

Financial Education
金融教育
Linking Clients to Financial Institutions
沟通客户与金融机构

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Where does Financial Education fit?
金融教育的适用范围

- Linking supply and demand
 连接供给和需求
 - Microinsurance 小额保险
 - Remittances 汇款

Why is Financial Education Important for the Poor?
金融知识教育对贫困人口的重要性

- Better understand financial options
 更好地理解投融资可选择的方式
- Use financial resources more effectively
 更有效地使用金融资源
- Build self-esteem and confidence
 建立自尊和自信
- Shift from reactive to pro-active decisions
 从被动接受变为主动作出决定

What is Financial Education?
什么是金融教育

- Financial education provides people with skills to manage their money more effectively.
 金融教育为人们提供了更为有效地管理金钱的技巧。
- Participants who receive financial education acquire the information and tools to make better financial choices and work towards their financial goals to enhance their economic well-being.
 金融教育的接受者通过掌握的信息和工具来作出更好的金融决策，并朝向他们的财务目标努力以增进其经济福利。

What Financial Education is Not?
金融教育不是什么？

Financial education is about **BEHAVIOR CHANGE**
金融教育是行为上的改变

not 不是

information transfer 信息的灌输

Financial Education Objectives
金融教育的目标

Current Behaviors → Desired Behaviors
 目前的表现 → 期望的表现

How was the Financial Education Curriculum Developed?

金融教育课程是怎样进行的?

The Process 流程

- Conduct market research
进行市场分析与研究
- Design and pilot test learning sessions
设计和试验学习期
- Measure outcomes
估量损益

How was the Financial Education Curriculum Developed?

金融教育的课程设置是怎样安排的?

The Partners 合作伙伴

- India – SEWA Bank 印度——自营妇女银行
- Philippines – CARD Bank 菲律宾——CARD银行
- South Africa – Teba Bank 南非——非洲就业银行
- Morocco – Al Amana 摩洛哥——Al Amana
- Bolivia – Pro Mujer 玻利维亚——Pro Mujer
- Poland – The Microfinance Centre 波兰——小额信贷中心

Curriculum: Modules

课程：模块

- Budgeting- Use Money Wisely
预算——有效地利用金钱
- Debt Mgmt.- Handle with Care
负债管理——审慎地运用
- Savings- You Can Do It!
储蓄——你能行!
- Banking Services- Know Your Options
银行服务——知道你的选择
- Financial Negotiations- Communicate with Confidence
金融谈判——自信地交流

Curriculum: Components

课程：组成

- Trainers' Guides 讲师指南
- Training of Trainers Manuals 讲师指南的培训
- Content Notes 内容注解
- Implementation Guidance 执行制导

Channels of Delivery

开展金融教育的方式

Volume of Outreach 受众的增加

- Campaign 商业活动
- Radio Show 广播秀
- Soap Opera 肥皂剧
- Classroom Training 教室培训
- Credit and Savings Group-based 基于信贷和存款用户群体
- Individual Counseling 个人咨询

Modes of Delivery

开展金融教育的模式

- **Parallel** – Two or more programs or departments in same organization
平行式——同一组织下的两个或两个以上的项目或者部门
- **Linked** -- Two collaborating but independent organizations (e.g. training NGO and MFI)
联合式——两个合作但是相互独立的组织（如：训练非政府组织和小额信贷机构）
- **Unified** – Integrated services delivered by same staff in an organization
统一式——组织内部固定职员提供综合性完整的服务

Financial Education Providers

金融教育的提供者

Financial Education Provider
金融教育的提供者

- Corporation/trade association
公司法人/行业协会
- MFI: Marketing and Promotion
小额信贷机构: 销售与推销
- Training Provider (Fee for service)
培训提供者 (服务费)
- Community Development Program (social program)
社区发展项目 (社会项目)

Institutional Mission
组织任务

- Industry wide education
行业范围的教育
- Improved performance
更好的表现
- Training services for low income households
为低收入家庭提供培训服务
- Financial management for community members
为社区成员进行金融管理



Challenges挑战

- Literacy levels 文化水平
- Adaptation to market segments
- 适应市场细分







Financial Education for the Poor: Next Steps

贫困人口的金融教育: 以后的路程

DISSEMINATION 传播

- Training of Trainers
培训者的训练
- In-country Training and TA
下乡培训与培训助理




Financial Education for the Poor: Next Steps

贫困人口的金融教育: 以后的路程

INNOVATIONS创新

- Micro-insurance 小额保险
- Remittances 汇款
- Youth 青年
- Risk management 风险管理
- Consumer Education 消费教育
- Bank Cards 银行卡





For More Information

更多信息请联系

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