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*Partnerships in the financial services
industry - contributors to the
resilience*

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EBTN Survey on Financial Education

- **The European Banking & Financial Services Training Association (EBTN)** is the united voice of providers of vocational education and training in the financial industry and an international network of banking institutes, seat in Brussels
- **EBTN Committee for Financial Literacy (FINLICO)** conducted Survey 2018/2019 among 24 full members and 13 associate members on Financial Education program and experience showed:
 - Diversity of programs and forms exists at all members' markets
 - Demand for FE relatively high or emerging, our members active providers at Supply side (e.g. EMW, EMQ)
 - High interest for mutual exchange of practice among EBTN Members
 - High interest for cooperation between EBTN and other partners
 - Strong support for further policy level and potential EBTN contribution

Possible indications of the current developments

- Recent developments have affected promptly reality, but also...
- have evidenced few important indications for our future activities vis-à-vis our ability to provide proper supply in proper time in the field of Financial Education and Financial Inclusion:
 - *Changes at the operational level (short run)*
 - Re-evaluation or upgrade of our existing programs and consideration of new priorities based on lesson-learned that is emerging from the current crisis as a new experience (factor X as a trigger)
 - proper topics – e.g. savings and financial self-discipline as the usual life-style in regular times , and not only under the recession
 - Proper coverage – channels of provisions of fin.services for all; e.g. seniors in isolation and regulatory permissions for money withdrawal
 - *Strategic (mid and long term)*
 - European Platform for Financial Education - great example of industry partnership and approach
 - **Moment for broader partnership and consensus is now.** Policy makers, international organizations, Central Banks...