EFA European Forum Alpbach

ERSTE Stiftung

FIN.E

European Alliance for Financial Education

FIN.e LAB

European Forum Alpbach 2026 | 28 - 30 August 2026

IN PARTNERSHIP WITH

European Investment Bank | Group

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AFLATOUN Social & Financial Education

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ABOUT FIN.e

FIN.e — the European Alliance of Financial Education Practitioners — connects organisations across the European Union that design and deliver financial education programmes.

FIN.e is a three-year initiative, running from September 2025, which was launched in Athens in December 2025. It is implemented through a partnership between ActionAid Hellas, Aflatoun International and the European Investment Bank Institute, with funding provided by the European Investment Bank Institute.

It is the first pan-European Alliance for financial education, built on five pillars:

1. **Governance** — an Advisory Board and Executive Committee set the Alliance's direction and strategy
2. **Secretariat & Membership** — day-to-day coordination and a growing network of member organisations
3. **Capacity Building** — training, technical support and peer-to-peer learning for members
4. **Funding** — a sub-granting scheme so members can design and deliver their own programmes
5. **Strategic Networking & Advocacy** — building visibility and shaping financial education policy at European level

Together, these five pillars place practitioners at the centre of efforts to promote financial wellbeing and resilience.

OUR MISSION

To grow empowered and financially literate young citizens across Europe — actively engaged in their communities and equipped to build a fairer, more sustainable future.

FIN.e IN NUMBERS

12
MEMBER ADVISORY BOARD

AT LEAST
>4,000
PRACTITIONERS

AT LEAST
27
MEMBER ORGANIZATIONS

2025-2028
THREE-YEAR INITIATIVE







©Alex Grymanis/ActionAid Hellas

THE FOUNDERS

FIN.e is delivered through a partnership of three organisations, each bringing a distinct role to the Alliance.

European Investment Bank Institute

The European Investment Bank Institute was established by the European Investment Bank Group to promote social, educational and research initiatives that advance European public-interest objectives.

ActionAid Hellas

A global federation active in 75 countries working against poverty and injustice. Since 2019, in Greece and Cyprus, more than 2,500 primary and secondary class educators trained; more than 30,000 students reached through financial literacy programmes.

Aflatoun International

An NGO network of 400+ partners in 100 countries, specialising in social and financial education.

ADVISORY BOARD

The FIN.e Advisory Board brings together distinguished European leaders from policy, academia, civil society and the private sector. The Advisory Board sets the Alliance's strategic direction and amplifies its impact at European level.



Maria Luís Albuquerque
Commissioner for Financial Services & the Savings and Investments Union
European Commission



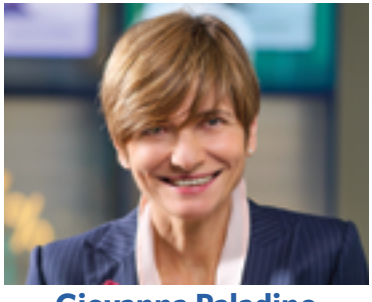
Prof. Adele Atkinson
Professor of Practice in Financial Literacy and Wellbeing
Centre on Household Assets and Savings Management, Birmingham University



Wim Mijs
CEO
European Banking Federation



Roeland Monasch
CEO
Aflatoun International



Giovanna Paladino
Director and Curator / Group Executive Director
Museo del Risparmio / Intesa Sanpaolo



Kyriakos Pierrakakis
President of the Eurogroup/ Minister of Economy and Finance, Greece



Eva Polyzogopoulou
Managing Director
ActionAid Hellas



Marko Primorac
Vice President
European Investment Bank



Dr. Anu Raijas
Financial Literacy Advisor
Bank of Finland Museum



Peter Simon
CEO
World Savings and Retail Banking Institute



Andreas Treichl
CEO
ERSTE Foundation



Emma Ursich
Group Head of Corporate Identity / CEO
Generali / The Human Safety Net Foundation

EXECUTIVE COMMITTEE



Jean Pierre Vidal
Acting Director and Head
European Investment Bank Institute



Dr. Edina Csanyi
Senior Officer
European Investment Bank Institute



Makis Drakopoulos
Director of Programmes and Institutional Fundraising
ActionAid Hellas



Marina Kaloumenou
Project Manager
ActionAid Hellas



Kirsten Theus
Director of Strategic Partnerships & Development
Aflatoun International

MEMBER ORGANISATIONS

Ten organisations from across the European Union form the first cohort of FIN.e members, each contributing local expertise in financial education.

Asociación Jóvenes Solidarios
SPAIN

Asociatia Scoala de Valori
ROMANIA

Croatian Institute for Financial Education (HIFE)
CROATIA

Deutsche Gesellschaft für Finanzkompetenz DeGeFin eG
GERMANY

Csoport-téka Association (Egyesület)
HUNGARY

DIE ERSTE österreichische Spar-Casse Privatstiftung
AUSTRIA

Financial Wellbeing Institute (FWI)
CYPRUS

Science for Environmental Foundation (NDS Fund)
POLAND

Stowarzyszenie Krzewienia Edukacji Finansowej (SKEF)
POLAND

Škola dokorán — Wide Open School n. o.
SLOVAKIA

THE FIN.E LAB AT ALPBACH

The FIN.e Lab at the European Forum Alpbach 2026 is the first strategic gathering of the Alliance and the introduction between Advisory Board members and member organisations. It brings together practitioners, partners and strategic stakeholders to explore the future of financial education in Europe, and to identify the priorities, opportunities and areas of collaboration that will guide FIN.e's next phase. Ultimately, the goal is to enable a generation of financially capable Europeans, who can navigate economic complexity and build resilient, prosperous futures.

The Lab takes place at Congress Centrum Alpbach, Hayek Hall, in Tyrol, Austria. It is intentionally structured in two complementary parts that reflect the dual ambition of FIN.e: the Advisory Board Retreat and the Practitioner Lab.



Goran Maric
Managing Director
Three Coins

FIN.e Lab at the European Forum Alpbach 2026, will be facilitated by Goran Maric, Managing Director of Three Coins, who has designed and facilitated several high-level dialogue formats at the European Forum Alpbach over the years.

EFA European Forum Alpbach

ERSTE Stiftung

ADVISORY BOARD RETREAT

Senior leaders from policy, academia, the private sector and civil society reflect on the role of financial education in Europe's future and on how FIN.e can create long-term impact. The Advisory Board provides strategic guidance, identifies opportunities for partnerships and policy engagement, and helps elevate practitioner experience to the European level.

DAY 1
28
AUGUST

13:30	- 14:30	Arrival and a get-together over coffee	*Congress Centrum Alpbach, Hayek Hall*
14:30	- 14:50	Opening remarks	
14:50	- 15:40	Round of introductions of Advisory Board members	
15:40	- 16:15	Why is financial education critical for Europe's economic resilience?	
16:15	- 16:30	Coffee break	
16:30	- 17:00	Latest evidence and emerging trends in financial education	
17:00	- 17:45	"Alpbach Statement on Financial Education" and key takeaways	
18:00	- 19:30	Dinner	*Hotel Alpbacherhof, Front Dining Hall*
20:00		Lab Social	*Hotel Alphof*

PRACTITIONER LAB

FIN.e member organisations exchange experience, identify common challenges and help shape the Alliance's direction for the years ahead, grounding the future development of FIN.e in practitioner experience and in the realities faced by organisations working directly with learners and communities.

Together, the two parts ground FIN.e's strategic direction in both high-level guidance and practitioner reality.

DAY 2
29 AUGUST

09:00	-	09:30	Arrival and coffee *Congress Centrum Alpbach, Hayek Hall*
09:30	-	10:15	Opening Circle: Why financial education matters now
10:15	-	11:00	Solving Challenges
11:00	-	11:15	Coffee break
11:15	-	11:45	Latest evidence and emerging trends in financial education
11:45	-	12:30	What would success look like in 2030?
12:30	-	13:30	Lunch break *Hotel Alpbacherhof, Front Dining Hall*
13:30	-	15:00	Inspiration Circle: What should FIN.e offer?
15:00	-	16:00	Defining Priorities
16:00	-	16:20	Wrap-up and introduction to the next day
18:00			Joint dinner *Hotel Alphof*

DAY 3
30 AUGUST

09:00	-	09:30	Arrival and coffee *Congress Centrum Alpbach, Hayek Hall*
09:30	-	10:30	From Priorities to Action
10:30	-	11:20	Commitment Circle
11:20	-	11:30	Coffee break
11:30	-	13:00	Joint session
13:00	-	14:00	Lunch *Hotel Alpbacherhof, Front Dining Hall*

ADVISORY BOARD



Maria Luís Albuquerque

Commissioner for Financial Services & the Savings and Investments Union
European Commission

Maria Luís Albuquerque is the European Commissioner for Financial Services and the Savings and Investments Union. She is a highly experienced Portuguese economist and politician, best known for her role as Minister of Finance in Portugal from 2013 to 2015. During her tenure, she played a critical role in managing the country's financial crisis. Prior to her position as Minister of Finance, she held various key positions in the public sector, including Head of Issuing and Markets at the Portuguese Treasury and Debt Management Agency. After leaving politics, she continued her career in the private sector, contributing her expertise in finance and economic policy to international organisations and advisory roles. Her professional experience reflects a deep understanding of fiscal management, economic reform and European financial systems.



Prof. Adele Atkinson

Professor of Practice in Financial Literacy and Wellbeing
Centre on Household Assets and Savings Management, Birmingham University

Adele Atkinson is a Professor of Practice in Financial Literacy and Wellbeing in the Centre of Household Assets and Savings Management (CHASM) at University of Birmingham. She is also a Member of the OECD International Network on Financial Education's Research Advisory Group, a Fellow of Netspar and a Research Associate of the G53 Network. She has more than 25 years of experience in undertaking rigorous academic and policy research designed to inform evidence-based approaches to improving financial inclusion and wellbeing. Before joining CHASM, she served as Head of Financial Education at the OECD, where she led technical assistance programmes in several countries, was responsible for the development and implementation of a toolkit to measure financial literacy and inclusion and made a significant contribution to the financial literacy component of PISA. Her expertise has contributed to high-level reports for the G20 and informed developed with the UN Capital Development Fund.



Wim Mijs

CEO

European Banking Federation

Wim Mijs has been Chief Executive Officer of the European Banking Federation (EBF) since September 2014. Prior to joining the EBF, he served as Chief Executive Officer of the Dutch Banking Association (NVB) from 2007 to 2014. During his tenure, he transformed the NVB into a modern industry association and strengthened its role as the key representative body of the Dutch banking sector in the midst of the financial crisis. He has also held several international leadership positions, including Chairman of the International Banking Federation (2011–2015), Chairman of the Executive Committee of the EBF (2012–2014), and President of the Board of Euribor, now known as the European Money Market Institute (2013–2015). Earlier in his career, he worked at ABN AMRO, where he held various positions, including heading the bank's EU liaison office in Brussels and serving as Head of Government Affairs in The Hague.

Wim studied law at Leiden University in the Netherlands, specialising in European and International Law.



Roeland Monasch

CEO

Aflatoun International

Roeland Monasch is the CEO of Aflatoun. Aflatoun International is a Social Franchise delivering Social and Financial Education through a network of 300+ partner organizations. Until June 2015 Roeland was the UNICEF Representative in Sierra Leone. He also worked as UNICEF Representative in Georgia (2009-2012) focusing on the de-institutionalization of all children living in large orphanages established during the Soviet Union era. He served as UNICEF Representative in Zimbabwe during the Humanitarian Crisis (2008–2009). Previously, he worked in the Strategic Information Unit in UNICEF/HQ on Monitoring the Situation of Children around the World (1998-2004). Between 1993-1998, he worked for the World Health Organization (Strengthening of Health Systems Department & Department of Emerging and other Communicable Diseases – Switzerland & Lesotho). Before joining the UN, he worked in Pakistan, Zambia and Bhutan. He holds a Masters' degree in Sociology (University of Groningen) and he has an additional degree in Development Economics.



Giovanna Paladino

Director and Curator / Group Executive Director
Museo del Risparmio / Intesa Sanpaolo

Giovanna Paladino is Director and Curator of the Museum of Savings (Museo del Risparmio), a financial education laboratory based in Turin, and Head of the Technical Secretariat of the Presidency of Intesa Sanpaolo. She is a senior economist with extensive experience in the banking sector, combining expertise in financial markets, economic research and financial education. She has served as a Young Economist at the International Monetary Fund (IMF) and as a Professor at LUISS University, where she taught "Economics of Monetary and Financial Markets" for approximately 10 years. She regularly publishes articles in specialised academic journals on topics related to commodity markets, international economics, corporate finance and, more recently, financial education. She holds a PhD in Economics and completed her postgraduate studies at the Graduate Institute of International Studies in Geneva and at Brown University in the United States.



Kyriakos Pierrakakis

President of the Eurogroup/ Minister of Economy and Finance, Greece

Kyriakos Pierrakakis is Greece's Minister of Economy and Finance and a Member of the Hellenic Parliament. He leads the country's economic and fiscal strategy, with a focus on strengthening fiscal credibility, modernising economic governance, and improving the long-term resilience of the Greek economy. As of 12 December 2025, he serves as President of the Eurogroup. In 2021, he was appointed Chair of the OECD's Global Strategy Group,a role he was re-appointed to in 2024.

Previously, he served as Minister of Education, Religious Affairs & Sports (2023 – 2025), where he led significant legislative reforms to establish a modern, high-quality and inclusive education system. Before that, as Minister of Digital Governance (2019 – 2023), he implemented significant reforms that transformed the relationship between the Greek state and its citizens, including the launch of gov.gr, the unified digital portal for public services, and the award-winning MyHealth app, which streamlined procedures for millions of citizens and businesses during the COVID-19 pandemic.

He holds a Master in Public Policy from Harvard University's John F. Kennedy School of Government, a Master of Science in Technology and Policy from the Massachusetts Institute of Technology (MIT) and a Bachelor's degree in Computer Science from Athens University of Economics and Business.



Eva Polyzogopoulou

Managing Director
ActionAid Hellas

Eva Polyzogopoulou is an experienced senior professional in the non-profit organisations' and charitable foundations' sector in Greece and abroad, currently serving as the Managing Director of ActionAid Hellas. Previously, she was the Co-Deputy Chief Programs Officer at the Stavros Niarchos Foundation. Having been responsible for the design and implementation of some of the SNF's major strategic initiatives, as well as the evaluation of funding applications, she has collaborated with hundreds of non-profits worldwide, in a variety of fields. Her career path also includes a series of public and private organizations such as the General State Archives in Athens, Greece and the Royal Academy of Arts in London, UK. She specializes in strategic planning, grant-making and organizational development. She is a member of the BMW Foundation's Responsible Leaders Network, an Advisory Council Member of the Stavros Niarchos Foundation Cultural Center, an Advisory Board Member of New Agriculture New Generation and a Board Member at WHEN. She has studied Business Administration at the American College of Greece, Library Management and Information Systems at the University of West Attica and she holds a Master's Degree in Cultural & Creative Industries from King's College London.



Marko Primorac

Vice President
European Investment Bank

Marko Primorac is Vice-President of the European Investment Bank (EIB), a position he assumed in March 2026. Prior to joining the EIB, he served as Deputy Prime Minister of Croatia (2024–2026) and Minister of Finance (2022–2026), where he played a central role in shaping fiscal policy, maintaining macroeconomic stability and advancing capital market development. During his tenure as Minister of Finance, Croatia met the Maastricht fiscal criteria for the first time in its history, improved its sovereign credit rating to the "A", and successfully completed the processes of joining the euro area and the Schengen zone.

Before joining the Croatian Government, he was an Associate Professor at the Faculty of Economics and Business of the University of Zagreb, specialising in public finance and fiscal policy. He has also served on the boards of governors of several international financial institutions, including the EIB. He holds a PhD in Economics from the University of Zagreb.



Dr. Anu Raijas
Financial Literacy Advisor
Bank of Finland Museum

Anu Raijas works as a Financial Literacy Adviser at the Bank of Finland. In 2020, she led the project of writing Finland's first national strategy for financial education. Previously, she has worked, among others, at the Finnish Competition and Consumer Authority, at the National Consumer Research Centre and at the University of Helsinki. She has studied and led research projects about financial literacy, the structure and development of consumption, the financial decision-making of families and couples, the adequacy of basic security, the financial literacy of young people and over-indebtedness and coping with it. She holds a PhD from the University of Helsinki.



Peter Simon

CEO

World Savings and Retail Banking Institute

Peter Simon is the CEO of the World Savings and Retail Banking Institute (WSBI - ESBG), a position he assumed in June 2025. Prior to this, he served as Managing Director of the WSBI – ESBG and as Plenipotentiary to the European Union at the German Savings Banks Association (DSGV). Between 2009 and 2019, he served as a Member of the European Parliament, where he played a key role in shaping financial market reforms as Vice-Chair of the Committee on Economic and Monetary Affairs. Within the Committee, he also served as rapporteur for the revision of the Capital Requirements Directive and Regulation and as rapporteur for the Deposit Guarantee Schemes Directive. Earlier in his career, he held various positions within the City of Mannheim, including as legal adviser and Head of the European Affairs Office. He holds a degree in Law from Ruprecht-Karls-University of Heidelberg.



Andreas Treichl

CEO
ERSTE Foundation

Andreas Treichl is the CEO of ERSTE Foundation. After stepping down as CEO of ERSTE Group in 2019, his focus has shifted towards helping shape the future of Europe.
He started his banking career in 1977 at Chase Manhattan Bank in New York, where he continued to work for 15 years in various positions in Brussels, Athens and Vienna. In 1994, he joined the Management Board of Erste Österreichische Sparkasse and, in 1997, he became CEO. Under his leadership, the bank, which had previously been a local savings institution, expanded into a leading financial services provider in Central and Eastern Europe, with a focus on retail and SME clients.
From 2020 to 2024, he served as President of the European Forum Alpbach, where he reorganized the annual forum towards a platform for true and valuable exchange across generations, professions and political positions. He studied economics at the University of Vienna.



Emma Ursich

Group Head of Corporate Identity / CEO
Generali / The Human Safety Net Foundation

Emma Urisich Emma is Head of Corporate Identity for insurance multinational Generali and CEO of The Human Safety Net Foundation, of which she led the development of 8 years ago to redirect all philanthropic and social innovation work of the group. Now present in 26 countries, The Human Safety Net has touched the lives of about 1,3 million people and works with a network of about 80 ngos and social enterprises around two key topics connected to demographic change: migration and equal life chances in the early years.

In Venice, she has cooperated with social entrepreneurs, architects and designers to shape a new hub for social innovation, the Home of the Human Safety Net, deployed as a powerful tool to accelerate public understanding around human potential and as an accelerator of partnerships.

Emma is a graduate in Chinese from Oxford University, is a strong believer in the power of intrapreneurship and serves as board member for different impact focused organisations in Europe.

EXECUTIVE COMMITTEE



Jean Pierre Vidal

Acting Director and Head
European Investment Bank Institute

Jean-Pierre Vidal is Acting Director and Head of the EIB Institute, a position he has held since 2025. From 2020 to 2024, he served as Chief Economic Advisor to Charles Michel, President of the European Council. Prior to that, he headed the Policy and Strategy Division in the Economics Department of the European Investment Bank. He was Counsellor to the Executive Board of the European Central Bank from September 2016 to June 2019, and previously Chief Economic Advisor to European Council President Donald Tusk. He also served as a member of the cabinet of the first permanent President of the European Council, Herman Van Rompuy. Within the ECB, Jean-Pierre Vidal held several senior positions, including Head of the ECB Representative Office in Brussels, Deputy Head of the Monetary Policy Strategy Division, and Head of the Fiscal Analysis Section. He joined the ECB in 2000 after working as a senior researcher at the Centre National de la Recherche Scientifique (CNRS). He holds an MBA from ESSEC Business School and a PhD in Economics from the University of Cambridge.



Dr. Edina Csanyi

Senior Officer
European Investment Bank Institute

Dr. Edina Csanyi is a Senior Officer at the European Investment Bank Institute, where she works on initiatives in financial education, resilience and citizen empowerment, including the development of the European Alliance of Financial Education Practitioners (FIN.e). Her work focuses on strengthening the connection between grassroots practice and European policy discussions, with particular emphasis on financial capability, preparedness and community resilience. Before joining the Institute in 2020, she served as Advisor at the European Investment Bank, contributing to the establishment of the European Investment Advisory Hub and advising on strategic investment initiatives across Europe. Earlier in her career, she worked as Deputy Head of the Budapest Danube Contact Point for the EU Strategy for the Danube Region, and at Raiffeisen Bank and Hengeler Mueller. She lectures regularly on sustainability and resilience, moderates international conferences and panel discussions, and is a frequent speaker on climate adaptation and preparedness, social resilience and sustainable development. She holds a Doctor Juris degree from the University of Szeged.



Makis Drakopoulos

Director of Programmes and Institutional Fundraising
ActionAid Hellas

Makis Drakopoulos is the Director of Programmes and Institutional Fundraising at ActionAid Hellas, where he leads the organization's programme portfolio in Greece, including two Community Centers in Athens and Thessaloniki, as well as nationwide educational initiatives. Since 2019, he has led the design and implementation of financial education programmes in Greece and Cyprus. He represents ActionAid Hellas in the OECD International Network on Financial Education (OECD/INFE) and serves on the Thematic Committee on Primary and Secondary Education of Greece's National Financial Literacy Strategy. Over the past 14 years, Makis has designed, implemented, and evaluated social programmes addressing poverty, social inclusion, and social exclusion. He has also contributed to the development and review of social policies and strategies in Greece, providing technical expertise to public institutions as a social development consultant. Previously, Makis worked as a researcher on social and economic affairs at Gold Mercury International, a London-based think tank. He studied Sociology at Panteion University of Social and Political Sciences and Université Paris Cité (formerly Université Paris Descartes – Paris 5), and holds an MSc in Culture and Society from the London School of Economics and Political Science (LSE).



Marina Kaloumenou

Project Manager
ActionAid Hellas

Marina is Project Manager at ActionAid Hellas, where she leads European and nationally funded projects focused on social inclusion, economic empowerment and financial literacy. She brings fourteen years of experience in multi-stakeholder projects across the corporate, development finance and non-profit sectors. Her career began at the European Bank for Reconstruction and Development in London, where she worked on large-scale research initiatives and macroeconomic analysis. She went on to hold roles in the finance, energy, and fintech sectors, specializing in strategy design and implementation and investor relations. She holds an MSc in International Political Economy from the London School of Economics and a BA in Economics and Politics from the University of Essex.



Kirsten Theus

Director of Strategic Partnerships & Development
Aflatoun International

Kirsten Theuns is the Director of Strategic Partnerships & Development at Aflatoun International, a global network delivering Social and Financial Education to millions of children and young people through 400+ partner organisations in over 100 countries. She leads the organisation's worldwide partnership strategy, building cross-sector collaborations that equip young people with the skills to participate in the economy, make informed financial decisions, and contribute to more inclusive growth. Kirsten has over 20 years' experience in international development, working in Asia, Africa, and Europe, partnering with governments, financial institutions, and the private sector to deliver measurable, sustainable impact.

FACILITATOR OF FIN.e AT THE EUROPEAN FORUM ALPBACH 2026



Goran Maric
Managing Director
Three Coins

Three Coins is one of Austria's leading providers of financial education, designing evidence-based initiatives that strengthen financial capability through behavioural science, co-creation and cross-sector partnerships. As Managing Director, Goran Maric works with ministries, financial institutions, employers and civil society to translate research into practical solutions that reach people across different stages of life. He advises institutions across Europe on financial education and social innovation, serves as President of the Austrian Social Entrepreneurship Representative Body (SENA), and has designed and facilitated several high-level dialogue formats at the European Forum Alpbach. He was named to the Forbes 30 Under 30 list and is a member of the World Economic Forum's Global Shapers Community.

MEMBER ORGANISATIONS

Asociación Jóvenes Solidarios

SPAIN

Asociación Jóvenes Solidarios is a non-profit organisation based in a rural area of Spain, specialising in youth work and non-formal education. The organisation works mostly with children and young adults through non-formal learning, youth participation and community-based initiatives, with a particular focus on young people in rural areas where access to opportunities is limited.

Asociatia Scoala de Valori

ROMANIA

Școala de Valori is a Romanian non-governmental organisation founded in 2009. The organisation aims to broaden young people's perspectives and help them develop values-based intelligence, while promoting values-centred education that combines personal development, financial education, civic engagement and socio-emotional learning through non-formal and experiential methodologies. Through its programmes and workshops, it supports young people in developing their character, skills and potential, while fostering civic engagement, social cohesion and inclusion.

Croatian Institute for Financial Education (HIFE)

CROATIA

The Croatian Institute for Financial Education (HIFE) is a Croatian non-profit organisation founded in 2011, dedicated to improving financial literacy and promoting responsible financial decision-making across society. Since 2014, HIFE has been part of the national financial education consortium approved by the Ministry of Science to deliver financial education programmes throughout Croatia. The organisation works with learners of all ages through workshops, educational programmes, publications and online resources, combining nearly 15 years of experience in the non-profit sector and commercial consulting to make financial knowledge accessible and practical.

Csoport-téka Association (Egyesület)

HUNGARY

Csoport-téka Association (Egyesület) is a Hungarian association founded in 2001 in Budaörs by social workers, drama educators, labour-market advisers and psychologists. It supports the social integration of marginalised groups, including unemployed people, Roma, young people and disadvantaged children and families. It promotes group-based and community approaches, combining individual mentoring and counselling with community development methods. Its work includes financial and social skills programmes for children and young people, delivered through non-formal and experiential methods

Deutsche Gesellschaft für Finanzkompetenz DeGeFin eG

GERMANY

Deutsche Gesellschaft für Finanzkompetenz DeGeFin eG is a Germany-based cooperative founded by Professor Dr Katrin Löhr, a finance professor and the lead organiser of Global Money Week in Germany since 2018. As an independent and provider-neutral organisation, it focuses on strengthening financial competence and promoting access to high-quality financial education for all citizens. Its programmes include "Funny Money" for young people aged 8–25, "Financial Wellness for Women", and "Financial Wellbeing for Employees". The organisation is also developing the "Neue Finanzwelt" platform ecosystem, which combines financial education, fair financial advice and a quality certification framework for education providers. It also collaborates with the Ministry of Finance on financial well-being research and contributes to the NaFin advisory board at DIN e.V. on standardisation in financial advice.and inclusion.

DIE ERSTE österreichische Spar-Casse Privatstiftung

AUSTRIA

ERSTE Foundation is an independent philanthropic savings bank foundation headquartered in Vienna and the core shareholder of Erste Group, building on a 200-year tradition of social banking across Central, Eastern and Southern Europe. The Foundation promotes financial health, social inclusion and economic participation, while strengthening democratic values and supporting innovative, scalable financial education initiatives. Through its work, ERSTE Foundation advocates for a free, open and resilient society in which all people can participate equally and with self-determination.

Financial Wellbeing Institute (FWI)

CYPRUS

The Financial Wellbeing Institute is a Cyprus-based non-profit organisation established in 2020 to promote financial literacy, financial wellbeing and inclusion through research, education and collaborative action. Building on research conducted by the Cyprus University of Technology and other institutions, the Institute serves as a national knowledge hub, working closely with the Central Bank of Cyprus, the Cyprus Securities and Exchange Commission and leading universities. Its mission is to empower citizens with the financial and digital knowledge and skills needed to make informed decisions, manage their resources effectively and enhance their financial wellbeing. The Institute has also developed the Cyprus Financial Wellbeing Index, a recurring national benchmarking tool that measures household financial health.

Science for Environmental Foundation (NDS Fund)

POLAND

Science for Environmental Foundation (NDS Fund) is a Polish foundation based in Koszalin, working at the intersection of sustainable development, local development and education. The organisation designs and delivers innovative social and financial education programmes for children and young people, trains educators, and supports rural and disadvantaged communities through workshops, publications and grant schemes. It empowers local leaders, authorities and social organisations to develop independent initiatives and implement solutions that address local challenges and contribute to the sustainable development of small communities.

Stowarzyszenie Krzewienia Edukacji Finansowej (SKEF)

POLAND

Stowarzyszenie Krzewienia Edukacji Finansowej (SKEF) is a Polish non-governmental public benefit organisation established in 1997 in Gdynia, dedicated to promoting financial education and improving financial awareness across society. The organisation provides educational programmes for people of all ages, from primary school children to seniors, while also providing debt advisory services, training educators and supporting people at risk of financial exclusion. As a founding member of the European Consumer Debt Network (ECDN), SKEF actively contributes to efforts addressing over-indebtedness and financial exclusion. The organisation's activities are supported by the National Bank of Poland.

Škola dokorán — Wide Open School n. o.

SLOVAKIA

Škola dokorán – Wide Open School n.o. is a Slovak non-profit organisation building on the legacy of the Wide Open School Foundation, established in 1994. The organisation is dedicated to community development, lifelong learning and financial education, with a particular focus on socially disadvantaged groups and families in mixed communities, especially those with young children. It works to foster inclusive and supportive environments where families can access quality education, social services and opportunities for personal and community development.

Get in Touch

For more information about FIN.e and the Alliance's work across Europe:

www.actionaid.gr/fine

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