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EVROPSKA PLATFORMA ZA FINANSIJSKU EDUKACIJU KAO PODRŠKA NACIONALNIM NAPORIMA U SPROVOĐENJU PROGRAMA FINANSIJSKE PISMENOSTI - PRIMER UDRUŽENJA BANAKA SRBIJE

Prevod obezbedio autor

Rezime

Održiv finansijski sistem počiva na dva stuba: funkcionalnim i zdravim finansijskim institucijama, kao i finansijski kompetentnim klijentima-investitorima-preduzetnicima. Odgovornost za sprovođenje programa edukacije i pripremu korisnika da naprave dobro informisan izbor nije samo na fizičkim i pravnim licima. To je podeljena odgovornost više različitih zainteresovanih strana: pojedinaca, porodica, malih i srednjih preduzeća, državne administracije, ministarstva prosvete, sektora finansijskih usluga, poslodavaca, kao i predstavnika sindikata i organizacija za zaštitu potrošača i drugih građanskih inicijativa. Pravi primer takvog udruživanja ka istom cilju je Evropska platforma za finansijsku edukaciju, inicijativa koju su pokrenule Evropska bankarska federacija, Evropska bankarska trening mreža i druge institucije (profesionalna udruženja) u februaru 2017. godine u Briselu kao podstrek za napore na nacionalnim nivoima u sprovođenju programa finansijske pismenosti. U ovom radu biće analiziran značaj i uloga Evropske platforme za finansijsku edukaciju na primeru bankarskog sektora Srbije kroz program aktivnosti Udruženja banaka Srbije. Ove aktivnosti, Udruženje banaka Srbije će realizovati u kontinuitetu tokom cele godine i nakon obeležavanja Evropske nedelje novca 27-31. marta 2017. godine.

Ključne reči: finansijska pismenost, finansijska edukacija, platforma, Udruženje banaka Srbije, Evropska nedelja novca, Svetska nedelja novca

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THE EUROPEAN PLATFORM FOR FINANCIAL EDUCATION AS INCENTIVE FOR THE NATIONAL EFFORTS IN IMPLEMENTING FINANCIAL LITERACY PROGRAMS - THE CASE OF THE ASSOCIATION OF SERBIAN BANKS

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Summary

A sustainable financial system relies on two pillars: the functional and healthy financial institutions, as well as the financially competent customers-investors-entrepreneurs. The responsibility for the implementation of training programs and preparation for the well-informed choice does not lie only with the natural persons and legal entities. This is a shared responsibility of different stakeholders: individuals, families, small and medium enterprises, public administration, the Ministry of Education, the financial services sector, employers and representatives of trade unions and consumer protection organizations as well as other civil society initiatives. A prime example of such an integrated approach towards the same goal is the European Platform for Financial Education, an initiative launched by the European Banking Federation, the European Banking Training Network and other institutions (professional associations), in February 2017 in Brussels as an incentive for the national level efforts in implementing the respective financial literacy programs. In this paper we analyzed the importance and role of the European Platform for Financial Education in the case of the Serbian banking sector through the activities of the Association of Serbian Banks. These activities will be implemented by the Association of Banks of Serbia continuously throughout the year, and after the celebration of the European Money Week on 27-31 March 2017.

Keywords: financial literacy, financial education, platform, Association of Serbian Banks, European Money Week, Global Money Week

JEL: A20, D14, I20, J13

Pojam i značaj finansijske edukacije i pismenosti

Prema Organizaciji za ekonomsku bezbednost i saradnju - OECD, finansijska pismenost se definiše kao *„znanje i razumevanje finansijskih koncepata i rizika, veština, motivacije i samopouzdanja da se takvo znanje i razumevanje primeni u cilju donošenja efektivnih odluka koje su u finansijskom kontekstu, poboljšanju finansijske pozicije pojedinca i društva, kao i osnaživanju učešća u ekonomskom životu“* (OECD, 2012). Međunarodna mreža za finansijsku edukaciju pri OECD, definisala je finansijsku pismenost kao *"Kombinaciju svesti, znanja, veština, stavova i ponašanja koja su neophodna za donošenje održivih finansijskih odluka i dostizanje ličnog finansijskog blagostanja kao krajnjeg cilja"* (OECD, 2006).

Finansijska edukacija je aktivnost usmerena ka poboljšanju nivoa i kvaliteta finansijske pismenosti. Zbog značaja koji ima za finansijski sektor i društvo u celini, finansijska edukacija i pismenost je strateški pravac koji su pokrenule ili podržale različite međunarodne organizacije: OECD, G20, Evropska bankarska federacija, Evropska bankarska mreža itd. Nedavno objavljen Izveštaj Svetske banke o globalnom finansijskom razvoju za 2014. godinu odnosi se upravo na finansijsku inkluziju, usled sve većeg saznanja o njenom značaju u povećanju i raspodeli koristi od socioekonomskog razvoja (World Bank, 2014).

Uspostavljene su i brojne inicijative na međunarodnom nivou od kojih su najpoznatije Evropska nedelja novca (European Money Week) i Svetska nedelja novca (Global Money Week), koje se odvijaju tokom jedne sedmice marta kroz sprovođenje raznovrsnih edukativnih programa i događaja sa ciljem podizanja svesti o značaju finansijske pismenosti kod različitih ciljnih grupa, istovremeno u velikom broju zemalja širom sveta.

Pored praktičnih aspekata, brojne studije ukazuju na to da su usled konstantnih i brzih promena na ličnom planu i ekonomskim okolnostima, pojedincima potrebna nova znanja i veštine kako bi uspešno upravljali svojim finansijama (Szpringer, 2007). Pružanje informacija o finansijskim proizvodima nije dovoljno, i ono ne može da zameni finansijsku pismenost (Debbich, 2015).

Doprinos Evropske platforme za finansijsku edukaciju

Evropska platforma o finansijskoj edukaciji je dokument koji je usvojen i promovisan u sedištu Evropske bankarske federacije u Briselu, februara 2017. godine. Inicirale su je i osnovale evropske institucije:

1. Osiguranje Evropa - Insurance Europe
2. Evropska bankarska federacija - European Banking Federation (EBF)
3. Evropska asocijacija za obuku zaposlenih

The Concept and Importance of Financial Education and Literacy

According to the Organization for Economic Security and Cooperation - OECD, financial literacy is defined as *"knowledge and understanding of financial concepts and risk, skills, motivation and confidence that such a knowledge and understanding may apply in order to make effective decisions that are in financial context, improving the financial position of the individual and society, and strengthening participation in economic life"* (OECD, 2012). The International Network for Financial Education of the OECD has defined financial literacy as *"a combination of awareness, knowledge, skills, attitudes and behaviors that are necessary for the adoption of sustainable financial decisions and achieving personal financial well-being as the ultimate goal"* (OECD, 2006).

Financial education is an activity aimed at improving the level and quality of financial literacy. Due to its importance for the financial sector and society as a whole, financial education and literacy are the strategic direction initiated or supported by various international organizations: OECD, G20, the European Banking Federation, the European Banking Training Network, etc. The recently published World Bank's report on global financial development for 2014 refers precisely to financial inclusion, due to the growing awareness of its importance in enhancing the distribution of the benefits for socio-economic development (World Bank, 2014).

A number of initiatives have been launched at the international level, most notably the European Money Week and the Global Money Week, which are taking place during one week in March through the implementation of various educational programs and events aimed at raising awareness about the importance of financial literacy of various target groups, trroughout many countries around the world.

Besides the practical aspects, a number of studies suggest that due to the constant and rapid changes on the personal level and in the economic circumstances, individuals need new knowledge and skills to successfully manage their finances (Szpringer, 2007). Providing information on financial products is not enough, and it can not substitute for financial literacy (Debbiche, 2015).

Contribution of the European Platform for Financial Education

The European Platform for Financial Education is a document that was adopted and promoted at the headquarters of the European Banking Federation in Brussels in February 2017. It was initiated and established by the following European institutions/associations:

1. Insurance Europe
2. European Banking Federation (EBF)
3. European Association for the Training of Employees in the Banking Sector and Financial Services - (EBTN)
4. Institute for Certification of Financial Analysts - CFA Institute
5. Eurochambers
6. European Fund and Asset Management Association (EFAMA)
7. European Microfinance Network
8. Junior Achievement Europe.

The purpose of the Platform is to establish the basis on which the various partners are associated in order to improve the level of responsible financial literacy in Europe and to improve financial education in all European jurisdictions. It is an informal forum of exchange at the European level and among the members. There are no strict procedures for voting or the admission of new members, the participants being free to leave the platform whenever they want. The initiatives will be implemented by mutual agreement of the members, or only by those States which have nominated them. To allow for the start of work on the platform, the European Banking Federation (EBF) will present an informal secretariat.

The importance of the European Platform for Financial Education was elaborated during the Panel discussion which was organized as an integral part of the opening of the European Money Week on 27 March 2017 in Brussels. The panel participants were representatives of the Platform's founding institutions, including a representative of the Association of Banks of Serbia (Dr Slađana Sredojević, Special Advisor for International Cooperation, Financial Markets and Education and Head of Bank Training Center of the Association of Serbian Banks), representing the EBTN, as a member of the Board of Directors and Chairman of the u sektoru bankarstva i finansijskih usluga - European Banking Training Network (EBTN)

4. Institut za sertifikaciju finansijskih analitičara - CFA Institute
5. Privredna komora Evrope - EuroChambers
6. Evropska asocijacija za upravljanje fondovima i sredstvima - European Fund and Assets Management Association (EFAMA)
7. Evropska mreža za mikrofinansiranje - European Microfinance Network
8. Dostignuća mladih Evropa - Junior Achievement Europe.

Svrha Platforme je da uspostavi osnov na kojem se različiti partneri udružuju u nameri da unaprede nivo odgovorne finansijske pismenosti u Evropi radi poboljšanja finansijske edukacije u svim evropskim jurisdikcijama. Ona je neformalni forum razmene na evropskom nivou i između članova. Nisu potrebne nikakve procedure ni glasanje za prijem novih članova, učesnici su slobodni da napuste platformu kada god žele. Inicijative će se sprovoditi dogovorom članica, ili će ih sprovoditi samo one članice koje ih predlažu. Kako bi se omogućio početak rada na platformi, Evropska bankarska federacija (EBF) predstavlja neformalni sekretarijat.

O značaju Evropske platforme za finansijsku edukaciju govorilo se na Panel diskusiji, koja je bila organizovana prilikom otvaranja Evropske nedelje novca 27. marta 2017. godine u Briselu. Učesnici panela bili su predstavnici institucija osnivača Platforme, među kojima i predstavnik Udruženja banaka Srbije (Dr Slađana Sredojević, specijalni savetnik za međunarodnu saradnju, finansijska tržišta i edukaciju i koordinator Centra za bankarsku obuku Udruženja banaka Srbije), u svojstvu predstavnika EBTN, kao član Borda Direktora i predsednik Komiteta za finansijsku edukaciju Evropske bankarske trening mreže - FINLICO, jedne od potpisnica Evropske Platforme. Panelisti su se usaglasili da Platforma ima veliki značaj za sve pojedinačne institucije i njihove članice, i izrazili nadu da će regulatori prepoznati značaj Platforme i uspostaviti regulativu koja dalje podstiče započete programe i inicijative u polju finansijske edukacije. Između ostalog, istaknuto je da je za EBTN ali i za UBS, kao članicu EBTN i EBF, posebna čast da budu prisutni na samom otvaranju Evropske nedelje novca u Briselu. Govoreći o razvoju potrebe za finansijskom edukacijom u okviru EBTN mreže, formiranju Komiteta za finansijsku edukaciju - FINLICO, istaknuta je važnost aktivnog doprinosa članica zemalja kao što su osnivači ovog komiteta: Finska, Grčka, Španija, Srbija, Velika Britanija - Škotska. FINLICO je u svom radu pored razmene najbolje prakse, sugerisao organima upravljanja EBTN da se pridruže inicijativi Evropske nedelje novca EBF. Bilo je sasvim logično da se potom EBTN pridruži i narednoj inicijativi EBF a to je potpisivanje Evropske platforme o finansijskoj edukaciji, čije su najveće koristi: obezbeđenje kontinuiteta u bavljenju finansijskom edukacijom, otvaranje mogućnosti saradnje u oblasti standarda kvaliteta programa koji se nude, i pojednostavljenje celog procesa zbog zajedničkog pristupa radu. Konačno, Platforma pomaže i nacionalnim udruženjima banaka i institutima da sami dalje promovišu važnost edukacije i same Platforme, kao što je slučaj kod Udruženja banaka Srbije gde je upravo izrađena Platforma Udruženja banaka Srbije u polju finansijske edukacije sa sličnim ciljem.

Na pomenutoj konferenciji, predstavnik EBF Vim Mijs se zahvalio svim panelistima kao predstavnicima institucija osnivača Platforme, ističući još jednom da mu je posebno drago da se inicijativa uspešno širi dalje, kao što je to slučaj u Srbiji i Albaniji. Pozdravio je zajednički rad Komiteta EBTN za finansijsku edukaciju i Projektne grupe za finansijsku edukaciju EBF, koji imaju i zajedničke članove (Grčka, Srbija, Finska) što olakšava realizaciju i stvara sinergiju koja donosi novu vrednost.

Značaj Evropske platforme za finansijsku edukaciju u sprovođenju nacionalnih programa finansijske pismenosti - primer Udruženja banaka Srbije

Udruženje banaka Srbije (UBS) je počev od 2013. godine svoje poslovne pravce obogatilo još jednim opredeljenjem - uvođenjem politike finansijske edukacije, sa posebnim fokusom na decu i omladinu. Ovo opredeljenje je i formalno potvrđeno (Sredojević, 2016):

Financial Literacy Committee of the European Banking Training Network - FINLICO, one of the signatories of the European Platform. The panelists agreed that the platform is of great importance for all individual institutions and their members, and expressed their hope that the regulators will recognize the importance of the Platform and further encourage the existing programs and initiatives in the field of financial education. Among other things, it was pointed out that for the EBTN but also for the ASB, as a member of both EBTN and EBF, it is a special honor to be present at the opening of the European Money Week in Brussels. Speaking about the development of the need for financial education activities within the EBTN network, and the formation of the Financial Literacy Committee - FINLICO, the panelists highlighted the importance of the active contribution of member countries such as the founders of this committee: Finland, Greece, Spain, Serbia, and Great Britain - Scotland. Apart from sharing the best practices, FINLICO suggested to the EBTN management bodies to support and join the EBF initiative for organizing the European Money Week. It was quite logical then for the EBTN to join the next EBF initiative towards signing the European Platform on Financial Education, whose biggest benefits are: continuity in dealing with financial education, possibilities for cooperation in the field of quality standards for the offered programs, and simplification of the whole process aimed at a common approach to the activities in this field. Finally, the platform helps banks and national associations and institutes to continue to promote the importance of education and the Platform itself, as is the case with the Association of Banks of Serbia, whose platform in the field of financial education has been issued recently with the similar goals.

At this conference, the EBF Chief Executive Officer Mr. Wim Mijs thanked all the panelists as well as the representatives of the Platform's founding institutions, noting once again that he was particularly pleased with the fact that the initiative had been successfully expanding further among countries, as was the case in Serbia and Albania. He also welcomed the joint work of the EBTN Financial Literacy Committee and the EBF Project Group for Financial Education which have common members (Greece, Serbia, Finland), which facilitates the implementation and creates a synergy that brings new value.

The Importance of the European Platform for Financial Education in Implementing the National Financial Literacy Programs - The Case of the Association of Serbian Banks

In 2013 the Association of Serbian Banks (ASB) started to enrich its business activities with an additional commitment - introduction of a policy of financial education, with a special focus on children and youth. This commitment was formally confirmed by means of the following (Sredojević, 2016):

a. ASB membership in the Child and Youth Finance International - CYFI,
b. Memorandum of Understanding with UNICEF Serbia in the field of financial education and social responsibility.
c. Membership in the Working Committee for Financial Literacy of the European Banking Training Network (FINLICO) alongside the representatives of associations of banks and/or banking institutes from Greece, Finland, Spain and the United Kingdom. All these countries have rich experience and high-quality financial education programs, and this experience will be combined for the purpose of mutual exchange and achievement of results.
d. Membership in the Project Group for Financial Education of the European Banking Federation - PGFE EBF. PGFE encourages the development of new mechanisms and tools that contribute to the financial literacy of different target groups (young people, adult population, entrepreneurs, and specific professions), using modern technology and standard models, which would positively affect the reputation of the banking sector, as well as the already defined goals of its development. The EBF PGFE members are the banking associations across Europe, and its Chair is Ms Beatriz Morilla from the Spanish Banking Association.

As part of all these memberships, the ASB seeks to gain insight into the best practices at the international level, on the one hand, and to

a. Stupanjem UBS u članstvo u Međunarodnu finansijsku inicijativu deca i omladina (Child and Youth Finance International - CYFI),
b. Potpisivanjem Memoranduma o razumevanju sa UNICEF Srbija u oblasti finansijske edukacije i društvene odgovornosti.
c. Članstvom u Radnom komitetu za finansijsku pismenost Evropske bankarske trening mreže (Working Committee for Financial Literacy - FINLICO) u čijem radu učestvuju još i predstavnici udruženja banaka i/ili instituta za bankarstvo iz Grčke, Finske, Španije i Velike Britanije. Sve ove zemlje imaju bogato i kvalitetno iskustvo u programima finansijske edukacije, i ta iskustva će biti udružena u cilju međusobne razmene i ostvarenja rezultata.
d. Članstvom u Projektnoj grupi za finansijsku edukaciju Evropske bankarske federacije - PGFE EBF. PGFE podstiče razvoj novih mehanizama i alata koji doprinose finansijskoj pismenosti različitih ciljnih grupa (mladi, odrasli, stanovništvo, preduzetnici, specifične profesije), korišćenjem modernih tehnologija i klasičnih modela, što bi proizvelo pozitivne efekte i na reputaciju bankarskog sektora kao i već postavljene ciljeve njegovog razvoja. Članice PGFE EBF su udruženja banaka zemalja širom Evrope, a njome predsedava Beatriz Morilla iz Španskog udruženja banaka.

U svim ovim članstvima, UBS se trudi da ostvari uvid u najbolju praksu na međunarodnom nivou, sa jedne strane, i da mobiliše i podstakne najbolju domaću praksu sa bankama i partnerima koji su zainteresovani za finansijsku edukaciju. Aktivnim radom u navedenim telima i organizacijama, koje okupljaju više zemalja, UBS ostvaruje i sinergiju usled razmene postojeće prakse ali i stvaranja novih inicijativa i projekata koji podstiču dalje udruživanje na ovom polju. Stoga, Evropska platforma za finansijsku edukaciju zaista pruža snažan, direktan i veliki doprinos nastojanjima i potvrdu postavljenim ciljevima Udruženja banaka Srbije u polju finansijske edukacije i međunarodne saradnje.

Pored ovih članstava, UBS je aktivno i kao partner drugih institucija ili donatora. Tako je UBS aktivni učesnik programa obuke namenjene javnom sektoru u okviru modula Bankarsko i finansijsko pravo u okviru Programa obuke polaznika Pravosudne akademije i sudija, koji zajednički podržavaju Pravosudna akademija, USAID i Ministarstvo pravde. Na osnovu ovog angažmana, do sada su održane četiri radionice širom zemlje sa više od 100 polaznika.

Radna grupa za finansijsku pismenost i edukaciju završila je rad na izradi nacrta **Platforme UBS u polju finansijske edukacije** koja će biti osnov za kontinuirano bavljenje finansijskom edukacijom tokom godine. Platforma posebnu pažnju stavlja na edukaciju sledećih ciljnih grupa:

a. mladih - najmlađi, deca u osnovnim školama, učenici srednjih škola, fakulteta,
b. odraslih, uključujući i seniore (penzionere).
c. osoba sa posebnim potrebama.

Na osnovu tog opredeljenja, UBS i banke redovno izrađuju **kvartalni program događaja** finansijske edukacije koji se nastavlja i tokom godine. .

U budućim aktivnostima, UBS će uspostaviti sistemski pristup edukaciji kroz saradnju, pored banaka, i **sa Ministarstvom prosvete, Beogradskom berzom**, kao i **Nacionalnom organizacijom za zaštitu potrošača**.

Kada je reč o oblicima aktivnosti, UBS je izradio edukativnu igru za decu uzrasta osnovne škole u cilju sticanja i provere znanja kroz igru i takmičenje i sa simboličnim nagradama. Takođe, planira se organizovanje radionica, posete bankama i drugim institucijama, istraživanje stepena znanja korisnika finansijskih usluga, i sl.

Učešće UBS u organizaciji Evropske nedelje novca i tzv. Godini novca

Evropska nedelja novca (European Money Week) je inicijativa koju je 2015. godine uspostavila Evropska bankarska federacija, gde je UBS pridružena članica, kroz niz događaja na nacionalnom i na evropskom nivou sa ciljem podizanja svesti javnosti o značaju finansijske pismenosti društva i poboljšanja finansijske edukacije za sve ciljne grupe, sa fokusom na studente i đake u osnovnim i srednjim školama.

UBS je zajedno sa bankama članicama okupljenim u Radnoj grupi za finansijsku pismenost i edukaciju uspešno sprovelo mobilize and encourage the best practices with local banks and partners who are interested in financial education, on the other hand. By actively participating in these bodies and organizations, which bring together multiple countries, the ASB experiences synergies due to the exchange of the existing practice but is also enabled to create new initiatives and projects that encourage further association in this field. Therefore, the European Platform for Financial Education provides the strong, direct and abundant support to the efforts and the already defined goals of the Association of Serbian Banks in the fields of financial education and international cooperation.

In addition to these memberships, the ASB is active as a partner of other institutions or donors. Moreover, the ASB is an active participant in the training program focused on the public sector within the modul of banking and financial law in the training framework for the students of the Judicial Academy and the judges, which is jointly supported by the Judicial Academy of Serbia, the USAID and the Ministry of Justice. Based on this engagement, there were four workshops held across the country attended by over 100 participants.

The Working Group for Financial Literacy and Education ended its work by drafting the ASB Platform in the field of financial education that will serve as the basis for continuous engagement in financial education activities throughout the year. The Platform's special attention is focused on the education of the following target groups:

a. Young people - the youngest children in elementary schools, high school students, university students,
b. Adults, including senior citizens and pensioners.
c. People with special needs.

Based on this decision, the ASB and the banks will be preparing the quarterly financial education program of events to be conducted throughout the year. In its future activities, the ASB will establish a systematic approach to education through the cooperation, in addition to banks, with the Ministry of Education, the Belgrade Stock Exchange, and the National Consumer Protection Organization. When it comes to the forms of activities, the ASB has developed an educational game for the children in elementary schools in order for them to obtain and verify knowledge through play and competition with symbolic prizes. The ASB is also planning to organize workshops, visits to banks and other institutions, the study and research of the level of financial knowledge of users of financial services, etc.

ASB Involvement in the European Money Week and the So-Called Money Year

The European Money Week is an initiative established in 2015 by the European Banking Federation, whose associate member the ASB is, implemented through a series of events at the national and European level in order to raise public awareness about the importance of financial literacy and to improve financial training for all target groups, with a focus on students, and pupils in primary and secondary schools.

Informativni materijal UBS /
Promo materials prepared by the ASB
Izvor: UBS, 2017 / Source: ASB, 2017

The ASB, together with its member banks gathered in the Working Group on Financial Literacy and Education conducted a successful program of events to mark the European Money Week on 27-31 March 2017. The activities program događaja kojima je obeležena Evropska nedelja novca u periodu 27. do 31. marta 2017. godine. Aktivnostima je koordiniralo UBS, a one su bile sprovedene u periodu 27-31.03.2017. godine širom zemlje i odnosile su se na veliki broj ciljnih grupa:

I *Otvaranje Evropske nedelje novca 2017 - UBS je Evropsku nedelju novca u Srbiji otvorilo učešćem svog predstavnika*, na konferenciji *u Briselu*, sedištu Evropske bankarske federacije 27. marta kojom je svečano započela Evropska nedelja novca 2017. godine. Ovu manifestaciju obeležavaju brojna udruženja banaka Evrope i njihove banke članice. Konferenciju je otvorio predsednik Izvršnog odbora EBF Vim Mijs. Ističući važnost finansijske edukacije među prioritetima EBF, naglašena je i važnost zajedničkog okupljanja udruženja banaka - kao članica EBF i njihovu međusobnu razmenu dobre prakse. Otvaranje nedelje novca obeležio je i uvodni govor profesorke Annamarie Lusardi, Academic Director, Global Financial Literacy Center, Washington, koja je vodeći teoretičar i istraživač u oblasti finansijske edukacije u svetu. Uključenjem putem video konferencije, ona je istakla sledeće važne aspekte finansijske edukacije na globalnom nivou:

- U SAD se priprema obeležavanje aprila kao Nacionalnog meseca finansijske pismenosti.
- Istraživanja ovog centra ukazuju da je finansijska pismenost niska čak i u mnogim evropskim zemljama. Dakle, potrebno je više akcije.
- Kada je reč o znanju, najslabije je u oblasti diversifikacije rizika. Budućnost je neizvesna, nepoznata i većina finansijskih proizvoda se odnosi na budući period. Zato je razumevanje glavnih odrednica u oblasti finansija i rizika ključno kako bi ljudi mogli da procene i upravljaju svojim ličnim rizicima.
- Žene i deca su posebno osetljive grupe sa kojima je naročito mnogo potrebno raditi u budućnosti.
- Kada je reč o tržištu SAD, slična je struktura kao u EU. Čak i u zemlji sa najrazvijenijim finansijskim tržištima na svetu, samo polovina populacije može da tačno odgovori na polovinu postavljenih pitanja u istraživanju. Najkritičnije je nepoznavanje oblasti rizika kod ličnih odluka i finansija.
- Mladi poseduju vrlo nizak nivo znanja. Ljudi u kategoriji 40 do 45 godina, već su doneli najvažnije finansijske odluke u životu, ali nivo njihovog znanja u oblasti finansija je vrlo nizak.
- Posledice finansijske nepismenosti na pojedinca i na društvo takođe su merljive. Ima mnogo istraživanja o tome. Zato se ovaj centar odlučio na neke od projekata: uključivanje finansijske pismenosti u školski program; otvaranje katedri i smerova na fakultetima; i sl.
- Postavlja se pitanje da li je potrebno uvesti neku vrstu obuke ili ispita za finansije, kako bi ljudi bili osposobljeni za život (slično kao kod vozačkog ispita).
- Nije tačna tvrdnja da je finansijska edukacija skupa. Skupe su posledice njenog nepostojanja.
- Pored škola, važan partner su i poslodavci. Oni uvek mogu organizovati jedan dan koji bi bio posvećen pitanjima koji su važni za njihove zaposlene (penzione šeme, investiranje, isl).
- Neophodno je da ljudi koji promovišu finansijsku pismenost danas, budu podržani u svojim institucijama, jer su oni ambasadori

Edukacija najmlađih u mestu Žabalj - princip rada bankomata /
Educating the youngest in Žabalj - How do ATMs work?
Izvor: UBS, 2017 / Source: ASB, 2017

were coordinated by the ASB; they were implemented across the country and referred to a large number of target groups.

I *Opening of the European Money Week 2017* - The ASB started the European Money Week in Serbia by its representative participating in the conference in Brussels, the seat of the European Banking Federation on 27 March, where the European Money Week 2017 was officially launched. This event was attended by a number of banking associations of Europe and its member banks. The conference was opened by the Chairman of the EBF Executive Board Mr. Wim Mijs. Emphasizing the importance of financial education as one of the EBF priorities, he stressed the importance of joint meetings of associations of banks - as members of the EBF, and their mutual exchange of good practices. Opening of the European Money Week was marked by the introductory speech of Professor Annamaria Lusardi, Academic Director, Global Financial Literacy Center, Washington, a leading theoretician and researcher in the field of financial education in the world. Through video conference, she underlined the following important aspects of financial education on the global level:

- In the United States, April is the National Financial Literacy Month.
- The studies of the Center indicate that financial literacy is low, even in many European countries. Thus, more action is needed.
- When it comes to knowledge, the lowest level is recorded in the area of risk diversification. The future is uncertain, unknown for most financial products related to the future periods. Therefore, the understanding of the main determinants in finance and risk is crucial for people so that they could be able to assess and manage their personal risk.
- Women and children are particularly vulnerable groups and it is particularly necessary to work a lot with them in the future.
- When it comes to the US market, its structure is similar to the one in the EU. Although it is a country with the most developed financial market in the world, only half of the population can correctly answer half of the questions in the survey. The most critical is the lack of understanding of risks in the field of personal decisions and finances.
- Young people have a very low level of knowledge. People in the category of 40 to 45 years have already made the most important financial decisions in their life, but their level of knowledge in the field of finance is very low.
- The consequences of financial illiteracy at the individual and society level are also measurable. There is a lot of research on it. Therefore, the Center decided to assist through some projects: the inclusion of financial literacy in the school curriculum; opening departments at major universities; etc.
- It is an open question whether it is necessary to introduce some kind of training or examination for finance, to keep people trained in life (similar to the driving test).
- The statement that financial education is expensive is not true. Expensive are the consequences of its absence.
- In addition to the school, important partners are employers. They can always arrange a day that would be devoted to issues that are important to their employees (pension schemes, investment, etc.).
- It is essential that people who promote financial literacy today are supported in their institutions, because they are the ambassadors of financial literacy.

II *Education of the youngest (3-6 years of age)* - To give due attention to the youngest group (3-6 years) in the earliest stages of life and in order to educate children in terms of money and the ways to earn, save and purchase things, on the second EMW day the ASB and Sberbank organized the interactive workshop for 67 children in a kindergarten in Belgrade.

During the European Money Week, another workshop for the children of preschool age was held - in Žabalj in the north of the country, in the branch of Erste Bank in this town. The children had the opportunity to become familiar with concepts such as ATMs, cashier, security, payment cards, etc. The visit to the bank left a strong impression on the children.

III *Education for children (6-8 years of age)*

a) On the third day, Banca Intesa organized a visit to one kindergarten in Belgrade, where it held an interesting workshop - in a simple and finansijske pismenosti.

II *Edukacija najmlađih* (*uzrast 3-6 godina*) - Kako bi se dužna pažnja posvetila najmlađem uzrastu (3-6 godina) i u najranijim fazama života započela edukacija dece u pogledu znanja o novcu i načina na koji se zarađuje, štedi i kupuje, drugog dana je održana interaktivna radionica za 67 dece vrtića u Beogradu, u organizaciji UBS i Sberbanke.

Tokom Evropske nedelje novca održana je još jedna radionica za najmlađe predškolskog uzrasta - u mestu Žabalj na severu zemlje, u filijali Erste banke u ovom mestu, deca su imala priliku da se uživo upoznaju sa pojmovima kao što su bankomat, blagajna, obezbeđenje, platne kartice, i sl. Poseta je na decu ostavila snažan utisak.

III *Edukacija za decu (uzrast 6-8 godina)*

Trećeg dana je Banka Inteza organizovala posetu jednom vrtiću u Beogradu u kome je održana zanimljiva radionica - na jednostavan i razumljiv način predstavnici banke su deci približili osnovne finansijske pojmove i ponudili odgovore na pitanja poput - čemu služi novac, šta je to banka, kako se štedi…? Radionici je prisustvovalo 25 mališana.

Četvrtog dana predstavnici UBS i Banka Inteze posetili su osnovnu školu Laza Kostić na Novom Beogradu u kojoj je učenicima prvog razreda održana interaktivna radionica. Jednom školskom času posvećenom finansijskoj edukaciji prisustvovalo je oko 30 mališana a predstavnici Banke su uspeli da im na zanimljiv način približe osnovne finansijske pojmove.

Poslednjeg dana Evropske nedelje novca u Srbiji je održana interaktivna radionica za 80 učenika 1. razreda O. Š. Ivan Goran Kovačić u Beogradu. Interaktivnu radionicu u formi predstave održali su zaposleni iz Findomestik banke. Deca su učestvovala aktivno u samoj radionici, dajući odgovore na pitanja o novcu, štednji, ali i komentarišući situacije koje ih okružuju i iz kojih uče prve pojmove o ličnim finansijama.

III *Edukacija odraslih-građana* - Trećeg dana Evropske nedelje novca 29.03.2017. godine Eurobanka a. d. Beograd realizovala je Otvorena vrata i otvorena virtuelna vrata banke (društvene mreže). Prostorija banke blizu samog ulaza u filijalu u Beogradu bila je označena natpisima koji su upućivali na to da je to mesto finansijske edukacije.

IV *Edukacija predstavnika malih i srednjih preduzeća* - JUBMES banka u saradnji sa Udruženjem banaka Srbije, organizovala je radionicu na temu Akreditiv kao siguran instrument plaćanja i obezbeđenja naplate u međunarodnom platnom prometu. Cilj edukativne radionice je bio da ponudi odgovore na pitanja svim zainteresovanim učesnicima kako da učine sigurnijim i unaprede svoje poslovanje izborom odgovarajućeg instrumenta plaćanja ili obezbeđenja naplate svojih potraživanja iz inostranstva. Ciljna grupa su bili predstavnici malih i srednjih preduzeća, preduzetnici, mladi, učenici srednjih škola, kao i zaposleni banke.

V *Edukacija srednjoškolaca* (*15-19 godina*) - U okviru obeležavanja Evropske nedelje novca, Udruženje banaka su 30. marta posetili ucenici srednje škole iz Dragačeva. Poseta učenika Beogradu i UBS je organizovana u saradnji sa Jubmes bankom. Oni su se sa svojom nastavnicom bliže upoznali sa načinom rada Kreditnog biroa u formi predavanja ali i posete prostorije Kreditnog biroa.VI *Društvene mreže* - Veliki broj banaka je ispratilo Evropsku nedelju novca prigodnim sadržajem (kviz, pitanja, članci) na društvenim mrežama: Societe Generale Banka Srbija, Banka Intesa, Sberbanka, Vojvođanska banka, Eurobanka, Erste banka, itd.

Tokom nedelje novca, procena je da je edukaciju direktno dobilo oko 500 polaznika, ne računajući korisnike društvenih mreža.

U skladu sa svojim opredeljenjem, UBS će nastaviti da se bavi poslovima finansijske edukacije u kontinuiranom smislu, tokom cele godine, u kontekstu tzv. godine novca. Te aktivnosti, UBS će sprovoditi: samostalno, u saradnji sa svojim bankama članicama, kao i u saradnji sa drugim zainteresovanim partnerima.

Zaključak

Iniciranje i promovisanje Evropske platforme za finansijsku edukaciju ima veliki značaj za buduće aktivnosti finansijske edukacije i to kroz direktnu podršku bankarskom sektoru, podršku drugim institucijama u sektoru finansijskih usluga, kao i u drugim delatnostima. Evropska platforma, pored niza svojih prednosti, understandable way the bank's representatives approached the children with basic financial concepts and offered answers to the questions such as - what is money, what is a bank, why save? The workshop was attended by 25 children.

b) On the fourth day, the representatives of the ASB and Banca Intesa visited the elementary school "Laza Kostić" in New Belgrade where the first graders attended an interactive workshop. One school lesson was devoted to financial education and was attended by 30 children; the representatives of the Bank presented the basic financial concepts in an interesting way.

c) On the last day of the European Money Week in Serbia, an interactive workshop was organized for 80 pupils of the first grade of the elementary school "Ivan Goran Kovačić" in Belgrade. Interactive workshops in the form of theather performances were held by the employees of Findomestic Bank. The children actively participated in the workshop, providing answers to the questions about money, savings, and commenting on the situation around them, from which they learned the first concepts of personal finance.

III *Education of adult citizens* - The third day of the European Money Week was marked by the activities of Eurobank which opened its doors for the citizens along with its virtual doors (on social network). The entrance to the Bank's premises in Belgrade was marked with descriptions indicating that this was a place of financial education.

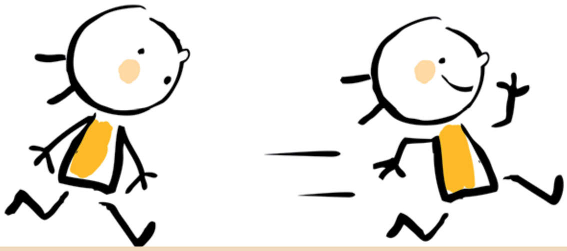
IV *Training for representatives of small and medium-sized enterprises* - In cooperation with the Association of Serbian Banks, JUBMES Bank organized a workshop about the letter of credit as a safe instrument for international payments. The aim of educational workshops was to provide answers to the questions of all interested participants on how to improve their understanding and business performance by selecting the appropriate payment instrument or security for the collection of their claims from abroad. The target group included the representatives of small and medium enterprises, entrepreneurs, young people, high school students, as well as bank employees.

V *Education of high school students (15-19 years old)* - To mark the closure of the European Money Week, the ASB was visited by high school students from Dragačevo on 30 March 2017. The visit was organized in cooperation with JUBMES Bank from Belgrade. The pupils and their teacher were better acquainted with the work of the Credit Bureau in the form of lectures, and had a chance to visit the premises of the ASB Credit Bureau.

Poseta učenika iz Dragačeva UBS 30.03.2017. u okviru Evropske nedelje novca /
The visit of students from Dragačevo to the ASB on 30.03.2017 within the European Money Week
Izvor: UBS, 2017 / Source: ASB, 2017

VI *Social Networks* - Many Serbian banks marked the European Money Week with appropriate content (quizzes, questions, articles) through the social networks: Societe Generale Bank, Banca Intesa, Sberbank, Vojvodjanska Bank, Eurobank, Erste Bank, etc. It is estimated that during the European Money Week approximately 500 students underwent direct education, not counting the users of social networks. In line with its commitment, the ASB will continue to engage in financial education continuously, throughout the so-called Year of Money. These activities will be implemented by the ASB independently or in collaboration with its member banks, as well as in cooperation with other interested partners.

manifestuje i direktnu podršku nacionalnim naporima u sprovođenju aktivnosti finansijske edukacije. Korist od takve podrške imaće i bankarski sektor Srbije koji je već institucionalno organizovan i aktivan u okviru Radne grupe za finansijsku edukaciju i pismenost UBS i koji je do sada uspešno sproveo Nedelju novca 2015. godine, Nedelju novca 2016. godine, izradio Platformu UBS u polju finansijske edukacije i nastavio sa aktivnostima finansijske edukacije i nakon što je završena Evropska nedelja novca. Udruženje banaka Srbije će i dalje nastojati da, svojim aktivnim učešćem u međunarodnim projektima finansijske edukacije (EBF-PGFE I EBTN-FINLICO), daje doprinos u svim zajedničim aktivnostima na evropskom nivou, zahvaljujući čemu je i steklo iskustvo i osmislilo pristup koji primenjuje zajedno sa svojim članicama. Ovaj međunarodni angažman UBS u polju finansijske edukacije je u današnjim globalizovanim uslovima poslovanja ujedno i obaveza, imajući u vidu proaktivnost domaćih banaka koje i samostalno i u saradnji sa svojim matičnim bankama sa sedištima u zemljama Evropske unije sprovode veoma kvalitetne programe i aktivnosti kojima podstiču i poboljšavaju stepen finansijske pismenosti sadašnjih i budućih klijenata.



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Conclusion

Initiating and promoting the European Platform for Financial Education is of great importance for the future financial education activities through direct support to the banking sector, support to other institutions in the financial services sector, as well as other industries. The platform, in addition to a series of its advantages, demonstrates its direct support to the national efforts in the implementation of the financial education activities. The benefit will also be extended to the Serbian banking sector which is already institutionally organized and active within the ASB Working Group for Financial Education and Literacy, which has so far successfully conducted the European Money Week 2015, and the European Money Week 2016, prepared the ASB Platform in the field of financial education and continued with the activities of financial education even after the completion of the European Money Week. The Association of Serbian Banks will continue to strive to actively participate in the international financial education projects (EBF PGFE and EBTN-FINLICO) and contribute in all joint activities at the European level, thanks to which it has acquired the relevant experience and developed the approach which it applies together with its members. This international ASB engagement in the field of financial education in today's globalized business environment is at the same time a major obligation, given the proactivity of local banks who act independently and in cooperation with their parent banks headquartered in the EU countries in implementing the high-quality programs and activities to promote and enhance the level of financial literacy of their current and future clients.

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