Report for 2024

on Implementation of the
National Strategy for Financial Literacy Development
until 2030

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Terms and Abbreviations

OECD	Organisation for Economic Co-operation and Development
USAID	U.S. Agency for International Development
IDP	Internally displaced person
Cyberpolice	Cyber Police Department of the National Police of Ukraine
MoV	Ministry of Veterans Affairs
MoE	Ministry of Economy, Environment and Agriculture of Ukraine
MoDT	Ministry of Digital Transformation of Ukraine
MSMEs	Micro-, small, and medium-sized enterprises
MES	Ministry of Education and Science of Ukraine
SMEs	Small and medium enterprises
Money Museum	Money Museum of the National Bank of Ukraine
NABU	Independent Association of Ukrainian Banks
NBU	National Bank of Ukraine
NSSMC	National Securities and Stock Market Commission
EEPO	Entrepreneurship and Export Promotion Office
Strategy	National Strategy for Financial Literacy Development until 2030
DGF	Deposit Guarantee Fund

Preface

- *The National Strategy for Financial Literacy Development until 2030* (the "Strategy") was approved in 2024.
- The Strategy was developed by the Interagency Working Group comprising representatives from the National Bank of Ukraine, the Ministry of Education and Science of Ukraine, the Deposit Guarantee Fund, the National Securities and Stock Market Commission, the Ministry of Economy of Ukraine, the Ministry of Digital Transformation of Ukraine, and the State Institution Entrepreneurship and Export Promotion Office.
- The draft of the Strategy was discussed at meetings of the consultative platform, attended by more than 220 people from 116 organizations – in particular, by representatives of educational institutions, local governments from almost all regions of Ukraine, non-governmental organizations, financial market experts, banks, non-bank financial institutions, and their associations.
- The NBU initiated the development of the Strategy and is providing information, analytics, and organizational support for the Interagency Working Group and support for meetings of the consultative platform.
- The Strategy is aimed at implementing **five strategic goals**.
- The Strategy roadmap contains **22 initiatives**, which are detailed in **80 measures**.
- The Strategy's measures are aimed at raising financial literacy of **four strategic groups**: **educators** as multipliers of the spread of financial knowledge and skills; **children and youth**, who are one step away from the adult, independent life and who are the future of the country; **adults** and **entrepreneurs**, who drive the development of the national economy.
- The existence of the Strategy contributes to the formation of a systemic approach to raising the public's financial literacy in Ukraine and is aligned with the Recommendations of the OECD Council on Financial Literacy.
- According to the OECD, as of the end of 2024, more than 80 countries had high-level strategic documents aimed at raising financial literacy of the public.
- The text of the Strategy and the information about its implementation is available on the page National Strategy for Financial Literacy Development until 2030 of the NBU's official website and on websites of other signatories of the Strategy

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SECTION I

Implementation Status of the National Strategy for Financial Literacy Development until 2030 by Strategic Goal

According to the results of the first year of the Strategy implementation, more than half of the measures (53% or 42 out of 80) of the Strategy roadmap were implemented, 6% of measures (5) were successfully completed, and the implementation of the remaining 41% of measures (33) is planned for the coming years (Figure 1).

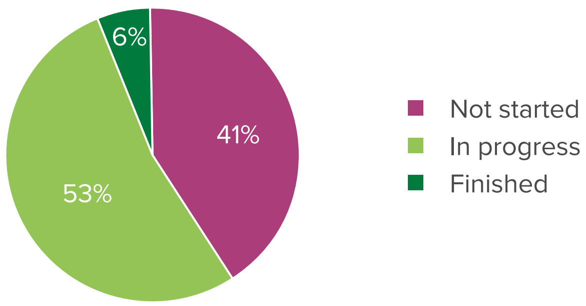


Figure 1. Status of Strategy implementation: Overview

The most progress has been made in implementing Strategic Goal 5. *Favorable Ecosystem for the Development of Financial Literacy* – 88% (or 7 out of 8) of the measures have been initiated and the planned work is being carried out according to schedule (Figure 2). This is due to the need to establish cooperation in Ukraine and at the international level, which will contribute to the further implementation of measures under other strategic goals.

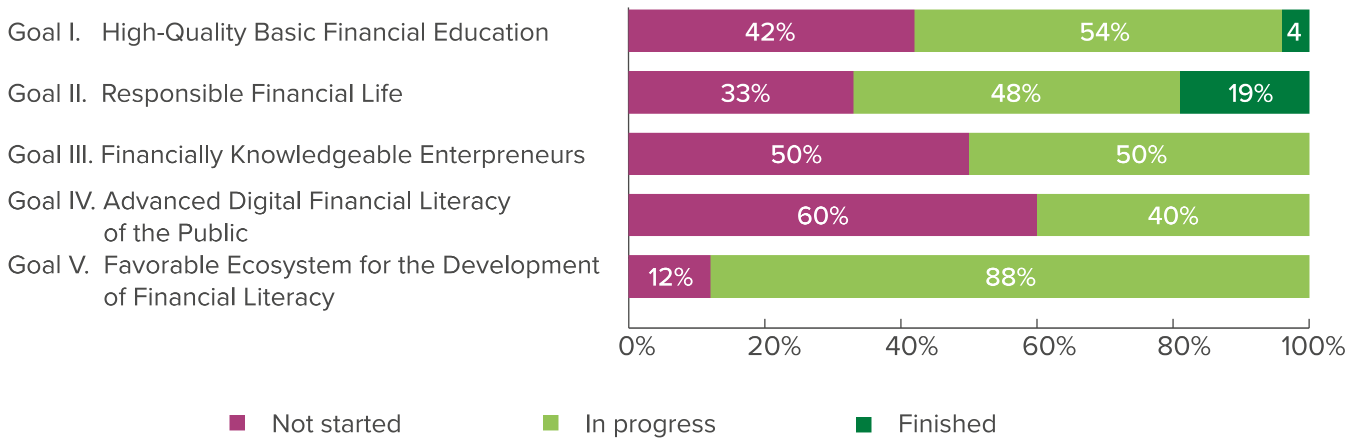


Figure 2. Progress in implementing measures under the Strategy, by strategic goal

In terms of the first two goals, some of the measures were completed in the first year of the Strategy's implementation: 1 measure under Goal 1 *High-Quality Basic Financial Education* and 4 measures under Goal 2 *Responsible Handling of Personal Finance*.

More detailed information is provided in the subparagraphs of Section I on the implementation of each strategic goal in 2024, in Section II on performance indicators for the implementation of strategic goals, and in Section III on the status of strategic risks materialization. Section IV contains a report on the implementation of the Strategy's roadmap measures.

1.1. Strategic Goal 1. High-Quality Basic Financial Education

Strategic Goal 1 *High-Quality Basic Financial Education* aims to develop financial awareness among children and young people, as well as to improve the qualifications of educators for the successful implementation of the financial literacy subject in the educational process.

For implementing Strategic Goal 1, the Strategy roadmap envisages 5 initiatives comprising 26 measures. The roadmap contains the largest number of measures for this goal.

In 2024, initiatives under Goal 1 with the largest number of measures were 1.1. Modern Training Programs (5 measures), 1.2. Access to Educational Resources (7 measures), and 1.3. A United Community of Expert Educators in Financial Literacy (8 measures).

Within the framework of achieving Goal 1, in 2024, 1 measure (4% of the total number of measures under Goal 1) was completed, 14 measures (54%) were implemented according to schedule, and 11 measures (42%) were not started.

As shown in Figure 3, the most progress was made in the implementation of measures under initiative 1.4. Monitoring Financial Literacy of Children and Youth and initiative 1.5. High Motivation to Be Financially Literate.

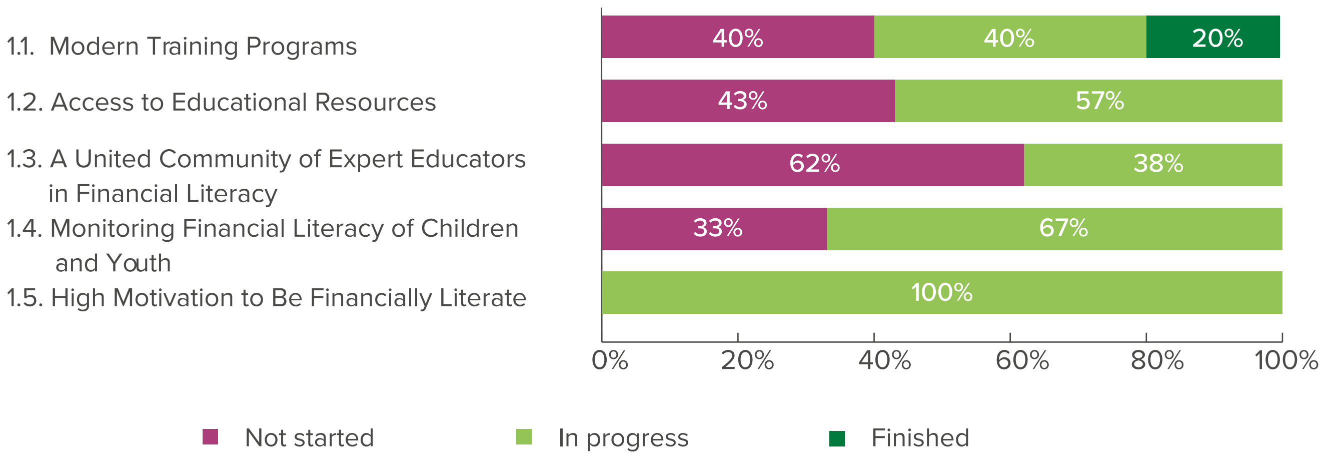


Figure 3. Implementation status of strategic initiatives under Goal 1

Key results for 2024 contributing to the achievement of Strategic Goal 1. High-Quality Basic Financial Education

The Financial Competence Framework for Children and Youth of Ukraine was presented to the public in Q1 2024. The document was developed by an interagency working group consisting of experts from the DGF, the NBU, the MES, and the NSSMC. The Framework serves as the basis for the creation of educational materials.

Ukraine's first supplemental program for teaching financial literacy to senior preschoolers was presented in July 2024. The document was prepared by experts from the NBU and the Association of Preschool Education Workers.

In 2024, within the framework of the first three initiatives of Goal 1, measures were implemented to prepare for the introduction of the Entrepreneurship and Financial Literacy course in the eighth grade, taught under the New Ukrainian School program, starting in September 2025. In particular, one new model curriculum was developed and two previously developed model curricula were reapproved. As a result, by the end of 2024, there were four model curricula for Entrepreneurship and Financial Literacy: Grades 8–9 recommended by the MES for use in schools.

Based on these model curricula, nine textbooks were developed, which were tested in 145 secondary education institutions in September–December 2024. All textbooks received the endorsement "Recommended by the Ministry of Education and Science of Ukraine" and can be used in the educational process.

Curricula

for Preschoolers

1. Supplemental program My First Money for senior preschoolers (authors: V. Rolik, N. Gavrysh, O. Kosenchuk, and T. Pirozhenko).

for Grades 8–9 of the New Ukrainian School

1. Model curriculum Entrepreneurship and Financial Literacy: Grades 8–9 for secondary-education institutions (authors: I. Bespalko, L. Voitytska, O. Trygub, V. Rolik) recommended by the MES (MES Order No. 1449 dated 27 November 2023)
2. Model curriculum Entrepreneurship and Financial Literacy: Grades 8–9 for secondary-education institutions (authors: R. Buiak, O. Hnatyshyn, V. Sukhinska, Y. Slyvka) recommended by the MES (MES Order No. 1138 dated 14 August 2024)
3. Model curriculum Entrepreneurship and Financial Literacy: Grades 8–9 for secondary-education institutions (authors: A. Kuznetsova, A. Dovhan, O. Chasnikova, O. Shnitser, O. Trygub, T. Hirchenko, O. Shabanova, A. Kharchenko, N. Nahaichuk) recommended by the MES (MES Order No. 1787 dated 24 December 2024)
4. Model curriculum Entrepreneurship and Financial Literacy: Grades 8–9 for secondary-education institutions (author: S. Panchenko) recommended by the MES (MES Order No. 1787 dated 24 December 2024).

Source: MES website, preschool education, model curricula for Grades 5–9 of New Ukrainian School.

In 2024, considerable attention was paid to preparing teachers to teach the new course Entrepreneurship and Financial Literacy starting in September 2025. In particular, the following events were held on the initiative of the NBU with the support of partners:

- the first conference FinLit Forum: Development of Financial Literacy in School Education for teachers
- courses from the NBU's Financial Knowledge Center TALAN to train teachers from pilot schools
- a course for teachers School of Insurance
- a course for teachers School of Charity. Inclusion.

In addition, the NBU launched the online course Financial Literacy for Educators on the Prometheus educational platform. The training materials are free and available 24/7. The course is useful for trainers and educators working in preschool, school, vocational, pre-higher, and higher education institutions who want to improve their qualifications in the field of financial literacy.

Textbooks for Grade 8 at Secondary Education Institutions That Received the Endorsement of the Ministry of Education and Science of Ukraine

1. Entrepreneurship and Financial Literacy / authors: V. Rolik, L. Voitytska, O. Trygub; textbook developed by the National Bank of Ukraine
2. Entrepreneurship and Financial Literacy / authors: T. Gilberg, O. Sukhovii
3. Entrepreneurship and Financial Literacy / author: N. Hrushchynska
4. Entrepreneurship and Financial Literacy / authors: T. Hurhula, R. Buiak, B. Kuzhdeba, Y. Slyvka, V. Sukhinska
5. Entrepreneurship and Financial Literacy / authors: A. Kuznietsova, O. Sydorova, N. Nahaichuk, O. Chasnikova, A. Dovhan, L. Sloboda, N. Dunas, V. Pysmennyi, I. Synia, H. Nakonechna, Y. Nechepurna, D. Sliusar, N. Kodak, S. Diachenko, I. Stetsiv, O. Shnitser
6. Entrepreneurship and Financial Literacy / authors: O. Plastun, S. Panchenko, V. Overko
7. Entrepreneurship and Financial Literacy / author: V. Rudan
8. Entrepreneurship and Financial Literacy / authors: I. Stetsenko, O. Andrusych
9. Entrepreneurship and Financial Literacy / author: S. Teplov
10. Source: MES Order No. 347 dated 21 February 2025; MES Order No. 431 dated 10 March 2025.

Source: MES Order No. 347 dated 21 February 2025; MES Order No. 431 dated 10 March 2025.
Fragments of the textbooks are available on the website of the All-Ukrainian Online School.

TALAN Financial Knowledge Center, launched by the NBU in August 2022, plays an important role in the creation and development of a community of financial literacy educators and trainers in Ukraine. The website of the center regularly updates thematic materials for lessons and extracurricular activities, and maintains a calendar of nationwide educational events for preschoolers, schoolchildren of different ages, and university students. As of 31 December 2024, the center's website had 65,372 users (up 55.7% from 2023), with over 270,000 page views and almost 34,000 file downloads.

In 2024, games were integrated into the educational process to increase motivation to become financially literate, and Ukrainians participated in international financial literacy events. In particular, children and young people had the opportunity to deepen their financial knowledge and develop financial skills by participating in the activities of two international educational campaigns – Global Money Week and World Savings Day, events dedicated to the Hryvnia Day, the #SuperCoins charity campaign, and events dedicated to the international charity movement Giving Tuesday.

In May 2024, a team of Ukrainian schoolchildren competed for the second time for the title of the winner of the largest pan-European financial literacy competition, the European Money Quiz. The final competition in Brussels was preceded by school, regional, and national stages in each participating country. Twenty-four teams from all regions of Ukraine competed in the national selection.

An important event was the launch in 2024 of the All-Ukrainian Financial Literacy Championship for 10th grade students of secondary education institutions. The first (school) selection round of the championship took place in October–November, with representatives of more than 270 schools taking part.

In order to identify gaps in financial knowledge and study the financial behavior of young people, a monitoring study of the level of knowledge of entrepreneurship and financial literacy among 10th grade students was conducted in 2024, as well as a survey of young people on financial literacy and savings. The results of these studies can be used in the future to develop educational products for schoolchildren.

In 2024, the NBU Money Museum conducted in-person and online tours for children and young people, as well as webinars for educators to improve their qualifications in the history of money circulation.

In total, in 2024, in order to attain Goal 1 High-Quality Basic Financial Education, about 2,000 events were held, involving nearly 667,000 participants representing the target groups "Children and Youth" and "Educators".

1.2. Strategic Goal 2. Responsible Financial Life

Strategic Goal 2. *Responsible Financial Life* aims to strengthen financial literacy of adults.

The Strategy Roadmap for Goal 2 includes five initiatives comprising 21 measures. The roadmap for this goal is one of the largest in terms of the number of measures.

In 2024, the Goal 2 initiatives with the largest number of measures were 2.2. Improving Awareness of the Economy and Financial Services from Primary Sources (5 measures) and 2.4. Projects of the Money Museum (6 measures).

In 2024, 4 measures (19% of the total number of measures under Goal 2) were completed, 10 measures (48%) were being implemented, and 7 measures (33%) were not started.

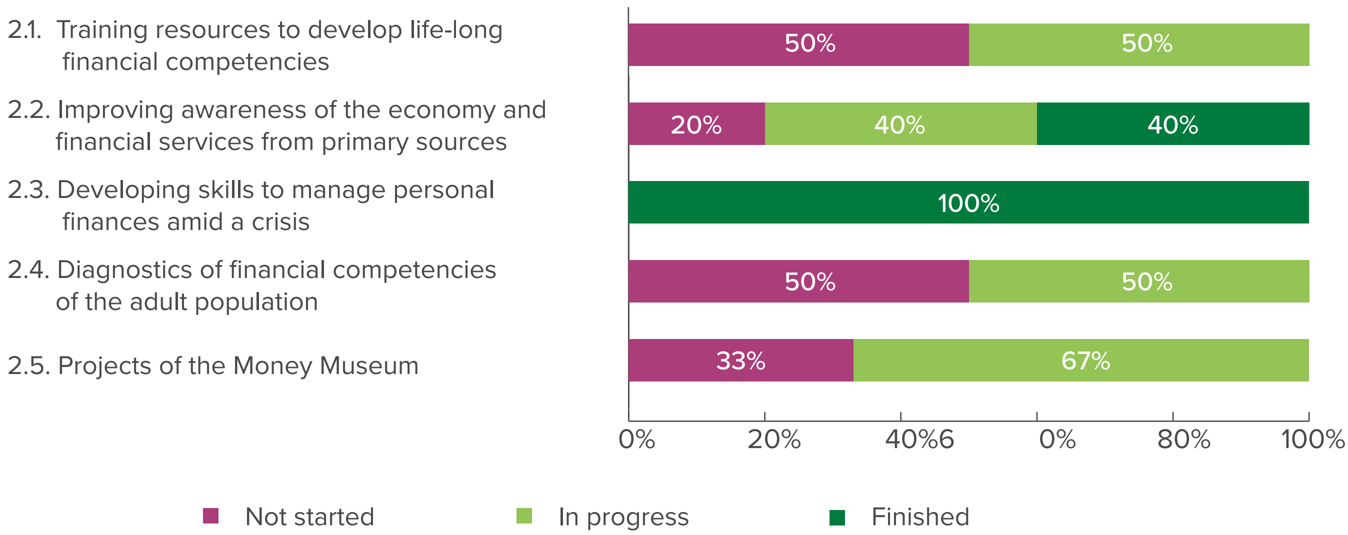


Figure 4. Implementation status of strategic initiatives under Goal 2

As shown in Figure 4, the greatest progress has been made in implementing the measures under initiatives 2.2. Improving Awareness of the Economy and Financial Services from Primary Sources, 2.3. Developing Skills to Manage Personal Finances amid a Crisis, and 2.5. Projects of the Money Museum.

Key results for 2024 contributing to the achievement of Strategic Goal 2. Responsible Financial Life

In 2024, work began on preparing training materials to improve the financial literacy of military personnel, veterans, and their families. The DGF has developed a specialized course and is working to create a focus group to test the course materials before making it public. The NBU held consultations with representatives of the Ministry of Veterans Affairs of Ukraine, the Ministry of Defense of Ukraine, and professors from the National Defense University of Ukraine and the Military Institute of Taras Shevchenko National University of Kyiv. The results will be taken into account when developing educational products in 2025.

In 2024, the DGF began to work on creating training programs for civil servants and established cooperation with the High School of Public Governance.

In order to raise economic awareness among the population, the NBU launched a section called *#EconomyExplained* on its website. The materials are developed on the basis of the NBU's quarterly Inflation Report and cover main economic events and the NBU's vision of the future development of the Ukrainian economy in a form that is understandable for the general public.

In May–December 2024, the NBU initiated a nationwide information campaign *#FinanceCyberSecurity*. This event is the continuation of the *#GoodbyeToFraud* information campaign, which the NBU has been conducting regularly since 2020.

From July to November 2024, the NBU also conducted a nationwide information campaign *#KnowYourRights_Insurance*. The goal of this campaign was to raise public awareness about the types of insurance services, the specifics of their use, and the procedure for concluding an insurance agreement, as well as about what to do in the event of an insured event and in case of a violation of consumer rights. Special training materials on car insurance have been developed for the purposes of this information campaign.

In 2024, special attention was paid to developing skills to maintain financial resilience. To this end, the DGF developed a course on personal finance management in crisis conditions for internally displaced persons and Ukrainians staying abroad. In addition, DGF experts created the *Financial Resilience* course and developed webinars *Efficient Management of Family Finance under Martial Law* and *Financial Planning during War*.

To determine the most effective training methods based on modern information technologies, a survey titled *Artificial Intelligence in Education* was conducted during the reporting year. In addition, NBU experts conducted the first study of the impact of financial literacy of Ukraine's population on household expectations regarding prices and the link between inflation expectations and the central bank's target. The findings of this study are being used in the implementation of monetary policy.

In October 2024, Ukraine held its first nationwide financial literacy test, in which more than 50,000 people took part.

Throughout 2024, the Money Museum also hosted events for adults, including military personnel. The Money Museum participated in the preparation of an exhibition at the Ukrainian House entitled *The Hryvnia. More than Money*, scheduled to take place in the spring of 2025, and conducted walking tours named *Hryvnia's Secrets in Kyiv Streets*.

In total, in 2024, in order to achieve Goal 2 *Responsible Financial Life*, more than 90 events were organized, with more than 65,000 people participating. Furthermore, as a result of two NBU information campaigns, more than 46 million messages were distributed in order to increase financial awareness of adults in Ukraine.

1.3. Strategic Goal 3. Financially Knowledgeable Entrepreneurs

This goal is designed to increase the level of financial literacy among those of the population engaged in entrepreneurial activities.

The Strategy's roadmap includes five initiatives and 10 measures to achieve this goal.

In 2024, the most extensive initiatives in terms of measures under Goal 3 were 3.1. A Powerful Start (3 measures) and 3.2. Confident Users of Financial Services (3 measures).

In 2024, half of the planned measures for Goal 3 were in progress, while the other half had not yet been started.

The greatest progress was achieved in implementing measures under initiatives 3.1. A Powerful Start, 3.2. Confident Users of Financial Services, and 3.4. Helpful Awareness and Motivation Events (Figure 5).

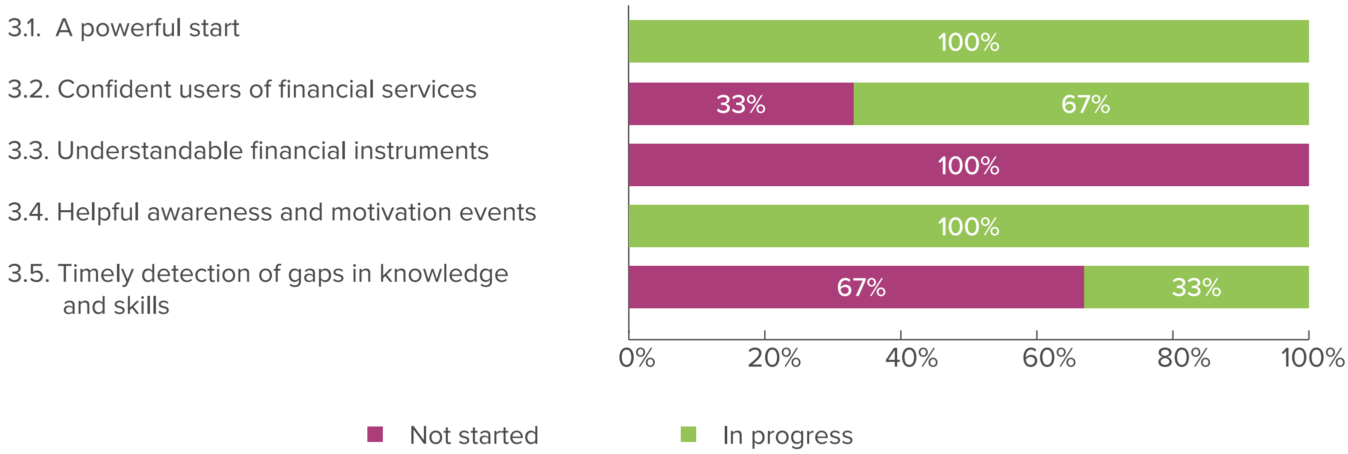


Figure 5. Implementation Status of Strategic Initiatives for Goal 3

Key Results of 2024 Contributing to Strategic Goal 3. Financially Knowledgeable Entrepreneurs

In 2024, work began on developing the Financial Competence Framework for Ukrainian Entrepreneurs. In December, the Deposit Guarantee Fund launched the process of forming an inter-agency working group for this purpose.

As of the end of 2024, the Diia.Business national project, implemented by the Ministry of Digital Transformation in collaboration with the Entrepreneurship and Export Promotion Office (EEPO), was continuing its systematic informational and educational work aimed at boosting the financial literacy of entrepreneurs. The Diia.Business website is an important tool for promoting practical knowledge on starting, developing, and scaling a business. It gives entrepreneurs access to up-to-date training materials, analytical reviews, and recommendations on financial planning, using financial services, and attracting funding. In 2024, the Diia. Business website had over 4.2 million views.

In the *Entrepreneur's Handbook* section, under the *Financial Management* category, there are articles on the most in-demand topics for entrepreneurs in business finance management. These topics include: what a salary project is, how to create a profit and loss statement, financial support programs for businesses, how to choose a bank, types of corporate loans, what internet banking and a corporate client card are, crowdfunding platforms, acquiring, acquirers and POS terminals, what a credit history is, which credit bureaus operate in Ukraine, and more.

The *Financing and Support Programs/Financial Opportunities Marketplace for Business* service was created to support entrepreneurs at all stages of their business development: from starting to scaling. The service provides access to current financial products and programs, allowing users to choose the optimal solutions for achieving their business goals. As of 31 December 2024, the service offered 32 loan programs from 6 banks; 170 regional support programs for entrepreneurs from 20 regional military administrations; and over 400 financial programs, including credit lines for replenishing working capital, investment loans, loans for purchasing commercial real estate, leasing, factoring, grants, and international programs.

Through the network of Diia.Business entrepreneur support centers (with informational support from the Ministry of Digital Transformation and the EEPO), educational and educational grant programs have been implemented to enhance the entrepreneurial culture and financial literacy of various population groups. Special attention was given to groups such as youth, women, veterans, and people with disabilities. In total, eight programs were implemented in 2024, including:

- The *Start* educational grant program (target group: women)
- The *Vlasne* national acceleration program (target group: startups and small enterprises)
- The *Svitanok* national educational program (target group: MSMEs planning to engage in exports)
- The *Financier* educational program (target group: SMEs)
- The *Trajectory* national educational grant program (target group: veterans, military personnel, and their family members who need support in starting and developing their own businesses)
- The *Brave 2. Scaling and Digitalization* program (target group: women who need support in starting and developing their own businesses and digitizing business processes)
- The *Compass: Business Restart and Development* educational program for IDPs (target group: MSMEs and self-employed individuals who have relocated and were forced to restart business processes)
- The *Stimulus* educational program to improve the digital literacy of entrepreneurs (target group: SMEs seeking to improve their digital literacy for successful business development).

To improve the Diia.Business website, the EEPO conducted a user survey in August 2024, focusing on the usefulness, convenience, and frequency of use of the information presented in the *Financing and Support Programs (Financial Opportunities Marketplace for Business)* section. The study quizzed representatives from the service sector, the agricultural sector, the IT industry, construction, and the food and light industries.

Overall, in 2024, approximately 150 events were held to achieve Goal 3 with nearly 18,500 people participating.

1.4. Strategic Goal 4. Advanced Digital Financial Literacy of the Public

This goal aims to develop digital financial skills across a range of age groups.

The Strategy's roadmap includes four initiatives and 15 measures to achieve this goal.

In 2024, the most extensive initiatives in terms of measures under Goal 4 were: 4.1. Accessible and Understandable Digital Financial Services (4 measures), 4.2. Payment Security and Protection against Fraud in Digital Financial Services (4 measures), and 4.3. Recognizable Online Channels for Spreading Financial Knowledge (4 measures).

In 2024, six measures (40% of the total) for Goal 4 were being implemented, while work had not yet begun on the remaining 9 measures (60%).

The greatest progress was made in implementing the measures under initiative 4.1. Accessible and Understandable Digital Financial Services, and initiative 4.2. Recognizable Online Channels to Spread Financial Knowledge.

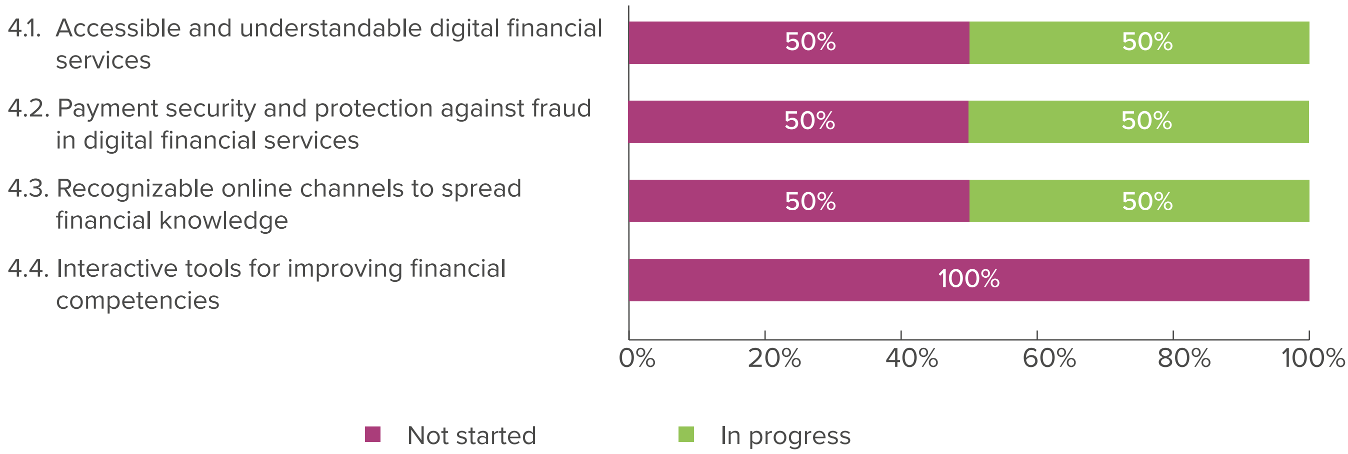


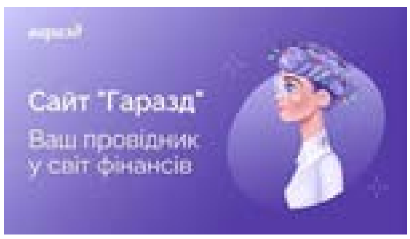
Figure 6. Implementation Status of Strategic Initiatives for Goal 4

The key achievements in 2024 contributing to the achievement of Strategic Goal 4. Advanced Digital Financial Literacy of the Public

The second and third issues of the “Financial Wisdom” newspaper, a free social publication by the NBU in partnership with PrivatBank and the Zhyttieliub Charitable Foundation, were issued in Q2 and Q4 of 2024. These issues focused on the secure use of remote financial services. The digital version of the newspaper is available on the Harazd website, while printed copies are distributed through Pension Fund service centers across Ukraine (excluding temporarily occupied territories and areas with difficult security situations).

Throughout the year, the NBU conducted several events to promote responsible and secure online financial service usage, such as: Safer Internet Week in February; Payment Security Month from late October to early November; and A Payment Security Advent Calendar in December, themed after the magical world of Harry Potter. Work has also begun on an online course on payment security, and a memorandum was signed with MEGOGO to host the course on its online platform.

From May to December 2024, the NBU and the State Service of Special Communications and Information Protection of Ukraine ran a joint information campaign called #CybersecurityOfFinances, which reached over 39 million messages. The campaign aimed to spread knowledge about payment security rules and teach financial service consumers how to protect their financial data in cyberspace.



The main channel for disseminating financial knowledge to adults is the Harazd website, launched by the NBU in August 2023. The site's content is continuously updated. It also serves as an online platform for the NBU's information campaigns. By the end of 2024, the Harazd website had nearly 200,000 unique users.

Throughout the year, target groups were informed about personal finance management, secure use of financial services, and financial literacy initiatives via the official messengers and social media pages of the NBU and the Deposit Guarantee Fund.

1.5. Strategic Goal 5. Favorable Ecosystem for the Development of Financial Literacy

This goal aims to strengthen cooperation between state institutions, financial market participants, educational institutions, NGOs, and all other stakeholders interested in improving the financial literacy of Ukraine's population.

The Strategy's roadmap includes three initiatives with a total of eight measures.

In 2024, the largest initiative by the number of measures was 5.1. Creation and Development of Cooperation Mechanisms in Ukraine, which included four measures.

By the end of 2024, seven measures (88%) under this goal were being implemented as planned, while work had not yet begun on one measure (12%).

The greatest progress was made in implementing the measures under initiative 5.2. Stepping Up International Cooperation and initiative 5.3. Development of Scientific and Educational Activities on the Basis of the Money Museum.

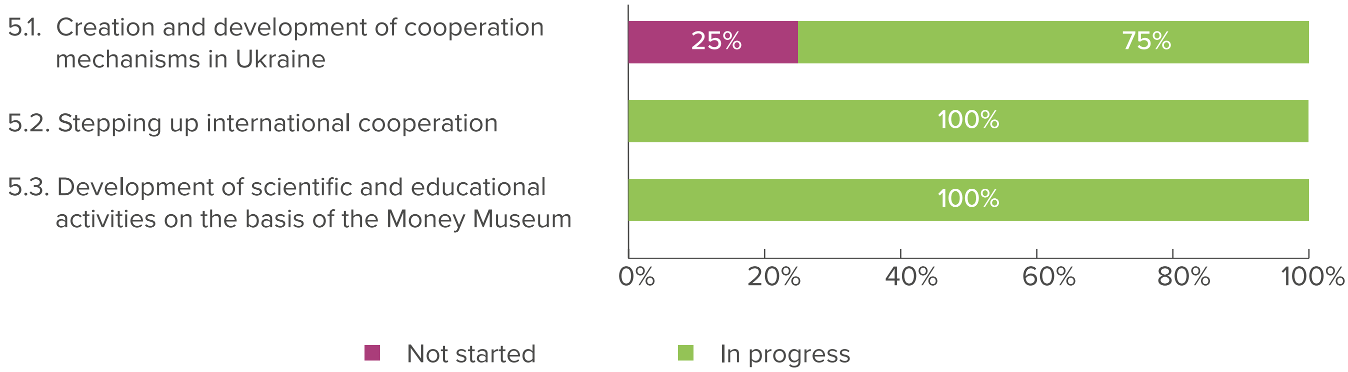


Figure 7. Implementation Status of Strategic Initiatives for Goal 5

Key Results of 2024 that help achieve Strategic Goal 5. Favorable Ecosystem for the Development Financial Literacy

Throughout 2024, the National Bank of Ukraine (NBU) actively involved financial institutions in developing financial literacy in Ukraine. These institutions participated in several key campaigns and projects, including: The Harazd website promo campaign; educational campaigns such as Global Money Week, Hryvnia Day, and Savings Day; in The Banker – A Dream Profession educational project, a Financial Literacy Marathon for Bank Workers' Day; and in informational campaigns like #CybersecurityOfFinances and #KnowYourRights_Insurance. On average, 40 to 60 financial institutions, including banks, banking associations, insurance companies, and payment systems, took part in these events.

In 2024, the NABU for the second time supported the NBU's initiative to host the national selection for the European Money Quiz, Europe's largest financial literacy competition for schoolchildren.

Central government bodies (including the Ministries of Internal Affairs, Defense, Veterans, Social Policy, Justice, and Digital Transformation) and regional military administrations also participated in the NBU's informational and educational campaigns. The #CybersecurityOfFinances campaign specifically collaborated with influencers and bloggers who helped spread the campaign's messages to their audiences.

In 2024, steps were also taken to expand cooperation with the OECD International Network on Financial Education. In March 2024, the FinLit Forum: Development of Financial Literacy in School Education conference was attended by Yoshiki Takeuchi, Deputy Secretary-General of the OECD, and financial literacy experts from the UK, Belgium, and Poland. In March 2024, Ukraine also hosted its tenth Global Money Week educational campaign, coordinated globally by the OECD.

Throughout the year, NBU specialists participated in events held by the OECD International Network on Financial Education. They also collaborated on the second phase of the OECD's technical assistance project, which focuses on developing financial literacy in countries supported by the Netherlands Ministry of Finance.

In 2024, the OECD, in cooperation with the NBU and members of the inter-agency working group (including representatives from the Ministry of Education and Science, Deposit Guarantee Fund, National Securities and Stock Market Commission, Ministry of Economy, Ministry of Digital Transformation, and EEPO) conducted an assessment of financial literacy development in Ukraine. This assessment was to ensure compliance with the provisions of a special OECD legal instrument – the Recommendations of OECD Council on Financial Literacy. The findings of this research were presented in the OECD report, *Mapping Ukraine's Financial Markets and Corporate Governance Framework for a Sustainable Recovery*.

Additionally, the NBU expanded its financial literacy cooperation in 2024 with the Central Bank of Bosnia and Herzegovina and various international organizations, including: USAID's Investments for Business Resilience project; the International Finance Corporation (IFC); the Swiss State Secretariat for Economic Affairs (SECO); the UK's Good Governance Fund (GGF); the European Banking Federation (EBF), U-Report (UNICEF); and Junior Achievement Ukraine. Cooperation was also established with the Bendukidze Center and the YBC Lviv business community.

In 2024, the NBU focused on developing scientific and educational work at the Money Museum. On 16-18 September, the museum hosted the First Numismatic Conference Money & Banking: Money and Banks in the History of Europe, which was attended by leading experts in history, numismatics, banking, art history, linguistics, and archaeology.

SECTION II

Indicators for Achieving Strategic Goals

By the end of 2024, out of ten indicators for the strategic goals, three intermediate targets were met: indicators #7, #8, and #10 (Table 1).

Table 1. Indicators for Achieving Strategic Goals

No.	Indicators	As of 31 Dec. 2023	As of 31 Dec. 2024	Target as of 31 Dec. 2025
1	Financial literacy score of adult population (ages 18–79) is measured on a scale of 0 to 21 points.	12,3	12,3	12,5
2	Schools where children are taught financial literacy, % of the total number	10%	10%	100%
3	Online course on financial literacy for training educators, number of courses	1	1	2
4	Online course on financial literacy for training schoolchildren, number of courses	–	–	1
5	Online course on financial literacy for adults, number of courses	–	–	1
6	Number of financial competency frameworks developed and updated	2	2	3
7	Number of centrally developed and updated educational programs	2	5	5
8	Number of budding entrepreneurs who completed the training	–	18,500	500
9	Unique users of the website of NBU Financial Knowledge Center Talan, persons per year	42 тис.	65,000	100,000
10	Unique users of Harazd financial literacy website, persons per year	20 тис.	193,000	80,000

For reference:

Target has been achieved	Target has not been achieved yet

The value for Indicator No. 1, Financial Literacy Score of Adult Population(ages 18–79), will be updated after repeating a nationwide financial literacy survey, which is conducted in Ukraine according to the OECD methodology. This requires attracting donor funding.

In 2025, Indicator No. 2, Schools Where Children Are Taught Financial Literacy, is expected to be achieved. This is thanks to the introduction of the mandatory course Entrepreneurship and Financial Literacy for 8th-grade students starting in September 2025 as part of the New Ukrainian School program.

The target for Indicators No. 3-5, which involve developing three online courses (for educators, schoolchildren, and adults), has not yet been met. Their completion largely depends on the ability of responsible institutions to secure funding for their creation. The concepts for these courses were developed in 2024.

By late 2024, the Deposit Guarantee Fund began forming a working group to develop the Financial Competence Framework for Ukrainian Entrepreneurs. The target for Indicator No. 6, Number of developed and updated financial competence frameworks, is expected to be achieved by the end of 2025.

Indicator No. 7, Number of centrally developed and updated educational programs, was met. Specifically, five educational programs were approved by the Ministry of Education and Science of Ukraine. One is the My First Money program, which teaches financial management basics to preschool children, and the other four are model curricula for the mandatory Entrepreneurship and Financial Literacy course for 8th and 9th graders[1].

Thanks to the eight educational and educational grant programs implemented by the Diia.Business network of entrepreneur support centers in 2024, the target for Indicator #8, Number of budding entrepreneurs who completed the training, was significantly exceeded. In 2024, about 18,500 entrepreneurs participated in the training events, which is 37 times more than the target planned for the end of 2025.

By the end of 2024, Indicator No. 9, Unique users of the website of NBU Financial Knowledge Center Talan, showed positive growth, with a 55% increase in users.

The target for Indicator No. 10, Unique users of Harazd financial literacy website, was exceeded. In 2024, the website had 193,253 unique users, which is 142% more than the target of 80,000 users planned for the end of 2025. This was largely due to the NBU using the website as a core platform for the nationwide informational campaign #KnowYourRights_Insurance and the First Nationwide Financial Literacy Test.

[1] Read more about the educational programs on page 7 of the report

SECTION III

Strategic Risks

In 2024, five of the eight implementation risks specified in the Strategy materialized (Table 2).

Based on the results of the first year of implementation of the Strategy, one of the most significant risks was identified as the risk of insufficient funding. This risk was driven by a decrease in funding for educational initiatives due to donors shifting their priorities and/or authorities redirecting funds to more important areas, in particular toward strengthening the country's defense capabilities. Another important factor is a shortage of workers, which is driven by mobilization, migration, etc. Going forward, this risk will make it harder to take measures to promote financial literacy within the planned timeframe and will encourage a search for new partnerships and a revision of the scope of and requirements for planned work.

Table 2. Strategy Implementation Risks

No.	Risk description	Status	Year detected	Level of impact	Area impacted	Response plan
1	Prolongation and/or escalation of russia's war against Ukraine	Materiali-zed	2024	Medium	Scope, deliverables, deadlines	Update of Strategy and/or its roadmap
2	Public rejection of Strategy measures	Not ma-terialized	–	Low	Deliverables	Finding out the reasons for rejection through surveys and other research methods, finding alternative initiatives or improving communication
3	Shift in public priorities	Materiali-zed	2024	Medium	Deliverables	Update of Strategy and/or its roadmap
4	Insufficient resources (financial, human, and other) to implement measures laid out in the Strategy	Materiali-zed	2024	High	Deliverables, deadlines	Searching for additional resources, partners, and revising the cost estimate of initiatives to make them cost-efficient
5	Extension of deadlines for tasks due to an increase in the scope of work	Materiali-zed	2024	High	Deadlines	Updating the Strategy roadmap
6	Lack of sufficient preparation of strategic initiative coordinators for comprehensive problem solving	Not ma-terialized	–	Low	Deadlines	Replacing coordinators

No.	Risk description	Status	Year detected	Level of impact	Area impacted	Response plan
7	Difficulties in arranging cooperation, insufficient engagement of project teams' members	Materiali-zed	2024	Medium	Scope, deadlines	Clarifying joint areas of cooperation, making changes to the composition of the interagency working group
8	Changes in the regulatory framework with regard to stakeholders' capacity to implement measures and actions laid out in the Strategy	Not ma-terialized	–	Low	Scope, deliverables, deadlines	Redistribution of tasks between stakeholders, searching for alternatives

Another significant risk was the risk of extending task deadlines (23 measures). As 2024 was the first year of the Strategy's implementation, the range of tasks was expanded in the process of implementing a number of measures, which will ultimately make it possible to achieve better results and extend financial literacy measures to cover a larger part of the population and entrepreneurs. Another important factor that is driving the need to push back the deadlines for implementing the Strategy's measures is difficulty raising funding.

Materialized risks necessitate updating the Strategy roadmap, in particular by clarifying the expected results and the deadlines for implementing the measures.

SECTION IV

Progress Report on the Roadmap for Implementing the National Strategy for Financial Literacy Development until 2030

Table 3. Progress made in 2024 on measures to implement Goal 1. High-Quality Basic Financial Education

Initiatives	Measures	Responsible Authorities	Deadline	As of 31 December 2024	Implementation Status
1.1. Modern training programs	1.1.1. Revise the Financial Competence Framework for Children and Youth of Ukraine (under the age of 18) in line with recommendations of the European Commission and the OECD	DGF, MES, NBU, NSSMC	Q2 2027	Measure implementation is planned to start in 2027.	not started
	1.1.2. Develop an educational program to teach fundamentals of financial literacy to preschoolers	NBU, MES	Q4 2024	NBU, MES: The supplemental program My First Money for senior preschoolers (authors: V. Rolik, N. Gavrysh, O. Kosenchuk, and T. Pirozhenko) was developed, approved for use in preschool educational institutions by Minutes No. 3 dated 31 May 2024 of the meeting of the expert commission on preschool pedagogy and psychology, and registered under No. 1.0019–2024 in the Catalog for Classification of Educational Literature and Curricula (letter No. 21/10-358 dated 10 June 2024 from the State Scientific Institution "Institute for Modernization of Educational Content").	completed
	1.1.3. Develop educational programs to teach fundamentals of financial literacy to students in grades 1–7	NBU, MES	Q4 2025	NBU: Measure implementation is planned to start in 2025.	not started

Initiatives	Measures	Respon-sible Autho-rities	Dead-line	As of 31 December 2024	Imple-men-tation Status
	1.1.4. Revise the educational program Entrepreneurship and Financial Literacy for students in grades 8 and 9	NBU, MES	Q4 2028	MES Results achieved in the reporting period: 1. Two model curricula were re-approved: ▪ model curriculum *Entrepreneurship and Financial Literacy: Grades 8–9* for secondary-education institutions (author: S. Panchenko) recommended by the MES (Order No. 1787 dated 24 December 2024) ▪ model curriculum *Entrepreneurship and Financial Literacy: Grades 8–9* for secondary-education institutions (authors: A. Kuznetsova, A. Dovhan, O. Chasnykova, O. Shnitser, O. Trygub, T. Hirchenko, O. Shabanova, A. Kharchenko, N. Nahaichuk) recommended by the MES (Order No. 1787 dated 24 December 2024). 2. One new model curriculum was approved – *Entrepreneurship and Financial Literacy: Grades 8–9* for secondary-education institutions (Authors: R. Buyak, O. Hnatyshyn, V. Sukhinska, E. Slyvka) recommended by the MES (Order No. 1138 dated 14 August 2024) NBU: Re-approval of the model curriculum developed by NBU specialists is planned for 2028.	in progress
	1.1.5. Develop and approve model educational programs on financial literacy for specialized schools	NBU, MES	Q2 2027	NBU: Concept model curriculum *Entrepreneurship and Financial Literacy: Grades 10–11* was developed for general secondary-education institutions that provide specialized secondary education.	in progress

Initiatives	Measures	Respon-sible Autho-rities	Dead-line	As of 31 December 2024	Imple-men-tation Status
1.2. Access to educational resources	1.2.1. Upgrade the communication platform (website) containing training materials (the website of NBU Financial Knowledge Center *Talan*)	NBU	Q4 2025	NBU: The website of the NBU Financial Knowledge Hub Talan regularly updates thematic materials for lessons and extracurricular activities, and maintains a calendar of nationwide educational events for preschoolers, schoolchildren of different ages, and college students. As of 31 December 2024, the Hub's website had 65,372 users (up 55.7% from 2023), with over 270,000 page views and almost 34,000 file downloads.	in progress
	1.2.2. Develop course books on *Entrepreneurship and Financial Literacy* for students in grades 8 and 9	NBU, MES, DGF, NSSMC, MoE	Q2 2026	NBU: For the 8th grade of secondary-education institutions, a textbook on *Entrepreneurship and Financial Literacy* (by V. Rolik, L. Voitytska, and O. Trygub) was developed, as was a set of accompanying materials (calendar and thematic plan, presentations for each lesson, student workbook, interactive electronic application, and a concept manual for teachers). The textbook was tested at secondary-education institutions (MES Order No. 98 dated 24 January 2025) and received the *Recommended by the Ministry of Education and Science of Ukraine* stamp (MES Order No. 347 dated 21 February 2025). The development of teaching materials for grade 9 is planned for 2025. MES: In September–December 2024, 145 schools participated in piloting textbooks on Entrepreneurship and Financial Literacy for 8th grade. Nine textbooks were tested at secondary-education institutions (MES Order No. 98 dated 24 January 2025) and received the *Recommended by the Ministry of Education and Science of Ukraine* stamp (MES Order No. 347 dated 21 February 2025; MES Order No. 431 dated 10 March 2025).	in progress

Initiatives	Measures	Respon-sible Autho-rities	Dead-line	As of 31 December 2024	Imple-men-tation Status
	1.2.3. Develop online courses on *Entrepreneurship and Financial Literacy* for students in grades 8 and 9	NBU, MES, DGF, NSSMC, MoE	Q4 2026	NBU: Work began on developing an online course for 8th graders to study *Entrepreneurship and Financial Literacy* and is to be completed in 2025. The development of an online course for 9th graders is planned for 2026.	in progress
	1.2.4. Revise the guide and workbook *Financial Literacy. Finance. What? Why? How?* for high-school students	NBU, MES, DGF, NSSMC	Q4 2025	NBU: Measure implementation is planned to start in 2025.	not started
	1.2.5. Adapting the guide for preschoolers according to the Aflatoun International program	NBU, MES	Q4 2025	NBU: Measure implementation is planned to start in 2025.	not started
	1.2.6. Develop thematic educational materials on financial literacy for educators, children, and youth	NBU, MES, DGF, NSSMC	Annually	In January 2024, the Financial Competence Framework for Children and Youth of Ukraine was published. It was developed by an interdepartmental team comprising experts from the DGF, the NBU, the MES, and the NSSMC, and serves as the basis for creating educational materials for the Children and Youth target group. NBU: Materials for children and youth have been developed on the following topics: payment security (a Harry-Potter-themed interactive lesson titled Cybersecurity Spells: Hogwarts Departmental Contest; a collection of fairy tales), charity (materials for the educational conversation Respect and Understand, a marathon of good deeds), the banking system (master class on ATM use). NSSMC: Educational activities to promote financial literacy are carried out on an ongoing basis, including by posting relevant information on the NSSMC website.	in progress

Initiatives	Measures	Responsible Authorities	Deadline	As of 31 December 2024	Implementation Status
	1.2.7. Develop and promote the development of textbooks and fiction on financial literacy and entrepreneurship by financial literacy experts	NBU	Q4 2030	NBU: Measure implementation is planned to kick off in 2030	not started
1.3. A united community of expert educators in financial literacy	1.3.1. Develop an educational program to train financial literacy educators	NBU, MES	Q4 2025	NBU: Measure implementation is planned to start in 2025.	not started
	1.3.2. Prepare guidelines for teaching the course *Entrepreneurship and Financial Literacy* to 8th graders	MES, Institute of Education Content Modernization at MES, NBU	Q2 2025	NBU: The following results were delivered: ▪ The NBU at the MES's request prepared and provided guidelines for teaching the course *Entrepreneurship and Financial Literacy* to 8th graders ▪ On 17 October and 6 December 2024, NBU staff held meetings with teachers of pilot 8th grades on *Content and Methods of Teaching Entrepreneurship and Financial Literacy* and *Organizing the Process of Educating and Assessing 8th Graders Who Take the Entrepreneurship and Financial Literacy Course*, where the NBU's educational and methodological developments were presented ▪ The NBU's instructional and methodological recommendations on teaching the course *Entrepreneurship and Financial Literacy* will be outlined in the teacher's manual for the textbook *Entrepreneurship and Financial Literacy. Grade 8* (by V. Rolik, L. Voitytska, O. Trygub).	in progress

Initiatives	Measures	Respon-sible Autho-rities	Dead-line	As of 31 December 2024	Imple-men-tation Status
	1.3.3. Prepare guidelines for teaching the course *Entrepreneurship and Financial Literacy* to 9th graders	MES, Institute of Education Content Moderni-zation at MES, NBU	Q2 2026	NBU: Measure implementation is planned to start in 2025.	not started
	1.3.4. Involve higher-education institutions, including pedagogical ones, as well as postgraduate pedagogical education institutions, in the training of educators in financial literacy	NBU, MES	Q4 2025	NBU: Measure implementation is planned to start in 2025.	not started
	1.3.5. Develop an online course for educators to raise their level of expertise in teaching *Entrepreneurship and Financial Literacy* to students in grades 8 and 9	NBU, MES, DGF, NSSMC, MoE	Q2 2025	NBU: Measure implementation is planned to start in 2025.	not started
	1.3.6. Host a conference for educators teaching financial literacy to children and youth	NBU, MES, DGF	Annually	On 20 March 2024, the NBU conducted the first FinLit Forum for teachers: Development of Financial Literacy in Schoolchildren's Education. Organizers of the event: NBU, DGF, MES, with support from USAID's Investment for Business Resilience Activity. Almost 2,658 participants attended, including representatives of international organizations and government agencies, as well as financial market participants, experts, and educators (both online and offline).	in progress

Initiatives	Measures	Respon-sible Autho-rities	Dead-line	As of 31 December 2024	Imple-men-tation Status
	1.3.7. Introduce a Ukrainian-wide competition Teacher of the Year in the category *Entrepreneurship and Financial Literacy*	MES, NBU	Q3 2028	NBU: Measure implementation is planned to start in 2025.	not started
	1.3.8. Hold regular training courses for educators as part of *Talan* School of Financial Literacy	NBU, MES	Annually	NBU: In 2024, advanced training courses were launched for educators who teach financial literacy: 1. Courses to train teachers of pilot schools (2 cohorts in July–August 2024, 45 webinars, 189 participants). 2. *School of Insurance* course for teachers (October, 7 webinars, 834 participants). 3. *School of Charity: Inclusion* course for teachers. (December, 1,610 participants). 4. *Financial Literacy for Educators* online course, hosted on the Prometheus educational platform (19,285 participants as of 31 December 2024). 5. Meeting with educators about teaching the new course *Entrepreneurship and Financial Literacy* to 8th graders during the summer in-person session STEM SCHOOL 2024. Event organizers: Institute of Education Content Modernization at the MES, Institute of Pedagogy at the NAS, Education Publishing House, KMDS. Education for the Creators of the World, Center for Professional Development of Pedagogical Workers, Kyiv. Forty-eight teachers and school principals from different regions of Ukraine participated in the event.	in progress

Initiatives	Measures	Respon-sible Autho-rities	Dead-line	As of 31 December 2024	Imple-men-tation Status
				MES: In response to the NBU's request in 2024, the MES sent letters to the departments (offices) of education and science of the regional and Kyiv city military administrations regarding the advanced training of teachers within the *Talan* School of Financial Literacy (letter No. 1/9740–24 dated 3 June 2024; letter No. 4/3413–24 dated 4 October 2024).	
1.4. Monitoring financial literacy of children and youth	1.4.1. Conduct the monitoring of students in grades 9 and 10 for knowledge of entrepreneurship and financial literacy	NBU, MES	Q4 2027	NBU: The NBU with the support of junior Achievement Ukraine and in partnership with Ukraine-Moldova American Enterprise Fund conducted a monitoring survey of 10th graders for knowledge of entrepreneurship and financial literacy. A total of 97 schools in 20 regions of Ukraine were visited, where 3,139 respondents were interviewed. The results of the poll were presented in March 2025.	in progress
	1.4.2. Conduct a thematic survey of children and youth on financial literacy to examine the educational needs and identify required efforts	NBU	Annually	NBU: In October 2024, the NBU in cooperation with UNICEF U-Report project conducted a survey of youth on Financial Literacy and Savings. A total of 6,128 respondents participated.	in progress
	1.4.3. Develop financial literacy quizzes for students aged 14–18	DGF, NBU, MES, NSSMC	Q2 2025	DGF: Measure implementation is planned to start in 2025.	not started

Initiatives	Measures	Respon-sible Autho-rities	Dead-line	As of 31 December 2024	Imple-men-tation Status
1.5. High motivation to be financially literate	1.5.1. Host educational events, including *Global Money Week, Hryvnia Day, World Savings Day*, and other thematic events, including the development of a charity culture for educators, children, and youth	NBU, MES, DGF	Annually	NBU: The following events were held in 2024: 1. Educational campaign Global Money Week, 18–24 March 2024 (146,000 children and youth, almost 6,000 teachers, 3,500 institutions). 2024 campaign topic: Protect Your Money, Secure Your Future. 2. Financial literacy marathon on occasion of Bank Employee Day – *Banker the Dream Profession* educational project, 20–31 May 2024 (9,703 children, 262 events, 27 participating banks, 253 financial literacy ambassadors). 3. Hryvnia Day events program, September 2024 (3,000 participants, 37 events). 4. Global Savings Day education campaign, October 2024 (33,000 participants, 12 events). 2024 campaign topic: Budgeting Is My Main Smart Skill. 5. #SuperCoins charity campaign (September–December 2024, 210,740 participants, 1,000 educational institutions). As part of the campaign, the Coins of Gratitude contest was held (over 34,000 participants), as were over 700 Respect and Understand educational conversations (over 25,000 children). Almost UAH 3.6 million was raised during the charity event and handed over to the Superhumans Center to finance complex reconstructive surgeries on Ukrainians who suffered from the war. 6. Shrove Tuesday Events (charity), December 2024 (133,000 participants, 255 events).	in progress

Initiatives	Measures	Respon-sible Autho-rities	Dead-line	As of 31 December 2024	Imple-men-tation Status
				MES: NBU-organized educational events were approved for conduct at educational institutions. DGF: The following results were delivered: 1. Four thematic lectures for youth were held to mark World Savings Day (190 participants from Kyiv's educational institutions attended). 2. More than 150 educational events on financial literacy were conducted for more than 1,200 Ukrainian teachers. The events were held in oblast institutes for postgraduate education in 13 regions of Ukraine, including Mykolaiv, Kherson, and Zaporizhzhia, both in the form of single thematic lectures and as comprehensive courses.	
	1.5.2. Establish a Ukrainian-wide school competition on *Entrepreneurship and Financial Literacy*	NBU, MES	Q3 2027	MES: The launch of All-Ukrainian Student Olympiad on *Entrepreneurship and Financial Literacy* is planned for 2027. NBU: At the NBU's initiative, the All-Ukrainian Championship in Financial Literacy for 10th graders was launched in 2024. 28 October through 8 November 2024, the first stage of the Championship was held, convening the following participants: 273 educational institutions from all over Ukraine, 331 teachers, and 4,456 students. The Championship finals took place in March 2025. Organizers of the event: NBU, Junior Achievement Ukraine, Ukraine-Moldova American Enterprise Fund.	in progress

Initiatives	Measures	Respon-sible Autho-rities	Dead-line	As of 31 December 2024	Imple-men-tation Status
				Also in 2024, Ukrainian schoolchildren took part in the European Money Quiz – the largest pan-European competition in financial literacy. Ukrainian organizers: NBU jointly with NABU. Before heading out to the finals in Brussels, winners were shortlisted in three stages in Ukraine. 400 educational institutions from all over Ukraine, 522 teachers, and 4,248 students aged 13 to 15 (2,124 teams) participated in the selection. 363 teams that won school-level selections in 24 regions competed in the regional selection. 24 teams from all regions of Ukraine participated in the national selection.	
	1.5.3. Hold tours, exhibitions, and educational events in the Money Museum for educators, children, and youth	NBU	Annually	NBU: In 2024, the NBU Money Museum held: ▪ 110 online events, attracting 8,052 participants ▪ 240 offline tours, visited by over 4,871 people ▪ Summer financial literacy camp Fin Camp 2024 for schoolchildren (44 participants, 25 events) ▪ 13 webinars to improve educator skills teaching History of Money Circulation, with 2,332 people participating, including: 12 special virtual tours for teachers on History of Money Circulation in Ukraine (1,276 participants) and 1 thematic webinar Shah: Doing Justice to History (1,056 participants).	in progress

Table 4. Completion in 2024 of the measures for implementation of Goal 2 Responsible Financial Life

Initiatives	Measures	Respon-sible Autho-rities	Dead-line	As of 31 December 2024	Imple-men-tation Status
2.1. Training resources to develop life-long financial competen-cies	2.1.1. Revise the *Financial Competence Framework for Adults in Ukraine* in line with reco-mmendations of the European Commission and the OECD	DGF, NBU, NSSMC	Q4 2026	DGF: Measure implementation is planned to start in 2026.	not started
	2.1.2. Develop thematic educational courses for holding financial literacy trainings	NBU, DGF, NSSMC	Q4 2028	DGF: The DGF launched the cooperation with the High School of Public Governance in the area of creating training programs for civil servants. Within this cooperation over 140 civil servants of A and B categories took part in the DGF's events. NBU: Measure implementation is planned to start in 2028.	in progress
	2.1.3. Develop a financial literacy course for adults in the workplace	NBU, DGF, NSSMC	Q4 2027	NBU: Measure implementation is planned to start in 2027.	not started
	2.1.4. Develop a financial literacy course for veterans and their family members	DGF, NBU, NSSMC, MoV	Q4 2024	DGF: The course is developed; the work is underway to create a focus group consisting of representatives of the target audience to test the course materials before the publication for general public use. The proposals on updating the measure were provided, including to change the deadline for its implementation to annual basis. NBU: Consultations were held with representatives of the Ministry of Veterans Affairs of Ukraine and the Ministry of Defence of Ukraine, and with professors from the National Defence University of Ukraine and the Military Institute of Taras Shevchenko National University of Kyiv. Based on results of the consultations, the NBU plans to expand the scope of works, update the name of the measure, and extend the deadlines for its implementation.	in progress

Initiatives	Measures	Responsible Authorities	Deadline	As of 31 December 2024	Implementation Status
2.2. Improving awareness of the economy and financial services from primary sources	2.2.1. Set up a base of publications *#Economy-explained*	NBU	Q4 2024	NBU: Base of publications *#EconomyExplained* was created on the NBU website.	completed
	2.2.2. Hold awareness-raising campaigns for the public on protection of consumer rights in financial services, payment security, and other relevant issues	NBU	Q4 2030	NBU: Two awareness campaigns were conducted in 2024: ■ payment security issues were explained within the framework of *#FinanceCybersecurity* awareness campaign (more information on the campaign can be found in the report on measure 4.2.4); ■ *#KnowYourRights_Insurance* campaign on consumer rights in insurance services (coverage – over 7 million messages). The campaign used the following information channels: TV stories, a round table, an educational challenge for driving schools, stories on Avtoradio, articles in national, regional, and automotive media, a social media campaign, distribution of navigators for consumers, and so on.	in progress
	2.2.3. Develop financial literacy materials about financial institutions and their services	NBU	Annually	NBU: Within the awareness campaign *#KnowYourRights_Insurance* information and educational materials on motor vehicle insurance were developed.	in progress
	2.2.4. Ensure effective communication with depositors, creditors, experts, entrepreneurs, and other target audience groups on the deposit guarantee scheme, bank resolution mechanisms, and sale of bank assets during liquidation	DGF	Q4 2025	DGF: The permanent hotline functions in the DGF for depositors, creditors, borrowers, and potential buyers of assets of the banks that are being wound up by the DGF; online consulting for social media users and via email was launched; the receipt of applications for purchasing assets and entering into the non-disclosure agreement in electronic form (with a qualified electronic signature) were organized; the possibility to submit a request for access to public information through a form on the DGF's website was implemented.	completed

Initiatives	Measures	Respon-sible Autho-rities	Dead-line	As of 31 December 2024	Imple-men-tation Status
				Creditors of a bank that is wound up by the DGF received the possibility to get the information on acceptance of their claims via the DGF's hotline. The actions under this measure are implemented regularly and, further on, they will be carried out within current operating activities to implement the DGF's communication policy.	
	2.2.5. Develop information and training materials on secure behavior and protection against fraud in capital markets	NSSMC	Q4 2025	NSSMC: As of 31 December 2024, the deadline for the measure implementation has not come yet. Measure implementation is planned to start in 2025.	not started
2.3. Developing skills to manage personal finances amid a crisis	2.3.1. Hold financial awareness events during martial law for financially vulnerable groups (IDPs, residents of the de-occupied territories, Ukrainians staying abroad, etc.)	DGF, NBU	Q4 2024	DGF: The course on managing personal finances amid a crisis for IDPs and Ukrainians staying abroad was developed. The course materials are used by the Ambassadors of the DGF's Financial Literacy Ambassadors League when conducting the events for the specified target audiences.	comple-ted
	2.3.2. Develop a course on managing personal finances amid a crisis and conduct training sessions	DGF, NBU, NSSMC	Q4 2024	DGF: The course *Financial Resilience* was prepared, webinars *Efficient Management of Family Finance under Martial Law* and *Financial Planning during War* were developed. In 2024, within the framework of cooperation with oblast institutes of postgraduate education, 23 events on these topics were conducted.	comple-ted

Initiatives	Measures	Respon-sible Autho-rities	Dead-line	As of 31 December 2024	Imple-men-tation Status
2.4. Diagnostics of financial competen-cies of the adult population	2.4.1. Conduct a nationwide research of Ukraine's public financial literacy based on the OECD methodology (among people aged 18–79)	NBU	Q4 2025	NBU: Measure implementation is planned to start in 2025.	not started
	2.4.2. Conduct thematic research and surveys of the adult population on financial literacy to examine the needs and concerns	NBU	Annually	NBU: The following results have been achieved: 1. The results of the *Artificial Intelligence in Education* survey were presented. Number of respondents: 2,543 persons. 2. The results of academic study of the NBU experts titled *The Role of Financial Literacy in Anchoring Inflation Expectations: The Case of Ukraine* were also presented.	in progress
	2.4.3. Develop an express test in financial literacy for the adult population	DGF, NBU, NSSMC	Q4 2025	DGF, NBU: Measure implementation is planned to start in 2025.	not started
	2.4.4. Organize an interactive Ukrainian-wide financial literacy test for the public	NBU	Q3 2024	NBU: In October–November 2024, the First All-Ukrainian Financial Literacy Test was conducted. 51,666 participants were tested. In future, the event will be held annually.	in progress
2.5. Projects of the Money Museum	2.5.1. Update the event program of the Money Museum	NBU	Annually	NBU: The Money Museum conducted two online events for service persons, attended by 114 persons.	in progress
	2.5.2. Organize display of exhibits of the NBU Money Museum at exhibitions of other institutions	NBU	Annually	NBU: In 2024, the exhibits of the Money Museum were not transferred for the exhibitions organized by other institutions. The Museum did not receive any such request from other museums. At the same time, in 2024, the Money Museum was involved into the preparing of the exploratory exhibition titled *Hryvhia: More than Money* to be held at the Ukrainian House in 2025.	in progress

Initiatives	Measures	Respon-sible Autho-rities	Dead-line	As of 31 December 2024	Imple-men-tation Status
	2.5.3. Host tours and other educational events in the Money Museum for the adult population	NBU	Annually	NBU: Money Museum conducted the following events: ▪ 5 walking tours Hryvnia's Secrets in Kyiv Streets, attended by 104 visitors ▪ 14 offline excursions, attended by 303 persons.	
	2.5.4. Develop information materials for the adult population	NBU	Annually	NBU: The booklet *Money Museum: Popular Science Catalogue* was presented during the Money Museum excursion to the participants of the First Annual Numismatic Conference *Money & Banking: Money and Banks in the History of Europe*. Also, 10,971 persons attended the 3D Tour on the website of the Money Museum in 2024.	in progress
	2.5.5. Update the concept and thematic exhibition plan of the Museum to increase the share of exhibits and the block dedicated to financial literacy	NBU	Q4 2026	NBU: Measure implementation is planned to start in 2026.	not started
	2.5.6. Transform the NBU Money Museum into an educational and informational center	NBU	Q4 2030	NBU: Measure implementation is planned to start in 2026.	not started

Table 5. Completion in 2024 of the measures for implementation of Goal 3. Financially Knowledgeable Entrepreneurs

Initiatives	Measures	Respon-sible Autho-rities	Dead-line	As of 31 December 2024	Imple-men-tation Status
3.1. A powerful start	3.1.1. Develop the Financial Competence Framework for Entrepreneurs in Ukraine in line with recom-mendations of the OECD	DGF, NBU, NSSMC, MoE, MoDT, EEPO	Q4 2025	DGF: Measure implementation is planned to start in 2025. NBU, NSSMC, EEPO: The DGF was provided with names of employees to be the candidates for participation in the working group on developing the Financial Competence Framework for Entrepreneurs in Ukraine.	in progress
3.2. Confident users of financial services	3.2.1. Prepare information and educational materials on payment services for entrepreneurs	NBU, MoE, EEPO	Q4 2027	EEPO: Informational and educational materials for entrepreneurs on financial instruments, payment services, and entrepreneurship support programs were prepared and published on the *Diia.Business* website. The website features a section called Entrepreneur's Handbook that, as of 31 December 2024, contained 19 articles in the *Financial Management* category (covering key aspects of financial management, the use of modern payment solutions, and financial planning opportunities for entrepreneurs). The section Financing and Support Programs / Marketplace of Financial Opportunities for Businesses contains materials on available financial instruments for SMEs. The *Financial Products* category contains materials on factoring, an overview of financial products for SMEs, trade finance, and a roadmap of financial products for entrepreneurs. The *Financing Programs* category contains materials on international and national programs to support entrepreneurs; on the features of various funding programs, differences between them, and conditions for participation; on leasing, lending, general aspects of financing entrepreneurs, and recommendations for grant administration.	in progress

Initiatives	Measures	Respon-sible Autho-rities	Dead-line	As of 31 December 2024	Imple-men-tation Status
				Over the course of 2024, 12 articles on financial literacy (regarding cash flow management, cost optimization, financial strategy development, and the use of modern payment services) were published in the News section. NBU: Measure implementation is planned to start in 2027.	
	3.2.2. Raise awareness of credit and insurance instruments available for businesses	NBU, MoE, EEPO	Q4 2027	EEPO: The *Diia.Business* website has a section Financing and Support Programs / Marketplace of Financial Opportunities for Businesses (over 400 financial support programs aimed at starting, developing, and scaling up a business). The programs are offered by banks and financial institutions, government agencies, regional military administrations, and international donor organizations. Promoting lending programs for SMEs is one of the key working areas of this service. As of 31 December 2024, the service offered 32 lending programs from 6 banks, which provided favorable terms taking into account the specifics of entrepreneurs' activities and their financial needs. These programs are aimed at purchasing equipment, raising operating funds, launching new projects, or scaling up existing businesses, providing entrepreneurs with the financial resources necessary for stable development and expansion. During 2024, 409 financial programs (loans, deposits, leasing, grants, and international support programs) were published on the website. A significant part of the programs were initiatives created for SMEs. In addition, 20 regional military administrations provided more than 170 regional support programs for publication aimed at addressing the local needs of entrepreneurs and ensuring access to financing in various regions of Ukraine.	in progress

Initiatives	Measures	Respon-sible Autho-rities	Dead-line	As of 31 December 2024	Imple-men-tation Status
				The information on the website is regularly updated, which helps entrepreneurs stay informed about new financial support programs. NBU: Measure implementation is planned to start in 2027.	
	3.2.3. Draft information materials on the implementation of environmental projects by entrepreneurs in cooperation with financial institutions	NBU, MoE, EEPO	Q4 2027	NBU: Measure implementation is planned to start in 2027. In the autumn of 2024, the NBU presented an action plan to update the *Sustainable Finance Development Policy*.	not started
3.3. Under-standable financial instruments	3.3.1. Increase entrepreneurs' awareness of how to use financial instruments in capital markets	NSSMC	Q4 2027	NSSMC: As of 31 December 2024, the deadline for the measure implementation has not come yet.	not started
	3.3.2. Prepare information and educational materials on opportunities for entrepreneurs to raise investments on capital markets	NSSMC	Q4 2027	NSSMC: As of 31 December 2024, the deadline for the measure implementation has not come yet.	not started
3.4. Helpful awareness and motivation events	3.4.1. Organize a series of training sessions for entrepreneurs on financial and economic topics	NBU, DGF, NSSMC, MoE, MoDT, EEPO	Q4 2026	EEPO: *Diia.Business*, a network of business support hubs (with information support from MoDT and EEPO), has implemented educational and grant programs to improve the entrepreneurial culture and financial literacy of various population groups. Special attention was paid to such groups as young people, women, veterans, and people with disabilities. 1) The educational grant program known as *Start* is intended to improve Ukrainian women's business aptitude and help them launch/develop their own businesses.	in progress

Initiatives	Measures	Respon-sible Autho-rities	Dead-line	As of 31 December 2024	Imple-men-tation Status
				The project included online and offline training, consultations with leading psychologists, mentoring support from business experts, and financial support for the development of one's own business. 6,000 participants took part in the program, and 11 events were held. 2) *Vlasne*, a national acceleration program aimed at developing startups and small businesses to help participants (business owners) attract new customers and investors. 4,096 participants took part in the program, and 17 events were held. 3) *Svitanok*, a national educational program intended to develop the export competencies of entrepreneurs. 100 representatives of MSMEs participated in the project. The educational component included 12 online lectures, 5 group offline and online meetings, and 6 practical assignments. As a result of the training, 20 participants received comprehensive plans to expand their export opportunities, recommendations to improve their business strategies to enter the international market, and three-month free access to the Compass service. They also created and filled out their company pages on LinkedIn 4) *Financier*, an educational program aimed at improving the financial literacy of SMEs. It involved 3,722 participants. Industry experts gave more than 50 lectures. Three educational events were held between 1 January and 4 April 2024: (1) Effective Finance: How to Start Investing and Earning Profits, (2) Public Talk on Family and Career: How to Strike a Balance Between Business and Relationships, and (3) Overcoming Criticism: How to Use Negative Feedback to Your Advantage.	

Initiatives	Measures	Respon-sible Autho-rities	Dead-line	As of 31 December 2024	Imple-men-tation Status
				5) *Trajectory*, a national educational grant program aimed at supporting veterans, military personnel, and their families in creating or developing their own businesses. 10 educational events were held. Those involved 440 participants, giving them a chance to master key entrepreneurial skills, receive individual consultations, and participate in group classes with a psychologist to overcome stressful situations. Participants who passed the review of their business plans and became finalists received funding to develop businesses of their own. UAH 5 million in financial support was distributed among 50 winners (each receiving UAH 100,000 in grants to finance the development of entrepreneurial activity). The program's educational component included practical webinars on how to draft business plans, lectures by veterans who are already running successful businesses, consultations with project specialists, and custom-tailored advice from experts on how to form a strategy for developing business projects. 6) *Brave 2: Scaling and Digitalization*, a visionary accelerator program for women that is intended to support Ukrainian women as they launch and develop their own businesses and digitize their business processes. The program gave participants the opportunity to gain relevant knowledge, financial support, and access to expert advice. Project duration: March–August 2024. The program disbursed UAH 5,200,000 in funds, UAH 100,000 each for 40 participants to develop their projects, and UAH 400,000 each for the best three business projects in additional funds to finance digitizing and scaling up. The program enrolled 3,749 women from all over Ukraine and trained them using various formats.	

Initiatives	Measures	Respon-sible Autho-rities	Dead-line	As of 31 December 2024	Imple-men-tation Status
				Over 1,000 women studied online, more than 1,600 attended offline boot camps based on *Diia.Business*, a network of hubs to support businesses, and over 500 received training through online lectures that remained open to join throughout the program's duration. The program included 17 educational modules, involving more than 25 lecturers and 130 mentors, who provided practical knowledge and advice on scaling, digitalization, and modern challenges. 7) *Compass: Jump-Start and Develop Your Business*, an educational program for IDPs to support their entrepreneurial activity after they were forced to relocate due to russia's full-scale invasion of Ukraine. Program duration: June–October 2024. Events held: 12, mostly offline. As a result of the training, the participants took a new approach to organizing their business, while the most active participants made their entrepreneurial activities yield more profit. The program enrolled 220 representatives of MSMEs and self-employed IDPs, who are expanding or relaunching their business projects. Some events were held offline at four Diia.Business entrepreneur support hubs in Bucha, Rivne, Ternopil, and Lutsk, with live broadcasts for online participants. 8) *Stimulus*, an educational program to improve the digital literacy of entrepreneurs and introduce cutting-edge digital technology into businesses to increase their performance. The program was launched at the Diia.Business entrepreneur support hub in Warsaw, jointly with Genesis. Ten events were held. Course participants learned about key aspects of digitalization (cyber security, AI applications, and how to set up effective online advertising).	

Initiatives	Measures	Respon-sible Autho-rities	Dead-line	As of 31 December 2024	Imple-men-tation Status
				During the training, entrepreneurs received practical knowledge to help them adapt to modern-day digital challenges and hone their competitive edge in the market. NBU: Measure implementation is planned to commence in 2026	
3.5. Timely detection of gaps in knowledge and skills	3.5.1. Conduct a national financial literacy survey of entrepreneurs based on OECD methodology	NBU, MoE	Q4 2025	NBU: Measure implementation is planned to start in 2025.	not started
	3.5.2. Conduct thematic surveys of entrepreneurs on financial literacy to identify the needs and required efforts	NBU, MoE, EEPO	Q4 2027	EEPO: In August 2024, 108 entrepreneurs in various lines of business (services, agro-industrial complex, IT, construction, food, and light industry) who use the *Diia. Business* website participated in a survey about the online service Financing and Support Programs/Marketplace for Financial Opportunities for Businesses. The survey included questions about the frequency of use of the service, the most popular areas and types of financial programs to support entrepreneurship, the purpose of searching for financial programs in the service, etc. Survey results showed significant interest in the service. Specifically, 40.5% of respondents said they used it regularly, and 13.5% said they reviewed financial programs several times a week. More than a quarter of entrepreneurs who used the service to find financing received the necessary funds to develop their business. NBU: Measure implementation is planned to start in 2027.	in progress
	3.5.3. Develop an express financial literacy test for entrepreneurs	DGF, NBU, NSSMC, MoE, MoDT, EEPO	Q4 2027	NBU: Measure implementation is planned to start in 2027.	not started

Table 6. Completion in 2024 of the measures for implementation of Goal 4. Advanced Digital Financial Literacy of the Public

Initiatives	Measures	Respon-sible Autho-rities	Dead-line	As of 31 December 2024	Imple-men-tation Status
4.1. Accessible and understandable digital financial services	4.1.1. Organize events and inform about the remote use of financial services (in particular for older people and people with disabilities)	NBU	Annually	NBU: Two issues of the financial literacy newspaper Financial Wisdom for older people have been published: issue No. 2 (circulation 500,000 copies) in Q2 2024; issue No. 3 (circulation 448,000 copies) in Q4 2024. The second issue of Financial Wisdom newspaper covers such topics as opening a current account, getting a card for pension accruals, online banking and using it to pay utility bills, consumer rights protection, and rational behavior in case of being pushed to buy financial services. The third issue is devoted to payment security and was released in support of the NBU's all-Ukrainian awareness campaign to combat payment fraud #FinanceCyberSecurity. It contains important advice on how to protect personal data on the web and use bank accounts securely.	in progress
	4.1.2. Take measures to ensure responsible and secure use of online financial services	NBU	Annually	NBU: The following awareness initiatives were implemented: ▪ *Safer Internet Week* (February 2024; audience — 110,000 school and university students; 3 webinars held; 1 Payment Security Awareness Week, when 1,380 educators conducted training events based on NBU materials; 1 interactive *#CyberChallenge* — 10 educational quizzes) ▪ individual issues of responsible and secure use of financial services were highlighted as part of awareness campaign *#FinanceCyberSecurity* (more details about the campaign can be found in measure 4.2.4)	in progress

Initiatives	Measures	Respon-sible Autho-rities	Dead-line	As of 31 December 2024	Imple-men-tation Status
				■ *Payment Security Month* (14 October – 17 November 2024; audience – 32,500 school and university students; 1 Educators' Marathon was held, where 497 teachers conducted educational events based on NBU materials; 3 competitions for school and university students) ■ Advent Calendar on Payment Security in the style of Harry Potter magical world was prepared and presented at the end of November 2024 (48,600 views).	
	4.1.3. Develop information materials on the provision of payment services based on open banking technology	NBU	Q4 2025	NBU: Measure implementation is planned to start in 2025.	not started
	4.1.4. Develop information and training materials on secure use of virtual assets	NBU	Q4 2026	Measure implementation is planned to commence in 2026.	not started
4.2. Payment security and protection against fraud in digital financial services	4.2.1. Develop a website to raise public awareness of payment fraud counteraction	NBU, Cyber-police	Q4 2026	NBU: Measure implementation is planned to start in 2025.	not started
	4.2.2. Develop an online course on payment security	NBU, Cyber-police	Q4 2024	NBU: Scenarios for an online course on payment security were developed. A Memorandum was signed with MEGOGO on free-of-charge access to the course on its platform. An international donor is conducting a tender to engage a contractor for filming and editing the course. The course release is postponed to 2025 due to the expanded scope of work.	in progress

Initiatives	Measures	Respon-sible Autho-rities	Dead-line	As of 31 December 2024	Imple-men-tation Status
	4.2.3. Develop an online game to combat payment fraud	NBU	Q4 2026	NBU: Measure implementation is planned to commence in 2026.	not started
	4.2.4. Hold an awareness campaign against payment fraud	NBU	Annually	NBU: From May to the end of 2024, the NBU and the State Service of Special Communications and Information Protection of Ukraine held a joint information campaign *FinanceCyberSecurity* (scope — more than 39 million messages). The purpose of the campaign was to spread awareness about payment security rules and teach financial services consumers how to protect their financial data in the digital space. The campaign was supported by more than 80 partners, including banks, payment systems, mobile operators, retail chains, marketplaces, filling stations, shopping malls, internet providers, utility companies, government institutions, an association, an NGO, and an international organization. The *#FinanceCyberSecurity* project is a follow-up to #GoodbyeToFraud campaign.	in progress
4.3. Recogniza-ble online channels to spread financial knowledge	4.3.1. Promote and develop the content of the educational online platform *Harazd*	NBU	Continu-ously	NBU: In 2024, a promotional campaign for *Harazd* website was held engaging financial institutions' communication channels. *Harazd* website also became the basic information channel for the *KnowYourRights_Insurance* campaign and the *All-Ukrainian Financial Literacy Test*, which helped attract a new audience to the site. The site's content is being constantly updated and expanded. In 2024, the number of unique users of Harazd website was 193,253 people — 141.57% more than the target of 80,000 people planned to be achieved by the end of 2025.	in progress

Initiatives	Measures	Respon-sible Autho-rities	Dead-line	As of 31 December 2024	Imple-men-tation Status
	4.3.2. Increase communication through official specialized messengers and social media pages	NBU, DGF	Annually	NBU: In 2024, the following outcomes were achieved: ▪ Social networks of NBU Financial Knowledge Center Talan: Facebook — 3,000 followers (doubled, 1,564 at the end of 2023); Telegram — 912 followers (659 at the end of 2023, +38%); Viber (launched in 2024): 425 followers. ▪ Harazd social networks: Facebook — 4,292 followers (+18.4%); Instagram — 1,190 followers (+31.9%); Viber — 4,222 followers (+12.7%); Telegram — 317 followers (+21%). ▪ YouTube channel NBU: Financial Literacy (launched in 2024): 331 users and 67 videos. DGF: In order to cover a wider public, the DGF's *Finkult* educational project is active on its pages on social networks Facebook and Instagram, as well as on the YouTube video hosting service and on its Telegram channel. The publications' topics are intended both to raise trust in the banking system (topics related to deposits and information on the deposit guarantee scheme in Ukraine) and to foster savings (planning, budgeting, use of loans, and financial security). When international educational initiatives are held, the DGF conducts themed awareness campaigns in social networks dedicated to the use of deposits and to specific questions related to the deposit guarantee scheme in Ukraine.	in progress
	4.3.3. Create a page for the *Investor Academy* on the website of the NSSMC	NSSMC	Q4 2025	NSSMC: As of 31 December 2024, the deadline for the measure implementation has not come yet. Implementation of the measure will commence in 2025.	not started

Initiatives	Measures	Respon-sible Autho-rities	Dead-line	As of 31 December 2024	Imple-men-tation Status
	4.3.4. Develop a new website for the Money Museum	NBU	Q4 2025	NBU: Measure implementation is planned to start in 2025.	not started
4.4. Interactive tools for improving financial competen-cies	4.4.1. Develop a mobile application for keeping track of personal finances	NBU	Q4 2026	NBU: Measure implementation is planned to commence in 2026.	not started
	4.4.2. Develop an online game on budgeting for young people	NBU	Q4 2025	NBU: Measure implementation is planned to start in 2025.	not started
	4.4.3. Develop an express test in digital financial literacy for adults who use financial services (aged 18 and older)	DGF, NBU, NSSMC, MoDT	Q4 2025	NBU: Measure implementation is planned to start in 2025.	not started

Table 7. Progress made in 2024 on measures to implement Goal 5. Favorable Ecosystem for the Development of Financial Literacy

Initiatives	Measures	Respon-sible aut-horities	Dead-line	As of 31 December 2024	Imple-menta-tion Status
5.1. Creation and deve-lopment of cooperation mechanisms in Ukraine	5.1.1. Engage financial institutions to participate in the development of financial literacy	NBU, DGF, NSSMC	Q4 2030	NBU: In 2024, the NBU engaged financial institutions in the following events: promotional campaign for *Harazd* website, educational campaign Global Money Week, Financial Literacy Marathon for Bank Employee Day – an educational project *Banker as a Dream Profession*, information campaign *#CybersecurityFinance*, information campaign *#KnowYourRights_Insurance*, educational campaign *Hryvnia Day*, and educational campaign *Savings Day*. On average, 40–60 financial institutions participated in the events, including banks, payment systems, and banking and insurance associations. The NBU, in cooperation with the NABU, also held the national selection for the largest all-European financial literacy competition, *European Money Quiz*, for the second time in Ukraine.	in progress
	5.1.2. Strengthen cooperation with central and local authorities in the area of financial literacy	NBU, DGF, NSSMC, MoE	Q4 2030	NBU: In 2024, the NBU continued its cooperation with central and local government authorities and engaged them to support information and educational campaigns *#CybersecurityFinance*, *#KnowYourRights_Insurance*, *Global Money Week*, *Hryvnia Day*, *Savings Day*, *Giving Tuesday*, and more	in progress
	5.1.3. Involve opinion leaders, financial market experts, and the media in the development of financial literacy	NBU, DGF, NSSMC, MoE, MoDT	Q4 2030	NBU: In 2024, opinion leaders, specifically bloggers who shared the campaign messages with their audience, joined the *#CybersecurityFinance* campaign. Cooperation with them was financed by partners and an international donor.	in progress
	5.1.4. Develop a model of financial competency development centers	NBU, DGF	Q4 2027	NBU: Measure implementation is planned to start in 2027.	not started

Initiatives	Measures	Respon-sible aut-horities	Dead-line	As of 31 December 2024	Imple-menta-tion Status
5.2. Stepping up inter-national cooperation	5.2.1. Widen cooperation with the OECD International Network on Financial Education	NBU	Q4 2027	NBU: The following results are achieved: 1. The NBU held the financial literacy conference *FinLit Forum: Development of Financial Literacy in School Education*, with the participation of Yoshiki Takeuchi, Deputy Secretary-General of the Organization for Economic Cooperation and Development, and representatives of the international financial literacy community (the United Kingdom, Belgium, Poland). 2. Ukraine has joined the international educational campaign *Global Money Week 2024* for the tenth time. The campaign is coordinated by the OECD globally and by the NBU in Ukraine. About 3,500 organizations and institutions participated in Ukrainian-held events, which is five times more than in 2023. The number of participants also grew, to over 152,000 people. 3. Throughout the year, NBU specialists participated in events of the OECD International Network on Financial Education (INFE) and engaged in cooperation within the framework of the second phase of the OECD Technical Assistance Project on Financial Education within the Constituency Program of the Ministry of Finance of the Netherlands. 4. The OECD, in cooperation with the NBU and members of the interagency working group (MES, DGF, NSSMC, MoE, MoDT, and EEPO), conducted a diagnostic assessment of the state of financial literacy development in Ukraine in line with the provisions of a specialized legal instrument of the OECD (*the Recommendation of the Council on Financial Literacy*). The results of the study are presented in the OECD report Mapping Ukraine's Financial Markets and Corporate Governance Framework for a Sustainable Recovery.	in progress

Initiatives	Measures	Respon-sible aut-horities	Dead-line	As of 31 December 2024	Imple-menta-tion Status
	5.2.2. Deepen cooperation with other central banks and international organizations in the area of financial literacy	NBU	Q4 2030	NBU: The following results are achieved: 1) The Central Bank of Bosnia and Herzegovina shared with the NBU its experience in implementing the Train the Trainer project for students and young people. 2) The NBU launched, with support from the International Finance Corporation (IFC) in partnership with the Swiss State Secretariat for Economic Affairs (SECO), and the UK's Good Governance Fund (GGF), an online learning course for professional development *Financial Literacy for Educators*. 3) Ukraine for the second time participated in the *European Money Quiz*. This is Europe's largest financial literacy competition for schoolchildren, organized by the European Banking Federation (EBF). The national selection process in Ukraine is organized by the NBU in partnership with the Independent Association of the Banks of Ukraine. 4) The NBU, in cooperation with the non-profit organization Junior Achievement Ukraine, launched the first *All-Ukrainian Financial Literacy Championship*. 5) In collaboration with U-Report (UNICEF), the NBU conducted a survey on savings (publication 1, publication 2). 6) In collaboration with the Bendukidze Free Market Center, the NBU supports the holding of the Economics Olympiad in Ukraine. 7) Together with the charitable organization FUNDATION CREDO, Junior Achievement Ukraine, and the business community YBC Lviv, the NBU launched a business idea competition for 10th and 11th grade students.	in progress

Initiatives	Measures	Respon-sible aut-horities	Dead-line	As of 31 December 2024	Imple-menta-tion Status
5.3. Develop-ment of scientific and educational activities on the basis of the Money Museum	5.3.1. Launch an international conference on the development of museums in the field of money circulation	NBU	Q4 2028	NBU: In 2024, the NBU established an annual numismatic conference. The First Numismatic Conference *Money & Banking: Money and Banks in the History of Europe* was held on 16–18 September 2024. The conference was held as part of the *Hryvnia Day* events. USAID Investment for Business Resilience Activity was the NBU's partner in organizing the event. The event brought together 100 researchers, including leading experts in the fields of history, numismatics, banking, art history, linguistics, and archaeology.	in progress
	5.3.2. Prepare scientific and educational materials on the history of money circulation	NBU	Q4 2029	NBU: In 2024, the NBU prepared a collection of abstracts from the First Numismatic Conference *Money & Banking: Money and Banks in the History of Europe*.	in progress