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Financijska pismenost i obrazovanje

"The benefits of financial education

Being a public good, **financial education can generate a “win-win” situation** for all interested parties:

Benefits to individuals: greater confidence in making financial decisions and improved financial situation (i.e. financial inclusion and improved financial access, adequate retirement income and reduced risk of over-indebtedness). It also benefits the development and growth of small and medium enterprises.

Benefits to financial industry and financial markets: higher level of financial literacy increases the demand for financial products and reduces information asymmetries. It also promotes market transparency, competitiveness and efficiency.

Benefits to regulators: financially literate consumers might help to ease supervisory activity and allow for lower levels of regulatory intervention.

Benefits to governments: better financial education might result in more successful pension and health care reforms, including through greater private saving rates, help reduce the risk of future public expenditure pressures, and in general contribute to economic stability and development."

IZVOR

IGFE - International Gateway for Financial Education www.financial-education.org

i EMN (European Microfinance Network) http://www.european-microfinance.org/financial-education_en.php



An EU-funded project