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Call for application on the exchange of best practices on financial literacy

Fields marked with * are mandatory.

Introduction

This application form is now available in all European Union official languages.

Please use the language selector at the top of this page to choose your language for this application form.

Purpose and background

One of the main objectives of the savings and investments union (SIU) strategy is to provide better opportunities to Europeans for building their wealth by investing part of their savings in capital markets. This in turn can help strengthen EU capital markets and make it easier for companies to raise funding from capital markets. Through this “citizen-first” focus, the SIU strategy aims to support Europeans long-term financial resilience. In this context, the European Commission adopted the EU’s first ever financial literacy strategy in September 2025, which aims to help citizens make sound financial decisions, ultimately improving their well-being, financial security and independence.

A key action of the strategy is the coordination and exchange of best practices in key thematic areas to identify success factors, encourage mutual learning and broaden the roll-out of effective initiatives in Member States.

In this first phase, the Commission is inviting all individuals and organisations that are involved with financial literacy to share their projects in the area of investing, savings and risk literacy. The Commission invites submissions from all interested stakeholders, including, but not limited to, public authorities, private sector entities, academic and educational institutions, civil society organisations, research bodies and private individuals using the present online application form by October 2026. Submissions will be reviewed using the criteria set out in Section 1, with the goal of identifying the underlying dynamics that characterise successful initiatives. These findings will be shared in a synthesis report, which will be used to inform policy discussions at EU level.

Further exercises on additional financial literacy themes may be launched in 2027.

Thematic scope

For the purposes of this exercise, "investment, savings and risk literacy" covers initiatives, including, but not limited to, programmes, tools, campaigns, training activities, educational materials, digital resources, policy frameworks and other measures that address one or more of the following dimensions:

- **investment literacy**: knowledge and skills enabling individuals to understand and/or have the skills and confidence to use investment-related financial products and services and engage with capital markets
- **savings literacy**: understanding of savings vehicles, impact of inflation on savings, compound interest, retirement planning, and long-term financial goal-setting
- **risk literacy**: capacity to understand, identify, assess and manage financial risks, including diversification, insurance, volatility and loss aversion. Capability to self-identify financial risk tolerance

Initiatives that primarily address budgeting, credit, debt management, scams and fraud fall outside the scope of this exercise.

Eligibility and minimum standards

To be considered for inclusion in the synthesis report, a submission must satisfy all the following requirements:

- **implementation**: the initiative has or is being implemented (at least in pilot form) in at least one EU /EEA Member State
- **scope**: the initiative falls within the thematic scope defined above
- **complete online application form**: all mandatory sections (marked with an asterisk *) of the online application form must be completed in full; incomplete submissions will not be assessed.

  To ensure a valid submission:

  - each mandatory section must contain unique, substantive text; generic placeholders such as "N/A" or repeating a single block of text across multiple sections will invalidate the submission
  - all requested information must be included within the online application form's text boxes. References to external documents or attachments is not sufficient. Supplementary attachments are welcome but considered only as supporting information

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Please note: In order to ensure a fair and transparent consultation process **only responses received through our online questionnaire will be taken into account** and included in the report summarising the responses. Should you have a problem completing this questionnaire or if you require particular assistance, please contact fisma-financial-literacy@ec.europa.eu.

More information on

- the application form template (cannot be used for submission)

- financial literacy
- the protection of personal data regime for this consultation

1. Applicant and initiative metadata

Please provide the information requested in the following sections.

Fields marked with an asterisk (*) are mandatory.

☑ I agree with the personal data protection provisions

1.1 Submitting financial literacy provider

***Your first name:**

Liliana

***Your surname:**

Mateus Caraça

***Your email:**

liliana.mateuscaraca@accaglobal.com

***Type of organisation:**

- ○ Academic/research institution
- ○ Business association
- ○ Company/business
- ○ Consumer organisation
- ○ EU citizen
- ○ Non-governmental organisation (NGO)
- ○ Public authority
- ○ Trade union
- ◉ Other

Please specify the type of your organisation:

100 character(s) maximum

Please be aware that, unlike with MS Word, the indicated maximum number of characters includes spaces and line breaks.

Professional Accountancy Organisation (PAO)

* Organisation full legal name:

250 character(s) maximum

Please be aware that, unlike with MS Word, the indicated maximum number of characters includes spaces and line breaks.

Association of Chartered Certified Accountants (ACCA)

Transparency register number:

250 character(s) maximum

Check if your organisation is on the transparency register. It's a voluntary database for organisations seeking to influence EU decision-making.

430862248851-23

* Member State / country in which the organisation is based:

- ○ AT - Austria
- ◉ BE - Belgium
- ○ BG - Bulgaria
- ○ HR - Croatia
- ○ CY - Cyprus
- ○ CZ - Czechia
- ○ DK - Denmark
- ○ EE - Estonia
- ○ FI - Finland
- ○ FR - France
- ○ DE - Germany
- ○ EL - Greece
- ○ HU - Hungary
- ○ IE - Ireland
- ○ IT - Italy

- LV - Latvia
- LT - Lithuania
- LU - Luxembourg
- MT - Malta
- NL - Netherlands
- PL - Poland
- PT - Portugal
- RO - Romania
- SK - Slovak Republic
- SI - Slovenia
- ES - Spain
- SE - Sweden

***Contact person:**

- (•) I am the contact person for this application (my details are mentioned above)
- ( ) I am not the contact person for this application

1.2 Initiative overview

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a) Initiative

***Name of initiative:**

400 character(s) maximum

Please be aware that, unlike with MS Word, the indicated maximum number of characters includes spaces and line breaks.

ACCA-X is a free and affordable online learning platform developed by ACCA and delivered through edX. It provides accessible training in bookkeeping, management accounting, financial accounting and financial decision-making to learners worldwide. Beginner courses are free, while EQF Level 5-equivalent courses are available for $119, helping build financial literacy and practical finance skills.

Website / URL (if publicly available):

400 character(s) maximum

Please be aware that, unlike with MS Word, the indicated maximum number of characters includes spaces and line breaks.

https://www.acca-x.com/global/en/about-acca-x.html

b) Launch

*** Has the initiative already been launched?**

- (●) Yes
- ( ) No

*** Year of launch:**

Only values between 2000 and 2026 are allowed

2015

c) Current status

*** Current status of the initiative:**

- ( ) in preparation
- ( ) pilot
- (●) ongoing
- ( ) scaled up
- ( ) completed / concluded
- ( ) other

d) Geographic coverage

*** Member State(s) where the initiative has been / is being / will be implemented:**

Please select as many answers as you like

☑ Austria	☑ Estonia	☑ Italy	☑ Portugal
☑ Belgium	☑ Finland	☑ Latvia	☑ Romania
☑ Bulgaria	☑ France	☑ Lithuania	☑ Slovak Republic
☑ Croatia	☑ Germany	☑ Luxembourg	☑ Slovenia
☑ Cyprus	☑ Greece	☑ Malta	☑ Spain
☑ Czechia	☑ Hungary	☑ Netherlands	☑ Sweden

☑ Denmark ☑ Ireland ☑ Poland

*** Geographic coverage of the initiative:**

Please select as many answers as you like

- ☑ cross-border
- ☑ national
- ☐ regional
- ☐ municipal
- ☑ other

*** Please specify to what other geographic coverage you refer:**

400 character(s) maximum

Please be aware that, unlike with MS Word, the indicated maximum number of characters includes spaces and line breaks.

ACCA-X operates through a global digital platform rather than within specific geographic regions. Learners from all 27 EU Member States currently participate, alongside learners from more than 200 countries and territories worldwide.

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e) Target audience

*** Primary beneficiary group(s):**

Please select as many answers as you like

- ☐ children under 18
- ☑ young people aged 18-25
- ☑ adults in working age
- ☐ older adults (over 65)
- ☑ women
- ☑ groups at risk
- ☐ other

*** Which group(s) at risk is/are part of the primary beneficiary group(s) of the initiative:**

Please select as many answers as you like

- [x] migrants
- [x] unbanked people
- [x] people with disabilities
- [x] people on low income
- [ ] other

f) Thematic dimension(s)

*** Thematic dimension(s) of the initiative:**

Please select as many answers as you like

- [x] investment literacy
- [x] savings literacy
- [x] risk literacy
- [x] other

*** Please specify to what other thematic dimension(s) you refer:**

400 character(s) maximum

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ACCA-X supports entrepreneurial awareness, financial decision-making and digital financial education. It highlights the public value of the accountancy profession, whose members use professional expertise, ethical standards and technical skills to help citizens and businesses understand risks, assess opportunities and make informed financial decisions, strengthening financial resilience and trust.

g) Brief description of the problem

*** What is the purpose of the initiative and what problem is it trying to address?**

2000 character(s) maximum

Please be aware that, unlike with MS Word, the indicated maximum number of characters includes spaces and line breaks.

ACCA-X is a learning platform providing accessible, high-quality online courses to over 250,000 learners from more than 200 countries. ACCA-X was developed to address gaps in financial capability and business understanding that can limit participation in economic opportunities and informed decision-making. ACCA believes financial literacy is a fundamental life skill that enables individuals to build financial resilience, understand risk, engage confidently with savings and investment decisions, and participate fully in economic life.
Many people face barriers to accessing high-quality financial education due to cost, geography, prior educational attainment or competing work and family commitments. These barriers can reduce confidence when managing personal and business finances, limit career progression, and inhibit entrepreneurship.
ACCA-X provides flexible, accessible learning opportunities that help learners develop practical skills in bookkeeping, accounting, financial management, budgeting, business planning and risk awareness. Through self-paced online learning, the initiative equips learners with knowledge that can be applied in professional, business and everyday financial contexts. In addition to aspiring accountants, ACCA-X serves entrepreneurs, small business owners, career changers and individuals seeking to improve their financial capability. Learners develop practical skills in interpreting financial information, assessing risk, understanding business performance and making informed financial decisions.
The programme also contributes to wider policy objectives related to financial inclusion, lifelong learning, employability and economic resilience by making financial education available to learners regardless of location or background.

h) Brief description of the initiative

* Describe the overall functioning of the initiative:

2000 character(s) maximum

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ACCA-X is ACCA's digital learning platform, delivered through edX, providing free introductory courses and affordable pathways into accountancy, business and finance. Since its launch in 2015, the platform has supported more than 250,000 learners across over 200 countries and territories.
The initiative serves prospective ACCA students, university students, career changers, entrepreneurs, professionals seeking new skills, and individuals wishing to improve their financial capability. Four introductory courses are available free of charge, providing a foundation in bookkeeping, management accounting and financial accounting. Further courses offer progression towards professional accountancy studies.
Learning is delivered through video lectures, interactive exercises, knowledge checks, graded assessments, discussion forums, revision tools and AI-supported learning features. The self-paced format allows learners to study flexibly around existing work, education and personal commitments.
ACCA recognises that strong financial capability supports the objectives of the EU Savings and Investments Union by helping individuals understand financial information, evaluate risk, plan for the future and make informed decisions about saving and investing. ACCA-X contributes to these objectives by developing practical financial knowledge and confidence across a broad and diverse learner base.
Supplementary educational resources include ACCA's free financial literacy publications, such as Personal Finances, which helps young people develop practical money management skills, and Think Like a Business Leader, which introduces students to business and leadership concepts. These resources support career readiness and financial capability among secondary school students and young professionals. Additional learning materials include revision resources, discussion forums and AI-supported learning tools.

i) Delivery channel(s) and tools used

* Channel(s) used to reach the target audience:

Please select as many answers as you like

- [x] online
- [ ] in-person
- [x] other

* Please specify what online channel(s) you use:

400 character(s) maximum

Please be aware that, unlike with MS Word, the indicated maximum number of characters includes spaces and line breaks.

ACCA-X is delivered entirely online through the edX learning platform. Learners access courses, assessments, revision materials, discussion forums, downloadable resources and AI-supported learning tools through web-based and mobile-enabled learning environments.

* Please specify what other channel(s) you use:

400 character(s) maximum

Please be aware that, unlike with MS Word, the indicated maximum number of characters includes spaces and line breaks.

Complementary outreach is delivered through ACCA websites, social media channels, learner newsletters, financial literacy resources and career guidance materials that encourage participation in lifelong learning and professional development.

* Educational content and tools used to reach the target audience:

Please select as many answers as you like

- [x] videos
- [x] quizzes
- [ ] infographics
- [x] interactive tools
- [ ] calculators
- [x] other

* Please specify what other educational content and tool(s) you use:

400 character(s) maximum

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Interactive summary notes, graded assessments, revision exercises, practice tests, discussion forums, virtual noticeboards, downloadable study resources and edX's AI-powered learning assistant (Xpert). Courses also include structured learning pathways and progress-tracking tools.

2. Evaluation criteria

Submissions will be reviewed against the three core criteria below, each of which carries equal weight in the initial screening.

Criterion 1: Scope and reach

The breadth of coverage and depth of engagement across the target population.

a) Beneficiaries

How many beneficiaries did you intend to reach and how many did you actually reach?

	Number of beneficiaries
* Target number of beneficiaries to be reached	N/A
* Estimated number of beneficiaries actually reached	250,000

* Please comment and explain the figures above on beneficiaries:

5000 character(s) maximum

Please be aware that, unlike with MS Word, the indicated maximum number of characters includes spaces and line breaks.

ACCA-X was designed as an open-access digital learning platform capable of reaching learners at scale. Rather than setting a fixed beneficiary target, ACCA sought to provide a globally accessible pathway into financial and business education.
Since its launch in 2015, ACCA-X has attracted more than 250,000 learners from over 200 countries and territories. In the financial year ending March 2026 alone, over 32,000 learners enrolled on ACCA-X courses.
The platform reaches learners with diverse educational and professional backgrounds. While many use ACCA-X as a pathway into professional accountancy studies, others participate to strengthen financial literacy, improve employability, develop entrepreneurial skills or enhance workplace performance.

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b) Inclusiveness

How does the initiative reach underserved or vulnerable groups? Please describe any specific measures:

5000 character(s) maximum

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Inclusiveness is central to the ACCA-X model. The programme removes many of the barriers traditionally associated with financial education by offering free introductory courses, flexible study options and global online access.
Learners can participate regardless of geographic location, income level or previous educational experience. The self-paced format particularly benefits individuals balancing learning alongside employment, caring responsibilities or other commitments.
ACCA believes that financial literacy should be accessible to everyone. By providing practical education at low or no cost, ACCA-X supports financial inclusion, lifelong learning and greater participation in economic opportunities. The initiative helps learners develop confidence in understanding financial information, assessing risk and making informed decisions that can improve their personal and professional outcomes.

c) Scalability / portability

How could this initiative be easily implemented in other Member States or scaled up? What would be required?

5000 character(s) maximum

Please be aware that, unlike with MS Word, the indicated maximum number of characters includes spaces and line breaks.

ACCA-X is highly scalable because it is delivered through a standardised digital platform that requires minimal physical infrastructure and can be accessed globally. Courses are centrally maintained, quality assured and can be adapted to support different educational and policy environments through collaboration with governments, educational institutions, employers and professional bodies.
ACCA's broader financial literacy activities demonstrate the portability of this approach. In Cyprus, ACCA has engaged with stakeholders including the Financial Wellbeing Institute, Alpha Bank, the Cyprus Securities and Exchange Commission (CySEC) and the Cyprus Financial Literacy and Education Committee (CyFLEC) as part of ongoing discussions on strengthening financial literacy and financial education. Several ACCA students have also benefited from support provided through the Human Resource Development Authority (HRDA), demonstrating how national skills and training frameworks can support participation in professional and financial education.
A further example is the Memorandum of Understanding between ACCA and the Investor Education and Protection Fund Authority (IEPFA), operating under the aegis of the Ministry of Corporate Affairs, Government of India. Through this partnership, ACCA delivers the "Financial Education for You" (FEFY) programme to school students, helping develop financial capability and informed decision-making from an early age.
These examples illustrate how ACCA's financial literacy initiatives can be delivered through digital platforms, integrated into national skills and education ecosystems, and adapted for different age groups and economic contexts while maintaining consistent learning outcomes. Successful scaling is supported by strong partnerships, stakeholder engagement and alignment with national education and financial literacy priorities.

Criterion 2: Costs and cost-efficiency

The resource intensity of the initiative relative to its outputs.

a) Total budget

What is the annual and/or lifetime total budget of the initiative?

If this information is commercially sensitive, please provide ranges or estimates:

	Amount (or estimate)	Currency
* Annual budget	-	-
* Lifetime budget	-	-

* Please comment and explain the figures above on total budget:

5000 character(s) maximum

Please be aware that, unlike with MS Word, the indicated maximum number of characters includes spaces and line breaks.

-

b) Funding sources

* What are the funding sources of the initiative?

Please select as many answers as you like

- [ ] public funding
- [ ] private sector
- [ ] EU co-financing
- [ ] in-kind contributions
- [x] other

* Please specify what other source(s) of funding does the initiative have:

400 character(s) maximum

Please be aware that, unlike with MS Word, the indicated maximum number of characters includes spaces and line breaks.

ACCA-X operates largely on a self-sustaining basis through revenue generated by advanced paid courses.

* Please comment and explain the funding sources of the initiative?

5000 character(s) maximum

Please be aware that, unlike with MS Word, the indicated maximum number of characters includes spaces and line breaks.

-

c) Number of employees/volunteers

Indicate the number of employees (in full time equivalent per year) or volunteers dedicated to carry out the initiative:

	Number (in full time equivalent per year)
Employees	-
Volunteers	-

Please comment and explain the figures above on employees and volunteers:

5000 character(s) maximum

Please be aware that, unlike with MS Word, the indicated maximum number of characters includes spaces and line breaks.

-

d) Cost per beneficiary

Please provide the cost of the initiative per beneficiary, where calculable:

	Amount (or estimate)	Currency
Cost per beneficiary	-	-

Please comment and explain the figures above on the cost per beneficiary and provide the calculation methodology:

5000 character(s) maximum

Please be aware that, unlike with MS Word, the indicated maximum number of characters includes spaces and line breaks.

-

e) Cost-efficiency measures

Have you have been taking any specific steps to optimise the cost-effectiveness of the initiative (e.g. digital delivery, partnerships)?

- (●) Yes
- ( ) No

Please describe these specific steps to optimise the cost-effectiveness of the initiative:

5000 character(s) maximum

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ACCA-X has been designed to maximise impact while keeping costs low. The programme benefits from digital delivery, self-paced learning, reusable learning content and global scalability.
In 2020, ACCA transitioned the platform from a cohort-based structure to a fully on-demand learning model. This significantly improved operational efficiency while providing learners with greater flexibility to enrol and

study at any time.
The platform also leverages learning analytics, automated assessments and AI-supported learning tools to enhance learner support without requiring proportional increases in staffing or infrastructure.

Criterion 3: Effectiveness

The extent to which the initiative has achieved its stated objectives and demonstrably improved financial literacy.

a) Stated objectives

* What outcomes was the initiative designed to achieve?

5000 character(s) maximum

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The initiative was designed to:

- Increase access to high-quality financial, business and accountancy education.
- Improve financial capability and confidence among learners.
- Support informed decision-making relating to financial management and risk.
- Create progression pathways into further education and professional qualifications.
- Enhance employability, entrepreneurship and lifelong learning opportunities.

The programme has exceeded expectations in terms of reach, attracting more than 250,000 learners globally. Survey data indicates that 76% of learners who were not previously registered with ACCA are more likely to pursue ACCA studies after completing an ACCA-X course. Additionally, 86% of learners intending to sit related ACCA examinations report increased confidence following course completion. Learner satisfaction consistently exceeds 89%.

b) Evidence of impact on financial literacy

*** Have you carried out any actions to try and measure the impact of your initiative?**

- (●) Yes
- ( ) No

*** Please explain how you tried to measure the impact of your initiative including by providing quantitative data (for example test scores, behavioural outcomes, uptake rates) and/or qualitative evidence (for example testimonials, case studies, independent evaluations) of the initiative's impact on financial literacy:**

5000 character(s) maximum

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Since launching in 2015, ACCA-X has reached more than 250,000 learners from over 200 countries and territories. The scale and continued growth of the programme demonstrate a strong demand for accessible financial and accountancy education.

Learners complete knowledge checks, graded assessments and revision activities throughout their courses. These provide evidence of learning progress and improvement in key areas such as financial management, accounting principles, business decision-making and risk awareness.

We also monitor progression into ACCA studies and professional qualifications. ACCA-X learners have achieved higher first-time pass rates than the global average in related ACCA examinations, indicating that the programme is helping learners build a strong foundation of knowledge.

Alongside quantitative data, we gather qualitative feedback through learner testimonials, surveys and discussion forums. Learners frequently highlight the value of being able to study flexibly while managing work-life balance. Many also report increased confidence in managing financial information, making business decisions and pursuing further education or career opportunities.

Please attach below any supporting documentation you think could complement your response on the evidence of impact of the initiative on financial literacy:

The maximum file size is 1 MB.
You can upload several files.
Only files of the type pdf,txt,doc,docx,odt,rtf are allowed

c) Measurement methodology

Please describe how the outcomes of the initiatives are measured, referencing any formal evaluation, academic study, or internal assessment:

5000 character(s) maximum
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We work closely with ACCA's Customer Research and Insights teams to collate and analyse learner feedback on a regular basis. edX also shares it's platform insights and feedback ratings with ACCA.
Course survey data provides valuable insight into learner needs, preferred resources and the perceived effectiveness of course materials. The feedback informs ongoing course improvements and ensures learner support remains responsive and effective as possible.

d) Limitations and challenges

Please describe any gaps in outreach or evidence, as well as any implementation challenges encountered:

5000 character(s) maximum

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Course updates must be made on an annual basis to align with the ACCA syllabus, to ensure we maintain relevancy and academic rigour. ACCA tutors and SMEs are actively involved in the review process each year, ensuring content quality and achievement of learning objectives.
Recognising that many learners are studying independently and outside of a traditional classroom environment, collaboration opportunities must be intentionally embedded throughout the courses to promote a sense of shared purpose, encourage mutual support and reduce isolation.
Data challenges are presented by the lack of a unique identifier – learners enrol onto ACCA-X via an edX account, which cannot always be matched with a registered ACCA ID.

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e) Innovativeness

Please describe any innovative approaches used in the project that increase the effectiveness of the initiatives or enable more accurate evaluation:

5000 character(s) maximum

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ACCA-X leverages technology and learner-centred design principles to create an engaging, practical and effective learning experience, resulting in improved learner support, stronger skills development and greater preparedness for both examinations and the workplace.
This includes recent integration of topics such as ethics, digital developments and sustainability, therefore developing future-ready professionals empowered to deliver change.
To enhance independent learning, the courses leverage the platform's digital learning assistant, Xpert. Learners can use this tool to explore topics and clarify concepts relevant to the course content. Structured support is provided on how to use the AI assistant effectively, including prompt-writing techniques and guidance on validating information against the course materials. This not only increases learner engagement with the tool but also helps develop critical thinking.
Custom built interactives (JavaScript) have been intentionally designed to replicate tasks that learners will encounter in both the ACCA exams and workplace – including drafting trial balances and financial statements.

This allows them to apply knowledge to active tasks, strengthen understanding, improve knowledge retention and build exam confidence.

3. Supporting materials

Applicants are encouraged to attach below supporting documentation to substantiate their submission.

The maximum file size is 1 MB.

You can upload several files.

Only files of the type pdf,txt,doc,docx,odt,rtf are allowed

bb783b86-5385-48b4-a65e-5dbd777139cb/7203_ACCA-X_A4_flyer_compressed.pdf

4a942198-e7b4-4bd0-9dee-27dbbfd81fd6/9194_ACCA_Personal-finances_v1_1_compressed_compressed.pdf

73186c3c-b56d-4ec8-b1f8-db32ffc1324c/9194_ACCA_Think-like-a-business-leader_v1_1_compressed.pdf

c03139f1-89a7-41a2-b861-1894d7b50128/Press_Release_ACCA-India_Ministry_of_Corporate_Affairs.pdf

4. Declaration and submission

By submitting this application form, the applicant confirms that the information provided is accurate and complete to the best of their knowledge, and consents to its use by the European Commission to prepare the synthesis report on best practices in financial literacy that will be used to inform policy discussions at EU level.

Useful links

Application form template (https://finance.ec.europa.eu/document/download/b9285dee-f654-441e-be7b-f35885ea7cea_en?filename=2026-financial-literacy-best-practices-application-form-template_e pdf)

Specific privacy statement (https://finance.ec.europa.eu/document/download/674b8cf0-b1d6-47ed-ad67-4c200335ee82_en?filename=2026-financial-literacy-best-practices-specific-privacy-statement_en.pdf)

More on financial literacy (https://finance.ec.europa.eu/consumer-finance-and-payments/financial-literacy_en)

Contact

fisma-financial-literacy@ec.europa.eu