Alpbach Statement

on Financial Education

European Forum Alpbach · 28 August 2026

Across Europe, people are increasingly faced with important financial decisions that shape their future: how to save, invest, plan for retirement, and use digital financial services. These choices are becoming increasingly complex.

At the same time, Europe needs to mobilise more investment to support long-term growth, one of the objectives at the heart of the Savings and Investments Union.

In this context, financial education is essential to build the financial literacy people need to make informed decisions, strengthen their financial well-being and resilience, and participate with confidence in Europe's economy and financial markets.

Many organisations already deliver financial education across Europe. Their experience demonstrates what works in practice, yet this knowledge remains fragmented and insufficiently reflected in policy discussions.

Europe does not lack initiatives. It needs a stronger bridge between policy and practice.

The **European Alliance for Financial Education (FIN.e)** is designed to be that bridge. Established by the European Investment Bank Institute, ActionAid Hellas and Aflatoun International, the Alliance aims to connect more than 4,000 financial education practitioners across Europe and contribute to a stronger pan-European community of financial literacy practitioners. Supported by an Advisory Board bringing together diverse European stakeholders, including the European Commission, FIN.e offers a European space to exchange experience, build capacity and bring practitioner knowledge into policy discussions. By connecting practice and policy, FIN.e helps ensure that European and national strategies are informed by real implementation experience and that effective approaches can be shared and adapted across borders.

We want Europe to be a place where everyone can develop the financial knowledge, skills, and confidence needed to make informed financial decisions throughout their lives. Particular attention should be paid to young people, women, migrants, and other groups that face greater barriers to financial inclusion.

Practitioners play a key role, as they understand what works in real-world settings. Through evidence-sharing and collaboration, they can help improve the quality and reach of financial education across Europe. Effective financial education should be evidence-based, measurable, and continuously evaluated to ensure meaningful outcomes for citizens.

Following the European Forum Alpbach 2026, the FIN.e Advisory Board takes up its role in supporting the development of the initiative. Together, we endorse the objectives of FIN.e and commit, in our role as Advisory Board members, to providing strategic guidance, helping to identify shared priorities, and supporting the overall direction and development of FIN.e.

FIN.e will put these ambitions into practice by establishing thematic working groups, strengthening peer learning and capacity-building, identifying and sharing effective approaches, and supporting the adaptation and development of educational materials in response to evolving issues and the needs of different target groups. It will also create stronger channels for practitioner experience and challenges from the ground to inform policy discussions, while encouraging collaboration and joint initiatives across borders.

Through its activities, FIN.e will focus on four main priorities:

(a) Greater recognition and use of practitioner experience and evidence in European and national financial education discussions;

(b) Wider dissemination and uptake of high-quality approaches, tools and education material across Europe;

(c) Stronger cross-border collaboration and capacity among financial education practitioners.

(d) Promote access to high-quality financial education for all citizens, particularly underserved and vulnerable groups.

S I G N E D

by the members of the FIN.e Advisory Board

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