

AFLATOUN
Social & Financial Education

Integration of Social and Financial Education into the National Education System

The Need for Social and Financial Education

Globalisation has placed new demands on learners who are expected to be more adaptable and to have the skill set that will enhance their capacities to respond to new and complex situations.

There is a strong international move towards more **skills-based curricula** that identify and define essential overarching **competencies** alongside the more traditional subject-based curriculum content. As a result, governments have begun to **integrate Social and Financial Education** into their national and regional curricula.

What is National Integration?

It is the inclusion and mainstreaming of social and financial education content into the curriculum at the national or sub-national level.



Why National Integration?

The OECD defines the integration of financial education in schools as *"the teaching of financial knowledge, understanding, skills, behaviors, attitudes and values that will enable students to make wise and effective financial decisions in their daily lives and when they become adults"*. Key aspects include:

- Recognising financial literacy's importance, addressing national needs, and aligning with strategies for economic prosperity, financial inclusion, and consumer protection.
- Collaborating with stakeholders and creating a roadmap with clear objectives and timelines.
- Incorporating monitoring and evaluation to track progress and improvements.

Financial Education programmes are also cost-effective and have a positive impact on both financial knowledge and behaviours (Kaiser et al. 2022). Therefore, integrating financial education into the standard curricula equips young people with the skills necessary to make informed choices and navigate the complexities of the financial system (Kaiser & Menkhoff, 2022).

Collaborating with diverse stakeholders such as government bodies, teachers' unions, central banks, and organisations ensures a holistic approach to integrating financial education. These partnerships help align efforts with national priorities, leverage expertise across sectors, and secure the resources needed for effective implementation. Coordination among these groups fosters the development of standardised content, and supportive policies that collectively enhance the impact and reach of financial literacy programmes.

Approaches



There are three major approaches to integrating financial education into the National Education System: infused integration, standalone integration, and extracurricular activities.

Infused Integration
Financial education is embedded into existing subjects like mathematics, social studies, or arts, ensuring it becomes an integral part of the core curriculum. By incorporating relevant concepts within structured lessons, textbooks, and assessments, this approach provides students with a contextual and interdisciplinary learning experience.

Standalone Integration
Financial education is introduced as a distinct subject within the core curriculum, allowing for dedicated lessons, textbooks, and assessments. This approach ensures structured and systematic learning while maintaining alignment with national education standards.

Extracurricular Approach
Beyond the core curriculum, financial education is reinforced through student clubs, competitions, and community programs. These interactive activities provide hands-on learning experiences, fostering creativity, teamwork, and real-world application in a flexible and engaging manner.

Where are we integrating Social and Financial Education?

AflaTot

Ongoing
- UAE

Achieved:
- Costa Rica
- Belarus
- Indonesia
- Kenya
- Ukraine

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Ongoing:
- Chile
- Peru
- The Gambia
- Tunisia
- UAE

Achieved:
- North Macedonia
- Nigeria
- Togo
- The Philippines
- Indonesia
- Kenya
- Nepal (NFE)

AflaTeen

Ongoing:
- Bangladesh
- Benin
- Burkina Faso
- Cameroun
- Chile
- DRC
- Egypt
- India (Andhra Pradesh)
- Kosovo
- Kyrgyzstan
- Laos
- Morocco
- Mozambique
- Nepal
- Senegal
- Sri Lanka
- The Gambia
- UAE

Achieved:
- Georgia
- India (Andhra Pradesh)
- Indonesia
- Jordan
- Mongolia
- Niger
- Togo
- Uganda

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Ongoing:
- DRC
- Ecuador
- India (Andra Pradesh)

Achieved:
- Georgia

Ongoing Technical Support
- Papua New Guinea
- Vietnam
- Qatar

In 2025, we reached:



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