support stakeholders by developing educational materials centrally. Centralised portals and repositories can foster cooperation and mutual learning.
- It is also recommended to provide support to organisations or individuals who have the capacity to share valuable information with a wider audience (multiplier organisations).
- The capacity of consumer organisations, NGOs, educational institutions, and other stakeholders should be developed particularly regarding how to design and implement successful and effective educational initiatives.
- It is recommended that initiatives are tailored to the vulnerability groups – this includes elderly consumers, the financially fragile, those living in rural areas and those with disabilities. Furthermore, to prevent groups from missing out on initiatives due to lack of awareness or accessibility, initiatives should be targeted based on how they are implemented.
- The promotion of consumer education at the EU level can help national and regional level organisations in developing the activities and should therefore be continued.

For European Commission

It is recommended that the European Commission continues to actively promote consumer education and encourage knowledge sharing and the exchange of best practices. It is also recommended to strengthen the capacities of consumer organisations and NGOs active in consumer education and to provide funding to help national and regional organisations in developing their activities in their Member States.

# 1. Introduction

This document presents the final report for the “**Study of consumer education initiatives in EU Member States**”. The report is structured as follows:

- Chapter 1: Introduction
- Chapter 2: An introduction to consumer education: why it matters?
- Chapter 3: Consumer education at the EU level.
- Chapter 4: Consumer education initiatives in the EU Member States.
- Chapter 5: How consumer education is organised across the EU Member States.
- Chapter 6: Role of stakeholders developing consumer education in the Member States.
- Chapter 7: Other forms of consumer education.
- Chapter 8: Consumer education for vulnerable consumers.
- Chapter 9: Challenges in educating consumers.
- Chapter 10: Best practices for developing educational initiatives.
- Chapter 11: Recommendations for improving consumer education.
- Chapter 12: Repository of educational materials.
- Chapter 13: Conclusions

Additional information and supporting documentation are included in annexes.

## 1.1. Objectives and scope

The overall objective of this study is to provide an understanding of the consumer education frameworks in the EU Member States, and to create an EU-wide resource of education materials. More specifically, in this study we have:

- identified strategies, trends and the role of key players in consumer education in the EU, and
- gathered existing consumer educational materials to facilitate their promotion and dissemination.

Ultimately, the results of this study shall support the European Commission in further developing its strategic approach for the improvement of consumer awareness and education in the EU, in line with Action 18 of the New Consumer Agenda.

In terms of geographical scope, the study covers all EU27 Member States. Furthermore, it explores consumer education policies and initiatives currently in place, with a particular emphasis on those dedicated to vulnerable consumers.

## 1.2. Study methodology

The study consisted of two tasks, namely:

- **Task 1: Scoping study.** In Task 1, we have launched a large data collection activity in order to collect information on consumer needs, the national consumer education policy frameworks and relevant actors, we have also mapped existing consumer education initiatives, and the associated materials used in these initiatives. This involved desk research, a stakeholder survey, stakeholder interviews, a consumer survey, and a validation workshop.
- **Task 2: Repository of materials.** In Task 2, we have organised, assessed and classified all of the collected consumer education materials into a central repository that can be used for promotion and dissemination across all relevant consumer education actors in the EU.

The following section presents a summary of both tasks while a detailed overview of the different data collection activities is available in Annex 1.

### 1.2.1. Task 1: Scoping study

Task 1 consisted of the following data collection activities: desk research, a stakeholder survey, a consumer survey, interviews, a validation workshop and cross-analysis.

#### *Desk research*

The main objective of the online desk research was to develop an understanding of the consumer education “landscape” in each Member State, to compile an initial mapping of consumer education initiatives and to populate the mapping template. To this end, country researchers screened websites of relevant consumer organisations, authorities, civil society organisations, educational institutions, as well as reports and other publications (including media coverage) and reporting about educational initiatives for consumers. In addition, the desk research was used to identify additional stakeholders for participation in the survey and/or interviews. Through the national desk research, we have identified 347 consumer educational initiatives addressing various topics. This list of initiatives was reviewed by the study team to ensure only relevant initiatives are included in the final mapping.

#### *Stakeholder survey*

We conducted a targeted consultation in the form of an online survey with stakeholders, asking them about their perceptions of the situation regarding consumer education in their Member State and the needs of consumers. The stakeholders also had an opportunity to indicate educational initiatives they are aware of (implemented either by their own organisation or other stakeholders in their Member State). The survey targeted consumer organisations at local and national level, authorities, civil society organisations, schools, universities, adult educational institutions as well as municipalities who have an understanding of the initiatives in their area. The survey ran for 8 weeks, from 2 November to 23 December 2022. We distributed the survey to over 800 stakeholders from our internal database, achieving a 38% response rate.

### *Consumer survey*

We designed and conducted the consumer survey to measure consumers' experiences and expectations with respect to consumer education. To this end, a total of 8090 participants from eight Member States (Finland, France, Germany, Italy, Poland, Romania, Spain and Sweden) completed the survey online in November 2022. Countries were selected to ensure the overall sample covered a broad geographical range, as well as larger and smaller Member States within the European Union. In total, participants completed a maximum of 27 questions (depending on their answer behaviour and routing) including socio-demographics.

### *First-round interviews*

We have completed 45 interviews in the first round. The purpose of the first-round interviews was to understand the national approach to consumer education in each Member State, as well as to complement the desk research by identifying educational initiatives with the help of the interviewees. If certain key stakeholders were not willing or able to participate in an interview, they were also offered the possibility to provide their feedback in written form.

### *Validation workshop*

The main objective of the validation workshop was to discuss preliminary recommendations with a selected sample of stakeholders active in the field of consumer education across the EU, and to develop them further. More specifically, the workshop focused on consulting the stakeholders on how educational initiatives can successfully address consumers' needs as well as medium- and long-term actions that could be taken by actors to improve consumer education across the Member States.

### *Cross-analysis*

The cross analysis focused on classifying national approaches to consumer education across the EU and on developing a typology of educational initiatives, with the ultimate purpose of deriving recommendations on strategies and actions to tackle consumer needs. The purpose of the cross-country analysis was to identify common patterns and major differences between Member States. To achieve this, we first performed a qualitative comparison of the individual country summaries to classify national strategies and approaches to consumer education, as well as to map the common issues and challenges across the EU. In the second step, we conducted a quantitative and qualitative analysis of the consumer education initiatives mapped in all the countries. The outcome of this analysis produced an overview of consumer education initiatives that is presented in the following chapters. Finally, the results of different data collection activities were triangulated which enabled the study team to identify the main issues emerging from the findings.

## **1.2.2. Task 2: Repository of the materials**

Task 2 of the study consisted of second-round interviews, and collection of educational materials.

### *Second-round interviews*

The purpose of the second-round interviews was to collect relevant educational materials to populate the repository. We have conducted, in total, 65 second-round interviews. The research was building on the results of the data collection activities of the first phase. Namely, using the mapping of consumer initiatives from Task 1, the national researchers conducted

follow-up interviews with organisers of relevant initiatives. During the interviews the researchers gathered additional information about the materials that were used, including their effectiveness, topics, and consumer groups targeted by the materials.

### *Collection of educational materials*

The aim of this step was to collect relevant educational materials to populate the repository. The research was building on the results of the data collection activities in Task 1. Once the longlist of materials was collected, the study team assessed them to ensure only the most relevant materials are included in the repository. The materials were assessed to identify differences and commonalities and to develop a typology of materials. Subject to the actual materials collected, the materials were grouped by:

- Type of consumer targeted (all consumers, elderly people, people with disabilities, young consumers, people in remote regions, unemployed etc.),
- Type of education offered (online, in person or hybrid approach),
- Type of material (application, brochure/booklet, leaflet, presentation/slides, teacher guides, video, quizzes, games, audio recordings, websites and other),
- Topics covered (general consumer rights, digital environments, financial topics, sustainable consumption and other),
- Language

The classification of the materials also allowed the study team to determine to what extent the collected materials cover 23 EU languages<sup>9</sup>. In total, we have collected almost 474 materials from 216 consumer education initiatives and 81 organisations in 27 EU Member States.

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<sup>9</sup> With the exception of Irish

## 2. An introduction to consumer education: why it matters?

The market in which consumers currently operate is increasingly complex. Consumers are faced with countless products to choose from, large amounts of information, and an evolving marketplace both online and in person. Furthermore, consumers often face the challenge of information overload while purchasing goods and services, both online and offline. Whilst overall better educated than in the past, today many consumers nevertheless lack knowledge about their rights, and/or have underdeveloped skills in certain (e.g., digital skills or financial literacy) necessary to cope with more sophisticated information-intensive marketplaces.<sup>10</sup> Consumers in the EU require a greater range of skills and knowledge than ever before. This can be facilitated through improved consumer education, which can empower consumers to meet these challenges. In fact, in this environment, to make good choices and protect themselves, consumers need a range of knowledge and skills. As such, consumer education is a critical tool, used to empower individuals to develop critical thinking and operate effectively in the market economy<sup>11</sup>.

### 2.1. What is consumer education?

Consumer education has been defined in many ways. Most commonly, it is defined as **measures that aim to provide consumers with the knowledge, skills, and understanding they need** to participate effectively in the market economy.<sup>12,13</sup> More specifically, it aims to ensure that consumers are capable of making informed, well-reasoned decisions regarding goods and services, taking societal values and objectives into account<sup>14,15</sup> and to protect them from unfair commercial practices, scams and fraudulent activities.

The idea of consumer education has evolved. During the 1960s, there was a shift in focus from household management to the exercising of consumer rights and the avoidance of falling victim to fraudulent or unfair commercial practices. Nowadays, consumer education **incorporates an awareness of the social and environmental impacts of consumer choice**, and at a basic level, strives to help consumers understand market mechanisms allowing them to be more confident in their interactions with the market.<sup>16</sup> Consumer education, therefore, encompasses a range of topics, as explained in this chapter.

**Firstly, consumer education equips consumers with the knowledge and skills required** to assess their personal needs, and to make value-based decisions regarding their needs and wants.<sup>17</sup>

<sup>10</sup> European Parliament, Improving the financial literacy of European consumers, Briefing, May 2015.

<sup>11</sup> OECD, 2009, Consumer Education, Policy recommendations of the OECD's Committee on Consumer Policy, pg 1, available at: <https://www.oecd.org/sti/ieconomy/44110333.pdf>

<sup>12</sup> Dimitra Kladia, Consumer Education: 2.0 – the next chapter, 2022, available at: <https://epale.ec.europa.eu/en/blog/consumer-education-20-next-chapter>

<sup>13</sup> OECD, 2007, Draft report on Consumer Education, available at: [https://one.oecd.org/document/DSTI/CP\(2007\)11/REV4/En/pdf](https://one.oecd.org/document/DSTI/CP(2007)11/REV4/En/pdf)

<sup>14</sup> UNCTAD, 2016, United Nations Guidelines for Consumer Protection, PG 16. Available at: [https://unctad.org/system/files/official-document/ditccplpmisc2016d1\\_en.pdf](https://unctad.org/system/files/official-document/ditccplpmisc2016d1_en.pdf)

<sup>15</sup> OECD, 2009, Consumer Education, Policy recommendations of the OECD's Committee on Consumer Policy, pg 3, available at: <https://www.oecd.org/sti/ieconomy/44110333.pdf>

<sup>16</sup> OECD, 2007, Draft report on Consumer Education, PG:4, available at: [https://one.oecd.org/document/DSTI/CP\(2007\)11/REV4/En/pdf](https://one.oecd.org/document/DSTI/CP(2007)11/REV4/En/pdf)

<sup>17</sup> European Commission, 2009, Teaching Consumer Education, Introduction to Dolceta Module 4 for teachers and educators Pg 2. Available at: <https://op.europa.eu/en/publication-detail/-/publication/e3a582f1-eeee-4465-a8e6-7af7921c7b2f>

This involves assessing the implications of purchases and weighing up the benefits and costs of choices.<sup>18</sup> Consumer education in this context may revolve around topics such as personal finances, healthy eating, or the potential influence of advertising.<sup>19</sup>

**Consumer education also provides consumers with the information they need to understand their rights.** To participate effectively in the market, consumers need to be made aware of their rights and responsibilities relating to the products and services they purchase. Further, this includes rights regarding the transaction that facilitates the purchase, for instance, knowledge surrounding rights and responsibilities when making online transactions.<sup>20</sup> Examples of consumer education in this context include knowledge of relevant legislation, awareness of how to access dispute resolution mechanisms, and information regarding consumer protection agencies.<sup>21</sup>

**Finally, consumer education aims to help consumers understand the impact their choices can have on wider society.** Consumer education can encourage consumers to factor societal, social, and environmental considerations into consumer choice and behavioural patterns, enabling consumers to better understand the impact they can have on the local and global economy.

## 2.2. Differentiating consumer education from other concepts

In order to clearly define consumer education, it is crucial to distinguish it from other key concepts, linked to safeguarding the rights of consumers. Consumer education is often used in conjunction with or as synonym of consumer information, consumer advice or consumer awareness. All four concepts, although interlinked are defined differently.

Firstly, consumer education and **consumer information** are often discussed simultaneously, however, they are not the same concept. Having access to precise and reliable information is vital for empowering consumers to make informed decisions. However, to make the most of consumer information, consumers need the necessary skills and knowledge to interpret it, which is where consumer education comes in. By providing individuals with the tools to understand, and benefit from, consumer information, consumer education ultimately allows them to make well-informed decisions.

The second concept worth discussing is **consumer advice**, which is defined as an initiative that provides consumers with advice when purchasing a particular product or service. This advice may be pre-purchase, allowing them to become more informed in advance of making a purchasing decision, or, it can be post-purchase, in which case the information may concern issues that arise after the consumer has purchased the product. Consumer advice can be differentiated from consumer education as it supports consumers in specific situations regarding the purchase of a product or a service, whereas consumer education, enables consumers to operate in the marketplace equipped with the appropriate competencies to make well-informed decisions.

Finally, **consumer awareness** can be described as one of the outcomes of consumer education. Or to put it another way, when properly implemented, consumer education can be

<sup>18</sup> UNCTAD, 2016, United Nations Guidelines for Consumer Protection, PG 16. Available at: [https://unctad.org/system/files/official-document/ditccplpmisc2016d1\\_en.pdf](https://unctad.org/system/files/official-document/ditccplpmisc2016d1_en.pdf)

<sup>19</sup> European Commission, 2009, Teaching Consumer Education, Introduction to Dolceta Module 4 for teachers and educators Pg 2. Available at: <https://op.europa.eu/en/publication-detail/-/publication/e3a582f1-eeee-4465-a8e6-7af7921c7b2f>

<sup>20</sup> OECD, 2009, CONSUMER EDUCATION Policy Recommendations of the OECD'S Committee on Consumer Policy, Annex 2, PG 12, available at: <https://www.oecd.org/sti/consumer/44110333.pdf>

<sup>21</sup> UNCTAD, 2016, United Nations Guidelines for Consumer Protection, PG 17. Available at: [https://unctad.org/system/files/official-document/ditccplpmisc2016d1\\_en.pdf](https://unctad.org/system/files/official-document/ditccplpmisc2016d1_en.pdf)



an important tool to help raise the awareness of consumers regarding the topics described above. For instance, consumer education can increase awareness of the importance and benefits of sustainability, both for individuals and society. However, consumer education is a broader concept, it not only aims to raise consumer awareness but also empowers consumers to apply this knowledge and help them become savvy and discerning buyers.

## 2.3. Structure of consumer education

Consumer education can be implemented in a variety of ways. As is the case for all types of education, within the field of consumer education there are various channels through which individuals can learn and develop their skills and competencies. As noted previously, the objective of consumer education is broadly to empower consumers to make informed, well-reasoned decisions regarding goods and services. If these goals are to be achieved, it stands to reason that the structure of consumer education should evolve around the needs of the consumer in all walks of life. As will be explored later in this report, different segments of the population have different needs when it comes to consumer education (e.g., young people, the elderly or vulnerable consumers). The way in which consumer education is structured and implemented can therefore be used to cater to the needs of these consumer groups and target initiatives in the correct way.

Consequently, actors within the consumer education landscape globally employ a variety of methods to meet the educational needs of consumers. The OECD characterises three forms of consumer education implemented across member countries<sup>22</sup>:

- **Formal education:** formal learning conducted in an institution, or workplace, generally resulting in a certificate.
- **Lifelong education:** purposeful learning at all stages of life, used to improve the knowledge and competencies of participants. The OECD has highlighted in their research that, consumer education should be considered a continuous process that develops the knowledge and skills of consumers throughout their lifetime, enabling better decision-making.<sup>23</sup> Educational resources must therefore grow and adapt to the changing landscape to be able to provide consumers with accurate, up-to-date information and skills. The New Consumer Agenda launched by the European Commission in 2020, emphasises the significance of investing in lifelong consumer education. To be impactful, consumer education is critical at all stages of life and should be combined with a focus on complementary essential life skills, such as financial literacy.<sup>24</sup>
- **Targeted education:** activities designed for and targeted toward a particular segment of the population who are deemed vulnerable and may require additional support to act effectively in the marketplace.<sup>25</sup> Consumer education should be tailored to meet the needs of specific groups, particularly vulnerable consumers. Research on this topic

<sup>22</sup> For this study, we will focus on lifelong and targeted consumer education.

<sup>23</sup> OECD, 2009, CONSUMER EDUCATION Policy Recommendations of the OECD'S Committee on Consumer Policy, PG 3, available at: <https://www.oecd.org/sti/consumer/44110333.pdf>

<sup>24</sup> European Commission, 2020, New Consumer Agenda; Strengthening consumer resilience for sustainable recovery, available at: <https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:52020DC0696>

<sup>25</sup> OECD, 2007, Draft report on Consumer Education, available at: PG 7, [https://one.oecd.org/document/DSTI/CP\(2007\)11/REV4/En/pdf](https://one.oecd.org/document/DSTI/CP(2007)11/REV4/En/pdf)

from the EU, the OECD, and UNCTAD, emphasize the importance of accounting for vulnerable consumers in consumer education.<sup>26</sup>

In this report we have focused on targeted education, but we also report findings on initiatives supporting formal and lifelong learning.

## 2.4. Who are vulnerable consumers?

Consumer education targets all consumers in order to allow them to actively participate in the market. Certain consumer groups and consumers in specific situations, however, can be particularly vulnerable, as their access to, and control over, resources are restricted in ways that significantly inhibit their ability to function in the marketplace. This may hinder their ability to protect their own interests and render them more vulnerable to challenges that may arise in the marketplace, such as scams and unfair commercial practice. As a result, they require specific assistance and safeguards to protect and support them in the market.<sup>27</sup>

The vulnerability of consumers can be driven by a range of personal and/or external circumstances or can be brought on by specific events that impact individuals (such as redundancy or illness). While vulnerability is a complex and multi-dimensional concept that has no set definition<sup>28</sup>, the notion of vulnerability has gradually moved beyond personal characteristics such as consumers' age or education to also consider a growing range of socio-economic factors and external elements that may create, influence or reinforce vulnerabilities.<sup>29</sup>

A broader conceptualisation of consumer vulnerability in the EU has been put forward in a 2016 report from the European Commission on *Consumer Vulnerability across Key Markets in the European Union*.<sup>30</sup> The report proposes a new, evidence-based definition, which distinguishes five dimensions of consumer vulnerability. According to this definition, a vulnerable consumer can be defined as:

*“A consumer, who, as a result of socio-demographic characteristics, behavioural characteristics, personal situation, or market environment (1) Is at higher risk of experiencing negative outcomes in the market; (2) Has limited ability to maximise his/her well-being; (3) Has difficulty in obtaining or assimilating information; (4) Is less able to buy, choose or access suitable products; or (5) Is more susceptible to certain marketing practices.”*

The definition considers that **consumer vulnerability is both situational and intersectional**, meaning that consumers can move in and out of vulnerability, and that different elements of vulnerability can overlap and reinforce each other. Apart from individual characteristics that increase the risk of becoming vulnerable, such as **age, gender, health, low socio-economic status, low education level, not being able to speak a particular language, having a minority status, or living in remote areas**, consumers can also become vulnerable due to

<sup>26</sup> OECD, 2007, Draft report on Consumer Education, available at: PG 3,

[https://one.oecd.org/document/DSTI/CP\(2007\)11/REV4/En/pdf](https://one.oecd.org/document/DSTI/CP(2007)11/REV4/En/pdf)

UNCTAD, 2016, United Nations Guidelines for Consumer Protection, PG 17. Available at: [https://unctad.org/system/files/official-document/ditccplpmisc2016d1\\_en.pdf](https://unctad.org/system/files/official-document/ditccplpmisc2016d1_en.pdf)

European Parliament, 2023, Fact Sheets on the European Union, available at: [https://www.europarl.europa.eu/erpl-app-public/factsheets/pdf/en/FTU\\_2.2.1.pdf](https://www.europarl.europa.eu/erpl-app-public/factsheets/pdf/en/FTU_2.2.1.pdf)

<sup>27</sup> Hill and Sharm, (2020), Consumer Vulnerability, Available at: <https://myscp.onlinelibrary.wiley.com/doi/abs/10.1002/jcpy.1116>

<sup>28</sup> OECD (2023), "Consumer vulnerability in the digital age", OECD Digital Economy Papers, No. 355, OECD Publishing, Paris, <https://doi.org/10.1787/4d013cc5-en>.

<sup>29</sup> UNCTAD, (2020) The Protection of Consumers in the Digital Age, Available at: [https://unctad.org/system/files/non-official-document/ccpb\\_RPP\\_2020\\_05\\_Present\\_Christina\\_Riefa.pdf](https://unctad.org/system/files/non-official-document/ccpb_RPP_2020_05_Present_Christina_Riefa.pdf)

<sup>30</sup> European Commission, (2016) Understanding consumer vulnerability in the EU's key markets, Available at: [https://commission.europa.eu/publications/understanding-consumer-vulnerability-eus-key-markets\\_en](https://commission.europa.eu/publications/understanding-consumer-vulnerability-eus-key-markets_en)

the **interplay between their individual characteristics, the circumstances and the economic market.**<sup>31</sup>

The New Consumer Agenda<sup>32</sup> reinforces this conceptualisation by stating that vulnerability can be “*driven by social circumstances or because of particular characteristics of individual consumers or groups of consumers (...)*.” While the Agenda acknowledges that, according to injury data, children and elderly people are particularly exposed to risks relating to products and services, it also highlights the **lack of digital literacy, numeracy or the financial vulnerability of consumers as a particular area of concern** that have been exacerbated by recent external events and developments such as the COVID-19 crisis, rising levels of inflation and the rapid digitalisation of markets and society.

With regards to consumer education, **low levels of literacy have been recognised as a significant obstacle that hinders a consumer's ability to participate in the market and take advantage of consumer education programmes.** A low-literate consumer can encounter barriers when interpreting and evaluating written information, limiting their ability to critically assess products and services. It is further noted that adult education programs that receive funding often have a narrow perception of literacy, and require reading and writing skills, thus excluding certain individuals from participating.<sup>33</sup>

Further, it is important to consider **consumers who may be digitally vulnerable.** According to a 2021 report by the consumer organisation BEUC, digital vulnerability is distinct from other types of consumer vulnerability as it is not a vantage point through which to view certain consumers, but rather the norm for consumers in a digital environment. It is argued that this is because developments in the online marketplace such as automation, and data-driven consumer-seller relations have resulted in **all consumers being vulnerable to exploitation.**<sup>34</sup>

The strict distinction between “*average*” and “*vulnerable*” consumers in the digital age has also been questioned in the *OECD Recommendation on Consumer Policy Decision-making* which states that “*all consumers, regardless of education or experience, may at times be vulnerable to detriment, due to the characteristics of the market for a particular product, the product's qualities, the nature of a transaction or the consumer's attributes or circumstances.*”<sup>35</sup>

Whether considered as a separate consumer category or a general condition of consumers in the digital age, consumer vulnerability requires targeted responses at both EU and national levels. While consumer education alone cannot alleviate the root causes of all types of consumer vulnerability, it must respond to the various needs of vulnerable individuals to mitigate their disadvantage in the market and support them in safeguarding their rights and interests. Consumer education can thereby also serve as a preventative strategy to make consumers more resilient to external events and developments that may otherwise render them vulnerable in the market.

In terms of effectiveness, the OECD has noted that programmes that are targeted at vulnerable consumers have seen varied results, depending on the ability of the approach to reach the

<sup>31</sup> European Parliament, (2021) Briefing on Vulnerable Consumers, Available at: [https://www.europarl.europa.eu/thinktank/en/document/EPRS\\_BRI\(2021\)690619](https://www.europarl.europa.eu/thinktank/en/document/EPRS_BRI(2021)690619)

<sup>32</sup> European Commission, (2021) Strengthening consumer resilience for sustainable recovery, available at: <https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:52020DC0696>

<sup>33</sup> Natalie Ross Adkins and Julie L.Ozanne, 2005, Critical Consumer Education: Empowering the Low-Literate Consumer; Cordelia Rose Stewart, Sheau-Fen Yap, 2020, Low literacy, policy and consumer vulnerability: Are we really doing enough? [Low literacy, policy and consumer vulnerability: Are we really doing enough? - Stewart - 2020 - International Journal of Consumer Studies - Wiley Online Library](https://doi.org/10.1080/10597147.2020.1811111)

<sup>34</sup> BEUC, 2021, Structural asymmetries in digital consumer markets, pg. 5, available at: [https://www.europarl.europa.eu/RegData/etudes/BRIE/2021/690619/EPRS\\_BRI\(2021\)690619\\_EN.pdf](https://www.europarl.europa.eu/RegData/etudes/BRIE/2021/690619/EPRS_BRI(2021)690619_EN.pdf)

<sup>35</sup> OECD, (2022) Recommendation of the Council on OECD Legal Instruments Consumer Policy Decision Making, Available at: <https://legalinstruments.oecd.org/public/doc/303/303.en.pdf>

intended audience, and positively influence the behaviour of the consumers.<sup>36</sup> Initiatives and campaigns should thereby apply differentiated and inclusive approaches to ensure that they are accessible to, and usable by, as many different types of consumers as possible.<sup>37</sup>

## 2.5. Conclusion

In summary, educating consumers is vital for the creation of a knowledgeable and well-informed society, capable of making informed, well-reasoned decisions that will be of benefit not only to them but to wider society.

Though the concept of consumer education has developed significantly over time. It is apparent that it must continue to develop in line with the ever-changing digital marketplace in which consumers must exist and operate within. Further, as European policy shifts focus toward a greener and more digital society, consumer education will be critical to enable consumers to participate effectively.

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<sup>36</sup> OECD, 2009, CONSUMER EDUCATION Policy Recommendations of the OECD'S Committee on Consumer Policy, PG 5, available at: <https://www.oecd.org/sti/consumer/44110333.pdf>

<sup>37</sup> Competition & Market Authority, (2019) [Consumer vulnerability: challenges and potential solutions \(publishing.service.gov.uk\)](https://publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/414812/Consumer_vulnerability_challenges_and_potential_solutions.pdf)

### 3. Consumer education at the EU level

From a policy perspective, consumer education is a declared policy objective of the European Union (EU) and falls under the general objectives of consumer protection as a responsibility of the EU and the Member States.<sup>38</sup> As a result, the EU has developed a comprehensive and solid consumer protection framework that protects and empowers consumers when they engage in economic activities in the EU Single Market.<sup>39</sup> The following section presents efforts by EU stakeholders to promote consumer education. It first looks at the New Consumer Agenda, as well as its predecessor strategy, it then reviews the Consumer Programme (2014-2020), followed by the actions under the Single Market Programme (2021-2027) and finally the European Consumer Centres (ECCs).

#### 3.1. New Consumer Agenda

In the past 10 years, the European Commission had undertaken various initiatives and actions in the field of consumer education. These are built upon successive agendas and programmes focused on consumer policy, and which incorporate consumer education as a tool to be used in reaching the objectives established in these documents. In 2012, for instance **the European Consumer Agenda**<sup>40</sup> was launched, and positioned consumer policy as an essential contribution for Europe 2020. This strategy highlighted the importance of empowering consumers and sets out the commitment that the Commission will work with Member States on consumer education issues with a specific focus on young people. This Agenda was supported by the Consumer Programme for the years 2014-2020, which is described in more detail below.

These pre-existing efforts laid the foundation for the development of the **New Consumer Agenda**<sup>41</sup> that incorporates more specific references on the direction for consumer education and how it contributes to achieving societal goals. The Agenda presents an updated political vision and strategic framework for EU consumer policy for the years 2020 – 2025 calling for:

- **Greater focus on consumer education** and consumer awareness. Especially, in the face of an ongoing digital transformation which requires consumers to have strong digital literacy, and digital competencies, that should be promoted by education and training in a lifelong learning perspective.
- **Enhanced coordination among key actors at both national and EU levels.** This coordination should encompass various aspects, including access to online educational resources and capacity-building efforts.

The New Consumer Agenda combines broader consumer issues with recommendations regarding consumer education, in particular it highlights consumer education under three key priorities.

In regard to the *green transition*, the New Consumer Agenda draws attention to the importance of educating consumers in furthering this transition. It is noted that several initiatives are

<sup>38</sup> Article 169 of the Treaty on the Functioning of the European Union stipulates that 'the Union shall contribute to protecting the health, safety and economic interests of consumers, as well as to promoting their right to information [and] education.

<sup>39</sup> For example, Article 153 Treaty of Amsterdam

<sup>40</sup> COM(2012)225, The European Consumer Agenda, Available at: <https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:52012DC0225>

<sup>41</sup> COM, (2020) New Consumer Agenda. Available at: [https://ec.europa.eu/commission/presscorner/detail/en/ip\\_20\\_2069](https://ec.europa.eu/commission/presscorner/detail/en/ip_20_2069)

already underway in this regard including the **Farm to Fork Strategy**<sup>42</sup> and the **EU Biodiversity Strategy**<sup>43</sup>.

Regarding the *digital transformation*, the New Consumer Agenda highlights the need to educate consumers to have strong digital literacy skills and competencies, to further these goals and links this to the **Digital Education Action Plan 2021-2027**<sup>44</sup>.

Regarding *addressing specific consumer needs*, the New Consumer Agenda draws attention to the vulnerability of certain consumer groups (the financially vulnerable, older people, people with disabilities, and minors) and describes how initiatives can be tailored to these groups. For instance, the Agenda recommends that older people and those with disabilities have specific consumption related needs and require clear user-friendly information in both online and offline environments, and notes that experience to date in some member states notes that local initiatives are among the most effective.

### 3.2. Consumer education and the 2014-2020 Consumer Programme

The 2014-2020 programme<sup>45</sup> established the general objective to ensure a high level of consumer protection through the empowerment of European consumers. In the field of consumer education, the Programme set out to improve consumers' knowledge and awareness of their rights, and to provide support to consumer organisations at European and national levels. **The Programme also recognised consumer education as a life-long process and highlighted the need to address the specific needs of vulnerable consumers.** It moreover had the objective to improve transparency in the market to ensure that consumers have comparable, reliable, and easily accessible data to make informed decisions.<sup>46</sup>

Actions to foster consumer education under the Programme centred on EU consumer **information and awareness raising campaigns** (such as financial services or energy efficiency) and the **design of EU consumer education resources**. Regarding the latter, the Programme funded the development and maintenance of the **Consumer Classroom platform**<sup>47</sup>, an interactive platform for teachers and instructors to exchange best practices and materials for lifelong consumer education. The platform was made available in all EU official languages to bring together an extensive library of consumer education resources from across the EU, along with interactive and collaborative tools to help prepare and share materials and lessons plans. The Consumer Classroom effectively replaced the DOLCETA and Europa Diary, activities funded under the previous Consumer Programme, which were deemed outdated by the mid-term evaluation of the 2007-2013 Consumer Programme.<sup>48</sup>

In addition to the platform, the **Programme also encouraged the creation of educational initiatives and materials in partnership with various stakeholders**, including national authorities, educators, consumer organisations, and those active at the community level. Together, these stakeholders produced a wide range of initiatives, in a variety of formats,

<sup>42</sup> COM(2020) 381, Available at: [https://food.ec.europa.eu/horizontal-topics/farm-fork-strategy\\_en](https://food.ec.europa.eu/horizontal-topics/farm-fork-strategy_en)

<sup>43</sup> COM(2020)380, Available at: [https://environment.ec.europa.eu/strategy/biodiversity-strategy-2030\\_en](https://environment.ec.europa.eu/strategy/biodiversity-strategy-2030_en)

<sup>44</sup> COM(2020)624 Communication Digital Education Action Plan 2021-2027 Resetting education and training for the digital age.

<sup>45</sup> REGULATION (EU) No 254/2014 OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL of 26 February 2014 on a multiannual consumer programme for the years 2014-2020, available at: <https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32014R0254>

<sup>46</sup> <https://op.europa.eu/en/publication-detail/-/publication/3aefdcdf-22af-11e9-8d04-01aa75ed71a1/language-en>

<sup>47</sup> [https://eismea.ec.europa.eu/programmes/single-market-programme/consumers/information-and-education\\_en](https://eismea.ec.europa.eu/programmes/single-market-programme/consumers/information-and-education_en)

<sup>48</sup> <https://op.europa.eu/en/publication-detail/-/publication/5e9ee253-22b0-11e9-8d04-01aa75ed71a1/language-en>

focusing on topics such as consumer rights, health and safety, EU consumer legislation, sustainable and ethical consumption, as well as financial and media literacy.

While the 2014-2020 Programme produced a range of educational campaigns and resources, the mid-term evaluation of the Programme noted that its consumer information and education measures had been less effective in achieving their objective compared to other measures.<sup>49</sup> Awareness campaigns funded by the Programme showed mixed results, with little long-term impact on consumers' awareness of their rights. The evaluation, therefore, recommended a further review of the approach to consumer education, and further exploration of alternatives to large scale campaigns. For instance, targeted localised campaigns implemented by national consumer organisations and ECCs.

With regards to the Consumer Classroom platform, the evaluation positively highlighted the considerable number of users, however also remarked that the uptake of the platform was dependent on its integration into national curricula. This reinforces a general issue which has emerged in relation to consumer education actions undertaken during the Programme, which is **the achievements of programme objectives was often dependent on external factors**. Factors cited included limited staff, and a lack of financial resources available for consumer education in EU Member States (MS), as well as the insufficient inclusion of consumer education within national curricula. Finally, the evaluation noted that **activities aimed at vulnerable consumers were limited** and should be expanded on in future programmes.

### 3.3. Consumer education and the Single Market Programme

The new **Single Market Programme (SMP)** was adopted in 2021 with a budget of €4.21 billion, out of which five percent are explicitly allocated to consumer protection activities.<sup>50</sup> By consolidating crucial activities previously financed under several programmes, the SMP is designed to reduce overlap and duplication in the scope and objectives of activities and provide a more coherent and agile financing framework. The activities under the consumer strand of the SMP **implements the priorities of the New Consumer Agenda for 2020-2025<sup>51</sup> and promotes consumer education focused on a greener, more digital and fairer single market**. The SMP also promotes a better understanding of the financial sector by providing support to designated organisations.<sup>52</sup>

In the context of the green transition, initiatives under the consumer pillar of the SMP have so far supported measures that seek to empower and assist consumers in making more sustainable and informed choices. Funded measures included initiatives designed to raise consumers' awareness of the environmental performance of products, such as their durability, reparability, or eco-design features, helping them to better compare products and make thoughtful purchasing decisions. Consumer education initiatives also increased awareness on harmful practices such as greenwashing and planned obsolescence in this regard.

In addition to the green transition, consumer education under the SMP is also focused on the digital transformation, addressing digitalisation challenges for different groups of consumers, including those most vulnerable to unfair commercial practices and scams. In 2021-2022, the programme also provided EUR 14 million to the European Consumer Centres Network (ECC-Net), which provides important consumer education initiative in all EU Member States as well

<sup>49</sup> Available at: <https://op.europa.eu/en/publication-detail/-/publication/3aefdcef-22af-11e9-8d04-01aa75ed71a1/language-en>

<sup>50</sup> Available at: [https://commission.europa.eu/system/files/2021-07/2021\\_factsheet\\_-\\_budget\\_-\\_single\\_market\\_programme\\_2806.pdf](https://commission.europa.eu/system/files/2021-07/2021_factsheet_-_budget_-_single_market_programme_2806.pdf)

<sup>51</sup> Available at: <https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:52020DC0696>

<sup>52</sup> Available at: [https://commission.europa.eu/strategy-and-policy/eu-budget/performance-and-reporting/programme-performance-statements/single-market-programme-performance\\_en#programme-in-a-nutshell](https://commission.europa.eu/strategy-and-policy/eu-budget/performance-and-reporting/programme-performance-statements/single-market-programme-performance_en#programme-in-a-nutshell)

as Iceland and Norway. In 2021-2022, the SMP moreover provided EUR 1.5 million to support various capacity building activities dedicated to professionals active in consumer education.

With regards to financial consumer education, the programme has so far provided several action grants to organisations offering assistance to consumers in form of debt advice, to support measures for vulnerable consumers and to help consumers gain a better understanding of the financial sector.

### 3.4. European Consumer Centres (ECCs)

European Consumer Centres are independently managed non-profit organisations co-funded by the European Commission and national authorities in each Member State (MS) of the EU, as well as selected countries within the European Economic Area (EEA). The centres' primary role is to increase consumer confidence in cross-border transactions by providing free and personalised information, as well as to advise and assist with complaints. As such, they help consumers get redress, offer information on consumer rights and foster consumer education among citizens. Together, the individual centres are part of the European Consumer Centres Network (ECC-Net)<sup>53</sup>, a pan-European organisation that comprises all 29 offices in EU MS, as well as Iceland and Norway.

The ECC-Net works closely with national consumer organisations, policymakers, academics, and stakeholders such as business organisations and NGOs. With regards to consumer education, the centres focus on informing and educating consumers about their rights under EU law, in order to empower them to actively participate in the market. In doing so, they offer consumers information and guidance, empowering them to better understand the complexities of cross-border shopping, including with issues related to warranties, returns, and dispute resolution. As part of their efforts to inform consumers about their rights, centres also develop and distribute informative materials, brochures, and guides. They moreover organise educational campaigns and events to raise awareness among consumers about unfair commercial practices, responsible consumer behaviour, and specific topics such as online shopping, travel rights, and product safety. In addition, centres conduct seminars, workshops, and informational sessions to directly reach consumers. Examples of consumer education campaigns conducted by the ECC Network are described below.

- **Product Safety and Recalls.** ECCs conduct various campaigns to inform consumers about product safety standards and how to identify safe products. They also provide guidance on what to do if consumers come across unsafe or recalled products. For instance, a joint network project on counterfeit products led by ECC Belgium together with ECCs in Croatia, Italy and Sweden, focused on raising consumer awareness on the dangers of buying counterfeit products. The project also produced a brochure to help consumers identify counterfeits on the internet more easily.<sup>54</sup>
- **Travel and Tourism.** Given the importance of travel and tourism in the EU and EEA, ECCs have produced a significant number of targeted educational campaigns, guides and tools related to traveling and tourism within and outside of the EU, focusing on topics such as air passenger rights, mobile roaming, and issues related to car rentals and the booking of accommodation. These campaigns are intended to assist consumers in better understanding and enforcing their rights abroad. An example of a joint ECC consumer education tool is the free ECC travel application "ECC-Net: Travel". The app is meant to serve as a travel companion, helping consumers to overcome issues on their holiday abroad and supporting them in expressing and

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<sup>53</sup> Available at: [https://commission.europa.eu/live-work-travel-eu/consumer-rights-and-complaints/resolve-your-consumer-complaint/european-consumer-centres-network-ecc-net\\_en](https://commission.europa.eu/live-work-travel-eu/consumer-rights-and-complaints/resolve-your-consumer-complaint/european-consumer-centres-network-ecc-net_en)

<sup>54</sup> Available at: [https://www.evz.de/fileadmin/Media/PDF/EN/ECC-Net-Counterfeit\\_goods.pdf](https://www.evz.de/fileadmin/Media/PDF/EN/ECC-Net-Counterfeit_goods.pdf)



exercising their consumer rights in the language of their destination country. The app is intended for use in the European Union as well as in the United Kingdom, Iceland and Norway.<sup>55</sup> The Norwegian ECC, in cooperation with the Norwegian consumer protection authority, has moreover developed the “Flight Calculator” application which allows consumers to quickly and easily calculate their specific rights and options for redress under the European Air Passenger Rights Regulation. The application is available in both Norwegian and English.<sup>56</sup>

- **Online Marketplace Awareness.** In light of the rise in e-commerce, ECCs have developed educational materials to teach different consumer groups about the potential risks and benefits of online shopping. Awareness raising campaigns have focused on disseminating information on how to identify reputable online retailers or how to ensure secure online transactions. Educational materials developed by consumer centres have also targeted the development of digital skills and responsible behaviour in the digital market, particularly among vulnerable consumer groups such as children or elderly people.
- As part of the European Year of Youth 2022, the ECC-Net has developed a toolkit of teaching materials to help young consumers navigate the online marketplace. The teaching materials were produced by the ECCs in Austria, Cyprus, Greece, Luxembourg, Portugal, Slovakia and Sweden and are available in English. The ECC-Net toolkit responds to the fact that while being technologically adept, young consumers often remain uncritical when encountering online risks and traps. The toolkit was therefore designed to address common online threats that present themselves in the lives of children and teenagers. It consists of an animated video on threats in mobile games, such as unwanted subscriptions and hidden costs, as well as a trivia quiz game dealing with online gaming, online shopping, digital rights on social platforms, as well as online scams. In addition, the toolkit provides an instruction manual for educators, filled with best practices and additional information. The toolkit can be used for both self-study and in class trainings.<sup>57</sup>
- Another example of consumer education actions in this field is the safer online shopping campaign launched by the ECC in the Netherlands together with the Dutch Authority for Consumers and Markets and the Dutch Internet Scam Hotline. The “Check reviews first, order second” campaign is designed to help consumers identify different elements to look out for when verifying the reputability and reliability of online sellers and websites.<sup>58</sup>
- **Awareness about Unfair Commercial Practices.** ECCs have also conducted several campaigns to raise awareness about unfair commercial practices and common scams that target consumers, particularly in the areas of misleading advertising and deceptive marketing tactics. ECCs have moreover educated consumers about their data privacy rights under the General Data Protection Regulation (GDPR) and provided guidance on how to protect personal information and avoid data theft when engaging in online activities. One of these campaigns focused on streaming services. As part of this effort, the ECC-Net published information and guidance material on “Safer streaming - threats from illegal video on demand services and what you can do about it”. The campaign intended to alert consumers to the dangers involved with streaming illegal content, including scams and personal data theft.<sup>59</sup>

<sup>55</sup> Available at: <https://www.europe-consommateurs.eu/en/publications-videos/application.html>

<sup>56</sup> Available at: <https://www.forbrukerradet.no/fly/en/>

<sup>57</sup> Available at: <https://www.eccnet.eu/consumer-education>

<sup>58</sup> Available at: <https://www.eccnederland.nl/en/tourism-and-transport-europe/check-reviews-first-order-second>

<sup>59</sup> Available at: <https://www.evz.de/fileadmin/Media/PDF/EN/Safer-Streaming-EN.pdf>

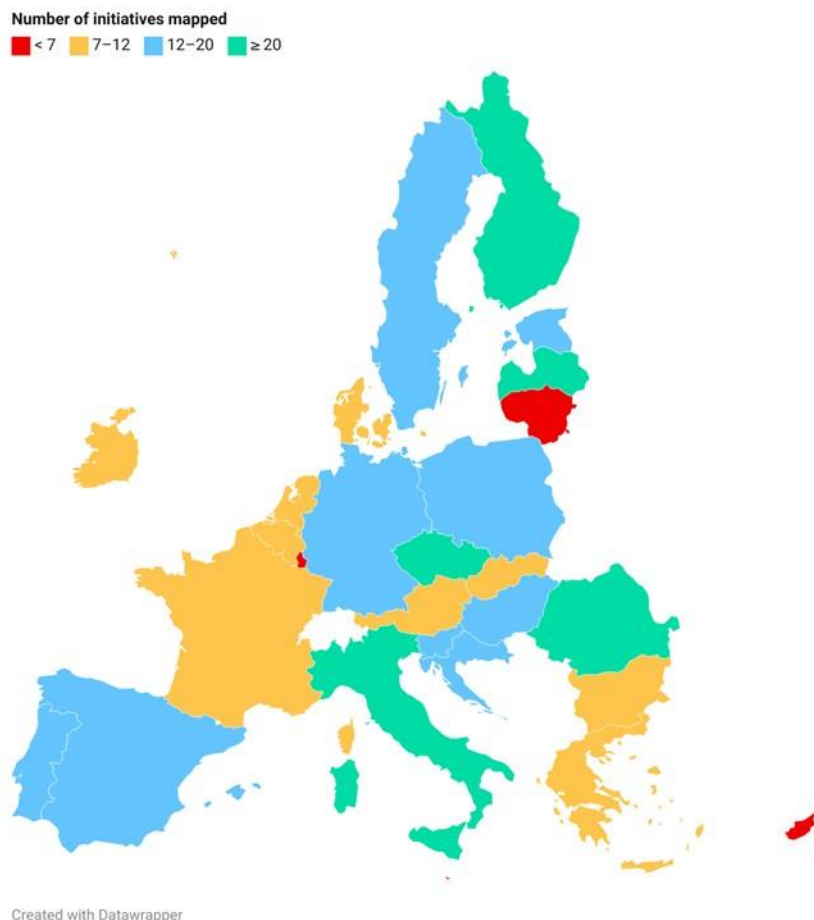
## 4. Consumer education initiatives in the EU Member States

While the European Commission lays the policy foundation for the promotion of consumer education across the EU Member States, key actors implementing consumer education initiatives are typically public authorities, consumer and civil society organisations, NGOs, and educational institutions.

In this study, an "initiative" represents a tangible, real-world programme or activity designed to educate participants about specific aspects of consumerism. They can have a broad scope, targeting all consumers in the region, or they can be tailored to meet the specific needs of (vulnerable) consumer groups. As explained earlier in section 2, these vulnerable groups encompass a wide range, including younger and older consumers, low-income households, individuals in remote areas, those with limited internet access or low digital literacy, and migrant communities.

To gain insight into the current landscape and promote the exchange of best practices among practitioners, we have documented nearly 350 consumer education initiatives from 27 Member States. Figure 1 below offers an overview of the number of initiatives mapped across EU Member States.

**Figure 1: Consumer education initiatives mapped across the EU Member States**

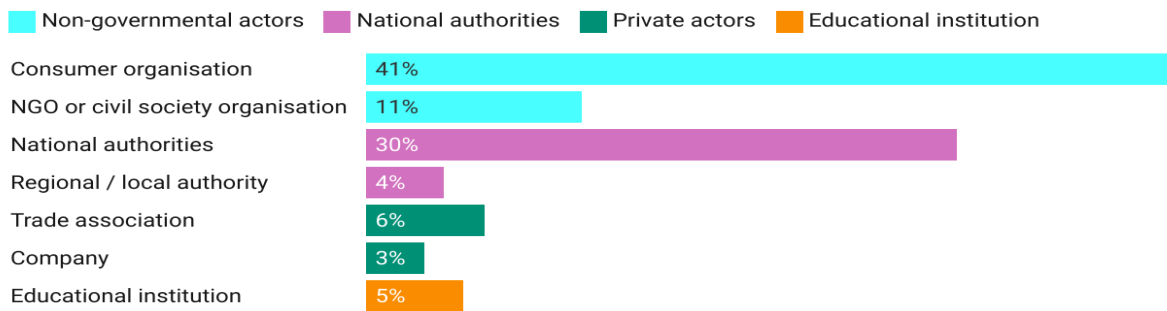


*Source: Authors' elaboration of national desk research*

The research shows that most initiatives (80%) have provided educational activities directly to consumers whereas 20% focused on technical support for consumer education providers. Most of the initiatives (77%) are organised at the national level whilst the rest are organised at local (12%) and regional (11%) level.

Most of the consumer education activities (52%) are organised by non-governmental actors, mostly by consumer organisations. Approximately one-third of the initiatives are organised by the public authorities. The most common public authorities to develop consumer education projects are consumer protection authorities (especially when it comes to initiatives related to general consumer protection rights and responsibilities), financial supervision authorities (which are responsible for promoting financial literacy in their Member State), and authorities in charge of the circular economy and sustainability. The remaining consumer education projects were developed by private actors (9%) and educational institutions such as universities, schools, and adult learning centres (5%).

**Figure 2: Organisations implementing consumer education initiatives**



Created with Datawrapper

*Source: authors' elaboration of the data collection results*

Almost half of the consumer education initiatives screened take place online (44%), a result that is not surprising given the shift in recent years towards digital learning. Online formats such as webinars, online courses and video tutorials, are convenient and accessible to large segments of the population, and it is expected that this trend will continue into the future given the ongoing digitalisation of everyday life.

**Box 1: Example of consumer education initiatives taking place online**

**Like your economy!**<sup>60</sup> The Swedish National Network on Financial Education publishes educational materials promoting financial literacy among different segments of the population. Free materials such as videos, presentations, and articles are available on this website for different categories of consumers, namely students, adults, seniors, and migrants.

<sup>60</sup> Available at: <https://gilladinekonomi.se/>

**Saferinternet.at**<sup>61</sup>. This is an initiative organised by the Austrian Institute for applied telecommunications which initially aims at teaching digital literacy to kids/youth, youth and social workers, elderly, parents and teachers, although many elements also deal with consumer education (especially online-marketing, in-app purchases, data collection, chain letters). The platform offers information and tools (quizzes, comics, mini- games, learning materials) for their five main target groups.

Consumer education in schools is the second most common format (22%) showing that a high share of education systems in the EU integrate educational workshops, presentations, or programs into the school curricula, regardless of the legal framework.

### Box 2: Examples of consumer education initiatives taking place in school

**About consumer rights for schoolchildren. Offering lessons to teachers in Lithuania (2022-2023)**<sup>62</sup>. This is an educational textbook dedicated to students in the elementary school (1st to 4th grade) regarding consumer protection. This textbook was published for the first time in 2022. It involves educational text regarding the consumer protection as well as quizzes and games. The textbook was created by State Consumer Rights Protection Service (SCRPS) in coordination with National Agency for Education and Ministry of Education, Science and Sport. The topics covered in the textbook include general consumer rights and responsibilities, the role of the State Consumer Rights Protection Service (SCRPS) and other institutions responsible for protecting consumer rights (i.e. European Consumer Centre, Bank of Lithuania, The Communications Regulatory Authority of the Republic of Lithuania (CRA), National Energy Regulatory Council, General Meeting of Advocates), and consumer rights and awareness related to the purchase of bad quality or unsafe products.

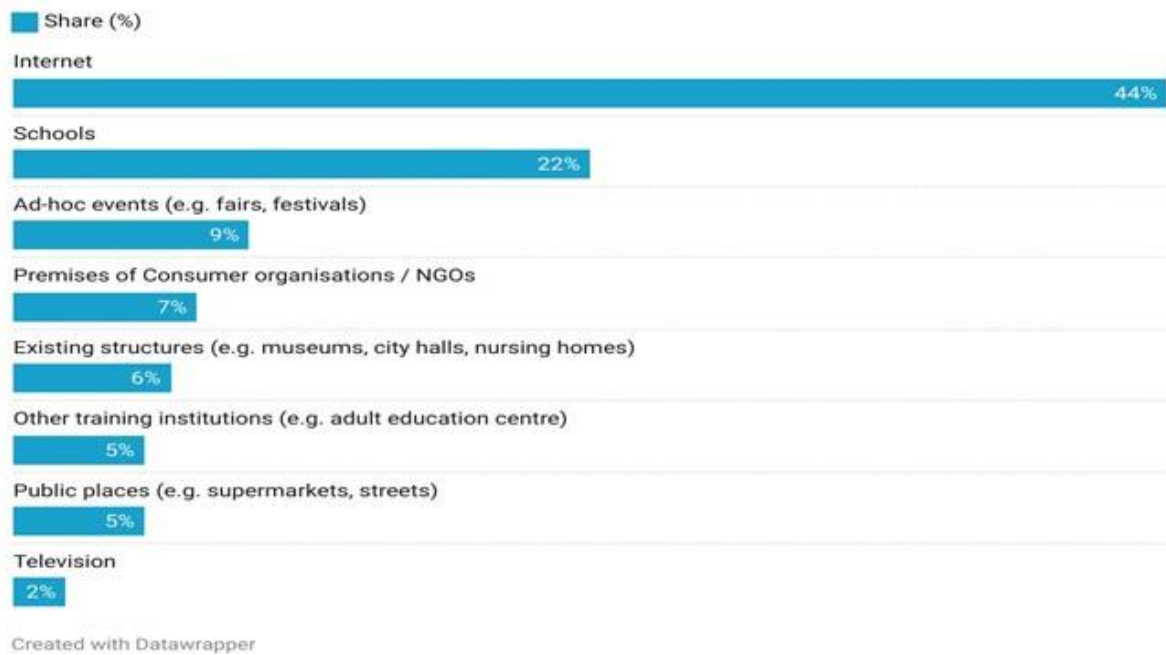
**Ekoskola Malta**<sup>63</sup>. Ekoskola Malta is an education programme dedicated to promoting awareness on sustainability among students in school (from elementary to high school). The general strategy of this programme is that of infusing environmental education concepts into the already existing subjects and not that of presenting a new subject. The programme aims to review current environmental status of the school as well as the key areas that need to be addressed to improve the sustainability of the school. The program provides informational resources (textbooks) as well as quizzes and games related to sustainability. The programme is funded by the Ministry for Education and Employment; the Ministry for the Environment, Climate Change and Planning, and Transport Malta.

The remaining initiatives are organised in other public or private locations such as premises of consumer organisations (7%), structures such as museums, city halls and nursing homes (6%), and training institutions or public places like supermarkets and the high-street (5% each). These initiatives aim to engage people directly within locations they frequently visit, they can also be more spontaneous, and target different consumer groups compared to the more popular approaches (e.g., people living in remote areas, elderly people, migrants).

<sup>61</sup> Available at: <https://www.saferinternet.at/>

<sup>62</sup> Available at: <https://sodas.ugdome.lt/metodiniai-dokumentai/perziura/19300>

<sup>63</sup> Available at: <https://ekoskola.org.mt/>

**Figure 3: Place where the education activity takes place**

*Source: authors' elaboration of the data collection results*

Further, we have found that 38% of initiatives were organised on a permanent basis, while the rest were either taking place several times a year or for a determined duration.

### **Box 3: Examples of permanent consumer education initiatives**

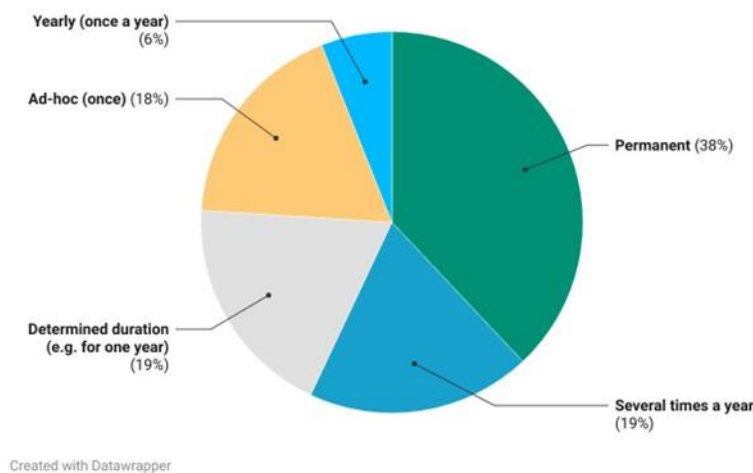
**"The Materialkompass"**<sup>64</sup> has been developed by the Federation of German Consumer Organizations (vzbv) under funding from the Federal Ministry of Justice and Consumer Protection. It is both a database and a review portal that comprises a very wide range of consumer education material on a wide range of topics. The material has been aggregated from other content producers and reviewed and analysed according to set of transparent criteria. It can be used by consumer education providers as a research tool for everyone who is looking for consumer education materials. On the other hand, it serves as an evaluation portal, since all the materials presented are checked in advance by an interdisciplinary team of experts for use in practice. The initiative provides a transparently reviewed repository of consumer education materials in German language

<sup>64</sup> Available at: <https://www.verbraucherbildung.de/materialkompass>

**'A Way of Life' and 'Overcoming Illegal Debt'**<sup>65</sup>. The initiative developed in Ireland by Money Advice and Budgeting Service (MABS) aims in educating consumers and, in particular, travellers in the field of financial products; and 'overcoming illegal debt'. A Way of Life is a money management programme focusing on the needs of travellers, offering a very comprehensive and structures approach to learning the practical skills of money management. It is delivered over a 6-week course. They often target a specific geographical area and perform a need-analysis to target the content of the program to the specific and current needs of the traveller community targeted. Then, the communication of the programme is also adapted, to take into account the literacy issues within the community (e.g. use of easy language, images etc.). Then, the second resource which has been developed in "Overcoming illegal debt", aims at addressing issues of illegal moneylending by providing a tool to participant to avoid illegal debt, in addition to providing a pathway out, where such illegal debt exists.

Most of the permanent initiatives are organised either by educational institutions (56%), public authorities (11%) or private actors (3%). While we have not collected detailed data on funding, access to funding could be one of the reasons why institutional providers are more likely run permanent activities.

**Figure 4: Time dimension of the education activity**



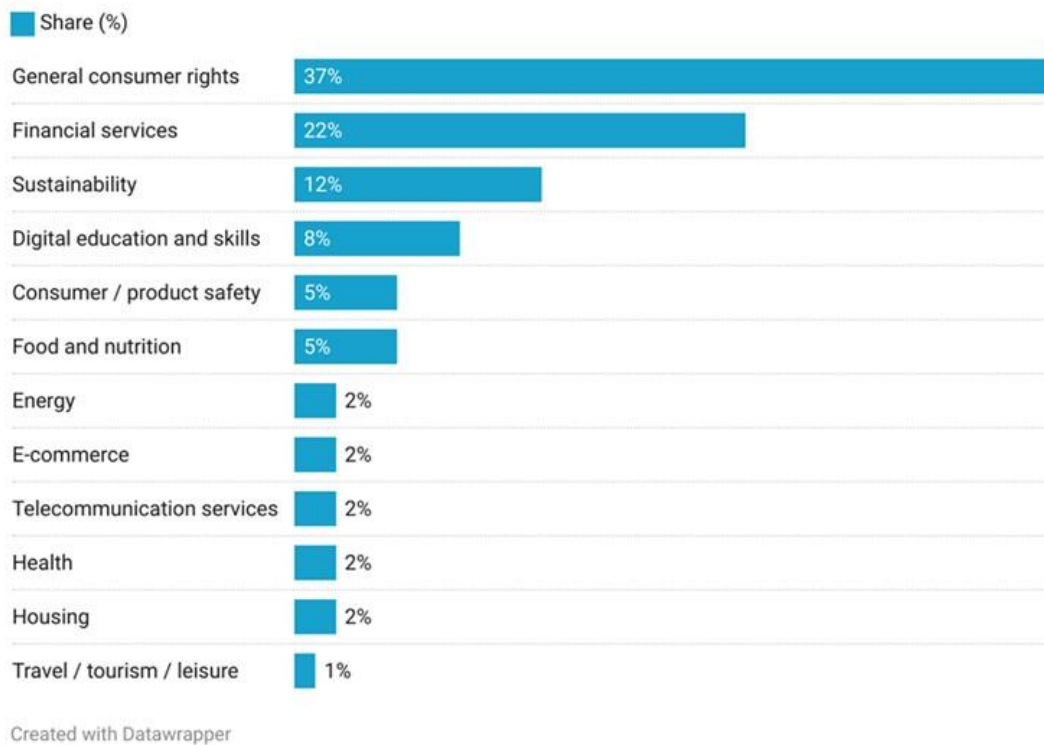
*Source: authors' elaboration of the data collection results*

The consumer education initiatives reviewed cover a wide range of topics; however, most have focused on consumer rights in general (37%) including contract law or rights when buying goods and services. Initiatives tackling financial literacy and financial services (including money management, credits and debt) are also common (22%). Other popular topics include sustainability and digital skills (12% and 8% respectively) most likely due to increased policy attention and growing awareness of the issues related to sustainability (e.g. climate change) and digital transformation (e.g. risks related to unfair practices in e-commerce, vulnerability of consumers who lack digital skills, etc.).

<sup>65</sup> Available at: <https://www.ntmabs.org/>

Figure 5 demonstrates a whole spectrum of subjects covered by the mapped initiatives.

**Figure 5: Consumer topics covered**



*Source: authors' elaboration of the data collection results*

Almost two thirds of the educational activities (57%) addressed all consumers. Among the projects with a target focus, young people, in particular, students in schools were the most common. All in all, the educational activities addressing young people are well-balanced, as topics of financial literacy (26%), general consumer rights (25%) and sustainability (22%) have been, in general, almost equally covered.

**Box 4: Examples of consumer education initiatives for young people**

**Finanzführerschein (Finance Driving License)<sup>66</sup>.** The overall aim of this initiative in Austria is to educate young consumers on individual and household financial management so in their later life they do not need to seek for debt advice/legal financial advice (prevention). Young consumers are trained with respect to their financial competencies by offering interactive workshops that teach financial consumer education in a playful and fun way through tangible, practical examples. The workshops are voluntary and not part of the compulsory public-school curriculum.

**Consumer Talks<sup>67</sup>.** In Portugal, DECO Jovem launched an initiative that actively promotes consumer related topics affecting young students. The initiatives take place in schools, usually last 60 minutes, and are implemented both online and offline over an 8-month period. Each month is dedicated to a different topic: 1) September –Food Month (“Fighting Food Waste!”); 2) October – Financial Literacy Month (“ABC of Savings”); 3) November – Waste prevention month (“Deplasticize yourself!”); 4) January – Influencing marketing (“It influences you: the #pub that makes you dream!”); 5) February – Safe Internet Month (“Surfing in good tides”); 6) March – Young Consumer Month (“You shop well, but you don’t know who!”); 7) April – Sustainability Month (“Consumers go green: become sustainable!”);

<sup>66</sup> Available at: <https://www.schuldner-hilfe.at/seminare-und-workshops.html>

<sup>67</sup> Available at: <https://decojovem.pt/pt/recursos/atividade/consumertalks>



8) May – Energy Month (“Save energy, give more to the planet!”). This initiative actively engages the school community as whole, where not only students are mobilized, but also families, teachers and school staff.

**Money Week**<sup>68</sup>. It is an event organized by the Luxembourg Bankers’ Association to help pupils in cycle 4 of basic schools in Luxembourg (10 to 12 years old) to better understand the value of money and the importance of managing their budget through a 2-hour educational activity. Volunteers educate the children through quizzes, games and other activities throughout the day. Schools can subscribe to be a part of the program every year. It is free of charge.

The remaining 13% of the initiatives were predominantly targeted towards elderly or teachers/professionals who are teaching or providing advice in the field of consumer protection and, in particular, financial literacy (9.4% for both groups).

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<sup>68</sup> Available at: <https://www.abbl.lu/en/consumers/financial-education/financial-education-programme/woch-vun-de-suen-or-money-week>

## 5. How consumer education is organised across Member States

The landscape of consumer education across European Member States is varied and diverse. Member States employ vastly different approaches to consumer education in terms of their scope and focus, as well as their approach to implementation of the strategies. In turn they receive varied results. Despite these differences, several trends can be observed. This section of the report assesses the existing approaches to consumer education observed across Member States and identifies common trends in approaches.

### 5.1. National frameworks and approaches to consumer education in the Member States

As a result of our assessment, four categories of strategic policy approach to consumer education have been identified within the 27 Member States. Member States therefore are categorised as having one of the following approaches to consumer education:

- **National strategy for consumer education.** This category is for Member States that have a national strategy that is purely dedicated to consumer education. No Member State falls into this category.
- **Consumer education as part of a national strategic document.** The second category refers to those Member States in which consumer education is included as part of a national strategic document. For instance, consumer education may be incorporated into a national strategic document dedicated to broader consumer policy or consumer protection. Effective consumer policy is a key priority in many (if not all) Member States. Consumer education is often accounted for within the broader context of consumer policy or consumer protection, and therefore in several instances has been identified as existing within these consumer policy or protection policy documents. In these instances, as part of a broad government policy, therefore, should facilitate a sustained coordinated approach covering key consumer education topics. In some Member States (HU, SK, HR, CZ) consumer education is integrated into the countries' national consumer protection policy documents. In Lithuania, consumer education is contained within the national development plan.
- **Thematic approach to consumer education.** The third category refers to Member States that have a thematic approach to consumer education. This is a more fragmented approach, meaning these countries have policies aimed at addressing one, or more themes within the broader scope of consumer education, but have no unified/centralised strategy for overall (or comprehensive) consumer education on a national level. Most prominently, research shows, these thematic strategies exist within the areas of financial literacy/education and sustainable consumption.
- **No national strategic document.** Finally, this category refers to Member States which have no strategic document in the area of consumer education. However, these Member States may have initiatives at play in other ways, such as on a regional level or, run by NGOs and other private organisations.

The map below shows the prevalence of the different policy approaches to consumer education implemented across Member States. The next section will explore each of these categories in detail and assess how they work in practice in each Member State.

**Figure 6: Approaches to consumer education across the Member States**

*Source: Authors' elaboration of national desk research*

## 5.2. Consumer education as part of a national strategic document

Consumer education is included as part of national strategic documents in five Member States, according to research conducted for this study. These countries are **Czechia, Croatia, Hungary, Lithuania, and Slovakia**.<sup>69</sup>

Across European Member States, consumer policy is driven by guidelines and frameworks established at a European level, however, consumer policy strategies remain the responsibility

<sup>69</sup> Slovakia's strategy expired as of 2020 and has not been renewed.

of national authorities and therefore vary widely across the EU. The Member States listed below have included consumer education as part of their consumer policy strategies, or as part of broader national development plans.

The strategies set out in these national strategic documents vary in terms of what they aim to achieve their objective, how they are targeted and how they are implemented. Notwithstanding this, all strategies broadly aim to strengthen **consumers’ ability to: exercise their rights as buyers, deal with complex information and, make sound purchasing decisions independently**. Furthermore, several strategies (LT, HR, HU, CZ) also aim to educate consumers to **promote the developmental goals of society**; for instance, by enabling them with digital skills or behaviours which promote sustainable consumption, which are associated with the digital and green transitions.

More specifically, in terms of educational topics, there are a number of common themes. Several Member States have put an emphasis on **sustainability/sustainable consumption, digital skills education and financial literacy** reflecting broader European and global policy priorities.

Indeed, the **Croatian** strategy for instance, outlines several priority areas (or objectives) related to consumer education covering the topics of sustainable consumption, financial literacy, digital skills and consumer rights. The strategy aligns these objectives with EU wide policy objectives (i.e. the green and digital transitions). The strategy also emphasizes topics unique to their country (such as educating consumers regarding the process of changing from Kuna to Euro). Similarly, **in Czechia** policy makers outlined key objectives related to consumer rights, financial education, digital education, and sustainable consumption.

In contrast **in Lithuania**, consumer education is included in a more generalised strategic development plan for the period (2023-2030), which includes a recognition of policy gaps in areas related to consumer education, including sustainability and consumer protection.

Finally for **Slovakia**, the only consumer education strategy is included in a policy document addressing consumer protection from 2014-2020. Though this document sets out the importance of consumer education in different contexts (pre- and post-purchase) and highlights the importance of educating specific groups. The commentary on these policy objectives is backward-looking and there is a lack of forward-looking policy planning. The strategy has not been updated since.

In Table 1, we have provided a short snapshot of each national strategy and a more detailed description can be found in the country fiches.

**Table 1 : Consumer education within national strategic document**

Member State	Consumer education within national strategic document
HR	<p>In Croatia, consumer education is included as a part of <b>the National Consumer Protection Programme for the period of 2021-2024</b>,<sup>70</sup> developed by the Ministry of Economy and Sustainable Development.</p> <p>The strategy has been developed in cooperation with relevant stakeholders in the field of consumer protection policy. In cooperation with these stakeholders educational and promotional activities are to be carried out targeting consumers in a variety of ways. It is emphasized in the strategy that new modalities of communication should be used to inform and educate consumers about their rights and how to exercise them. In particular a central consumer protection</p>

<sup>70</sup> Available at: [https://narodne-novine.nn.hr/clanci/sluzbeni/2021\\_03\\_29\\_620.html](https://narodne-novine.nn.hr/clanci/sluzbeni/2021_03_29_620.html)

Member State	Consumer education within national strategic document
	<p>website is mentioned as a key tool to be used to carry out activities such as awareness campaigns seminars and workshops. These activities are to be implemented in coordination with relevant industry stakeholders.</p> <p>The Croatian strategy identifies key areas where consumer education is required and sets out several key priorities including:</p> <ul style="list-style-type: none"> <li>• informing and <b>educating consumers about their rights</b>;</li> <li>• education regarding exchanging the Croatian Kuna for Euro;</li> <li>• consumer protection in the digital environment;</li> <li>• <b>sustainable consumption and energy efficiency</b>;</li> <li>• improving consumer education related to food safety; and</li> <li>• strengthening <b>consumer financial literacy</b>.</li> </ul> <p>A detailed plan is also provided in the strategy regarding activities for achieving the priorities of the national programme including who is responsible for its implementation, what the timeline is and how it will be funded.</p>
CZ	<p>In Czechia, consumer education is included as a chapter within the <b>Consumer Policy Strategy for 2021-2030</b>.<sup>71</sup> The strategy was published by the Trade Licensing and Consumer Legislation Department and was approved by the government in 2021. The focus of the strategy includes:</p> <ul style="list-style-type: none"> <li>• <b>Consumer rights and obligations</b> - through informational and awareness campaigns.</li> <li>• Financial education aimed at ensuring the <b>long-term financial stability of consumers</b>.</li> <li>• Digital education aimed at strengthening <b>consumers' digital literacy</b>.</li> <li>• <b>Sustainable consumption</b> - through providing clear and truthful information on environmentally friendly products, improving consumers' understanding of their contribution to promoting sustainable consumption.</li> <li>• <b>Improving communication</b> towards consumers through providing clear, easy-to-understand and transparent information via all means of communication.</li> </ul> <p>The strategy includes specific measures to ensure the implementation of the Strategy with deadlines and assigned responsible parties. It is noted that a mid-way review of the strategy will be carried out to assess its progress.</p>
HU	<p>In <b>Hungary</b>, the Ministry of Innovation and Technology has set forth a <b>Consumer Protection Strategic Program (2021-2031)</b><sup>72</sup>. The strategy stipulates that the state must allocate an annual budget for activities related to consumer education. It also sets priorities for organisations representing consumers' interests which include among others development of accessible</p>

<sup>71</sup> Available to download online here: <https://www.mpo.cz/en/consumer-protection/information-for-consumers/-consumer-policy-strategy-2021-2030---261818/>

<sup>72</sup> Available at: <https://fogyasztovedelem.kormany.hu/api/item/file-preview/10185/899c916da2b865a7312cd17298f69aa7.pdf>

Member State	Consumer education within national strategic document
	<p>consumer education materials, training and other activities. In addition, there is a focus on education through schools with the aim of increasing consumer awareness and consumer protection knowledge, and of creating more conscious consumers. Through these methods, the below objectives are included in the document:</p> <ul style="list-style-type: none"> <li>• The development of key competencies necessary for sustainable consumption that responds to the challenges of the digital age.</li> <li>• Educating <b>consumers about their rights</b>, helping them make informed decisions.</li> <li>• Ensure consumer choices are made thoughtfully in terms of finances, quality, and environmental concerns.</li> <li>• Addressing misleading or aggressive online commercial practices that may pose a danger to children, through education.</li> </ul> <p>In addition to the above objectives policy plans are included specifying how consumers are to be educated in the specified areas.</p>
LT	<p>In Lithuania, consumer education is included as one of the priority areas under the 2021-2030 <b>National Development Plan</b><sup>73</sup> initiated by the Ministry of Justice. Though the objectives included in the document are rather high level, the Ministry acknowledges a need for:</p> <ul style="list-style-type: none"> <li>• continued consumer education initiatives in Lithuania;</li> <li>• cooperation between the governmental institutions in organising consumer education initiatives; and</li> <li>• consumer awareness about sustainability and sustainable consumption.</li> </ul>
SK	<p>Consumer education had a dedicated chapter in the Slovakian Consumer Protection Strategic document, namely the <b>Consumer Policy Strategy of the Slovak Republic for the years 2014 - 2020</b><sup>74</sup>, however, the strategic document for consumer policy has not been updated since. The chapter highlights the importance of consumer education as a tool to enhance consumer protection. It notes that consumer education can be used to improve consumer choices, in terms of their economic interests and with regard to the quality of goods and services they purchase. It also notes its importance post-purchase, in relation to developing consumers' knowledge regarding their rights.</p> <p>In addition, the chapter highlights the importance of covering a wide range of target groups with consumer education to reach both current and future consumers. It encourages a focus on students in the education system and describes previously carried out policy actions in Slovakia, namely:</p> <ul style="list-style-type: none"> <li>• Embedding the topic of consumer rights into the school curriculum for primary and secondary school students (Act no. 245/2008).</li> <li>• Adoption of the national financial literacy standard in 2012 and revised in 2017.</li> </ul>

<sup>73</sup> Available to download [here](#).

<sup>74</sup> Available at: <https://www.mhsr.sk/obchod/ochrana-spotrebiteľa/dokumenty-v-oblasti-ochrany-spotrebiteľa>

The **Croatian document** provides examples of specific policy actions in priority areas, that will be taken to achieve objectives. However, consumer education actions are intertwined with broader policy goals and actions related to the digital environment, sustainable consumption and energy efficiency; financial literacy; and the protection of consumer rights. Educational initiatives are also often not explicitly differentiated from consumer information or awareness campaigns. Therefore, though comprehensive, this approach differs in terms of setting a specific consumer education strategy as in some of the other Member States and opts for a more generalised approach to achieving policy goals.

The **Hungarian document** also provides comprehensive objectives and policy plans to educate consumers in several specified areas. As noted, this includes an annual budget for activities specifically related to consumer education. It is also made clear that these objectives will be addressed through setting priorities for organisations which represent consumers' interests allowing them to develop accessible consumer education materials, training and other activities. This document also puts an emphasis on consumer education through schools.

Similarly, **the Czech strategy** is accompanied by appendices which contain implementation plans for the specified objectives set out in the consumer education chapter of the strategy. Additionally it is noted that national authorities in the relevant ministries have also published strategic documents aimed at addressing financial education and educating school children on the subject of the circular economy.

In the **Lithuanian document**, consumer education is included as one of the priority areas in the National Strategic Development Plan for the years 2021-2030<sup>75</sup>. The State Consumer Rights Protection Service (SCRPS) is appointed as the key public agency responsible for improving the state of consumer education in Lithuania. Following the implementation of this strategy plan, since 2021, the Consumer Rights Protection Service (SCRPS) in cooperation with other institutions (e.g., Ministry of Education, Bank of Lithuania, etc.) forms an annual plan<sup>76</sup> in which they provide a list of consumer education initiatives as well as consumer awareness campaigns to be developed in a given year.

It is important to note the variance in the length of the time periods associated with the aforementioned policy documents. In some countries, the agenda is set for the next decade (i.e., **LT** and **CZ**), in others, the period is short (**HR**, a four-year strategy), or in the case of **Slovakia**, a previous strategy document is included that has not yet been updated.

Practitioners from the field emphasised during interviews<sup>77</sup> that setting priorities for a longer period gives stakeholders more clarity on areas that may need focus, provides more stable sources of funding and/or helps practitioners to adopt a more systematic approach. For example, a stakeholder from **Lithuania** acknowledged that including consumer education as a national priority has been helpful in improving the consumer education landscape by addressing some of the core issues such as lack of continuous consumer initiatives and insufficient cooperation between actors. A stakeholder from Hungary noted that in their experience consumer education initiatives work well when they are, at least to some degree, supported by policy (by incorporating them into national policy documents), and are supported by at least some level of government funding.

In addition, by building upon previous strategies, a certain continuity and comparability is achieved, as seen in **Croatia** and **Czechia** for example. In this way, public authorities can assess what has and has not worked from previous strategies and adjust accordingly. It also

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<sup>75</sup> Available to download [here](#).

<sup>76</sup> Available at: <https://www.vtstat.lt/bendradarbiavimas/bendradarbiavimas-lietuvoje/tarpinstitucinis-vartotoju-svietimas/737>

<sup>77</sup> Interviews with stakeholders from Austria, Cyprus, France, Greece, and Lithuania suggest that presence of a centralised strategy has the potential to improve consumer education in their country.

allows authorities to identify good practices and focus on the topics where education is needed most.

### 5.3. Countries with a thematic approach to consumer education

There are several Member States which have no explicit strategy related to consumer education, nor have they included in any national strategy documents. However, many of these countries address consumer education in a thematic manner i.e. they have strategies specifically dedicated to educating consumers in a specific policy area. Our research shows that there are two main areas where such strategies exist: financial literacy/financial education and sustainability/sustainable consumption.

**Financial literacy and financial education** have gained in importance among policy makers in recent years. While financial education refers to educating individuals on financial matters, financial literacy instead refers to the application of these skills. A significant amount of work in this area has been undertaken by the OECD. Indeed, several Member States have partnered with the OECD to develop their strategy in this area, while others have linked their strategy to the work conducted. The box below gives an insight into work conducted by the OECD.

#### Box 5: OECD's efforts to enhance financial literacy across the world and the EU

The Organisation for Economic Co-operation and Development (OECD) has issued many publications on financial literacy worldwide, including a Policy handbook titled 'National Strategies for financial education' available online and addressed to policy makers and interested stakeholders in this process<sup>78</sup>. The Policy handbook benefitted from the experience of over 110 OECD's International Network on Financial Education (INFE) member economies with direct contributions from 65 of them. Based on worldwide trends of consumer education strategies for financial education, the policy handbook identifies the main challenges in countries with different economic and financial landscapes. On this basis, 'recommendations' are developed.

The core of the OECD's strategy to develop financial literacy articulates as follows:

- Developing a diagnosis to inform the national strategy.
- Establishing institutional and governing arrangements.
- Setting and achieving objectives, evaluating and funding the national strategy.
- Ensuring effective and innovative provisions of financial education.

In 2020, the OECD adopted the 'Recommendation on Financial Literacy' which presents a single comprehensive instrument to address this issue. It is intended to help governments and public authorities in the process of elaborating and implementing their policies to foster financial literacy. A holistic financial-consumer issues approach is promoted, and the principal areas covered in the recommendation of 2020 are:

- National strategies for financial literacy.
- Financial literacy and the various sectors of the financial landscape.
- Effective delivery of financial literacy programmes.

In 2022, the OECD issued high level principles on Financial Consumer Protection following a review by the G20/OECD Task for on Financial Consumer Protection aimed to feed into countries' financial education strategy and policies.

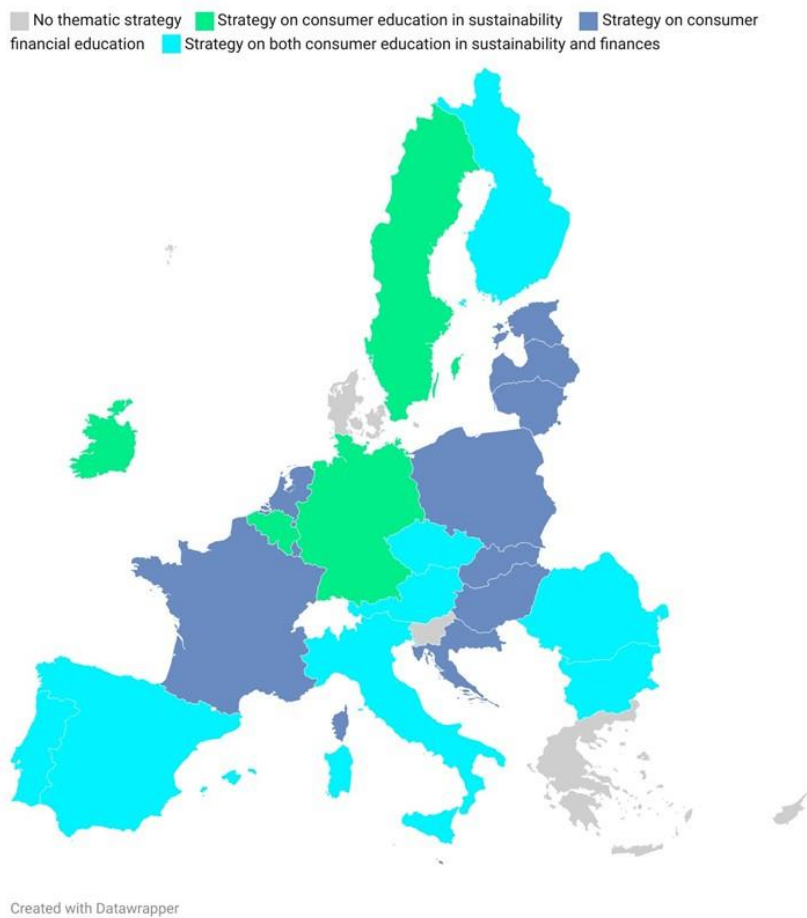
<sup>78</sup> The Policy Handbook is available here: [International Gateway for Financial Education - Organisation for Economic Co-operation and Development \(oecd.org\)](https://www.oecd.org/financial-education/)



On the other hand, education on **sustainability/sustainable consumption** refers to educating consumers on environmental topics, so that they are aware of the environmental and/or sustainability impacts of their purchasing decisions. Well educated consumers in this area will be equipped to make sensible and sustainable consumption decisions. In this context, research shows that Member States have adopted one of two approaches: they have either developed specific national education strategies focused on sustainability and/or sustainable consumption, or they have incorporated sustainability and sustainable consumption topics into a broader thematic approach within their circular economy policies.

An overview of how consumer education is approached thematically across the EU Member States can be found in Figure 7.

**Figure 7: Thematic approaches to consumer education across the EU Member States**



*Source: Authors' elaboration of national desk research*

### 5.3.1. Member States with a strategy on consumer financial education.

As presented in more detail in Annex 3, strategies related to financial literacy and/ or education are varied in their scope and focus, however several common themes have been observed.

Broadly, all strategies aim to increase the financial literacy of the population with a view to enhancing their financial knowledge, skills and competencies. Therefore, developing the ability of consumers to make well-informed financial decisions and increase their overall well-being.

International collaboration is prevalent in the development of financial education/literacy strategies. It is apparent from the research that most of the Member States have either collaborated with the OECD to develop their strategy or have used their guidelines on financial education as its basis.

Several Member States have officially partnered with the OECD, with funding and/or technical support from the EU, to develop a financial literacy strategy (**AT, CY<sup>79</sup>, BG, FR, NL<sup>80</sup>, PL, PT**)<sup>81</sup>. Additionally, the **South- East Europe (SEE) regional project**<sup>82</sup> has provided technical assistance and support in designing strategies for some Member States (**RO, BG, HR**). Others have based their strategy on OECD guidelines. In particular, the OECD report on measuring financial literacy<sup>83</sup> is referenced (by **IT, MT and FI**). Others have linked their strategy to the financial competency framework developed jointly between the European Commission and the OECD<sup>84</sup> (**LU, and ES**). Finally, national collaboration between, public, private and third-party actors, is also noted in several strategies as being key to the development of a successful strategy.

#### Objectives

There are many similarities in the objectives of the strategies, and most commonly they seek to address not only financial knowledge but the development of competencies and behaviours. Some that have arisen frequently are:

- **To encourage and enable sound financial decision-making.** Financial decisions regarding sensible purchases, prudent borrowing, building a safety net, avoiding over-indebtedness, recognizing, and preventing financial abuse, and understanding basic financial concepts.
- **Long-term financial planning** is the ability to understand savings and planning for retirement. Access to and understanding of investment opportunities.
- **Understanding consumer rights.**
- **To develop digital financial education,** promote the use of new and modern cashless payment instruments, promote the use of digital financial services, promote the safe use of digital services.

<sup>79</sup> As of yet, no strategy but a proposal has been drafted and approved.

<sup>80</sup> Though collaboration is not noted on the OECD website or within the NL strategy, is highlighted on the moneywise webpage.

<sup>81</sup> OECD, financial education collaborations, available at : <https://www.oecd.org/financial/education/financial-literacy-policies-and-initiatives-in-the-european-union.htm>

<sup>82</sup> OECD (2022) Boosting Financial Literacy of Rural Populations in South East Europe. Available at: <https://www.oecd.org/financial/education/boosting-financial-literacy-of-rural-populations-in-south-east-europe.htm>

<sup>83</sup> OECD/INFE (2022) Toolkit for Measuring Financial Literacy and Financial Inclusion. Available at : <https://www.oecd.org/finance/financial-education/measuring-financial-literacy.htm>

<sup>84</sup> European Commission & OECD (2022) Financial competence framework for adults in the European Union. Available at : [https://finance.ec.europa.eu/publications/commission-and-oecd-infe-publish-joint-framework-adults-improve-individuals-financial-skills\\_en](https://finance.ec.europa.eu/publications/commission-and-oecd-infe-publish-joint-framework-adults-improve-individuals-financial-skills_en)

- **To improve structures that allow for financial and financial literacy education,** increase the availability of related advice and information.
- **Educate entrepreneurs about financial topics.**
- **Enhancing the financial literacy of pupils and students.**
- **Enhanced cooperation between public and private actors (including industry)** allows for collaboration on the development of content and initiatives, as well as increased opportunities for the dissemination of these activities.

## Scope

National strategies focus on one thematic area, in many instances the strategies are therefore more detailed than the previous category in terms of providing specific initiatives targeted towards certain groups, or segments of the population.

The strategies above vary in their scope in terms of what segment of the population they aim to address. Some strategies are broad frameworks with overarching objectives for the development of financial literacy in the country (**ES, HU,**). Others are more specific and mention the importance of targeting certain groups (**AT, BG, CZ, EE, FI, FR, HR, IT, LU, LT, MT, NL, PL, PT, RO, SK**).

More specifically, several strategies particularly focus on students in the education system (both of school age and within higher education) and see value in preparing individuals for complex economic environments (**EE, SK, CZ, LU**). Others, broadly target different segments of the population such as **Bulgaria, Latvia** and **Netherlands** which have some initiatives for students (of school age and within higher education), as well as initiatives for the adult population and/or for those considered vulnerable.

A number of Member States have adopted a life-long learning approach highlighting the importance of educational initiatives at various stages of life. **Malta** for instance has broken down its strategy by segmenting and developing policy actions based on different stages of life. A similar approach can also be seen in other Member States (**CZ, AT, FI** and **HR**) which have a life-stage approach focusing on consumers throughout their lifetime, targeting education at important points such as attending school, first job, family life and enjoying senior years. Finland adopted a similar approach but has put a particular focus on life transitions - those dealing with unexpected risk situations (such as layoffs or illness).

Most of the Member States highlight the importance of providing initiatives for vulnerable consumers (**AT, CZ, BG, ES, FI, EE, FR, HU, HR, LV, NL, MT, PO, RO**). Whilst some highlight the importance of these strategies, others elaborate on this and provide examples of initiatives that will target vulnerable consumers. For instance, the **Bulgarian** strategy includes a priority called: 'Enhancing financial literacy and urging the financial inclusion of vulnerable and other groups of society'. Under this priority initiatives described include a plan to improve communication regarding initiatives to job seekers and promote the inclusion of unemployed persons in finance training (including those related to the acquisition of professional qualifications). In **Italy**, on the other hand, an initiative is run to improve; 'Access to banking services in inland areas'<sup>85</sup>. It is an initiative launched by UniCredit in partnership with the NGO Cittadinanzattiva<sup>86</sup>, it involves the creation and training of a network of facilitators (including association staff, general practitioners, pharmacists and parish priests) to help citizens living

<sup>85</sup> Inland areas are places that are not on the coast but in or near the middle of the country.

<sup>86</sup> More information available online: [Cittadinanzattiva una organizzazione, fondata nel 1978 – Cittadinanzattiva una organizzazione, fondata nel 1978](#)

in remote areas to develop knowledge in the areas of digital tools, payments, and access to banking services.

### *Implementation of the strategies*

The financial education strategies employ various methods of implementation. Not all strategies contain specific policy actions. Among those that do, most refer in some way to the integration of financial education into the formal education system. This allows younger students, of school and university age, to be taught financial skills necessary for consumers. For instance, **Czechia** and **Slovakia** have integrated financial education into the school curricula and have developed 'standards' which is a target level of financial literacy, that students should have achieved upon leaving school.

Some Member States have highlighted the importance of increasing/improving the dissemination channels which communicate financial education initiatives to the wider population. **Spain** for instance highlighted the importance of incorporating social media in its communication strategy. Further, some countries have created information portals that act as digital hubs for financial education material (**LU** and **HU**).

Strategies targeted towards adults include educational information campaigns and have highlighted the importance of digital tools in disseminating information regarding financial education. In **Romania** for instance, it has been indicated that financial education centres are to be created, which will be supported by online educational campaigns. In addition, financial education workshops in the workplace will be facilitated.

Gamified platforms<sup>87</sup> can also be used as a learning tool. An example of this can be seen in **Luxembourg**. 'The Financial Game of Life'<sup>88</sup> is an online interactive game, targeted towards young people, which aims to be a fun way to learn about financial topics.

In addition, some strategies highlight the significance of governance, exemplified by **Austria** and **Estonia**, where defined leadership roles and cooperative efforts among political authorities are emphasised."

### *Monitoring*

Another way in which the strategies differ is in how they will be measured. Whilst some have specific plans on how they will be measured others do not, or do not have these publicised within the strategy. **Estonia**, for instance has specific indicators for each objective within their strategy, and a broad target (increase/decrease) set against this target for the period of the strategy. Another interesting example is **Italy**, where alongside their three-year financial literacy strategies (which also incorporates measurable objectives) a specific annual target is put in place for each year.

How these strategies are measured is also relatively dependent on their timescale, whilst some are long-term strategies out to 2030 (**EE, FI**), some are shorter term, and cover a period of 3-5 years (**AT, BG, ES, HU, IT, NL, PT, MT, RO, LV, LT**).

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<sup>87</sup> Refers to platform which incorporate learning as part of a game.

<sup>88</sup> Available at: <https://www.techschool.lu/projects/fingol.html>

### 5.3.2. Member States with a strategy on consumer education on sustainability and/or sustainable consumption

According to our research, four Member States: **Ireland, Germany, Sweden** and **Portugal** have developed thematic consumer education strategies that cover sustainability and/or sustainable consumption.

**Table 2 : Consumer education strategies on sustainability or sustainable consumption**

Member State	Description of thematic consumer education strategy; sustainability
IE	<p>In Ireland, the government have implemented a sustainable consumption strategy entitled the <b>2nd National Strategy on Education for Sustainable Development - ESD to 2030</b>.<sup>89</sup> This strategy was implemented in 2022 and was developed by the Department of Education in collaboration with other relevant government departments. The strategy is supported by an implementation plan for the period 2022-2026<sup>90</sup>.</p> <p>The strategy is based on the United Nations 2030 agenda for sustainable development and the associated sustainable development goals (SDGs). In particular, SDG 4 aimed at Quality Education.</p> <p>The strategy aims to target a wide variety of education channels from early childhood education to third-level institutions, as well as engagement with local communities and youth groups through lifelong learning initiatives.</p> <p>The strategy outlines 5 priority action areas, built around the 17 sustainable development goals of the UN. These are advancing policy; transforming learning environments, building the capacity of educators; empowering and mobilizing young people; and accelerating local-level action. Each of these policy areas is further broken down into required actions and commitments.</p> <p>The aforementioned implementation plan gives more detail on the action plans related to the five priority areas. These plans include for each area a breakdown of key objectives, actions required to achieve these objectives, a designated lead government department, key stakeholders and a time frame for achieving the objectives.</p> <p>For example, under the priority area Building the Capacity of Educators, three objectives are identified as capacity Building, peer learning and rewards. Actions are then identified and broken down by school-based education (nine policy actions including the design of curricula changes and learning opportunities for teachers) and higher education (ten policy actions including embedding opportunities for peer learning and developing digital badges to incentivise learning). These actions have an associated government department lead and timeframe.</p>
DE	<p>In Germany, the '<b>Strategy for Sustainable Consumption</b>' was prepared by the Federal Ministry for the Environment, Nature Conservation, Building and Nuclear Safety (BMUB) in 2016<sup>91</sup>.</p>

<sup>89</sup> Available at: <https://assets.gov.ie/228330/c69895a6-88f0-4132-b6d1-9085a9c31996.pdf>

<sup>90</sup> Available at: <https://assets.gov.ie/228358/86ea1f5f-ff88-45f0-8ee5-270997007db1.pdf>

<sup>91</sup> Available at: [https://www.bmu.de/fileadmin/Daten\\_BMU/Pool/Broschueren/nachhaltiger\\_konsum\\_broschuere\\_en\\_bf.pdf](https://www.bmu.de/fileadmin/Daten_BMU/Pool/Broschueren/nachhaltiger_konsum_broschuere_en_bf.pdf)

Member State	Description of thematic consumer education strategy; sustainability
	<p>Key elements of the strategy include encouraging people to think about their own needs and also about consumption alternatives, the sustainability quality of goods and the environmental/social impacts of using and disposing of them. In terms of consumer education, the specific actions of the strategy include:</p> <ul style="list-style-type: none"> <li>• Establishing a national platform for Education for Sustainable Development (ESD) to coordinate the Global Action Programme on ESD, with a focus on sustainable consumption.</li> <li>• Strengthening collaboration with governmental and non-governmental partners to advance the ESD Global Action Programme at the national level.</li> <li>• Expanding the framework for global development learning in ESD to promote sustainable consumption in school education.</li> <li>• Providing clear information on consumption's environmental impact using indicators like CO2 emissions and water consumption.</li> <li>• Offering training on consumption-related topics for teachers and education facilitators.</li> <li>• Integrating sustainability content into vocational training, particularly energy efficiency and waste prevention.</li> <li>• Supporting innovative projects that encourage sustainable consumption.</li> <li>• Enhancing vocational education for sustainable development through the European Social Fund.</li> <li>• Promoting pilot projects to encourage sustainable consumption.</li> <li>• Bridging education and research for sustainable development, especially in higher education institutions and professional development programs.</li> </ul>
SE	<p>In Sweden, the '<b>Strategy for Sustainable Consumption</b><sup>92</sup> was prepared by the <b>Swedish</b> Ministry of Finance in 2016<sup>93</sup>.</p> <p>While the strategy does not specifically refer to who is targeted by its outcomes. The outlined plans appear to suggest a focus on the general public, students in schools and vulnerable consumers.</p> <p>As part of this strategy, several of the identified focus areas aim to address consumer education in the area of sustainable consumption. Firstly, to increase knowledge and deepen cooperation between actors in the field of sustainable consumption, secondly, to encourage sustainable ways of consuming, and finally to improve security for all consumers by incorporating a focus on vulnerable consumers (including those at risk of falling into debt). These focus areas are described in more detail below alongside more specific action plans:</p>

<sup>92</sup> Government Offices of Sweden, Ministry of Finance (2016). Strategy for sustainable consumption. Available at: [https://www.oneplanetnetwork.org/sites/default/files/sweden\\_strategy\\_for\\_scp.pdf](https://www.oneplanetnetwork.org/sites/default/files/sweden_strategy_for_scp.pdf)

<sup>93</sup> Available at: [https://www.oneplanetnetwork.org/sites/default/files/sweden\\_strategy\\_for\\_scp.pdf](https://www.oneplanetnetwork.org/sites/default/files/sweden_strategy_for_scp.pdf)

Member State	Description of thematic consumer education strategy; sustainability
	<ul style="list-style-type: none"> <li>• <b>Increase knowledge and deepen cooperation.</b> to achieve this the government aims to establish a <b>forum on eco-smart consumption</b> which will consist of relevant actors who can contribute to more eco-smart consumption by spreading examples of good practices. The Swedish Consumer Agency (SCA) will be responsible for the forum. The SCA will also collaborate with relevant actors to create <b>an environmental focus in schools</b> by facilitating teaching regarding the impact of consumption on the environment - for example by ensuring that school materials and lesson plan suggestions are easily accessible to teachers in Sweden.</li> <li>• <b>Encourage sustainable ways of consuming:</b> to achieve this the SCA is to promote more <b>eco-smart behaviour patterns</b> in various ways such as 'nudging consumers' by making it easier to choose the more sustainable options. This work will link with the eco-smart forum and other information initiatives. Additionally, more effective eco-labelling will be adopted after consulting with relevant actors who can advise on these measures.</li> <li>• <b>Improving security for all consumers.</b> This strategy also includes a section which aims to combat over-indebtedness among consumers. Though this relates more to financial education it is included within the sustainable consumption document and therefore is included in this section of the report. The strategy notes that over-indebtedness will be addressed through cooperation between the SCA and the relevant financial supervisory authority to help people who are in danger of falling into debt. The strategy also outlines an overall focus on consumers' circumstances, in particular those who are more vulnerable to aggressive business practices.</li> </ul>
PT	<p><b>In Portugal</b> in 2017, the Council of Ministers approved a <b>National Environmental Education Strategy (ENEA)</b><sup>94</sup>, following an extensive public consultation procedure. It is noted the strategy is open-ended and an update was made to the strategy in June 2022.</p> <p><b>The strategy will be governed by the Portuguese Environment Agency, in conjunction with the Directorate-General for Education.</b></p> <p>The strategy aims to contribute to active citizenship in the field of sustainable development and to the construction of a fair, inclusive and low-carbon society, rational and efficient in the use of its resources combining equity between generations, citizens' quality of life and economic development. The strategy is inspired by Portugal's commitment to the UN sustainable development goals.</p> <p>The strategy targets the youth, adults and the vulnerable consumers.</p> <p>The strategy consists of 16 measures focusing on key three topics that are central to the government's environmental policy:</p> <ul style="list-style-type: none"> <li>• Decarbonising the society. The goal is to educate Portuguese society about the risks originating from climate change, methods to improve energy efficiency, and the importance of sustainable mobility.</li> </ul>

<sup>94</sup> Available at: <https://apambiente.pt/apa/estrategia-nacional-de-educacao-ambiental>

Member State	Description of thematic consumer education strategy; sustainability
	<ul style="list-style-type: none"> <li>• Making the economy more circular. The aim is to promote dematerialisation, collaborative economy and sustainable consumption, to understand the importance of sustainable product design and efficient use of resources, and waste recovery (including recycling).</li> <li>• Valuing the territory. The aim is to promote the efficient use of land, and preservation of water, landscape, natural resources, and air.</li> </ul> <p>The strategy also created a fund dedicated to the improvement of sustainable education quality in the country amounting to, in total, 17.7 million Euros in investment in the field. The strategy also lays out policy actions, areas of responsibility and timelines for the identified measures.</p>

All four of the strategies described are national, are implemented by government bodies, and aim to develop consumer education in the field of sustainability/sustainable consumption within their respective populations. Indeed, the strategies recognise the importance of consumer education in empowering consumers to make better choices, which in turn can contribute in a significant way to a more sustainable future for the country. Despite these similarities, the strategies vary in terms of the scope of their focus. The **Swedish and German** strategies for instance, primarily focus on **sustainable consumption** and **enabling consumers to make sensible decisions**. The German strategy puts a particular emphasis on **making sustainable consumption a feasible option for consumers**, through actions such as minimum standards for products or systems of incentivisation.

The **Irish and Portuguese strategies** include sustainable consumption but are wider in their scope. The Irish strategy, for instance is a strategy focused on education for sustainable development and is built around the 17 sustainable development goals of the UN<sup>95</sup>. These goals cover a variety of sustainable development topics including **poverty, quality education, gender equality** and **responsible consumption**. Finally, in **Portugal**, the strategy is also linked to the sustainable development goals but focuses heavily on environmental education, in particular, the focus is on decarbonizing the economy, the circular economy (including sustainable consumption) and valuing territory. Furthermore, both **Portugal and Ireland** have described the link between their strategies and the ‘green transition’ (the EU’s policy approach to the goals of the European Green Deal which aims to make Europe a greener society by 2050).

### Scope

All four strategies target the entire population through their strategies. In **Ireland**, for instance, the strategy aims to target a wide variety of education channels from early childhood education to third-level institutions, by incorporating subjects of relevance into the curricula. Engagement outside of traditional education channels is also highlighted with particular attention given to the engagement of government bodies with local communities and youth groups through lifelong learning initiatives. The **German** strategy also highlights the importance of education targeted towards school age children and also those in higher education, the strategy also covers sustainable consumption in the workplace, and enabling businesses as consumer to make sustainable choices. The **Portuguese** strategy aims to develop educational initiatives

<sup>95</sup> United Nations (2015) Department of Economic and Social Affairs Sustainable Development, available at <https://sdgs.un.org/goals>



which target the youth, adults and also the vulnerable consumers in the population. The **Swedish** strategy is broad in its scope, whilst it does include an initiative that specifically targets children through integrating education into the curriculum, other measures target the entire population (e.g., eco-labelling).

In terms of the thematic approach, all strategies cover a wide range of topics, however, the most prominent set of topics identified include:

- 1. Sustainable consumption:** This entails promoting eco-smart behavioural patterns to encourage consumers to make more sustainable choices. It involves facilitating easier access to environmentally friendly options, emphasising sustainable product design, efficient resource usage, and sustainable waste management, including recycling.
- 2. Decarbonizing society:** The objective here is to educate society about the risks associated with climate change. This includes methods to enhance energy efficiency, particularly in sustainable housing, and emphasising the significance of sustainable transportation.

### *Objectives*

More specifically, in terms of objectives, a number of common themes have been identified:

- Encouraging sustainable ways of consuming.
- Educating society about the risks originating from climate change.
- Education regarding energy efficiency, and the importance of sustainable mobility.
- Increased cooperation between actors in the field of sustainability and sustainable consumption.

### *Implementation*

All four strategies provide significant detail on how they will be implemented. **Ireland** for instance has published a detailed implementation plan for the period 2022-2026. Within this plan, specific policy actions are provided for each objective, alongside an associated responsible stakeholder and timelines for achieving the objectives. The **Portuguese** strategy also lays out policy actions, areas of responsibility and timelines for the identified measures. The strategy started in 2017 but is open ended with no fixed date. A website which provides extensive educational resources, as well as detailed information on the strategy and its projects is run and kept up to date by the government.<sup>96</sup>

Similarly, **Sweden** includes policy actions for the three objectives contained in the policy, and where relevant, links the actors who will be responsible, however, specific timelines are not included in the document.

While **the German strategy** does not outline an implementation plan for each action included in the plan, it does include the establishment of several groups/institutions to oversee its implementation. An inter-ministerial working group was established to implement the programme (which comprised of government departments concerned with sustainable consumption). This was done in partnership with a competence centre at the Federal Environment Agency (UBA) set up to enhance specialist knowledge and communicate with the public. Further, a national sustainable consumption network involving stakeholder groups was established to promote cross-disciplinary and practice orientated dialogue and facilitate

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<sup>96</sup> Available at: <https://enea.apambiente.pt/content/apresentacao>

cooperation among stakeholders. The strategy also highlights that regular monitoring, or the programme is planned however no specific timeline is included.

### 5.3.3. Consumer education as part of circular economy policy

Furthermore, though not considered a thematic approach it is worth noting that a number of Member States have incorporated an element of consumer education into broader thematic strategy documents aimed at developing their country's circular economy. These cases are briefly outlined below.

**Table 3 : Consumer education incorporated into circular strategies**

Member State	Consumer education incorporated into circular strategies
AT	In <b>Austria</b> , consumer education is integrated into a wider thematic strategy on circular economy the Austrian Circular Economy Strategy developed in 2022 <sup>97</sup> . Within this strategy, increasing consumer awareness has been integrated as one of the focal of the strategy. It also states that consumers can support the transformation through their consumption behaviour. For this, awareness must be raised and suitable information to consumers should be made available.
BE	In <b>Belgium</b> , consumer objectives education is integrated into a wider thematic strategy on circular economy. In Belgium's <b>Federal action plan for a circular economy (2021-2024)</b> <sup>98</sup> , one of the measures (measure 15) is to identify the obstacles in terms of information on sustainable consumption and to develop key messages aimed at informing and raising awareness among consumers about sustainable consumption and the circular economy.  In addition, on a regional level, the Wallonia regional government, in 2022, introduced a strategy titled ' <b>Strategy 'eat tomorrow'</b> ' targeting food and health.  The aim of the programme is to educate consumers about the environmental impacts of food products. It includes among its strategic objectives the need to educate consumers by 'reinforcing citizens education on sustainable food systems and their capacity to exercise an active role in this system'. The programme particularly promotes the concept that information provided on food labels should be 'easy to read', verifiable, complete, pertinent, and accurate.
ES	The <b>Spanish</b> government approved the Spanish Circular Economy Strategy <sup>99</sup> in June 2020 covering the period out to 2030. The strategy positions the consumer as a central player in its development. In particular, it highlights how consumer purchasing decisions play an important role in advancing the strategy.  The strategy proposes a series of action lines on which policies and are focused, these are based on the Commission's Circular economy action plan <sup>100</sup> . Two of these action lines are described as being cross-cutting in nature and aim address consumer education on the topic, these are, raise awareness and participation (to enable informed conscious consumers), and Employment

<sup>97</sup> Available at: [https://www.bmk.gv.at/themen/klima\\_umwelt/abfall/Kreislaufwirtschaft/strategie.html](https://www.bmk.gv.at/themen/klima_umwelt/abfall/Kreislaufwirtschaft/strategie.html)

<sup>98</sup> Available at: <https://economie.fgov.be/sites/default/files/Files/Entreprises/Plan-d-action-federale-economie-circulaire-2021-2024.pdf>

<sup>99</sup> [Spanish Circular Economy Strategy and Action Plans \(miteco.gob.es\)](https://www.miteco.gob.es/)

<sup>100</sup> Available at: [https://environment.ec.europa.eu/strategy/circular-economy-action-plan\\_en#:~:text=The%20new%20action%20plan%20announces,for%20as%20long%20as%20possible.](https://environment.ec.europa.eu/strategy/circular-economy-action-plan_en#:~:text=The%20new%20action%20plan%20announces,for%20as%20long%20as%20possible.)

Member State	Consumer education incorporated into circular strategies
	<p>and training (educating and retraining people to perform jobs orientated towards the circular economy).</p> <p>The rationale behind these policies is to develop educational activities and trainings as key strategic instruments for encouraging more sustainable consumption across the country.</p> <p>It is noted that in monitoring and assessing the effectiveness of this plan, consumer choice and the behaviours of society as a whole will be considered.</p>
CZ	<p>In <b>Czechia</b>, consumer education is also integrated into a wider thematic strategy on circular economy. <b>The strategic framework for the circular economy of the Czech Republic for 2040</b><sup>101</sup> developed in 2021 incorporates a goal of integrating circular economy into educational programs in schools' curriculums. In addition, the framework emphasizes the objective of expanding public campaigns aimed at increasing awareness of waste prevention and benefits, green products and the use of new circular business models.</p>
FI	<p>In <b>Finland</b>, consumer education is also integrated into a wider thematic strategy on circular economy. The Finnish Government adopted the resolution<sup>102</sup> on promoting a circular economy in 2021.</p> <p>The resolution outlines that from the perspective of the consumer, the circular economy market can be strengthened by improving the appeal of circular economy services and increasing citizens' awareness of them through education.</p>

## 5.4. No strategic document on consumer education

The final category examined in this report includes Member States that have no policy or strategic document on consumer education of any kind at a national level. This does not mean however, that there are no consumer education initiatives at play. According to the desk research and consultation with relevant stakeholders, this is the case in the five Member States.

**Table 4 : Member States with no national strategic document on consumer education**

Member State	Description
DK	<p>In <b>Denmark</b>, the Danish Competition and Consumer Authority deals is responsible for consumer protection and therefore, consumer education on a national level, however does not develop or run consumer education initiatives. The Danish Consumer Council is a consumer organisation that runs educational initiatives in schools.</p>

<sup>101</sup> Available [here](#).

<sup>102</sup> Finland's Ministry of the Environment, 2021. Government Resolution on the Strategic Programme for Circular Economy. Available at: <https://ym.fi/documents/1410903/42733297/Government+resolution+on+the+Strategic+Programme+for+Circular+Economy>

Member State	Description
	On a thematic level, financial literacy is integrated into the school curriculums, yet no strategy is in place for promoting financial literacy in Denmark.
CY	<p>In <b>Cyprus</b>, consumer education was an integral part of the national consumer policy strategy for the period of 2015 to 2020 prepared by the Consumer Protection Service of the Ministry of Energy, Trade and Industry. In this strategy, consumer education was recognized as an essential element of consumer protection developing the basis of consumer awareness. The strategy, however, has not been updated.</p> <p>On a thematic level, a proposal for the implementation of a National Strategy to promote Financial Literacy and Financial Education in Cyprus was approved by the Bank of Cyprus in collaboration with the Council of Ministers in June 2022<sup>103</sup>, however no strategy has been launched as of October 2023<sup>104</sup>.</p>
EL	In <b>Greece</b> , consumer education is not integrated into the national consumer policy, and there are no thematic strategies on consumer education topics (i.e. financial literacy, sustainability, etc.).
SL	In <b>Slovenia</b> , consumer education is not integrated into the national consumer policy, and there are no thematic strategies on consumer education topics (i.e. financial literacy, financial literacy, etc.).

In some instances, the development of consumer education is mostly in the hands of practitioners in the field with limited involvement of national actors, whereas in others, public actors are involved in various consumer education activities, but they do not set overall national strategic objectives. This often results in local actors developing their own programmes and strategies.

It is important to note that stakeholders have linked a lack of government involvement in consumer education initiatives to challenges in their national landscapes. Without sufficient involvement of governmental actors, NGOs and consumer organisations often face **difficulties developing activities in a systematic way**, or in some instances activities can be duplicated.

Additionally, according to some stakeholders, a lack of national support also increases the risk of too much focus being put on ad-hoc events, as opposed to the development of permanent initiatives which respond to the needs of the population. Lastly, uncoordinated, locally focused strategies have been linked by stakeholders to an inefficient management of resources, as efforts are not coordinated. Further, this type of organisation can unintentionally lead to an underrepresentation of some consumer groups, especially vulnerable people.

<sup>103</sup> Available at: <https://www.centralbank.cy/el/announcements/financial-literacy-28-06-2022>

<sup>104</sup> Available at: <https://www.nomoplatform.cy/ethniki-stratigiki-chrimatooikonmikoy-alfavitismoy-kai-chrimatooikonmikis-paideias/>

## 5.5. Conclusion

This section of the report has reviewed how consumer education is organised across the EU Member States. In doing so, four categories have been identified. Through our research it has been determined that a small number of Member States (five in total) have incorporated consumer education into a broad national strategic document, most often aimed at consumer policy. Several key themes have emerged that permeate these strategies. These are **consumer education on financial literacy, digital skills, sustainability/sustainable consumption, and consumer rights**. Most of the Member States have taken a thematic approach, meaning consumer education is addressed through a strategy that targets a particular topic within consumer education. In these instances, the most common themes addressed are **financial education/literacy** (thirteen Member States) and **sustainability/sustainable consumption** (three Member States have a strategy on this topic while a further five have incorporated elements of consumer education into a wider circular education strategy). A further six Member States have not incorporated consumer education into any national policy or strategic document. However, whilst this indicates that government bodies have no formal involvement in an active consumer education strategy, this does not mean the subject is not addressed in other ways. For instance, in Germany, consumer education is organised most commonly by non-governmental regional organisations spread across German federal states.

Further, there are several common elements that are important to the development of effective consumer education initiatives. Firstly, the importance of targeting measures/initiatives by sub-group of the population permeates across many of the strategies, whether this be by demographic group, or by addressing those considered more vulnerable. This was reinforced by stakeholders from France, Germany and Greece who noted that measures are most effective when they are targeted at a certain segment of the population using measures appropriate for that demographic. Additionally, a key point raised across the strategies is the importance of incorporating both public and private actors in the design and implementation of a consumer education strategy. It has also been noted that a network of collaborators can be highly effective in developing effective content and tools that are relevant to the population, and in ensuring these initiatives reach the intended consumers. In relation to this, many strategies have highlighted the need to employ various dissemination techniques for their strategies, to convey the relevant material in an appropriate and easy to understand manner. This includes traditional education channels, adult education, and digital channels such as social media.

Finally, the importance of strategy governance was broadly raised, several strategies assigned relevant government departments or actors to hold responsibility for either the development of an initiative or an associated indicator which measures the performance of said initiative.

Overall, consumer education is organised in a variety of different ways across Member States. Indeed, though many Member States have active strategies in place which address consumer education, there are large disparities in the comprehensiveness of how the initiatives are organised. This raises risks of educational gaps for consumers.

## 6. Role of stakeholders in developing consumer education in Member States

The previous section of this report has reviewed and assessed how Member States organise consumer education policies in their country. In several strategic documents (both national consumer strategies and thematic strategies) it has been emphasized that a key element in the success of any consumer education strategy is quality governance and clarity on who is responsible for its implementation. This point has been echoed by stakeholders interviewed for this report.

In practice a diverse set of stakeholders develop and implement educational activities across the EU, including **governmental organisations** (such as public authorities, agencies, ministries etc.) and **non-governmental actors** such as NGO's, consumer associations, trade union and the business sector.

However, it is apparent that there is no one way in which consumer education strategies are implemented and governed. For those Member States that have incorporated consumer education into either a national strategic document or adopted a thematic approach, government bodies have had somewhat of a role in steering the development of these strategies. However, the extent to which government bodies take a prominent role in the implementation of consumer education initiatives varies, and in some countries, non-government actors are the main drivers of initiatives.

This section of the report will therefore explore the role of government and non-government actors in developing and implementing consumer education initiatives. This assessment is based on comprehensive desk research, as well as interviews with expert stakeholders in each Member State.

Our research has allowed us to divide Member States into two broad categories, those in which consumer education initiatives are primarily developed and implemented by government bodies and those in which NGOs play a prominent role.

It is important to note that no Member State fits neatly into the category of 'government-run initiative' or 'non-government run initiatives', this is because in all Member States there is some level of involvement of NGO actors or other private institutions. Member States are therefore described below according to an assessment of which actors are most prominent in the development and implementation of initiatives.

### 6.1. Governmental bodies are the main actors developing and implementing consumer education initiatives

In several EU Member States, government departments take a leading role in developing strategies that steer consumer education, and as explored in section 5, many have developed either a national strategic document which incorporates consumer education or have developed a thematic strategy which targets one or more element of consumer education. Notwithstanding this, the extent to which government bodies are involved in the **implementation of these strategies**, and the associated initiatives varies widely across Member States. In the countries below, government bodies take a leading role, both in development and the implementation of consumer education.

Firstly, with regard to those countries in which consumer education is addressed within a national strategic document, (as detailed in section 5). In all five of these Member States (Czechia, Croatia, Hungary, Lithuania, and Slovakia) government departments are responsible

for drafting the strategies in which consumer education is addressed. However, the way these initiatives are implemented is more varied.

From our research, it has been determined that in **Lithuania** and **Croatia**, government bodies are the most prominent actors:

- In **Croatia**, the **Ministry of Economy and Sustainable Development** is the principal coordinator of consumer protection and educational activities (with the Finance Ministry focusing on financial literacy). As described in section 5, consumer education is included within the **National Consumer Protection Programme**<sup>105</sup> for the period of 2021-2024, developed by the Ministry of Economy and Sustainable Development., under this strategy, consumer education initiatives are intertwined with more general consumer awareness and consumer protection initiatives, which are set out in several priorities (or objectives) to be achieved. For each of the priorities, specific actions are described with an associated government body or public institution responsible for the activities. For instance, regarding consumer education related to the priority ‘Improving consumer protection in the digital environment’, **DZIV (the state intellectual property office)** is responsible for conducting educational activities to familiarise various groups of consumers specifically on the on how to identify violations of intellectual property rights resulting in counterfeit products on the market. Further, in relation to the priority ‘Encouraging the policy of sustainable consumption and energy efficiency’, the **Ministry of Spatial Planning, Construction and State Property**, is responsible for educating consumers in relation to the implementation of real estate laws relating to the energy efficiency of buildings, while the running of an energy efficiency calculator will fall to **HERA (the Croatian energy regulatory agency)**<sup>106</sup>. These specifications are made for every priority measure listed in the strategy, alongside specific timeframes, and an indication of how the initiative will be funded (i.e. whether state funds or the organisation’s own funds will be used). In addition, as noted by one stakeholder, NGOs in Croatia do design and implement initiatives based on their expertise acquired through fieldwork, and these initiatives can be effective as they reach more targeted groups of consumers.
- In **Lithuania**, most consumer education initiatives are implemented by public authorities. As has been noted in section 5, consumer education has been included as one of the priority areas under the **2021-2030 National Development Plan**, initiated by the **Ministry of Justice**. In terms of its implementation, the objectives contained in the development plan are high-level and do not assign responsible parties. Since 2021 the **State Consumer Rights Protection Service (SCRPS)** in cooperation with other institutions (e.g. Ministry of Education, Bank of Lithuania, etc.) have published an annual plan, in which the list of consumer education initiatives from public authorities are listed. In regard to consumer education materials used in school environments, SCRPS together with the Ministry of Education create materials which are later distributed to schools. One stakeholder noted that the national funding that is received by NGOs is not sufficient to allow these organisations to implement sound and continuous consumer education initiatives, thus, they focus on providing consumer advice to consumers in need.

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<sup>105</sup> Available at: [https://narodne-novine.nn.hr/clanci/sluzbeni/2021\\_03\\_29\\_620.html](https://narodne-novine.nn.hr/clanci/sluzbeni/2021_03_29_620.html)

<sup>106</sup> Available at: [https://narodne-novine-nn-hr.translate.google/clanci/sluzbeni/2021\\_03\\_29\\_620.html? x tr sl=hr& x tr tl=en& x tr hl=en& x tr\\_pto=wapp](https://narodne-novine-nn-hr.translate.google/clanci/sluzbeni/2021_03_29_620.html? x tr sl=hr& x tr tl=en& x tr hl=en& x tr_pto=wapp)

In **Sweden**, in contrast to the above Member States, though Sweden has not included consumer education within any national strategic document, consumer education initiatives are present, and are predominantly developed and implemented by government bodies.

- The key national authority in Sweden responsible for the provision of consumer education, in general, is the Swedish Consumer Agency. The agency has also been appointed as the responsible institution for implementing the ‘**Strategy for Sustainable Consumption**’<sup>107</sup> developed by the **Swedish** Ministry of Finance in 2016<sup>108</sup>. In terms of the financial literacy, specifically, the responsible institution is the **Swedish Financial Supervisory Authority**. Although there is no formal financial literacy strategy present in Sweden, this authority organises a variety of initiatives focusing on promoting financial literacy among the Swedish population. Both institutions provide funding opportunities to non-governmental organisations interested in organizing consumer education activities and provide training to municipalities as local authorities typically have units responsible for providing information regarding consumer rights and debt advice. However, there are plans to cut off governmental funding in Sweden<sup>109</sup>. Furthermore, both institutions develop free educational material (videos, textbooks, etc.) on consumer education to schools and universities. In this case, topics on consumer rights are embedded in school curriculums, so, schools in Sweden have to use the material prepared.

## 6.2. Non-governmental organisations play a prominent role implementing consumer education initiatives

**In several Member States, non-governmental actors are key players in the field of consumer education.** In the context of consumer education, these non-governmental actors are consumer associations, universities, civil societies, or businesses. Furthermore, consumer education initiatives run by this type of organisation can be independent, or, at times, are run with the support of government actors or funding. To assess the role of NGO actors within the landscape of consumer education across Member States, two scenarios have been observed.

### *A collaborative approach: NGOs and government bodies*

Firstly, our research has identified a scenario which indicates **a collaborative environment between public bodies and NGOs**. In these instances, **public authorities and non-governmental actors work alongside each other in a coordinated and organised fashion to develop and implement consumer education initiatives**<sup>110</sup>. In other words, public authorities, consumer organisations, NGOs, and civil societies are directly involved in educational activities for consumers. Most commonly according to our research, under this scenario, public bodies hold responsibility for consumer education and the overarching direction of policy, whilst NGO actors act as partners to advise on strategy and/or as implementation partners. These Member States are described below.

- In **Austria**, government bodies maintain the overall responsibility for consumer education, however, much of the implementation of initiatives is carried out by NGOs.

<sup>107</sup> Government Offices of Sweden, Ministry of Finance (2016). Strategy for sustainable consumption. Available at:

[https://www.oneplanetnetwork.org/sites/default/files/sweden\\_strategy\\_for\\_scp.pdf](https://www.oneplanetnetwork.org/sites/default/files/sweden_strategy_for_scp.pdf)

<sup>108</sup> [https://www.oneplanetnetwork.org/sites/default/files/sweden\\_strategy\\_for\\_scp.pdf](https://www.oneplanetnetwork.org/sites/default/files/sweden_strategy_for_scp.pdf)

<sup>109</sup> Swedish government, however, intends to completely cut off funding for the consumer movement in Sweden from 2026. For more information please see - <https://www.sverigeskonsumenter.se/nyheter-press/nyheter-och-pressmeddelanden/europeiska-konsumentrorelsen-i-oppet-brev-till-regeringen/>

<sup>110</sup> This is the case in Austria, Czechia, Cyprus, Estonia, Finland, Ireland, Latvia, Luxembourg, the Netherlands, Spain and Germany



**The Ministry of Social Affairs** has a leading mandate on leading consumer education, whilst the **Ministry for Climate Protection** focuses exclusively on consumer education in the area of sustainability. An example of this coordination is exhibited under the Austrian financial literacy strategy under which, three clear responsible groups are established. Firstly, the Ministry of Finance has the mandate to initiate the design of the national financial literacy strategy. Secondly, the Executive Board, (made up of public sector bodies) holds the responsibility for the implementation of the strategy, this board is the ultimate decision-making body for the strategy and is responsible for the long-term vision, and the development of annual strategic action plans. Finally, the Steering Board (made up of other public bodies, private sector actors, NGOs, consumer associations and universities) is responsible for the day-to-day implementation of the strategy. This includes the organisation of events which contribute to the strategies objectives, and the development of specific sectoral sub committees<sup>111</sup> to coordinate further activities.<sup>112</sup>

- In **Czechia**, consumer education is guided by government strategies and is implemented by both NGOs and public bodies. More specifically, **the Ministry of Industry and Trade** is responsible for supervising the development of consumer education in Czechia. In practice according to a Czechian stakeholder, the Ministry creates the vision for consumer education through national strategies and supports NGO actors (particularly consumer organisations) through grants, which are used to create educational initiatives for consumers. In other instances, institutions of the public sector, such as the Czech Trade Inspection, the Energy Regulatory Office, the Financial Arbitrator, and the Czech Telecommunications Office, which are public bodies, established by law, contribute to the development of education by establishing their own initiatives or by cooperating with NGO actors. The role of consumer organisations is significant both in the regions where many of them operate (organising for example lectures for schools and the public) and at the national level.
- This division of labour is also reflected in the **Czech Consumer Policy Strategy for 2021-2030**. In the strategy, a set of policy measures to achieve the strategy are established and linked with an associated task owner (a central state administrative body). Additionally, a working group set up by the Ministry of Industry and Trade oversees the implementation and monitoring of the strategy. This group includes all ministries involved, administrative authorities, representatives of consumer organisations and representatives of economic operators. The importance of NGOs is also highlighted in the strategy as they are crucial to representing consumer interests, and in implementing the initiatives with the support of government actors.
- Moreover, in **Cyprus**, consumer education initiatives fall under the responsibility of the **Consumer Protection Service of the Ministry of Energy, Commerce and Industry**. The consumer protection service works alongside NGOs, specifically consumer associations and trade unions to develop and implement consumer education initiatives. These initiatives are supported by government funding, and NGOs can benefit from funding to run their own consumer education events or initiatives. It is further noted that where required, NGOs and public organisations can coordinate and divide work on joint initiatives but ultimately the responsibility falls with the public body. As mentioned in section 5, proposal for the implementation of a National Strategy to promote Financial Literacy and Financial Education in Cyprus was approved by the

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<sup>111</sup> A Scientific Committee, and a Financial Literacy Community, with the possible creation of further thematic Sub-Committees.

<sup>112</sup> Based on (OECD, 2021) A national financial literacy strategy for Austria, available at: <https://www.oecd.org/daf/fin/financial-education/austria-financial-literacy-strategy.html>

Bank of Cyprus in collaboration with the Council of Ministers in June 2022<sup>113</sup>, however no strategy has been launched as of October 2023<sup>114</sup>.

- In **Estonia**, consumer education initiatives are implemented by both public bodies and NGOs, as well as in cooperation between public and private entities. The **Consumer Protection and Technical Regulatory Authority** is the main public body responsible for consumer education. There is an active landscape of initiatives run by public bodies in collaboration with NGOs. For instance, the Good Deed Foundation (a philanthropic fund created by entrepreneurs to kick-start initiatives helping to solve challenges in general education) along with the Ministry of Education, shapes and implements initiatives to foster conscious consumerism, and develop consumers' knowledge of their protection rights. Further, as described in section 5, Estonia has a national strategy in place called **Developing the Financial Wisdom of the Inhabitants of Estonia**<sup>115</sup>. To implement this strategy, the government coordinates with public, private and third-party actors on specific initiatives to achieve the strategy objectives.
- In **Finland**, the **Competition and Consumer Authority** is the key public authority which provides support to consumer organisations developing consumer education initiatives. It is noted by a Finnish stakeholder that a wide range of organisations develop and implement educational initiatives with the financial support of ministries and government bodies. For example, the **Consumer Union of Finland** is an NGO which is active in the development of consumer education initiatives on the topic of sustainability.
- In **Ireland**, consumer education initiatives are developed and implemented by government bodies, with significant involvement from NGOs. The key public actor is the **Department of Education** but other public authorities are the **Competition and Consumer Protection Commission (CCPC)**.<sup>116</sup> There are also a number of NGOs such as the **Money Advice and Budgeting Service (MABS)** providing education support in the field of personal finance via regional offices throughout the country. Though there is no national strategy for consumer education, an Irish stakeholder noted that NGOs and grassroots organisations (such as youth groups or community groups) provide essential educational initiatives for consumers.
- In the case of **Italy**, responsibility for the design and output of consumer education initiatives is split between government bodies and other organisations such as consumer organisations and NGOs. As described in section 5, Italy has a National Strategy for Financial, Insurance and Social Security Education<sup>117</sup> and a 'committee' is responsible for its implementation. The committee is made up of eleven members from public bodies, advisory bodies universities and other organisations and was established in 2017 by the Minister of Economy and Finance, in agreement with the Minister of Education, University and Research.<sup>118</sup> In terms of broader consumer education initiatives, consumer organisations play a central role in providing education

<sup>113</sup> Available at: <https://www.centralbank.cy/el/announcements/financial-literacy-28-06-2022>

<sup>114</sup> Available at: <https://www.nomoplatform.cy/ethniki-stratigiki-chrimatooikonomikoy-alfavitismoy-kai-chrimatooikonomikis-paideias/>

<sup>115</sup> Ministry of Finance Estonia (2021) Money Smart Estonia, available at :

<https://www.fin.ee/en/media/10094/download#:~:text=You%20are%20holding%20in%20your,environment%20encourages%20the%20decision%20making.>

<sup>116</sup> For example, it is actively involved in developing financial education materials for teachers in schools.

<sup>117</sup> Available at: <https://www.quellocheconta.gov.it/it/chi-siamo/strategia-nazionale/strategia-nazionale2/index.html>

<sup>118</sup> The committee is chaired by a director appointed by the Minister of Economy and Finance. The committee oversee 'lines of action' which are specific policy actions which aim to achieve the objectives of the strategy that are run by themselves, or in cooperation with public or private bodies, these include; the organisation of the Economic and Financial Olympics by the Ministry of Education; integrate the strategy guidelines into schools; work with universities to encourage the teaching of financial education; integrate the strategy guidelines into adult education; and support and coordinate initiatives for SMEs by involving local organisations, and trade associations. Available at: <https://www.quellocheconta.gov.it/it/chi-siamo/comitato/>

to particular target groups. Other organisations that run such initiatives include: the Italian Alliance for Sustainable Development (ASviS), the Foundation for Financial Education and Savings (FEDUF), the Italian Banking Association (ABI), and the Italian Platform for Circular Economy (ICESP).

- In **Luxembourg**, the **Ministry of Consumer Protection (MPC)** is the main national authority focusing on consumer protection in Luxembourg. They are active in consumer education through preparing materials that are distributed across the country to schools and different organisations focusing on consumer education. The **Luxembourg Union of Consumers (ULC)** is the main consumer organisation dealing with various aspects of consumer topics, including consumer education. It also represents consumers in public and political matters. In addition to the annual membership fees, the ULC receives annual financial aid in exchange for several services provided to consumers, assigned to it by the Ministry of the Economy.
- In **the Netherlands**, consumer education is tackled by public authorities operating in different areas such as food safety, telecommunications, and energy as well as various consumer organisations and NGOs. The **Dutch Authority for Consumers and Markets (ACM)** is a national regulator and is an active governmental body in implementing educational initiatives such as 'ConsuWijzer', a website which provides informative material to consumers on subjects such as consumer rights, financial education and sustainable consumption. As described in section 5, the Dutch Ministry of Finance has launched a strategy called Money Wise: National Strategy 2019.<sup>119</sup> The strategy includes the establishment of a platform, which aims to provide citizens with educational initiatives to improve their 'financial fitness'. These initiatives include programs and projects such as National Money Week and Pension3days (where organisations run activities aimed at pension awareness). These initiatives are developed and run by the Ministry of Finance in collaboration with NGOs, industry and academia. Alongside authorities, the key NGO involved in consumer education initiatives is Consumentenbond (consumers association).
- In **Spain**, consumer education is developed and run by public bodies, however with significant input and collaboration with NGOs. The **Ministry of Consumer Affairs**<sup>120</sup> is a department dedicated to consumers and the protection of their rights. This department coordinates educational activities in conjunction with the regional authorities and/or autonomous communities. Additionally, as explored in section 5, Spain launched a financial education plan for 2022-2025.<sup>121</sup> The plan was developed by the Bank of Spain in conjunction with the **Spanish National Securities Market Commission (CNMV)** and the **Ministry of Economic Affairs and Digital Transformation**. It has been noted in this strategy that lessons from previous strategies pointed to the need for improved governance, and increased cooperation between different authorities in Spain. For this reason, as opposed to previous strategies that were run by the Bank of Spain and the CNMV, the **Ministry of Economic Affairs and Digital Transformation** has this time been incorporated as a key actor. Most initiatives are created by the Bank of Spain and CNMV, however, a large network of collaborators contributes to the content and dissemination of initiatives. Indeed, a key element of this strategy is the collaborator network (relevant public and private associations, universities, foundations) which has been noted has worked particularly well in previous years. Despite this, there are a number of initiatives

<sup>119</sup> Dutch Ministry of Finance (2019), Moneywise: Available at <https://www.wijzeringeldzaken.nl/bibliotheek-/media/Engels/english-direction-moneywise-2019.pdf>

<sup>120</sup> This department runs training activities on consumer affairs predominantly aimed at people who work in consumer affairs organisations.

<sup>121</sup> Available at: <https://www.cnmv.es/DocPortal/Publicaciones/PlanEducacion/plan-educa-financiera-2022-2025-en.pdf>

run by NGOs and private organisations. In fact, one of the initiatives run in frame of the financial education plan each year is an annual award granted to those who run successful private financial education initiatives.

- In **Germany**, the key authorities responsible for consumer protection and, in turn, consumer education are the regional consumer protection authorities, however the majority of initiatives are carried out by NGOs. This regional approach to consumer education leads to a variety of consumer education strategies in each state. In the states of Berlin and Brandenburg, for instance, regional authorities provide guidelines and recommendations to schools and other educational institutions on how to include consumer education in their lessons. In contrast, other states have a less flexible approach. The state of Baden-Württemberg, for example, has chosen to embed consumer education in its school curricula as a mandatory requirement and provide detailed content. Overall, in Germany, the predominant role of governmental actors is to provide funding and financial support for regional and local projects and initiatives. Non-governmental actors pursue the development and implementation of the majority of consumer educational initiatives. In practice, NGOs or 'registered associations' develop concepts and apply for funds with local or regional government authorities. For example, 'Strengthen consumers in the neighbourhood' is an initiative aimed at educating consumers in vulnerable areas. The initiative is organised by the **Federation of German Consumer Organisations (vzbv)** in cooperation with the **NRW Consumer Organisation** and other consumer organisations. It is funded as part of a cross-departmental strategy called Social City<sup>122</sup> by the **Federal Ministry of Housing, Urban Development and Construction (BMWSB)** in cooperation with the **Federal Ministry for the Environment, Nature Conservation, Nuclear Safety and Consumer Protection (BMUV)**.

#### *A fragmented approach: NGOs and government bodies*

Secondly, our research has identified a scenario in **which both public and NGO actors are involved in the development and implementation of consumer education, however in a more fragmented and less coordinated way**. In these scenarios, government bodies, in some instances, make funding available for NGOs to apply to and use for initiatives (**BG, SK, HU, PL**) however no further coordination by public bodies or division of labour is observed.

Furthermore, initiatives organised by various actors may run concurrently, which can lead to the duplication of initiatives or can lead to key consumer groups losing out on educational initiatives, for instance vulnerable consumers. Several Member States which exhibit this type of consumer educational landscape are described below:

- In the case of **Belgium**, both governmental and non-governmental actors are active in various educational activities, but there is no systematic division of labour. The authorities are divided into federal and regional governments and mostly deploy awareness campaigns. Local and smaller-scale organisations implement their own activities targeted towards specific groups, sectors or localities.
- In **Bulgaria**, the **Consumer Policy Directorate** within the **Ministry of Economy and Industry** is responsible for consumer protection, including consumer education at the national level. In terms of activities, the ministry provides informational activities which aim to raise consumers' awareness of their rights. Despite this, consumer representative associations (NGOs), are the predominant actors carrying out educational activities to protect the rights and interests of consumers. The ministry has implemented a system of yearly subsidies allocated to representative consumer organisations which partake in educational activities. However, according to a

<sup>122</sup> "Social City – Strengthening Neighbourhoods, Togetherness in the Neighbourhood"

Bulgarian stakeholder, no division of labour has been established, with each actor (NGO and public authority) undertaking their activities independently. The Bulgarian **National Association of Active Consumers (BNAAC)**<sup>123</sup>, is the key NGO involved in consumer education and organises targeted initiatives aimed at educating consumers both online and in person on various topics such as sustainable consumption (e.g., COLSUMERS: a training program to enhance sustainable consumption amongst the elderly<sup>124</sup>).

- In **Denmark**, there is very little public influence in consumer education initiatives. The key authority responsible for consumer protection and, in turn, consumer education, in Denmark, is the **Danish Competition and Consumer Authority**. A Danish stakeholder indicated that the authority occasionally implements educational initiatives for consumers. Further, as noted in section 5, the **Ministry of Youth and Education** has initiated an action plan to map consumer education needs in the field of sustainability and increase focus on education in sustainability. The **Danish Consumer Council** is the only overall national consumer organisation that educate consumers. Besides the council, there are also various sector-specific organisations that provide initiatives targeted at their area of expertise. Private funds are also involved as they act as a source of funding for many of the initiatives.
- In **Hungary**, the **Ministry of Innovation and Technology**, and the **Hungarian Competition Authority** are the key institutions responsible for consumer protection, including consumer education with NGOs and consumer associations technically responsible for specific initiatives. According to a stakeholder, under the Hungarian Consumer Protection Act of 1997,<sup>125</sup> public bodies should partner and provide funding to NGOs and consumer associations to develop and implement initiatives. However, according to this stakeholder, this does not happen in practice. The responsibility for consumer education has shifted between several state departments in the last 10 years which has led to a fragmented landscape and limited funding for initiatives. Consequently, a number of active educational providers have shrunk or ceased to exist. There are however, several national authorities in Hungary which provide specialised consumer education.<sup>126</sup> It should be noted however that the **Ministry of Innovation and Technology**, has set forth a **Consumer Protection Strategic Program (2021-2031)**<sup>127</sup> which requires the state to allocate an annual budget for consumer education activities and sets priorities for organisations representing consumers' interests. It is yet to be seen if the programme will make a difference to *status quo*.
- In **France**, the **General Direction for Competition, Consumption and Fraud repression (DGCCRF)** and **National Institute for Consumption** are the key public authority responsible for consumer education, however in practice associations (NGOs) are the key players implementing consumer education activities. The French State recognises 17 consumer organisations active across its territory. Whilst some of them operate in a cross-sector way such as the **Union fédérale des consommateurs-Que choisir**, most are specialised in specific areas. This is the case for the association of **Consommation, Logement et Cadre de Vie (CLCV)**<sup>128</sup> and the **Centre for information on living** which focus mainly on housing.

<sup>123</sup> Available at: <http://aktivnipotrebiteli.bg/en>

<sup>124</sup> Available at: <https://aktivnipotrebiteli.bg/>

<sup>125</sup> Available at: <https://nit.hu/jogszabaly/en/1997-155-00-00>

<sup>126</sup> For example, the National Bank: published a brochure on financial consciousness, Office of Economic Competition: regularly writes tenders in the topic, National Food Chain Safety Office: has some programmes for school children, National Media and Communications Authority: runs a programme for educating children in healthy media content consumption.

<sup>127</sup> Available at: <https://fogyasztovedelem.kormany.hu/api/item/file-preview/10185/899c916da2b865a7312cd17298f69aa7.pdf>

<sup>128</sup> Available at: <https://www.clcv.org/>

- The **Latvian** landscape similarly involves both public and private actors developing and implementing consumer education initiatives. Despite this, however, according to a Latvian stakeholder, activities for the most part are ad hoc events. The **Consumer Rights Protection Centre (CRPC)** is the key authority in Latvia responsible for consumer education, it provides consumer education and/or information. In terms of financial education, the key authority in charge of coordinating and implementing the financial literacy strategy is the Bank of Latvia. There are also a number of NGO organisations that are active in developing and implementing consumer education initiatives such as the **Latvian Association for Consumer Protection (LAPP)**, and the **Baltic Centre for Media Excellence (BCME)**. For instance, Pilna Doma (full thought) is an initiative organised by BCME. It is based on activities that promote media literacy among students in the higher grades and their teachers through training sessions and online teaching materials.
- In **Malta**, several public and private organisations partake in educating consumers, with little coordination between actors. According to Maltese stakeholders, this means the landscape fragmented and can lead to mixed messaging for consumers. The **Malta Competition and Consumer Affairs Authority (MCCAA)** is a public authority responsible for developing and implementing educational initiatives. For example, the consumer handbook is an educational online tool which provides consumers simple and clear information on their rights and responsibilities when they encounter difficulties during their purchases. Furthermore, government ministries are also involved in running initiatives, for example, EkoSkola Malta<sup>129</sup> is an educational programme dedicated to promoting awareness of sustainability among students in school. As described in section 5, Malta also has launched a financial education strategy, which will be primarily ran and implemented by the **Ministry for Social Justice and Solidarity**, the Family and Children's Rights. NGOs are also involved with running consumer education initiatives; these organisations include **Malta Consumers' Association** and the **Association for Consumer Rights**.
- In **Poland**, the **Office of Competition and Consumer Protection's (UOKIK)** acts as the key central national body which provides funding for NGOs to develop consumer education initiatives. For example, the Polish Consumer Federation (Federacja Konsumentów) is an independent NGO which undertakes consumer education activities.<sup>130</sup> These initiatives include consumer education in schools, as well as other targeted online education materials on specific topics (such as food safety and energy consumption). They also run initiatives targeted at specific consumer groups such as elderly consumers (e.g., an online educational meeting called 'Conscious senior - safe consumer'<sup>131</sup>) and consumer education for local communities. According to a polish stakeholder, there is no division of labour between organisations in terms the organisation of initiatives.
- In **Portugal** the **Consumer Directorate General** is the main public authority responsible for the provision of consumer education initiatives while the Bank of Portugal is responsible for implementing the digital financial literacy strategy (described in section 5). However, the key organisation in Portugal responsible for most of the consumer education initiatives is the **Portuguese Association for Consumer Protection (DECO)**. Deco Jovem, a department of DECO dedicated to the protection

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<sup>129</sup> Available at: <https://ekoskola.org.mt/>

<sup>130</sup> Available at: <http://www.federacja-konsumentow.org.pl/37.projekty.html>

<sup>131</sup> Available at: <http://www.federacja-konsumentow.org.pl/n.275.1474.129.1.swiadomy-senior-bezpieczny-konsument.html>

of young consumers is very active in developing and implementing consumer education initiatives in Portugal.

- In **Romania**, the National Authority for Consumer Protection (ANPC) is the body responsible for coordinating consumer education initiatives. Most of the initiatives, however, are organised by national and regional consumer organisations.
- In **Slovakia**, various consumer organisations and NGOs are the most active players in developing educational initiatives for consumers. More specifically, **the Ministry of the Economy** implements the national consumer policy strategy, and the Ministry of Education, Science, Research and Sport provides high-level recommendations for educating students in various consumer topics.<sup>132</sup> However, according to a Slovakian stakeholder, the Ministry of the Economy does not develop materials or run specific 'consumer education' initiatives. Instead, initiatives are run by consumer organisations and NGOs which are subsidised to a certain extent by government funding.
- In **Greece**, the key authority responsible for consumer protection policy and, in turn, consumer education policy, is the **General Secretariat for Commerce of the Ministry of Development and Investments**. However, the initiatives implemented in practice are limited. In schools, the Ministry of Education has created consumer education materials for schools related to food and nutrition<sup>133</sup>. In terms of more specific consumer education initiatives, according to a Greek stakeholder, consumer associations are trying to fulfil their role as active stakeholders but due to limited resources, they focus on individual cases (consumer enquiries) rather than the implementation of broader initiatives. The initiatives that have been implemented by NGOs include 'Contact with the Consumers' ran by the Corinthian Institute of Consumers (INKA)<sup>134</sup>. The initiative consists of the provision of information on consumer-related issues through the dissemination of leaflets to consumers on the streets. Overall, according to a Greek stakeholder, no clear-cut division of labour exists. The General Secretariat struggles with limited resources and, the remaining NGOs and private actors do their best to educate consumers.
- In **Slovenia**, consumer education initiatives are predominantly implemented by the NGOs while public authorities provide co-funding to such initiatives. The availability of consumer education initiatives, however, is very limited as most of the initiatives tend to be websites and advice campaigns. The **Ministry of the Economy, Tourism and Sport** is the main public authority responsible for co-funding consumer education projects in Slovenia.

### 6.3. Conclusion

In our research, different structures have emerged in regard to the actors involved in the implementation of initiatives. As discussed in section 5, no Member State has a national strategy dedicated to consumer education. This may explain why the role of government actors in achieving consumer education related goals is not always clear and, in many cases, has led to a fragmentation of approaches. According to our research, government bodies take a central role in both the development and implementation of consumer education initiatives in

<sup>132</sup> According to a Slovakian stakeholder.

<sup>133</sup> European Commission (2017), School Food Policy Fact Sheet. Available at [https://joint-research-centre.ec.europa.eu/system/files/2017-07/jrc-school-food-policy-factsheet-greece\\_en.pdf](https://joint-research-centre.ec.europa.eu/system/files/2017-07/jrc-school-food-policy-factsheet-greece_en.pdf)

<sup>134</sup> This initiative was referenced by a stakeholder, however, materials from the initiative do not currently exist.

only three Member States; Croatia and Lithuania who have included consumer education as part of a national strategic document; and Sweden, who have exhibited a thematic approach.

Beyond this, research has shown that in most of the Member States both government bodies and NGO actors are prominent in the implementation of consumer education initiatives. In several of these Member States, research has indicated a collaborative environment between government bodies and NGO actors, in which overall responsibility for consumer education falls to the public body, significant collaboration and division of labour can be observed between the public bodies and the NGO actors (**AT, CZ, CY, DE, EE, ES, FI, IE, IT, LU, NL**).

Further, a significant amount of Member States, similarly have a landscape in which public and NGO actors are active in the implementation of initiatives, however, though funding may be available for NGOs in some instances, this is not consistent and there is little or no coordination among actors.

Finally, in the case of those Member States who have developed a thematic approach, planning is also relatively transparent regarding the responsible actors for the implementation of the strategy, however in these instances, there is little clarity on who is responsible for implementing consumer education outside of the specific theme addressed in the strategy.



## 7. Other forms of consumer education

It has been noted earlier in this report that consumer education comes in a variety of forms. Many of which are employed to varying extents across Member States. The previous two sections have explored how consumer education initiatives are organised across Member States, as well as who are the predominant organising actors. This section will assess in more detail the different forms of consumer education and to what extent these approaches have been employed by Member States. The section begins by looking at consumer education in schools, it then reviews consumer education in the context of lifelong learning and finally informal consumer education.

### 7.1. Consumer education in schools

**The education of consumers is partly ensured through the embedding of consumer education components or programmes in schools and universities curricula**<sup>135</sup>. In such cases, government and non-government actors often cooperate to generate and implement consumer education materials.

The findings of the consumer survey<sup>136</sup> also indicate that **consumer education is an appreciated addition to school and university curricula**<sup>137</sup> and consumers **expect more such initiatives being organised in the future**.

Embedding consumer education in schools and other educational institutions is done in several ways. The simplest inclusion of consumer topics in formal education has happened by *organising ad-hoc events and lectures at schools*. This involves one-time events, which can be useful for students attending the lectures, but often do not contribute significantly towards creating longer-term changes in consumers' awareness and knowledge about their rights. In other cases, activities and events tackling consumer topics are *organised periodically* (e.g., once a year), but are not always mandatory for students to attend creating similar limitations in systematically improving students' knowledge about their consumer rights. On the other side of the spectrum, consumer topics can be *embedded as mandatory subjects of school curricula* which is the most effective approach for developing long-term improvements in consumers' skills and knowledge.<sup>138</sup>

Currently, Member States deploy different approaches to include consumer topics into school curricula, namely:

- In **Germany** some regions such as Berlin and Brandenburg provide general guidance and orientation to schools and education providers to embed consumer education within their existing programs. On the other hand, in other states such as Baden-Württemberg, consumer education is compulsory within all curricula.
- In **Greece**, the 2022-2023 Action Plan under the title 'educational programme for schools'<sup>139</sup> integrates the subject of home economics in junior high school students and includes materials to help them to develop the skills and knowledge as mature consumers. The plan is implemented by the General Directorate for Market and Consumer Protection, General Secretariat of Commerce, Ministry of Development and Investments, and is approved by the Ministry of Education.

<sup>135</sup> This is the case in Germany Greece, Hungary, Italy, Portugal, Sweden, and Slovakia

<sup>136</sup> For more details about the results of the consumer survey, see Annex 2.

<sup>137</sup> Initiatives taking place at schools or universities were the second most preferred option (after initiatives taking place online) for consumers between the ages of 15 and 25.

<sup>138</sup> Endorsed by stakeholders during the online validation workshop.

<sup>139</sup> Available at: <https://edu-gate.minedu.gov.gr/index.php/2022-10-11-07-02-11>

- In **Hungary**, schools have a legal obligation to incorporate consumer education into their curricula, as stated in the 1997 Act CLV on consumer protection<sup>140</sup>. This law mandates that students receive information on their legal rights related to consumer claims both within and outside of the school. The law also emphasizes the importance of involving consumer associations in the development of the National Curriculum. The Minister responsible for consumer protection plays a role in shaping curriculum requirements for public education institutions. However, despite these legal obligations, the actual implementation of consumer education is inconsistent and fragmented. One reason for this is the shifting of responsibility for consumer education among various state departments over the past decade, resulting in limited funding for initiatives.
- In **Italy** civic education has been introduced at all school levels since 2010 (from kindergarten to secondary school) as a transversal discipline requiring at least 33 hours of teaching annually. It includes education on sustainable development and digital citizenship. When organising civic education classes, schools and teachers can rely on tools (such as lesson plans, worksheets, videos, training material for teachers) provided for by several initiatives (launched by the private sector, consumer organisations, public bodies, etc.) and available digitally.
- In **Portugal**, the subject of 'Citizenship and development' which includes consumer education and financial literacy among its 18 domains of lecture is mandatory for pupils. Alongside, schools are granted with some autonomy and discretion as to whether they wish to develop specific projects to include consumer education elements within other core subjects/disciplines (for example mathematics or sciences).
- The **Swedish** government has assigned the Swedish Consumer Agency with the responsibility of promoting and fostering consumer education activities inter alia by preparing educational materials distributed to schools and universities. In addition, certain topics such as consumer rights are embedded in school curriculum, and they must use the materials prepared by the Agency.
- In **Slovakia**, consumer rights are embedded into the school curriculum for primary and secondary school students (Act no. 245/2008)<sup>141</sup>.

Although **some countries do not have a consumer education programme embedded in their school curricula, it is nevertheless included, also through the organisation of one-time events.**

- For example, schools in **Luxembourg** provide courses on consumer education, however they are not mandatory and often organised on an ad-hoc basis.
- A similar approach was adopted in **Cyprus** through a titled 'Proper consumer behaviour'<sup>142</sup> which also included the delivery of lectures addressing consumer rights to children in primary and secondary schools.
- In Spain, stakeholders organise **interactive events available for schools that can voluntarily participate**. For example, the Directorate of General Consumption organises an annual contest called 'Consumópolis'<sup>143</sup> between students from various schools. The 'contest' includes interactive activities to learn about sustainable consumption and other key consumer topics.

<sup>140</sup> Available at: <https://nit.hu/jogszabaly/en/1997-155-00-00>

<sup>141</sup> Available at: [https://www.ilo.org/dyn/natlex/natlex4.detail?p\\_lang=&p\\_isn=113688](https://www.ilo.org/dyn/natlex/natlex4.detail?p_lang=&p_isn=113688)

<sup>142</sup> Available at: <http://www.consumer.gov.cy>

<sup>143</sup> [Consumópolis \(consumo.gob.es\)](http://www.consumopolis.es)

- In other countries, relevant organisations offer initiatives which are open for booking by any formal or non-formal training institution and often host workshops for schools (e.g., ‘Coco-Lab’<sup>144</sup> in **Austria**).

In some cases, organisations working on consumer education develop **various ready-to-use, adaptable materials which teachers and educators can use of their own**:

- For example, in **Czechia** where consumer associations *organise lectures online and offline for schools and the public in general*. In this way teachers can use online materials to support consumer education.
- Similarly in **Ireland**, the Competition and Consumer Protection Commission (CCPC) developed educational materials on financial products in conjunction with teachers. In this case, education providers were involved in both the development, and the implementing of the materials. Teachers could then freely access and use these materials for their students. This approach was highly successful because education providers’ input regarding the development of the materials ensured a fine-tuned tailoring to students.
- Lastly, in **Lithuania** the State Consumer Rights Protection Service (SCRPS) together with the Ministry of Education is creating the materials for consumer education later distributed to schools.

These punctual events addressing consumer topics in schools and universities have many advantages, **but the mandatory integration of consumer education into school programs would safeguard continuity, systematism, and efficiency**. In addition, **shaping healthy consumption habits and skills from an early age, in a collective manner is likely to yield highly positive results in terms of conscious consumer behaviour**<sup>145</sup>.

## 7.2. Lifelong learning consumer education

Consumer education focuses on helping individuals to develop their skills, knowledge and behaviours that allow them to make informed decisions and actively take part in the market and society at large. Lifelong learning has been recognised as an important aspect of consumer education to equip individuals with the necessary skills and knowledge that allows them to adapt to market developments such as the increasing amounts of information, new technological advancements, and the expanding choices of complex products and services.<sup>146</sup>

Lifelong learning is generally understood as a process that encompasses all learning activities, including formal, non-formal, and informal activities undertaken throughout life. In the context of consumer education, lifelong learning can take many forms and occur in different settings, including both formal and non-formal targeted consumer education, as well as informal learning experience within families, communities, and workplaces. Lifelong learning can also take place at both the individual level (e.g. self-directed learning) and the group level. A prerequisite for lifelong learning in the field of consumer education are basic educational competencies acquired in formal education and opportunities for further learning once individuals complete their initial education and training.<sup>147</sup>

<sup>144</sup> [COCO lab - home \(wirtschaftsmuseum.at\)](https://www.wirtschaftsmuseum.at/en/coco-lab)

<sup>145</sup> As observed by the Irish stakeholders who are currently advocating for the inclusion of consumer education as a mandatory topic (financial literacy in particular) in the first cycle of education.

<sup>146</sup> Available at: <https://www.europarl.europa.eu/factsheets/en/sheet/46/consumer-policy-principles-and-instruments>

<sup>147</sup> Available at: [https://read.oecd-ilibrary.org/education/promoting-consumer-education\\_9789264060098-en#page23](https://read.oecd-ilibrary.org/education/promoting-consumer-education_9789264060098-en#page23)

Lifelong learning for consumers is crucial as the necessary knowledge, skills and behaviours to actively participate in the market are constantly evolving. The digital transformation, for instance, requires specific digital literacy and competences which need to be developed and promoted by education, training and informal practices in a lifelong learning perspective.<sup>148</sup> The level of consumer education is moreover frequently linked to individuals' life stages and socioeconomic status, demanding a continuous renewal, strengthening and updating of skills to ensure that all individuals can equally participate as consumers in the market.<sup>149</sup>

Adult consumers generally face a more complex environment than younger consumers, meaning that the knowledge and behaviours required of them become broader and more complex. At the same time, elderly people may need targeted support to adapt their skills and behaviours to new developments which can be easier to navigate for younger adults. Finally, vulnerable consumers, including children, often require specific assistance in developing their knowledge and skills to better protect them from unfair commercial practices.<sup>150</sup>

Overall, data shows that in the EU certain consumers lack the necessary competences for operating sustainably and responsibly in the marketplace, both offline and online.<sup>151</sup> This concern is also reflected in the New Consumer Agenda<sup>152</sup> which acknowledges that vulnerable consumer groups who lack the means or skills to participate actively in a changing market are at risk to fall behind. In contrast, continuous consumer education leading to a high level of knowledge and skills has demonstrated a positive effect on the consumer's condition<sup>153</sup> and sustainable consumer behaviours.<sup>154</sup>

In order to foster the development and strengthening of key consumer skills in a lifelong learning perspective, the EU has adopted several strategies and frameworks responding to the changing market environment. The EU's goal to implement the European Education Area by 2025 includes the objective to ensure the development of key competences across all life stages. The Key Competences for Lifelong learning<sup>155</sup> reflect pressing societal changes such as digitalisation, preparing consumers for evolving markets and society. The Digital Education Action Plan 2021-2027 and its strategic priorities<sup>156</sup> moreover set out the framework and objectives to improve digital literacy and digital skills, which are becoming increasingly important for consumers navigating the online marketplace. Another specific competence which has been recognised as one of the priorities in consumer education is concerned with financial literacy in order to empower consumers to make good decisions about their personal finances.<sup>157</sup> Finally, education, training and life-long learning, including in the field of consumer education, are also enshrined in the European Pillar of Social Rights which state that "everyone has the right to quality and inclusive education, training and lifelong learning to maintain and acquire skills".<sup>158</sup> This is also reflected in the European Skills Agenda.<sup>159</sup>

The New Consumer Agenda puts forward priorities and key action points to be taken up at European and national levels.<sup>160</sup> Action 18 focuses on consumer education with the objective to develop a strategic approach to improving consumer awareness and education, while

<sup>148</sup> Available at: <https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:52018SC0014>

<sup>149</sup> Available at: <https://www.oecd.org/digital/consumer/44110333.pdf>

<sup>150</sup> Available at: <https://www.econstor.eu/bitstream/10419/168842/1/aej-v16-i36-p0535.pdf>

<sup>151</sup> Available at: <https://onlinelibrary.wiley.com/doi/abs/10.1111/jics.12322>

<sup>152</sup> Available at: <https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:52020DC0696>

<sup>153</sup> Available at: <https://www.econstor.eu/bitstream/10419/168842/1/aej-v16-i36-p0535.pdf>

<sup>154</sup> Available at: [https://commission.europa.eu/system/files/2023-03/ccs\\_2022\\_executive\\_summary.pdf](https://commission.europa.eu/system/files/2023-03/ccs_2022_executive_summary.pdf)

<sup>155</sup> Available at: <https://op.europa.eu/en/publication-detail/-/publication/297a33c8-a1f3-11e9-9d01-01aa75ed71a1/language-en>

<sup>156</sup> Available at: <https://education.ec.europa.eu/focus-topics/digital-education>

<sup>157</sup> Available at: [https://eur-lex.europa.eu/resource.html?uri=cellar:61042990-fe46-11ea-b44f-01aa75ed71a1\\_0001\\_02/DOC\\_2&format=PDF#:~:text=Action%207%3A%20Empowering%20citizens%20through%20financial%20literacy%20In,in%20various%20applications%20and%20settings%2C%20the%20Q2%202021](https://eur-lex.europa.eu/resource.html?uri=cellar:61042990-fe46-11ea-b44f-01aa75ed71a1_0001_02/DOC_2&format=PDF#:~:text=Action%207%3A%20Empowering%20citizens%20through%20financial%20literacy%20In,in%20various%20applications%20and%20settings%2C%20the%20Q2%202021)

<sup>158</sup> Available at: [https://commission.europa.eu/system/files/2017-11/social-summit-european-pillar-social-rights-booklet\\_en.pdf](https://commission.europa.eu/system/files/2017-11/social-summit-european-pillar-social-rights-booklet_en.pdf)

<sup>159</sup> Available at: <https://ec.europa.eu/social/main.jsp?catId=1223&langId=en>

<sup>160</sup> Available at: [https://commission.europa.eu/strategy-and-policy/policies/consumers/consumer-protection-policy/consumer-strategy\\_en](https://commission.europa.eu/strategy-and-policy/policies/consumers/consumer-protection-policy/consumer-strategy_en)

specifically addressing the needs of different groups. To improve consumer education from a lifelong learning perspective, the European Commission has emphasised the need for better coordination of actions among key actors covering issues such as access to online educational material and capacity building. Actors should moreover seek to create synergies and promote innovation, adaptation, and uptake of new online and pedagogical approaches, including through the creation of online platforms and other tools. Some of the examples of such initiatives include:

- **The Back to Education Initiative (BTEI)**<sup>161</sup> is an initiative organised by the Department of Education and Skills and Educational and Training Boards (ETB) in Ireland. It provides part-time further education courses mainly (but not limited to) young people and adults who have not completed the Leaving Certificate or an equivalent qualification. The aims of BTEI include increasing the participation in a range of accredited learning opportunities and facilitating access, transfer and progression to other education or employment pathways. In the current context, the BTEI enables providers to address the skills needs of unemployed people, in particular the priority groups identified in the Government's activation agenda, and to develop part-time education and training opportunities for 'low skilled' people seeking employment. Although all consumers may sign up to the modules, the initiative gives priority to consumers who do not have a full cycle of education, low financial literacy and job seekers (for these segments of the population signing up is free of charge).
- **'Consumer60+'** is an initiative implemented by Verbraucher Initiative e.V. in Germany.<sup>162</sup> The target group are elderly consumers above the age of 60 years with low digital skills. The initiative covers topics such as digital education, digital skills and digital consumption. The main focus is on prevention, i.e., how to use digital tools safely, how to avoid online scams, how to use the internet for everyday consumption decisions. In addition, the initiative supports consumers when problems arise, i.e., what to do when they fell for a scam. The motivation to start the initiative was a survey that showed that elderly have low digital skills, but are nevertheless, willing and motivated to participate in the digital world. Hence, it was found that elderly need help and need to be enabled in online consumption. The initiative has built its success by *going to where the consumers are* (e.g., senior clubs or senior citizen homes etc.) and *take advantage of existing venues* (e.g., community centres, nursing homes, municipalities etc.) where the targeted audience is likely to frequent.

### 7.3. Informal consumer education

Consumer education takes many forms and takes place in many different settings, from formal education to informal experience. Informal consumer education includes processes of learning about consumer rights, responsibilities, and behaviours in a **non-structured and non-formal manner, often taking place outside of traditional educational settings**. While formal education is primarily concerned with providing individuals with certifiable knowledge and skills, informal education generally occurs naturally as **individuals learn from daily work-related, family or leisure activities**. Informal consumer education consequently includes the lessons learned from personal experiences, discussions with friends and family, and observations of behaviours and consumer-related issues in the immediate environment as well as in the media.<sup>163</sup> Informal consumer education is a continuous and evolving process that

<sup>161</sup> Available at: [https://www.citizensinformation.ie/en/education/returning\\_to\\_education/back\\_to\\_education\\_initiative.html](https://www.citizensinformation.ie/en/education/returning_to_education/back_to_education_initiative.html)

<sup>162</sup> [www.verbraucher.org](http://www.verbraucher.org)

<sup>163</sup> Available at [https://one.oecd.org/document/DSTI/CP\(2007\)11/REV4/En/pdf](https://one.oecd.org/document/DSTI/CP(2007)11/REV4/En/pdf)

complements more formal consumer education initiatives in empowering individuals to become more informed and discerning consumers.

**Peers and social networks are crucial for informal learning.** Friends, family, and acquaintances often share their experiences, insights and recommendations about products, services, and businesses with their social circles. These informal conversations can be a valuable source of consumer education.<sup>164</sup> Outside of these social circles it is mainly **news and media, and nowadays predominantly online resources which play a significant role in informal consumer education.** Media outlets frequently cover issues like product recalls, common scams, or changes in consumer protection laws. Consumers can also learn about consumer-related topics and behaviours through movies, series and other formats that are not specifically designed to educate on consumer topics. On the internet, consumers can access a wealth of information through websites, forums, blogs, and social media platforms. Many websites, channels and web-based applications moreover allow consumers to read or watch reviews and compare prices.<sup>165</sup>

While the digital environment offers opportunities that can enrich consumers' knowledge, individuals are also confronted with large amounts of misleading digital content, including disinformation and misinformation, which pose a risk to consumer education. Media literacy and digital literacy are therefore important requisites to ensure that consumers can assess and reflect observed behaviours and information received through informal sources.<sup>166</sup> Authorities in **Belgium** and **Denmark** emphasised that consumers tend to become more interested in educating themselves in consumer topics after experiencing a problem rather than doing it as a preventive measure. This could provide an explanation as to why self-learning was mentioned by many and indicates that consumers are more likely to try to solve their issues themselves. In addition, the consumer survey suggests that roughly 75% of consumers were not aware of any educational initiatives taking place in their area or online, which could also explain their reliance on self-learning as opposed to seeking information and advice from relevant organisations.

## 8. Consumer education for vulnerable consumers

All consumers need to be educated in consumer topics, but certain groups are in need of more education than others or are in need of a specific type of education. In fact, stakeholders consulted for this study have agreed that the elderly, young people (i.e., children and teenagers) and people living in remote or rural areas were identified as particularly in need of education regarding their rights (figure 8). This is important to consider since consumers belonging to certain socio-demographic groups are more often vulnerable and therefore, require a tailored educational approach.

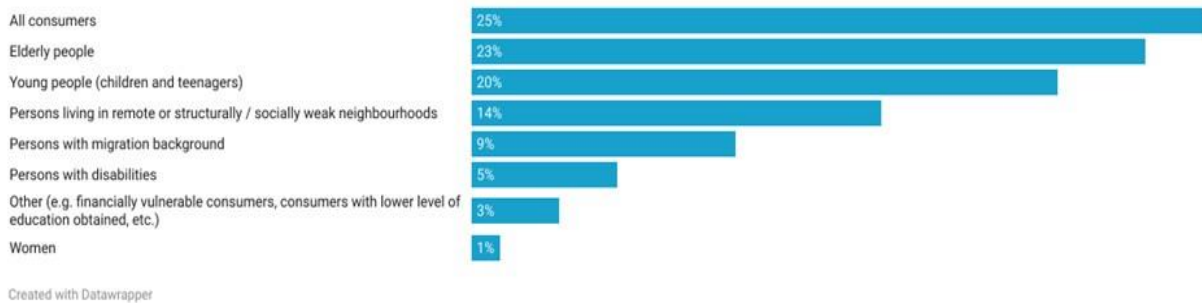
**Figure 8: Consumer groups in most need of consumer education**

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<sup>164</sup> Jette Benn, 2005, Formal and informal consumer education: responsible choices in an irresponsible world [Formal and informal consumer education - Research - Aarhus University \(au.dk\)](#)

<sup>165</sup> Available at : [https://www.europarl.europa.eu/RegData/etudes/STUD/2020/641528/EPRS\\_STU\(2020\)641528\\_EN.pdf](https://www.europarl.europa.eu/RegData/etudes/STUD/2020/641528/EPRS_STU(2020)641528_EN.pdf)

<sup>166</sup> Available at : [https://one.oecd.org/document/EDU/WKP\(2022\)13/en/pdf](https://one.oecd.org/document/EDU/WKP(2022)13/en/pdf)



Source: stakeholder survey - multiple answer question (n = 511 responses). Question: “In your experience, who are the consumer groups that are most in need of consumer education initiatives?”

Around half of screened initiatives target consumers in general (society as a whole) and one fourth focus on younger consumers, especially students.<sup>167</sup> **Certain consumer groups - such as the financially fragile, persons with disabilities, migrants, and the elderly - are less frequently targeted** which create a gap in the educational activities available to these groups. This could also be problematic given that the overall conclusion of the consumer survey suggests that **consumers’ needs are diverse** and socio-demographic factors like age, financial situation, educational level, and digital skills often play an important role. For example:

- The majority (54%) would like to see **more initiatives taking place online** in the future. This was more frequently highlighted by younger consumers (below the age of 25), consumers with strong digital skills, and consumers which have obtained higher levels of education.
- The elderly, people with lower digital skills and people that have obtained lower levels of education would prefer more consumer education initiatives to take place in person (i.e., public places, municipalities, and other official institutions).

This implies that developing online initiatives is important for meeting consumers’ needs, however the findings also suggest that certain consumer groups might get left behind if there is too much emphasis on providing consumer education online.

The feedback from consumers implies that participation in consumer education initiatives seems to *be* significantly lower amongst certain vulnerable groups, namely among consumers living in rural areas, the elderly and consumers which have obtained lower levels of education. However, stakeholders in **Germany, France, Hungary, and Romania** mentioned that the **main challenge is to draw the attention of vulnerable consumers** since they do not always know how to sign up or express their interest. The findings from the consumer survey shed some light on this matter. Firstly, not knowing how to sign up for an initiative was mentioned as the second most frequent reason for not participating<sup>168</sup>. Secondly, awareness of ongoing educational initiatives is low among consumers, especially certain vulnerable groups such as the financially fragile and consumers living in rural areas.

Stakeholders’ experiences imply that it can be challenging to find a simple and interactive approach that corresponds to the needs of vulnerable groups (**Greece**), however tailoring the approach is crucial. This includes developing initiatives designed specifically for a particular consumer group (as mentioned by organisations in **Greece** and **the Netherlands**), using the appropriate communication channels (**Greece** and **Italy**) and tailoring the materials (**the Netherlands**). Stakeholders from **Latvia** also emphasised that cooperation between

<sup>167</sup> For more details, see Chapter 3.

<sup>168</sup> The most common reason selected by the survey respondents was not seeing a need for improving knowledge on consumer topics.

practitioners could help organisations develop better strategies for reaching vulnerable consumers through the exchange of good practices and mutual learning.

Vulnerable groups of consumers not only need tailored education in terms of format, but also in terms of subjects. The following section focuses on the specific needs of different vulnerable consumers and provides examples of existing initiatives matching those needs.

## 8.1. Elderly

**The elderly people have been identified as a particular group of vulnerable consumers in almost all Member States and especially when it comes to digital environments and financial services<sup>169</sup>.** The elderly consumers are less likely to take part in consumer education programs according to the consumer survey. Only 26% of those over 65 said they had participated in such programs in the last five years compared to 62% of people aged 15 to 24.

According to the stakeholders interviewed, technological literacy plays a key role in the vulnerability of older consumers. Technology has transformed the way businesses operate and interact with consumers. Older individuals do often lag behind in technological literacy, making them prime targets for online fraud, phishing schemes, and digital scams. The unfamiliarity with online platforms can render them defenceless against cybercriminals who exploit their lack of knowledge. Also, a big problem is that pensioners are frequent targets of fraud, aggressive business practices of traders and victims. Retired people are demotivated, and it is necessary to encourage them and help them to be active members and beneficiaries of their rights.

Social isolation is another critical factor that amplifies the vulnerability of older consumers. Such elderly consumers are not able to consult with others before purchasing any type of product or service leaving them vulnerable to risky and detrimental decisions.

Lastly, it is also important to highlight that at certain age, older consumers start experiencing cognitive decline. This decline can affect their decision-making processes, making them less capable of evaluating complex information or recognizing deceptive marketing tactics. Such cognitive impairments can lead older consumers to make ill-informed choices, often at their financial detriment.

These findings imply that there is a need to incorporate non-digital tools and in-person activities to successfully approach this age group not only to address unfamiliarity with the technological literacy but to help overcome social inclusion. Compared with younger consumers, a higher share of elderly consumers expressed that they would prefer attending the activities at the premises of the municipality<sup>170</sup> or in public places and events<sup>171</sup>. Interviewed stakeholders<sup>172</sup> also mentioned that other traditional forms of communication like TV, radio, and newspapers can also be effective in reaching them. In line with this The New Consumer Agenda described in section 3 of the report, recommends that older consumers respond to educational initiatives that involve clear, user-friendly information in both online and offline environments.

<sup>169</sup> As shown from the data collected in Austria, Croatia, Czechia, France, Finland, Ireland, Lithuania, Malta, Italy, Ireland, Latvia, Lithuania, the Netherlands, Slovakia, and Spain.

<sup>170</sup> On average, 22% of consumers from 35 to 44 years old, 28% of consumers from 45 to 54 years old; 29% of consumers from 55 to 64 years old, and 31% of consumers aged 65 years old and older would like consumer education activities to take place in public places and events.

<sup>171</sup> On average, 22% of consumers from 35 to 44 years old, 27% of consumers from 45 to 54 years old; 25% of consumers from 55 to 64 years old, and 26% of consumers aged 65 years old and older would like consumer education activities to take place in public places and events.

<sup>172</sup> Stakeholders from Lithuania and Malta.



Providing consumer education through informal trainings or one-on-one sessions with consumers are likely to be more effective when it comes to building long-lasting skills and enhancing digital literacy among the elderly. Indeed, privileging local in-person initiatives that remove seniors from their isolation should be encouraged and multiplied.

Against this background, it is essential to adapt the educational materials to meet the needs of elderly consumers and educate them with non-digital materials whilst also helping them to develop digital skills. For example, brochures, leaflets, and offline resources are usually more effective supports to capture the attention of seniors.

When it comes to topics that interest elderly consumers, they seem to be eager to learn more about their general consumer rights<sup>173</sup> and digital topics<sup>174</sup> as they get older. Stakeholders consulted in Croatia, Czechia, Portugal, and Slovakia emphasised that the elderly primarily require education on the safe use of digital tools for online shopping, protecting themselves from scams, and inspect contractual details in online contracts. It is important to highlight, however, that older consumers are less willing to pay for these activities compared to younger individuals, so providing free activities is preferred<sup>175</sup>.

Keeping these specific needs in mind key initiatives tailored to the elderly include:

- **‘Beautiful, grandpa! Intergenerational training course for active seniors’** was launched by the Italian consumer association ‘Confconsumatori’<sup>176</sup> in collaboration with several companies<sup>177</sup> and supported by public bodies consists of intergenerational training activities for the elderly. A cycle of thematic meetings was organised between the elderly and young people (aged 16 to 19) acting as tutors. The five key consumer topics addressed during these activities were: 1) computer literacy; 2) management of electricity and gas utilities; 3) nutrition and health; 4) innovative payment tools and access to banking services; and 5) efficiency and sustainability of domestic consumption. The young people guiding the activities (mostly students), were trained by Confconsumatori, the partner companies, and by local stakeholders. The activities took place on the school premises. This initiative brings people from different generations together, fostering interactive learning and lift the elderly out of the crippling marginalisation and isolation in which they can, sometimes find themselves.
- **‘Increasing consumer literacy of the population of the Czech Republic 2020’**<sup>178</sup>. This is an initiative launched by the Czech Social Counselling Association: A series of seminars targeted and tailored to educate consumers including the elderly were developed<sup>179</sup> focusing on improving the financial literacy of consumers **and especially seniors living in nursing homes and homes for the elderly**. The training is led by an educator, who animates a presentation on a dedicated topic. Participants can ask questions and the presentation ends in an open discussion. Importantly, materials including leaflets and brochures are distributed among the target group in both physical and electronic form.
- **Telecommunications Academy**<sup>180</sup> is an educational project initiated by the Czech Telecommunication Office, designed to empower seniors with a better understanding of

<sup>173</sup> Need for consumer education activities on **general consumer rights** rated as high or very high by age group: 15 to 24 year old: 72%; 25 to 34 year old: 79%; 35 to 44 year old: 82%; 45 to 54 year old: 84%; 55 to 64 year old: 84%; 65 year and older: 85%.

<sup>174</sup> Need for consumer education activities on **digital education and skills** rated as high or very high by age group: 15 to 24 year old: 67%; 25 to 34 year old: 71%; 35 to 44 year old: 75%; 45 to 54 year old: 78%; 55 to 64 year old: 78%; 65 year and older: 80%.

<sup>175</sup> 15 to 24 years old: 52%; 25 to 34 years old: 43%; 35 to 44 years old: 36%; 45 to 54 years old: 33%; 55 to 64 years old: 31%; 65 years and older: 31%.

<sup>176</sup> Available at : [https://www.confconsumatori.it/category/progetti\\_attivita/bellanonno/](https://www.confconsumatori.it/category/progetti_attivita/bellanonno/)

<sup>177</sup> UniCredit, Eni Gas e Luce, and Nestlé Health Science

<sup>178</sup> Available at : <http://www.socialniporadenstvi.cz/zvysovani-spotrebitelske-gramotnosti-obyvateel-cr>

<sup>179</sup> Overall, 20 seminars were held in 2020 and 18 in 2021.

<sup>180</sup> Available at : <https://akademie.ctu.cz>

their consumer rights and options in the telecommunications and postal services sector. This initiative comprises seminars and videos tailored for elderly individuals and is typically conducted at the main office of the Czech Telecommunication Office and its branches throughout the Czech Republic.

- **‘Internet fraud prevention week’** is an initiative run by the State Consumer Rights Protection Service and ECC Lithuania<sup>181</sup>. The initiative focuses on protecting the interests of elderly consumers purchasing products or services from social networks, price comparison websites and other websites online. The aim of this initiative is to provide consumers the tools to recognise misleading advertising and unfair commercial activities. To successfully communicate the information to the target audience, the initiative relies on several activities and materials such as appearances in the national media (e.g., TV and radio), conferences, remote lecture, brochures and interactive games.
- **‘Age doesn’t matter’** is an initiative implemented in Croatia by the humanitarian association Duga, the municipality of Vukovar and the Centre for Consumer Education and Information<sup>182</sup>. The goal of the program is to involve older people in the life of the community, to raise awareness, to empower them to develop a positive self-image. The analysis of trends in care for the elderly in the EU and Croatia points to the promotion of healthy and active ageing as the key to ensuring an equal role for the elderly in society. However, the dire economic situation throughout the country limits most residents to basic human needs. The elderly people are educated through a variety of interactive and entertaining activities including excursions, socio-cultural workshops, social events, and educational/advisory programmes. Since the elderly people, especially those living in remote areas, do not leave their homes frequently, the organisers tried to engage with potential participants by organising these social activities to reach as many people as possible.

## 8.2. Youth

**Young consumers** are another group that has been identified as **potentially vulnerable** and in need of a tailored educational approach. The primary reason why young people are vulnerable consumers is their limited experience and knowledge. Inexperienced consumers do not fully understand products and services, making them more likely to fall for misleading advertising or they are more likely to take uninformed decisions. Frequently, young consumers do not think critically, and education is necessary to evaluate the true value of a product or service.

Furthermore, young consumers tend to be more impulsive in their decision-making. They may succumb to unplanned and regrettable purchases, especially since they are less likely to conduct thorough research or compare prices before buying. Adolescents and young adults often make decisions based on their emotions, which makes them susceptible to marketing tactics that play on their feelings, such as fear, excitement, or social validation.

The influence of the online and social media environment is another important factor that cannot be ignored. Young people are recognised as the most active users of digital tools which makes them a susceptible group to issues related to online environments.

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<sup>181</sup> Available [here](#).

<sup>182</sup> [Godine nisu važne | CEIP](#)

Interviewed stakeholders from several Member States<sup>183</sup> suggested that prioritising young consumers for increased consumer education is essential. This is because young individuals possess a unique capacity to educate themselves and acquire new skills at a faster rate compared to older adults. Establishing a solid educational foundation during school years is the most effective means of enhancing consumer knowledge among the younger generation. Some stakeholders have argued that in their experience incorporating consumer education into school curricula serves as an effective foundational tool in achieving this goal<sup>184</sup>.

Young people show a preference for interactive and gamified initiatives<sup>185</sup>. Such initiatives enable young consumers to learn about various aspects of consumption through hands-on, practical information presented via interactive platforms. These platforms may include joint research, experiments, role-playing, quizzes, debates, and other engaging formats that actively involve students in the learning process.

In addition to implementing activities within schools, it is also crucial to engage with young consumers through social media channels. Organisations active in social media networks, online meetings, newsletters, videos, and other online formats are more likely to capture the attention of young consumers.

Stakeholders consulted generally agree that both formal and informal consumer education should cover a broad range of topics for younger consumers including general consumer rights, financial literacy, digital tools, and sustainability. Specifically, regarding general consumer rights and financial literacy, as previously discussed, many stakeholders have expressed the need to prioritise the inclusion of these subjects in the school curriculum at an early age. A significant number of Member States (please refer to Annex 3: Financial literacy initiatives) have already implemented strategies for financial education, with a strong focus on educating youth within school settings.

Concerning digital education, stakeholders have pointed out that young consumers spend a significant amount of time online, which exposes them to various online risks such as cyberbullying, scams, and unfair market practices<sup>186</sup>. Consequently, there is a pressing need for education and training in consumer online threats.

Lastly, sustainability is a crucial area of concern as the younger generation will play a pivotal role in shaping sustainability and environmental practices in the future. Thus, it is essential to provide education to young consumers early on. Interestingly, survey findings reveal that interest in sustainability topics is quite similar among both younger and older adults<sup>187</sup>. This suggests that sustainability education is relevant for society as a whole.

Keeping this in mind, examples of mapped initiatives tailored to young consumers include:

- **'DECO Jovem'**<sup>188</sup> is a programme that provides technical support (preparation of materials, organisations of the activities in schools, etc.) to teachers and schools that are interested in training students on various consumer topics. To date, the initiative collaborated with over 2500 teachers and reached over 3500 schools across **Portugal**. The organisation has implemented several initiatives over the years to support teachers and schools looking to educate their students about consumer topics:

<sup>183</sup> Explicitly mentioned by stakeholders in Germany, Greece, Hungary, Italy, Portugal, Slovakia, and Sweden during the consultation.

<sup>184</sup> For example, interviewed stakeholders from Sweden.

<sup>185</sup> Suggested by stakeholders from Austria, Bulgaria, France, Hungary, Ireland, Lithuania, Romania, and Sweden.

<sup>186</sup> Consulted stakeholders from Bulgaria, Hungary, Lithuania, Netherlands, Portugal, Slovakia, and Spain.

<sup>187</sup> On average, 62% of consumers from 15 to 24 year old, 67% of consumers from 25 to 34 year old, 69% of consumers from 35 to 44 years old, 68% of consumers from 45 to 54 years old; 64% of consumers from 55 to 64 years old, and 68% consumers aged 65 years old and older would like to see more consumer education activities on sustainable consumption.

<sup>188</sup> Available at: <https://decojovem.pt/>

- **The Green Chef**<sup>189</sup> is an initiative focusing on promoting sustainable consumption among young students between 10 to 17 years old, where they are asked to be chefs. The students must create a new recipe using ingredients selected from the most wasted products (for example, the bread). The purpose of the exercise is to get students thinking about ways to reuse leftovers and reduce their food waste.
- **Consumer talks**<sup>190</sup> is an initiative that actively promotes topics often affecting young students such as, for example, savings, shopping online, food waste prevention, recycling, and sustainable energy. The initiatives take place in schools in the form of 60-minute discussions which are developed by DECOJovem's experts. The participating schools can decide to organise the sessions place online or in-person.
- **Young Investor Week**<sup>191</sup> aims to raise awareness among young students on responsible and balanced management of personal finances, to encourage students to save money, but also invest it responsibly. In 2022, the Young Investor Week developed digital workshops for schools, targeting students between the ages of 12 and 18. The actions take place via Zoom, streaming quizzes and other initiatives that promote a more interactive and fun discussion. The information sessions focus on the importance of saving, different types of available financial products, the main features of these products and the risks associated with having a savings account.
- A Danish initiative **'Prepare your students for the shopping jungle'**<sup>192</sup> is implemented by the Danish Consumer Council, targets teachers who are interested in educating their students about food waste and sustainability. The website provides a range of ready-to-use educational materials such as quizzes, games, student assignments as well as teacher guides. The materials can be used both online and offline and take a practical approach by encouraging teachers to take children to the local supermarket and ask them to solve twenty different challenges.
- **'The Conscious Consumer Laboratory' (COCO lab)** is implemented by the Austrian Ministry of Consumer Protection and aims to educate children and young people about the various aspects of consumption through tangible, applied information. The initiative is hosted by the Museum of Economy in Vienna where interactive stations for joint research, experiments, role-playing, debates and voting, as well as the innovation lab, are organised to increase consumer awareness among the target group. The COCO lab project targets school children.
- **'Financial Driver's Licence'**<sup>193</sup> by Debt Advisory Upper Austria was developed with the overall aim of educating young consumers about financial management the individual and household level so that they do not need seek for debt advice / legal financial advice in their later life (prevention). Young consumers are trained with respect to their financial competencies by offering interactive workshops in a playful and fun way through tangible and practical examples. The activities are voluntary and not part of the compulsory public school curriculum.
- **Online portal called 'Consumer know-how'**<sup>194</sup> was developed in Poland by Warsaw Foundation for the Development of the Knowledge Society THINK!: Since its inception, the portal has focused on providing relevant information to younger consumers (under 35 years

<sup>189</sup> <https://decojovem.pt/pt/noticias/o-green-chef-esta-de-volta-e-com-novidades-vamos-colocar-a-mao-no-pao>

<sup>190</sup> <https://decojovem.pt/pt/recursos/atividade/consumertalks>

<sup>191</sup> <https://decojovem.pt/pt/noticias/poupar-e-investir-sempre-com-rede>

<sup>192</sup> Available at: <https://indkoeb.taenk.dk/>

<sup>193</sup> <https://www.schuldner-hilfe.at/seminare-und-workshops.html>

<sup>194</sup> Available at: <https://www.edukacijakonsumencka.pl/o-portalu>

of age) on various consumer topics including general consumer rights, financial literacy, sustainable food consumption, sustainable energy and other topics.

- The Croatian Financial Services Supervisory Agency (Hanfa) has developed a **standardised programme of educational activities**<sup>195</sup> appropriate for different target groups, including younger consumers. The aim of the programme is to educate children and young adults in topics related to financial literacy to increase consumer protection in the country. Hanfa provides standardised and ready-to-use materials in topics including budgeting, insurance, savings and investments. The complexity of the topics and the accompanying materials is tailored according to age and employment situation with materials available for primary school students, highschoolers, university students and young adults at the beginning of their career. Educators can obtain the materials to design their own lessons or reach out to the agency to facilitate lessons either online or at schools, universities, offices, nursing homes etc.
- **The ‘OK Centre’**<sup>196</sup> initiative is organised by OTP Fáy András Foundation in Finland. This initiative focuses on financial education for both younger consumers and educators, aiming to create a future-conscious society. It offers face-to-face and online training for primary and secondary school students, university-aged individuals, and teachers, particularly those in challenging circumstances. The goal is to facilitate financial literacy among the youth and educators.
- The National Bank of Slovakia developed an online platform as part of their **‘5money’**<sup>197</sup> initiative. The platform hosts a variety of materials such as desktop applications, videos, TV and radio shows, magazines, but also provides in-person activities in the form of lecture rooms within the branches of the National Bank and in schools. The initiative adopts a methodology based on experiential education including interactive activities suitable for pupils and students. Every topic is accompanied by a large social media marketing campaign that raises awareness among the target group. This also resulted in a high demand for participation among teachers who are looking to incorporate financial education into their curricula.

### 8.3. People living in remote or rural areas

People living in remote or rural areas have been identified as a vulnerable consumer group because they can be isolated and hard to reach, this is according to experiences reported by some organisations.<sup>198</sup>

First, these communities often lack reliable sources of information about products and services. Limited internet connectivity, reduced access to newspapers, and a lack of exposure to consumer education programs contribute to residents being uninformed about their consumer rights and available choices.

Furthermore, another factor affecting consumer vulnerability in remote and rural areas is the trend in some Member States towards centralised consumer policy and education<sup>199</sup>. This centralisation has negative consequences for local actors involved in consumer education,

<sup>195</sup> <https://www.hanfa.hr/edukacija-i-potro%C5%A1a%C4%8Di/program-edukativnih-aktivnosti-hanfe/>

<sup>196</sup> <https://educationalliancefinland.com/products/ok-centre>

<sup>197</sup> <https://5penazi.sk>

<sup>198</sup> European Commission (2023). Study to identify initiatives to provide local advice to consumers, p. 31, available at: <https://commission.europa.eu/system/files/2023-01/Study%20on%20local%20consumer%20advice%20-%20Final%20report.pdf>

<sup>199</sup> European Commission (2023). Study to identify initiatives to provide local advice to consumers p.31,, available at: <https://commission.europa.eu/system/files/2023-01/Study%20on%20local%20consumer%20advice%20-%20Final%20report.pdf>

both financially and operationally, as it has been reported they can face challenges such as losing licenses due to legislation changes and calls for tenders. Consequently, the provision of active local advice has become extremely scarce<sup>200</sup>. Additionally, rural areas may have fewer consumer protection organisations and advocacy groups, limiting residents' opportunities to participate in consumer education activities organized by local entities.

In terms of specific needs, not all rural residents have easy access to the internet or linked technology. This means that local populations in these areas should be provided with consumer education materials in various formats, including printed pamphlets, workshops, and community meetings. Use of plain language and visuals to ensure information is easily understood should also be accommodated, to reflect that there might be the elderly living in remote areas.

Feedback from the consumer survey also shows that people living in remote or rural areas express an interest in gaining access to more initiatives in the future, in particular, in-person activities which are organised in local municipalities or other local locations.<sup>201</sup> However, the presence of local actors is essential to organise such activities effectively. Therefore, incentivising local organisations to establish themselves in remote and rural areas is crucial to meet the needs of these communities.

**Inter-regional or inter-municipal cooperation in rural areas** can be an effective tool in reaching consumers and maximising consumer education resources, for instance in Germany 'Small Town Positivity: New Research on Quality of Life and Common Good'<sup>202</sup>, described in more detail below, gathered consumers' views on how consumer education could be improved in rural regions of Germany. Key policy recommendations highlighted included increased inter-municipal cooperation between small towns. In this way educational initiatives can be developed despite a lack of educational actors in some rural regions.

Keeping this in mind, key mapped initiatives tailored to people living in remote or rural areas include:

- **Small Town Positivity: New Research on Quality of Life and Common Good** is a project launched by the German Ministry of Justice and Consumer Protection. It consisted of obtaining consumers' views and feedback on ways consumer education (with a focus on digital literacy) could be improved in rural regions of Germany. Policy recommendations addressed to all stakeholders included, for example, increased inter-municipal cooperation between small towns, strategic urban development to address the needs of the rural population, and other factors influencing the quality of life for consumers living in small rural areas. In this way, other actors, such as consumer associations were provided with further tools to tailor their initiatives to the needs and preferences of consumers living in remote areas. Involving vulnerable consumers in the design of materials intended to educate them is a great way to ensure that these materials are adequately shaped and disseminated.
- In Italy, **the initiative 'The access to banking services in inland areas'**<sup>203</sup> launched by UniCredit in partnership with the NGO Cittadinanzattiva<sup>204</sup>, involved the creation and training of a network of facilitators (including staff of associations, general practitioners, pharmacists, and parish priests) to help citizens living in remote areas to develop knowledge in the areas of digital tools, payment, and access to banking services. The network of facilitators then carried out seminars and meetings in these inland and

<sup>200</sup> Ibid.

<sup>201</sup> For more details, see Annex 2

<sup>202</sup> More information is available online: <https://schramm-klein.com>.

<sup>203</sup> Inland areas are places that are not on the coast but in or near the middle of the country.

<sup>204</sup> More information available online: [Cittadinanzattiva una organizzazione, fondata nel 1978 – Cittadinanzattiva una organizzazione, fondata nel 1978](#)

remote location in Italy to help with the issues consumers encountered such as for example the absence of physical banking branches. They also distributed guides on banking and financial topics (cybersecurity issues, how to avoid scams, etc.).

- **‘Conferences on consumer topics in villages, in the regional languages’<sup>205</sup>** is an initiative organised by FACUA, in Galicia Spain to reach consumers living in remote areas. It consists of lectures and conferences covering multiple topics. The conferences are organised in villages, in cooperation with the municipality and experts in the topics. The events are held in Galician to bridge the language divide and to maximise the outreach among the targeted consumers.

## 8.4. People with disabilities

**Among the groups identified as most in need of consumer education, people with disabilities stand out from other groups.** Limited physical mobility, which restricts access to businesses and services for regular consumer activities, as well as communication barriers in some instances, can hinder effective communication and potentially leading to misunderstandings and unsatisfactory experiences, these are key factors making people with disabilities vulnerable consumers.

Furthermore, it is common for products and services to lack adaptation or design to meet the specific needs of individuals with disabilities, resulting in fewer choices and higher costs for accessible alternatives. This can leave people with disabilities feeling marginalised and excluded from the consumer markets. In terms of digital accessibility, businesses often do not tailor their websites, applications, and other platforms, hindering individuals with disabilities from conducting online research, shopping, or accessing essential information.

In response to these critical issues, developers and implementers of materials must **adapt the content and delivery channels to the targeted group of consumers** which can be challenging. Although, findings from desk research imply that initiatives for people with disabilities are rare, some of the mapped initiatives indicate that some organisations are currently investing significant resources in reducing accessibility barriers for people with disabilities, including those with visual and auditory impairments or cognitive disabilities.

In practice initiatives should ensure consumers with disabilities can access the same initiatives as all other consumers, therefore, examples of such tailoring measures include adding subtitles to videos for the visually impaired or privileging auditory materials such as audio guides. In certain instances, those with disabilities may need more detailed education, so that they can make empowered decisions about purchases related to their specific needs. Therefore, this consumer group need initiatives that employ them with the skills they need to identify purchases that can improve and accommodate their day-to-day life. Additionally, given the limited physical movement capabilities of some individuals, organisations which specifically deal with consumers in this category to be equipped to implement educational activities.

People with disabilities encompass a wide range of individuals, their disability is a factor common to them, and is not reflective of their knowledge or skills. For this reason, it is difficult to pinpoint specific topics in which they would require further consumer education, but some stakeholders suggested that tailoring financial education would be a good start. This could include budgeting with disability-related expenses and understanding different government benefits available. Access to digital tools, including accessible websites and digital content is another topic that has been identified for further education. Specifically, ensuring people with

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<sup>205</sup> This information is based on feedback received during the interview with the organisers. No website has been developed for this initiative.

disabilities can access relevant information and services online in a way that is customised to their needs. In line with this, key mapped initiatives tailored to consumers with disability include:

- **The initiative ‘Protection of the Rights of Consumers with Hearing Disabilities’<sup>206</sup>** launched by the Polish association of the deaf in cooperation with the Office of Competition and Consumer Protection (UOKiK) focuses on increasing knowledge of people with hearing disabilities about consumer rights, financial issues (such as investment policies, loans in foreign currency, and corporate bonds). The project includes instructional videos addressed to people with hearing disabilities and to bank employees interacting with disabled customers. Moreover, workshops and educational activities are organised to educate people with hearing disabilities about the key issues related to general consumer rights. The initiative was disseminated among all members of the association with a video explaining the details of the project and encouraging them to join the workshop.
- **The initiative ‘Sound Guides’** developed by the Union of Working Consumers of Greece (EKE)<sup>207</sup> consists of producing and distributing online audio guides on general consumer protection topics as well as on travellers' rights to people with vision disabilities. While audio guides do not represent an advanced technology, the initiative is worth pointing out as it is tailored to the needs of vulnerable disabled consumers.

## 8.5. Financially fragile

**Consumers in a fragile socio-economic situation were identified as needing consumer education the most in several countries.** People with low incomes or living below the poverty line, over-indebted, unemployed, and single mothers often lack the basic income necessary to cover their essential needs<sup>208</sup>. This leaves them struggling to make ends meet and makes it exceptionally challenging to make wise consumer decisions. This constant struggle places them at risk of unexpected expenses and financial setbacks. Additionally, they often lack emergency savings, leaving them financially exposed when unforeseen costs or emergencies arise. This absence of a financial safety net can further push them into financial turmoil.

Another critical factor among the financially fragile is low financial literacy. Many of these individuals lack the knowledge and understanding required to make informed decisions regarding loans, investments, or saving for the future. This limited financial knowledge can lead to suboptimal choices, such as taking out high-cost loans or accumulating bad credit, ultimately increasing their vulnerability.<sup>209</sup>

Financially fragile consumers can also suffer from social marginalisation and stigmatization<sup>210</sup>. Ironically, those who need support the most are often the least likely to actively participate in consumer education initiatives due to the ongoing challenges they face.<sup>211</sup>

Regarding their needs, financially fragile individuals require financial education focusing on critical topics such as debt management, money handling. However, when implementing such activities, it is essential to consider the potential psychological issues stemming from financial

<sup>206</sup> The materials of the initiative are accessible here: [https://www.youtube.com/channel/UCT\\_0fEVnJQUB1o6NvyH1mLg/videos](https://www.youtube.com/channel/UCT_0fEVnJQUB1o6NvyH1mLg/videos)

<sup>207</sup> Link to the initiative: <https://eeke.gr/ichitiki-odigi/>

<sup>208</sup> Annamaria Lusardi, Daniel J. Schneider & Peter Tufano (2011). Financially Fragile Households: Evidence and Implications.

<sup>209</sup> Jaroszek, Lena and Dick, Christian (2014), Knowing What Not To Do: Financial Literacy and Consumer Credit Choices, VFS Annual Conference 2014 (Hamburg): Evidence-based Economic Policy, Verein für Socialpolitik / German Economic Association.

<sup>210</sup> Mentioned by stakeholders from France and Germany.

<sup>211</sup> as observed by a German stakeholder.



fragility and tailor teaching techniques accordingly. This personalised approach can enhance the effectiveness of financial education initiatives and provide much-needed support to this vulnerable consumer segment.

Keeping this in mind, examples of mapped initiatives tailored to financially vulnerable consumers include:

- **‘Manage. Save. Invest safely. Know how’<sup>212</sup>** is an initiative launched in Portugal by the consumer organisation ‘União Geral dos Consumidores (UGC)’. It proposes activities to learn about consumer rights in general, and ways to prevent or address over-indebtedness. On the organiser’s website, an information platform including legislation on consumer rights and dispute resolution mechanisms was developed. The initiative also relies on social media, the distribution of a brochure and the organisation of workshops/training sessions to educate consumers on financial products. The materials describe the different financial products in simple terms. In addition, by including various channels to reach out to vulnerable consumers (i.e., social media, website, physical brochures etc), the organisers of the initiative multiply the chances of capturing the attention of targeted consumers.
- **‘Strengthen consumers in the neighbourhood’<sup>213</sup>** is an initiative organised by the Federation of German Consumer Organisations (VZBV) in cooperation with the NRW Consumer Organisation and other consumer organisations. In vulnerable areas, skilled staff offer assistance on various issues like contracts, online cost traps, energy disruptions, and debts. They prepare easy-to-understand materials and information, working directly within the community in places like schools, mosques, and family centres. The project also provides educational opportunities to address residents’ specific needs stemming from their financial situations. Through outreach efforts, the project enhances consumers’ self-help capabilities.
- **The programme ‘Money Made Sense’<sup>214</sup>** was rolled out by Irish Northside Partnership, with Action on Social Change (TASC), supported by Money Advice and Budgeting Service (MABS) North Dublin focuses on helping people develop financial skills, especially consumers from low-income households. The need for this program was identified after analysis the results of the study from Think-tank for TASC study<sup>215</sup> which explored how to best educate financially fragile consumers and develop their financial capabilities to help them get out of debt. The topics covered by the sessions include, the control of finance, saving and budgeting, management of debt, utilities cost, buying and credit, energy consumption, shopping online, entitlement and benefits.

## 8.6. People with migration backgrounds

One of the key issue making people with migration backgrounds vulnerable consumers is language barriers. These language differences can create significant hurdles for migrants during consumer interactions. Limited proficiency in the local language can not only hinder their ability to understand product labels, contracts, and agreements but also impede effective communication with businesses. This language gap can lead to misunderstandings and misinterpretations, potentially putting migrants at a disadvantage in consumer transactions.

<sup>212</sup> [http://ugc.pt/ugc\\_gpi.pdf](http://ugc.pt/ugc_gpi.pdf)

<sup>213</sup> <https://www.verbraucherzentrale.de/quartiersprojekt>

<sup>214</sup> <https://mabs.ie/about/how-we-help/about-mabs-for-partnerships/>

<sup>215</sup> TASC, 2020, Exploring Household Debt in Ireland: The burden of non-mortgage debt and opportunities to support low-income households, available at: [https://www.tasc.ie/assets/files/pdf/household\\_debt\\_report\\_final\\_3320.pdf](https://www.tasc.ie/assets/files/pdf/household_debt_report_final_3320.pdf)

Furthermore, people with migration backgrounds can often find it difficult to stay informed about their rights and available resources to navigate the local consumer landscape. Migrants can struggle to discern the quality and value of products and services, as well as an understanding of local market dynamics. This lack of local market knowledge can increase the risk of making suboptimal purchasing decisions, potentially leading to financial losses and the handling of consumer-related issues ineffectively.

Efforts to address these challenges should involve highly tailored educational initiatives specifically designed for migrants. For instance, such initiatives can be integrated into language classes organized by public institutions and NGOs. These classes serve a dual purpose – they not only enhance language proficiency but also focus on topics relevant to consumer education, such as financial literacy. By doing so, they contribute to improving the awareness and consumer competencies of this particular group, empowering migrants to make more informed and confident consumer choices.

Keeping this in mind, examples of mapped initiatives tailored to people with migration backgrounds include:

- In Austria, the initiative **‘More knowledge about consumer protection’<sup>216</sup> - outreach consumer advice for migrant women** launched by the NGO for the promotion of intercultural education, consulting and networking is an example of education targeting consumers with a migration background. Events were organised to provide these consumers with information on key topics including telecommunication services, financial services, and housing. The educational materials were tailored specifically to address any language barrier. Simple and accessible terminology was used in the brochure which included a glossary with the key terms that consumers find when signing contracts or purchasing products online (for example ‘cancellation fee’ or ‘right of withdrawal’ etc.). During the events, the materials are explained, and the consumers can rely on them afterwards when navigating the market. A total of 93 consumer protection workshops were held throughout Austria, attended by 1279 people in two years.
- **Sfiekonomi<sup>217</sup>** was launched by the Financial Supervisory Authority of Sweden and focuses on educating migrants about the most relevant consumer topics. The authority has prepared the educational materials which can be downloaded by teachers/educators for free. Topics covered by the materials include – budget and taxes, employment, banks, financial security, pension, mortgages, bills, contracts, savings and borrowing, and insurance. The materials allow the educators to carry out the classes in-person or remotely and target consumers which have recently moved to Sweden and likely do not have a strong knowledge of the language. For this initiative, a website hosting videos, handbook and quizzes was prepared.
- **Consumer and travel rights factsheets available in Ukrainian language<sup>218</sup>**. The European Consumer Centre in Poland has undertaken work to identify and translate the main legal consumer information that may be important to refugees arriving in the EU from Ukraine. The factsheets summarise various consumer (e.g. legal and commercial warranties, rights to primary bank account, right of cancellation) and travel rights (e.g. rights of passengers in the EU) issues for Ukrainian refugees and those who assist them. The factsheets are available in English and in Ukrainian.

<sup>216</sup> <https://broschuerenservice.sozialministerium.at/Home/Download?publicationId=282>  
<https://docplayer.org/110983998-Nachbarschafts-zentrum-rauscherplatz.html>

<sup>217</sup> Available at: <https://www.sfiekonomi.se/>

<sup>218</sup> Available at: <https://www.eccnet.eu/news/consumer-and-travel-rights-factsheets-available-ukrainian>

## 9. Challenges in educating consumers

In constantly evolving marketplaces, with more sophisticated online sales channels and exposure to fraudulent practices, there is a growing need to step up consumer competences and skills to empower them in making informed decision. In addition to these shortcomings in general awareness about consumer rights, there are specific consumer topics where awareness is particularly relevant either because these affect many consumers or because the negative consequences for consumers of being uninformed are potentially very severe – this may for example include financial services or operating in the digital environment.

The input for this section is based on survey with stakeholders, consumer survey, desk research as well as in-depth interviews with stakeholders which are familiar with the consumer education landscape in their Member States such as public authorities, ministries and national consumer organisations.

### 9.1. Difficulties in matching consumer's needs

Developing creative ways to convey information to consumers and motivating them to participate in educational initiatives has been recognised as an important factor. Stakeholder consultation reveals that over half of the practitioners in the field find that engaging with consumers is challenging. **Creating content that is accessible, easy to use, stimulating and targeted is challenging in various countries**<sup>219</sup>. This could be explained by the diversity of consumer groups and their asymmetrical needs in terms of education across and within Member States. As mentioned by various stakeholders, **initiatives that provide tailored materials and select the appropriate channels to reach consumer groups are usually the most successful**<sup>220</sup>. Developing interactive and user-friendly materials is important to draw consumers attention, however the materials also need to be adapted to convey the information in a format that different consumer groups find the most useful. It is a continuous trade-off between making materials engaging and sufficiently detailed. Entertaining and interactive materials are efficient in grabbing the attention of consumers however they typically do not contain a lot of information. On the other hand, more traditional formats such as brochures and booklets usually contain a larger amount of information but can be perceived as uninteresting.

In this regard, stakeholders<sup>221</sup> found it especially challenging to **adjust the approach to meet the needs of vulnerable groups of consumers**, for example:

- Different consumer groups are interested in different topics, with the elderly most needing education in digital literacy.
- The materials need to be adjusted to the diverse needs with younger people showing clear preference for digital tools, while the elderly and consumers with low digital tools reacting best to “physical” materials.
- Young consumers prefer online initiatives, while the elderly, consumers with low digital skills and people living in remote or rural areas are more interested in activities which take place at the local municipalities, or public places in general.

In smaller organisations where human resources are limited, practitioners developing initiatives find it challenging to cater to the specific needs of each group. Lack of tailoring leads to lower participation as “one size fits all” approach does not appear to be effective.

<sup>219</sup> These Member States are Austria, Denmark, Finland, France, Germany, Greece, Hungary, and Latvia.

<sup>220</sup> This emerged through desk research and interviews conducted in Croatia, Finland, Germany, Hungary, Slovenia, and Spain.

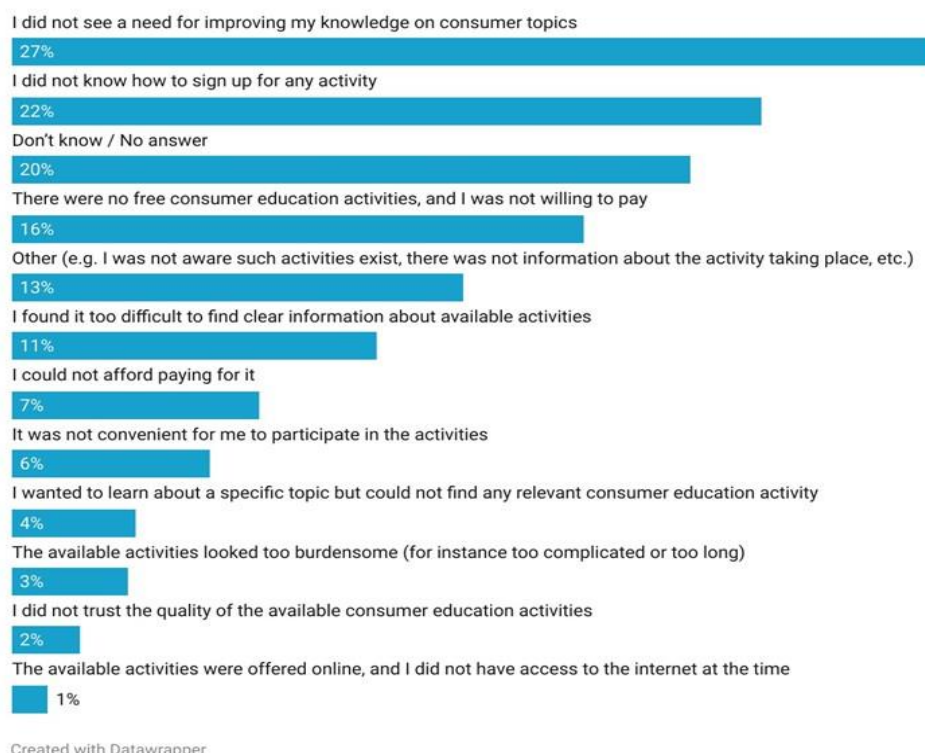
<sup>221</sup> Mentioned by organisations from Austria, Belgium, Bulgaria, Croatia, and Lithuania

Organizations developing educational initiatives need to provide their services in different formats (e.g., online and in-person) and develop several materials that will resonate with the different consumer groups. Without a doubt, this approach will be more resource intensive requiring additional funding, staff as well as expertise in different areas.

## 9.2. Low participation in existing initiatives

One in five of surveyed stakeholders said that **raising awareness and attracting consumer** is most challenging. This is in line with findings of the consumer survey suggesting that the overall participation in educational initiatives is relatively low<sup>222</sup> with roughly two thirds of consumers stating they have not participated in an educational initiative in the past five years. There are some notable differences between different consumer segments. Two thirds of the youngest consumers (15 to 24 years old)<sup>223</sup> participated in at least one initiative in the last 5 year but only one in five of elderly consumers (over the age of 65) reported the same. Participation also is lower for consumers living in rural areas and among consumers which obtained a lower level of education. There are also several reasons why consumers do not participate in educational initiatives, and these are presented in Figure 9.

**Figure 9: Reasons for not participating in consumer education activities.**



- **Notes:** The question was Q.2.7: “Why haven’t you participated in any consumer education activities in the last 5 years? Please select up to three reasons.”, multiple answers, N=4,557.

<sup>222</sup> In terms of participation in consumer educational initiatives, most consumers (63%) reported they have not participated in any consumer education initiatives in the last 5 years. Elaboration of question Q.2.3: “In which of the following consumer education activities have you participated in the last 5 years?” multiple choice, N=8,090.

<sup>223</sup> 15–24-year-olds: 62%; 25–34-year-olds: 48%; 35–44 year olds: 41%; 45 -54 year olds: 33%; 55-64 year olds: 28%; 65 years or older: 26%

Research suggests there are several reasons which contribute to lower levels of participation. Firstly, most consumers specified they have not participated in initiatives because they do not have the need. This was particularly the case among consumers with higher digital skills and consumers which obtained a high level of education. It is true that these consumers are likely to resolve their problems as they will have either knowledge where to seek help or they will have means (financial, digital) to solve them problem themselves, which is not always the case for consumers with lower education or vulnerable groups.

Although consumers do not see the need for education in consumer topics, experiences of stakeholders imply that there may be a tendency to **underestimate the importance of consumer education as a preventive measure** and seek it only after a problem occurred. In fact, recent data show that:

- The findings of the Consumer Conditions Scoreboard (2023)<sup>224</sup> show that more than one third of consumers (37%) have a low level of knowledge of their rights, and only 28% have a high level of knowledge<sup>225</sup>.
- Only around 45.5% of the consumers in the EU know that they are entitled to specific rights and remedies when shopping online (e.g., cooling-off periods, legal guarantees and unsolicited products)<sup>226</sup>.
- Over a third of the EU population (36%) is not aware that all products are potentially subject to recalls<sup>227</sup>.
- When it comes to financial literacy, for instance, one-third of the consumers in the EU are not aware that an investment with a higher return is likely to be riskier.<sup>228</sup>

Another common reason for not participating in initiatives was **not knowing how to sign up** for one (most frequently mentioned by the elderly and consumers with low digital skills).

Finally, awareness of ongoing initiatives appears to be very low among the respondents to the consumer survey, an issue also noticed by stakeholders in **Germany, France, Hungary and Romania**.<sup>229</sup> This is especially the case among the elderly who are among the least aware of educational initiatives.<sup>230</sup> Lack of awareness of initiatives and willingness to participate was also noted in **France, Ireland, Greece, Latvia and Hungary**.

### 9.3. Lack of support in developing initiatives

Multiple consulted stakeholders expressed the need for structural support in educating consumers. In fact, the majority (54%) of survey respondents highlighted that **inspiration from existing initiatives and materials is the most important factor for improving consumer education**. Stakeholders mentioned that it is difficult to translate and disseminate EU-wide materials as it requires high financial resources.

<sup>224</sup> Consumer Conditions Scoreboard: 2023 Edition [https://commission.europa.eu/system/files/2023-03/consumer\\_conditions\\_scoreboard\\_2023\\_1.pdf](https://commission.europa.eu/system/files/2023-03/consumer_conditions_scoreboard_2023_1.pdf)

<sup>225</sup> The survey, conducted in 2022, was based on an assessment of aggregated results from four separate knowledge-testing questions concerning the following consumer rights: the cooling-off period for distance purchases; faulty product guarantee; unsolicited products and one-sided changes to contracts.

<sup>226</sup> European Commission, Consumers' Attitudes towards cross-border trade and consumer protection – 2018 Final Report, pp. 35 and 36.

<sup>227</sup> European Commission, Survey on consumer behaviour and product recalls effectiveness – 2018.

<sup>228</sup> European Commission, Monitoring the level of financial literacy in the EU – 2023. Available at: <https://europa.eu/eurobarometer/surveys/detail/2953>

<sup>229</sup> Roughly 75% of respondents reported never hearing about an educational initiative taking place online or in their community in the past 5 years.

<sup>230</sup> The results of the consumer survey imply that 89% of the elderly respondents have never heard of educational initiatives taking place online or in their locality in the past five years.

Moreover, government entities can provide support to consumer organisations and NGOs by contributing their expertise on relevant topics, and they can also assist in disseminating information about the initiative at both the national and regional levels. This support can further aid organisations in raising awareness among consumers.

This highlights the **necessity for comprehensive assistance to be provided to various national and local stakeholders** engaged in consumer education. Specifically, it is for consumer organisations and NGOs, which frequently face financial constraints preventing them from independently creating materials and organising initiatives.

#### 9.4. Absence of a national strategic vision

Absence of national programmes or strategies can create difficulties for organisations implementing educational initiatives in establishing a systemised approach and create duplication of work. As discussed in section 5, only a handful of Member States have included consumer education in national strategic document, with more countries focusing only on educating consumers in specific subjects. **Limited involvement of governmental actors** in forming policies and strategies in consumer education was raised as an issue in **France, Malta, Poland and Bulgaria**. The stakeholders noted that a **coordinated approach** would allow practitioners to use resources more efficiently. In a fragmented national landscape, consumers may not receive clear messages, certain needs remain unaddressed by the offered initiatives and some consumer groups, especially vulnerable one are excluded. Another consequence of **insufficient coordination at a national level** is that organisations developing initiatives have limited information of all the available funding opportunities.

#### 9.5. Insufficient coordination and cooperation among providers

The EU consumer education landscape involves a plurality of governmental and non-governmental actors operating under their national public policy and legal frameworks. 14% of survey respondents indicated that further collaboration between educational partners is key to improve the current status quo. A **cooperation between all stakeholders active in the field of consumer education** emerged as key are for improvement in several countries<sup>231</sup>. For example, by involving teachers in the design and development of consumer education initiatives to target young people, the resulting materials could be better tailored to capture the attention of students.

Moreover, the limited coordination between actors **could lead to a loss in resources and efficiency as some topics are over-addressed whilst others left aside**. And, as supported by the stakeholders, **confusion arises where the same message is disseminated in different ways and by different actors towards the public**. A streamlined message could be more effective in unifying and giving consistency to the consumer voice.

#### 9.6. Unavailability of continuous funding

**Lack of funding is an important challenge** in the development and implementation of consumer education initiatives explicitly mentioned by stakeholders in **Austria, Bulgaria, Cyprus, Czechia, Estonia, France, Greece, Ireland, Lithuania, Portugal, Romania, Spain, Slovenia and Slovakia**. For most consumer education initiatives, funds originate either from government schemes, however, some organisations also rely **on their own resources**

<sup>231</sup> These countries are Bulgaria, Cyprus, Estonia, Greece, Luxembourg, Malta, the Netherlands, and Slovakia.

typically secured through **membership fees, selling materials or by offering paid courses**<sup>232</sup>.

Stakeholders emphasized that the primary obstacle they face is the scarcity of funding. This issue appears to be a common challenge for consumer organisations, civil society groups, and other NGOs in these countries, as they frequently lack financial support from national or regional public authorities. Stakeholders also said that to apply for available funding, they must go through **complex administrative procedures** which are particularly **hard to navigate for smaller organisations with limited resources and capacity**. When human resources are scarce, organisations stay away from applying for complex funding and focus on more manageable tasks.

**Another issue relates to the lack of continuity in the provision of financial support.** Where funding is not secured over the long-term, organisations carrying out consumer education activities cannot implement them on an ongoing basis and respond to the dynamic needs of consumers<sup>233</sup>. On that note, stakeholders in **Spain** suggest that securing **funding on a continuous basis** is particularly helpful in increasing the outreach of educational initiatives.

## 9.7. Absence of systematic implementation of consumer education in school curricula

Organisations recognised the importance of **embedding consumer education as a mandatory and permanent part of school curricula**. Consumer education in schools has the potential to create higher awareness of consumer rights in a systematic manner and strengthen consumer protection in the long term. On that note, the findings of the consumer survey indicate that younger consumers that have participated in initiatives have mostly done so through events organised in their school or university.

Embedding consumer education in school curricula empowers students to become informed and critical consumers. It equips them with the skills and knowledge necessary to make sound financial choices, fostering economic stability and independence. **Consumer education can be integrated into existing subjects such as mathematics, social studies, and ethics**. This interdisciplinary approach not only enhances understanding but also makes it easier for schools to **incorporate consumer education without overburdening the curriculum**<sup>234</sup>.

However, the unfortunate reality is that consumer education is frequently omitted from school curricula. This omission is not just a mere issue; it represents a significant missed opportunity with widespread consequences for individuals and society. Without formal consumer education, young individuals find themselves unprepared to navigate the complexities of today's marketplace, lacking the necessary skills and knowledge to make sound financial choices. A population lacking in consumer education may be more susceptible to predatory lending practices, overspending, and other financially detrimental behaviours. This can result in increased personal debt, reduced savings, and a higher likelihood of financial crises, which ultimately affect the entire economy. All of this suggests that **not embedding consumer education in curricula could create a missed opportunity to reach younger consumers**.

<sup>232</sup> This emerged from the research in Bulgaria, Czechia, Estonia, and France.

<sup>233</sup> As mentioned by the stakeholders in Bulgaria, Denmark, Italy, Ireland, Cyprus, and Spain.

<sup>234</sup> Explicitly mentioned by stakeholders in Germany, Czechia, Greece, Hungary, Italy, Luxembourg, the Netherlands, Portugal, Slovakia, and Sweden during the consultation.

## 9.8. Not using adequate communication to engage with different consumer groups

**Reaching the targeted group of consumers** is another common challenge for actors in the field of consumer education. As emphasised during research in many countries<sup>235</sup>, younger consumers will usually be more responsive to certain communication channels such as social media platform (i.e., Instagram, Facebook, YouTube, TikTok) whereas brochures and leaflets support more efficiently the elderly's needs.

In this context, **the COVID-19 pandemic has significantly challenged the activities of providers and developers of initiatives**. The pandemic has also “shifted initiatives to online environments” so new ways to reach out to consumers need to be developed. Consequently, digital tools and online initiatives have blossomed as substitutes to in-person events or campaigns<sup>236</sup>. The limitation/prohibition of events with physical attendance has greatly digitalised the landscape<sup>237</sup>. In turn, **consumers with low digital skills** or without the required technical devices **could be excluded** from benefitting from many consumer education initiatives. Elderly, people with lower levels of education and the people living in remote areas could be adversely impacted. In fact, their participation in educational initiatives is already low, as evidenced by the consumer survey. Meeting the needs of these consumers is essential, even considering the growing number of online initiatives, as evidenced by the mapping of initiatives undertaken for this study.

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<sup>235</sup> These countries are Austria, Bulgaria, France, Ireland, Italy, Lithuania, Malta. Moreover, in Slovenia and Luxembourg, the dissemination of educational materials on social media was outlined.

<sup>236</sup> As shown by desk research and interviews conducted in Bulgaria, Croatia, and Italy.

<sup>237</sup> This was underlined, in particular by the stakeholders in Bulgaria and Croatia.



## 10. Best practices for developing educational initiatives

While previous sections discussed the main trends and challenges in consumer education, this section will focus on the best practices for organisations looking to design and develop educational consumer initiatives. Organisations active in consumer education indicated during the stakeholder consultation that various forms of support are needed to develop successful consumer education initiatives. The evidence for this section is based on desk research as well as in-depth interviews with organisations which have implemented successful initiatives in consumer education.

### 10.1. Conduct preliminary research

Defining the most important problems that the consumers face has been identified as one of the most crucial steps in the development of educational initiatives by several stakeholders participating in the validation workshop. This suggestion is in line with the findings of the consumer survey which indicate that consumers have diverse needs which often depends on their socio-demographic background.<sup>238</sup> According to organisations from **Ireland, Greece, and Portugal**, conducting some form of **preliminary research as a first step in developing an initiative is an important good practice**. It allows organisers to understand **why consumers need additional education, which groups of consumers need additional education and what the most important topics are**. Developing an understanding of the key issues can also be **helpful in setting priorities** and for **allocating the available budget into activities that will have the highest impact** for consumers.

*“An effective way to define the most relevant topics and problems is to know the local consumers well and engage with them directly when designing the initiative. It is also helpful to pilot programmes and collect feedback before the initiative’s launch.”*

[MABS \(Ireland\)](#)

Preliminary research could be done in several ways depending on the topic, targeted consumer group, and the relationship the organisers have with other relevant organisations. One option could involve **conducting a survey to gather quantitative and qualitative evidence** and develop an understanding of the key consumer needs in the country or region. In other situations, relevant evidence can be provided by existing **institutions which have frequent contact with the targeted consumer group**. For example, this could include schools, nursery homes, financial authorities, and community centres among others.

While preliminary research is important, it could also impose additional costs for practitioners in the field. A stakeholder from **Spain** suggests that it would be more practical to **regularly carry out such preliminary research on the national level**.<sup>239</sup> This would be especially helpful for organisations which do not have available financial resources, staff or expertise to conduct such research while ensuring **a more systematic approach** to monitoring consumers’ needs.

<sup>238</sup> For more details about the consumer survey, see Annex 2.

<sup>239</sup> Feedback received during the validation workshop on 18 April 2023.

## 10.2. Tailor the initiative to the targeted consumer group

**Tailoring the approach for the targeted consumer groups is a crucial for designing successful initiatives.** It is essential to consider that consumers come from diverse backgrounds with varying levels of education, experience, and skills, which influence the issues consumers are most interested in. For that reason, initiatives targeting a specific consumer group are more impactful and provide more relevant information than initiatives addressing all consumers.<sup>240</sup>

When designing the materials, organisations should focus on **developing a variety of materials which present the key messages in different ways.** Firstly, different consumer groups have different preferences. For example, for initiatives targeting younger consumers it is crucial to make the materials available online and use digital tools. On the other hand, the elderly and consumers with lower digital skills often find materials in physical form more useful. Secondly, different formats of materials communicate information in different ways. Interactive materials such as games and videos do not contain a lot of information, but they are well suited for getting consumers interested in the topic since many find them entertaining. On the other hand, physical materials such as booklets are less entertaining but usually contain a lot of information.

Adjusting the approach by considering the differences between consumer groups will enable organisations to focus on topics that their audience will care about the most generating more interest and participation from the targeted consumers.

*“The Financial Driver’s Licence educates students about financial management. An innovative approach of the training is it was adjusted to different target groups and ages by developing three training modules:*

- *The "BASIC" module targets polytechnic schools and 1st year students at technical schools,*
- *the "ADVANCED" training targets young consumers in the labour market and*
- *the "PROFESSIONAL" training targets 2nd and 3rd year students at vocational and technical schools as well as apprentices.”*

[Debt Advisory Upper Austria](#)

Tailoring the initiatives for the targeted consumer group is important for another reason – to **ensure that vulnerable groups of consumers are encouraged to participate and not unintentionally excluded.** There is an **opportunity to increase the outreach of some initiatives by making adjustments for certain vulnerable segments of the population.** For this reason, it is essential **to collaborate with the local stakeholders such as schools, municipalities, local councils, social workers and other relevant institutions.**

*“To educate the elderly about relevant consumer topics, we developed several materials – presentation slides, brochures and leaflets. The reason for choosing three different ways of providing information to the participants was done in the effort to provide information in multi-layered way – firstly the information is provided visually during the presentation, whereas the brochures and leaflets provide information in more detail and can be used as follow-up study materials. Participants can also use the brochures and leaflets to further share the information with other elderly people within the facility where a seminar took place, family members or friends.”*

[The Social Counselling Association \(Czechia\)](#)

<sup>240</sup> Suggested by stakeholders from Austria and Spain during the validation workshop with general agreement from other participants.

Using **simple and user-friendly language** has also been identified as another important element to consider when developing educational materials.<sup>241</sup> According to experiences of stakeholders from Ireland, it is essential to make sure that the targeted consumers understand the wording used in the materials, especially when vulnerable groups are involved. For example, when developing one of their initiatives focusing on financial education of consumers living in structurally weak areas, they adjusted the language used in the material as they realised that, for example, some consumers did not necessarily understand words such as “fraud” but recognised the word “scam”. This is another reason the stakeholders found conducting preliminary research and collaborating with other organisations important as these strategies can help developers of initiatives gather such practical information.

### 10.3. Use a multichannel approach to raise awareness

The feedback from consumers implies that awareness of ongoing educational initiatives is low.<sup>242</sup> Unsurprisingly, over 60% of consulted consumers also reported never having participated in any type of educational initiative in the last 5 years. Therefore, increasing the visibility of the ongoing initiatives is also a crucial step for improving the effectiveness of consumer education activities. Many practitioners from the field as well as governmental actors mentioned<sup>243</sup> that developers of educational initiatives should use a variety of communication channels to advertise their initiatives – according to the feedback this could include social media, TV broadcasts, radio, magazines among others. Using multiple communication channels will be helpful in reaching a bigger pool of consumers.

*“In order to popularise the initiative, an awareness raising campaign was conducted which included visiting popular locations as libraries and community centres, retirement homes and others.”*

**[Bulgarian National Association Active Consumers - BNAAC](#)**

### 10.4. Make the initiatives interactive

**Developing interactive materials** is an important success factor. Presenting information graphically has been identified as an effective way to convey information to consumers, however other interactive methods such as role play, games and social media were also mentioned by several organisations.

Experience of many practitioners in the field<sup>244</sup> indicates that relying on an **interactive approach has in general been more successful in educating consumers about relevant topics opposed to traditional “lecture-style” events**. The approach should **prioritise active participation of consumers** to ensure the **information is understood and remembered**. According to some suggestions mentioned during the consultation this could involve *role play, real-life examples, and various graphics*.

*“Based on our experience using entertainment is a very effective way to get consumers interested in the content of the initiatives. Each country should customise the approach based on the preferences of their target group.”*

**[Consumer Protection and Technical Regulatory Authority \(Estonia\)](#)**

<sup>241</sup> Mentioned during interviews with stakeholders from Luxembourg, The Netherlands and Slovakia.

<sup>242</sup> According to the consumer survey conducted in the study shows that approximately 75% of consumers have not heard of any educational initiatives taking place in their country or region in the last 5 years.

<sup>243</sup> Belgium, Czechia, Cyprus, Germany, Finland, Ireland, Latvia

<sup>244</sup> Austria, Bulgaria, Cyprus, Greece, Germany, France, Ireland, Italy, and Portugal

Furthermore, initiatives which have had success in most cases relied on interactive materials such as *videos, quizzes, games, and leaflets* which briefly summarised the main information. In recent years, so called ‘**edutainment**’<sup>245</sup> and **gamification** have been explored by many organisations tackling consumer education in the financial sector<sup>246</sup>. Such initiatives integrate elements of game design and mechanics into educational efforts aimed at informing and educating consumers about various aspects of consumption. The goal is to engage consumers in a more interactive and enjoyable way, enhancing their understanding and retention of important information. This can be done in the form of role-playing, quizzes, debates, simulations and other forms of gamified content. Their experience shows that gamified content and teaching through entertainment generates an elevated level of engagement by the participants and to help organisations to better convey abstract concepts to participants. As discussed earlier, interactive forms are particularly appealing to younger consumers.

*“Four games are hosted online which aim to teach young consumers about various financial topics such as consumerism, sustainability, savings and retirement, as well as to gain the skills to handle money well (budgeting, planning, and foresight). It is effective because it is interactive and has a gamified content. It combines knowledge transfer with engaging elements like drag-and-drop activities, quizzes, puzzles, and more. The games can be played by students directly or used by teachers as a part of a lesson tackling financial topics.”*

**[Erste Group \(Austria\)](#)**

## 10.5. Utilise public spaces and premises

The main benefit of going to public spaces includes **establishing a direct and personalised contact** with consumers which can be useful in **raising awareness of existing initiatives**. Furthermore, staff can visit several cities or regions which enables organisations to **increase their outreach**. This can be especially useful for organisation targeting consumers living in remote areas.

*“The overall aim of this initiative is to inform children and young people about the various aspects of consumption through tangible and practical information. The initiative takes place at the Wirtschaftsmuseum Wien (Museum of Economy) where the younger visitors can participate in the activities at interactive stations for joint research, experiments, role-playing, debates and voting, as well as the innovation lab. Going to where the targeted consumers are and offering interactive activities has been essential for raising awareness of the initiative among the target group.”*

**[Ministry of Consumer Protection \(Austria\)](#)**

One of the most important tasks when choosing public space includes identifying the right places where the targeted consumers can be reached. This involves setting up the initiative in places *where the targeted consumers frequent* (for example, institutions such as nursery homes, parishes, schools, museums, municipalities among others).

Otherwise, approaching consumers on the high street will not bring a lot of added value to the initiative. Experience of practitioners<sup>247</sup> in the field suggests that *approaching and disseminating educational materials with consumers directly on the high street or setting up*

<sup>245</sup> A method which uses games, films, shows and other entertainment formats to educate audience

<sup>246</sup> Joint Committee of the European Supervisory Authorities, Thematic Report on national financial education initiatives on digitalization, with a focus on cybersecurity, scams and fraud (2023), available at: <https://www.esma.europa.eu/document/joint-thematic-report-national-financial-education-initiatives-digitalization>

<sup>247</sup> Based on discussions between participants of validation workshop.

*stands at festivals is often not effective.* Focus should rather be to establish whether conducting the initiatives in the premises of other institutions would be beneficial. Finding such premises will depend on a case-by-case basis, however preliminary research can provide some insights.

## 10.6. Better utilise digital tools

Initiatives taking place online or providing materials online give consumers more opportunities for self-learning (one of the most preferred learning methods mentioned during the consumer survey) and enable them to learn about the topics covered by the initiative at their own pace.

Digital tools are especially helpful in reaching younger consumers who are almost exclusively interested in this type of services. They also allow organisations running the initiative to reach consumers even when it is not possible to meet in person – e.g., when consumers live in remote areas or during situations similar to the Covid-19 pandemic.

Despite the short-term costs, **digital tools could also help organisations reduce their costs in the longer-term.** For example, consumers with a high level of digital skills could acquire the knowledge through self-learning requiring less attention from the staff. Also, digital information can be more easily shared with other organisations such as schools increasing the outreach for a relatively low cost.

Despite the many benefits of digital tools, experience of practitioners show that consumers (even younger individuals) have started showing more preference for in-person interaction.<sup>248</sup> **Digital tools work best when used as a complementary tool** which can improve certain aspects of the initiative (e.g., by developing a mobile application, interactive games and quizzes).

## 10.7. Monitor the results

Monitoring the results and the impact of the activities either during or after the initiative's duration is helpful for determining to what extent the initiative reached its objectives and how effective it was in conveying the key messages to the participants.

Organisations implementing educational initiatives could also improve their approach by collecting feedback from consumers participating in their initiatives. Collecting feedback has been important for understanding if the approach and the materials were understandable, which information was seen as the most important and what are the topic that could be covered in the future. This could be done in several ways:

- **Conducting follow up surveys** to see if the consumers understood the information or if there were gaps in the approach
- **Developing quantitative indicators** such as number of materials downloaded, number of website visitors, number of participants etc.
- **Testing the consumers' knowledge** through quizzes and problem sets and analysing the results.

*“To improve the quality of our approach, especially the materials being used, we organised focus groups with students where we received feedback from children on how interesting and effective the materials are.”*

**Swedish Consumer Agency**

<sup>248</sup> Shared during the validation workshop by stakeholders from Lithuania, Austria, and Germany, with overall agreement from other participants.

Monitoring would allow organisations to **build upon their experience** and **improve their approach** in the future. In the long term this could lead to a **higher quality of educational activities being offered to consumers**, especially if implemented systematically by stakeholders across the country.

## 10.8. Cooperate with other practitioners or other relevant institutions

The research indicates that consumer education in the Member States is developed and implemented by a variety of governmental and non-governmental actors who have developed their individual expertise and gained experience in specific areas. Cooperation between different actors is likely to result in **more efficient use of resources, create synergies and provide many learning experiences** for the organisations involved among other benefits<sup>249</sup>.

*“Collaboration with other organisations is very important: there are many different actors that implement the similar initiatives which address the same target group and topics, with a dispersion of resources. Joining forces and working together is much more effective and efficient since organisations can pool together their expertise as well as resources.”*

*Foundation for Financial and Savings Education (Italy)*

The pooling of expertise resulting from cooperation between practitioners enable them to deliver and implement **creative, innovative, targeted, and effective consumer education initiatives**. For example, for **Austrian** organisations cooperation has been helpful in **reducing the costs** of developing initiatives, especially when it comes to material production costs.

While some organisations seek out similar actors from the non-profit sector, others have explored collaboration with the private sector<sup>250</sup> to gain access to additional funding, bring in additional expertise and enable the development of higher quality industry-specific materials.<sup>251</sup>

In addition to loss in efficiency, lack of cooperation often results in **some topics being overdressed or certain consumer groups (unintentionally) excluded** from various educational activities. This further emphasises the importance of coordinating efforts to improve consumer education in the Member States.

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<sup>249</sup> Bulgaria, Cyprus, Luxembourg, Malta, the Netherlands, and Slovakia.

<sup>250</sup> Mentioned by stakeholders from Austria, Germany, Italy, and Denmark

<sup>251</sup> Despite these benefits, it is important to note that one should remain mindful of the risks associated with collaborating with the private sector as advertising or marketing content could ultimately undermine the legitimacy of the initiative. However, the neutrality of consumer education could effectively be safeguarded by the close involvement and supervision of governmental actors.

## 11. Recommendations for improving consumer education

Improving consumer education in the EU requires developing more successful initiatives as well as implementing longer-term actions that will support practitioners. Recommendations presented in this section are based on desk research as well as various stakeholder consultation activities.

### 11.1. Recommendations for governmental bodies

#### 11.1.1. Recommendation 1: Develop and monitor national strategy

Although there is no single country which implemented a strategy for consumer education specifically, there are several Member States that decided to recognise its importance of in a national strategic document. Several Member States has also implemented strategy for educating consumers on specific topic, mainly two financial literacy and sustainability. The experience of these Member States implies that **centralising the approach to consumer education have several benefits** for both consumers and the practitioners in the field. With a national strategy policymakers can define priority areas, main objectives, available fundings and areas where improvement is needed.

Consultation with practitioners from the field shows that structured and centralised strategies encourage organisations to **implement initiatives in a more systematic way, improve the quality of the initiatives, accelerate cooperation**, and facilitate activities which could potentially improve the overall Member State's approach to consumer education. Furthermore, several stakeholders<sup>252</sup> noted that **setting priorities for a longer period (e.g., several years) is particularly useful** as it gives **more clarity on areas needing focus** (e.g., which topics or consumer groups are underrepresented), provides more stable sources of funding and/or helps practitioners to adopt a more systematic approach. This is particularly important in ensuring that certain vulnerable consumer groups do not unintentionally get overlooked (e.g., the elderly or consumers with lower digital skills).

In addition, the feedback from stakeholders shows that monitoring the effectiveness of national strategies being implemented can be beneficial for further improving the approach to consumer education. The experience of some Member States<sup>253</sup> indicates that **building on previous programmes has enabled the governments to achieve a certain continuum**. In other words, the public authorities could take into account the **results achieved by previous national strategies to better keep track of the progress made**, identify good practices and focus on further developing areas where consumers need education the most. Consumers' needs change due to the dynamic nature of market trends, which could make monitoring the performance of previous work useful for adjusting future strategies.

*The State Consumer Rights Protection Service (SCRPS) in Lithuania carried out a consumer survey<sup>254</sup> in 2021 which allowed them to assess consumers' awareness and knowledge of their rights, identify which groups of consumers are in most need of education and how to tailor activities for different target groups.*

<sup>252</sup> Interviews with stakeholders from Austria, Cyprus, France, Greece, and Lithuania suggest that presence of a centralised strategy has the potential to improve consumer education in their country.

<sup>253</sup> Mentioned by stakeholders from Croatia and Czechia

<sup>254</sup> <https://www.vtata.lt/teisine-informacija/tyrimai-ir-analizes/vartotoju-apklausos/40>

### 11.1.2. Recommendation 2: Ensure continuity of funding

In some countries the financial support provided by the government remains crucial for maintaining an active consumer education landscape. Access to **long-term funding** helps organisations carrying out consumer education activities to **implement initiatives that are able meet the dynamic needs of consumers in a more effective way**. Experience of some organisations implementing educational initiatives implies that **lack of continuous funding in some cases reduce the quality of the initiatives** being developed. Ensuring continuity of funding could also encourage organisations to implement initiatives on a continuous/permanent basis. Initiatives taking place on a regular basis are likely to educate the targeted consumers in a more systematic way compared to ad-hoc events (i.e., events taking place once) since they could cover a wider audience.<sup>255</sup> Therefore, governmental actors should strengthen the consumer education landscape in their Member State by providing more stable and continuous sources of funding for practitioners in the field. Considering the needs, a European funding, perhaps via the European Commission programme would help to close the financial gap.

Complex funding procedures were identified as another reason organisations struggle to secure adequate and continuous funding. This is a challenge especially for smaller organisations which often lack the staff and/or expertise to navigate burdensome and complicated procedures. Governmental actors offering funding opportunities can support practitioners in the field by **ensuring their procedures are efficient**. Also, governmental actors can further support practitioners looking for funding *by periodically organising webinars or consultations which aim to help organisations build the skills necessary for applying for grants*.

Organisations initiating a project should consider potential ongoing costs and plan to secure consistent funding. It is essential to be mindful of the financial sustainability of the initiative and ensure that funding is secured for its continuation.<sup>256</sup>

*According to Hispacoop, consumer organisation based in Spain, the projects they are involved operate on an annual basis. This means that these initiatives are structured to commence, progress, and conclude within a single year. However, this approach poses a challenge when aiming to sustain and organize projects on a continuous and long-term basis.*

*To address this challenge and facilitate long-term sustainability, organisations may need to explore strategies to transition from an annual project cycle to a more continuous operational model. This could involve seeking multi-year funding commitments, establishing strategic partnerships, or integrating the project's objectives and activities into the core operations of the organization. By doing so, they can ensure a smoother and more uninterrupted delivery of their initiatives, ultimately maximizing the impact and effectiveness of their efforts in the long run.*

### 11.1.3. Recommendation 3: Embed consumer education in school curricula

Schools and universities are in a well-placed position to educate students and the youth on consumer topics. Embedding consumer education within school or university curricula as a compulsory topic ensures that students are exposed to relevant information about their rights

<sup>255</sup> Looking at successful and innovative initiatives across the EU which were mapped for the purpose of the study, over two-thirds were implemented on a continuous basis (i.e., as permanent initiatives, initiative taking place several times per year or once a year).

<sup>256</sup> Joint Committee of the European Supervisory Authorities, Thematic Report on national financial education initiatives on digitalization, with a focus on cybersecurity, scams and fraud (2023), available at: <https://www.esma.europa.eu/document/joint-thematic-report-national-financial-education-initiatives-digitalization>



from an early age. This helps them to **develop long-lasting skills** to navigate markets and make informed purchase decisions throughout their lives as conscious consumers. Most stakeholders consider that mandatory education in schools (and/or at universities) is one of the most efficient and systematic ways of strengthening consumer protection in the long term.<sup>257</sup>

Despite many short-term and long-term benefits of embedding consumer education into school curricula, many Member States have not yet done so. According to consultation with stakeholders, school curricula are overcrowded, and can be challenging to add consumer education as a mandatory module. Nonetheless, as demonstrated by experiences from, practitioners in the field have a limited effect on governmental policy, but efforts could be made by, for example, **developing initiatives which target teachers and motivate them to organise classes in their schools on a voluntary basis**. Another potential solution is to **incorporate consumer-related topics into the existing subjects without overburdening the curriculum**.

To achieve the most successful results, governmental actors should reflect on the main gaps and challenges consumers face when designing the school curriculum for consumer education. The rationale for adding consumer education in the curriculum is multi-faceted and echoes the changing needs of society and the economy. Firstly, with the rise of globalization and digital technology, consumers are increasingly exposed to a wide range of products and services from all over the world. Consumer education can help individuals make informed choices about their purchases, understand their rights as consumers, and protect themselves against fraud and deceptive practices. Secondly, promoting financial literacy should be a must do for policy makers. Many consumers struggle with financial literacy, including understanding basic financial concepts such as budgeting, investing, and managing debt. Consumer education can help individuals develop these skills, which are essential for financial stability and well-being can help overcome over-indebtedness, with in turn will have long lasting effects on individual families and the society. Lastly, considering the climate emergency, addressing social and environmental concerns has never been so high on the policy agenda. Consumers are increasingly interested in ethical and sustainable business practices. Consumer education can help individuals understand the impact of their purchasing decisions on the environment and society and make more responsible choices. Educating pupils from early age on environmental issues will build foundations and skills for life.

Policy areas emphasised in national strategies and programmes could signal to governmental actors whether embedding a more general or sector-specific approach is needed in school curricula.

*Interviewed stakeholders from various Member States<sup>258</sup> suggested that prioritising young consumers for increased consumer education is essential. This is because young individuals possess a unique capacity to educate themselves and acquire new skills at a faster rate compared to older adults. Establishing a solid educational foundation during school years is the most effective means of enhancing consumer knowledge among the younger generation. Some stakeholders argue that incorporating consumer education into school curricula serves as a foundational tool in achieving this goal<sup>259</sup>.*

<sup>257</sup> Supported by stakeholders participating in the validation workshop.

<sup>258</sup> Explicitly mentioned by stakeholders in Germany, Greece, Hungary, Italy, Portugal, Slovakia, and Sweden during the consultation.

<sup>259</sup> For example, interviewed stakeholders from Sweden.

#### 11.1.4. Recommendation 4: Facilitate cooperation between governmental actors and practitioners in the field

The research indicates that consumer education in the Member States is developed and implemented by a variety of governmental and non-governmental actors who have developed their individual expertise and gained experience in specific areas.

Cooperation between different actors can result in more efficient use of resources, create synergies and provide many learning experiences for the organisations involved among other benefits.<sup>260</sup>

Indeed, organisations that provide the fieldwork have better knowledge of local consumers' needs and the best approach to engage with them than national-level entities. On the other hand, national-level organisations including ministries have usually a better **overview of where additional efforts are needed, and which topics or consumer groups are underrepresented**. In addition, some stakeholder expressed dissatisfaction with the way government grants are distributed as it creates competition between the stakeholders. This would indicate that governmental actors which have a good overview of the consumer education landscape could **facilitate cooperation by bringing together practitioners with complementary skills** (for example, through organisation of networking events, matching making events etc.). Finally, public authorities have expertise in certain areas and provide valuable support. Governmental bodies can also use their communication channels and **help practitioners raise awareness of their initiatives**.<sup>261</sup>

Furhtermore, stakeholder feedback as well as research on consumer education initiatives indicate that consumer education is more widespread and more embedded in Member States in which both government and non-governmental bodies are involved. In practice, this most often involves overarching consumer policy strategies (with an element of consumer education, or thematic consumer educations strategies, implemented at government level) as well as a program implementation with a division of labour between public bodies and NGOs. In particular, consumer associations are necessary actors to capture the real needs of consumers, and to effectovely reach consumes through appropriate channels, as these organisations usually have direct contact with consumers. At the same time, by involving public bodies, an overarching vision of initiatives can be established, which can increase the legitimacy of initiatives as well as the likelihood of continued and stable funding.

This cooperation means organisations can complement each other, there is no crossover in terms of initiatives and a more harmonised approach can be employed.

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<sup>260</sup> Bulgaria, Cyprus, Luxembourg, Malta, the Netherlands, and Slovakia.

<sup>261</sup> Suggested by stakeholders during the validation workshop

## 11.2. Recommendations for governmental bodies and NGOs

### 11.2.1. Recommendation 5: Develop educational materials centrally

In addition to developing national strategies, public authorities and other national organisations can further support the stakeholders “on the ground” by **developing educational materials centrally**. Consultation with stakeholders suggests<sup>262</sup> that *smaller organisations save resources* in this way as well as get access to materials which are proven to be effective in communicating important information to the target audience.

In addition, some national stakeholders have developed **centralised portals and repositories** where practitioners can upload and search for materials and other relevant information. This would be another useful approach that **fosters cooperation and mutual learning** between actors operating across the country.

*“The Ministry of Economy and Sustainable Development is hosting the first central portal for consumers in Croatia. All organisations that are active in consumer education and consumer advice are responsible for regularly updating their sections. It seems to be successful in communicating information to consumers since it pools large amounts of information into one place.”*

**The Ministry of Economy and Sustainable Development in Croatia**

Some stakeholders suggest that developing the materials in the national language(s) and in English could be considered. Of course, in many cases funding is limited but availability of educational materials in English would greatly encourage sharing of good practices, could help inspiring colleagues in different countries to develop their own projects.

### 11.2.2. Recommendation 6: Support multiplier organisations

The effort to enhance consumer education also involves providing support to organisations or individuals who have the capacity to share valuable information with a broader audience. This helps in enhancing consumers' understanding of their rights, whether it is in a general sense or pertaining to specific topics. These **influential disseminators of information** are often referred to as 'multipliers.' Multipliers can take various forms, such as organisations operating within a specific region, educators like teachers, or professionals working in places like care homes. By educating these multipliers, the organisers of the consumer education initiatives empower them to **effectively convey essential consumer information to a wider audience**, contributing to a more informed and aware consumer base.

***DECOJovem**, a Portuguese initiative, is dedicated to helping schools educate students about consumer-related topics. This initiative primarily supports multiplier organisations, such as schools, that have the capacity to disseminate valuable information to a broader audience concerning consumer education. DECOJovem achieves this by providing extensive support to schools and educators, including teacher training sessions, readily available lesson plans, a variety of educational materials, and networking opportunities. This support empowers schools and educators to effectively teach students about consumer-related subjects and share valuable insights and best practices, contributing to the broader dissemination of consumer education.*

<sup>262</sup> The approach was implemented in Croatia, Slovakia, and Germany

### 11.2.3. Recommendation 7: Strengthen capacity building

There is a pressing need to **strengthen capacity of consumer organisations, NGOs, educational institutions**, and other stakeholders on how to design and implement successful and effective educational initiatives. The support could come from the governmental bodies or bigger and more active practitioners i.e. other NGOs or consumer organisations. Examples from the field show that some organisations had success by developing initiatives for educating teachers on various consumer topics which enabled them to improve consumer education of young consumers more effectively. Given relatively low availability of initiatives for vulnerable consumers, especially the elderly there is a long road ahead to change the current status quo. One of the key elements is to educate the practitioners on how to recognise vulnerable groups and their needs in the local areas and how best to help them get the knowledge they need.

### 11.2.4. Recommendation 8: Raise awareness about the importance of consumer education

Feedback from consumers suggests that most individuals have never participated in an educational initiative and reported **not seeing a need to participate** as the most common reason for that. Considering that the survey also showed that most consumers may not be aware of their rights, these findings suggest that it is crucial to raise awareness among consumers about the significance of consumer education and the benefits it could bring them. Consumer education is vital for several reasons. Firstly, it **empowers individuals to make informed and confident decisions**, ensuring they understand their rights and responsibilities in various transactions. This knowledge contributes to a fair marketplace and **fosters healthy consumer-producer relationships**. Secondly, consumer education can lead to improved financial literacy, assisting individuals **in managing their finances effectively** and avoiding fraudulent schemes. Thirdly, it enhances product and service safety by promoting awareness of potential risks and proper usage. Stakeholders, overall, agree that consumers tend to overestimate their level of knowledge and awareness of consumer rights. Adult consumer education is challenging because adults tend to think that they know their rights well when, in fact, this is often not the case. It is easier to teach children in a formal pedagogical setting compared to adults who are less keen on participating in educational activities voluntarily. It is important to raise awareness among adults why **consumer education should never stop** and to awaken those who might not be aware of evolving consumer rights, or the threats posed by each day of consumer life.

### 11.2.5. Recommendation 9: Develop initiatives specifically designed to vulnerable consumers

Our research has shown that the needs of vulnerable consumers should be focused on, during the development of consumer education initiatives. In this regard, it is recommended that initiatives are **tailored to the vulnerability group in question**. The details of how these initiatives should be tailored will vary substantially according to the vulnerability group in question. Those that have been highlighted as particularly vulnerable include elderly consumers, the financially fragile, those living in rural areas and those with disabilities.

In terms of tailored content subjects such as financial literacy education and digital skills are highly relevant. **Financially fragile individuals** require financial education focusing on critical topics such as debt management, or money handling. However, when implementing such activities, it is essential to consider the potential psychological issues resulting from financial weakness. This personalised approach can enhance the effectiveness of financial education initiatives and provide much-needed support to this vulnerable consumer segment. On the other hand, the elderly could benefit from initiatives which address financial fraud. Older

individuals do often lag behind in **technological literacy**, making them prime targets for online fraud, phishing schemes, and digital scams. The unfamiliarity with online platforms can render them defenceless against cybercriminals who exploit their lack of knowledge. Consumer education initiatives **targeting older consumers could be linked to lifelong learning activities**. Further to this, initiatives should be targeted in terms of how they are delivered. Vulnerable consumers often miss out on initiatives as they are unaware of them or do not know how to access them. Therefore, delivery should be targeted by specific group.

With an increased shift towards digitalisation and events taking place online, offline formats should not be totally disregarded. More specifically, elderly consumers require initiatives in both online and offline versions. Offline initiatives will also help to deal with an increased social isolation that often comes with age. Further, those in remote areas respond better to initiatives when organised in locations in which they already frequent, such as local municipalities. Those living in remote areas should be educated by those actors who know realities of their day-to-day life and can respond better to their needs.

Furthermore, it is common for products and services to lack adaptation or design to meet the **specific needs of individuals with disabilities**, resulting in fewer choices and higher costs for accessible alternatives. People with disabilities encompass a wide range of individuals, their disability is a factor common to them, and is not reflective of their knowledge or skills. Developers and implementers of materials must adapt the delivery channels to the targeted group of consumers which can be challenging. Findings from desk research imply that initiatives for people with disabilities are rare, and practitioners should step up to adjust existing material. It should be noted that in some case organisations are currently investing significant resources in reducing accessibility barriers for people with disabilities, including those with visual and auditory impairments or cognitive disabilities.

Lastly, one of the key issue making people with **migration backgrounds vulnerable consumers is language barriers**. These language differences can create significant hurdles for migrants during consumer interactions. Existing initiatives should be adapted to reach migrants. As shown by recent examples, the ECCs can play a role in supporting migrants in their home countries.

## 11.3. Recommendations for the EC

### 11.3.1. Recommendation 10: Continue providing support at the EU level

As illustrated in Section 3 (Consumer education at the EU level), promoting consumer education at the EU level, encouraging knowledge sharing and exchange of best practices can help national and regional organisations in developing the activities in their Member States. This can be done in multiple methods such as:

- funding programmes (e.g. Single Market Programme),
- policy guidance (e.g. Consumer Agenda),
- share of best practices (e.g. trainings and capacity building),
- capacity building of consumer organisations and NGOs active in consumer education,
- development and sharing of consumer education materials (e.g., repository of education materials, see Section 12), and
- increased monitoring of the overall landscape concerning the level of consumer education and consumer awareness at the national and the EU level.

## 12. Repository of educational materials

As our research suggests, further efforts are needed to improve the European consumers' awareness of their rights, especially when facing the ever-changing markets. To this end, one of the primary objectives of this study is to develop a repository of educational materials which were developed for successful consumer initiatives across the EU. The purpose is to **facilitate mutual learning, promote exchange of good practices** between practitioners active in the field of consumer education, as well as to **disseminate educational materials** among consumers. It will be accessible to all interested parties on the European Consumer Organisation's (BEUC) website.

The preparation of consumer education materials can get expensive, and some organisations lack the financial resources to develop comprehensive educational materials independently. Furthermore, developing quality materials for a specific purpose, topic or consumer group requires developing extensive expertise in multiple fields. A comprehensive repository of materials enables organisations with limited means to **leverage resources and reach a wider audience** with impactful educational campaigns. In turn, the repository will contribute to the overall **development of consumer education in the Member States**, in particular, in those countries where consumer education has been lagging behind.

The materials for the repository were selected from organisations that have implemented successful consumer education initiatives. All materials were classified and assessed according to specific criteria. The criteria included:

1. Transferability of the material to another context.
2. Extent to which the material covers the needs of consumers in the four priority topics.
3. Extent to which the material corresponds to the best practices identified in the first part of the study – namely:
  - using simple language and real-life examples
  - incorporating an interactive approach
  - reliance on visual tools
4. Overall professionalism of the material.
5. Extent to which the material addresses the identified gaps in consumer education.

At the time of publishing, the repository contains a total of 474 materials in 23 EU languages. The materials are available as downloadable documents or as links to the owner's website.

### *Structure of the repository*

The repository contains two main elements:

- An index that provides a searchable overview of all materials.
- The materials in original formats are stored in a separate database (USB flash drive).

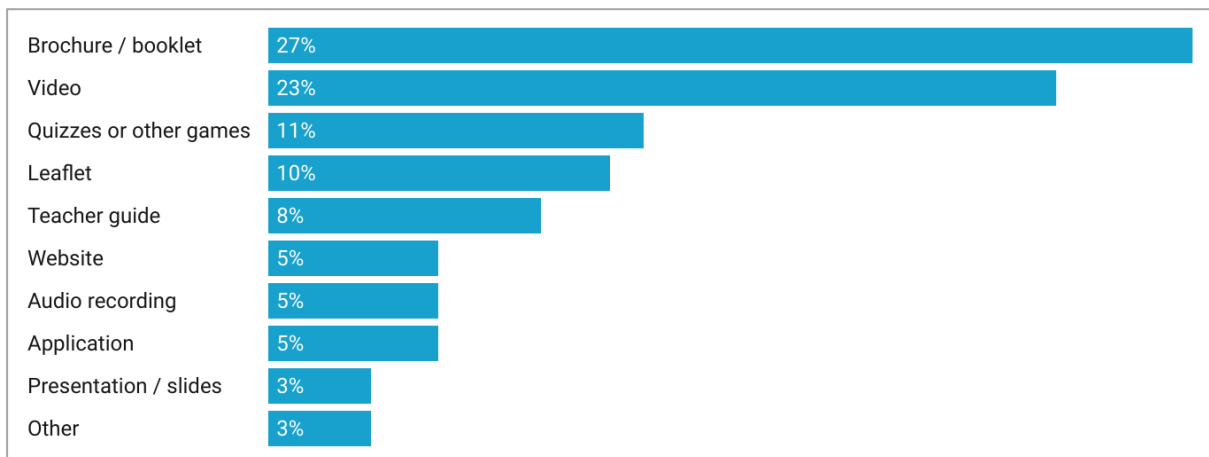
The structure of the repository was design keeping in mind that it consists of materials in both original and digital formats. The repository is suitable for storing a variety of materials and should allow the users to narrow down their search to find the most suitable materials for their needs. When searching for relevant materials, the users will be able to use **several filters to navigate their search**, including:

- Consumer topic (general consumer rights, digital education and skills, e-commerce, sustainability, financial services, energy, telecommunications, food and nutrition, and health)
- Language (23 EU languages<sup>263</sup>)
- Country of origin
- Name of the initiative
- Name of organisation
- Type of material (brochure, leaflet, video, audio recording, presentation, quiz, game, desktop application, smartphone application, interaction on social media)
- Consumer group targeted (all consumers, young people, elderly, women, persons with migration background, persons with disabilities, people living in remote areas, parents, teachers, traders etc.)
- Usage (online, offline, both)

In addition, the repository contains short descriptions of the materials provided in English which allow the user to get a quick snapshot of what the material contains.

At the time of publishing this report, the repository contained different types of materials, comprising of booklets, leaflets, videos, games, quizzes, audio recordings, desktop and mobile applications, presentations, and other materials<sup>264</sup>. All the collected materials can be used online, but about half can be used offline as well.

**Figure 10: Types of materials collected**

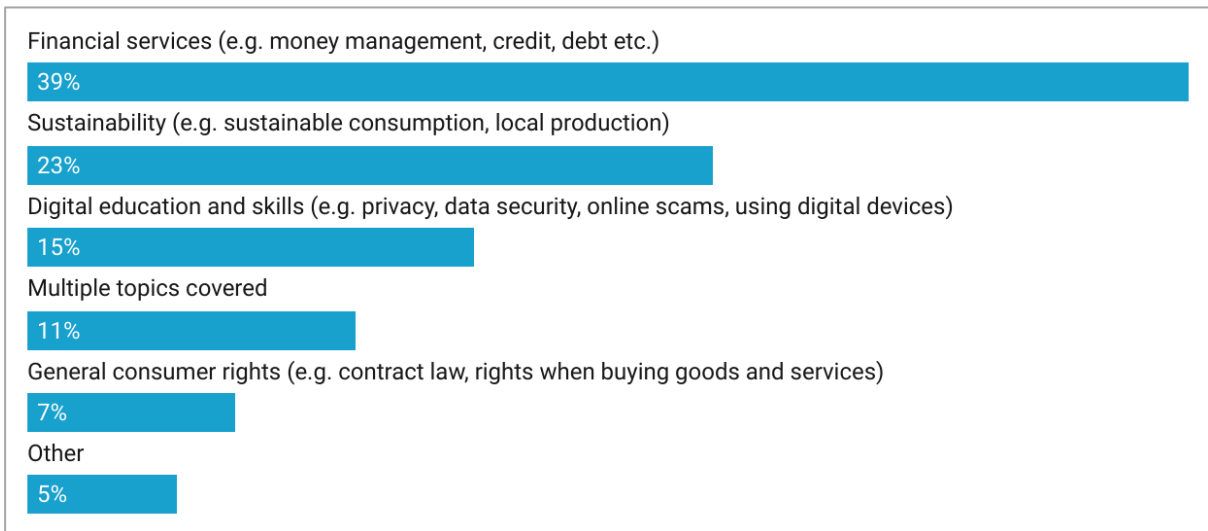


The repository hosts materials covering various consumer topics such as financial services, sustainability, digital education and skills, general consumer rights and other topics (i.e., e-commerce, energy, food, product safety and travelling). Some of the materials combine information on different topics (e.g., digital education and skills and e-commerce, financial services and general consumer rights, etc.)

<sup>263</sup> The repository does not contain any materials in Irish and Maltese languages.

<sup>264</sup> Workbook for students, problem sets, financial plans, banners, lesson guides, diaries, educational textbooks, online privacy guide, transcript.

**Figure 11: Topics covered by the collected materials**



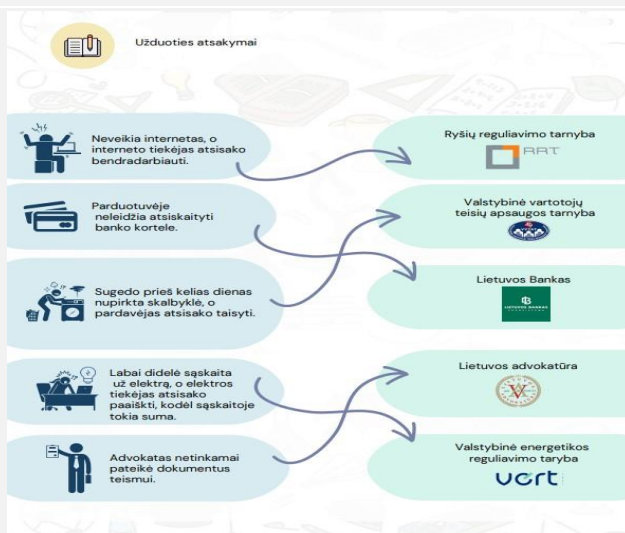
Source: authors' elaboration of the data collection results

Examples of topics covered by the materials are available in the box below.

**Box 6: Examples of consumer education materials covering different topics**

As part of the consumer education initiative centred around sustainable consumption, named “**Organic because**” the Danish Consumer Council Think arranged a series of podcasts featuring experts from the sustainable agriculture field. In each episode, an expert elaborates on the significance of organic agriculture and its impact on both the environment and consumers. It can be accessed [here](#).

As part of the consumer education initiative focusing on general consumer rights – “About consumer rights for students in 2022 - 2023 lesson offer for teachers”<sup>265</sup>, State Consumer Rights Protection Service (SCRPS) in coordination with National Agency for Education and Ministry of Education, Science and Sport has prepared an educational textbook dedicated to students in the elementary school (1st to 4th grade) regarding consumer protection. It involves educational text regarding the consumer protection as well as quizzes and games. In one of the games featured in the image on the right, children are tasked with identifying the appropriate public institution that consumers should contact when facing issues related to their consumer rights.



As part of the financial education initiative, “**Financial Driver License**” Debt Relief Upper Austria has developed a calculation tool<sup>266</sup>. This tool helps users determine the available funds for their variable monthly expenses, assisting in organizing everyday spending. Here's how the process works:

<sup>265</sup> Available [here](#). Please add https: address

<sup>266</sup> Available [here](#). Please add https: address



1. Begin by selecting the period for which you want to create a budget plan (e.g., 'average month' or 'current month').
2. Input your monthly income, fixed expenses, and the desired savings amount.
3. The tool will then automatically calculate your weekly and daily budget.
4. This budget is intended for everyday expenses like food, personal hygiene, clothing, leisure activities, and more.
5. By adhering to this budget and not exceeding the allocated amount, you can maintain a positive or at least a neutral monthly balance.



## MEIN BUDGETPLAN

Errechnung des Wochen- und Tagesbudgets für variable Ausgaben

Zeitraum:

### 1. Monatliche Einnahmen

Lohn, Gehalt, Lehrlingsentschädigung	0.00 €
AMS-Bezüge, Notstandshilfe, Sozialhilfe	0.00 €
Nebenverdienst	0.00 €
Beihilfen (Familienbeihilfe, Wohnbeihilfe, ...)	0.00 €
Kinderbetreuungsgeld	0.00 €

### 3. Monatliche Fixausgaben

Miete und/oder Betriebskosten	0.00 €
Strom, Heizung	0.00 €
Zahlung offener Schulden (Kredit, Ratenkauf,...)	0.00 €
Fortbewegung (PKW-Ver-sicherung, Leasingrate, ...)	0.00 €
Weitere Versicherungen, Vorsorge (Haushalt,...)	0.00 €

Almost half of the gathered collected materials are designed for a broad consumer audience rather than targeting any specific vulnerable group. Most tailored materials collected (45%) are aimed at young consumers enabling them to capture a wide consumer audience. The other, intended for other vulnerable consumer groups.

Examples of materials targeted to different types of vulnerable consumers are available in the table below.

**Table 5: Example of consumer education materials tailored to target consumer groups**

As part of the initiative dedicate to people with migrant background “SFIEconomy”, the Financial Supervisory Authority of Sweden promotes financial education among migrants in Sweden. The materials can be used in language classes. Instead of talking about colours or food, people in the class can discuss topics related to personal finance. This material, in particular, is an informational video about using bank ID as identification tool, for example, digital signatures<sup>267</sup>.

As part of the initiative dedicated to people with disability “**Guide to entitlements for people with disabilities**”, Citizen’s information board of Ireland developed a booklet that summarises the main entitlements of people with disabilities so they can quickly get to know the services and supports available<sup>268</sup>. The material includes the information user-friendly language and provides a list of organisation that can be contacted in case consumers encounter different types of problems.

As part of the initiative dedicate to secondary school students “**5Money**”<sup>269</sup>, Bank of Slovakia developed a quiz to test knowledge about payments (including cards, online payments, mobile payments etc.). The problem sets are presented in an interactive and entertaining manner featuring real-life examples. An example of the some of the questions is available in the image below.

**7** Máš svoj vlastný účet v banke? Označ, na čo ho najviac využívaš:

Aby mi tam chodila vyplata z brigád	<input type="checkbox"/>	Internet banking	<input type="checkbox"/>
Rodičia mi tam posielajú vreckové	<input type="checkbox"/>	Smart banking	<input type="checkbox"/>
Výber hotovosti z bankomatu vlastnej banky	<input type="checkbox"/>	Dobíjanie kreditu na telefón cez bankomat	<input type="checkbox"/>
Výber hotovosti z bankomatu cudzej banky	<input type="checkbox"/>	Prevodné príkazy na pobočke	<input type="checkbox"/>
Platba kartou v obchodoch	<input type="checkbox"/>	Prevodné príkazy cez internet banking/smart banking	<input type="checkbox"/>

Iné:

Je dôležité, aby si si skôr, ako si otvoriš účet v banke, premyslel, ktoré služby najviac využívaš. Mal by si si porovnať ponuky v rôznych bankách.

**Nájdí a porovnaj rôzne účty v bankách:**

<https://totalmoney.sk/bezne-ucty/pre-mladych/>

<https://www.financnykompas.sk/ucet-pre-mladych>

<https://peniaze.sme.sk/ucet-pre-mladych>

**Názov:** Je účet zadarmo skutočne zadarmo?

**Pomôcky:** Pero, papier, prístup na internet

**Forma práce:** Samostatná

**Cieľ:** Vedieť si vybrať najvhodnejší bežný účet a porovnať rôzne výšky poplatkov a ich výhodnosť.

Pracovný list – Účty pre mladých

Podmienky/Poplatky	Tvoja banka, kde už máš účet	Banka 1	Banka 2
Mesačný poplatok za balík služieb			
Povinný zostatok			
Výbery z bankomatu vlastnej banky			
Výbery z bankomatu cudzej banky			
Výbery z bankomatu v zahraničí			
SMS notifikácie			
Internet banking /smart banking			
Vydanie platobnej karty			
Platba kartou			
Prijaté platby			
Vklad hotovosti na pobočke			
Výber hotovosti na pobočke			
Prevodný príkaz zadany na pobočke			
Prevodný príkaz zadany cez internet			
Trvalý príkaz/inkaso zriadený na pobočke			
Trvalý príkaz/inkaso zriadený cez internet			
Iné služby			

As part of the initiative dedicate to elderly consumers “**Launching digital tutorials**”<sup>270</sup>, SeniorSurf have developed a booklet in Finnish language that aims to support the launch of digital guides for seniors. This material has been made primarily with peer guidance in mind, i.e. guidance by volunteers. The key objective is to help the elderly in the digital world and patiently guide them to use digital devices and services.

<sup>267</sup> Available at: <https://www.sfiekonomi.se/kapitel/bank-id/>

<sup>268</sup> Available [here](#). Please add https: address


<sup>269</sup> Available [here](#). Please add https: address

<sup>270</sup> Available [here](#). Please add https: address

**MITEN DIGIOPASTUKSET SAA KÄYNTIIN?**

**1. Mieti toiminnalle tavoite ja laajuus**

- Mitä haluat saavuttaa digiopastuksilla? (Esim. lisätä oman palvelutalon asukkaiden digitaitoja tai lisätä kaikkien lähialueen seniorien digitaitoja).
- Mieti valmiiksi tavoittelemasi opastaja- ja opastusmäärät.
- Mieti mittaristo tavoitteen mittaamiseen (esim. riittääkö opastusmäärien seuraaminen mittaamiseen?).
- Varmista, että kaikki toimenpiteesi johtavat kohti asettamaasi tavoitetta.



**2. Rekrytoi digiopastajat**

- Rekrytoi vapaaehtoiset digiopastajat ja kerro myös heille toiminnalle asetetut tavoitteet.
- Perehdytä digiopastajat (tapaa kaikki digiopastajat henkilökohtaisesti, keskustele heidän kanssaan sekä heidän osaamisestaan, digiopastamisesta, organisaatiostasi että organisaatiosi tavasta tukea vapaaehtoisia).
- Ryhmytä opastajat keskenään (tutussa ja turvallisessa ryhmässä on aina hyvä kysyä myös apua toisilta).



The sample of collected materials provides examples of successful materials adjusted for specific consumer groups such as younger consumers, persons with migration background, elderly, persons living in remote or structurally or socially weak neighbourhoods, and people with disability.

Lastly, the users will be able to search for educational materials in all EU languages as, shown in the table below.

**Table 6: Number of initiatives per language<sup>271</sup>**

Language	Count of materials	Language	Count of materials
Bulgarian	8	Hungarian	16
Croatian	8	Italian	26
Czech	6	Latvian	14
Danish	19	Lithuanian	5
Dutch	21	Polish	13
English	81	Portuguese	24
Estonian	41	Romanian	8
Finnish	22	Slovakian	13
French	27	Slovenian	3
German	47	Spanish	20
Greek	11	Swedish	67

<sup>271</sup> Total number of materials (474) differs from the count of materials in various languages (500). This discrepancy arises from two materials being drafted in multiple languages, which inflates the total count in the table.

## 13. Conclusions

The aim of this study was to identify strategies, trends and the role of key players in consumer education in the EU and gather existing consumer educational materials to facilitate their promotion and dissemination.

Member States employ different strategies to tackle consumer education, namely<sup>272</sup>:

- **Consumer education as part of a national strategic document.** This category refers to those Member States in which consumer education is included as part of a national strategic document. Consumer education is often considered in a broader context of consumer policy or consumer protection.
- **A thematic approach to consumer education.** This category refers to Member States that have a thematic approach to consumer education. This is a more fragmented approach, meaning these countries have policies aimed at addressing one, or more themes within the broader scope of consumer education, but have no unified/centralised strategy for overall (or comprehensive) consumer education on a national level. Most prominently, research shows, these thematic strategies exist within the areas of financial literacy/education and and/or sustainable consumption.
- **No national strategic document.** This category refers to Member States which have no policy or strategic document related to consumer education.

We suggest centralising the approach and developing a programme over a longer period, as this is particularly useful for identifying areas where consumers need education, for providing stable sources of funding, and avoiding duplication of efforts alongside other benefits. This approach has also been helpful for designing initiatives that function on a more continuous basis in those Member States with consumer education embedded in a strategic document.

As no Member State has a national strategy specifically dedicated to consumer education, this may explain why the role of government actors in achieving consumer education related goals is not always clear and, in many cases, has led to a fragmentation of approaches. According to our research, government bodies can, and they do take a central role in both the development and implementation of consumer education initiatives. However, in most Member States, both government bodies and NGOs play an important role in implementation of consumer education initiatives. In several Member States, research has indicated a **collaborative environment between government and NGO actors**, in which overall responsibility for consumer education lies with the public body. At the same time, there are Member States in which (inconsistent) funding may be available for NGOs, and there is little or no coordination between actors.

The analysis of consumer needs, consumer education initiatives conducted across the EU, as well as national strategies implemented in Member States has resulted in the development of recommendations. While some recommendations are addressed to national/regional governments, others are addressed to NGOs active in the field and to the European Commission.

The first group of recommendations which focuses on medium- and long-term actions suggest that **centralising the approach and developing a strategy** is an important role that should be played by governmental actors looking to strengthen the consumer education landscape in their Member State. Furthermore, **embedding consumer education in school curricula**,

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<sup>272</sup> In our research we were also considering a National Strategy for Consumer Education but no Member State falls into this category

focusing on **cooperation, ensuring continuity of funding**, and developing supportive educational materials were identified as other important recommendations.

The second group of recommendations identify actions for the national governments and NGOs and put **focus on multiplier organisations** and their central role in enhancing educated consumer base, providing capacity support to practitioners, and employing a strategy involving both type of actors. Raising **awareness of the importance of consumer education** and **targeting vulnerable groups** to better meet their needs are recommendations that public and non-for-profit organizations can implement.

Although many consumers prefer activities which take place online and many of the initiatives identified in the study take place in the digital environment, this trend creates a risk of (unintentionally) excluding some consumers. For this reason, it is important to **be mindful of the differences between the consumer groups when developing initiatives**. This is especially **important for vulnerable groups** which have specific needs according to the findings of the study and are especially at **risk of exclusion**. Furthermore, looking at a sample of initiatives available across the EU certain consumer groups (such as the financially fragile, persons with disabilities, migrants, and the elderly) are less frequently targeted which could create a gap in the educational activities available to these groups.

In terms of tailored content subjects such as **financial literacy education and digital skills** are highly relevant for educating consumer further. Financially fragile individuals require financial education focusing on critical topics such as **debt management, or money handling**. On the other hand, the elderly could benefit from initiatives which address financial fraud. Older individuals often lag behind when it comes to technological knowledge, making them prime targets for **online fraud, phishing schemes, and digital scams**. Further to this, initiatives should be targeted in terms of how they are delivered. Vulnerable consumers often miss out on initiatives as they are unaware of them or do not know how to access them. With an increased shift towards digitalisation and events taking place online, offline formats should not be totally disregarded.

Furthermore, there is **no “one-size-fits-all” solution**. Overall, due to the various factors influencing consumer education and the role of external factors (legal frameworks of Member States) it is not possible to distinguish one solution that would solve all issues. Therefore, **a combined use of recommendations is needed to increase education of consumers**. Targeted interventions will involve the Member States governments and practitioners in the field, most commonly consumer associations and NGOs. There is also a role for the European Commission to play in securing continued funding or encouraging sharing of good practices.

To facilitate **mutual learning and exchange of good practices** between stakeholders across the EU, **a repository of quality materials was developed** in the second part of the study. The repository is intended to act as a supportive tool for organisations looking for inspiration when developing their own materials or organisations interested in adjusting or updating existing materials. It contains materials covering various consumer topics and targeting different consumers groups. The repository contains several filters with allow the users to customise to help users narrow down their search and find the most relevant materials.

## Annex 1: Supplementary information on data collection activities

### Overview of data collection

Table 7: Overview of the data collection activities

Data collection tool	Objective	Target group / sources	Timing	Result
<b>Desk research (first phase)</b>	<ul style="list-style-type: none"> <li>Identify relevant actors (interviewees and survey stakeholders);</li> <li>Screen for consumer education initiatives in the MS;</li> <li>Collect data on the national approach to consumer education, main trends, and challenges in each MS.</li> </ul>	<ul style="list-style-type: none"> <li>National and local associations</li> <li>Authorities</li> <li>Reports, publications, media coverage etc.</li> </ul>	Mid-October to mid-January 2023	Country summaries and mapping of consumer education initiatives
<b>Interviews first phase (1-2 per Member State)</b>	<ul style="list-style-type: none"> <li>Collect data on the national approach to consumer education, main trends, and challenges in each MS;</li> <li>Collect perceptions on consumer needs;</li> <li>Identify consumer education initiatives in the MS</li> </ul>	<ul style="list-style-type: none"> <li>National consumer organisation (e.g., Consumer Policy Advisory Group members) or authority</li> <li>Optional: written feedback</li> </ul>	Mid-October to end-December 2022	45 interviews conducted
<b>Consumer survey</b>	Collect consumer data on: <ul style="list-style-type: none"> <li>Experiences of consumers with consumer education activities;</li> <li>Socio-demographic and other information to determine the consumer vulnerability.</li> </ul>	<ul style="list-style-type: none"> <li>Consumers</li> </ul>	Mid-October to December 2022	8090 responses collected
<b>Stakeholder survey</b>	<ul style="list-style-type: none"> <li>Collect perceptions on consumer needs;</li> <li>Collect perceptions on the situation of consumer; education initiatives in the MS;</li> <li>Map initiatives in the MS (complementing desk research)</li> </ul>	<ul style="list-style-type: none"> <li>National/local consumer associations and authorities</li> <li>Other associations providing consumer education (NGOs, schools, university, adult training institutions etc.)</li> </ul>	2 November to 23 December 2022	305 responses collected
<b>Validation workshop</b>	<ul style="list-style-type: none"> <li>Discuss preliminary recommendations with a selected sample of stakeholders active in the field of consumer education across the EU and develop them further</li> </ul>	<ul style="list-style-type: none"> <li>Organisations implementing consumer education initiatives</li> </ul>	April 18, 2023	Workshop conducted
<b>Desk research (second phase)</b>	<ul style="list-style-type: none"> <li>Collect educational materials developed during the implementation</li> </ul>	<ul style="list-style-type: none"> <li>Organisations implementing consumer education initiatives</li> </ul>	Mid-February to April 2023	474 materials collected

Data collection tool	Objective	Target group / sources	Timing	Result
<b>Interviews (second phase)</b>	<ul style="list-style-type: none"> <li>of successful consumer education initiatives</li> <li>Collect educational materials developed during the implementation of successful consumer education initiatives</li> </ul>	<ul style="list-style-type: none"> <li>Organisations implementing consumer education initiatives</li> </ul>	Mid-February to April 2023	60 interviews conducted

## Stakeholder survey

In the stakeholder survey we have achieved 38% response rate and the following table presents the number of responses per country.

**Table 8: Number of survey responses per country**

Country	Contacted stakeholders	Number of responses
Austria	16	9
Belgium	24	8
Bulgaria	24	7
Croatia	22	14
Cyprus	17	7
Czechia	24	12
Denmark	16	3
Estonia	36	15
EU	9	9
Finland	35	8
France	40	10
Germany	52	22
Greece	31	13
Hungary	22	5
Ireland	24	8
Italy	101	26
Latvia	65	23
Lithuania	21	5
Luxembourg	4	1
Malta	6	4
Netherlands	16	4
Poland	22	9
Portugal	15	3
Romania	25	10
Slovakia	23	12
Slovenia	12	5
Spain	21	11
Sweden	140	42
<b>Total</b>	<b>863</b>	<b>305</b>

## Consumer survey

Consumer survey received responses from 8090 consumers from eight EU Member States (Finland, France, Germany, Italy, Poland, Romania, Spain and Sweden). Detailed sample overview of the consumer survey in terms of the Member State, age, gender, employment and disability status, and place of living is available in Table 9.

It must be noted that certain limitations exist with respect to the survey method and results. Firstly, the survey was only conducted in eight Member States. Although it was assured that country selection covered a broad geographic range covering both smaller and larger Member States, the results should not be generalised to the EU as a whole. Secondly, it must be noted that some questions could suffer from hypothetical bias. That means that if consumers say that they hypothetically would be willing to pay for participating in initiatives, for example, this does not necessarily mean that they would also pay for a concrete initiative in reality. Hence, the results should not be over-interpreted but only be treated as an indication of actual behaviour and intentions. The following table present the sample overview.

**Table 9: Consumer survey: Sample overview**

	DE N=1001	ES N=1017	FR N=1015	IT N=1011	PL N=1008	RO N=1019	FI N=1010	SE N=1009
<b>Age Groups</b>								
15 – 24	118	123	120	119	119	127	129	129
25 – 34	127	145	120	132	173	152	154	155
35 – 44	151	185	166	157	208	183	163	164
45 – 54	171	203	179	201	167	207	156	163
55 – 64	192	145	170	149	141	130	144	153
65+	242	216	260	253	200	220	264	245
<b>Gender</b>								
Male	483	472	467	471	460	476	471	494
Female	517	542	542	536	548	543	534	514
Other	0	2	2	3	0	0	1	1
Prefer not to say	1	1	4	1	0	0	4	0
<b>Employment status</b>								
Employed	567	619	538	557	627	616	479	538
Unemployed	31	85	39	76	33	13	59	59
Other	400	309	437	374	345	389	471	410
Prefer not to say	3	4	1	4	3	1	1	2
<b>Disability</b>								
Yes	572	586	504	573	618	553	611	583
No	387	417	493	417	374	450	367	402
Don't know	42	14	18	21	16	16	32	24
<b>Place of Living</b>								



	DE N=1001	ES N=1017	FR N=1015	IT N=1011	PL N=1008	RO N=1019	FI N=1010	SE N=1009
Village/small town	284	154	460	233	211	142	211	263
Medium/large town	375	421	333	464	343	361	444	338
City	337	438	219	307	451	513	348	404
No answer	5	4	3	7	3	3	7	4

## Interviews

We completed 105 interviews and Table 10 shows the breakdown of interviews per country.

**Table 10: Number of interviewed stakeholders per country**

Country	Number of interviews (phase 1)	Number of interviews (phase 2)
Austria	1	4
Belgium	1	3
Bulgaria	4	1
Croatia	1	0
Cyprus	1	0
Czechia	3	2
Denmark	1	4
Estonia	1	2
Finland	1	4
France	1	2
Germany	1	4
Greece	3	0
Hungary	1	4
Ireland	1	2
Italy	3	4
Latvia	2	2
Lithuania	3	1
Luxembourg	1	1
Malta	2	3
Netherlands	2	1
Poland	1	2
Portugal	3	1
Romania	1	1
Slovakia	2	1
Slovenia	2	3
Spain	2	4
Sweden	1	2
<b>Total</b>	<b>45</b>	<b>60</b>

## Annex 2: Analysis of the consumer survey

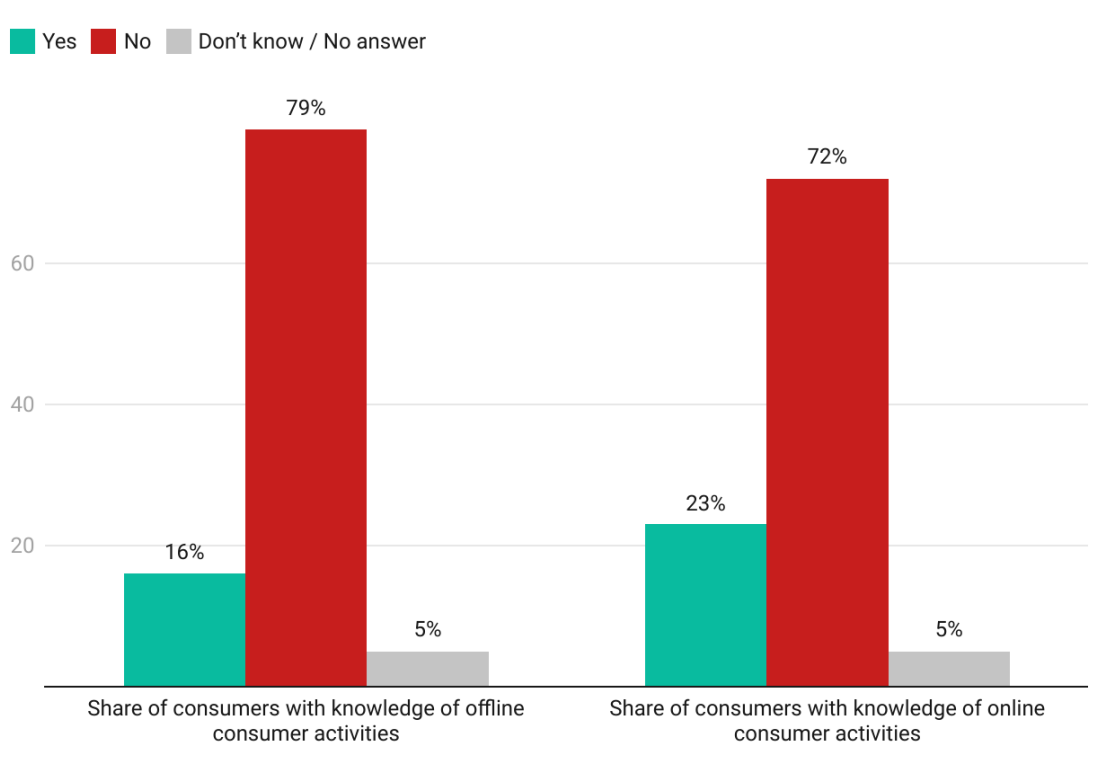
In order to understand to what extent, the various consumer education initiatives and frameworks that exist in the Member States are adequate to respond to the needs and demands of consumers, it is necessary to assess consumers' experiences, needs and expectations with regard to consumer education initiatives. This analysis builds upon the feedback received from over 8000 consumers in the consumer survey. Thus, the sub-chapters below cover three key aspects, namely:

- Level of knowledge of consumers about their rights
- Knowledge, usage, and experiences of consumer education activities
- Expectations of consumers regarding improved consumer education activities

### *Knowledge, usage, and experience with consumer education activities*

When asked about their awareness of consumer education activities, a large majority of consumers indicated that they have not heard of such activities provided either offline (79%) or online (72%) forms.

**Figure 12: Consumer knowledge about offline and online consumer education initiatives**



- **Notes:** The questions were Q2.1: "Have you heard of consumer education activities provided in your city or municipality?", and Q2.2: "Have you heard of consumer education activities offered online?" single answers, N=8,090.

The level of awareness of both offline and online consumer education initiatives provided in the respondent's city or municipality seems to decrease with age<sup>273</sup> as the difference in awareness of offline and online consumer education activities between the youngest (15 to 24 years old) and oldest consumer groups (65 years or older) is around 21%.

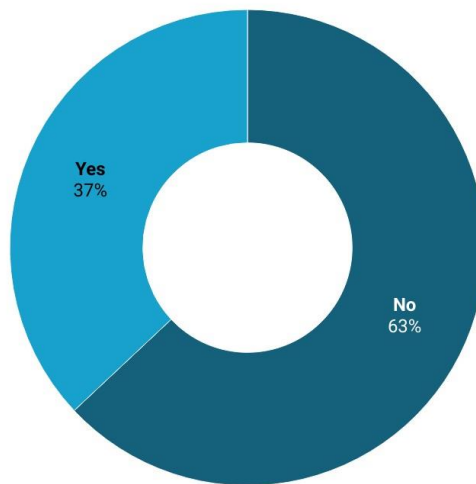
Furthermore, awareness of consumer education initiatives seems to vary among certain consumer groups:

- Financially fragile<sup>274</sup> consumers appear to be less aware of initiatives taking place **online** (20% seem to be aware of ongoing initiatives compared to 28% of financially stable consumers<sup>275</sup>).
- Consumers with disability (27%) were more aware of consumer education initiatives **online** when compared with the consumers without the disability (18%).
- Consumers living in remote areas seem to be slightly less aware of initiatives in their community (14% seem to be aware of ongoing initiatives compared to 17% of the rest of the population).

Otherwise, no differences in consumers' awareness of educational initiatives were observed in terms of age, gender, level of education or digital skills.

In terms of participation in consumer educational initiatives, as shown in Figure 13 below, most consumers (63%) reported they have not participated in any consumer education initiatives in the last 5 years.<sup>276</sup>

**Figure 13: Participation in consumer education initiatives**



- **Notes:** Elaboration of question Q.2.3: "In which of the following consumer education activities have you participated in the last 5 years?" multiple choice, N=8,090.

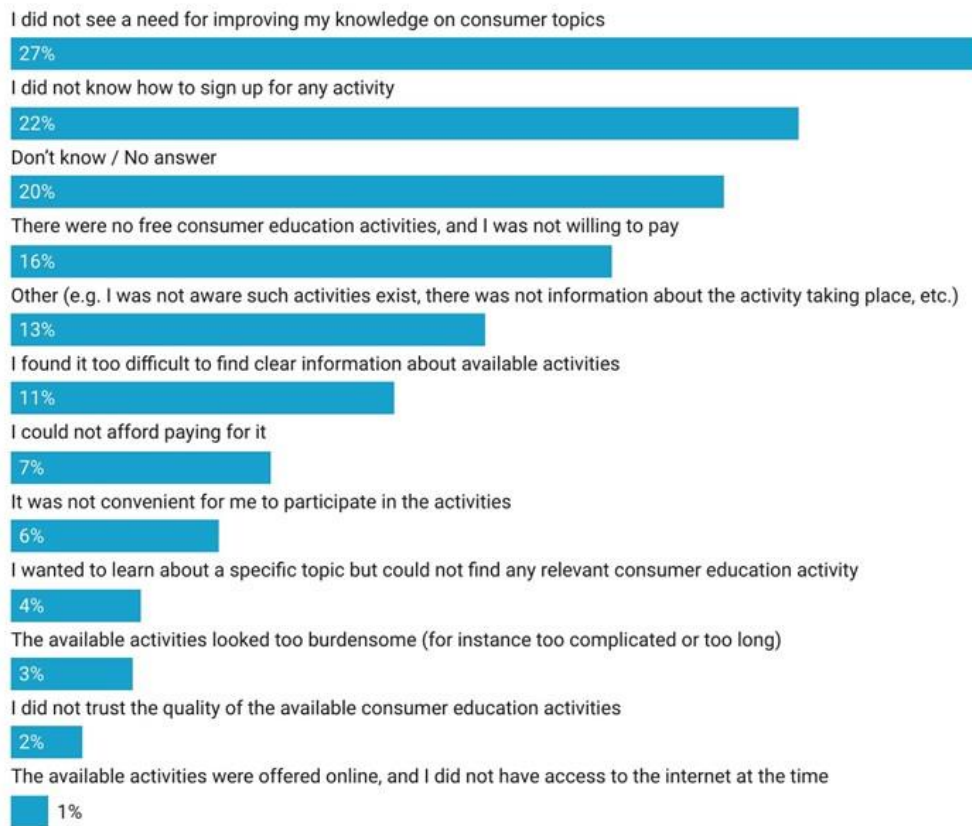
With respects to age, gender, level of education, financial well-being and digital skills, no significant differences were observed between the consumer groups. However, there seem to

273 15–24 years: 32%; 25-34 years: 22%; 35-44 years: 16%; 45 -54 years: 14%; 55-64 years: 13%; 65 years or older: 11%  
 274 Financially fragile consumers include households which indicated in question 4.5 "Thinking about your household's financial situation, would you say that making ends meet every month is..." making ends meet is 'fairly difficult' or 'very difficult'.  
 275 Financially stable consumers include households which indicated in question 4.5 "Thinking about your household's financial situation, would you say that making ends meet every month is..." making ends meet is 'easy' or 'fairly easy'.  
 276 The lower level of consumers' awareness (28% and 21% indicated being aware of educational initiatives taking place online and offline, respectively) compared with reported participation in consumer education activities could be related to the lower awareness of ongoing consumer education initiatives. In other words, some consumers may have participated in education activities in the past 5 years but are not aware of any ongoing initiatives.

be **prominent differences between age groups** - the majority (62%) of the youngest consumers in the sample (15 to 24 years old)<sup>277</sup> reported participation in at least one initiative in the last 5 years. On the other hand, **the elderly, especially seem to have the lowest rates of participation**, as only 26% of consumers over the age of 65 in the sample indicated participating in at least one initiative in the last 5 years. Furthermore, additional differences were observed between other consumer groups:

- Consumers with a disability (42%) tend to participate in these kinds of activities more often compared to the rest (29%)
- Consumers living in rural areas participate in initiatives slightly less often (33%) compared to the rest of the population (39%); and
- Consumers that obtained higher levels of education<sup>278</sup> seem more likely to participate in this type of initiatives.

**Figure 14: Reasons for not participating in consumer education activities**



Created with Datawrapper

- **Notes:** The question was Q.2.7: “Why haven’t you participated in any consumer education activities in the last 5 years? Please select up to three reasons.”, multiple answers, N=4,557.

<sup>277</sup> 15-24 years: 62%; 25-34 years: 48%; 35-44 years: 41%; 45 -54 years: 33%; 55-64 years: 28%; 65 years or older: 26%

<sup>278</sup> In the survey, 33 % of consumers with low level of education and 32% of consumers with middle level of education reported participating in at least one initiative in the last 5 years, while 42% consumers with high level of education reported the same.

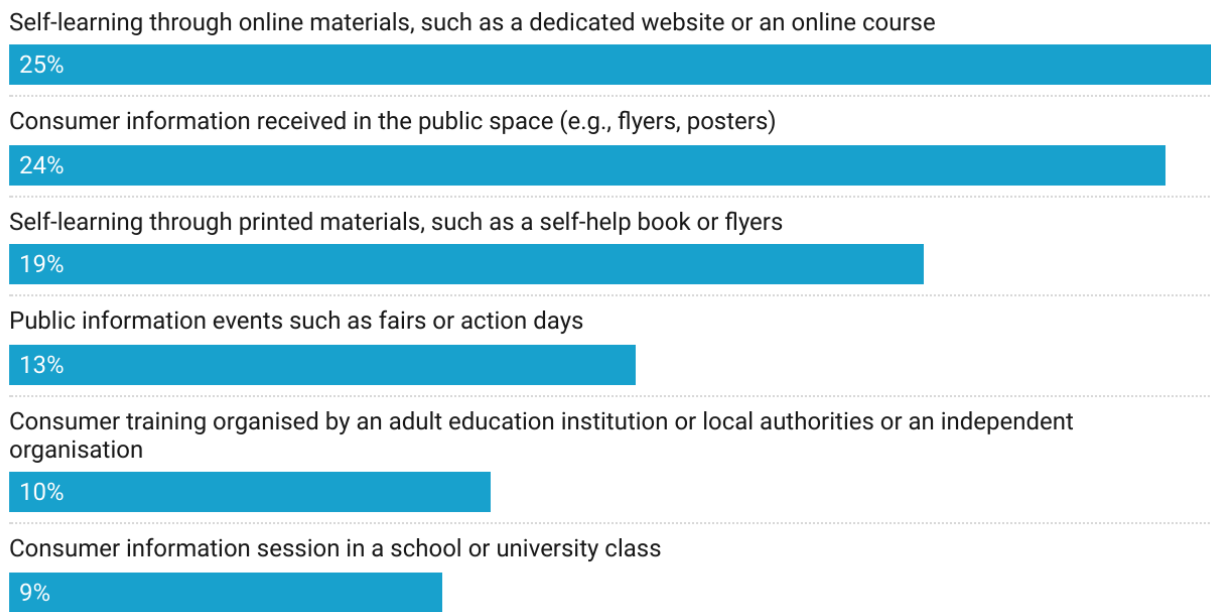
The most common reasons consumers reported for not having participated in any educational activities was **not seeing a need to improve their knowledge on consumer topics** (27%) followed by **not knowing how to sign up for such activities** (22%). On the other side of the spectrum, very few reported lack of internet access, and lack of trust, or low quality of offered initiatives as reasons for not participating as seen in

Figure 14.

Interestingly, the self-reported digital skills provide some additional insight into why consumers do not participate in educational initiatives. **Consumers with higher levels of digital literacy<sup>279</sup> tend to not participate in consumer education activities mostly because they do not see a need for improving their knowledge on consumer topics (27%)**, while for **consumers with lower levels of digital literacy<sup>280</sup>, the most common reason for not participating in the activities was not knowing how to sign up for such activities (19%)**. Otherwise, in terms of age, gender, level of education, financial well-being, place of living, and disability status, no significant differences were observed.

Looking at consumers that have participated in consumer educational activities in the last 5 years, **self-learning (both through online and printed materials)** as well as **receiving information in public spaces** were the most common ways of participating in these activities (see Figure 15). On the other hand, training or information sessions organised by educational institutions seem to be less popular ways of participating. These preferences did not appear to differ between various age groups, gender, level of education, financial well-being, digital literacy and disability status.

**Figure 15: Most common ways of participating in consumer education activities**



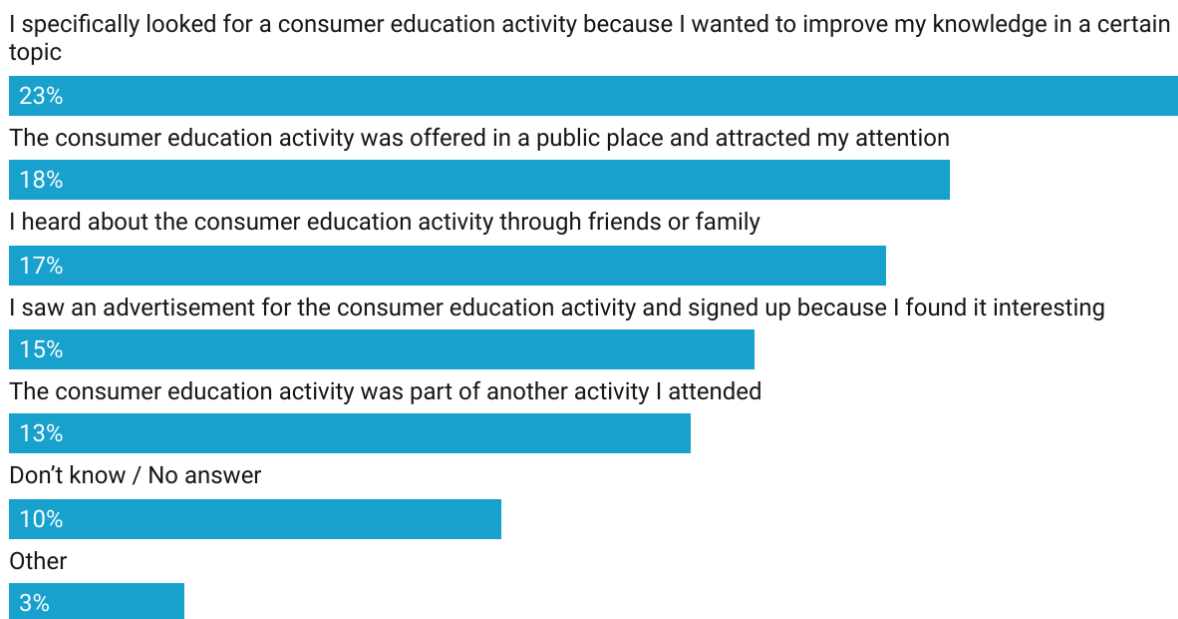
- **Notes:** The question was Q.2.3.2: “In which of the following consumer education activities have you participated in the last 5 years? (Please select all that apply)?”, multiple answers, N=3,040.

<sup>279</sup> Consumers who have rated their confidence about navigating the internet and using digital tools and services as ‘very high’ or ‘high’ in question 4.10 “How confident do you feel about navigating the internet and using digital tools and services?”

<sup>280</sup> Consumers who have rated their confidence about navigating the internet and using digital tools and services as ‘low’ or ‘very low’ in question 4.10 “How confident do you feel about navigating the internet and using digital tools and services?”

With regards to **how surveyed consumers found** the last consumer education activity they participated in, **looking for initiatives to improve their knowledge in a specific topic** (23%) followed by **activities offered in a public place** (18%) and **recommendations by friends or family** (17%) were the most common ways consumers learned about the initiatives (see Figure 16). Furthermore, there seem to be no differences between consumer groups except for age. For the youngest consumers (15 to 24 years old), the most common way of hearing about a consumer education activity was through participation in similar initiatives (26%) while consumers over the age of 25 most found initiatives by searching for initiatives tackling in topics of interest <sup>281</sup>.

**Figure 16: Ways of finding out about consumer education activities**



- **Notes:** The question was Q.2.5: “Thinking of the last time you have participated in a consumer education activity, how did you hear about the activity?”, single answers, N=3,040.

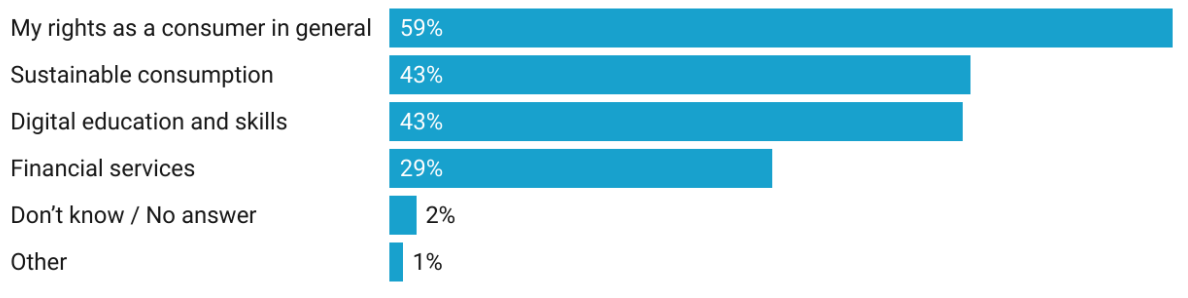
Regarding the **topics** covered by initiatives that the respondents attended in the last 5 years, the majority involved **general consumer rights** (59%), followed by **sustainable consumption** and **digital education and skills**<sup>282</sup>. On the other hand, **financial services seem to be the least covered topic**.<sup>283</sup>

281 25-34 years: 26% (second most popular option – „I heard about the consumer education activity through friends or family“: 19%); 35-44 years: 22% (second most popular option – „I heard about the consumer education activity through friends or family“: 17%); 45 -54 years: 21% (second most popular option – „The consumer education activity was offered in a public place and attracted my attention or family“: 20%) ; 55-64 years: 26% (second most popular option – „The consumer education activity was offered in a public place and attracted my attention or family“: 20%); 65 years or older: 28% (second most popular option – „The consumer education activity was offered in a public place and attracted my attention or family“: 18%)

282 General consumer rights seem to be the most popular topic followed for all groups of consumers regardless of their age, gender, level of education, disability status, financial situation or any other conditions followed either by sustainable consumption or digital education and skills.

283 No differences were observed in terms of age, education, financial level, disability status, digital skills and living situation.

**Figure 17: Topics covered by consumer education activities**



- **Notes:** The question was Q.2.4: “Which of the following topics were covered in the educational activities you mentioned previously? (Please select all that apply)”, multiple answers, N=3,040.

Lastly, in terms of **the level of satisfaction, the majority (70%) of consumers that have participated in educational activities were satisfied or very satisfied with these initiatives**, while only around 3% reported being unsatisfied (see Figure 18).<sup>284</sup> Further investigation shows that the satisfaction with the past initiatives seem to be particularly higher among:

- Consumers with higher levels of digital literacy<sup>285</sup> (76%) compared to consumers with lower levels of digital literacy (60%)<sup>286</sup>.
- Financially stable consumers<sup>287</sup> (76%) compared to financially fragile consumers<sup>288</sup> (63%).

The analysis has not pointed out to any other differences between consumers with respect to other socio-demographic factors such as age, gender, education, and place of living. The satisfaction rate appears to be high among consumers from all eight countries that were included in the consumer survey, however some slight differences were observed. Consumers from Romania (75%), Spain and Germany (73% each) reported higher satisfaction with educational activities compared to consumers from Italy (65%), Sweden (67%), Finland, France, and Poland (68% each).

<sup>284</sup> No differences in the answers were observed with respect to age, gender, financial status and level of education.

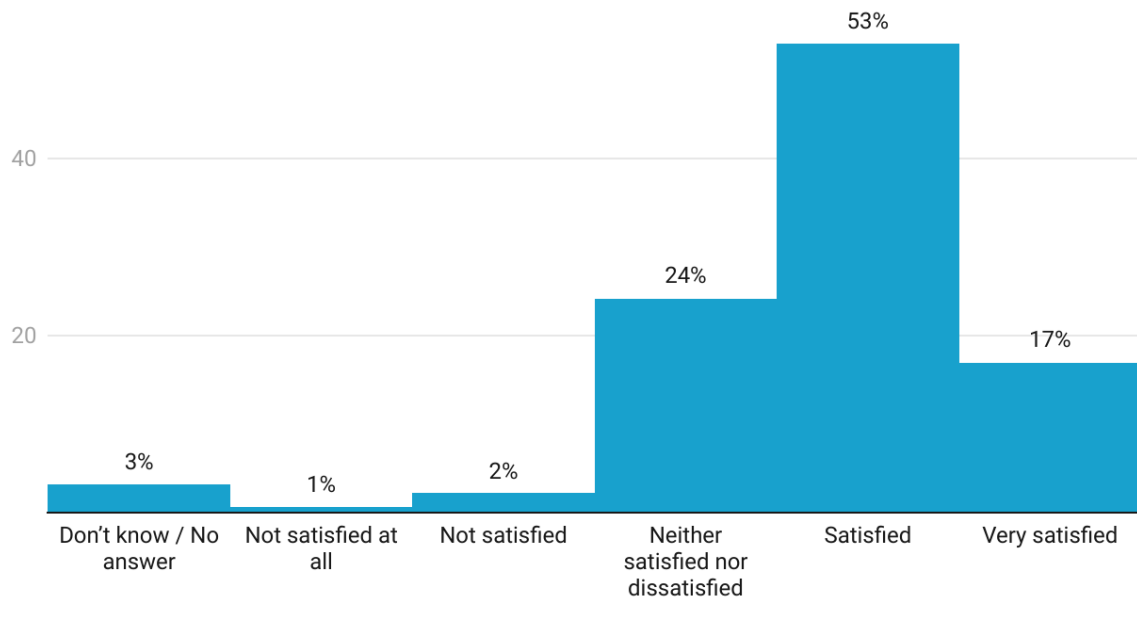
<sup>285</sup> Consumers who have rated their confidence about navigating the internet and using digital tools and services as very high (1) or high (2) were defined as having high digital literacy.

<sup>286</sup> Consumers who have rated their confidence about navigating the internet and using digital tools and services as low (4) or very low (5) were defined as having low digital literacy.

<sup>287</sup> Financially stable consumers include households that reported making ends meet is easy or fairly easy.

<sup>288</sup> Financially fragile consumers included households that reported making ends meet is fairly difficult or very difficult.

**Figure 18: Level of satisfaction with the consumer education activities**

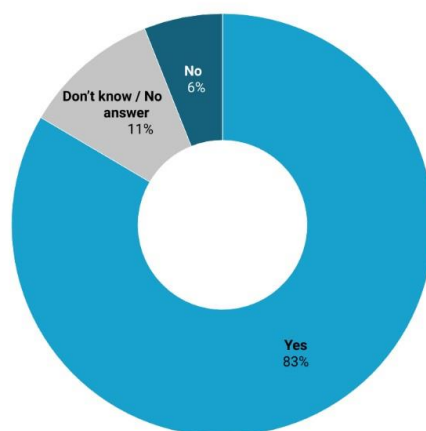


- **Notes:** The question was Q.2.6: “Thinking about the last consumer education activity that you have participated in: how satisfied have you been with the information that you obtained and the way it was provided?”, single answers, N=3,040.

### *Expectations for consumer education activities*

Even though only around two-thirds of the surveyed consumers have participated in consumer education initiatives in the last 5 years (see Figure 13), the **majority of respondents (83%) think that it would be helpful if these activities would be expanded in their country** (see Figure 19).

**Figure 19: Helpfulness of consumer education activities**

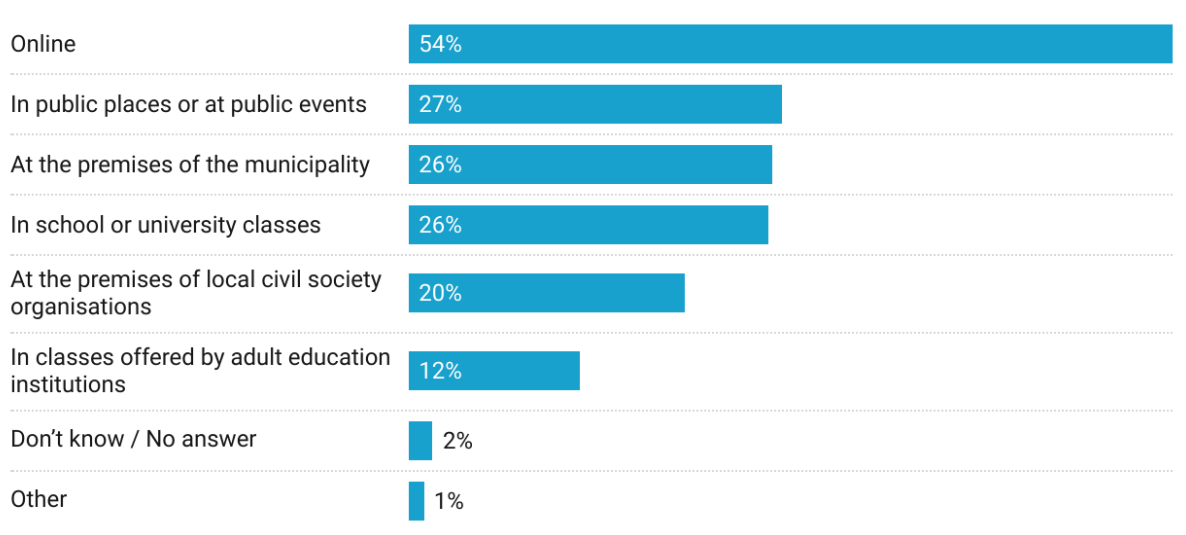


- **Notes:** The question was Q.3.1: “Do you think that it would be helpful if consumer education activities would be expanded in your country to provide you and other consumers with the necessary knowledge and skills to deal with challenges you might face as a consumer?”, single answers, N=8,090.



The majority (54%) also think that **consumer education activities should be organised online** (see Figure 20) – the most common choice a relatively wide margin. Conversely, classes offered by adult education institutions have been assessed as the least preferred place for conducting consumer education activities.

**Figure 20: Place of consumer education activities**



- **Notes:** The question was Q.3.2: “Where should such consumer education activities take place? Please select up to two options that are most important to you.”, multiple answers, N=6,759.

There are several differences in terms of picking the most suitable place for consumer education activities between different groups of consumers. For example, for younger individuals (15 to 34 years old), consumer education activities in schools and universities are the second most popular choice<sup>289</sup> after online, while for the rest (older than 35 years), the second most popular choice has been to attend consumer education initiatives at the premises of the municipality<sup>290</sup> or in public places and events<sup>291</sup>.

Whilst online consumer education was the most preferred option for all respondents irrespective of their educational background, **consumers with higher levels of education seem to put more emphasis on online activities** compared to consumers that obtained a low level of education.<sup>292</sup> Furthermore, a higher proportion of consumers that obtained a low level of education specified initiatives taking place at the premises of their municipality as the most preferred option.<sup>293</sup> The same trend was observed for consumers with regards to digital

289 On average, 42% of consumers from 15 to 24 years old, and 35% of consumers from 25 to 35 years old specified consumer education activities taking place in schools and universities as their second most preferred option.

290 On average, 22% of consumers from 35 to 44 years old, 28% of consumers from 45 to 54 years old; 29% of consumers from 55 to 64 years old, and 31% consumers aged 65 years old and older would like consumer education activities to take place in public places and events.

291 On average, 22% of consumers from 35 to 44 years old, 27% of consumers from 45 to 54 years old; 25% of consumers from 55 to 64 years old, and 26% consumers aged 65 years old and older would like consumer education activities to take place in public places and events.

292 In the survey, 54% of consumers with middle levels of education and 57% of consumers with a high level of education indicated they prefer online initiatives, while 40% of consumers with low levels of education indicated a preference for online consumer education.

293 In the survey, 32% of consumers with a low level of education chose premises of their municipalities as the most preferred place compared to 25 % of consumers that obtained middle or high levels of education.

skills, i.e., consumers with higher levels of digital literacy seem to put more emphasis on online activities compared to consumers with low level of digital literacy<sup>294</sup>.

In addition, preference for consumer education activities online is the most preferable option for consumers living both in rural and urban areas (as specified by 43% and 49% of respondents, respectively). Nonetheless, a higher share of consumers living in rural areas indicated a preference for initiatives taking place at the premises of their municipality<sup>295</sup>.

Finally, no differences could be observed between separate socio-demographic groups in terms of gender, financial situation, and disability.

Furthermore, in the context of **most needed topics**, consumers generally give more preference toward activities related to **general and digital consumer rights** whilst the need for activities covering sustainable consumption and financial services appears to be less prominent. More specifically, 82% and 76% of surveyed consumers think that there is great need or very great need for consumer education activities covering the rights of the consumer in general, and digital consumer rights, respectively compared with the equivalent of 69% and 67% for financial services and sustainable consumption (see Figure 21).

Interestingly, consumers under the age of 35 found each topic to be equally important while **preference for education in general consumer rights<sup>296</sup> as well as digital topics<sup>297</sup> seems to be increasing with age.**

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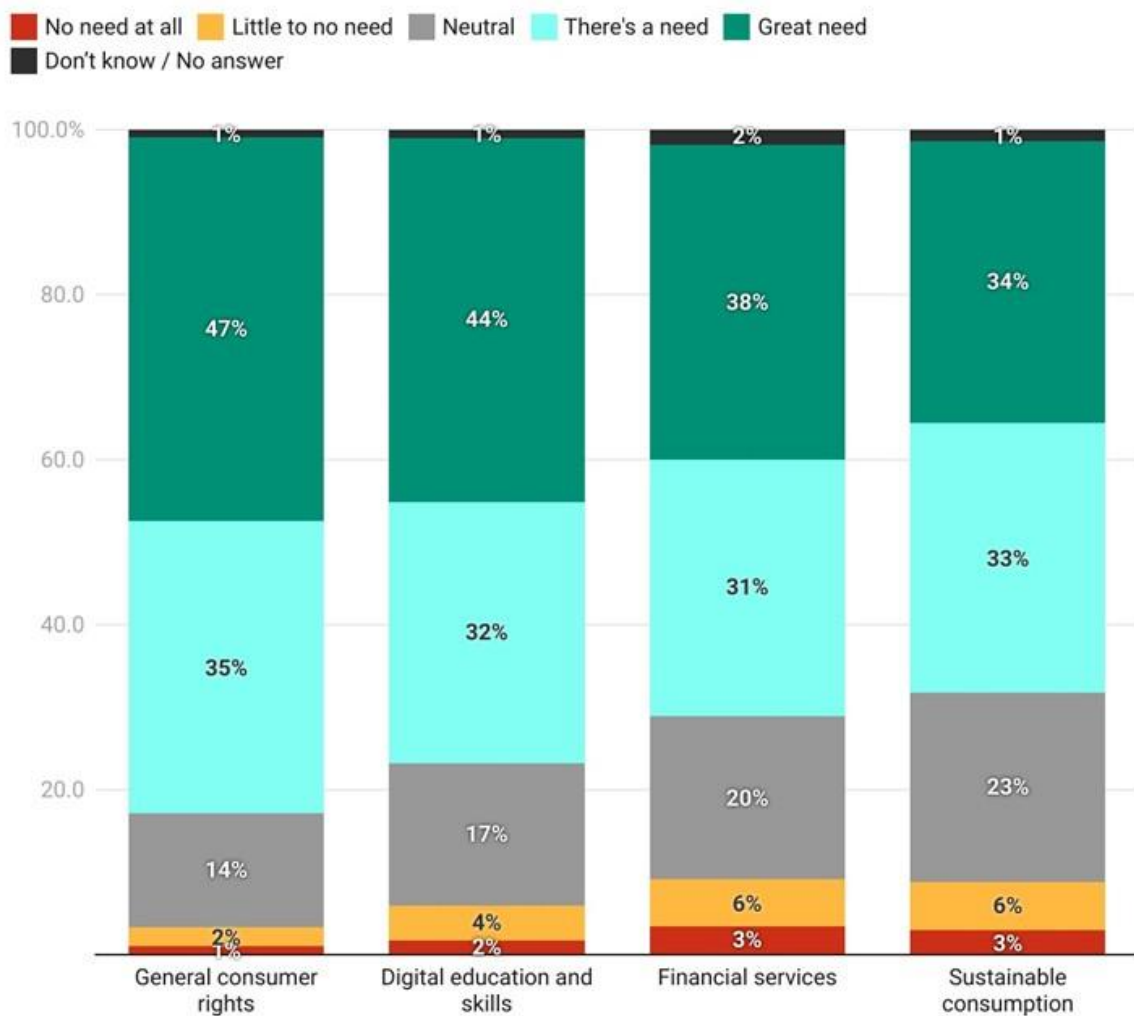
294 In the survey, 64% of consumers higher level of digital literacy indicated they prefer online initiatives, while 49% of consumers with lower levels of digital literacy indicated a preference for online consumer education.

295 In the survey, 38% of consumers living in rural areas indicated initiatives should take place at the premises of their municipalities, while 26 % of consumers in urban areas mentioned the same.

296 Need for consumer education activities on **general consumer rights** rated as high or very high by age group: 15 - 24 years old: 72%; 25 - 34 years old: 79%; 35 -44 years old: 82%; 45- 54 years old: 84%; 55 -64 years old: 84%; 65 year and older: 85%.

297 Need for consumer education activities on **digital education and skills** rated as high or very high by age group: 15 - 24 years old: 67%; 25 - 34 years old: 71%; 35 - 44 years old: 75%; 45- 54 years old: 78%; 55 - 64 years old: 78%; 65 year and older: 80%.

**Figure 21: Consumer topics most in need**



Created with Datawrapper

- **Notes:** The question was Q.3.3: “On what topics would you like to see more consumer education activities?”, single answer per row, N=3,040.

Lastly, consumers’ opinion on paying for consumer education activities appears to be rather mixed. Only around one third (36%) reported they would be willing to pay for such activities, while almost half (45%) would not pay (see

Figure 22).

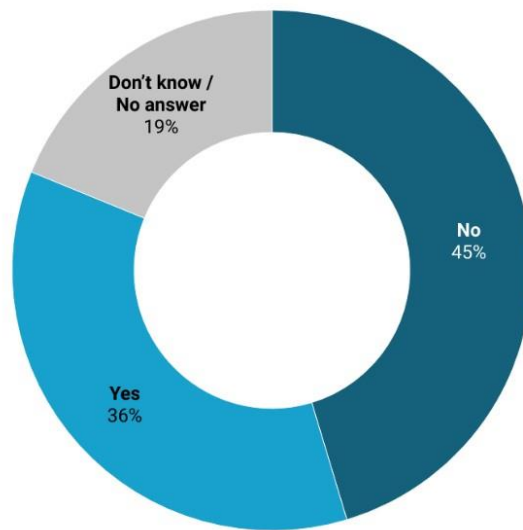
Willingness to pay for consumer education activities decreases with age<sup>298</sup> and increases with the level of education obtained<sup>299</sup>. Interestingly, the willingness to pay for consumer education doubles for the consumers who have already participated in such activities (53%) compared with the consumers who have not (26%).

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<sup>298</sup> 15 to 24 years old: 52%; 25 to 34 years old: 43%; 35 to 44 years old: 36%; 45 to 54 years old: 33%; 55 to 64 years old: 31%; 65 years and older: 31%.

<sup>299</sup> Consumers with the low level of education: 31%, consumers with the middle level of education: 34%, consumers with the high level of education: 38%.

**Figure 22: Willingness to pay for consumer education initiatives**

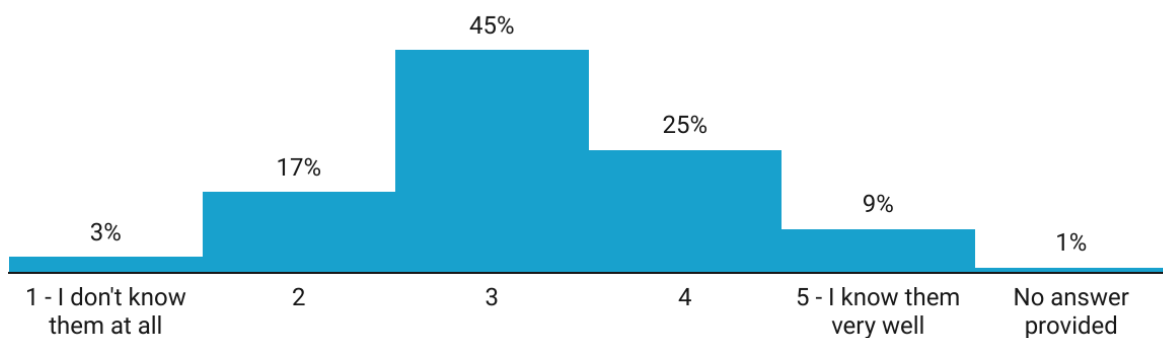


- **Notes:** The question was Q.3.4: “Would you be willing to pay a small sum of money (covering costs) for a consumer educational activity that you deem useful?” single answers, N=8,090.

*Consumers’ level of knowledge about their rights*

Almost half of the surveyed consumers (45%) have rated their level of knowledge about consumer rights as average (level three on the scale of five), while approximately one-third of consumers (34%) assessed their level of knowledge as high or very high (level four or five on the scale of five)<sup>300</sup>. On the other side, around one-fifth of the consumers (20%) assessed they do not know or have very little knowledge about their consumer rights (see Figure 23). The rating also seems to be similar among different consumer groups<sup>301</sup>.

**Figure 23: Self-assessment of knowledge on consumer rights**



Created with Datawrapper

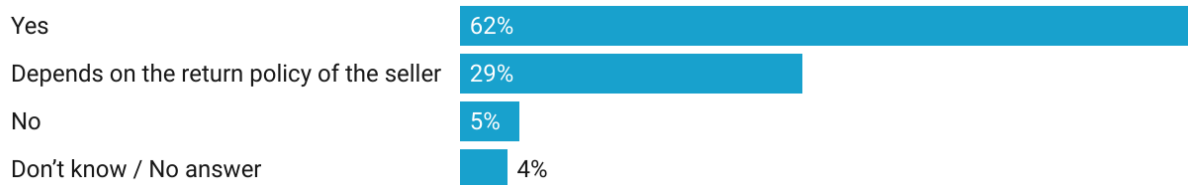
- **Notes:** The question was Q1.1: “How would you rate your level of knowledge about your rights as a consumer?” single answers, N=8,090.

300 Consumers were asked to assess their level of knowledge on consumers rights from 1 (I don't them at all) to 5 (I know them very well).

301 In terms of their age, gender, level of education, financial well-being, place of living, and disability status.

On the other hand, when testing consumers' knowledge on their rights, most of the stakeholders (62%) seems to be aware of their right to withdraw from their purchases within 14 days (see Figure 24).

**Figure 24: Knowledge about the right to withdrawal**



- **Notes:** The question was Q1.2: “Suppose you ordered a new electronic product such as a smartphone by post, phone or the internet, do you think you have the right to return the product four days after its delivery and get your money back, without giving any reason?”, single answers, N=8,090.

The awareness of the 14-day right to withdrawal seems to vary among different consumer groups as well:

- Among middle-aged consumers<sup>302</sup> (67%) were more aware of this right when compared with youngest<sup>303</sup> (54%) and older<sup>304</sup> consumers (58%).
- Men (67%) appear to be more aware than women (58%).
- Financially stable consumers<sup>305</sup> (66%) were more aware compared with financially fragile consumers<sup>306</sup> (58%).
- The share of consumers who think they can return the product unconditionally also increases continuously by the level of education<sup>307</sup>.
- Consumers with higher levels of digital literacy<sup>308</sup> (66%) when compared with consumers with lower levels of digital literacy (58%)<sup>309</sup>.
- Lastly, consumers that have participated in at least one educational initiative seem to be more aware (68%) than consumers who have not participated in such activities (59%).

In the same vein, more than half (59%) do not seem to be aware of the mandatory 2-year guarantee, as shown on Figure 25. Also, no significant differences were observed between various consumer groups in terms of age, financial situation, place of living etc. However, **awareness of the 2-year guarantee seems to be higher among consumers who have participated in at least one consumer education activity in the last 5 years (49%) compared with the consumers who have not participated in such activities (36%).**

302 Middle aged consumers are defined as consumers between 35 and 54 years of age.

303 Youngest consumers are defined as consumers between 15 and 24 years of age.

304 Older consumers are defined as consumers above 65 years old.

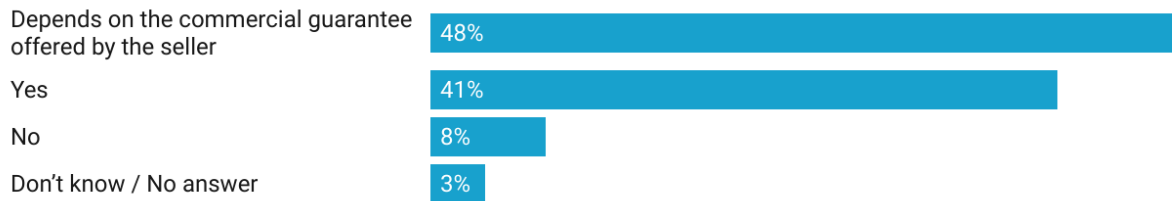
305 Financially stable consumers mean households for whom making ends meet is easy or fairly easy.

306 Financially fragile consumers mean households for whom making ends meet is fairly difficult or very difficult.

307 Consumers with low level of education: 52%, consumers with middle level of education: 61%, consumers with high level of education: 66%.

308 Consumers who have rated their confidence about navigating the internet and using digital tools and services as very high (1) or high (2)

309 Consumers who have rated their confidence about navigating the internet and using digital tools and services as low (4) or very low (5)

**Figure 25: Repair or replace of electronic product 18 months after the purchase**

- **Notes:** The question was Q1.3: "Imagine that an electronic product you bought new 18 months ago breaks down without any fault on your part. Do you have the right to have it repaired or replaced for free?", single answers, N=8,090.

### *Conclusion: Diverse needs require diverse and tailored consumer education activities*

Overall, **the awareness of and participation in consumer education activities in the EU Member States has been low** – as the majority reported not hearing about educational initiatives (around 75%) or not having participated in one in the last 5 years (63%). This is even though most of the surveyed consumers (83%) considered it helpful to expand the consumer education activities in their Member State. Furthermore, when consumers were asked questions about their rights, many were not able to answer the questions correctly (i.e., 48% did not know or were unsure about their rights when withdrawing from purchases and 59% were not aware that they are entitled to a 2-year guarantee under EU law). This indicated that firstly, **more consumer education initiatives may be needed**, and, secondly, **the promotion of such activities is important given the consumers' low awareness of existing initiatives**.

Most of the surveyed consumers also indicated **a preference for consumer education activities to take place online**. It is the most common choice of place by a wide margin. Nonetheless, when tailoring consumer education activities to potentially more vulnerable consumers such as older consumers or consumers with lower digital skills it is also important to consider their needs and organise activities in an environment most comfortable and accessible to them, for example, in public places and events. Lastly, according to the surveyed consumers, the need for educational activities in the four topics seems to be similar among all the different consumer groups<sup>310</sup> with **general consumer rights, and digital education and skills being reported as most needed**. This is particularly the case among older consumers who indicated the need to prioritise activities covering these two topics.

To sum up, findings from the consumer survey highlight that there is an **overall need to increase the number of consumer education activities** as well as the attempts to effectively promote such activities so that a higher share of consumers, and in particular vulnerable consumers, would join them. Consumer education should therefore be there for all, but it must **be available in different formats that are specifically tailored to cater for the diverse needs of the different target groups**. Among those consumers that have participated in consumer education activities, the satisfaction rate is high, which shows that those activities that already exist are a good tool for identifying good practices that can be promoted and expanded.

<sup>310</sup> In terms of their age, gender, level of education, financial well-being, place of living, and disability status.

## Annex 3: Financial literacy initiatives

Member State	Description of Thematic Strategy: Financial Literacy Initiative
AT	<p>The <b>Austrian</b> financial literacy strategy was developed in cooperation between the Ministry of Finance and the OECD in 2021, and is entitled, <b>A National Financial Literacy Strategy for Austria</b>. It covers the period from 2021-2026<sup>311</sup> and is in line with the OECD Council Recommendation on Financial Literacy. Additionally, it is noted that key industry stakeholders contributed to its development (NGOs, industry, public authorities.),</p> <p>This strategy aims to ensure sound financial decision-making early in life, prevent over-indebtedness, and ensure access to quality financial education for all consumers. The strategy adopts a life-stage approach that focuses on consumers throughout their lifetime, targeting education at important points such as attending school, first job, family life and enjoying senior years. The strategy also puts a particular emphasis on vulnerable audiences with specific financial literacy needs.</p> <p>The strategy defines four main policy priorities:</p> <ul style="list-style-type: none"> <li>• Develop sound financial decision-making early in life and prevent over-indebtedness.</li> <li>• Promote responsible financial planning for long-term financial well-being.</li> <li>• Raise awareness on the importance of financial literacy and ensure access to quality financial education for all.</li> <li>• Increase the effectiveness of financial literacy initiatives through dialogue, coordination, and evaluation.</li> </ul> <p>The strategy includes a detailed governance structure for leadership and cooperation on the strategy as well as details of how the strategy will be monitored and evaluated on an ongoing basis. Furthermore, it is noted that the strategy will be accompanied by annual action plans published by the government. <sup>312</sup> It is noted on this website that a financial education portal is currently in development that will become a central source of financial education, this will go live in mid-2023.</p>
BG	<p>Bulgaria has a national strategy for financial literacy entitled, <b>Bulgarian National Strategy for Financial Literacy 2021-2025</b>,<sup>313</sup> as well as an associated action plan.<sup>314</sup></p> <p>The strategy outlines key groups to be targeted by the strategy, <i>inter alia</i> children and pupils; students, educators, and teachers; the economically active population; and vulnerable groups facing a higher risk of poverty, social and financial exclusion.</p> <p>The strategy outlines key areas of focus which include building knowledge and skills for effective short-term management of personal finances; budgeting and control of household expenses, timely servicing of obligations; and reasonable estimation of commitments and purchases.</p> <p>The action plan for this strategy gives detailed information on policy measures built around four priority areas. These are:</p> <ul style="list-style-type: none"> <li>• Develop a competence framework for financial literacy.</li> <li>• Elaborate content and providing free access to educational and information resources and promoting thereof, including via digitalisation.</li> <li>• Enhance the financial literacy of pupils and student.</li> <li>• Enhance financial literacy and the financial inclusion of vulnerable and other groups of society.</li> </ul>

<sup>311</sup> [A National Financial Literacy Strategy for Austria \(oecd.org\)](https://www.oecd.org/finance/education/a-national-financial-literacy-strategy-for-austria/)

<sup>312</sup> <https://www.bmf.gv.at/en/the-ministry/National-Financial-Literacy-Strategy/overview-national-financial-literacy-strategy/experiencing-financial-literacy.html>

<sup>313</sup> <https://www.minfin.bg/upload/46985/National+Strategy.pdf>

<sup>314</sup> Available at: <https://www.minfin.bg/upload/46986/Action+Plan+.pdf>



Member State	Description of Thematic Strategy: Financial Literacy Initiative
	<p>In addition, for each priority area, specific measures are outlined as well as the target group for each measure, a performance indicator, a responsible institution or organisation and a timetable. A chapter is also dedicated to the 'monitoring of implementation and impact assessment' of the strategy.</p>
CZ	<p>In January 2020, the Czech Ministry of Finance, in cooperation with the Ministry of Education, Youth and Sports, the Ministry of Industry and Trade and the Czech National Bank, drafted <b>the National Financial Education Strategy</b> replacing the previous strategy from 2010.</p> <p>The goal of the new strategy is to create the conditions for a long-term increase in the level of financial literacy. Among the most important changes is the expansion of the scope of financial education to the adult population including socially vulnerable groups, such as the elderly, people receiving financial assistance, or the unemployed, as well as those who help these vulnerable citizens.</p> <p>The strategy is based on cooperation between actors and several public, commercial, and non-profit organisations have agreed to implement financial educational projects. In addition, a Working group on financial education has been established to support the achievement of the goals of the strategy, made up of relevant public bodies, non-profit organisations, and consumer associations. The working group keeps track of a national register of financial education projects. In 2017, the working group created the Financial Literacy Standard which is a target level of financial literacy for school pupils.</p> <p>One of these projects is an online hub that provides information on financial topics.</p> <p>The level of financial education is monitored and measured on an ongoing basis by the Ministry of Finance.</p>
EE	<p>In Estonia, the first program for the promotion of financial literacy was put together under the leadership of the Ministry of Finance, covering the period 2013–2021. An updated strategy was implemented in 2021<sup>315</sup>, entitled, <b>Money Smart Estonia - Strategy for Developing the Financial Wisdom of the Inhabitants of Estonia for 2021-2030</b>.<sup>316</sup></p> <p>It is noted that the strategy is based on several factors. It incorporates financial wisdom strategies in other countries, (New Zealand, Portugal, and the UK) as well as a methodology employed by the OECD INFE working group which evaluates financial wisdom based on three components (knowledge, attitudes and behaviour.). The strategy also considers the results of the previous strategy which it is noted broadly did not achieve its aims.</p> <p>In terms of the scope of the strategy, the strategy notes that target groups should be approached due to the specificities of the group, those who may be vulnerable (those in rural areas, those who do not speak Estonian, those with low education etc). There is a specific focus in the strategy on learning opportunities for school children and university students as well as those who teach in these environments.</p> <p>The strategy aims to promote financial, wisdom and improve the quality of life for citizens so that they can afford more, by managing their finances and feeling confident in their daily decisions.</p> <p>The strategy rests on three core pillars. These pillars say that:</p> <ul style="list-style-type: none"> <li>• financial education should be available to everyone from young children to those in university, as well as continuous learning;</li> <li>• it should address decision-making in everyday life; and</li> <li>• it should be facilitated by a supportive financial environment – i.e. one that offers a range of financial products and provides a legal environment that supports consumers.</li> </ul> <p>The strategy also highlights the importance of cooperation of partners in the industry to develop financial education which is appropriate for the population.</p> <p>For each of the three core pillars, a number of indicators have been identified, as well as an initial level at the beginning of the strategy and a target level. Specific policy actions for each pillar are not described in detail in the strategy framework but it is noted that the government coordinate initiatives between public, private and third-party actors. Additionally, a number of educational initiatives are described such as the fact that the subject of financial wisdom is compulsory for students in school.</p>

<sup>315</sup> <https://www.fin.ee/en/media/10094/download>

<sup>316</sup> <https://www.fin.ee/en/financial-policy-and-external-relations/financial-wisdom>

Member State	Description of Thematic Strategy: Financial Literacy Initiative
	<p>The strategy also focuses on the interaction of the strategy with other national strategies, such as those in the field of education and research and development, as well as with European strategies (such as the action plan for the capital markets union)<sup>317</sup> and the OECD International Network on Financial Education (INFE).<sup>318</sup></p> <p>In terms of content, the strategy highlights the importance of general financial knowledge, how to prepare a family budget, understanding the need for a sufficient savings buffer for unexpected situations, the ability to compare financial products and services, and knowledge of the basics of investing<sup>319</sup>.</p>
ES	<p>The Spanish financial education programme entitled, <b>Financial Education Plan 2022-2025</b><sup>320</sup> follows a series of successive strategies implemented since 2008, aimed at improving the ‘financial culture’ in Spain. It is noted that each strategy builds on what was successful in the previous strategy and adds new elements relevant to the present day. The plan was developed by <b>the Bank of Spain</b> in conjunction with the <b>Spanish National Securities Market Commission and the Ministry of Economic Affairs and Digital Transformation</b>.</p> <ul style="list-style-type: none"> <li>The strategy emphasises the importance of <b>targeting all segments of the population</b> as well as promoting efficient cooperation between public and private entities to develop and promote financial education.</li> </ul> <p>A series of actions are also outlined in the strategy, these are:</p> <ul style="list-style-type: none"> <li>The plan describes how a constant factor in the successive financial education plans is the progressive expansion of <b>a collaborator network</b>, which includes both public and private entities. These collaborators have been successful in developing and promoting financial education and it is noted there is a need for this to continue. The goal of expanding the expansion of this network is to reach a larger population, achieve greater impact using the initiatives, exchange experiences and share resources.</li> <li>The plan promotes <b>improved governance</b> of the strategy and increased cooperation between different political authorities in Spain, namely the Bank of Spain, the National Commission of the Stock Market (CNMV), and the Ministry of Economic Affairs and Digital Transformation.</li> <li>It also contains a section on the promotion of financial education among each of the following groups, children, university students, vulnerable groups, and new users of financial services by digital media. This is also linked to the financial competence framework of the European Commission.</li> <li>It plans for the expansion of the diffusion areas including closer alignment with the UNs 2030 sustainable development agenda.</li> <li>Dissemination channels are also to be increased, including those beyond traditional education channels, such as social media.</li> <li>The plan also highlights the importance of evaluating the impact and effectiveness of financial development plans.</li> </ul>
FI	<p>Finland’s <b>Ministry for Justice</b> together with the <b>Bank of Finland</b>, and a network of financial literacy actors are responsible for setting up a national strategy proposal for Finland in 2021. The implementation of this strategy began in 2022 with the aim of making Finns’ financial literacy the best in the world by 2030<sup>321</sup>.</p> <ul style="list-style-type: none"> <li>The strategy was developed based on analysis of Finland’s’ base level of financial literacy and was created in collaboration with researchers and key actors in the field. It also utilised strategies from other countries, as well as the OECD’s International Network on Financial Education (INFE) guidelines.</li> </ul>

<sup>317</sup> [https://eur-lex.europa.eu/resource.html?uri=cellar:61042990-fe46-11ea-b44f-01aa75ed71a1\\_0001\\_02/DOC\\_1&format=PDF](https://eur-lex.europa.eu/resource.html?uri=cellar:61042990-fe46-11ea-b44f-01aa75ed71a1_0001_02/DOC_1&format=PDF)

<sup>318</sup> <https://www.oecd.org/financial/education/oecd-international-network-on-financial-education.htm>

<sup>319</sup> Available at: <http://financeestonia.ee/wp-content/uploads/2021/06/Eesti-elanike-rahataarkuse-edendamise-strateegia-aastateks-2021-2030.pdf>

<sup>320</sup> Available at: <https://www.cnmv.es/DocPortal/Publicaciones/PlanEducacion/plan-educa-financiera-2022-2025-en.pdf>

<sup>321</sup> The Bank of Finland, 2021. Proposal for a national strategy to promote financial literacy in Finland. Available at: <https://publications.bof.fi/bitstream/handle/10024/43727/Talososaaamisen-strategia-EN.pdf?sequence=1&isAllowed=y>

Member State	Description of Thematic Strategy: Financial Literacy Initiative
	<ul style="list-style-type: none"> <li>The strategy also refers to the need to <b>target financial literacy education at specific groups</b>, children, adults, those going through life transitions, those dealing with unexpected risk situations (such as layoffs or illness) and those who may be considered vulnerable.</li> <li>The strategy aims to improve the level of financial literacy in the population, as well as increase the availability of related advice and information. Specific aspects include private finances, financial planning, purchasing, borrowing, saving, investing/owning, and insuring.</li> <li>The plan noted that an action plan will need to be developed for the strategy. Though no action plan can be found, it was noted in Finland’s National Reform Programme 2023, that the joint implementation of the national strategy to promote financial literacy had begun in February 2022.<sup>322</sup></li> </ul>
FR	<p>The <b>French</b> Ministry of Finance and Economics has set up the French National Strategy for Financial Education strategy<sup>323</sup> that has been in place since 2016.</p> <ul style="list-style-type: none"> <li>The strategy which focuses mainly on vulnerable consumers and the youth. It is jointly implemented by the Ministry of Economy and Finance, the Ministry of National Education, the Ministry of Social Affairs and the Bank of France (which is in charge of the operational implementation of the strategy). The bank coordinates with institutions, associations, and professionals to improve financial literacy; in particular, economic, financial and budgeting skills among the general population.</li> <li>The strategy is built on five pillars: <ul style="list-style-type: none"> <li>Develop educational activities on financial topics for the youth.</li> <li>Develop skills and competencies of financially fragile consumers.</li> <li>Facilitate lifelong learning to maintain high levels of financial skills.</li> <li>Develop consumers’ knowledge about key financial and economic topics to enable them to make better decisions.</li> <li>Educate entrepreneurs about financial topics.</li> </ul> </li> </ul> <p>It involves organising awareness campaigns, integrating financial education elements in daily regional press outlets, organising various events (e.g., competitions in schools, and financial education weeks) as well as developing online portals with key information, targeting the youth and financially vulnerable consumers.</p> <p>Additionally, in 2018, a website entitled <i>Citéco or the Cité de l’économie et de la monnaie</i>,<sup>324</sup> was launched to improve the economic and financial knowledge of the general public<sup>325</sup> and to provide educational resources related to financial literacy.</p>
HR	<p>In <b>Croatia</b>, in tandem with the inclusion of consumer education in national strategic documents, the Croatian Ministry of Finance is also implementing a national strategic framework for consumer financial literacy for the period, 2021-2026.</p> <p>The approach is also <b>tailored to specific consumer groups</b>, such as children/adolescents, young adults, working adults and the elderly. Special attention is also given to vulnerable groups which were defined as low-income individuals and households under the programme since these groups are financially affected the most by economic crises and changes on the market.</p> <p>The programme consists of <b>two main pillars – formal education</b> (mainly targeting students in schools and universities) and informal education (aimed at consumer groups not covered by formal education).</p> <p>The informal education is implemented by NGOs, financial institutions, associations, and consumer organisations among others. The activities under the programme comprise courses, workshops, seminars, design of educational materials etc.</p>

<sup>322</sup> [https://commission.europa.eu/system/files/2023-04/Finland-NRP-2023\\_en.pdf](https://commission.europa.eu/system/files/2023-04/Finland-NRP-2023_en.pdf)

<sup>323</sup> [Education économique, budgétaire et financière | Banque de France \(banque-france.fr\)](https://www.banque-france.fr/fr/education-economique-budgetaire-et-financiere)

<sup>324</sup> Available at: <https://www.citeco.fr/en/financial-education->

<sup>325</sup> <https://www.citeco.fr/en/financial-education>

Member State	Description of Thematic Strategy: Financial Literacy Initiative
HU	<p>In <b>Hungary</b>, a national strategy for financial literacy has been created entitled <b>‘Financial awareness strategy: Be smart with money’<sup>326</sup> covering the period, 2017-2023</b>. It builds on previous work and the OECD’s best practices. The strategy outlines a low baseline level of financial awareness in Hungary and notes that it is the responsibility of public policy to address it. The strategy was implemented in 2018<sup>327</sup> with the main responsibility assigned to The Ministry of National Economy.</p> <p>The national strategy was developed with active involvement from international civil organizations and professional associations.</p> <p>The implementation of the strategy is built around seven targets:</p> <ul style="list-style-type: none"> <li>• create a framework for financial education within the public education system,</li> <li>• to develop and strengthen the foundations of financial literacy, conscious financial behaviour, and household financial education,</li> <li>• to strengthen the “financial” self-care attitude of the population and encourage prudent borrowing; incorporating relevant institutions and infrastructures to support consumer behaviours,</li> <li>• to improve access to financial products, basic financial services and promote financial inclusion, and encourage the use of modern, cash-efficient payment instruments,</li> <li>• to promote the use of new and modern cashless payment instruments, and</li> <li>• to encourage smart decisions when it comes to borrowing.</li> </ul> <p>The strategy will be reviewed and measured every two years to assess its effectiveness and successive action plans are to be developed.</p>
IT	<p>In Italy, a <b>‘National Strategy for financial, insurance and social security education was implemented for the period 2021-2023’<sup>328</sup></b>. It was developed by the Committee for the Planning and An Italian ‘National Strategy for financial, insurance and social security education’ (2021-2023)<sup>329</sup> was developed by the Committee for the Planning and Coordination of Financial Education Activities focussing specifically on improving consumers’ financial literacy. The funding provided by the Italian Ministry of Economic Development comes from the administrative sanctions imposed by the Competition and Market Authority.</p> <p>The Programme aims to promote development of large-scale initiatives, to build a system of incentives, to ensure the excellence of interventions, and to promote cooperation between relevant stakeholders. The strategy builds on the work of the previous programme which was implemented in the period between 2017 and 2019. The main medium-term objectives of the program are closely aligned with the OECD financial literacy indicators, these objectives are:</p> <ul style="list-style-type: none"> <li>• to increase the financial literacy skills of <ul style="list-style-type: none"> <li>○ younger people,</li> <li>○ adults, and</li> <li>○ SMEs</li> </ul> </li> <li>• to prepare consumers for the increasing digitalisation of the financial sector; and</li> <li>• to raise awareness of consumers and businesses about the importance of sustainable finance.</li> </ul> <p>Each of these objectives are defined as being measurable, with an ex-post evaluation occurring at the end of each three-year period. Each objective also has associated action lines with the aim to see an improvement across the three-year period.</p>

<sup>326</sup> <https://www.okosanapenzzel.hMedia/Default/ASZ-videok/P%C3%A9nz%C3%BCgyi%20tudatoss%C3%A1q%20fejleszt%C3%A9s%C3%A9nek%20strat%C3%A9gi%C3%A1ja.pdf>

<sup>327</sup> <https://www.insme.org/enhancing-financial-literacy-in-hungary-3/>

<sup>328</sup> <https://www.quellocheconta.gov.it/it/chi-siamo/strategia-nazionale/strategia-nazionale2/index.html>

<sup>329</sup> <https://www.quellocheconta.gov.it/it/chi-siamo/strategia-nazionale/strategia-nazionale2/index.html>

Member State	Description of Thematic Strategy: Financial Literacy Initiative
	<p>The implementation program for the strategy also includes annual priorities, for instance, the financial and digital literacy of women was addressed in 2021.</p>
<p><b>LT</b></p>	<p>The Bank of Lithuania developed a <b>National Strategy for Improving Financial Literacy</b> for the period of 2017-2021<sup>330</sup>.</p> <p>The key objective of the strategy is to improve the financial and tax literacy of the Lithuanian population. Three priority areas are defined in the strategy:</p> <ul style="list-style-type: none"> <li>• Increase children’s financial and tax literacy by including this topic in formal education programs and coordinating non-formal education activities.</li> <li>• Deepen the financial knowledge of the adult population and improve financial behaviour, encouraging savings for the future and rational use of financial products and services.</li> <li>• Increase the awareness of the adult population about the benefits of paying taxes.</li> </ul>
<p><b>LU</b></p>	<p>In Luxembourg, the <b>National financial education strategy</b><sup>331</sup> <b>developed in 2017 was prepared</b> by the Financial Consumer Protection Committee (approved by the Minister of Finance)</p> <p>The strategy aims to develop consumers' financial knowledge, promote responsible financial behaviour, and prepare young people, as early as possible, for the increasingly complex economic environment.</p> <p>The strategy outlines existing financial literacy initiatives and proposes numerous new initiatives.</p> <p>The strategy targets the entire population of Luxembourg. However, there is a particular focus on students. One of the long-term objectives is therefore to integrate financial education into school curricula. In terms of the adult population, a number of initiatives have also been launched for adults. For instance a budget management application which aims to assist adults in making good decisions and avoiding over indebtedness.</p>
<p><b>LV</b></p>	<p>In Latvia, <b>the financial literacy strategy (2021-2027)</b><sup>332</sup> prepared by the Bank of Latvia is based on the previous strategy (2014-2020).</p> <p>The key aim of this strategy is to prioritise financial literacy in the system of national policies, considering the role of financial literacy as an important factor and catalyst in the context of the sustainable development of the country and society.</p> <p>In terms of the content, the strategy focuses not only on financial knowledge and the priority of education but also on skills, capabilities, behaviour patterns and attitudes.</p> <p>The strategy covers not only those groups of society that are included in formal or informal education processes but also other target groups (e.g. financially vulnerable people, unemployed people, people with lower levels of education, people with disabilities, etc.).</p> <p>The key strategic goals of the strategy are:</p> <ul style="list-style-type: none"> <li>• Sustainability-oriented financial literacy culture and competence development.</li> <li>• Ensuring the quality of an appropriate financial environment.</li> </ul> <p>Increasing the impact of financial literacy strategic planning by linking it to national strategic planning documents, involving stakeholders more widely and effectively.</p>
<p><b>MT</b></p>	<p>In Malta, the <b>2022-2025 Strategy for Retirement and Financial Capability</b>,<sup>333</sup> was prepared by the Government of Malta and is the second national strategy to be implemented.</p> <p>The strategy aims to improve the financial capability of Maltese citizens. The strategy sets out pathways to guide citizens to acquire the necessary financial capability competencies in the following financial capability knowledge and skill domains:</p>

<sup>330</sup> Available [here](#).

<sup>331</sup> Available at: [https://www.cssf.lu/wp-content/uploads/Strategie\\_Nationale.pdf](https://www.cssf.lu/wp-content/uploads/Strategie_Nationale.pdf)

<sup>332</sup> Available at: <https://www.financelatvia.eu/wp-content/uploads/2022/02/Finansu-pratibas-strategija.pdf>

<sup>333</sup> Available at: <https://familja.gov.mt/wp-content/uploads/2023/04/Financial-Capability-Strategy-2022-2025-EN.pdf>

Member State	Description of Thematic Strategy: Financial Literacy Initiative
	<ul style="list-style-type: none"> <li>• Managing a budget; managing savings; and managing debt.</li> <li>• Building a safety net and planning.</li> <li>• Protecting themselves from financial abuse.</li> <li>• Understanding digital finance and basic consumer rights.</li> </ul> <p>The key skills are also directed at four key life stages, for which strategic actions have been identified.</p> <ul style="list-style-type: none"> <li>• Children – nudging behavioural change.</li> <li>• Youth – nurturing values among young people.</li> <li>• Adults – building the capacity of vulnerable.</li> <li>• Retirees – retirement preparation.</li> </ul> <p>In addition, the OECD / INFE financial literacy<sup>334</sup> tool kit will be used as a measurement tool to determine progress in the meeting of financial literacy objectives.</p>
NL	<p>The <b>Dutch Ministry of Finance</b> has launched a strategy called, <b>Money Wise: National Strategy 2019</b><sup>335</sup> a five-year strategy beginning in 2019. Moneywise functions as an online platform where relevant organisations can collaborate in educating Dutch consumers about various financial topics.</p> <p>The platform has launched five key development plans known as ‘spearheads’. These are financial preparation for the future; Structurally promoting financial skills at school; Attention to vulnerable groups; Increasing our combined forces (which promotes collaborations between stakeholders); and innovation and research.</p> <p>A focus is put on personal finance involving topics such as planning, saving for later, setting up buffers, and preparing for life events. By addressing these topics, the strategy aims to facilitate long-term changes in behaviour and prevent people from encountering financial problems.</p> <p>The strategy places particular attention on vulnerable groups. Two main activities were envisaged for tailoring the approach to vulnerable groups of consumers: i. seeking out new collaborations and strengthening existing ones (for example, with municipalities, employers, and volunteer organisations), and ii. facilitating research into the effectiveness of interventions and translating this research into practice.</p>
PL	<p>In Poland, in April 2023, several stakeholders from the institutions of the national financial strategy working group in Poland.<sup>336</sup>, in coordination with the OECD, drafted a <b>National Strategy for Financial Education</b>. The strategy outlines Poland's financial literacy objectives and includes a plan for implementing them over the next three years<sup>337</sup>. A variety of stakeholders from the industry were also consulted such as financial market organisations, and the Office of Competition and Consumer Protection.</p> <p>This strategy has a particular focus on vulnerable groups including low-income households, those at risk of over-indebtedness, those approaching retirement age and refugees.</p> <p>The strategy distinguishes four key goals:</p> <ul style="list-style-type: none"> <li>• Increasing the “financial resilience” of the Polish population, through responsible planning of personal finances, avoiding excessive debt and improving risk management skills.</li> <li>• Increasing awareness of the importance of long-term saving and a better understanding of changes introduced in the pension system contributing to an increase in interest in voluntary pension schemes and reducing the risk of poverty in old age.</li> </ul>

<sup>334</sup> <https://www.oecd.org/financial/education/2022-INFE-Toolkit-Measuring-Finlit-Financial-Inclusion.pdf>

<sup>335</sup> A description of the strategy available in English at: [english-direction-moneywise-2019.pdf](https://english-direction-moneywise-2019.pdf) ([wijzeringeldzaken.nl](http://wijzeringeldzaken.nl))

<sup>336</sup> the Financial Ombudsman institutions such as the Bank Guarantee Fund, the Warsaw Stock Exchange, the National Securities Depository, the Ministry of Education and Science, the National Bank of Poland, the Office of the Polish Financial Supervision Authority, the Office of Competition and Consumer Protection and the Ministry of Finance

<sup>337</sup> Available at: <https://rf.gov.pl/2023/04/26/krajowa-strategia-edukacji-finansowej-dla-polski/>

Member State	Description of Thematic Strategy: Financial Literacy Initiative
	<ul style="list-style-type: none"> <li>• Improving people's understanding and ability to take advantage of investment opportunities in the financial market while managing risks.</li> <li>• Raising awareness of the importance of financial education and knowing where to find reliable and unbiased financial information, education, or help.</li> </ul> <p>The strategy includes an implementation plan, it is noted that the strategy document has been submitted to the <i>Council of Ministers</i>, and further work will be needed before a final strategy is established</p>
PT	<p>The <b>Portuguese Digital Financial Literacy Strategy</b><sup>338</sup> has been developed in cooperation with the OECD and includes an implementation roadmap for the period 2023-2028. It aims to support consumers in Portugal to develop the necessary knowledge, attitudes, and behaviours to take advantage of opportunities related to the use of digital financial services and digital technologies while managing risks.</p> <p>The strategy builds on findings from an OECD report<sup>339</sup> which assessed financial literacy in Portugal and provides evidence and analysis upon which to build the strategy. Through a combination of efforts by relevant stakeholders to improve the digital financial literacy of the population. The strategy also aims to support individual financial resilience and the financial well-being of consumers. The overall goal of the strategy is to achieve the following four inter-linked objectives:</p> <ul style="list-style-type: none"> <li>• to recognise the importance of digital financial literacy and ensure access to quality digital financial education for all consumer groups.</li> <li>• to ensure that consumers have the necessary information and knowledge use of digital financial services on the market.</li> <li>• to promote the safe use of digital financial service.</li> <li>• to improve the effectiveness of digital financial education initiatives through evidence, evaluation, and coordination.</li> </ul>
RO	<p>In Romania the <b>National Financial Education Strategy</b><sup>340</sup> was adopted in 2022.</p> <p>The strategy aims to establish specific objectives and action plans for the period 2022-2026 to improve the level of financial education among students and adults in Romania.</p> <p>The strategy has an emphasis on targeting those in school and at university, however the importance of adult education is also noted in the strategy, particularly in the context of vulnerable population at risk of poverty or exclusion. Financial education for SMEs is also highlighted.</p> <p>The strategy outlines several key themes as well as policy actions. Key topics that are highlighted are Understanding economic mechanisms, consumer rights, financial planning, financial risks, and making informed decisions.</p> <p>Key actions of the strategy include:</p> <p><i>For those under the age of 25:</i></p> <ul style="list-style-type: none"> <li>• Educate children and young people, especially through the formal education system by incorporating financial education into curricula, and by increasing educational opportunities for teachers.</li> <li>• Introduce financial education in universities.</li> <li>• Implement a national program of awareness, counselling, and support for parents to educate their children financially.</li> </ul> <p><i>For adults:</i></p> <ul style="list-style-type: none"> <li>• Increase the use of free and non-commercial information, tools and resources.</li> <li>• Create financial education centres.</li> </ul>

<sup>338</sup> <https://www.oecd.org/daf/fin/financial-education/A-digital-financial-literacy-strategy-for-portugal.pdf>

<sup>339</sup> <https://www.oecd.org/daf/fin/financial-education/Digital-financial-literacy-in-Portugal-relevance-evidence-and-provision.pdf>

<sup>340</sup> Available at: [https://www.edu.ro/sites/default/files/Strategia%20nationala%20de%20educatie%20financiara\\_proiect.pdf](https://www.edu.ro/sites/default/files/Strategia%20nationala%20de%20educatie%20financiara_proiect.pdf)

Member State	Description of Thematic Strategy: Financial Literacy Initiative
	<ul style="list-style-type: none"> <li>• Provide quality advice and assistance to vulnerable consumers – including educational campaigns through digital media.</li> <li>• Facilitate financial education workshops in the workplace.</li> </ul> <p>Other objectives include:</p> <ul style="list-style-type: none"> <li>• Strengthen effective coordination and partnerships.</li> <li>• Improve research, measurement and evaluation.</li> </ul>
SK	<p>In Slovakia, <b>the National Standard of Financial Literacy</b> was developed by the Ministry of Education and the Ministry of Finance and aims to strengthen the financial literacy skills of Slovakian consumers. The principles of the strategy have been revised several times. Most recently in September 2017.</p> <p>The strategy focuses on educating consumers in six areas: consumer financial responsibility, planning, consumer decision-making and management, credit and debt, saving and investing, and risk management.</p> <p>The strategy also defines so-called ‘financial literacy standards’ that consumers should have after obtaining at least a secondary school diploma.</p>



## Annex 4: Country fiches

### Austria

Consumer education overview in the Member State
<b>Policy approach to consumer education</b>
<p>The financial literacy strategy was developed in cooperation between the Ministry of Finance and the OECD in 2021.<sup>341</sup> Different stakeholders such as NGOs, industry, public authorities were included in its development. Core objectives of the strategy include ensuring sound financial decision making early in life, preventing over-indebtedness; and ensuring quality of access to quality financial education for all consumers.</p> <p>The strategy was designed by building on the existing work of the Austrian stakeholders (involving public, private, and not-for-profit organisations) and defines four main policy priorities:</p> <ul style="list-style-type: none"> <li>• Develop sound financial decision making early in life and prevent over-indebtedness,</li> <li>• Promote responsible financial planning for long-term financial well-being,</li> <li>• Raise awareness on the importance of financial literacy and ensure access to quality financial education for all, and</li> <li>• Increase the effectiveness of financial literacy initiatives through dialogue, coordination and evaluation.</li> </ul> <p>Consumer education is also integrated into a wider thematic strategy on circular economy. Increasing consumer awareness has been integrated as one of the focal objectives of the Austrian Circular Economy Strategy developed in 2022<sup>342</sup>. The strategy states that consumers can support the transformation through their consumption behaviour. For this, awareness must be raised and suitable information to consumers should be made available.</p>
<b>Authorities in charge of consumer education</b>
<p>The Ministry of Social Affairs has the leading mandate on consumer education, cross cutting all major domains of consumer protection while the Ministry of Finance is responsible for implementing the strategy on financial literacy.</p>
<b>Most active non-governmental actors</b>
<p>Key non-governmental organisations involved in consumer education are:</p> <ul style="list-style-type: none"> <li>• Uptrain Association for the Promotion of Intercultural Education, Consulting and Networking</li> <li>• Austrian Society and Economic Museum</li> <li>• Debt Advisory Upper Austria</li> <li>• Austrian Institute for applied telecommunications</li> </ul>

<sup>341</sup> [A National Financial Literacy Strategy for Austria \(oecd.org\)](#)

<sup>342</sup> Available at: [https://www.bmk.gv.at/themen/klima\\_umwelt/abfall/Kreislaufwirtschaft/strategie.html](https://www.bmk.gv.at/themen/klima_umwelt/abfall/Kreislaufwirtschaft/strategie.html)

- Virtual University of Education
- Social Enterprise (Three Coins)

### Examples of consumer education initiatives

- **COCO lab (Conscious Consumers lab)**<sup>343</sup>. The overall aim of this initiative is to inform children and young people about the various aspects of consumption and give them a mindful and prudent approach to it through tangible, applied information. Interactive stations for joint research, experiments, role-playing, debates and voting, as well as the innovation lab, are designed to increase consumer awareness among the target group.
- **Finanzführerschein (Finance Driving License)**<sup>344</sup>. The overall aim of the initiative is to educate young consumers on individual- and household-level financial management so that they do not need to seek for debt advice / legal financial advice in their later life (prevention). Young consumers are trained with respect to their financial competencies by offering interactive workshops that teach financial consumer education in a playful and fun way through tangible, practical examples. The workshops are voluntary and not part of the compulsory public-school curriculum.
- **FlipChallenge**<sup>345</sup>. The target group of all four games hosted on [www.flipchallenge.at](http://www.flipchallenge.at) are children and youth aged 10 and above. [www.flipchallenge.at](http://www.flipchallenge.at) is an online platform that offers four online learning games on the topics of General Consumer and Financial Education. Personal Finances and Retirement-Planning as well as entrepreneurship. Areas of consumer education covered comprise Home Management, Personal Finances, Marketing and commercial media as well as Sustainable consumption.

### Notes

The Federal Ministry for Social Affairs, Health, Care and Consumer Protection has developed a repository of consumer education materials for students in schools covering various subjects including financial literacy, general consumer rights, sustainability, and digital rights<sup>346</sup>, while the Ministry of Finance developed a repository of materials for students as well as adults covering financial topics<sup>347</sup>.

## Belgium

### Consumer education overview in the Member State

#### Policy approach to consumer education

In Belgium, consumer education is not integrated into the national consumer policy, and there are no thematic strategies for consumer education (i.e. financial literacy, sustainable consumption etc.).

On a regional level, the Wallonia regional government, in 2022, has introduced a strategy titled 'Strategy 'eat tomorrow' targeting food and health. The aim of the programme is to educate consumers about the environmental impacts of food products<sup>348</sup>. It includes among

<sup>343</sup> Available at: <https://cocolab.wirtschaftsmuseum.at>

<sup>344</sup> Available at: <https://www.schuldner-hilfe.at/seminare-und-workshops.html>

<sup>345</sup> Available at: <https://flipchallenge.at/>

<sup>346</sup> Available at: <https://www.konsumentenfragen.at/>

<sup>347</sup> Available at: <https://www.bmf.gv.at/ministerium/nationale-finanzbildungsstrategie.html>

<sup>348</sup> Available at: [https://developpementdurable.wallonie.be/sites/dd/files/2022-11/Strat%C3%A9gie%20Manger%20Demain\\_0.pdf](https://developpementdurable.wallonie.be/sites/dd/files/2022-11/Strat%C3%A9gie%20Manger%20Demain_0.pdf)

its strategic objectives the need to educate consumers by ‘reinforcing citizens education to various dimensions of a sustainable food system and their capacity to exercise an active role in this system’. The programme promotes the concept that the information provided in the labels should be ‘easy to read’, verifiable, complete, pertinent, and accurate.

Consumer education is integrated into a wider thematic strategy on circular economy. In Belgium’s Federal action plan for a circular economy (2021-2024)<sup>349</sup>, one of the measures (measure 15) is to identify the obstacles in terms of information on sustainable consumption in Belgium and to develop key messages aimed at informing and raising awareness among consumers about sustainable consumption and the circular economy.

### Authorities in charge of consumer education

On a federal level, the Financial Services and Markets Authority organises consumer education activities in the field of financial literacy. On a regional level, consumer awareness campaigns are organised by local authorities, in particular, Public Welfare Centres (CPAS-OCMW) available throughout Belgium.

### Most active non-governmental actors

Key non-governmental organisations involved in consumer education are:

- ECC Belgium.
- In the field of financial education, the most prominent non-governmental organisation operating in Belgium is Financité.

### Examples of consumer education initiatives

- **Wikifin**<sup>350</sup>. To further familiarize citizens with financial issues, Wikifin has developed a program that offers independent, reliable and convenient information to answer the most common money questions. This website also offers quizzes and practical tools, such as a savings account simulator and a real estate simulator, as well as various practical tips for managing your money. Wikifin contributes, in collaboration with education authorities, to encourage education networks to introduce financial and responsible consumption education into classrooms. A varied and free educational material is available on the online platform. Lastly, the Wikifin Lab is an interactive and digital financial education centre in which visitors experience various financial situations of everyday life.
- **Towards responsible consumption.** The educational guide offers innovative tools for teachers to help secondary school students understand the challenges of financial education from the perspective of responsible consumption<sup>351</sup>.

### Notes

The authorities are divided into federal and regional government agencies and mostly deploy awareness campaigns. Local and smaller-scale organisations implement their own activities (mostly consumer advice) targeted towards specific groups, sectors or local areas.

<sup>349</sup> Available at: <https://economie.fgov.be/sites/default/files/Files/Entreprises/Plan-d-action-federale-economie-circulaire-2021-2024.pdf>

<sup>350</sup> Available at: <https://www.wikifin.be/nl/over-wikifin>

<sup>351</sup> Available at: <https://www.financite.be/sites/default/files/guide.pdf>

## Bulgaria

**Consumer education overview in the Member State****Policy approach to consumer education**

The Bulgarian Finance Ministry developed the National Strategy for Financial Literacy for 2021-2025<sup>352</sup> and its Action Plan<sup>353</sup>, which set out key priorities, such as, the building of knowledge and skills for short-term management of personal finances and financial control, budgeting and control of household expenses, timely servicing of obligations, reasonable estimation of commitments and purchases. It also outlines the main groups targeted by the strategy (*inter alia* children and pupils, students, educators, and teachers; economically active population; and vulnerable groups facing a higher risk of poverty, social and financial exclusion).

Consumer education is also integrated into a wider thematic strategy concerning circular economy<sup>354</sup>. The measures in the strategy aim to transform Bulgarian society into an informed, responsible and active society in the field of circular economy. One of the ways to do this is through information campaigns and activities focused on the education of consumers, in particular, the youth. This would, for example, include, adding topics on sustainability in school curricula. Increasing consumer awareness on the market for second-hand products, rental/leasing and repair, sustainable consumption of plastics and promoting re-use and recycling opportunities through coordinated actions to increase public awareness and engagement are mentioned as integral points of increasing consumer awareness in the field of sustainable economy.

**Authorities in charge of consumer education**

Consumer Policy Directorate within the Ministry of Economy and Industry coordinates consumer education activities at the national level. They are providing information to consumers by organising activities which aim to raise consumers' awareness of their rights. The Ministry has also implemented a system of yearly subsidies allocated to representative consumer organisations which then partake in educational activities.

**Most active non-governmental actors**

Key non-governmental organisations involved in consumer education is:

- Bulgarian National Association Active Consumers - (BNAAC)

**Examples of consumer education initiatives**

- **COLSUMERS: A training program to enhance sustainable consumption amongst the elderly<sup>355</sup>**. The project was conducted by the Bulgarian National Association Active Consumers - (BNAAC) in Sofia, Plovdiv, Ruse, Veliko Tarnovo, Plovdiv, and it was aimed at the elderly people. The Project was conducted online, due to the COVID-19 pandemic. The Project aimed to bring attention to the

<sup>352</sup> Available at: <https://www.minfin.bg/upload/46985/National+Strategy.pdf>

<sup>353</sup> Available at: <https://www.minfin.bg/upload/46986/Action+Plan+.pdf>

<sup>354</sup> Available at: <https://www.strategy.bg/StrategicDocuments/View.aspx?lang=bg-BG&Id=1559>

<sup>355</sup> Available at: <https://aktivnipotrebiteli.bg/>

importance of joint consumption, to decrease financial and environmental burdens. A total of 7 meetings, across a span of 3 months were conducted. The connection with the consumers, same as with the pedagogical approach relied heavily on personal example, empirical and financial data.

- **Just Original**<sup>356</sup>. The Project is being run by BNAAC, in association with 3 consumer organisations from Italy and Spain. The Project aims to bring student attention to intellectual property and rights, through informational meetings in the classroom and the students themselves distributing materials on the matter to their peers, through an interactive approach, including games, dialogues, and examples. Its originality stems from the interactivity with the young consumers- by both teaching them about the importance of the topic, but also requiring that they themselves assist in making of materials to be distributed to other students of a similar age. Use of journals and guiding materials is employed, to go as much in depth on the topic as possible.
- **Step**<sup>357</sup>. BNAAC initiative is based on a series of meetings with local consumers to provide them most needed education activities on an important topic- electrical consumption and efficiency, but also visiting places where the consumers are physically present- libraries, community centres, municipality buildings and schools, up to 25 at some places. Lastly, the internet platform of BNAAC, with valuable information, was also readily available, as part of seeking out consumers by way of leaflets, given on such occasions.

## Cyprus

### Consumer education overview in the Member State

#### Policy approach to consumer education

Consumer education was an integral part of the national consumer policy strategy for the period of 2015 to 2020 prepared by the Consumer Protection Service of the Ministry of Energy, Trade and Industry<sup>358</sup>. In the strategy, consumer education was recognised as an essential element of consumer protection developing the basis of consumer awareness. Consumer Protection Service was responsible for organising consumer education activities especially, for vulnerable consumers.

The strategy, however, has not been updated. In June 2022, the Bank of Cyprus mentioned that the implementation of a National Strategy for the promotion of Financial Literacy and Financial Education in Cyprus is underway<sup>359</sup>, however, this strategy has not been developed as of August 2023.

#### Authorities in charge of consumer education

The key authority responsible for consumer protection and, in turn, consumer education, in Cyprus, is the Consumer Protection Service of the Ministry of Energy Commerce and Industry. The Service sets up a series of information activities on various topics related to consumer issues.

<sup>356</sup> Ibid.

<sup>357</sup> Ibid.

<sup>358</sup> Available [here](#).

<sup>359</sup> Available at: <https://www.centralbank.cy/el/announcements/financial-literacy-28-06-2022>

### Most active non-governmental actors

Key non-governmental organisations involved in consumer education is:

- Cyprus Consumers Association.

### Examples of consumer education initiatives

- **Consumer Law Ready.** The application for smartphone (Apple platform) was developed by the Consumer Protection Service of the Ministry of Energy, Commerce, Industry and Tourism of Cyprus<sup>360</sup>. The purpose of the application is to provide ongoing information and training on consumer rights issues with a view to protecting health, safety and financial interests. It is a good example of how technology can facilitate consumers' education.
- **Enforcement.** This is a nationwide programme aiming at educating consumers on their rights<sup>361</sup>. More than 60 consumers have been educated by means of lectures on national and European consumer law. More than 10 cycles of training have been delivered thus far. Each cycle of training lasts 12 hours, covers all the national legislation on consumer protection and is provided by the Cyprus Consumers Association.

## Croatia

### Consumer education overview in the Member State

#### Policy approach to consumer education

In Croatia, consumer education is a part of the national consumer protection programme for 2021-2024<sup>362</sup> developed by the Ministry of Economy and Sustainable Development. The programme sets forth the priorities and main areas where consumer education is required. The emphasis of the Croatian strategy lies in informing and educating consumers about their rights, sustainable consumption and energy efficiency, strengthening consumer financial literacy, and improving consumer protection in digital environments.

In addition, the Croatian Ministry of Finance is implementing a national strategic framework for consumer financial literacy for 2021-2026<sup>363</sup>. The programme consists of two main pillars – formal education (mainly targeting students in schools and universities) and informal education (composed of complementary activities aimed at topics and consumer groups not covered by formal education). The activities under the programme comprise courses, workshops, seminars, design of educational materials etc. Furthermore, the approach is tailored to different consumer groups, such as children/adolescents, young adults, working adults and the elderly. Special attention is also given to vulnerable groups which were defined as low-income individuals and households under the programme since these groups are financially affected the most by economic crises and changes in the market.

<sup>360</sup> Available at: <http://www.consumer.gov.cy>

<sup>361</sup> Ibid.

<sup>362</sup> [https://narodne-novine.nn.hr/clanci/sluzbeni/2021\\_03\\_29\\_620.html](https://narodne-novine.nn.hr/clanci/sluzbeni/2021_03_29_620.html)

<sup>363</sup> Available at: [https://narodne-novine.nn.hr/clanci/sluzbeni/2021\\_06\\_68\\_1316.html](https://narodne-novine.nn.hr/clanci/sluzbeni/2021_06_68_1316.html) )

### Authorities in charge of consumer education

The Ministry of Economy and Sustainable Development is the main coordinator for consumer education activities, with the Ministry of Finance being in charge of coordinating activities related to financial literacy as well as implementing initiatives that involve financial topics.

### Most active non-governmental actors

Key Croatian non-governmental actors involved in consumer education activities are:

- Centre for consumer education and information
- Humanitarian association Duga
- The Croatian Consumer Protection Association

### Examples of consumer education initiatives

- **Program of educational activities of Hanfa<sup>364</sup>.** The Croatian Financial Services Supervisory Agency (Hanfa) has developed a standardised programme of educational activities appropriate for different target groups, including younger consumers. The aim of the programme is to educate children and young adults in topics related to financial literacy to increase consumer protection in the country. Hanfa provides standardised and ready-to-use materials in topics including budgeting, insurance, savings and investments. The complexity of the topics and the accompanying materials is tailored according to age and employment situation with materials available for primary school students, highschoolers, university students and young adults at the beginning of their career. Educators can obtain the materials to design their own lessons or reach out to the agency to facilitate lessons either online or at schools, universities, offices, nursing homes etc.
- **Age doesn't matter.** It is an initiative implemented in Croatia by the humanitarian association Duga, municipality of Vukovar and the Centre for Consumer Education and Information<sup>365</sup>: Pensioners are frequent targets of fraud, aggressive business practices of traders and victims. Retired people are demotivated, and it is necessary to encourage them and help them to be active members and beneficiaries of their rights. The goal of the program is to involve older people in the life of the community, to raise awareness, to empower them to develop a positive self-image. The analysis of trends in care for the elderly in the EU and Croatia points to the promotion of healthy and active ageing as the key to ensuring an equal role for the elderly in society. However, the dire economic situation throughout the country limits most residents to basic human needs. The elderly people are educated through a variety of interactive and entertaining activities including excursions, socio-cultural workshops, social events and educational/advisory programmes. Since elderly people, especially those living in remote areas, do not leave their homes frequently, the organisers tried to engage with potential participants by organising these social activities to reach as many people as possible.

<sup>364</sup> <https://www.hanfa.hr/edukacija-i-potro%C5%A1a%C4%8Di/program-edukativnih-aktivnosti-hanfe/>

<sup>365</sup> [Godine nisu važne | CEIP](#)

## Czechia

**Consumer education overview in the Member State****Policy approach to consumer education**

In Czechia, consumer education is integrated in the Consumer Policy Strategy for 2021-2030<sup>366</sup>, which focuses principally on:

- Consumer rights and obligations, including through launching informational and awareness campaigns.
- Financial education aimed at ensuring the long-term financial stability of consumers and households, the optimal management of family finances, and an understanding of financial products and their appropriate use.
- Digital education aimed at strengthening consumers' digital literacy.
- Sustainable consumption through providing clear and truthful information on environmentally friendly products, improving consumers' understanding of their contribution to promoting sustainable consumption.
- Improving communication towards consumers through providing clear, easy-to-understand and transparent information via all means of communication, including social media and mobile communications.

In January 2020, the Czech Ministry of Finance, in cooperation with the Ministry of Education, Youth and Sports, the Ministry of Industry and Trade and the Czech National Bank, drafted the National Financial Education Strategy replacing the previous strategy from 2010<sup>367</sup>. The goal of the new strategy is to create the conditions for a long-term increase in the level of financial literacy. Among the most important changes is the expansion of the scope of financial education to the adult population including socially vulnerable groups, such as the elderly, people receiving financial assistance, or the unemployed, as well as those who help these vulnerable citizens - i.e. social workers, employees of employment offices, police officers, etc. Financial education of children and youth, i.e. the teaching of financial literacy in primary and secondary schools, which has been running for several years, will also continue.

Consumer education is also integrated into a wider thematic strategy on circular economy. The strategic framework for the circular economy of the Czech Republic for 2040<sup>368</sup> developed in 2021 incorporates a goal of integrating circular economy into educational programs in school curriculums. In addition, the framework emphasises the objective to expand public campaigns aimed at increasing awareness of waste prevention and benefits, green products and the use of new circular business models (e.g. sharing programmes, re-use and repair centres).

**Authorities in charge of consumer education**

The Ministry of Industry and Trade is the key institution responsible for supervising the development of consumer education in Czechia. The Ministry supports non-governmental actors (consumer organisations) through grants, which are used to create educational initiatives for consumers.

<sup>366</sup> Available to download online here: <https://www.mpo.cz/en/consumer-protection/information-for-consumers/-consumer-policy-strategy-2021-2030---261818/>

<sup>367</sup> Available at: <https://financnigramotnost.mfcr.cz/cs/pro-odborniky/strategicke-dokumenty#strategie-2.0>

<sup>368</sup> Available [here](#).



### Most active non-governmental actors

Key non-governmental organisations involved in consumer education are:

- Social Counselling Association
- Generation Europe
- National Council of Persons with Disabilities of the Czech Republic
- Consumer Protection Association
- Consumer School (GLE)
- Consumer Protection Association of Moravia and Silesia
- West Bohemian Consumer Protection Association
- Czech consumer organisation dTest
- AISIS

### Examples of consumer education initiatives

- **‘Increasing consumer literacy of the population of the Czech Republic 2020’<sup>369</sup>.** This is an initiative launched by the Czech Social Counselling Association: A series of seminars targeted and tailored to educate consumers including the elderly were developed<sup>370</sup> focusing on improving the financial literacy of consumers and especially seniors living in nursing homes and homes for the elderly. The training is led by an educator, who animates a presentation on a dedicated topic. Participants can ask questions and the presentation ends in an open discussion. Importantly, materials including leaflets and brochures are distributed among the target group in both physical and electronic form.
- **Crossword puzzles for consumers.** This is a booklet prepared by the Consumer Protection Association of Moravia and Silesia. It contains crossword puzzles along with information on consumer topics<sup>371</sup>. The crossword puzzles that are part of each topic and are meant to add variety and a little fun to the reading of this booklet are not an end in themselves. After deciphering them, readers will find important information in the secrets. Thanks to them, consumers learn some important information from consumer law in a fun way and with illustrative examples.

### Notes

In Czechia, public agencies such as the Czech Trade Inspection, the Energy Regulatory Office, the Financial Arbiter and the Telecommunications Office launch their initiatives or cooperate with non-governmental actors on their projects. The role of non-governmental organizations is significant both in the regions where many operate, organise (offline and online) lectures for schools and the public.

<sup>369</sup> <http://www.socialniporadenstvi.cz/zvysovani-spotrebitelske-gramotnosti-obyvatel-cr>

<sup>370</sup> Overall, 20 seminars were held in 2020 and 18 in 2021.

<sup>371</sup> Available at: <https://www.sos-msk.cz/pro-spotrebitele-nove/zabava/>

## Denmark

Consumer education overview in the Member State
<p style="text-align: center;"><b>Policy approach to consumer education</b></p> <p>Financial literacy is integrated into the school curriculums, there is no strategy in place for promoting financial literacy in Denmark<sup>372</sup>.</p> <p>In 2022, 24 organisations from the youth, education, training, and cultural fields joined together in a joint call for an increased focus on sustainability in the education sector and the development of sustainability. Responding to this action, the Ministry of Youth and Education has initiated an Action Plan to map the needs related to this field and an increase of focus on education in sustainability<sup>373</sup>. The full strategy has not been adopted yet, however.</p>
<p style="text-align: center;"><b>Authorities in charge of consumer education</b></p> <p>The key authority responsible for consumer protection and, in turn, consumer education, in Denmark, is the Danish Competition and Consumer Authority.</p>
<p style="text-align: center;"><b>Most active non-governmental actors</b></p> <p>Key non-governmental organisation involved in consumer education is:</p> <ul style="list-style-type: none"> <li>• Danish Consumer Council</li> </ul>
<p style="text-align: center;"><b>Examples of consumer education initiatives</b></p> <ul style="list-style-type: none"> <li>• <b>Ready for shopping</b><sup>374</sup>. The Danish Consumer Council - Think provides educational material targeted to schools. The material is focused on grocery shopping. It is targeted at young consumers. The material takes a practical approach by encouraging teachers to bring children to the local supermarket and try to solve 20 different challenges.</li> <li>• <b>School, Agriculture and Food</b><sup>375</sup>. The Danish interest group for agriculture provides a wide range of consumer education materials for teachers to educate Danish school children on animal welfare, sustainability and other topics related to agriculture.</li> </ul>
<p style="text-align: center;"><b>Notes</b></p> <p>Denmark does not have any national or regional strategies in place regarding consumer education. The initiatives are typically provided by national, regional and sector specific organisations that receive funding from private sector.</p>

<sup>372</sup> Based on European Banking Federation. More information available at: <https://www.ebf.eu/wp-content/uploads/2020/11/EBF-Financial-Literacy-Playbook-for-Europe.pdf>

<sup>373</sup> More information available at: <https://www.uvm.dk/aktuelt/nyheder/uvm/2022/mar/220321-boerne--og-undervisningsministeren-stoetter-handleplan>

<sup>374</sup> Available at: <https://indkoeb.taenk.dk/>

<sup>375</sup> Available at: <https://skole.lf.dk/find-materialer>

## Estonia

**Consumer education overview in the Member State****Policy approach to consumer education**

The first program for the promotion of financial literacy was put together under the leadership of the Ministry of Finance, covering the period 2013–2021. The new strategy for the years 2021 to 2030, highlights the importance of general knowledge, how to prepare a family budget, the understanding of the need for sufficient savings buffer for unexpected situations, the ability to compare financial products and services, and knowledge of the basics of investing<sup>376</sup>. The strategy aims to promote financial wisdom and to increase people's satisfaction and quality of life so that they can afford more by managing better and feeling more confident in their daily decisions.

**Authorities in charge of consumer education**

The Consumer Protection and Technical Regulatory Authority is the main public body responsible for consumer education. The Financial Supervision Authority is the key public authority organising consumer education initiatives.

**Most active non-governmental actors**

Key non-governmental actors involved in consumer education are:

- Estonian Confederation of Homeowners
- Business and Professional Women Association
- Estonian Consumer Protection Association
- Good Deed Foundation

**Examples of consumer education initiatives**

- **My money**<sup>377</sup>. The initiative provides information to consumers on banking, mortgages, payments, deposit accounts, insurance, retail investment, pensions, and planning of individuals' financial matters. The initiative is run by The Financial Supervision Authority. The aim is to give consumers impartial information on how to manage finances. Also, the initiative's website contains section with educational materials for schools. The section contains exercises, games, videos, books, quizzes and recording of money related webinars. In addition, the website includes a dictionary with clear language explanations of most used financial terms such as mortgage loan, life insurance, fixed interest rate, deposit interest rate etc. The initiative is advertised to educational institutions via the Financial Supervision Authority and different ministries.
- **Don't click to yourself unnecessary commitments!**<sup>378</sup> The aim of the campaign developed by The Consumer Protection and Technical Regulatory Authority is to

<sup>376</sup> Available at: <http://financeestonia.ee/wp-content/uploads/2021/06/Eesti-elanike-rahatarkuse-edendamise-strateegia-aastateks-2021-2030.pdf>

<sup>377</sup> Available at: <https://www.minuraha.ee/et/kasulikud-abivahendid/opetajale>

<sup>378</sup> Available at: <https://tja.ee/uuratu-elektriarve>

raise awareness about online behaviour and how easy it is to fall victim to fraud. The campaign includes examples of the most common online fraud and provides guidance and advice on how to avoid them. The campaign takes stock of the most common online fraud types such as (i) online investing, (ii) online dating portals, (iii) fraudulent online shop, (iv) malicious URLs, (v) counterfeit goods, and (vi) online consumer loans. Consumers are invited to read other consumer stories and how to avoid a similar situation to themselves.

**Notes**

In Estonia, there is an interesting example of cooperation between the public authorities and non-governmental organisations. The Good Deed Foundation (a philanthropic fund created by entrepreneurs to kick-start initiatives helping to solve challenges in general education) along with the Ministry of Education shape and implement initiatives to foster conscious consumerism and knowledge of consumer protection rights.

*Finland*

**Consumer education overview in the Member State**

**Policy approach to consumer education**

The Ministry of Justice together with the Bank of Finland and a network of financial literacy actors set up a national strategy for financial literacy<sup>379</sup>. The strategy envisages Finns' financial literacy to be the best in the world by 2030. The main steering instrument of the strategy is a function (yet to be established) for coordination of private and third-sector actors in Finland. Through coordination, the promotion of financial literacy, the strategy will become more systematic and goal oriented.

Consumer education is also integrated into a wider thematic strategy on circular economy. The Finnish Government adopted the resolution<sup>380</sup> on promoting a circular economy in 2021. The resolution outlines that from the perspective of the consumer market, the circular economy market can be strengthened by improving the appeal of circular economy services and increasing citizens' awareness of them. In addition, the Ministry of the Environment adopted its National Waste Plan<sup>381</sup> for 2027. The plan outlines the goals for waste management and for preventing waste creation, as well as the actions needed to achieve those goals and necessary steps to increase consumers' awareness.

**Authorities in charge of consumer education**

<sup>379</sup> The Bank of Finland, 2021. Proposal for a national strategy to promote financial literacy in Finland. Available at: <https://publications.bof.fi/bitstream/handle/10024/43727/Talousosaamisen-strategia-EN.pdf?sequence=1&isAllowed=y>  
<sup>380</sup> Finland's Ministry of the Environment, 2021. Government Resolution on the Strategic Programme for Circular Economy. Available at: <https://ym.fi/documents/1410903/42733297/Government+resolution+on+the+Strategic+Programme+for+Circular+Economy>  
<sup>381</sup> Finland's Ministry of the Environment, 2022. National Waste Plan. Available at: <https://julkaisut.valtioneuvosto.fi/bitstream/handle/>

The Finnish Competition and Consumer Authority is the key public authority in Finland providing support to consumer organisations developing consumer education initiatives.

### Most active non-governmental actors

Key non-governmental organisations involved in consumer education are:

- Kuluttajaliitto/The Consumers' Union of Finland
- Finnish Association of Nature and Environment Schools
- Merenkurkun Consumers Associations
- Eettisen kaupan puolesta ry (Eetti) Association for Ethical Trade (Eetti)
- Pörssisäätiö (The Stock Exchange Foundation)

### Examples of consumer education initiatives

- **How are we being fooled?**<sup>382</sup> The training goes through the most common online and phone scams and their characteristics with the help of examples. Participants learn how to recognise scams and what to do if they are caught in a scammer's trap. Also, participants learn how to know if an online shop is reliable and what to do when receiving a strange text message from a bank and when a local shop sends a strange message about the delivery package. The training is given in a public library. The target audience of the training is all consumers especially elderly ones as they often become victims of online and phone scams. The initiative is advertised via the Consumers' Union Finland social media, website, and national media (newspapers, radio.)
- **Responsible consumers' guide**<sup>383</sup>. The initiative promotes fair world trade, sustainable production, and responsible consumption. The initiative highlights that consumers have a responsibility to make ethical choices when shopping. The initiative teaches consumers responsible consumption through three exercises. Exercise one suggests thinking carefully whether consumer really needs to buy a new product i.e. new pair of jeans or consumer has already sufficiently clothes. Second exercise advises consumers to check where the product is made, whether the company is committed to pay sufficient wages, whether it uses external monitoring and whether it publishes its factory list. Moreover, exercise two also advises to check whether the company indicates what percentage of the product's raw materials are sustainable, such as Fair Trade, organic or recycled. Lastly, exercise three reminds that companies listen to their customers and are interested in their feedback. Therefore, consumers should not hesitate to send questions and feedback about products. For instance, boycotting unethical products is one way to make a difference, but only if company is made aware of such action and reasons behind it.
- **Stock Exchange Ambassadors**<sup>384</sup>. The Stock Exchange Ambassadors programme is a new project launched by the Stock Exchange Foundation to improve the financial literacy of young people. The first Stock Exchange Ambassadors were trained at the end of 2017-2018, after which they started to visit schools. Any schoolteacher can invite the Stock Exchange Ambassadors to their class. The Stock Exchange Ambassadors talk about managing their own finances, saving, investing and the

<sup>382</sup> Available at: <https://www.kuluttajaliitto.fi/tapahtumat/miten-meita-huijataan-8/>

<sup>383</sup> Available at: <https://eetti.fi/toiminta/teemat/vastuullisen-kuluttajan-opas/>

<sup>384</sup> Available at: <https://www.porssisaatio.fi/opetus/porssilahetti/laat/>

operations of the stock exchange in secondary schools. Any teacher can invite them to a class to give a ready-made lesson on economics. In addition, the Stock Exchange Ambassadors explain the economy and money in a simple and understandable way. The Stock Exchange Ambassadors remind that smart money management can also make life easier and make dreams come true. The initiative stresses that it is important to acquire the necessary knowledge and skills early on. The presentation uses illustrative examples to link financial and investment issues to young people's lives. The class is aimed at ninth graders.

*France*

**Consumer education overview in the Member State**

**Policy approach to consumer education**

The French Ministry of Finance and Economics set up a national financial education strategy<sup>385</sup> in 2016 which focuses mainly on vulnerable consumers and the youth. It is jointly implemented by the Ministry of Economy and Finance, the Ministry of National Education, the Ministry of Social Affairs and the Bank of France (which is in charge of the operational implementation of the strategy). The strategy is built on five pillars:

- Development of educational activities on financial topics for the youth.
- Developing skills and competencies of financially fragile consumers.
- Facilitate lifelong learning to maintain high levels of financial skills.
- Develop consumers' knowledge about key financial and economic topics to enable them to make better decisions.
- Educate entrepreneurs about financial topics.

It involves organising awareness campaigns, integrating financial education elements in daily regional press outlets, organising various events (e.g., competitions in schools, and financial education weeks) as well as developing online portals with key information for consumers, and targeting the youth and financially vulnerable consumers.

**Authorities in charge of consumer education**

General Direction for Competition, Consumption and Fraud Repression (DGCCRF) and the National Institute for Consumption' are the key public authorities responsible for consumer education. French Central Bank and the Ministry of Finance and Economy are responsible for coordinating consumer education activities in the field of financial education.

**Most active non-governmental actors**

Key non-governmental organisations involved in consumer education are:

- 'Union fédérale des consommateurs-Que choisir'

<sup>385</sup> [Education économique, budgétaire et financière | Banque de France \(banque-france.fr\)](https://www.banque-france.fr/education-economique-budgetaire-et-financiere)

- Consumption, housing, living environment' (CLCV<sup>386</sup>) and the 'Centre for information on living' focus mainly on housing topics.
- National Solidarity Fund for Autonomy (CNSA) focuses on consumer education for elderly.
- ADEAR 13 focuses on educating consumers in rural areas.

#### Examples of consumer education initiatives

- **How to effectively manage your savings and investments?**<sup>387</sup> The French National Institute of Consumption partnered with the French Authority of Financial Markets (AMF) to propose this online training course to all consumers. In particular, the course aims to increase consumers' financial literacy, enable them to understand the technical language of finance and understand the information documents that are provided to them. Participants will also learn to evaluate placement opportunities or identify financial frauds. The methodology includes: 4 modules (1. the investor, profile and objectives; 2. financial placements 3. investing, in practice 4. the functioning of the principal financial placements.); and the materials used are videos, quizzes, and documents.
- **Refusal of reimbursement for bank fraud**<sup>388</sup>. Following its alerts on the rise of bank fraud and considering the strong upsurge in litigation for unjustified refusal of reimbursement addressed to its local associations, *UFC-Que choisir*, which analysed no less than 4,300 reports and decided to file a complaint against 12 establishments for misleading commercial practices. In parallel, the initiative seeks to educate consumers on their rights in such cases by providing them with free access to a tool on steps and measures to take in cases of fraud; two standard complaint letter templates: "Bank card fraud - Disputing the use of a 3d Secure code" and "Fraud bank card - Request for reimbursement". Furthermore, the initiative includes redirecting and guiding consumers towards relevant local associations that can help them. Lastly the relevant page on the *UFC Que choisir* website expressly encourages victims to report any uncompensated fraud to their email or via a dedicated form on the UFC website.

#### Notes

Associations are the key players implementing consumer education activities in France. Organisations tend to specialise in one area, (e.g. financial literacy, sustainability, food, etc.) and deliver projects focusing on one topic.

<sup>386</sup> <https://www.clcv.org/>

<sup>387</sup> Available at: <https://www.fun-mooc.fr/fr/cours/comment-gerer-efficacement-son-epargne-et-ses-placements/>

<sup>388</sup> Available at: <https://www.quechoisir.org/action-ufc-que-choisir-refus-de-remboursement-des-fraudes-bancaires-l-ufc-que-choisir-depose-plainte-contre-12-banques-n101896/>

## Germany

**Consumer education overview in the Member State****Policy approach to consumer education**

In Germany, the 'Strategy for Sustainable Consumption' was prepared by the Federal Ministry for the Environment, Nature Conservation, Building and Nuclear Safety (BMUB) in 2016<sup>389</sup>.

Key elements of the strategy include encouraging people to think about their own needs and about consumption alternatives, the sustainability quality of goods and the environmental/social impacts of using and disposing of them. In terms of consumer education, the specific actions of the strategy include:

- Establishing a national platform for Education for Sustainable Development (ESD) to coordinate the Global Action Programme on ESD, with a focus on sustainable consumption.
- Strengthening collaboration with governmental and non-governmental partners to advance the ESD Global Action Programme at the national level.
- Expanding the framework for global development learning in ESD to promote sustainable consumption in school education.
- Providing clear information on consumption's environmental impact using indicators like CO2 emissions and water consumption.
- Offering training on consumption-related topics for teachers and education facilitators.
- Integrating sustainability content into vocational training, particularly energy efficiency and waste prevention.
- Supporting innovative projects that encourage sustainable consumption.
- Enhancing vocational education for sustainable development through the European Social Fund.
- Promoting pilot projects to encourage sustainable consumption.
- Bridging education and research for sustainable development, especially in higher education institutions and professional development programs.

In addition, in March 2023, the Federal Ministry of Finance and Federal Ministry of Education announced that the national strategy on financial education has to be adopted<sup>390</sup>, however, no strategy has been developed as of August 2023.

**Authorities in charge of consumer education**

Key authorities responsible for consumer protection and, in turn, consumer education are regional consumer protection authorities.

**Most active non-governmental actors**

Key non-governmental actors involved in consumer education in Germany are regional organisations spread across German federal states. Some of the national organisations that have offices in different regions would be:

<sup>389</sup> Available at: [https://www.bmu.de/fileadmin/Daten\\_BMU/Pools/Broschueren/nachhaltiger\\_konsum\\_broschuere\\_en\\_bf.pdf](https://www.bmu.de/fileadmin/Daten_BMU/Pools/Broschueren/nachhaltiger_konsum_broschuere_en_bf.pdf)

<sup>390</sup> Available at: <https://www.bundesregierung.de/breg-en/news/financial-literacy-initiative-2173184>



- Federation of German Consumer Organizations (with local consumer advice centres)
- Verbraucherzentrale
- Verbraucher initiative e.V.
- German Caritas Association e.V.
- German Rural Women's Association (dlv)
- Stiftung Deutschland im Plus
- Regional network points for sustainability strategies (RENN)
- The Youth and Education Foundation (Stiftung Jugend und Bildung)

### Examples of consumer education initiatives

- **Strengthen consumers in the neighbourhood**<sup>391</sup>. This is an initiative organised by the Federation of German Consumer Organisations (VZBV) in cooperation with the NRW Consumer Organisation and other consumer organisations. In vulnerable areas, skilled staff offer assistance on various issues like contracts, online cost traps, energy disruptions, and debts. They prepare easy-to-understand materials and information, working directly within the community in places like schools, mosques, and family centres. The project also provides educational opportunities to address residents' specific needs stemming from their financial situations. Through outreach efforts, the project enhances consumers' self-help capabilities.
- **Experimental Workshop Rural Consumer Policy**<sup>392</sup>. It is a project launched by the German Ministry of Justice and Consumer Protection: It consisted of obtaining consumers' views and feedback on ways consumer education (with a focus on digital literacy) could be improved in rural regions of Germany. Policy recommendations addressed to all stakeholders in the field of consumer education were developed based on the results of the project. Key policy recommendations were, for example, increased inter-municipal cooperation between small towns, strategic urban development to address the needs of the rural population, and other factors influencing the quality of life for consumers living in small rural areas. In this way, other actors, such as consumer associations were provided with further tools to tailor their initiatives to the needs and preferences of consumers living in remote areas. Involving vulnerable consumers in the design of materials intended to educate them is a great way to ensure that these materials are adequately shaped and disseminated.
- **Consumer60+**. This is an initiative implemented by Verbraucher Initiative e.V. in Germany:<sup>393</sup> The target group are elderly consumers above the age of 60 years with low digital skills. The initiative covers topics such as digital education, digital skills, and digital consumption. The focus is on prevention, i.e., how to use digital tools safely, how to avoid online scams, how to use the internet for everyday consumption decisions. In addition, the initiative supports consumers when problems arise, i.e., what to do when they fell for a scam. The motivation to start the initiative was a survey that showed that elderly have low digital skills, but are nevertheless, willing, and motivated to participate in the digital world. Hence, it was found that elderly need help and need to be enabled in online consumption. The initiative has built its success by *going to where the consumers are* (e.g., senior clubs or senior citizen homes etc.)

<sup>391</sup> <https://www.verbraucherzentrale.de/quartiersprojekt>

<sup>392</sup> More information is available online: <https://schramm-klein.com>.

<sup>393</sup> [www.verbraucher.org](http://www.verbraucher.org)

and *take advantage of existing venues* (e.g., community centres, nursing homes, municipalities etc.) where the targeted audience is likely to frequent.

**Notes**

Germany's consumer education landscape is historically organised in a bottom-up, civil society-driven manner. The role of governmental actors is almost exclusively limited to funding and financial support for regional and local projects and initiatives. Non-governmental actors alone pursue the development and implementation of consumer educational initiatives. In general, consumer associations, NGOs or 'registered associations' develop concepts and apply for funds with local or regional government authorities.

The resolution of the conference of state ministers of education from September 2013 which provides guidelines on consumer education in schools<sup>394</sup> concluded that there should be one federal framework for consumer education. The resolution prioritises the following domains:

1. Finance, market affairs and consumer law
2. Food and health
3. Media and information as well as
4. Sustainable consumption and globalisation

*Greece*

**Consumer education overview in the Member State**

**Policy approach to consumer education**

In Greece, consumer education is not integrated into the national consumer policy, and there are no thematic strategies on consumer education topics (i.e. financial literacy, sustainability, etc.).

**Authorities in charge of consumer education**

Key authority responsible for consumer protection and, in turn, consumer education, in Greece, is the General Secretariat for Commerce of the Ministry of Development and Investments. The Secretariat implements consumer awareness campaigns.

**Most active non-governmental actors**

The key non-governmental organisations involved in consumer education are:

- The Union of Working Consumers of Greece (EEKE)
- Corinthian Institute of Consumers (INKA)

**Examples of consumer education initiatives**

<sup>394</sup> Available at: [https://www.kmk.org/fileadmin/Dateien/pdf/Eurydice/Bildungswesen-engl-pdfs/organisation\\_and\\_governance.pdf](https://www.kmk.org/fileadmin/Dateien/pdf/Eurydice/Bildungswesen-engl-pdfs/organisation_and_governance.pdf)

- **Sound Guides**<sup>395</sup>. The initiative is organised by the Union of Working Consumers of Greece (EEKE). The initiative consists in designing and making available online audio guides on consumer protection in general and travellers' rights, mainly targeting people with vision disabilities.
- **Contact with the consumers, the legal framework of consumer protection and basic consumer rights**<sup>396</sup>. The initiative is organised by the Corinthian Institute of Consumers (INKA). The initiative consists of the provision of information on consumer-related issues through the dissemination of leaflets to consumers on the streets. The target group is the general public, and the initiative is advertised on the radio and television. Printed leaflets and announcements on social media are the main methods of dissemination of knowledge. It is a good example of how the consumers should be approached in an effective manner.

#### Notes

Consumer associations are trying to fulfil their role as active stakeholders but due to limited resources, they focus on individual cases (consumer enquiries) rather than broader initiatives.

## Hungary

### Consumer education overview in the Member State

#### Policy approach to consumer education

In Hungary, consumer education is integrated into the 'Consumer Protection Area Strategic Program (2021-2031)<sup>397</sup> developed by the Ministry of Innovation and Technology. The strategy stipulates that the state must allocate an annual budget for activities related to consumer education. It also sets priorities for organisations representing consumers' interests which include among others development of accessible consumer education materials, training and other activities that should ultimately promote more informed consumer behaviour.

The programme 'Financial awareness strategy: Be smart with money'<sup>398</sup> tackles financial education between 2017-2023. It builds on previous work and the OECD's best practices. The main objectives are:

- to create a framework for real financial education within the public education system,
- to develop and strengthen the foundations of financial literacy and household financial education,

<sup>395</sup> Available at: <https://eeke.gr/ichitiki-odigi/>

<sup>397</sup> <https://fogyasztovedelem.kormany.hu/api/item/file-preview/10185/899c916da2b865a7312cd17298f69aa7.pdf>

<sup>398</sup> <https://www.okosanapenzzel.hu/Media/Default/ASZ-videok/P%C3%A9nz%C3%BCgyi%20tudatoss%C3%A1g%20fejleszt%C3%A9s%C3%A9nek%20strat%C3%A9gi%C3%A1ja.pdf>

- to strengthen the “financial” self-care attitude of the population and encourage prudent borrowing,
- to improve access to financial products, basic financial services and promote financial inclusion, and
- to encourage the use of modern, cash-efficient payment instruments.

#### Authorities in charge of consumer education

The Ministry of Innovation and Technology and the Hungarian Competition Authority are the key institutions responsible for consumer protection, including consumer education. Furthermore, there are several national authorities – each with a specialised profile – that try to cover different consumer education topics. For example, the National Food Chain Safety Office has some programmes for school children or the National Media and Communications Authority: runs a program for educating children about media content consumption

#### Most active non-governmental actors

Key non-governmental organisations involved in consumer education are:

- E-misszió
- Hungarian Association of Consumer Protection
- Money compass Association
- National Federation of Associations for Consumer Protection in Hungary
- OTP Fáy András Foundation
- Tudatos Vásárlók Közhasznú Egyesülete
- Vas county Conciliation Panel

#### Examples of consumer education initiatives

- **Smartbasket**<sup>399</sup>. With the Okoskosar website, the Consumer Protection Authority aimed to educate the youngest groups in a playful way, with particular attention to children between the ages of 3 and 10. Kindergarten and lower school children are an outstanding target group from the point of view of consumer protection, because children are the most receptive to new knowledge in these years, so it is decisive what positive patterns they encounter during this period. In addition to consumer protection knowledge, education on health and environmentally conscious behaviour is also an integral part of the program. The website helps the children to familiarize themselves with good consumer behavioural patterns.
- **OK Center**<sup>400</sup>. The initiative is run by a learning institution that focuses on teaching financial, economic, management skills, and financial awareness and career orientation through an inspirational learning environment. The project “OK Center” has learning modules for students aged 7 to 18. The program consists of 37 modules and 200 hours of learning content. The Centres are placed in Hungary, Romania and from 2018 in Slovakia.
- **Money compass**<sup>401</sup>. Every year since 2018, the Money Compass Association has been preparing online teaching materials for teachers and students participating in

<sup>399</sup> Available at: <http://www.nfhokoskosar.hu/>

<sup>400</sup> Available at: <https://educationalliancefinland.com/products/ok-center>

<sup>401</sup> Available at: <https://elearning.penziranytu.hu/tananyagok>

economic vocational training as well as teaching materials for teachers and high school as well as secondary school students.

## Ireland

### Consumer education overview in the Member State

#### Policy approach to consumer education

The sustainable consumption strategy, 'Whole of Government Circular Economy Strategy 2022 – 2023 'Living More, Using Less' was developed by the Department of Environment, Climate and Education with the objective of raising awareness amongst households, businesses, and individuals about the circular economy<sup>402</sup>. The strategy focuses on three key policy areas, namely:

- Environmental issues (climate change; disaster risk reduction; biodiversity; environmental protection; natural resource management; urban decay; water security).
- Socio-economic issues (economic growth; poverty; food prices; child labour; social exclusion; justice; debt-security; human rights; health; gender equity; cultural diversity; production and consumption patterns; corporate responsibility; population growth; migration).
- Political' issues (citizenship; peace; ethics; human rights; democracy and governance).

Key eight priority actions to advance the agenda stemming from the strategy are:

- Leadership and coordination
- Data collection and baseline measurement
- Curriculum at pre-school, primary and post primary
- Professional development
- Further Education and Training
- Higher Education and Research
- Promoting participation by young people
- Sustainability in action.

There is no national financial literacy strategy in Ireland but there are plans to adopt such strategy in the foreseeable future<sup>403</sup>.

#### Authorities in charge of consumer education

<sup>402</sup> Education for Sustainability National Strategy on Education for Sustainable Development in Ireland. Report of Interim Review and Action Plan for Q4 2018 - Q4 2020: <https://assets.gov.ie/24989/c1a35f742acc48e09c9ea5427f6975f8.pdf>

<sup>403</sup> More information at: <https://consult.finance.gov.ie/en/content/national-financial-literacy-strategy>

In Ireland, the key player regarding national strategies and policies for developing and implementing educational initiatives for consumers is the Department of Education. Other public authorities involved in consumer education are Competition and Consumer Protection Commission (CCPC) actively involved in developing financial education materials to teachers in schools, and the Citizens Information Board is the statutory body which supports the provision of information, advice and advocacy on a broad range of public and social services.

**Most active non-governmental actors**

Key non-governmental organisations involved in consumer education in Ireland are:

- Money Advice and Budgeting Service (MABS). They mainly provide education support in the field of personal finance, they guide and provide support to consumers physically (MABS has 26 regional offices around Ireland)
- Citizens Information
- Local organisations operating locally e.g. Northside Partnership and TASC (think tank based in Dublin).

**Examples of consumer education initiatives**

- **Me and My Money: A Unit of Learning on budgeting and household management**<sup>404</sup> is designed to be used by Business Studies and Home economics teachers in the classroom. The initiative relies on stream containing 4 sections, each containing case studies, worksheets, video clips from CCPC-sponsored TV show How to be Good with Money. These materials are also available in a Video and resource online library along with 6 episodes of the TV show. Each section aligns with Learning Outcomes and is meant to be taught interactively to engage the students.
- **A Way of Life' and 'Overcoming Illegal Debt'**. The initiative developed by MABS aims in educating consumers and travellers in the field of financial products; and 'overcoming illegal debt'. A Way of Life is a money management programme focusing on the needs of Travellers, offering a very comprehensive and structures approach to learning the practical skills of money management. It is delivered in a 6-weeks course. They often target a specific geographical area and perform a need-analysis in order to target the content of the program to the specific and current needs of the traveller community targeted. Then, the communication of the programme is also adapted, to take into account the literacy issues within the community (e.g. use of easy language, images etc.). Then, the second resource which has been developed in "Overcoming illegal debt", aims at addressing issues of illegal moneylending by providing a tool to participant to avoid illegal debt, in addition to providing a pathway out, where such illegal debt exists.

**Notes**

There are a number of organisations providing consumer education at local level (Dublin Northsides partnership; MABS; and the Local Education and Training) and working

<sup>404</sup> Available at: <https://moneymatters.ccpc.ie/unit-of-learning/>

closely with communities and vulnerable consumers (i.e. people with low income, unemployed etc.).

The Minister for Finance recently signed up to the EU recommendation on financial education to develop a national strategy in the future<sup>405</sup>.

## Italy

### Consumer education overview in the Member State

#### Policy approach to consumer education

An Italian ‘National Strategy for financial, insurance and social security education’ (2021-2023)<sup>406</sup> was developed by the Committee for the Planning and Coordination of Financial Education Activities focussing specifically on improving consumers’ financial literacy. The funding provided by the Italian Ministry of Economic Development comes from the administrative sanctions imposed by the Competition and Market Authority. The Programme aims to promote development of large-scale initiatives, to build a system of incentives, to ensure the excellence of interventions, and to promote cooperation between relevant stakeholders. The strategy builds on the work of the previous programme which was implemented between 2017 and 2019. The main objectives are:

- to increase the financial skills of younger people, adults and SMEs,
- to prepare consumers for the increasing digitalisation of the financial sector,
- and to raise awareness of consumers and businesses about the importance of sustainable finance

Consumer education is also integrated into a wider thematic strategy concerning circular economy. “Strategy for the Circular Economy” (2021-2035)<sup>407</sup> included in the National Recovery and Resilience Plan (PNRR) allocates EUR 30 million for initiatives related to the promotion of awareness on environmental issues and challenges. The strategy aims to:

1. Create a multi-stakeholder platform for sharing information and solutions, with the aim of increasing youth participation in decision-making processes related to the circular economy.
2. Promote financial support for inclusive education programmes.
3. Organise informational campaigns promoting awareness on environmental issues with the use of traditional and innovative means of communication.

#### Authorities in charge of consumer education

Italian Competition Authority (ICA) is a key authority in Italy being in charge of consumer protection and consumer education. However, public authorities appear to have limited involvement in designing and implementing initiatives and for the most part provide funding opportunities for practitioners on the ground. In some cases, governmental

<sup>405</sup> Source: <https://www.gov.ie/en/press-release/93b72-minister-mcgrath-announces-development-of-irelands-first-national-financial-literacy-strategy/>

<sup>406</sup> <https://www.quellocheconta.gov.it/it/chi-siamo/strategia-nazionale/strategia-nazionale2/index.html>

<sup>407</sup> Available at: [https://www.mase.gov.it/sites/default/files/archivio/allegati/PNRR/SEC\\_21.06.22.pdf](https://www.mase.gov.it/sites/default/files/archivio/allegati/PNRR/SEC_21.06.22.pdf)

actors may get involved, especially as technical experts – e.g., the national agency for new technologies, energy and sustainable economic development (ENEA) providing technical support during webinars tackling topics in their domain.

### Most active non-governmental actors

In the case of Italy, consumer organisations and NGOs have a central role with each one defining their own goals and targets. The key non-governmental actors involved in consumer education in Italy are:

- Confconsumatori
- Unione Nazionale Consumatori
- AssoUtenti
- Cittadinanzattiva
- Unipolis Foundation
- Movimento Consumatori
- Foundation for Financial and Savings Education (FEduF)

### Examples of consumer education initiatives

- **The access to banking services in inland areas<sup>408</sup>**. It is an initiative launched by UniCredit in partnership with the NGO Cittadinanzattiva<sup>409</sup>, it involved the creation and training of a network of facilitators (including staff of associations, general practitioners, pharmacists and parish priests) to help citizens living in remote areas to develop knowledge in the areas of digital tools, payment, and access to banking services. The network of facilitators then carried out seminars and meetings in this inland and remote location in Italy to help with the issues consumers encountered such as for example the absence of physical banking branches. They also distributed guides on banking and financial topics (cybersecurity issues, how to avoid scams, etc.).
- **Beautiful, grandpa!** This is a project organised by Confconsumatori in collaboration with companies UniCredit, Eni Gas e Luce, and Nestlé Health Science, with the support of public bodies and associations active at the national and local level. It is an intergenerational training course for active seniors. It consists of intergenerational training activities for the elderly (>65 years old), with the aim to create active and aware consumers. The project consisted of a cycle of thematic meetings between the elderly and young people (aged 16 to 19) acting as "tutors". The young people were mostly students from the schools. It's a "pilot project" that might be replicated in the future. The thematic modules were 5 and concerned: 1) computer literacy; 2) management of electricity and gas utilities; 3) nutrition and health; 4) innovative payment tools and access to banking services; 5) efficiency and sustainability of domestic consumption. The young people were trained by Confconsumatori, the partner companies, and local stakeholders before their training to the elderly, which took place in the schools.

### Notes

In Italy, schools play an important role. In September 2020, Civic Education was re-introduced at all school levels (from kindergarten to secondary school) as a transversal

<sup>408</sup> Inland areas are places that are not on the coast but in or near the middle of the country.

<sup>409</sup> More information available online: [Cittadinanzattiva una organizzazione, fondata nel 1978 – Cittadinanzattiva una organizzazione, fondata nel 1978](#)



discipline requiring at least 33 hours of teaching per year. It includes education on sustainable development and digital citizenship. For organising the civic education classes, schools and teachers can rely on tools (such as lesson plans, worksheets, videos, training material for teachers) provided for by several initiatives (by companies, consumer organisations, public bodies, etc.) and available digitally (for example in the platform Educazione Digitale).

## Latvia

### Consumer education overview in the Member State

#### Policy approach to consumer education

The financial literacy strategy (2021-2027)<sup>410</sup> prepared by the Bank of Latvia is based on the previous strategy (2014-2020). The key aim of this strategy is to prioritise financial literacy in the system of national policies, considering the role of financial literacy as an important factor and catalyst in the context of the sustainable development of the country and society.

In terms of the content, the strategy focuses not only on financial knowledge and the priority of education, but also on skills, capabilities, behaviour patterns and attitudes, covering not only those groups of society that are included in formal or informal education processes, but also other target groups (e.g. financially vulnerable people, unemployed people, people with lower level of education obtained, people with disability, etc.).

The key strategic goals of the strategy are:

- Sustainability-oriented financial literacy culture and competence development.
- Ensuring the quality of an appropriate financial environment.
- Increasing the impact of financial literacy strategic planning by linking it to national strategic planning documents, involving stakeholders more widely and effectively.

#### Authorities in charge of consumer education

Consumer Rights Protection Centre (CRPC) is the key authority in Latvia responsible for consumer education. In terms of financial education, the key authority in charge of coordinating the financial literacy strategy is the Bank of Latvia.

#### Most active non-governmental actors

Key non-governmental organisations involved in consumer education in Latvia were:

- Latvian Association for Consumer Protection (LAPP)
- The European Network of Consumer Centre (ECC)
- The Baltic Centre for Media Excellence (BCME)

<sup>410</sup> Available at: <https://www.financelatvia.eu/wp-content/uploads/2022/02/Finansu-pratibas-strategija.pdf>

### Examples of consumer education initiatives

- **Pilna Doma (full thought)**<sup>411</sup> is an initiative organised by the Baltic Centre for Media Excellence (BCME). It is based on activities that promote media literacy among students in the higher grades and their teachers through training sessions and online teaching materials. The project targets young audiences because this segment particularly vulnerable to misleading and false messages in the media. It aims to promote media literacy and civic-journalism skills among high-school students and their teachers. The objectives of the initiative are to understand current levels of media literacy and analyse ways to include the subject in school curriculums; developing methodologies to promote media literacy among students and teachers; media literacy workshops for teachers; journalism contests for students; and creating support materials for both students and teachers.
- **"School of Clients"**<sup>412</sup> is a website by the Consumer Rights Protection Centre which provides various valuable information on different consumer subjects, such as investments (services, financial instruments, stock exchange, investment funds, FOREX, alternative funds etc.), deposits (private pensions funds etc.), credits (consumer credits, study loans, mortgages, credit cards etc.), insurance (life and non-life insurance, health insurance etc.) and others. Each topic gives a consumer short information on the most important aspects of each subject.

## Lithuania

### Consumer education overview in the Member State

#### Policy approach to consumer education

In Lithuania, consumer education is included as one of the priority areas in the strategic development plan for the years 2021-2030.

Promotion and provision of consumer education are embedded in the 2021-2030 National Development Plan initiated by the Ministry of Justice<sup>413</sup>. In this plan which was approved in 2021, the Ministry acknowledges that there is a lack of:

- continuous consumer education initiatives in Lithuania
- cooperation between the governmental institutions in organising consumer education initiatives;
- information about consumer protection for businesses;
- consumer awareness about sustainability.

In response to these issues, the Ministry of Justice would improve consumer protection in Lithuania (measured by the national consumer protection index). There are no further instructions, however, on how would this be implemented. De Facto, this area of work is carried out by the State Consumer Rights Protection Service (SCRPS) which was appointed as the key public agency responsible for covering the aforementioned issues.

<sup>411</sup> Available at: <https://www.lsm.lv/pilnadoma>

<sup>412</sup> Available at: <https://www.klientuskola.lv/lv/finansu-pakalpojumi.html>

<sup>413</sup> Available to download [here](#).

In terms of **financial literacy**, the Bank of Lithuania developed a national strategy on improving financial literacy for the period of 2017-2021<sup>414</sup>. The key objective of the strategy is to improve the financial and tax literacy of the Lithuanian population. Three priority areas are defined in the strategy:

- Increase children's financial and tax literacy by including this topic in formal education programs and coordinating non-formal education activities.
- To deepen the financial knowledge of the adult population and to improve the financial behaviour, encouraging savings for the future and rational use of financial products and services.
- To increase the awareness of the adult population about the benefits of paying taxes.

#### Authorities in charge of consumer education

State Consumer Rights Protection Service (SCRPS) is the key organisation in Lithuania responsible for implementing consumer education initiatives and coordinating cooperation among public authorities in Lithuania in the field of consumer education. Another key authority is the Bank of Lithuania which provides information on financial literacy on their website<sup>415</sup>.

#### Most active non-governmental actors

In regards to the NGOs, consulted consumer organisations have mentioned that national funding received isn't sufficient to implement sound and continuous consumer education initiatives, thus, they focus on providing consumer advice to consumers in need. In this context, the key non-governmental organisations in consumer advice in Lithuania are:

- ECC – Lithuania
- Lithuanian National Consumer Federation
- Lithuanian Consumer Association
- Lithuanian Consumer Institute
- Lithuanian Consumers Alliance

#### Examples of consumer education initiatives

- **'Internet fraud prevention week'**<sup>416</sup>.. This is an initiative implemented by the State Consumer Rights Protection Service and ECC Lithuania. The initiative focuses on protecting the interests of elderly consumers purchasing products or services from social networks, price comparison websites and other websites online. The aim of this initiative is to provide consumers the tools to recognise misleading advertising and unfair commercial activities. To successfully communicate the information to the target audience, the initiative relies on several activities and materials such as appearances in the national media (e.g., TV and radio), conferences, remote lecture, brochures and interactive games.
- **About consumer rights for students in 2022 - 2023, recommendation for teachers**<sup>417</sup>. This is an educational textbook dedicated to students in the elementary

<sup>414</sup> Available [here](#).

<sup>415</sup> Available at: <https://www.lb.lt/lt/finansinis-rastingumas>

<sup>416</sup> Available [here](#).

<sup>417</sup> Available at: <https://sodas.ugdome.lt/metodiniai-dokumentai/perziura/19300>

school (1st to 4th grade) regarding consumer protection. This textbook was published for the first time in 2022. It involves educational text regarding the consumer protection as well as quizzes and games. The textbook was created by State Consumer Rights Protection Service (SCRPS) in coordination with National Agency for Education and Ministry of Education, Science and Sport. The topics covered in the textbook include general consumer rights and responsibilities, the role of the State Consumer Rights Protection Service (SCRPS) and other institutions responsible for protecting consumer rights (i.e. European Consumer Centre, Bank of Lithuania, The Communications Regulatory Authority of the Republic of Lithuania (CRA), National Energy Regulatory Council, General Meeting of Advocates), and consumer rights and awareness related to the purchase of bad quality or unsafe products.

**Notes**

Since 2021, the Consumer Rights Protection Service (SCRPS) in cooperation with other institutions (e.g. Ministry of Education, Bank of Lithuania, etc.) forms an annual plan<sup>418</sup> in which they provide a list of consumer education initiatives.

*Luxembourg*

**Consumer education overview in the Member State**

**Policy approach to consumer education**

National financial education strategy<sup>419</sup> developed in 2017 prepared by the Financial Consumer Protection Committee and approved by the Minister of Finance aims to develop consumers' financial knowledge, promote responsible financial behaviour, and prepare young people, as early as possible, for the increasingly complex economic environment. One of the long-term objectives is therefore to integrate financial education into school curricula.

**Authorities in charge of consumer education**

The key authority responsible for consumer protection and, in turn, consumer education, in Luxembourg, is the Ministry of Consumer Protection (MPC).

**Most active non-governmental actors**

Key non-governmental organisations involved in consumer education are:

- The Luxembourg Union of Consumers
- Luxembourg Bankers' Association.

**Examples of consumer education initiatives**

<sup>418</sup> Available at: <https://www.vvtat.lt/bendradarbiavimas/bendradarbiavimas-lietuvoje/tarpinstitucinis-vartotoju-svietimas/737>

<sup>419</sup> Available at: [https://www.cssf.lu/wp-content/uploads/Strategie\\_Nationale.pdf](https://www.cssf.lu/wp-content/uploads/Strategie_Nationale.pdf)

**Money Week**<sup>420</sup>. It is an event organized by the Luxembourg Bankers' Association to help pupils in cycle 4 of basic schools in Luxembourg (10 to 12 years old) to better understand the value of money and the importance of managing their budget through a 2-hour educational activity. Volunteers educate the children through quizzes, games and other activities throughout the day. Schools can subscribe to be a part of the program every year. It is free of charge.

*Malta*

Consumer education overview in the Member State
<b>Policy approach to consumer education</b>
<p>The 2022-2025 Strategy for Retirement and Financial Capability<sup>421</sup> prepared by the Government of Malta aims at improving the financial capability of Maltese citizens. The Strategy sets out pathways to guide citizens to acquire the necessary financial capability competencies in the following financial capability knowledge and skill domains:</p> <ul style="list-style-type: none"> <li>• Managing a budget</li> <li>• Managing savings</li> <li>• Managing debt</li> <li>• Building a safety net</li> <li>• Planning for the future</li> <li>• Understanding the basics of the financial landscape</li> <li>• Protecting from financial abuse</li> <li>• Understanding digital finance</li> <li>• Understanding basic consumer rights.</li> </ul>
<b>Authorities in charge of consumer education</b>
<p>From the governmental institutions, the Malta Competition and Consumer Affairs Authority (MCCAA), is a public authority responsible for developing and implementing educational initiatives. Other institutions focus on more specific fields of consumer protection and consumer education initiatives, for example, Malta Financial Services Authority (MFSA) is responsible for providing consumer education in the field of financial services and financial literacy.</p>
<b>Most active non-governmental actors</b>
<p>Key non-governmental organisations involved in consumer education are:</p> <ul style="list-style-type: none"> <li>• Nature Trust – FEE Malta</li> <li>• Malta Consumers' Association</li> <li>• Association for Consumer Rights</li> </ul>

<sup>420</sup> Available [here](#).

<sup>421</sup> Available at: <https://familja.gov.mt/wp-content/uploads/2023/04/Financial-Capability-Strategy-2022-2025-EN.pdf>

### Examples of consumer education initiatives

- **EkoSkola Malta**<sup>422</sup>. Ekoskola Malta is an education programme dedicated to promoting awareness on sustainability among students in school (from elementary to high school). The general strategy of this programme is that of infusing environmental education concepts into the already existing subjects and not that of presenting a new subject. The programme aims to review current environmental status of the school as well as the key areas that need to be addressed to improve the sustainability of the school. The program provides informational resources (textbooks) as well as quizzes and games related to sustainability. The programme is funded by the Ministry for Education and Employment; the Ministry for the Environment, Climate Change and Planning, and Transport Malta.
- **Consumer Handbook**<sup>423</sup>. The Consumer Handbook is an educational online material prepared by Malta Competition and Consumer Affairs Authority. It provides consumers with simple and clear information on their rights and responsibilities when they encounter difficulties during their purchases.
- **Financial Consumer Awareness and Campaigns**<sup>424</sup>. One fundamental tool used by the MFSA for the appropriate protection of consumers educating consumers about their rights and duties. The MFSA therefore, not only seeks to ensure that consumers are made aware of the products and services they are purchasing through the provision of enough information, but also that they are aware of their rights and duties with respect to the same products and services. The MFSA provides information to all the interested consumers on their website about:
  - Inflation
  - Bank loans and credit cards
  - Fintech's risks and benefits
  - Bank fees
  - Insurance
  - Investment
  - Digital banking
  - Payment accounts
  - Differences between regulated and non-regulated market

### Netherlands

#### Consumer education overview in the Member State

##### Policy approach to consumer education

The Dutch Ministry of Finance has launched a strategy called 'Money Wise'<sup>425</sup> which functions as an online platform where relevant organisations can collaborate in educating Dutch consumers about various financial topics. The key areas of the strategy are:

<sup>422</sup> Available at: <https://ekoskola.org.mt/>

<sup>423</sup> Available at: <https://mccaa.org.mt/Section/Content?contentId=6987>

<sup>424</sup> Available at: <https://www.mfsa.mt/consumers/consumer-awareness/consumer-awareness-and-campaigns/>

<sup>425</sup> A description of the strategy available in English at: [english-direction-moneywise-2019.pdf](https://english-direction-moneywise-2019.pdf) ([wijzeringeldzaken.nl](https://www.wijzeringeldzaken.nl))

- Putting more focus on personal finance involving topics such as planning, saving for later, setting up buffers, and preparing for life events to facilitate long-term changes in behaviour and prevent people from encountering financial problems.
- Ensuring that children and young people are taught financial skills from a young age. Working on embedding financial education as a structural part of the school curriculum.
- Placing attention on vulnerable groups, especially individuals with lower literacy levels, those distanced from the job market, those with a lower socio-economic status and their children, those on fixed-term contracts and/or with fluctuating income, the self-employed, people out of work, computer illiterates, and seniors. Two main activities were envisaged for tailoring the approach to vulnerable groups of consumers: i. seeking out new collaborations and strengthening existing ones (for example, with municipalities, employers, and volunteer organisations), and ii. facilitating research into the effectiveness of interventions and translating the relevant studies into practice

#### Authorities in charge of consumer education

The Authority for Consumer and Market is the key organisation responsible for implementing cross-sectoral consumer education initiatives. In terms of financial education, the key institution identified was the Ministry of Finance.

#### Most active non-governmental actors

Key non-governmental organisation involved in consumer education is:

- Consumentenbond (CB, "Consumers association")

#### Examples of consumer education initiatives

**Wiser with money**<sup>426</sup>. It is an initiative of the Ministry of Finance, in which partners from the financial sector, science, government and education, information and consumer organisations join forces to promote financial fitness in the Netherlands. Since 2008, Wijzer in geldzaken partners have been working together to increase financial awareness of financial literacy in the Netherlands. The Wijzer in geldzaken strategic action plan from 2008 formed the basis of the platform's activities. With core projects such as Money Week and Pension 3 Days, Wijzer in geldzaken has put financial education on the map in the Netherlands. They developed a tool to calculate your pension, they provide material to be used in classes, organise a 'Money Week' where for example 'black Friday' is discussed with young people.

#### Notes

Some authorities such as the Food and Consumer Product Safety Authority or Telecom Authority educate consumers, although not in a systematic way and in most cases via a website with FAQs.

<sup>426</sup> Available at: <https://www.wijzeringeldzaken.nl/platform-wijzeringeldzaken/platform-wijzer-in-geldzaken/>

Poland

<b>Consumer education overview in the Member State</b>
<b>Policy approach to consumer education</b>
<p>In April 2023, the Financial Ombudsman institutions such as the Bank Guarantee Fund, the Warsaw Stock Exchange, the National Securities Depository, the Ministry of Education and Science, the National Bank of Poland, the Office of the Polish Financial Supervision Authority, the Office of Competition and Consumer Protection and the Ministry of Finance in coordination with the OECD, has drafted a National Strategy for Financial Education which includes a plan for implementing its objectives and priorities for the next three years<sup>427</sup>. The strategy distinguishes four objectives:</p> <ul style="list-style-type: none"> <li>• Increasing the “financial resilience” of Poles through responsible planning of personal finances, avoiding excessive debt and improving risk management skills.</li> <li>• Increasing awareness of the importance of long-term saving and a better understanding of changes introduced in the pension system contributing to an increase in interest in voluntary pension schemes and reducing the risk of poverty in old age.</li> <li>• Improving people's understanding and ability to take advantage of investment opportunities in the financial market while managing risks".</li> <li>• Raising awareness of the importance of financial education and knowing where to find reliable and unbiased financial information, education or help.</li> </ul>
<b>Authorities in charge of consumer education</b>
<p>In Poland, the Office of Competition and Consumer Protection's (UOKIK) acts as the key central national body providing one of the main funding sources for organisations developing consumer education initiatives.</p>
<b>Most active non-governmental actors</b>
<p>Key non-governmental organisations involved in consumer education are:</p> <ul style="list-style-type: none"> <li>• Lex Cultura Foundation</li> <li>• Shipyard Foundation</li> <li>• Consumer Federation</li> <li>• Aquila</li> <li>• Warsaw Foundation for the Development of the Knowledge SocietyTHINK!</li> <li>• Stowarzyszenie Krzewienia Edukacji Finansowej</li> </ul>
<b>Examples of consumer education initiatives</b>

<sup>427</sup> Available at: <https://rf.gov.pl/2023/04/26/krajowa-strategia-edukacji-finansowej-dla-polski/>



- **ABC of the little consumer**<sup>428</sup>. It is an initiative from the Office of Competition and Consumer Protection (UOKiK). The ABC of the Little Consumer educational project is addressed to pre-school children and pre-school teachers, parents and educators. The main objective of the project is to make children aware that they are consumers and to familiarise them with basic consumer concepts. Additional objectives are: developing basic consumer competencies in children and introducing consumer topics at the stage of pre-school education. This learning is to take place through play and engaging the imagination of children. As part of the project, teachers will conduct two 30-minute classes in pre-schools with groups of at least 10 children aged 4-5 using educational tools: lesson plans, online games, and support materials. The project will cover 500 public and non-public kindergartens throughout Poland.
- **I think, I decide, I act – finance for the youngest**<sup>429</sup> is an initiative from Stowarzyszenie Krzewienia Edukacji Finansowej. The main objective of the project is to implement a financial education program designed for primary grades 1-3 selected through recruitment. The project is implemented in the years 2021-2023 based on prepared educational materials: a package for the student and a guide for the teacher. SKEF recruits 45 teachers from all over the country every year who, after appropriate training, provide knowledge to their students. The specific objectives of the project are: 1) development of students' knowledge and financial skills by enabling them to personally experience educational situations related to money management; 2) gaining experience in solving problems; 3) development of critical thinking among students regarding the consequences of making financial decisions, their importance in the life of each person and family; and 4) development of professional competences among early school education teachers.

#### Notes

Most of the initiatives are ad-hoc and target the elderly and young consumers. Although recently there has been a growing need for more initiatives targeting migrants, especially after the relocation of many Ukrainians to Poland.

## Portugal

### Consumer education overview in the Member State

#### Policy approach to consumer education

The Portuguese Digital Financial Literacy Strategy<sup>430</sup> was developed in May 2023 by the Bank of Portugal in cooperation with the OECD. It aims to support consumers in Portugal to develop the necessary knowledge, attitudes and behaviours to take advantage of opportunities related to the use of digital financial services and digital technologies while managing risks. Through a combination of efforts by relevant stakeholders to improve the digital financial literacy of the population, the strategy also aims to support individual financial resilience and the financial well-being of consumers. The overall goal of the strategy is to achieve the following four inter-linked objectives:

<sup>428</sup> Available at: <https://malykonsument.uokik.gov.pl/#home>

<sup>429</sup> Available at: <https://www.skef.pl/mysle-decyduje-dzialam/>

<sup>430</sup> [A-digital-financial-literacy-strategy-for-portugal.pdf \(oecd.org\)](https://www.oecd.org/publications/a-digital-financial-literacy-strategy-for-portugal.pdf)

- To recognise the importance of digital financial literacy and ensure access to quality digital financial education for all consumer groups.
- To ensure that consumers have the necessary information and knowledge to use digital financial services on the market.
- To promote a safe use of digital financial services.
- To improve the effectiveness of digital financial education initiatives through evidence, evaluation, and co-ordination.

Furthermore, in 2017, the Council of Ministers adopted a National Environmental Education Strategy (2017-2020)<sup>431</sup>. The strategy aims to contribute to an active citizenship in the field of sustainable development and to the construction of a fair, inclusive, and low-carbon society, rational and efficient in the use of its resources combining equity between generations, citizens' quality of life and economic development. The strategy focuses on key three topics:

- Decarbonising the society. The goal is to educate Portuguese society about the risks originating from climate change, methods to improve energy efficiency, and the importance of sustainable mobility.
- Making the economy more circular. The aim is to promote dematerialisation, collaborative economy and sustainable consumption, to understand the importance of sustainable product design and efficient use of resources, and waste recovery (including recycling).
- Valuing the territory. The aim is to promote the efficient use of land, preservation of water, landscape, natural resources, and air.
- The strategy proposed 16 different measures contributing to the improvement of sustainable education quality in the country amounting to, in total, 17.7 million Euros investment in the field.

#### **Authorities in charge of consumer education**

Consumer Directorate General is the main authority in Portugal responsible for the provision of cross-sectoral consumer education initiatives while Bank of Portugal is responsible for implementing the digital financial literacy strategy.

#### **Most active non-governmental actors**

The key organisation in Portugal responsible for most of the consumer education initiatives is the Portuguese Association for Consumer Protection (DECO). Deco Jovem, a department of DECO dedicated to the protection of young consumers is very active in developing and implementing consumer education initiatives in Portugal. Other, less active non-governmental actors involved in consumer education initiatives would include:

- The Blue Flag Association of Europe (ABAE)
- Doutor Finanças (Finance Doctor)
- União Geral dos Consumidores (UGC)
- ECC Portugal

#### **Examples of consumer education initiatives**

<sup>431</sup> Available at: <https://apambiente.pt/apa/estrategia-nacional-de-educacao-ambiental>

- **Green Chef.**<sup>432</sup> Green Chef is an initiative targeted to young students between 10-17 years old, where they are asked to be Chefs. They create a new recipe where they use a specific ingredient, usually ingredients are selected according to most wasted products. In 2022, the ingredient chosen was bread. The initiative states that each Portuguese wastes 134 kg and 44% of the bread ends up being wasted. The applications to this initiative take place through DECO Jovem platform, where teachers apply groups of students.
- **Consumer Talks**<sup>433</sup>. “DECO Jovem launched an initiative that actively promotes consumer topics affecting young students. 60-minute sessions take place in schools online or offline. Each month is dedicated to a specific topic: 1) September –Food Month (“Fighting Food Waste!”); 2) October – Financial Literacy Month (“ABC of Savings”); 3) November – Waste prevention month (“Deplasticize yourself!”); 4) January – Influencing marketing (“It influences you: the #pub that makes you dream!”); 5) February – Safe Internet Month (“Surfing in good tides”); 6) March – Young Consumer Month (“You shop well, but you don’t know who!”); 7) April – Sustainability Month (“Consumers go green: become sustainable!”); 8) May – Energy Month (“Save energy, give more to the planet!”). This initiative actively engages the school community as whole, where not only students are mobilized, but also families, teachers and school staff.”

### Notes

Portugal is an example where, although the Consumer Directorate-General develops the general policies on consumer needs, mostly NGOs and, in particular, the Portuguese Association for Consumer Protection<sup>434</sup> (DECO) actively design and implement initiatives nationally and locally with the assistance from their regional departments.

On another note, in 2018, Portugal developed a strategy for enrolling consumer education into the school curriculum distinguishing between strategies for the pre-school, primary, and high school education<sup>435</sup>. In the strategy, the topics considered the most relevant by the Portuguese Consumer Directorate-General are the following:

- Consumption: framework and evolution. Concept, aspects and complexity of consumption.
- The rights and duties of consumers.
- The consumption of goods and services. Consumption and the satisfaction of needs, characterizing the act of consumption.
- Product safety. Protection of consumer’s health
- Marketing and advertising.
- Financial education
- Sustainable consumption
- E-commerce and online consumption

<sup>432</sup> Available at: <https://decojovem.pt/pt/noticias/o-green-chef-esta-de-volta-e-com-novidades-vamos-colocar-a-mao-no-pao>

<sup>433</sup> Available at: <https://decojovem.pt/pt/recursos/atividade/consumertalks>

<sup>434</sup> In Portuguese, the name of the organization is ‘Associação Portuguesa para a Defesa do Consumidor’ (DECO).

<sup>435</sup> Available [here](#).

## Romania

**Consumer education overview in the Member State****Policy approach to consumer education**

In 2022, Romania adopted the National Financial Education Strategy<sup>436</sup> which aims to establish specific objectives and directions of action for the period 2022-2026 to improve the level of financial education among students and adults in Romania. Key actions of the strategy include:

- Educating children and young people, especially through the formal education system
- Increasing the use of free and non-commercial information, tools and resources
- Providing quality advice and assistance to vulnerable consumers
- Strengthening effective coordination and partnerships
- Improving research, measurement and evaluation

Consumer education is also integrated into a wider thematic strategy on circular economy. Consumer education is emphasised as one of the key objectives in the National Strategy regarding the Circular Economy<sup>437</sup> which states that consumer behaviour must be changed from overconsumption to more sustainable behaviour through campaigns, education and greater availability of information. The strategy promotes the increase of awareness and education programs on waste management at the national level and increases cooperation between the public sector, NGOs, and the private sector.

**Authorities in charge of consumer education**

The National Authority for Consumer Protection (ANPC) is a responsible body for coordinating consumer education initiatives in Romania. Most of the initiatives, however, are organised by national and regional consumer organisations.

**Most active non-governmental actors**

Key non-governmental organisations involved in consumer education are:

- Pro Consumer Association
- CREDERE Association for consumer information, counselling and education
- Association for the protection of consumers
- Association InfoCons - organisation for the protection of consumers
- Association of Romanian users of financial services (AURSF)
- ECC Romania
- Association of United Consumers

**Examples of consumer education initiatives**

<sup>436</sup> Available at: [https://www.edu.ro/sites/default/files/Strategia%20nationala%20de%20educatie%20financiara\\_proiect.pdf](https://www.edu.ro/sites/default/files/Strategia%20nationala%20de%20educatie%20financiara_proiect.pdf)

<sup>437</sup> Available at: <https://dezvoltareurabila.gov.ro/strategia-nationala-privind-economia-circulara-13409762>

**Financial education**<sup>438</sup>. The organisation behind the initiative is the Association of United Consumers. The main topic for consumer education is financial education. In terms of targeted consumer groups, it is worth mentioning that they are targeting young consumers. Equally, to implement the relevant initiative they have provided guidance on their own website emphasising the main aspects that shape the financial service today (digitalisation, unprecedented level of liquidity in the financial sector, the impact of the method “buy now, pay later”). With regard the advertising, it deserves to be underlined that they are using their own means and website. What is interesting about this initiative, is that this project is oriented toward young consumers, and it tackles the main challenges that the current financial sector has developed.

## Slovakia

### Consumer education overview in the Member State

#### Policy approach to consumer education

Consumer education had a dedicated chapter in the Consumer policy strategy for the years 2014 - 2020<sup>439</sup> but the strategy has not been updated recently. In addition to the measures meant to enhance consumer protection and product safety, the strategy addresses the need to increase educational efforts to improve consumers’ awareness of their rights. Furthermore, the chapter describes previously carried out policy actions in Slovakia promoting consumer awareness, namely:

- Embedding the topic of consumer rights into the school curriculum for primary and secondary school students (Act no. 245/2008), and
- National standard of financial literacy adopted in 2012 and revised in 2017.

Lastly, the programme sets out the objective for closer cooperation and mutual support of the Ministry of Education and Culture of the Slovak Republic and the Ministry of Education and Culture of the Slovak Republic to further increase the educational level in the field of consumer protection.

Regarding the national standard of financial literacy<sup>440</sup>, the standard was developed by the Ministry of Education and the Ministry of Finance, and it aims to strengthen the financial literacy skills of Slovakian consumers. It focuses on educating consumers in six areas: consumer financial responsibility, planning, consumer decision-making and management, credit, and debt, saving and investing and risk management.

The strategy also defines so-called ‘financial literacy standards’ that consumers should have after obtaining at least a secondary school diploma. In the context of consumers’ financial responsibility, for example, this would include using reliable information and applying decision-making processes in personal finance, identifying different ways of communicating about financial matters, briefly summarising the main consumer protection tools, explaining the method of regulation and supervision of financial markets, assessing the importance of the fight against corruption, fraud, protection against money laundering.

<sup>438</sup> Available at: <https://www.consumers-united.eu/index.php/proiecte/educatie-financiara>

<sup>439</sup> <https://www.mhsr.sk/obchod/ochrana-spotrebiteľa/dokumenty-v-oblasti-ochrany-spotrebiteľa>

<sup>440</sup> <https://www.minedu.sk/data/att/11358.pdf>

### Authorities in charge of consumer education

The key public authorities in charge of consumer education in Slovakia are:

1. The Ministry of Economy implements the national consumer policy strategy and provides limited funding through grants to non-governmental organisations.
2. The Ministry of Education, Science, Research and Sports provides recommendations to pupils in the scope of consumer education (e.g. learning to calculate for 9 years old pupils is part of financial literacy etc.).

### Most active non-governmental actors

- Key non-governmental organisations involved in consumer education are: FÉNIX Association
- Association of Slovak Consumer Entities (A3S)

### Examples of consumer education initiatives

- **Consumer education to support the circular economy<sup>441</sup>**. The initiative developed by the Association of Slovak Consumer Entities (A3S) consists of five informational and educational videos, the aim of which is to support new models of consumer behaviour in the circular economy (e.g. responsible shopping, product lifespan and responsible use of materials by consumers); i.e. the initiative has a connection to environmental issues, too.
- **We create teaching resources for consumer education<sup>442</sup>**. Consumer education programmes developed by Association of Slovak Consumer Entities (A3S) are meant for grammar schoolteachers, high school teachers and pedagogical faculty of universities (i.e. for prospective teachers at grammar and high schools) aimed at developing consumer behaviour among pupils and students. For instance, curriculum for consumer protection issues, model lessons etc. The initiative makes use of the targeted audience (teachers and students of pedagogical faculty of universities), and targeted content and forms of the initiative (e.g. curriculum for consumer protection issues, model lessons).

### Notes

In Slovakia, NGOs are the most active in developing educational initiatives for consumers. The government aims to support practitioners in consumer education through funding schemes (e.g., the Ministry of Economy).

<sup>441</sup> Available at: <http://www.spotrebitelinfo.sk/vzdelavanie-spotrebitelov-k-podpore-obehovej-ekonomiky/>

<sup>442</sup> Available at: <http://www.spotrebitelinfo.sk/tvorime-ucebne-zdroje/>

## Slovenia

<b>Consumer education overview in the Member State</b>
<p style="text-align: center;"><b>Policy approach to consumer education</b></p> <p>In Slovenia, consumer education is not integrated into the national consumer policy, and there are no thematic strategies on consumer education topics (i.e. financial literacy, financial literacy, etc.).</p>
<p style="text-align: center;"><b>Authorities in charge of consumer education</b></p> <p>The Ministry of the Economy, Tourism and Sport is the main public authority responsible for co-funding consumer education projects in Slovenia</p>
<p style="text-align: center;"><b>Most active non-governmental actors</b></p> <p>Key non-governmental organisations involved in consumer education are:</p> <ul style="list-style-type: none"> <li>• Consumer Protection Association of Slovenia – ZPS</li> <li>• Kolektiv 99</li> <li>• European Consumer Centre Slovenia</li> </ul>
<p style="text-align: center;"><b>Examples of consumer education initiatives</b></p> <p><b>Know what you eat</b><sup>443</sup>. It is a website from the Consumer Protection Association of Slovenia ZPS. The site features food and drink evaluation traffic lights that provide information on the ingredients of a food or drink product in a simple way and helps consumers to understand product labels. In 2020, together with two project partners, ZPS launched the upgrade of the VešKajJeš mobile app in the framework of a programme co-funded by the Ministry of Health, the Nutris Institute for Nutrition Science and the Jožef Stefan Institute. ZPS added new functionalities and new products to the database. The database contains information on more than 40,000 different food and drink products.</p>
<p style="text-align: center;"><b>Notes</b></p> <p>In Slovenia, consumer education initiatives are implemented by NGOs while public authorities provide co-funding<sup>444</sup> however most initiatives tend to be websites and advice campaigns.</p>

<sup>443</sup> Available at: <https://veskajjes.si>

<sup>444</sup> Source: <https://www.gov.si/en/topics/consumer-protection/>

## Spain

**Consumer education overview in the Member State****Policy approach to consumer education**

The Spanish financial education programme for the 2022-2025 period<sup>445</sup> promotes:

- Improved governance of the strategy and increased cooperation between different political authorities in Spain, namely The Bank of Spain, the National Commission of Stock Market (CNMV), and the Ministry of Economic Affairs and Digital Transformation.
- Development of the network of collaborators. During 2022-2025 the strategy aims to develop further collaboration with academic institutions and other non-governmental organisations that could further implement the strategy nationwide.
- Promotion of financial education among children, university students, and in particular, vulnerable groups such as migrants, single parent households, low-income people, older consumers, people with disabilities.
- Dissemination of activities via (social) media informational campaigns.

Consumer education is also integrated into a wider thematic strategy on circular economy. Developed in 2020, the Spanish Circular Economy Strategy<sup>446</sup> emphasises the objective of increasing consumers' awareness of various environmental issues and developing educational activities and training as key strategic instruments for encouraging more sustainable consumption across the country.

**Authorities in charge of consumer education**

In Spain, the Ministry of Consumption coordinates educational activities in conjunction with the regional authorities or Autonomous Communities. Some Autonomous Communities provide more educational materials than others due to higher resources. Among those with the most published printed materials are: Andalusia, the Basque Country and Valencia, followed by Catalonia, Castilla la Mancha and Galicia. On this basis, national, regional and local public bodies work together to elaborate and implement educational initiatives across the Spanish territory.

**Most active non-governmental actors**

Key non-governmental organisations involved in consumer education are:

- Hispacoop
- FACUA Consumers in Action
- The European Consumer Centre in Spain
- EROSKI CONSUMER

**Examples of consumer education initiatives**

<sup>445</sup> Available at: <https://www.cnmv.es/portal/Publicaciones/PlanEducCNMV.aspx>

<sup>446</sup> [Spanish Circular Economy Strategy and Action Plans \(miteco.gob.es\)](https://www.miteco.gob.es/)



- **Consumopolis**<sup>447</sup>. The initiative is organised by the Spanish Association of Consumption, Food Safety and Nutrition (AECOSAN), and regional authorities in Spain. It addressed schools developing teaching resources for the teaching community. The material is used as a background material to train students. There is an annual school contest where students must carry out a team work on the theme proposed by the organisation. The work could be a poster, a video, an image, a presentation, etc. If selected at the regional level, the work is sent to the national organisation AECOSAN.
- **Your future. Your decision**<sup>448</sup>. The European Consumer Centre in Spain (CEC-Spain) has collaborated in the campaign “Your Future. Your Decision” organized by the European Commission within the framework of the New EU Consumer Agenda, through the dissemination of four educational videos. The objective of this campaign is that consumers are better aware of their rights and provide them with the necessary information to buy safely, sustainably and responsibly. Each of the videos offers information on financial consumption, data protection, Internet security and sustainable consumption, and all of them are available on the website, the Twitter account, Will open in a new window. and the YouTube channel will open in a new window. of CEC-Spain.

## Sweden

### Consumer education overview in the Member State

#### Policy approach to consumer education

The ‘Strategy for sustainable consumption’<sup>449</sup> prepared by the Swedish Ministry of Finance in 2016 focuses on increasing knowledge about the impact of consumption on the environment and cooperation deepened at different levels in society. Environmental focus in schools is a basis of this activity as the Swedish Consumer Agency collaborates with other relevant actors to facilitate teaching about the impact of consumption on the environment, for example by ensuring that school materials and lesson plan suggestions are easily accessible to teachers in Sweden.

#### Authorities in charge of consumer education

The Swedish Consumer Agency has been appointed by the Swedish government as the key authority in the field of consumer education. Part of its work consists of:

- Providing training to officials from local authorities and municipalities responsible for consumer education in their municipalities and regions.
- Providing funding to consumer organisations and other non-governmental organisations in Sweden that organise such activities.

<sup>447</sup> Available at: <https://consumopolis.consumo.gob.es/>

<sup>448</sup> Available at: [https://cec.consumo.gob.es/CEC/comunicacion/noticias/2021/your\\_future\\_your\\_choice.htm](https://cec.consumo.gob.es/CEC/comunicacion/noticias/2021/your_future_your_choice.htm)

<sup>449</sup> Government Offices of Sweden, Ministry of Finance (2016). Strategy for sustainable consumption. Available at: [https://www.oneplanetnetwork.org/sites/default/files/sweden\\_strategy\\_for\\_scp.pdf](https://www.oneplanetnetwork.org/sites/default/files/sweden_strategy_for_scp.pdf)

- Preparing free educational material (videos, textbooks, etc.) on consumer education to schools and universities. In this case, topics on consumer rights are embedded in school curriculums, so, schools in Sweden have to use the material prepared.

In terms of financial literacy, specifically, the responsible body for the provision of financial literacy is the Swedish Financial Supervisory Authority (Finansinspektionen) which also manages the area of financial education in a similar way as mentioned previously. Although there is no formal financial literacy strategy present in Sweden, this authority organises a variety of initiatives focusing on promoting financial literacy among the Swedish population.

### Most active non-governmental actors

Key non-governmental organisations involved in consumer education are:

- Swedish Association for Responsible Consumption
- Swedish Consumers' Association

### Examples of consumer education initiatives

- **Sfiekonomi**<sup>450</sup>. Educational materials prepared by the Financial Supervisory Authority of Sweden regarding financial education. The materials can be downloaded by teachers for free. The teaching can be carried out in a classroom or remotely directly at sfiekonomi.se. The eleven chapters including videos are available as web-based training. Educational materials are dedicated to migrants who recently moved to Sweden. The materials can be used in language classes. Instead of talking about colours or food, people in the class can discuss topics related to personal finance. The materials include textbooks, videos, and quizzes on different topics of financial literacy including budget and taxes, employment, banks, financial security, pension, mortgage, bills, contracts, saving and borrowing and insurance. Typically, when migrants get to Sweden, they either go to language classes in which they could be exposed to this educational material or they get in contact with local authorities which transfer the migrants to such language classes. Besides the language classes, the materials are also used in other social events (e.g. language cafes) and in more problematic areas (e.g. detention centres).
- **School materials Sustainable of course!**<sup>451</sup> The Swedish Consumer agency has prepared school materials for students from 7th to 9th grades regarding sustainable consumption. The materials consist of six different videos (capturing different topics), 24 ready-made lessons and six digital quizzes on sustainable consumption. The school material consists of six independent film episodes and for each film there are 4 discussion points that students go through together after watching each film. After the discussion, students take a quiz to reflect on the lessons learnt from the videos and the discussion. The films give many concrete tips and explain in a simple and fun way how to be a conscious consumer. The topics on sustainability include such areas as sustainable food, appropriate advertising practices (i.e. spotting greenwashing), sustainable clothes, sustainable lifestyle (savings, and budget), consumer rights regarding product purchase (online and offline)

<sup>450</sup> Available at: <https://www.sfiekonomi.se/>

<sup>451</sup> Available at: <https://www.konsumentverket.se/for-larare/skolmaterial/arskurs-7-9/hallbart-saklart/>

- **Consumer rights - Words & Concepts**<sup>452</sup>. School materials developed by the Swedish Consumer Agency for students from 7th to 9th grade to learn words and concepts related to consumer rights. The material prepared should be used in 1 lesson during which students watch a short video presenting a couple of examples of how consumers can protect their rights (e.g. right of withdrawal). Afterwards, teacher together with students describe key concepts related to situations consumer rights (e.g. product insurance, guarantee, etc.). In the end, students must take a quiz describing each concept mentioned in the video themselves.

#### Notes

Sweden has a well-developed consumer education landscape with public authorities and non-governmental organisations developing and implementing the initiatives. The materials developed by the public authorities particularly (the Swedish Consumer Agency and Swedish Financial Supervisory Authority) are high-quality and cover various topics. This is despite no strategic documents present in the field of consumer education.

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<sup>452</sup> Available at: <https://www.konsumentverket.se/for-larare/lektionsbanken/Lektion/37/>

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