

# Financial Education for Romanians

Launched in May 2012, MoneyIQ trains Romanians between 16-45 yo, urban and rural, with the basic principles of financial education: budget, income, spending, payments, financial plan and consumer protection.

## Partners:

- Visa Europe and the Romanian Member Banks
- Ministry of Education
- National Consumer protection Authority
- Junior Achievement Romania
- UNDP
- Biblionet (Romanian Public Libraries Network)

# Key statistics for MoneyIQ so far



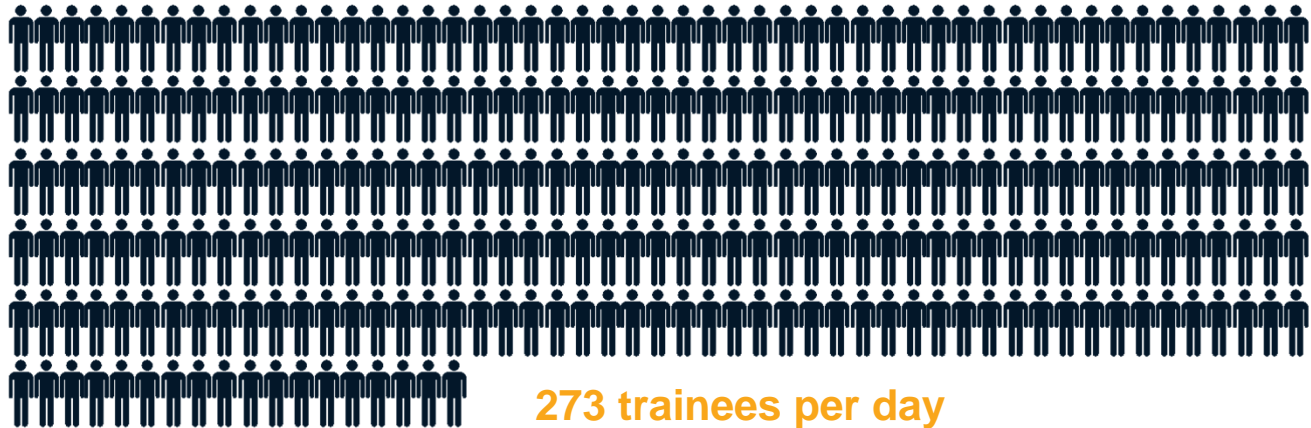
**2 € per trained individual** (Romanian average is 29 €)

**84,55 %** the average score at the post training tests

# Key statistics for MoneyIQ so far



1 volunteer for  
every 58  
trainees



273 trainees per day

# Program training **targeted** tools for both youngsters and adults



## Physical trainings for youngsters in schools and universities



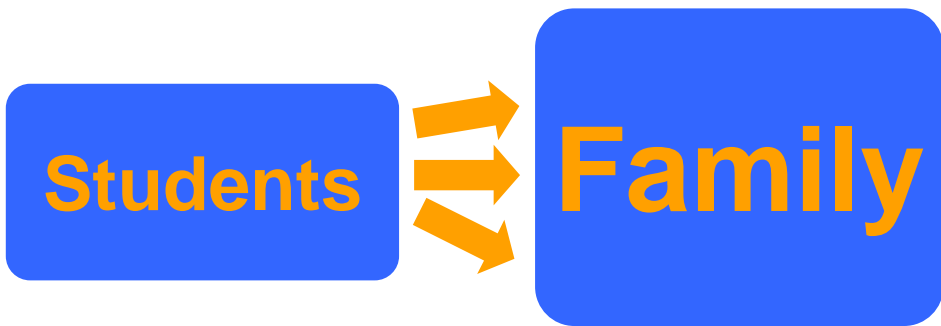
## Digital trainings for adults

### Leveraging the appeal of gamification



Online Training App

### Innovative with multiplier mechanism





New training with Gamification  
- [ww.BaniIQ.ro](http://www.BaniIQ.ro)



Personal budget  
management app



## Fii inteligent cu banii tăi!

Te ajutăm să-ți îmbunătățești relația cu banii tăi:  
nu e vorba de cât ai fi de cum îi organizezi.

Câștigă premii comentând chibzuit!

Prima premie de până la **100 lei**      Marele premiu **1000 €**

**Intră în training**

Training app build  
as a game with  
attractive prize  
pool

**Bugetul personal**

„Practica” în gestionarea bugetului de către utilizatori să se învețe cum să ai grijă de banii tăi.



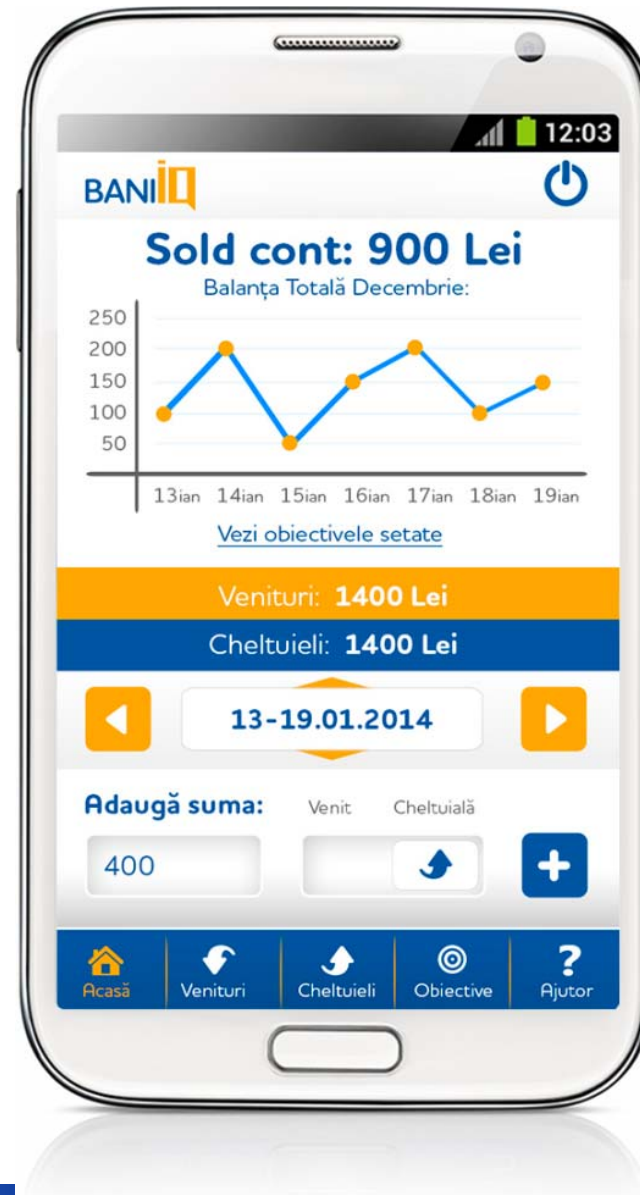
**Veniturile tale**

„Practica” de veniturii te va învăța cum trebuie să-ți gestionezi banii străini.

# Mobile app BaniIQ – to be updated soon



- ✓ Daily use
- ✓ Add income
- ✓ Add spending
- ✓ See balance
- ✓ Set objectives
- ✓ Track evolution
- ✓ Add reminders





## Programme objective

**Train 500,000 Romanians  
by the end of 2015**

# Digital Inclusion

## Ecommerce Education Module



**Helping Romanians better understand the  
ecommerce benefits and their rights as  
consumers**

Helping people to:

- ✓ **Understand** online transactions
- ✓ **Benefits and risks** for online transactions
- ✓ **Steps for a successful** online transaction
- ✓ **Online security** (3D secure)
- ✓ **Online regulation** and consumer **protection**
- ✓ **Online shops** and searching for **best offers**
- ✓ **Better access to financial services** through online
- ✓ **Personal finance tracking** and **money management**
- ✓ **Why online searching and buying improve my life**



# Learning about the world of ecommerce [www.banipenet.ro](http://www.banipenet.ro) – under construction



## Programme objective

**Train 500,000 Romanians  
by the end of 2017**



**Thank you!**

