



CONSUMER EMPOWERMENT  
AND MARKET CONDUCT  
(CEMC) WORKING GROUP

# REPOSITORY OF VIRTUAL TOOLS FOR FINANCIAL LITERACY

DEVELOPED BY MEMBERS OF THE CEMCWG FINANCIAL EDUCATION SUBGROUP



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AFI's Consumer Empowerment and Market Conduct Working Group (CEMCWG) is a platform to discuss policy and regulatory issues related to consumer empowerment initiatives and market conduct regulations.

## CEMCWG financial education subgroup

The CEMCWG Financial Education subgroup aims to brainstorm best practices and develop policy guidance and practical tools for policymakers, regulators, supervisors, and other stakeholders involved in financial education programs and strategies. Financial education can build financial well-being and self-efficacy across different age groups, gender, income, and education levels, particularly during a crisis or emergency. Financial education equips low-income households with the information and skills to interact with financial services providers based on knowledge, trust, and informed choice and to align their choices with their financial goals and life stage<sup>1</sup>.



The present Booklet is a repository of virtual tools available in the AFI network to complement AFI's National Financial Education Strategies Toolkit.

Other AFI knowledge products on financial literacy, education and capability published by the subgroup are available on AFI website:

[www.afi-global.org/library/?search\\_text=education](http://www.afi-global.org/library/?search_text=education)

## Examples of virtual tools for financial literacy available in the AFI network

During the formulation of financial education programmes<sup>2</sup>, several phases include 1) identify and prioritize relevant content, 2) identify and prioritize relevant delivery channels, 3) secure buy-in of key stakeholders, 4) develop an action plan and, 5) identify funding sources and budget. The present document presents existing delivery channels and tools from the AFI network.

The below steps are recommended in identifying and prioritizing relevant financial education delivery channels:

- > Consider key factors during the selection process
- > Adopt a multi-channel approach
- > Customize delivery channels
- > Standardize and repeat messages over all delivery channels

Delivery channels could comprise print media (e.g. brochures, newspapers, comic books, flyers on key facts), radio, TV, mobile phone (e.g. SMS), smartphone and internet (e.g. app, social media, online game, websites), community events (e.g. credit and savings group, dance troupes, road shows, street theatre), training events, workshops and in-person or virtual meetings with individuals and households (e.g. counseling).

This Booklet includes the following examples of financial literacy virtual tools:

1. Financial inclusion related websites
2. Financial education related websites
3. Booklets, leaflets
4. Virtual courses
5. Social media
6. Mobile and web applications
7. Videos
8. Other resources

The tools and resources are available in different languages (abbreviations detail in the Annex).

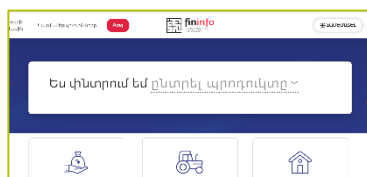
<sup>1</sup> AFI's National Financial Education Strategies Toolkit (2021).

<sup>2</sup> AFI's National Financial Education Strategies Toolkit (2021).

## Financial inclusion related websites



**Angola** - Education and financial inclusion portal (PT)



**Armenia** - "Fininfo", online instrument of financial services comparison (AM)



**Costa Rica** - Financial inclusion data and indicators page (SP)



**Dominican Republic** - Financial inclusion page (SP)



**Ecuador** - Statistics portal (SP)



**El Salvador** - Financial inclusion and education website (SP)



**Egypt** - Financial inclusion website (EN, AR)



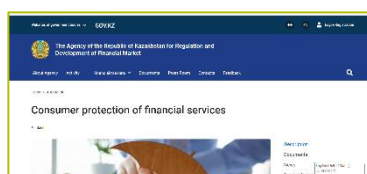
**Fiji** - National financial inclusion taskforce website (EN)



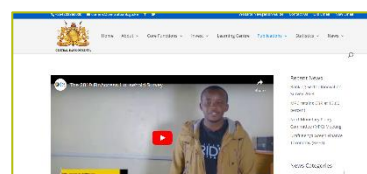
**Honduras** - Financial inclusion website (EN, SP)



**Jordan** - Financial inclusion website (EN, AR)



**Kazakhstan** - Financial consumer protection page (RU, EN)



**Kenya** - FinAccess page (EN)



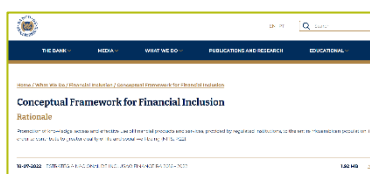
**Madagascar** - Financial inclusion website (FR)



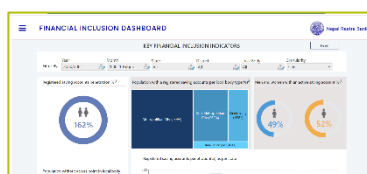
**Malaysia** - Financial inclusion website (EN, BM)



**Morocco** - Financial inclusion page (EN, AR, FR)



**Mozambique** - Financial inclusion page (EN, PT)



**Nepal** - Financial inclusion portal (EN)



**Nigeria** - Financial inclusion page (EN)

# CEMCWG Repository of Virtual Tools for Financial Literacy



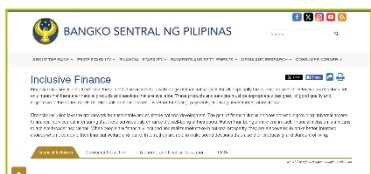
**Palestine** - Financial Inclusion website (AR)



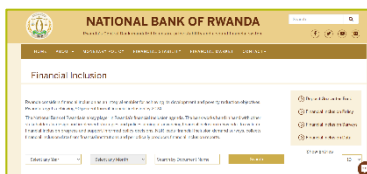
**Papua New Guinea** - Financial education and financial literacy page (EN)



**Paraguay** - Financial inclusion page (SP)



**Philippines** - Financial inclusion page (EN)



**Rwanda** - Financial inclusion page (EN)



**São Tomé and Príncipe** - Financial inclusion website (EN, PT)



**Seychelles** - Financial inclusion page (EN)



**Solomon Islands** - Financial inclusion page (EN)



**Suriname** - Financial inclusion and education hub (EN, NL)



**Tanzania** - Financial inclusion page (EN)



**Tunisia** - Financial inclusion observatory website (FR)



**Uganda** - Financial inclusion page (EN)



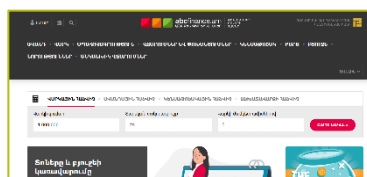
**Vanuatu** - Financial inclusion press release page (EN)



## Financial education related websites



**Angola** - Education and financial inclusion portal (PT)



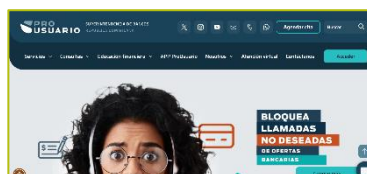
**Armenia** - Financial education website (AM)



**Bangladesh** - Financial literacy website (EN, BN)



**Costa Rica** - Financial education page (SP)



**Dominican Republic** - Consumer protection and financial education website (SP)



**Ecuador** - Financial education training tools page (SP)



**El Salvador** - Financial inclusion and education website (SP)



**Egypt** - Financial literacy page (EN, AR)



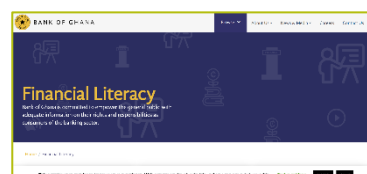
**Egypt** - Financial literacy hub (EN, AR)



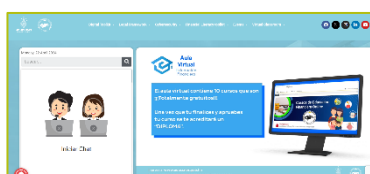
**Fiji** - Financial education page (EN)



**Fiji** - Digital financial literacy page (EN)



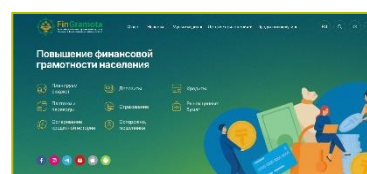
**Ghana** - Financial literacy page (EN)



**Honduras** - Financial education website (EN, SP)



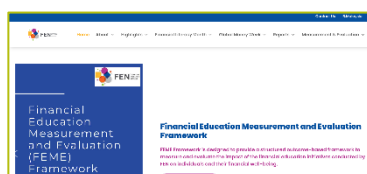
**Jordan** - Digital financial literacy page (AR)



**Kazakhstan** - Financial literacy website (RU)



**Malawi** - Consumer protection and financial literacy page (EN)

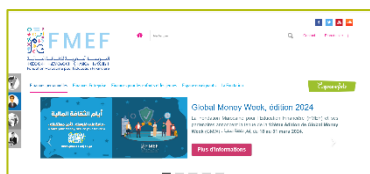


**Malaysia** - Financial education network website (EN, BM)

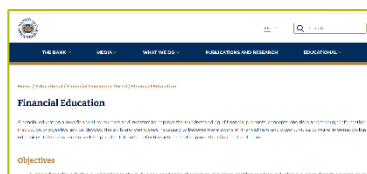


**Mongolia** - Financial education website (EN, MN)

# CEMCWG Repository of Virtual Tools for Financial Literacy



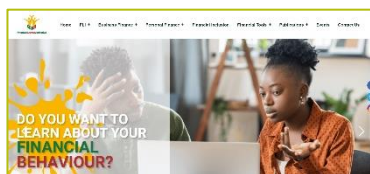
**Morocco** - Financial education website (FR)



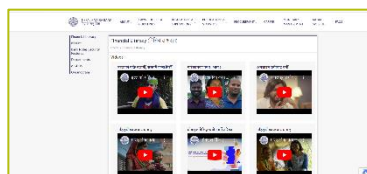
**Mozambique** - Financial education page (EN, PT)



**Namibia** - Consumer education page (EN)



**Namibia** - Financial literacy platform (EN)



**Nepal** - Financial literacy page (EN, HI)



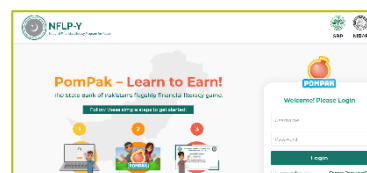
**Nigeria** - Financial education page (EN)



**Nigeria** - SabiMONI financial literacy learning platform (EN)



**North Macedonia** - Financial education page (EN, MK, AL)



**Pakistan** - National financial literacy programme for youth website (EN)



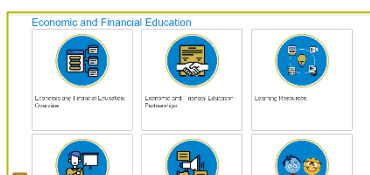
**Palestine** - Financial literacy for MSMEs platform (EN, AR)



**Papua New Guinea** - Financial education and financial literacy page (EN)



**Paraguay** - Financial education page (SP)



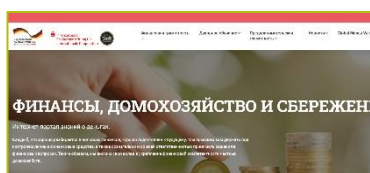
**Philippines** - Economic and financial education page (EN)



**Seychelles** - Financial education page (EN)



**Suriname** - Financial inclusion and education hub (EN, NL)



**Tajikistan** - Financial literacy portal (RU)



**Tanzania** - Guide for financial educators (EN)



**Tunisia** - Financial education website, Tunisian Academy of Financial Inclusion (AR, FR)

## CEMCWG Repository of Virtual Tools for Financial Literacy



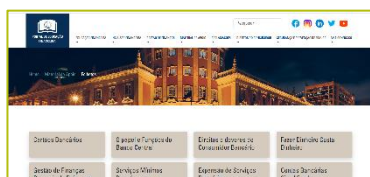
**Uganda** - Financial literacy website (EN)



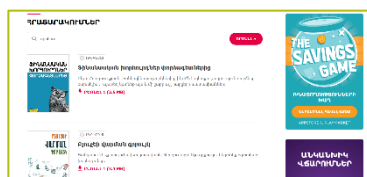
**Uzbekistan** - Financial literacy website (RU, UZ)



## Booklets, leaflets



**Angola** - Financial education leaflets (PT)



**Armenia** - Financial education leaflets (AM)



**Bangladesh** - Financial literacy booklet (HI)



**Costa Rica** - Financial education tips (SP)



**Dominican Republic** - Financial guides (SP)



**El Salvador** - Financial education booklet under "Tripticos" (SP)



**Egypt** - Financial literacy booklets (EN)



**Egypt** - Children booklets (AR)



**Ghana** - Financial literacy brochures (PT)



**Kenya** - Learning centre (EN)



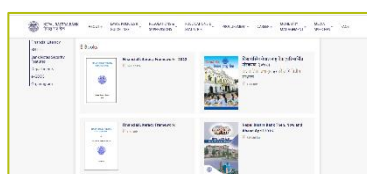
**Malawi** - Financial literacy guides (EN)



**Morocco** - Référentiel d'apprentissage de l'éducation financière (FR)



**Namibia** - Consumer rights leaflet (EN)



**Nepal** - Financial literacy e-books (EN, HI)



**North Macedonia** - Financial education material (MK, AL)



**Palestine** - Financial awareness and education brochures (AR)

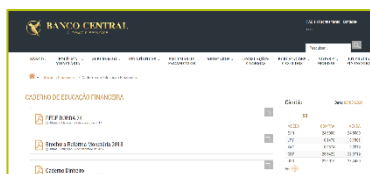


**Paraguay** - Financial education reading material (SP)



**Philippines** - Financial education learning resources (PT)

# CEMCWG Repository of Virtual Tools for Financial Literacy



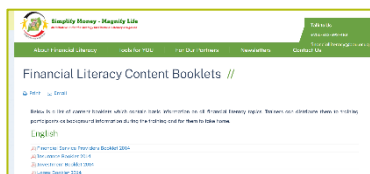
**São Tomé and Príncipe** - Financial education booklets (PT)



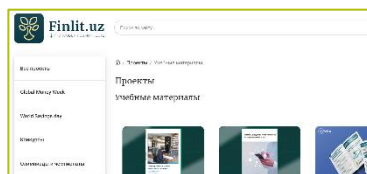
**Seychelles** - Financial education tips (EN)



**Sri Lanka** - Financial literacy materials (EN)



**Uganda** - Financial literacy content booklets (EN)



**Uzbekistan** - Educational materials for teachers and for the population (RU, UZ)

## Virtual courses



**Armenia** - “Boonus” educational courses for 8-9 grade (AM)



**Armenia** - “Boonus” educational courses for 10 grade (AM)



**Dominican Republic** - Lectures, financial education playlist (SP)



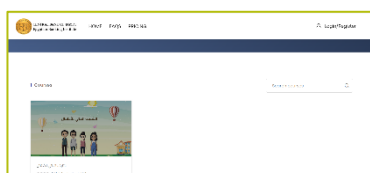
**Ecuador** - Virtual courses and online training material (SP)



**El Salvador** - Financial education online material (SP)



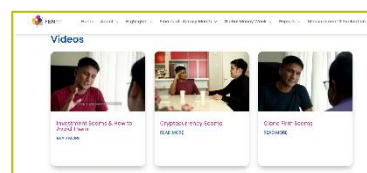
**Egypt** - Financial literacy e-learning courses for adults and youth (AR)



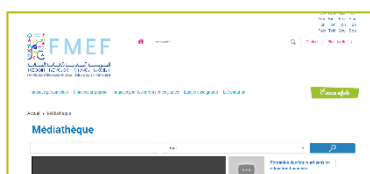
**Egypt** - Financial literacy e-learning courses for children (AR)



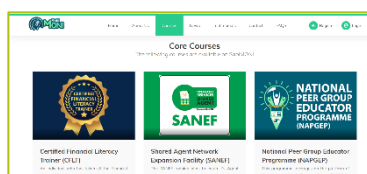
**Honduras** - CNBS Virtual Classroom (SP)



**Malaysia** - Videos and podcasts (EN)



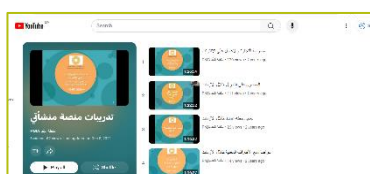
**Morocco** - Médiathèque Fondation Marocaine pour l'Education Financière (FR)



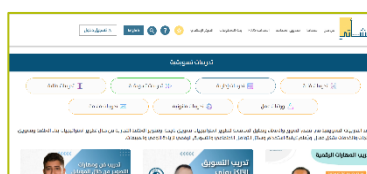
**Nigeria** - SabiMONI courses (EN)



**Paraguay** - Central Bank institute courses (SP)



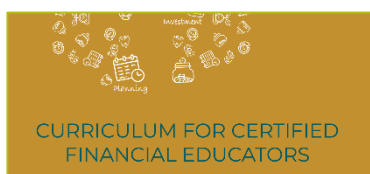
**Palestine** - Financial literacy training platform (AR)



**Palestine** - Monshati training material (AR)



**Tajikistan** - Financial literacy lectures and videos (TK)



**Tanzania** - Curriculum for certified financial educators (EN)

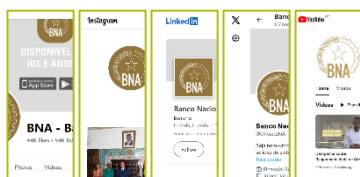


**Tunisia** - ATIF virtual courses (FR)

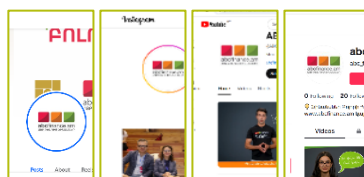


**Uzbekistan** - Online trainings on financial planning and savings (UZ)

## Social media



**Angola** - BNA Facebook, Instagram, LinkedIn, X, YouTube (PT)



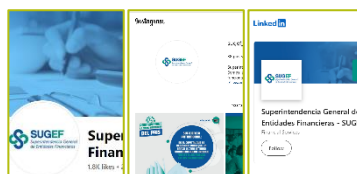
**Armenia** - ABC Finance Facebook, Instagram, YouTube, TikTok (AM)



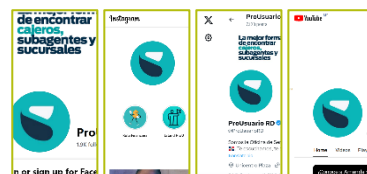
**Bangladesh** - BB Facebook, YouTube (HI)



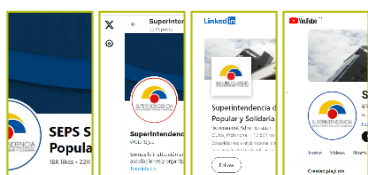
**Cambodia** - NBC-Edu Facebook (KH)



**Costa Rica** - SUGEF Facebook, Instagram, LinkedIn (SP)



**Dominican Republic** - ProUsuario RD Facebook, X, LinkedIn, YouTube (SP)



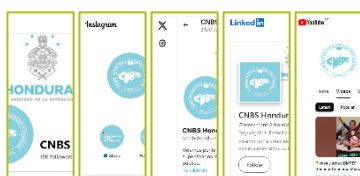
**Ecuador** - SEPS Facebook, X, LinkedIn, YouTube (SP)



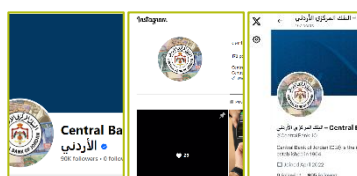
**Egypt** - CBE YouTube, EBI Facebook, Instagram, LinkedIn, YouTube (AR)



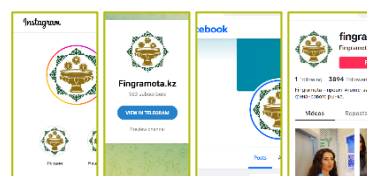
**Fiji** - FinTalk Fiji Facebook (EN)



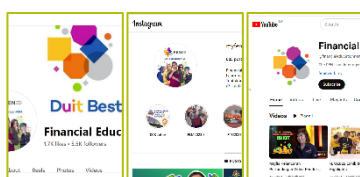
**Honduras** - CNBS Facebook, Instagram, X, LinkedIn, YouTube (SP)



**Jordan** - CBJ Facebook, Instagram, X (AR)



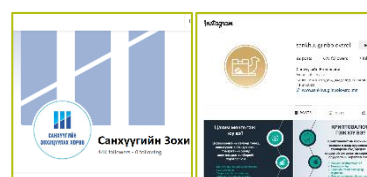
**Kazakhstan** - FinGramota Instagram, Telegram, TikTok (RU)



**Malaysia** - FEN Facebook, Instagram, X (EN, BM)



**Maldives** - GMW Maldives Facebook (EN)



**Mongolia** - FRC Facebook, Instagram (MN)



**Morocco** - FMEF Facebook, YouTube (FR, AR)



**North Macedonia** - FMEF Facebook (MK)



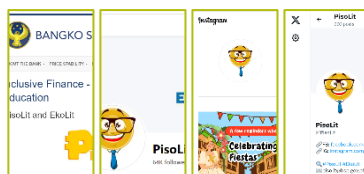
**Palestine** - Banking Awareness Facebook, Instagram, CYBW Facebook, Instagram (AR)



CEMCWG Repository of Virtual Tools for Financial Literacy



**Paraguay** - BCP Educa Facebook, Twitter (SP)



**Philippines** - BSP PisoLit digital platform, Facebook, Instagram Twitter (EN, TG)



**Seychelles** - Financial Education for Seychelles Facebook, Instagram, YouTube (EN)



**Solomon Islands** - CBSI Facebook (EN)



**Sri Lanka** - CBSL Facebook, Instagram X, LinkedIn, WhatsApp (EN)



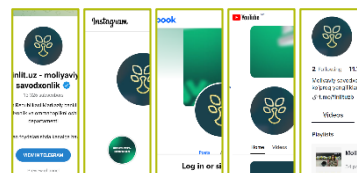
**Suriname** - CBvS Facebook, Instagram, YouTube (NL)



**Tajikistan** - Financial Literacy Facebook, Telegram (RU)



**Zambia** - Digital Financial Services campaign Facebook (EN)



**Uzbekistan** - CBU Telegram, Instagram, Facebook, YouTube, TikTok (RU, UZ)



## Mobile and web applications



**Armenia** - The Savings Game App (EN)



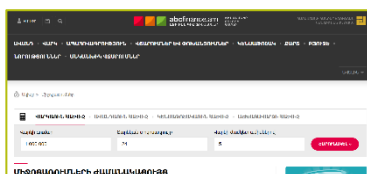
**Armenia** - Armenian Dram 3.0 App (AM)



**Armenia** - ABC Finance Pension Calculator App (AM)



**Armenia** - Finansner ayl kerp App (AM)



**Armenia** - ABC Finance Credit Calculator Webpage (AM)



**Cambodia** - NBC-Edu App (EN)



**Dominican Republic** - ProUsuario App (SP)



**El Salvador, Honduras** - El Club de Ahorro App (SP)



**Honduras** - Conoce y Compara Webpage (SP)



**Honduras** - Yo y Mi Dinero App (SP)



**Kazakhstan** - FinGramota Online (RU)



**Malaysia** - Consumer Info Webpage (EN)



**Nigeria** - SabiMONI App (EN)



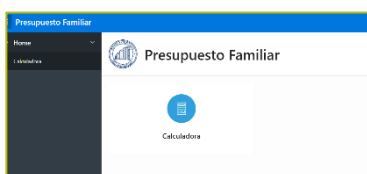
**North Macedonia** - Earn and Save Computer Windows/Android Educational Game (MK)



**Palestine** - PMA Masrifi App (AR)



**Palestine** - PMA Official App (AR)



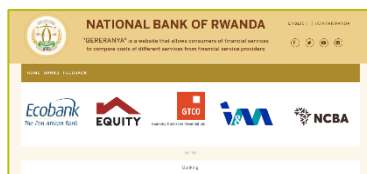
**Paraguay** - Family Budget Webpage (SP)



**Rwanda** - INTUMWA Chatbot (EN)



Rwanda - Gereranya App (EN)



Rwanda - Gereranya Website (EN)



Suriname - Mijl SRD App (NL)

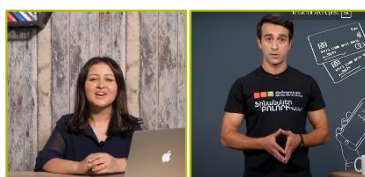


Uzbekistan - Finlit.uz App (RU, UZ)

## Videos



**Angola** - Financial literacy videos (PT)



**Armenia** - Everything about personal finances” and “Finances for everyone” videos (AM)



**Bangladesh** - BB video gallery (HI)



**BCEAO** - Financial education videos (FR)



**Cambodia** - Financial literacy videos (KH)



**Costa Rica** - Facebook channel (SP)



**Dominican Republic** - Financial education videos (SP)



**Ecuador** - Financial education videos (SP)



**El Salvador** - Multimedia (SP)



**Egypt** - Financial literacy cartoons (AR)



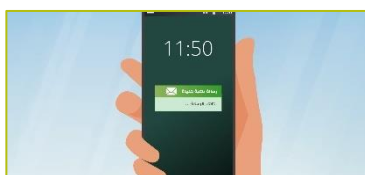
**Fiji** - Noda i Lavo television show (EN)



**Ghana** - Financial literacy videos (EN)



**Honduras** - Financial literacy videos (SP)



**Jordan** - Facebook channel (AR)



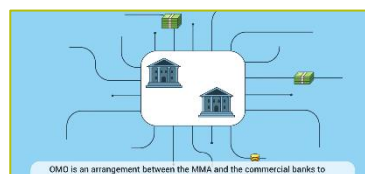
**Kazakhstan** - FinGramota videos (RU)



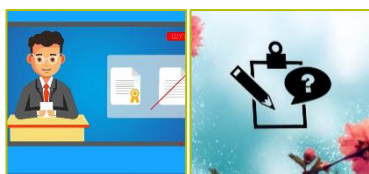
**Madagascar** - Song "Ny Mahasoa aloha vao ny Mahafinaritra" (ML)



**Malaysia** - Financial literacy videos (EN)



**Maldives** - Financial literacy videos (EN)



**Mongolia** - Financial literacy videos (MN)



**Morocco** - Financial literacy videos (AR)



**Mozambique** - Financial education videos (PT)



**Nepal** - Financial literacy videos (HI)



**North Macedonia** - 9 Educational Videos 'With the National Bank in the World of Finances' (MK)



**Palestine** - Financial literacy videos (AR)



**Paraguay** - Financial literacy videos (SP)



**Philippines** - Financial education videos for learners and educators (EN)



**Sri Lanka** - CBSL education channel (SI)



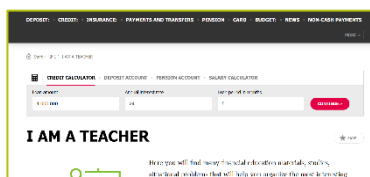
**Suriname** - Financial literacy videos (NL)



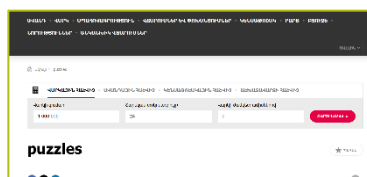
**Uzbekistan** - Financial literacy videos (RU, UZ)



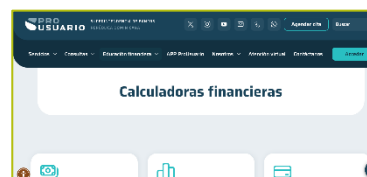
## Other resources



**Armenia** - “Financial education in schools” educational materials for teachers (AM)



**Armenia** - “Puzzles” web game (AM)



**Dominican Republic** - Financial calculators (simulators) (SP)



**Dominican Republic** - Financial terms glossary (SP)



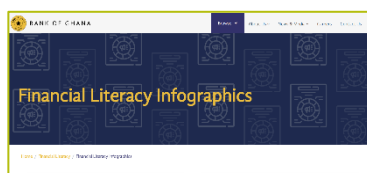
**El Salvador** - Financial education games (SP)



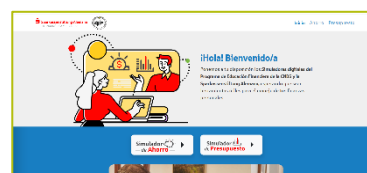
**Fiji** - Financial education games (EN)



**Fiji** - Education plan calculator (EN)



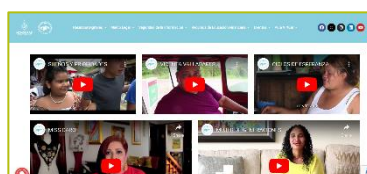
**Ghana** - Financial literacy infographics (EN)



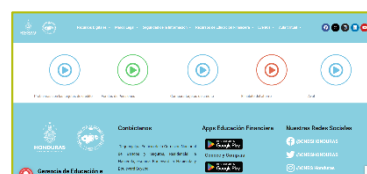
**Honduras** - Savings and budget digital simulators (SP)



**Honduras** - National and International Financial Education Informs (SP)



**Honduras** - Short films (SP)



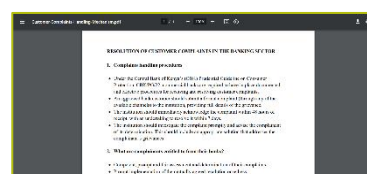
**Honduras** - Financial advice podcasts (SP)



**Kenya** - Total Cost of Credit website (EN)



**Kenya** - Fraud safety information (EN)



**Kenya** - Complaints handling awareness (EN)



**Maldives** - Financial literacy competition (EN)



**Morocco** - Children space (FR)



**Nepal** - Financial literacy songs (HI)



# CEMCWG Repository of Virtual Tools for Financial Literacy



**Nigeria** - Financial education series (EN)



**North Macedonia** - Infographics and data on financial literacy / education statistics (MK)



**North Macedonia** - Competition for primary and secondary school students on the occasion of World Savings Day (MK)



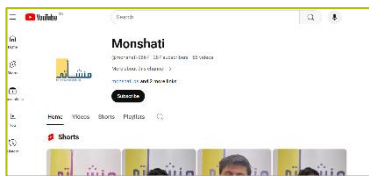
**North Macedonia** - Glossary of terms (MK)



**North Macedonia** - Educational articles 'Economy for All' (MK)



**Pakistan** - Financial literacy week (EN)



**Palestine** - Monshati YouTube (AR)



**Paraguay** - Financial education essay contests (SP)



**Paraguay** - Financial education fairs (SP)



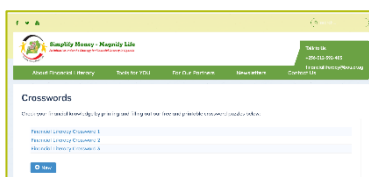
**Philippines** - Financial inclusion learning resources (EN)



**Sri Lanka** - Centre for banking studies (EN)



**Suriname** - Financial education poem competition (NL)



**Uganda** - Online financial literacy games (EN)

## Annex - language abbreviations





The tools and resources are available in different languages, which abbreviations are detailed below:

AL - Albanian  
AR - Arabic  
AM - Armenian  
BM - Bahasa Malaysia  
BN - Bengali  
EN - English  
FR - French  
HI - Hindi  
KH - Khmer  
MK - Macedonian  
MN - Mongolian  
ML - Malagasy  
NL - Netherlands  
PT - Portuguese  
RU - Russian  
SP - Spanish  
TA - Tamil  
TK - Tajik  
SI - Sinhala  
UZ - Uzbek

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