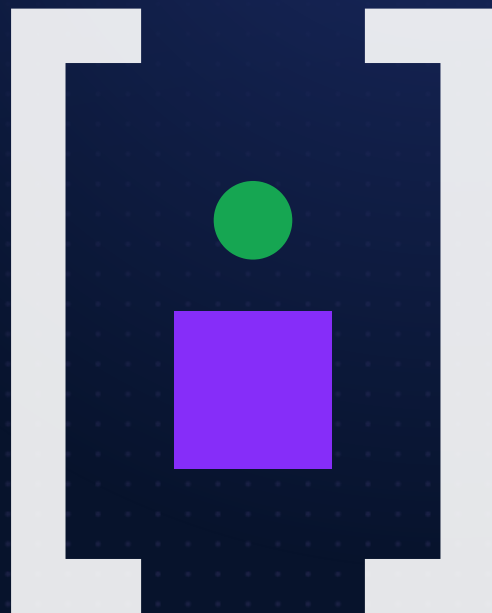


EDITION 1 · 2026

The Global Credit Literacy Index

TGCLI

Credit literacy, access and the policies behind
them across 50 economies



50

ECONOMIES

10

SCORED DIMENSIONS

822

SOURCED POLICY FACTS

tgcli.org



The Global Credit Literacy Index (TGCLI), Edition 1

Published by Investara Research, October 2026.

The TGCLI scores 50 economies on how well adults understand and use credit, and on whether the policies that support them exist: consumer protection, government accountability, financial education, education for young people, public awareness and financial innovation.

Every figure in this report comes from a published dataset or a cited public source. The scored dataset, with one source link for each policy fact, is available at tgcli.org.

SUGGESTED CITATION

Investara Research (2026). *The Global Credit Literacy Index (TGCLI), Edition 1*. tgcli.org.

DATA

Survey data: World Bank Global Findex Database 2025; S&P Global FinLit Survey (2014); OECD PISA 2022 financial literacy. Policy data: 822 facts from central banks, regulators, ministries, ombudsman schemes, the OECD and the World Bank, current as of October 2026.

NOTE ON SCORES

Policy dimensions record whether a policy exists, not how well it works. A blank is a fact that could not be verified; it is never scored as zero.

CONTENTS

Contents

Key findings	4
What the index measures	5
Rankings	6
Full results table	7
Policy and outcomes	9
Dimension results	10
Outcome dimensions	11
Policy dimensions	12
Spotlight: the youth education gap	13
Spotlight: accountability	15
Regional results	16
All dimensions at a glance	17
Methodology	19
Limitations	20
Data sources	21
Country profiles	22

Country profiles begin on page 23, in alphabetical order.

Policies are in place. Outcomes have not caught up.

1 **Canada ranks first; Ireland completes the top five.**

Canada (86.1), Australia (81.2), United Kingdom (80.4), Spain (80.0) and Ireland (78.9) lead the 46 ranked economies. Egypt (48.0), Jamaica (47.0), Honduras (46.8), Pakistan (44.7) and Bangladesh (37.0) make up the bottom five. The United States ranks 10th.

2 **Credit protections are close to universal on paper.**

49 of 50 economies have a public authority responsible for financial consumer protection. Consumer protection averages 94 out of 100 and government support averages 92, the two highest of the ten dimensions.

3 **Most adults still cannot pass a basic test of financial concepts.**

Across 48 economies with data, an average of 42% of adults answered at least three of four basic questions on interest, compounding, inflation and risk correctly. On average 35% of adults borrowed formally in the past year.

4 **Having the policies does not predict the outcomes.**

Across 49 scored economies, the correlation between policy scores and outcome scores is 0.02, which is effectively none. Morocco, Pakistan, Philippines and India score far higher on policy than on outcomes. Switzerland, Germany and Sweden show the reverse.

5 **Youth education is the weakest policy area.**

Youth education averages 46 out of 100, the lowest of the six policy dimensions. Only 23 of 50 economies make financial education part of the mandatory school curriculum nationwide. Eight do not include it at all, and only two (Israel and Saudi Arabia) require a standalone course nationwide.

6 **Accountability is uneven where it matters to consumers.**

35 economies have a free, independent ombudsman or dispute scheme covering credit; in 15 more, coverage is limited. 36 regulators publish complaint data; for 7 economies it could not be verified.

What the TGCLI measures

Ten scored dimensions in two groups. Survey data shows how adults actually understand and use credit. Policy checklists show whether the supports exist.

OUTCOMES · 60% OF THE SCORE

Credit literacy S&P Global FinLit, 2014

Adults answering at least 3 of 4 financial concept questions correctly

Credit access Global Index

Adults who borrowed from a formal institution or by mobile money in the past year

Financial inclusion Global Index

Account ownership and ability to raise emergency funds within 30 days (averaged)

Digital banking Global Index

Adults who made or received a digital payment

POLICY · 40% OF THE SCORE

Innovation 3 items

Open banking framework; Fintech regulatory sandbox; Instant payment system

Consumer protection 3 items

APR / total cost of credit disclosure required; Free access to own credit report; Legal right to dispute credit report errors

Government support 4 items

Financial consumer protection authority; Free financial ombudsman / ADR scheme; Credit bureaus supervised by a public authority; Regulator publishes complaint data

Financial education 2 items

National financial literacy strategy; Public financial education body

Youth education 3 items

Financial education in mandatory school curriculum; Standalone course / graduation requirement; National strategy targets youth / schools

Public awareness 2 items

Participates in OECD Global Money Week; National financial literacy month / week

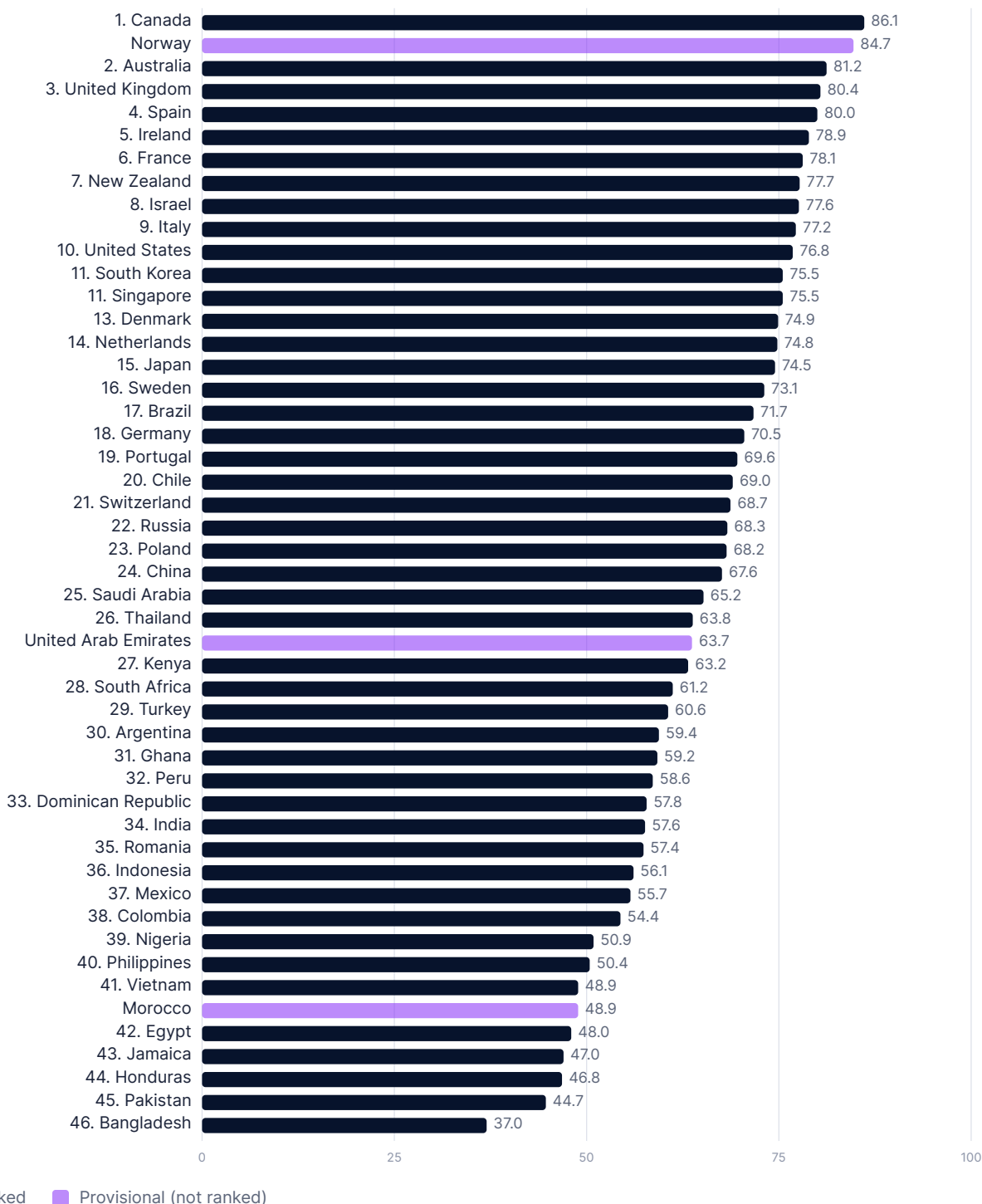
Shown but not scored. PISA 2022 financial literacy for 15-year-olds (13 economies) and the share of credit card users who pay in full (32 economies) appear in country profiles. Coverage is too uneven to score fairly.

Not yet measured. Reporting transparency and Alternative infrastructure. No cross-country source with adequate coverage exists; these are planned for Edition 2.

RANKINGS

46 economies ranked

Composite score out of 100. Three economies are shown as provisional because fewer than 9 of 10 dimensions could be verified; they are not ranked.



Trinidad and Tobago had too few verified dimensions for a score (5 of 10).

RANKINGS

Full results table

RANK	ECONOMY	REGION	SCORE	OUTCOMES	POLICY	DIMS	YOUTH POLICY
1	Canada	North America	86.1	84.3	88.9	10	Partial
Prov.	Norway	Europe	84.7	82.8	87.5	8	Nationwide
2	Australia	Oceania	81.2	77.9	86.1	10	Nationwide
3	United Kingdom	Europe	80.4	78.5	83.3	10	Partial
4	Spain	Europe	80.0	71.7	92.4	10	Nationwide
5	Ireland	Europe	78.9	74.1	86.1	10	Nationwide
6	France	Europe	78.1	70.9	88.9	10	Nationwide
7	New Zealand	Oceania	77.7	77.6	77.8	10	Partial
8	Israel	Middle East	77.6	80.5	73.3	9	Nationwide
9	Italy	Europe	77.2	67.5	91.7	10	Nationwide
10	United States	North America	76.8	75.7	78.5	10	Partial
11	South Korea	Asia	75.5	72.1	80.5	10	Partial
11	Singapore	Asia	75.5	71.3	81.9	10	Nationwide
13	Denmark	Europe	74.9	79.5	68.0	10	Nationwide
14	Netherlands	Europe	74.8	71.9	79.2	10	No youth policy
15	Japan	Asia	74.5	72.3	77.8	10	Nationwide
16	Sweden	Europe	73.1	78.8	64.6	10	Nationwide
17	Brazil	Latin America	71.7	57.9	92.4	10	Nationwide
18	Germany	Europe	70.5	77.2	60.4	10	Partial
19	Portugal	Europe	69.6	56.8	88.9	10	Nationwide
20	Chile	Latin America	69.0	55.2	89.6	10	Nationwide
21	Switzerland	Europe	68.7	75.5	58.3	10	Partial
22	Russia	Europe	68.3	58.2	83.3	10	Nationwide
23	Poland	Europe	68.2	54.8	88.2	10	Nationwide
24	China	Asia	67.6	61.0	77.5	9	Partial

RANKINGS

Full results table (continued)

RANK	ECONOMY	REGION	SCORE	OUTCOMES	POLICY	DIMS	YOUTH POLICY
25	Saudi Arabia	Middle East	65.2	54.1	81.9	10	Nationwide
26	Thailand	Asia	63.8	50.8	83.3	10	Nationwide
Prov.	United Arab Emirates	Middle East	63.7	52.7	80.2	8	Partial
27	Kenya	Africa	63.2	58.7	70.0	9	Nationwide
28	South Africa	Africa	61.2	44.6	86.1	10	Nationwide
29	Turkey	Middle East	60.6	51.9	73.6	10	Nationwide
30	Argentina	Latin America	59.4	49.5	74.3	10	Partial
31	Ghana	Africa	59.2	52.5	69.2	9	No youth policy
32	Peru	Latin America	58.6	39.9	86.8	10	Nationwide
33	Dominican Republic	Caribbean	57.8	44.5	77.8	10	Partial
34	India	Asia	57.6	36.8	88.9	10	Partial
35	Romania	Europe	57.4	43.8	77.8	10	Partial
36	Indonesia	Asia	56.1	37.0	84.7	10	Partial
37	Mexico	North America	55.7	35.4	86.1	10	No youth policy
38	Colombia	Latin America	54.4	37.0	80.5	10	Partial
39	Nigeria	Africa	50.9	33.9	76.4	10	Partial
40	Philippines	Asia	50.4	28.9	82.6	10	Nationwide
41	Vietnam	Asia	48.9	42.5	58.3	9	No youth policy
Prov.	Morocco	Africa	48.9	25.9	83.3	8	Partial
42	Egypt	Africa	48.0	29.0	76.4	10	Partial
43	Jamaica	Caribbean	47.0	39.5	58.3	10	Partial
44	Honduras	Latin America	46.8	28.0	75.0	10	No youth policy
45	Pakistan	Asia	44.7	22.2	78.5	10	No youth policy
46	Bangladesh	Asia	37.0	26.4	52.8	10	No youth policy
–	Trinidad and Tobago	Caribbean	–	74.6	50.0	5	No youth policy

Outcomes and Policy are the unweighted means of each group's measured dimensions. Score = 60% outcomes + 40% policy. Dims = dimensions verified, of 10. Youth policy: whether financial education is in the mandatory school curriculum nationwide.

FINDING

Policy strength does not predict outcomes

Each dot is one economy. The correlation between the two scores is 0.02: knowing how complete a country's policy framework is tells you almost nothing about how its adults understand and use credit.



Policy well ahead of outcomes

Morocco	26	83	+57
Pakistan	22	78	+56
Philippines	29	83	+54
India	37	89	+52
Mexico	35	86	+51
Indonesia	37	85	+48

Outcomes ahead of policy

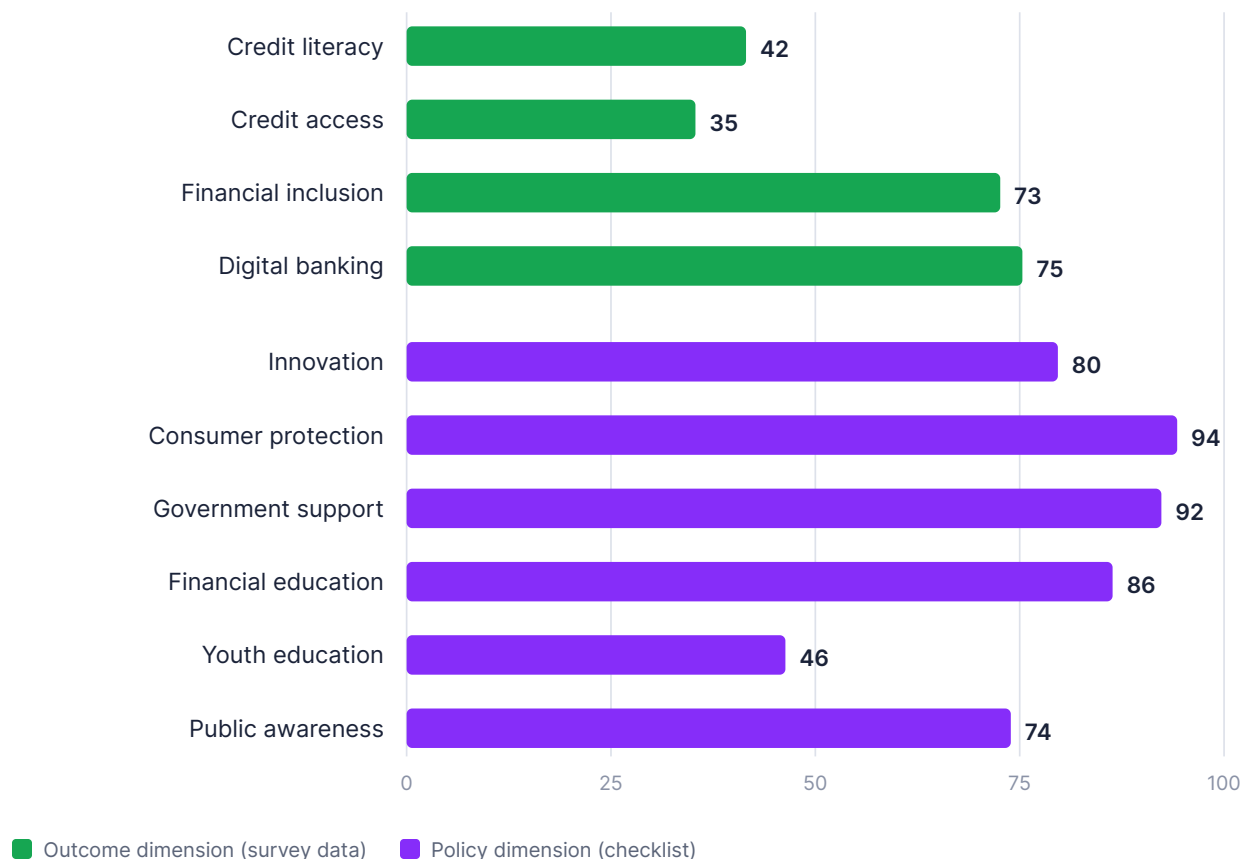
Switzerland	76	58	-17
Germany	77	60	-17
Sweden	79	65	-14
Denmark	80	68	-11
Israel	80	73	-7

Columns: outcome score, policy score, difference. Many emerging economies now have national strategies, regulators and dispute schemes in place; their survey results do not yet show a matching level. Several high-income European economies achieve strong outcomes with fewer formal programs, such as no national financial literacy strategy.

DIMENSIONS

Where economies are strong and weak

Average score on each dimension across the economies where it was measured. Policy dimensions score high because most of the policies tracked now exist in most countries. Outcomes remain low.



DIMENSION	ECONOMIES MEASURED	AVERAGE	MEDIAN	LOWEST	HIGHEST
Credit literacy	48	41.5	36.0	19	71
Credit access	49	35.3	30.8	1	81
Financial inclusion	50	72.6	75.4	30	96
Digital banking	49	75.3	82.8	25	100
Innovation	50	79.7	83.3	17	100
Consumer protection	48	94.3	100.0	67	100
Government support	50	92.3	100.0	67	100
Financial education	44	86.4	100.0	0	100
Youth education	50	46.3	50.0	0	83
Public awareness	46	73.9	75.0	25	100

How adults understand and use credit

Outcome scores are survey percentages on a fixed 0 to 100 scale, so a score of 40 means 40% of adults. Index values are from the 2024 survey round for 48 economies and 2021 for 2.

Credit literacy

HIGHEST		LOWEST	
Sweden	71	Bangladesh	19
Norway	71	Romania	22
Denmark	71	Honduras	23
Israel	68	Turkey	24
Canada	68	Vietnam	24

Credit access

HIGHEST		LOWEST	
Canada	81	Morocco	1
Israel	80	Pakistan	8
South Korea	69	Vietnam	8
Norway	67	Nigeria	9
United States	66	Egypt	10

Financial inclusion

HIGHEST		LOWEST	
Sweden	96	Pakistan	30
Denmark	94	Philippines	38
Norway	94	Bangladesh	40
United Kingdom	93	Egypt	42
New Zealand	92	Morocco	44

Digital banking

HIGHEST		LOWEST	
Denmark	100	Pakistan	25
Norway	100	Honduras	30
Germany	100	Morocco	32
United Kingdom	99	Bangladesh	34
Sweden	99	Egypt	36

Credit literacy data is old. The S&P Global FinLit Survey (fieldwork 2014) is still the only adult financial literacy test fielded in a comparable way across this many economies. It is used because nothing newer covers the sample; a new global adult survey is the single largest data gap this index faces.

POLICY DIMENSIONS

Which policies exist, item by item

Number of economies (of 50) where each policy is in place, partly in place, absent, or could not be verified from a public source.

■ Yes ■ Partial ■ No □ Not verified

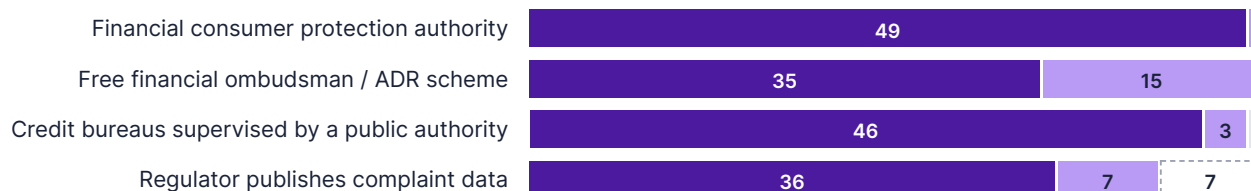
INNOVATION



CONSUMER PROTECTION



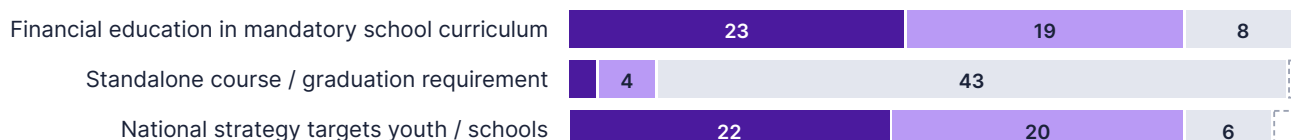
GOVERNMENT SUPPORT



FINANCIAL EDUCATION



YOUTH EDUCATION



PUBLIC AWARENESS



The youth education gap

Youth education averages 46 out of 100, the lowest score of any policy dimension. Most economies teach some financial education in school, but few make it a guaranteed part of every student's education.

23

economies with financial education in the mandatory curriculum nationwide

19

only in some regions, or as an optional or pilot subject

8

with no financial education in the mandatory curriculum

2

requiring a standalone course nationwide

No financial education in the mandatory curriculum

Netherlands

Vietnam

Pakistan

Bangladesh

Honduras

Ghana

Mexico

Trinidad and Tobago

Partial: some regions, optional, or pilot only

United Kingdom

Germany

Switzerland

Romania

China

India

South Korea

Indonesia

Colombia

Argentina

Egypt

Nigeria

Morocco

United Arab Emirates

United States

Canada

Jamaica

Dominican Republic

New Zealand

Nationwide

Sweden

Norway

Denmark

Ireland

France

Spain

Poland

Russia

Italy

Portugal

Japan

Singapore

Philippines

Thailand

Brazil

Chile

Peru

South Africa

Kenya

Israel

Saudi Arabia

Turkey

Australia

Standalone course or graduation requirement

Nationwide in Israel and Saudi Arabia. In some states or provinces only in Brazil, Argentina, United States and Canada.

SPOTLIGHT

What 15-year-olds know

PISA 2022 tested the financial literacy of 15-year-olds in 13 TGCLI economies. The OECD average was 498. PISA is shown in country profiles but not scored, because it covers too few economies.

ECONOMY	PISA 2022 SCORE	MANDATORY CURRICULUM	STANDALONE COURSE	YOUTH EDUCATION
Denmark	521	Nationwide	None	33
Canada	519	Partial	Some regions	50
Netherlands	517	No youth policy	None	33
Poland	506	Nationwide	None	67
United States	505	Partial	Some regions	50
Portugal	494	Nationwide	None	67
Norway	489	Nationwide	None	50
Spain	486	Nationwide	None	67
Italy	484	Nationwide	None	50
United Arab Emirates	441	Partial	None	50
Peru	421	Nationwide	None	67
Brazil	416	Nationwide	Some regions	67
Saudi Arabia	412	Nationwide	Nationwide	83

Why this matters for credit. Young people often take on their first credit, such as student loans, cards and phone contracts, before adult financial education programs reach them. Where school curriculum leaves it out, the gap falls to families and to lenders. Edition 1 records whether the policy exists; it does not measure the quality of what is taught.

Accountability: who answers to consumers

Government support measures whether a public body is accountable for how lenders and credit bureaus treat consumers, in the way the Consumer Financial Protection Bureau is in the United States.

POLICY	YES	PARTIAL	NO	NOT VERIFIED
Financial consumer protection authority	49	1	0	0
Credit bureaus supervised by a public authority	46	3	1	0
Free financial ombudsman / ADR scheme	35	15	0	0
Regulator publishes complaint data	36	7	0	7
Free access to own credit report	39	9	0	2
Legal right to dispute credit report errors	48	0	0	2

Ombudsman coverage is limited

Spain, China, Vietnam, Thailand, Bangladesh, Brazil, Chile, Argentina, Peru, Kenya, Egypt, Ghana, Nigeria, United States and Jamaica. In these economies the dispute scheme is voluntary or not recognised by the regulator, covers only part of the sector, or complaints go only to the regulator itself.

Complaint data not published in full

Sweden, Netherlands, Philippines, Pakistan, Nigeria, United Arab Emirates and Jamaica publish only a total count, without a breakdown by institution or product. Publication could not be verified for Vietnam, Thailand, Bangladesh, Kenya, Egypt, Saudi Arabia and Trinidad and Tobago.

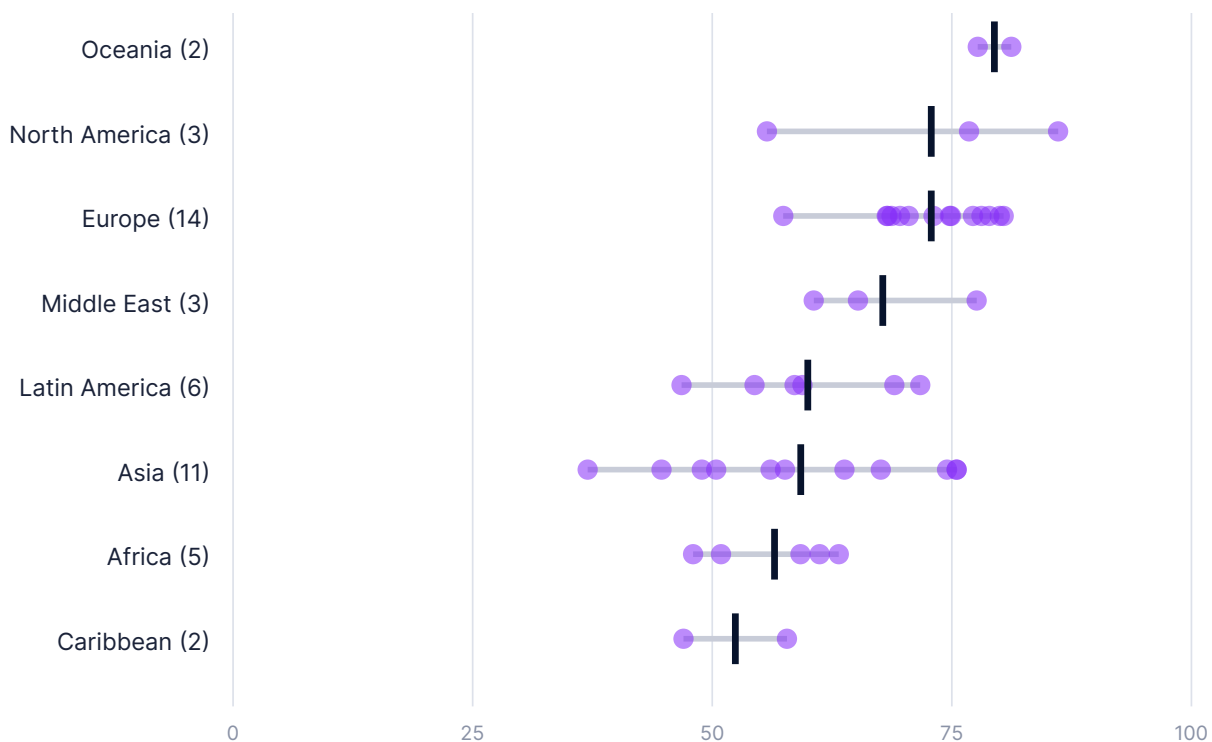
Credit bureau supervision

Partial in Netherlands, Germany and Poland; absent in Trinidad and Tobago.

REGIONS

Regional results

Each dot is a ranked economy; the dark tick is the regional average. Numbers in brackets are the ranked economies in each region.



REGION	RANKED	AVERAGE	HIGHEST	LOWEST
Oceania	2	79.5	Australia (81.2)	New Zealand (77.7)
North America	3	72.9	Canada (86.1)	Mexico (55.7)
Europe	14	72.9	United Kingdom (80.4)	Romania (57.4)
Middle East	3	67.8	Israel (77.6)	Turkey (60.6)
Latin America	6	60.0	Brazil (71.7)	Honduras (46.8)
Asia	11	59.2	Singapore (75.5)	Bangladesh (37.0)
Africa	5	56.5	Kenya (63.2)	Egypt (48.0)
Caribbean	2	52.4	Dominican Republic (57.8)	Jamaica (47.0)

Regional averages include ranked economies only. Some regions contain two or three economies, so their averages should be read with care.

Every economy, every dimension

Economy	Score	Credit literacy	Credit access	Fin. inclusion	Digital banking	Innovation	Consumer protection	Gov. support	Fin. education	Youth education	Public awareness
Canada	86.1	68	81	90	98	83	100	100	100	50	100
Norway ^P	84.7	71	67	94	100	100	100	100	.	50	.
Australia	81.2	64	57	91	99	100	100	100	100	67	50
United Kingdom	80.4	67	55	93	99	100	100	100	100	50	50
Spain	80.0	49	52	88	98	100	100	88	100	67	100
Ireland	78.9	55	54	89	98	100	100	100	100	67	50
France	78.1	52	44	89	98	67	100	100	100	67	100
New Zealand	77.7	61	60	92	98	67	100	100	100	50	50
Israel	77.6	68	80	83	91	100	.	100	50	67	50
Italy	77.2	37	55	82	96	100	100	100	100	50	100
United States	76.8	57	66	87	93	83	100	88	100	50	50
South Korea	75.5	33	69	89	98	100	83	100	100	50	50
Singapore	75.5	59	44	87	95	83	83	100	100	50	75
Denmark	74.9	71	53	94	100	100	100	100	0	33	75
Netherlands	74.8	66	34	88	99	67	100	75	100	33	100
Japan	74.5	43	61	89	96	100	67	100	100	50	50
Sweden	73.1	71	49	96	99	67	100	88	50	33	50
Brazil	71.7	35	47	72	77	100	100	88	100	67	100
Germany	70.5	66	55	89	100	67	100	88	25	33	50
Portugal	69.6	26	30	80	91	67	100	100	100	67	100
Chile	69.0	41	24	71	84	83	100	88	100	67	100
Switzerland	68.7	57	61	86	98	83	100	100	0	17	50
Russia	68.3	38	31	77	87	83	100	100	100	67	50
Poland	68.2	42	19	76	82	100	100	88	100	67	75
China	67.6	28	41	87	89	67	100	88	.	33	100

Every economy, every dimension (continued)

Economy	Score	Credit literacy	Credit access	Fin. inclusion	Digital banking	Innovation	Consumer protection	Gov. support	Fin. education	Youth education	Public awareness
Saudi Arabia	65.2	31	30	79	76	100	83	100	75	83	50
Thailand	63.8	27	18	75	83	83	67	83	100	67	100
United Arab Emirates ^P	63.7	38	24	72	77	100	83	88	.	50	.
Kenya	63.2	38	38	70	89	67	83	83	.	67	50
South Africa	61.2	42	13	56	67	67	100	100	100	50	100
Turkey	60.6	24	42	71	71	67	100	100	75	50	50
Argentina	59.4	28	33	65	72	83	100	88	75	50	50
Ghana	59.2	32	30	68	80	67	100	88	75	17	.
Peru	58.6	28	21	59	52	67	100	88	100	67	100
Dominican Republic	57.8	35	29	61	52	50	100	100	100	17	100
India	57.6	24	15	60	48	100	100	100	100	33	100
Romania	57.4	22	20	70	64	67	100	100	100	50	50
Indonesia	56.1	32	15	58	43	100	100	100	75	33	100
Mexico	55.7	32	15	53	41	83	100	100	100	33	100
Colombia	54.4	32	14	53	49	100	100	100	100	33	50
Nigeria	50.9	26	9	46	54	100	83	75	75	50	75
Philippines	50.4	25	12	38	40	100	83	88	75	50	100
Vietnam	48.9	24	8	76	62	100	83	67	.	17	25
Morocco ^P	48.9	.	1	44	32	67	100	100	100	50	.
Egypt	48.0	27	10	42	36	67	83	83	75	50	100
Jamaica	47.0	33	12	63	50	33	100	75	100	17	25
Honduras	46.8	23	11	48	30	17	100	100	100	33	100
Pakistan	44.7	26	8	30	25	83	67	88	100	33	100
Bangladesh	37.0	19	13	40	34	17	75	83	75	17	50
Trinidad and Tobago ^I	-	.	.	75	.	33	.	67	.	0	100

Green headers: outcome dimensions. Purple headers: policy dimensions. . = not verified (not scored as zero). P = provisional. I = insufficient data.

How scores are built

Scale

Every indicator is placed on a 0 to 100 scale against fixed goalposts, not against the best and worst country in the sample. Survey percentages use 0% and 100%. PISA uses 350 and 600. Fixed goalposts keep scores comparable between editions: one country's change never moves another country's score.

Outcome dimensions

Each outcome dimension is its indicator's rescaled value, or the average of two indicators for financial inclusion. Global Findex values older than 2020 are excluded as too old.

Policy dimensions

Each policy item is recorded as Yes (1), Partial (0.5) or No (0), with a public source for each. A dimension's score is the average of its known items $\times 100$. A dimension needs a minimum number of verified items to be scored (Innovation: 2 of 3, Consumer protection: 2 of 3, Government support: 3 of 4, Financial education: 2 of 2, Youth education: 2 of 3, Public awareness: 2 of 2). Items that could not be verified are left blank, never scored as zero.

Composite

Score = $60\% \times \text{average of outcome dimensions} + 40\% \times \text{average of policy dimensions}$. Outcomes carry more weight because they measure what adults actually know and do; policy measures whether supports exist.

Thresholds

A composite is published when at least 8 of 10 dimensions are verified. An economy is ranked when at least 9 are verified; with 8 it is shown as provisional. Scores are rounded to one decimal, halves up. Tied scores share a rank.

Verification

822 of 850 policy facts (97%) were verified with a public source. A second, independent check re-tested 91 facts: 85 were confirmed, 4 were corrected and 2 were downgraded and then re-researched. Corrections are applied in the published data.

Policy facts are current to October 2026

Sources include central bank and regulator websites, legislation, national strategy documents, ombudsman schemes, OECD and World Bank reports, the Alliance for Financial Inclusion, and reputable press. Each fact's source is in the dataset.

Limitations and what comes next

Existence, not effectiveness

Policy dimensions record whether a policy exists. A country with a weak regulator and one with a strong regulator both score Yes. Measuring how well policies work is the main goal for future editions.

Old literacy data

Credit literacy relies on the 2014 S&P Global FinLit Survey, the latest adult test with comparable coverage. Scores will change when newer data is available.

Two dimensions not yet measured

Reporting transparency and Alternative infrastructure are part of the framework but have no cross-country source with adequate coverage. Mobile money and alternative credit data were considered and rejected for

this edition because they are not measured in many high-income economies.

Uneven supporting data

PISA covers 13 of the 50 economies, and card repayment data covers 32. Both are shown, not scored.

Regional sample sizes

Some regions contain two or three economies. Regional averages are descriptive only.

Edition 2

Planned additions: a measure of policy effectiveness, coverage of the two unmeasured dimensions, updated literacy data where available, and wider country coverage.

SOURCES

Data sources

DATASET	PUBLISHER	EDITION	USED FOR
Global Findex Database 2025 worldbank.org/en/publication/globalfindex	World Bank	2024 survey round (2021 where 2024 not published)	Credit access; financial inclusion; digital banking; card users paying in full (supporting)
S&P Global FinLit Survey gflec.org	S&P Global Ratings, GFLEC, Gallup	Fieldwork 2014; report 2015	Credit literacy
PISA 2022 Results Volume IV: How Financially Smart Are Students? oecd.org	OECD	2024	Youth education (supporting)
Global Money Week participation globalmoneyweek.org	OECD	2024 to 2026	Public awareness
Policy checklist facts	Central banks, regulators, ministries, ombudsman schemes, OECD, World Bank, AFI, legislation, reputable press	Current to October 2026	All six policy dimensions; one source per fact

The full scored dataset, every policy fact with its source link, and the methodology are published at tgcli.org.

PART TWO

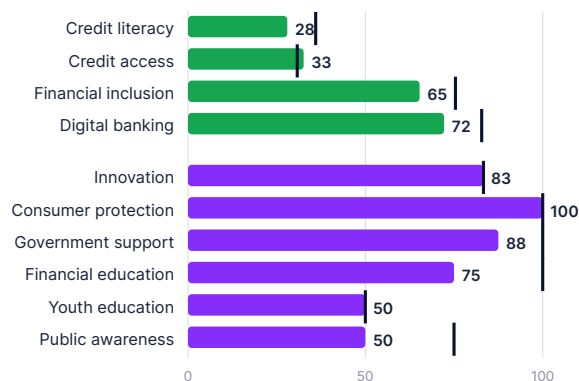
Country profiles

One page for each of the 50 economies, in alphabetical order. Each profile shows the economy's score and rank, its ten dimension scores against the median of all economies, its survey indicators, its youth education policy and every policy fact recorded, with the source.

 Outcome dimension  Policy dimension | Median of all economies  Not verified

Argentina ranks 30th of 46 economies, with a score of 59.4 out of 100. It is 3rd of 6 ranked economies in Latin America. Strongest: Consumer protection (100); Government support (88). Weakest: Credit literacy (28); Credit access (33).

DIMENSION SCORES



Outcomes **49.5** · Policy **74.3** · 10 of 10 dimensions verified

YOUTH EDUCATION POLICY: PARTIAL

Financial education is in the school curriculum only in some regions, or as an optional or pilot subject. A standalone course or graduation requirement applies in some regions. Young people are mentioned in the national strategy but not as a priority, or the strategy has expired.

SURVEY INDICATORS

28% of adults answered at least 3 of 4 financial concepts correctly (S&P Global FinLit, 2014)

63% of credit card users pay their balance in full (Findex, 2024)

33% of adults borrowed from a formal institution or via mobile money in the past year (Findex, 2024)

82% of adults have an account (Findex, 2024)

49% could raise emergency funds within 30 days without great difficulty (Findex, 2024)

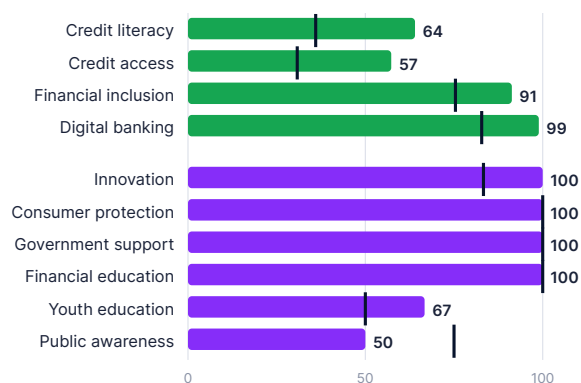
72% of adults made or received a digital payment (Findex, 2024)

POLICY FACTS

DIMENSION	POLICY	STATUS	SOURCE
Innovation 83	Open banking framework	Partial	fiskil.com
	Fintech regulatory sandbox	Yes	thedefiant.io
	Instant payment system	Yes	aciworldwide.com
Consumer protection 100	APR / total cost of credit disclosure required	Yes	bcra.gob.ar
	Free access to own credit report	Yes	iproup.com
	Legal right to dispute credit report errors	Yes	bcra.gob.ar
Government support 88	Financial consumer protection authority	Yes	bcra.gob.ar
	Free financial ombudsman / ADR scheme	Partial	bcra.gob.ar
	Credit bureaus supervised by a public authority	Yes	bcra.gob.ar
	Regulator publishes complaint data	Yes	bcra.gob.ar
Financial education 75	National financial literacy strategy	Partial	argentina.gob.ar
	Public financial education body	Yes	bcra.gob.ar
Youth education 50	Financial education in mandatory school curriculum	Partial	www4.hcdn.gob.ar
	Standalone course / graduation requirement	Partial	derechoenzapatillas.com
	National strategy targets youth / schools	Partial	argentina.gob.ar
Public awareness 50	Participates in OECD Global Money Week	Yes	globalmoneyweek.org
	National financial literacy month / week	No	bcra.gob.ar

Australia ranks 2nd of 46 economies, with a score of 81.2 out of 100. It is 1st of 2 ranked economies in Oceania. Strongest: Innovation, Consumer protection, Government support and Financial education (100). Weakest: Public awareness (50); Credit access (57).

DIMENSION SCORES



Outcomes **77.9** · Policy **86.1** · 10 of 10 dimensions verified

YOUTH EDUCATION POLICY: NATIONWIDE

Financial education is part of the mandatory school curriculum nationwide. There is no standalone course or graduation requirement. The national financial education strategy names young people or schools as a priority.

SURVEY INDICATORS

64% of adults answered at least 3 of 4 financial concepts correctly (S&P Global FinLit, 2014)

82% of credit card users pay their balance in full (Findex, 2021)

57% of adults borrowed from a formal institution or via mobile money in the past year (Findex, 2021)

98% of adults have an account (Findex, 2024)

84% could raise emergency funds within 30 days without great difficulty (Findex, 2021)

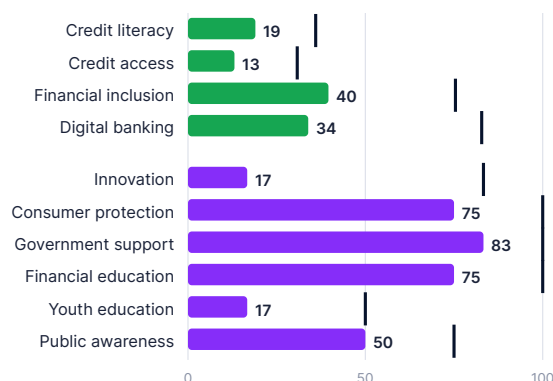
99% of adults made or received a digital payment (Findex, 2021)

POLICY FACTS

DIMENSION	POLICY	STATUS	SOURCE
Innovation 100	Open banking framework	Yes	fiskil.com
	Fintech regulatory sandbox	Yes	digitalfinance.worldbank.org
	Instant payment system	Yes	aciworldwide.com
Consumer protection 100	APR / total cost of credit disclosure required	Yes	legislation.gov.au
	Free access to own credit report	Yes	consumeraction.org.au
	Legal right to dispute credit report errors	Yes	consumeraction.org.au
Government support 100	Financial consumer protection authority	Yes	download.asic.gov.au
	Free financial ombudsman / ADR scheme	Yes	afca.org.au
	Credit bureaus supervised by a public authority	Yes	consumeraction.org.au
	Regulator publishes complaint data	Yes	insurancebusinessmag.com
Financial education 100	National financial literacy strategy	Yes	moneysmart.gov.au
	Public financial education body	Yes	moneysmart.gov.au
Youth education 67	Financial education in mandatory school curriculum	Yes	australiancurriculum.edu.au
	Standalone course / graduation requirement	No	progressivepr.com.au
	National strategy targets youth / schools	Yes	files.moneysmart.gov.au
Public awareness 50	Participates in OECD Global Money Week	Yes	mail.globalmoneyweek.org
	National financial literacy month / week	No	bankingday.com

Bangladesh ranks 46th of 46 economies, with a score of 37.0 out of 100. It is 11th of 11 ranked economies in Asia. Strongest: Government support (83); Consumer protection and Financial education (75). Weakest: Credit access (13); Youth education and Innovation (17).

DIMENSION SCORES



SURVEY INDICATORS

19%	of adults answered at least 3 of 4 financial concepts correctly (S&P Global FinLit, 2014)
13%	of adults borrowed from a formal institution or via mobile money in the past year (Findex, 2024)
43%	of adults have an account (Findex, 2024)
36%	could raise emergency funds within 30 days without great difficulty (Findex, 2024)
34%	of adults made or received a digital payment (Findex, 2024)

Outcomes **26.4** · Policy **52.8** · 10 of 10 dimensions verified

YOUTH EDUCATION POLICY: NONE

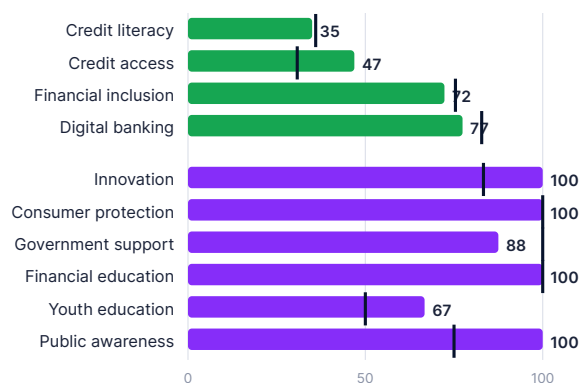
Financial education is not part of the mandatory school curriculum. There is no standalone course or graduation requirement. Young people are mentioned in the national strategy but not as a priority, or the strategy has expired.

POLICY FACTS

DIMENSION	POLICY	STATUS	SOURCE
Innovation 17	Open banking framework	No	fiskil.com
	Fintech regulatory sandbox	No	tbsnews.net
	Instant payment system	Partial	observerbd.com
Consumer protection 75	APR / total cost of credit disclosure required	Not verified	
	Free access to own credit report	Partial	tahmidurrahman.com
	Legal right to dispute credit report errors	Yes	tahmidurrahman.com
Government support 83	Financial consumer protection authority	Yes	tbsnews.net
	Free financial ombudsman / ADR scheme	Partial	bb.org.bd
	Credit bureaus supervised by a public authority	Yes	tahmidurrahman.com
	Regulator publishes complaint data	Not verified	
Financial education 75	National financial literacy strategy	Partial	afi-global.org
	Public financial education body	Yes	en.prothomalo.com
Youth education 17	Financial education in mandatory school curriculum	No	first-finance.com.bd
	Standalone course / graduation requirement	No	today.thefinancialexpress.com.bd
	National strategy targets youth / schools	Partial	first-finance.com.bd
Public awareness 50	Participates in OECD Global Money Week	No	globalmoneyweek.org
	National financial literacy month / week	Yes	thefinancialexpress.com.bd

Brazil ranks 17th of 46 economies, with a score of 71.7 out of 100. It is 1st of 6 ranked economies in Latin America. Strongest: Innovation, Consumer protection, Financial education and Public awareness (100). Weakest: Credit literacy (35); Credit access (47).

DIMENSION SCORES



Outcomes **57.9** · Policy **92.4** · 10 of 10 dimensions verified

YOUTH EDUCATION POLICY: NATIONWIDE

Financial education is part of the mandatory school curriculum nationwide. A standalone course or graduation requirement applies in some regions. Young people are mentioned in the national strategy but not as a priority, or the strategy has expired.

SURVEY INDICATORS

35% of adults answered at least 3 of 4 financial concepts correctly (S&P Global FinLit, 2014)

81% of credit card users pay their balance in full (Findex, 2024)

47% of adults borrowed from a formal institution or via mobile money in the past year (Findex, 2024)

86% of adults have an account (Findex, 2024)

58% could raise emergency funds within 30 days without great difficulty (Findex, 2024)

77% of adults made or received a digital payment (Findex, 2024)

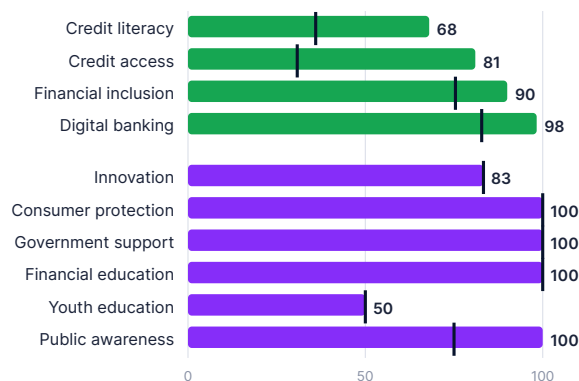
416 15-year-olds' score on PISA 2022 financial literacy (OECD average 498)

POLICY FACTS

DIMENSION	POLICY	STATUS	SOURCE
Innovation 100	Open banking framework	Yes	fiskil.com
	Fintech regulatory sandbox	Yes	digitalfinance.worldbank.org
	Instant payment system	Yes	aciworldwide.com
Consumer protection 100	APR / total cost of credit disclosure required	Yes	bcb.gov.br
	Free access to own credit report	Yes	barbieriadvogados.com
	Legal right to dispute credit report errors	Yes	barbieriadvogados.com
Government support 88	Financial consumer protection authority	Yes	opendata.bcb.gov.br
	Free financial ombudsman / ADR scheme	Partial	idec.org.br
	Credit bureaus supervised by a public authority	Yes	barbieriadvogados.com
	Regulator publishes complaint data	Yes	static.poder360.com.br
Financial education 100	National financial literacy strategy	Yes	planalto.gov.br
	Public financial education body	Yes	planalto.gov.br
Youth education 67	Financial education in mandatory school curriculum	Yes	movimentoeconomico.com.br
	Standalone course / graduation requirement	Partial	revistas.pucsp.br
	National strategy targets youth / schools	Partial	planalto.gov.br
Public awareness 100	Participates in OECD Global Money Week	Yes	mail.globalmoneyweek.org
	National financial literacy month / week	Yes	legismap.com.br

Canada ranks 1st of 46 economies, with a score of 86.1 out of 100. It is 1st of 3 ranked economies in North America. Strongest: Consumer protection, Government support, Financial education and Public awareness (100). Weakest: Youth education (50); Credit literacy (68).

DIMENSION SCORES



Outcomes **84.3** · Policy **88.9** · 10 of 10 dimensions verified

YOUTH EDUCATION POLICY: PARTIAL

Financial education is in the school curriculum only in some regions, or as an optional or pilot subject. A standalone course or graduation requirement applies in some regions. Young people are mentioned in the national strategy but not as a priority, or the strategy has expired.

SURVEY INDICATORS

68% of adults answered at least 3 of 4 financial concepts correctly (S&P Global FinLit, 2014)

79% of credit card users pay their balance in full (Findex, 2021)

81% of adults borrowed from a formal institution or via mobile money in the past year (Findex, 2021)

98% of adults have an account (Findex, 2024)

82% could raise emergency funds within 30 days without great difficulty (Findex, 2021)

98% of adults made or received a digital payment (Findex, 2021)

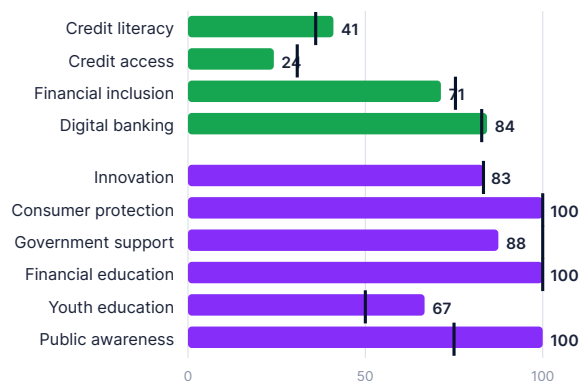
519 15-year-olds' score on PISA 2022 financial literacy (OECD average 498)

POLICY FACTS

DIMENSION	POLICY	STATUS	SOURCE
Innovation 83	Open banking framework	Partial	fiskil.com
	Fintech regulatory sandbox	Yes	digitalfinance.worldbank.org
	Instant payment system	Yes	betakit.com
Consumer protection 100	APR / total cost of credit disclosure required	Yes	laws.justice.gc.ca
	Free access to own credit report	Yes	peopleslawschool.ca
	Legal right to dispute credit report errors	Yes	peopleslawschool.ca
Government support 100	Financial consumer protection authority	Yes	canada.ca
	Free financial ombudsman / ADR scheme	Yes	obsi.ca
	Credit bureaus supervised by a public authority	Yes	ontario.ca
	Regulator publishes complaint data	Yes	obsi.ca
Financial education 100	National financial literacy strategy	Yes	canada.ca
	Public financial education body	Yes	canada.ca
Youth education 50	Financial education in mandatory school curriculum	Partial	canada.ca
	Standalone course / graduation requirement	Partial	norfolktoday.ca
	National strategy targets youth / schools	Partial	canada.ca
Public awareness 100	Participates in OECD Global Money Week	Yes	mail.globalmoneyweek.org
	National financial literacy month / week	Yes	canada.ca

Chile ranks 20th of 46 economies, with a score of 69.0 out of 100. It is 2nd of 6 ranked economies in Latin America. Strongest: Consumer protection, Financial education and Public awareness (100). Weakest: Credit access (24); Credit literacy (41).

DIMENSION SCORES



Outcomes **55.2** · Policy **89.6** · 10 of 10 dimensions verified

YOUTH EDUCATION POLICY: NATIONWIDE

Financial education is part of the mandatory school curriculum nationwide. There is no standalone course or graduation requirement. The national financial education strategy names young people or schools as a priority.

SURVEY INDICATORS

41% of adults answered at least 3 of 4 financial concepts correctly (S&P Global FinLit, 2014)

71% of credit card users pay their balance in full (Findex, 2021)

24% of adults borrowed from a formal institution or via mobile money in the past year (Findex, 2021)

85% of adults have an account (Findex, 2024)

57% could raise emergency funds within 30 days without great difficulty (Findex, 2021)

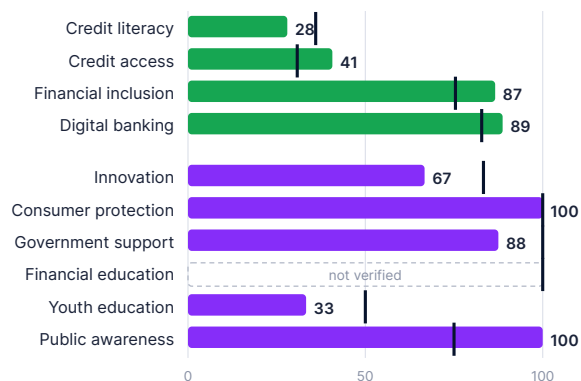
84% of adults made or received a digital payment (Findex, 2021)

POLICY FACTS

DIMENSION	POLICY	STATUS	SOURCE
Innovation 83	Open banking framework	Partial	fiskil.com
	Fintech regulatory sandbox	Yes	practiceguides.chambers.com
	Instant payment system	Yes	aciworldwide.com
Consumer protection 100	APR / total cost of credit disclosure required	Yes	monedario.cl
	Free access to own credit report	Yes	mail.pensamientopenal.com.ar
	Legal right to dispute credit report errors	Yes	mail.pensamientopenal.com.ar
Government support 88	Financial consumer protection authority	Yes	monedario.cl
	Free financial ombudsman / ADR scheme	Partial	sitiospublicos.bancochile.cl
	Credit bureaus supervised by a public authority	Yes	bcn.cl
	Regulator publishes complaint data	Yes	chocale.cl
Financial education 100	National financial literacy strategy	Yes	hacienda.cl
	Public financial education body	Yes	hacienda.cl
Youth education 67	Financial education in mandatory school curriculum	Yes	revistaeyn.com
	Standalone course / graduation requirement	No	curriculumnacional.cl
	National strategy targets youth / schools	Yes	hacienda.cl
Public awareness 100	Participates in OECD Global Money Week	Yes	mail.globalmoneyweek.org
	National financial literacy month / week	Yes	diarioestrategia.cl

China ranks 24th of 46 economies, with a score of 67.6 out of 100. It is 4th of 11 ranked economies in Asia. Strongest: Consumer protection and Public awareness (100). Weakest: Credit literacy (28); Youth education (33).

DIMENSION SCORES



Outcomes **61.0** · Policy **77.5** · 9 of 10 dimensions verified

YOUTH EDUCATION POLICY: PARTIAL

Financial education is in the school curriculum only in some regions, or as an optional or pilot subject. There is no standalone course or graduation requirement. Young people are mentioned in the national strategy but not as a priority, or the strategy has expired.

SURVEY INDICATORS

28% of adults answered at least 3 of 4 financial concepts correctly (S&P Global FinLit, 2014)

89% of credit card users pay their balance in full (Findex, 2024)

41% of adults borrowed from a formal institution or via mobile money in the past year (Findex, 2024)

89% of adults have an account (Findex, 2024)

84% could raise emergency funds within 30 days without great difficulty (Findex, 2024)

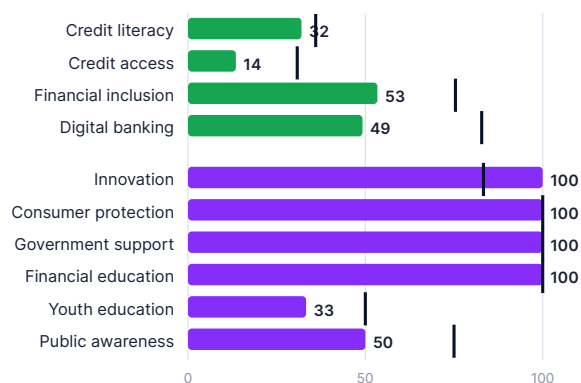
89% of adults made or received a digital payment (Findex, 2024)

POLICY FACTS

DIMENSION	POLICY	STATUS	SOURCE
Innovation 67	Open banking framework	No	etheses.durham.ac.uk
	Fintech regulatory sandbox	Yes	digitalfinance.worldbank.org
	Instant payment system	Yes	aciworldwide.com
Consumer protection 100	APR / total cost of credit disclosure required	Yes	cs.com.cn
	Free access to own credit report	Yes	elawcn.com
	Legal right to dispute credit report errors	Yes	elawcn.com
Government support 88	Financial consumer protection authority	Yes	camlmac.pbc.gov.cn
	Free financial ombudsman / ADR scheme	Partial	caixinglobal.com
	Credit bureaus supervised by a public authority	Yes	elawcn.com
	Regulator publishes complaint data	Yes	finance.ifeng.com
Financial education —	National financial literacy strategy	Not verified	
	Public financial education body	Yes	cs.com.cn
Youth education 33	Financial education in mandatory school curriculum	Partial	yicaiglobal.com
	Standalone course / graduation requirement	No	yicaiglobal.com
	National strategy targets youth / schools	Partial	aisixiang.com
Public awareness 100	Participates in OECD Global Money Week	Yes	mail.globalmoneyweek.org
	National financial literacy month / week	Yes	paper.people.com.cn

Colombia ranks 38th of 46 economies, with a score of 54.4 out of 100. It is 5th of 6 ranked economies in Latin America. Strongest: Innovation, Consumer protection, Government support and Financial education (100). Weakest: Credit access (14); Credit literacy (32).

DIMENSION SCORES



SURVEY INDICATORS

32% of adults answered at least 3 of 4 financial concepts correctly (S&P Global FinLit, 2014)

14% of adults borrowed from a formal institution or via mobile money in the past year (Findex, 2024)

57% of adults have an account (Findex, 2024)

50% could raise emergency funds within 30 days without great difficulty (Findex, 2024)

49% of adults made or received a digital payment (Findex, 2024)

Outcomes **37.0** · Policy **80.5** · 10 of 10 dimensions verified

YOUTH EDUCATION POLICY: PARTIAL

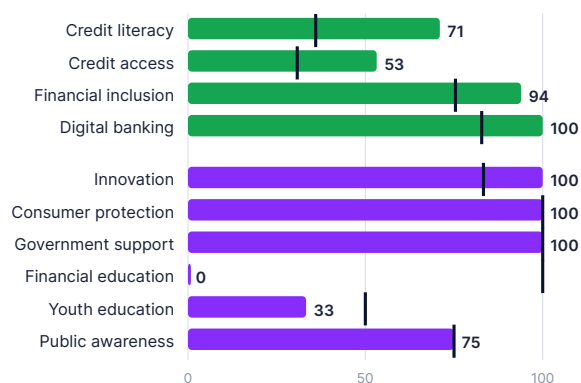
Financial education is in the school curriculum only in some regions, or as an optional or pilot subject. There is no standalone course or graduation requirement. Young people are mentioned in the national strategy but not as a priority, or the strategy has expired.

POLICY FACTS

DIMENSION	POLICY	STATUS	SOURCE
Innovation 100	Open banking framework	Yes	fiskil.com
	Fintech regulatory sandbox	Yes	digitalfinance.worldbank.org
	Instant payment system	Yes	elheraldo.co
Consumer protection 100	APR / total cost of credit disclosure required	Yes	normas.cra.gov.co
	Free access to own credit report	Yes	normativa.colpensiones.gov.co
	Legal right to dispute credit report errors	Yes	normativa.colpensiones.gov.co
Government support 100	Financial consumer protection authority	Yes	normas.cra.gov.co
	Free financial ombudsman / ADR scheme	Yes	superfinanciera.gov.co
	Credit bureaus supervised by a public authority	Yes	normativa.colpensiones.gov.co
	Regulator publishes complaint data	Yes	noticiasrcn.com
Financial education 100	National financial literacy strategy	Yes	asobancaria.com
	Public financial education body	Yes	asobancaria.com
Youth education 33	Financial education in mandatory school curriculum	Partial	newsroom.rcnradio.com
	Standalone course / graduation requirement	No	newsroom.rcnradio.com
	National strategy targets youth / schools	Partial	asobancaria.com
Public awareness 50	Participates in OECD Global Money Week	Yes	mail.globalmoneyweek.org
	National financial literacy month / week	No	valoraanalitik.com

Denmark ranks 13th of 46 economies, with a score of 74.9 out of 100. It is 6th of 14 ranked economies in Europe. Strongest: Digital banking, Innovation, Consumer protection and Government support (100). Weakest: Financial education (0); Youth education (33).

DIMENSION SCORES



Outcomes **79.5** · Policy **68.0** · 10 of 10 dimensions verified

YOUTH EDUCATION POLICY: NATIONWIDE

Financial education is part of the mandatory school curriculum nationwide. There is no standalone course or graduation requirement. Young people are not a priority in a current national strategy.

SURVEY INDICATORS

71% of adults answered at least 3 of 4 financial concepts correctly (S&P Global FinLit, 2014)

93% of credit card users pay their balance in full (Findex, 2021)

53% of adults borrowed from a formal institution or via mobile money in the past year (Findex, 2021)

99% of adults have an account (Findex, 2024)

89% could raise emergency funds within 30 days without great difficulty (Findex, 2021)

100% of adults made or received a digital payment (Findex, 2021)

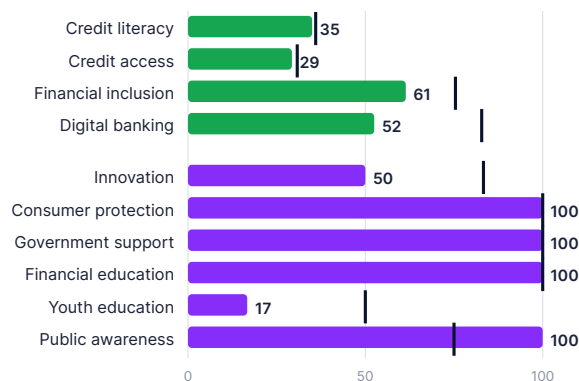
521 15-year-olds' score on PISA 2022 financial literacy (OECD average 498)

POLICY FACTS

DIMENSION	POLICY	STATUS	SOURCE
Innovation 100	Open banking framework	Yes	finance.ec.europa.eu
	Fintech regulatory sandbox	Yes	dfsa.dk
	Instant payment system	Yes	aciworldwide.com
Consumer protection 100	APR / total cost of credit disclosure required	Yes	legislation.gov.uk
	Free access to own credit report	Yes	dataprotection.ie
	Legal right to dispute credit report errors	Yes	lovguiden.dk
Government support 100	Financial consumer protection authority	Yes	dfsa.dk
	Free financial ombudsman / ADR scheme	Yes	finance.ec.europa.eu
	Credit bureaus supervised by a public authority	Yes	admin.datatilsynet.dk
	Regulator publishes complaint data	Yes	fanke.dk
Financial education 0	National financial literacy strategy	No	via.ritzau.dk
	Public financial education body	No	lex.dk
Youth education 33	Financial education in mandatory school curriculum	Yes	uvm.dk
	Standalone course / graduation requirement	No	uvm.dk
	National strategy targets youth / schools	No	finansdanmark.dk
Public awareness 75	Participates in OECD Global Money Week	Yes	mail.globalmoneyweek.org
	National financial literacy month / week	Partial	nationalbanken.dk

Dominican Republic ranks 33rd of 46 economies, with a score of 57.8 out of 100. It is 1st of 2 ranked economies in Caribbean. Strongest: Consumer protection, Government support, Financial education and Public awareness (100). Weakest: Youth education (17); Credit access (29).

DIMENSION SCORES



Outcomes **44.5** · Policy **77.8** · 10 of 10 dimensions verified

YOUTH EDUCATION POLICY: PARTIAL

Financial education is in the school curriculum only in some regions, or as an optional or pilot subject. There is no standalone course or graduation requirement. Young people are not a priority in a current national strategy.

SURVEY INDICATORS

35% of adults answered at least 3 of 4 financial concepts correctly (S&P Global FinLit, 2014)

70% of credit card users pay their balance in full (Findex, 2024)

29% of adults borrowed from a formal institution or via mobile money in the past year (Findex, 2024)

65% of adults have an account (Findex, 2024)

58% could raise emergency funds within 30 days without great difficulty (Findex, 2024)

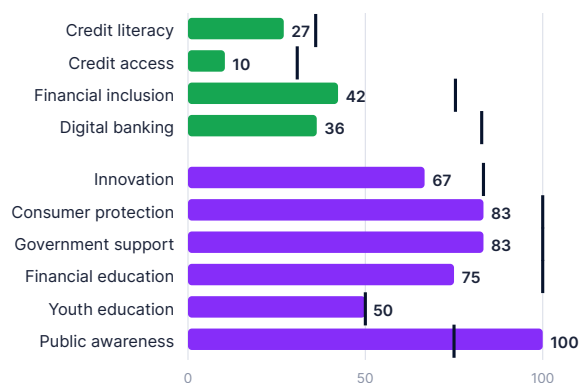
52% of adults made or received a digital payment (Findex, 2024)

POLICY FACTS

DIMENSION	POLICY	STATUS	SOURCE
Innovation 50	Open banking framework	No	fiskil.com
	Fintech regulatory sandbox	Yes	sb.gob.do
	Instant payment system	Partial	diariolibre.com
Consumer protection 100	APR / total cost of credit disclosure required	Yes	sb.gob.do
	Free access to own credit report	Yes	bolsillopractico.com
	Legal right to dispute credit report errors	Yes	phlaw.com
Government support 100	Financial consumer protection authority	Yes	sb.gob.do
	Free financial ombudsman / ADR scheme	Yes	acento.com.do
	Credit bureaus supervised by a public authority	Yes	eldinero.com.do
	Regulator publishes complaint data	Yes	eldinero.com.do
Financial education 100	National financial literacy strategy	Yes	eldia.com.do
	Public financial education body	Yes	eldia.com.do
Youth education 17	Financial education in mandatory school curriculum	Partial	elcaribe.com.do
	Standalone course / graduation requirement	No	elcaribe.com.do
	National strategy targets youth / schools	No	diariolibre.com
Public awareness 100	Participates in OECD Global Money Week	Yes	mail.globalmoneyweek.org
	National financial literacy month / week	Yes	acento.com.do

Egypt ranks 42nd of 46 economies, with a score of 48.0 out of 100. It is 5th of 5 ranked economies in Africa. Strongest: Public awareness (100); Consumer protection and Government support (83). Weakest: Credit access (10); Credit literacy (27).

DIMENSION SCORES



Outcomes **29.0** · Policy **76.4** · 10 of 10 dimensions verified

YOUTH EDUCATION POLICY: PARTIAL

Financial education is in the school curriculum only in some regions, or as an optional or pilot subject. Young people are mentioned in the national strategy but not as a priority, or the strategy has expired.

SURVEY INDICATORS

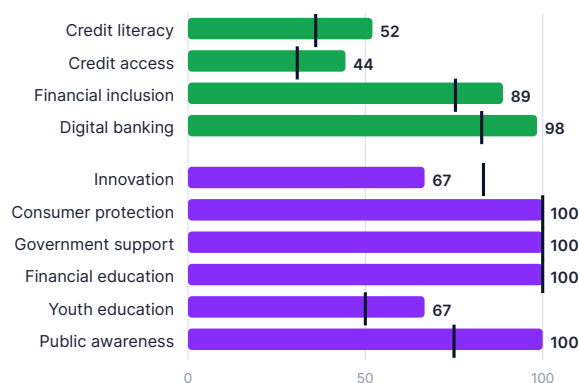
- 27%** of adults answered at least 3 of 4 financial concepts correctly (S&P Global FinLit, 2014)
- 10%** of adults borrowed from a formal institution or via mobile money in the past year (Findex, 2024)
- 43%** of adults have an account (Findex, 2024)
- 41%** could raise emergency funds within 30 days without great difficulty (Findex, 2024)
- 36%** of adults made or received a digital payment (Findex, 2024)

POLICY FACTS

DIMENSION	POLICY	STATUS	SOURCE
Innovation 67	Open banking framework	No	fiskil.com
	Fintech regulatory sandbox	Yes	digitalfinance.worldbank.org
	Instant payment system	Yes	aciworldwide.com
Consumer protection 83	APR / total cost of credit disclosure required	Yes	regalert.today
	Free access to own credit report	Partial	bankygate.com
	Legal right to dispute credit report errors	Yes	bankygate.com
Government support 83	Financial consumer protection authority	Yes	banquemisr.com
	Free financial ombudsman / ADR scheme	Partial	amwalalghad.com
	Credit bureaus supervised by a public authority	Yes	efghermesone.com
	Regulator publishes complaint data	Not verified	
Financial education 75	National financial literacy strategy	Partial	egyptindependent.com
	Public financial education body	Yes	zawya.com
Youth education 50	Financial education in mandatory school curriculum	Partial	english.ahram.org.eg
	Standalone course / graduation requirement	Not verified	
	National strategy targets youth / schools	Partial	betterthancash.org
Public awareness 100	Participates in OECD Global Money Week	Yes	mail.globalmoneyweek.org
	National financial literacy month / week	Yes	english.ahram.org.eg

France ranks 6th of 46 economies, with a score of 78.1 out of 100. It is 4th of 14 ranked economies in Europe. Strongest: Consumer protection, Government support, Financial education and Public awareness (100). Weakest: Credit access (44); Credit literacy (52).

DIMENSION SCORES



Outcomes **70.9** · Policy **88.9** · 10 of 10 dimensions verified

YOUTH EDUCATION POLICY: NATIONWIDE

Financial education is part of the mandatory school curriculum nationwide. There is no standalone course or graduation requirement. The national financial education strategy names young people or schools as a priority.

SURVEY INDICATORS

52% of adults answered at least 3 of 4 financial concepts correctly (S&P Global FinLit, 2014)

84% of credit card users pay their balance in full (Findex, 2021)

44% of adults borrowed from a formal institution or via mobile money in the past year (Findex, 2021)

99% of adults have an account (Findex, 2024)

78% could raise emergency funds within 30 days without great difficulty (Findex, 2021)

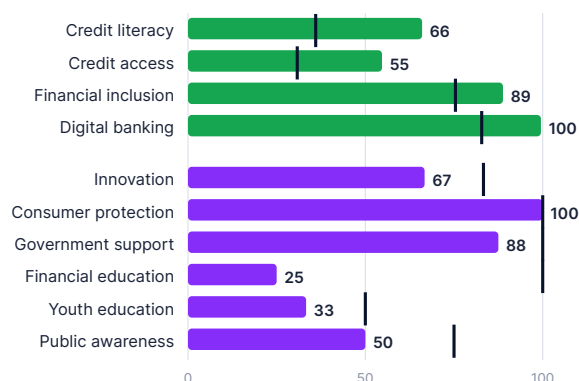
98% of adults made or received a digital payment (Findex, 2021)

POLICY FACTS

DIMENSION	POLICY	STATUS	SOURCE
Innovation 67	Open banking framework	Yes	finance.ec.europa.eu
	Fintech regulatory sandbox	No	gpg-pdf.chambers.com
	Instant payment system	Yes	ecb.europa.eu
Consumer protection 100	APR / total cost of credit disclosure required	Yes	legislation.gov.uk
	Free access to own credit report	Yes	cnil.fr
	Legal right to dispute credit report errors	Yes	legislation.gov.uk
Government support 100	Financial consumer protection authority	Yes	acpr.banque-france.fr
	Free financial ombudsman / ADR scheme	Yes	finance.ec.europa.eu
	Credit bureaus supervised by a public authority	Yes	cnil.fr
	Regulator publishes complaint data	Yes	lemediateur.fbf.fr
Financial education 100	National financial literacy strategy	Yes	banque-france.fr
	Public financial education body	Yes	banque-france.fr
Youth education 67	Financial education in mandatory school curriculum	Yes	education.gouv.fr
	Standalone course / graduation requirement	No	education.gouv.fr
	National strategy targets youth / schools	Yes	banque-france.fr
Public awareness 100	Participates in OECD Global Money Week	Yes	mail.globalmoneyweek.org
	National financial literacy month / week	Yes	banque-france.fr

Germany ranks 18th of 46 economies, with a score of 70.5 out of 100. It is 9th of 14 ranked economies in Europe. Strongest: Consumer protection (100); Digital banking (100). Weakest: Financial education (25); Youth education (33).

DIMENSION SCORES



Outcomes **77.2** · Policy **60.4** · 10 of 10 dimensions verified

YOUTH EDUCATION POLICY: PARTIAL

Financial education is in the school curriculum only in some regions, or as an optional or pilot subject. There is no standalone course or graduation requirement. Young people are mentioned in the national strategy but not as a priority, or the strategy has expired.

SURVEY INDICATORS

66% of adults answered at least 3 of 4 financial concepts correctly (S&P Global FinLit, 2014)

91% of credit card users pay their balance in full (Findex, 2021)

55% of adults borrowed from a formal institution or via mobile money in the past year (Findex, 2021)

98% of adults have an account (Findex, 2024)

79% could raise emergency funds within 30 days without great difficulty (Findex, 2021)

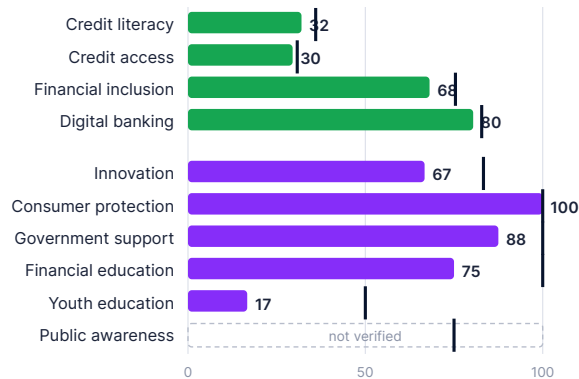
100% of adults made or received a digital payment (Findex, 2021)

POLICY FACTS

DIMENSION	POLICY	STATUS	SOURCE
Innovation 67	Open banking framework	Yes	finance.ec.europa.eu
	Fintech regulatory sandbox	No	gpg-pdf.chambers.com
	Instant payment system	Yes	ecb.europa.eu
Consumer protection 100	APR / total cost of credit disclosure required	Yes	legislation.gov.uk
	Free access to own credit report	Yes	heise.de
	Legal right to dispute credit report errors	Yes	legislation.gov.uk
Government support 88	Financial consumer protection authority	Yes	paytechlaw.com
	Free financial ombudsman / ADR scheme	Yes	finance.ec.europa.eu
	Credit bureaus supervised by a public authority	Partial	verfassungsblog.de
	Regulator publishes complaint data	Yes	otto-schmidt.de
Financial education 25	National financial literacy strategy	Partial	boersen-zeitung.de
	Public financial education body	No	boersen-zeitung.de
Youth education 33	Financial education in mandatory school curriculum	Partial	versicherungsbote.de
	Standalone course / graduation requirement	No	freiheit.org
	National strategy targets youth / schools	Partial	vzbv.de
Public awareness 50	Participates in OECD Global Money Week	Yes	mail.globalmoneyweek.org
	National financial literacy month / week	No	oecd.org

Ghana ranks 31st of 46 economies, with a score of 59.2 out of 100. It is 3rd of 5 ranked economies in Africa. Strongest: Consumer protection (100); Government support (88). Weakest: Youth education (17); Credit access (30).

DIMENSION SCORES



Outcomes **52.5** · Policy **69.2** · 9 of 10 dimensions verified

YOUTH EDUCATION POLICY: NONE

Financial education is not part of the mandatory school curriculum. There is no standalone course or graduation requirement. Young people are mentioned in the national strategy but not as a priority, or the strategy has expired.

SURVEY INDICATORS

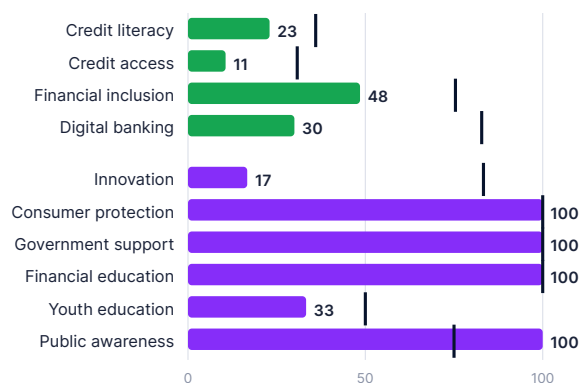
- 32%** of adults answered at least 3 of 4 financial concepts correctly (S&P Global FinLit, 2014)
- 30%** of adults borrowed from a formal institution or via mobile money in the past year (Findex, 2024)
- 81%** of adults have an account (Findex, 2024)
- 55%** could raise emergency funds within 30 days without great difficulty (Findex, 2024)
- 80%** of adults made or received a digital payment (Findex, 2024)

POLICY FACTS

DIMENSION	POLICY	STATUS	SOURCE
Innovation 67	Open banking framework	No	fiskil.com
	Fintech regulatory sandbox	Yes	citibusinessnews.com
	Instant payment system	Yes	aciworldwide.com
Consumer protection 100	APR / total cost of credit disclosure required	Yes	nbc.edu.gh
	Free access to own credit report	Yes	regalert.today
	Legal right to dispute credit report errors	Yes	regalert.today
Government support 88	Financial consumer protection authority	Yes	bog.gov.gh
	Free financial ombudsman / ADR scheme	Partial	bog.gov.gh
	Credit bureaus supervised by a public authority	Yes	regalert.today
	Regulator publishes complaint data	Yes	myjoyonline.com
Financial education 75	National financial literacy strategy	Partial	mofep.gov.gh
	Public financial education body	Yes	gna.org.gh
Youth education 17	Financial education in mandatory school curriculum	No	ugbs.ug.edu.gh
	Standalone course / graduation requirement	No	gna.org.gh
	National strategy targets youth / schools	Partial	mofep.gov.gh
Public awareness —	Participates in OECD Global Money Week	No	globalmoneyweek.org
	National financial literacy month / week	Not verified	

Honduras ranks 44th of 46 economies, with a score of 46.8 out of 100. It is 6th of 6 ranked economies in Latin America. Strongest: Consumer protection, Government support, Financial education and Public awareness (100). Weakest: Credit access (11); Innovation (17).

DIMENSION SCORES



Outcomes **28.0** · Policy **75.0** · 10 of 10 dimensions verified

YOUTH EDUCATION POLICY: NONE

Financial education is not part of the mandatory school curriculum. There is no standalone course or graduation requirement. The national financial education strategy names young people or schools as a priority.

SURVEY INDICATORS

23% of adults answered at least 3 of 4 financial concepts correctly (S&P Global FinLit, 2014)

11% of adults borrowed from a formal institution or via mobile money in the past year (Findex, 2024)

42% of adults have an account (Findex, 2024)

54% could raise emergency funds within 30 days without great difficulty (Findex, 2024)

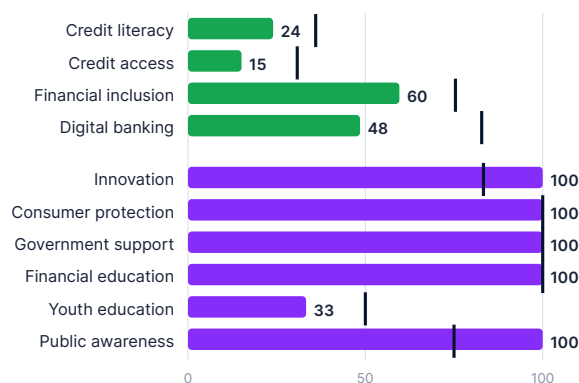
30% of adults made or received a digital payment (Findex, 2024)

POLICY FACTS

DIMENSION	POLICY	STATUS	SOURCE
Innovation 17	Open banking framework	No	fiskil.com
	Fintech regulatory sandbox	No	repositorio.unitec.edu
	Instant payment system	Partial	elheraldo.hn
Consumer protection 100	APR / total cost of credit disclosure required	Yes	portalunico.iaip.gob.hn
	Free access to own credit report	Yes	elheraldo.hn
	Legal right to dispute credit report errors	Yes	portalunico.iaip.gob.hn
Government support 100	Financial consumer protection authority	Yes	portalunico.iaip.gob.hn
	Free financial ombudsman / ADR scheme	Yes	cnbs.gob.hn
	Credit bureaus supervised by a public authority	Yes	portalunico.iaip.gob.hn
	Regulator publishes complaint data	Yes	cnbs.gob.hn
Financial education 100	National financial literacy strategy	Yes	data.sbfnetwork.org
	Public financial education body	Yes	cnbs.gob.hn
Youth education 33	Financial education in mandatory school curriculum	No	data.sbfnetwork.org
	Standalone course / graduation requirement	No	data.sbfnetwork.org
	National strategy targets youth / schools	Yes	data.sbfnetwork.org
Public awareness 100	Participates in OECD Global Money Week	Yes	mail.globalmoneyweek.org
	National financial literacy month / week	Yes	cnbs.gob.hn

India ranks 34th of 46 economies, with a score of 57.6 out of 100. It is 6th of 11 ranked economies in Asia. Strongest: Innovation, Consumer protection, Government support, Financial education and Public awareness (100). Weakest: Credit access (15); Credit literacy (24).

DIMENSION SCORES



Outcomes **36.8** · Policy **88.9** · 10 of 10 dimensions verified

YOUTH EDUCATION POLICY: PARTIAL

Financial education is in the school curriculum only in some regions, or as an optional or pilot subject. There is no standalone course or graduation requirement. Young people are mentioned in the national strategy but not as a priority, or the strategy has expired.

SURVEY INDICATORS

24% of adults answered at least 3 of 4 financial concepts correctly (S&P Global FinLit, 2014)

15% of adults borrowed from a formal institution or via mobile money in the past year (Findex, 2024)

89% of adults have an account (Findex, 2024)

30% could raise emergency funds within 30 days without great difficulty (Findex, 2024)

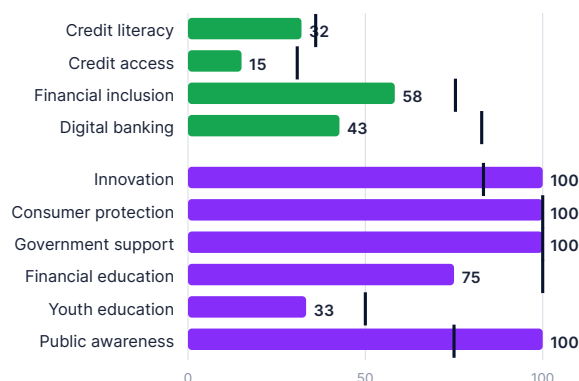
48% of adults made or received a digital payment (Findex, 2024)

POLICY FACTS

DIMENSION	POLICY	STATUS	SOURCE
Innovation 100	Open banking framework	Yes	fiskil.com
	Fintech regulatory sandbox	Yes	digitalfinance.worldbank.org
	Instant payment system	Yes	aciworldwide.com
Consumer protection 100	APR / total cost of credit disclosure required	Yes	vinodkothari.com
	Free access to own credit report	Yes	rbi.org.in
	Legal right to dispute credit report errors	Yes	rbi.org.in
Government support 100	Financial consumer protection authority	Yes	rbi.org.in
	Free financial ombudsman / ADR scheme	Yes	canarabank.bank.in
	Credit bureaus supervised by a public authority	Yes	rbi.org.in
	Regulator publishes complaint data	Yes	website.rbi.org.in
Financial education 100	National financial literacy strategy	Yes	ncfe.org.in
	Public financial education body	Yes	ncfe.org.in
Youth education 33	Financial education in mandatory school curriculum	Partial	eparlib.sansad.in
	Standalone course / graduation requirement	No	eparlib.sansad.in
	National strategy targets youth / schools	Partial	ncfe.org.in
Public awareness 100	Participates in OECD Global Money Week	Yes	mail.globalmoneyweek.org
	National financial literacy month / week	Yes	website.rbi.org.in

Indonesia ranks 36th of 46 economies, with a score of 56.1 out of 100. It is 7th of 11 ranked economies in Asia. Strongest: Innovation, Consumer protection, Government support and Public awareness (100). Weakest: Credit access (15); Credit literacy (32).

DIMENSION SCORES



Outcomes **37.0** · Policy **84.7** · 10 of 10 dimensions verified

YOUTH EDUCATION POLICY: PARTIAL

Financial education is in the school curriculum only in some regions, or as an optional or pilot subject. There is no standalone course or graduation requirement. Young people are mentioned in the national strategy but not as a priority, or the strategy has expired.

SURVEY INDICATORS

32% of adults answered at least 3 of 4 financial concepts correctly (S&P Global FinLit, 2014)

15% of adults borrowed from a formal institution or via mobile money in the past year (Findex, 2024)

56% of adults have an account (Findex, 2024)

60% could raise emergency funds within 30 days without great difficulty (Findex, 2024)

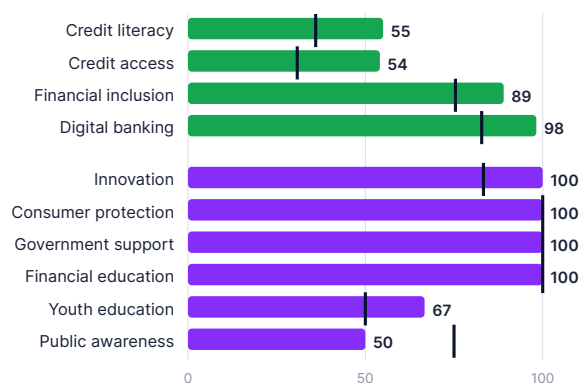
43% of adults made or received a digital payment (Findex, 2024)

POLICY FACTS

DIMENSION	POLICY	STATUS	SOURCE
Innovation 100	Open banking framework	Yes	fiskil.com
	Fintech regulatory sandbox	Yes	digitalfinance.worldbank.org
	Instant payment system	Yes	aciworldwide.com
Consumer protection 100	APR / total cost of credit disclosure required	Not verified	
	Free access to own credit report	Yes	finance.detik.com
	Legal right to dispute credit report errors	Yes	peraturan.go.id
Government support 100	Financial consumer protection authority	Yes	abnrlaw.com
	Free financial ombudsman / ADR scheme	Yes	mojok.co
	Credit bureaus supervised by a public authority	Yes	finance.detik.com
	Regulator publishes complaint data	Yes	data.goodstats.id
Financial education 75	National financial literacy strategy	Partial	katadata.co.id
	Public financial education body	Yes	ojk.go.id
Youth education 33	Financial education in mandatory school curriculum	Partial	gebrak.id
	Standalone course / graduation requirement	No	gebrak.id
	National strategy targets youth / schools	Partial	katadata.co.id
Public awareness 100	Participates in OECD Global Money Week	Yes	mail.globalmoneyweek.org
	National financial literacy month / week	Yes	finansial.bisnis.com

Ireland ranks 5th of 46 economies, with a score of 78.9 out of 100. It is 3rd of 14 ranked economies in Europe. Strongest: Innovation, Consumer protection, Government support and Financial education (100). Weakest: Public awareness (50); Credit access (54).

DIMENSION SCORES



Outcomes **74.1** · Policy **86.1** · 10 of 10 dimensions verified

YOUTH EDUCATION POLICY: NATIONWIDE

Financial education is part of the mandatory school curriculum nationwide. There is no standalone course or graduation requirement. The national financial education strategy names young people or schools as a priority.

SURVEY INDICATORS

55% of adults answered at least 3 of 4 financial concepts correctly (S&P Global FinLit, 2014)

92% of credit card users pay their balance in full (Findex, 2021)

54% of adults borrowed from a formal institution or via mobile money in the past year (Findex, 2021)

98% of adults have an account (Findex, 2024)

80% could raise emergency funds within 30 days without great difficulty (Findex, 2021)

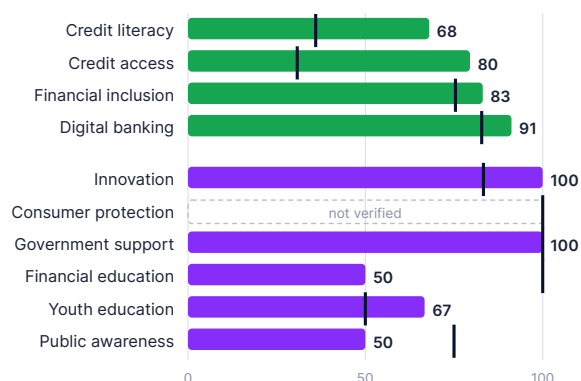
98% of adults made or received a digital payment (Findex, 2021)

POLICY FACTS

DIMENSION	POLICY	STATUS	SOURCE
Innovation 100	Open banking framework	Yes	finance.ec.europa.eu
	Fintech regulatory sandbox	Yes	centralbank.ie
	Instant payment system	Yes	ecb.europa.eu
Consumer protection 100	APR / total cost of credit disclosure required	Yes	legislation.gov.uk
	Free access to own credit report	Yes	dataprotection.ie
	Legal right to dispute credit report errors	Yes	ptsb.ie
Government support 100	Financial consumer protection authority	Yes	revisedacts.lawreform.ie
	Free financial ombudsman / ADR scheme	Yes	finance.ec.europa.eu
	Credit bureaus supervised by a public authority	Yes	ptsb.ie
	Regulator publishes complaint data	Yes	fsपो.ie
Financial education 100	National financial literacy strategy	Yes	gov.ie
	Public financial education body	Yes	gov.ie
Youth education 67	Financial education in mandatory school curriculum	Yes	ccpc.ie
	Standalone course / graduation requirement	No	curriculumonline.ie
	National strategy targets youth / schools	Yes	socialjustice.ie
Public awareness 50	Participates in OECD Global Money Week	Yes	mail.globalmoneyweek.org
	National financial literacy month / week	No	ccpc.ie

Israel ranks 8th of 46 economies, with a score of 77.6 out of 100. It is 1st of 3 ranked economies in Middle East. Strongest: Innovation and Government support (100). Weakest: Public awareness and Financial education (50).

DIMENSION SCORES



Outcomes **80.5** · Policy **73.3** · 9 of 10 dimensions verified

YOUTH EDUCATION POLICY: NATIONWIDE

Financial education is part of the mandatory school curriculum nationwide. A standalone course or graduation requirement applies nationwide. Young people are not a priority in a current national strategy.

SURVEY INDICATORS

68% of adults answered at least 3 of 4 financial concepts correctly (S&P Global FinLit, 2014)

87% of credit card users pay their balance in full (Findex, 2021)

80% of adults borrowed from a formal institution or via mobile money in the past year (Findex, 2021)

89% of adults have an account (Findex, 2024)

77% could raise emergency funds within 30 days without great difficulty (Findex, 2021)

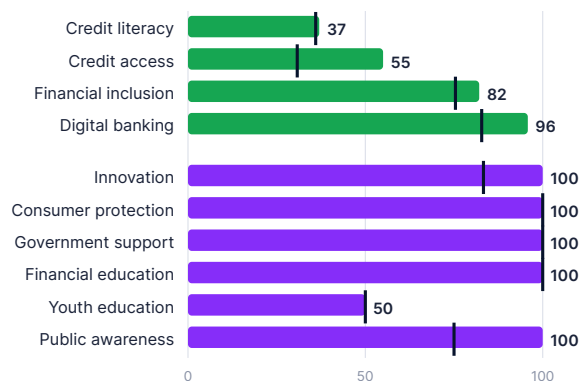
91% of adults made or received a digital payment (Findex, 2021)

POLICY FACTS

DIMENSION	POLICY	STATUS	SOURCE
Innovation 100	Open banking framework	Yes	openbankingtracker.com
	Fintech regulatory sandbox	Yes	legal500.com
	Instant payment system	Yes	boi.org.il
Consumer protection —	APR / total cost of credit disclosure required	Not verified	
	Free access to own credit report	Yes	boi.org.il
	Legal right to dispute credit report errors	Not verified	
Government support 100	Financial consumer protection authority	Yes	boi.org.il
	Free financial ombudsman / ADR scheme	Yes	boi.org.il
	Credit bureaus supervised by a public authority	Yes	boi.org.il
	Regulator publishes complaint data	Yes	boi.org.il
Financial education 50	National financial literacy strategy	No	boi.org.il
	Public financial education body	Yes	bizportal.co.il
Youth education 67	Financial education in mandatory school curriculum	Yes	jpost.com
	Standalone course / graduation requirement	Yes	jpost.com
	National strategy targets youth / schools	No	boi.org.il
Public awareness 50	Participates in OECD Global Money Week	Yes	globalmoneyweek.org
	National financial literacy month / week	No	boi.org.il

Italy ranks 9th of 46 economies, with a score of 77.2 out of 100. It is 5th of 14 ranked economies in Europe. Strongest: Innovation, Consumer protection, Government support, Financial education and Public awareness (100). Weakest: Credit literacy (37); Youth education (50).

DIMENSION SCORES



Outcomes **67.5** · Policy **91.7** · 10 of 10 dimensions verified

YOUTH EDUCATION POLICY: NATIONWIDE

Financial education is part of the mandatory school curriculum nationwide. There is no standalone course or graduation requirement. Young people are mentioned in the national strategy but not as a priority, or the strategy has expired.

SURVEY INDICATORS

37% of adults answered at least 3 of 4 financial concepts correctly (S&P Global FinLit, 2014)

91% of credit card users pay their balance in full (Findex, 2021)

55% of adults borrowed from a formal institution or via mobile money in the past year (Findex, 2021)

86% of adults have an account (Findex, 2024)

78% could raise emergency funds within 30 days without great difficulty (Findex, 2021)

96% of adults made or received a digital payment (Findex, 2021)

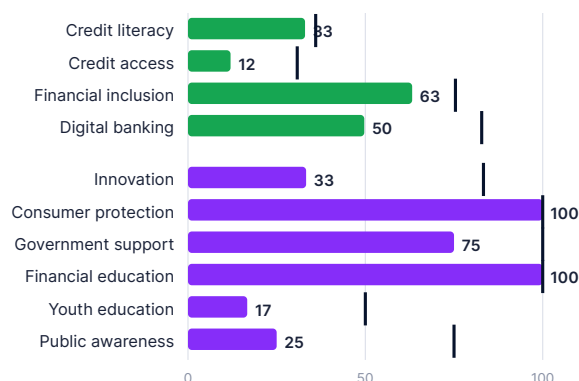
484 15-year-olds' score on PISA 2022 financial literacy (OECD average 498)

POLICY FACTS

DIMENSION	POLICY	STATUS	SOURCE
Innovation 100	Open banking framework	Yes	finance.ec.europa.eu
	Fintech regulatory sandbox	Yes	dirittobancario.it
	Instant payment system	Yes	ecb.europa.eu
Consumer protection 100	APR / total cost of credit disclosure required	Yes	legislation.gov.uk
	Free access to own credit report	Yes	bancaditalia.it
	Legal right to dispute credit report errors	Yes	legislation.gov.uk
Government support 100	Financial consumer protection authority	Yes	dirittobancario.it
	Free financial ombudsman / ADR scheme	Yes	finance.ec.europa.eu
	Credit bureaus supervised by a public authority	Yes	bancaditalia.it
	Regulator publishes complaint data	Yes	bancaditalia.it
Financial education 100	National financial literacy strategy	Yes	camera.it
	Public financial education body	Yes	consob.it
Youth education 50	Financial education in mandatory school curriculum	Yes	aziendabanca.it
	Standalone course / graduation requirement	No	aziendabanca.it
	National strategy targets youth / schools	Partial	camera.it
Public awareness 100	Participates in OECD Global Money Week	Yes	mail.globalmoneyweek.org
	National financial literacy month / week	Yes	mimit.gov.it

Jamaica ranks 43rd of 46 economies, with a score of 47.0 out of 100. It is 2nd of 2 ranked economies in Caribbean. Strongest: Consumer protection and Financial education (100). Weakest: Credit access (12); Youth education (17).

DIMENSION SCORES



SURVEY INDICATORS

33% of adults answered at least 3 of 4 financial concepts correctly (S&P Global FinLit, 2014)

12% of adults borrowed from a formal institution or via mobile money in the past year (Findex, 2021)

73% of adults have an account (Findex, 2021)

53% could raise emergency funds within 30 days without great difficulty (Findex, 2021)

50% of adults made or received a digital payment (Findex, 2021)

Outcomes **39.5** · Policy **58.3** · 10 of 10 dimensions verified

YOUTH EDUCATION POLICY: PARTIAL

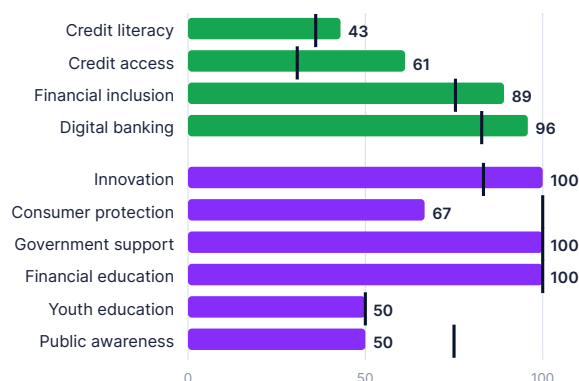
Financial education is in the school curriculum only in some regions, or as an optional or pilot subject. There is no standalone course or graduation requirement. Young people are not a priority in a current national strategy.

POLICY FACTS

DIMENSION	POLICY	STATUS	SOURCE
Innovation 33	Open banking framework	No	fiskil.com
	Fintech regulatory sandbox	Yes	digitalfinance.worldbank.org
	Instant payment system	No	jamaicaobserver.com
Consumer protection 100	APR / total cost of credit disclosure required	Yes	regalert.today
	Free access to own credit report	Yes	past.jamaica-gleaner.com
	Legal right to dispute credit report errors	Yes	past.jamaica-gleaner.com
Government support 75	Financial consumer protection authority	Yes	past.jamaica-gleaner.com
	Free financial ombudsman / ADR scheme	Partial	jamaicaobserver.com
	Credit bureaus supervised by a public authority	Yes	past.jamaica-gleaner.com
	Regulator publishes complaint data	Partial	jamaicaobserver.com
Financial education 100	National financial literacy strategy	Yes	bis.org
	Public financial education body	Yes	bis.org
Youth education 17	Financial education in mandatory school curriculum	Partial	jis.gov.jm
	Standalone course / graduation requirement	No	jamaicaobserver.com
	National strategy targets youth / schools	No	bis.org
Public awareness 25	Participates in OECD Global Money Week	No	globalmoneyweek.org
	National financial literacy month / week	Partial	jamstockex.com

Japan ranks 15th of 46 economies, with a score of 74.5 out of 100. It is 3rd of 11 ranked economies in Asia. Strongest: Innovation, Government support and Financial education (100). Weakest: Credit literacy (43); Public awareness and Youth education (50).

DIMENSION SCORES



Outcomes **72.3** · Policy **77.8** · 10 of 10 dimensions verified

YOUTH EDUCATION POLICY: NATIONWIDE

Financial education is part of the mandatory school curriculum nationwide. There is no standalone course or graduation requirement. Young people are mentioned in the national strategy but not as a priority, or the strategy has expired.

SURVEY INDICATORS

43% of adults answered at least 3 of 4 financial concepts correctly (S&P Global FinLit, 2014)

96% of credit card users pay their balance in full (Findex, 2021)

61% of adults borrowed from a formal institution or via mobile money in the past year (Findex, 2021)

98% of adults have an account (Findex, 2024)

80% could raise emergency funds within 30 days without great difficulty (Findex, 2021)

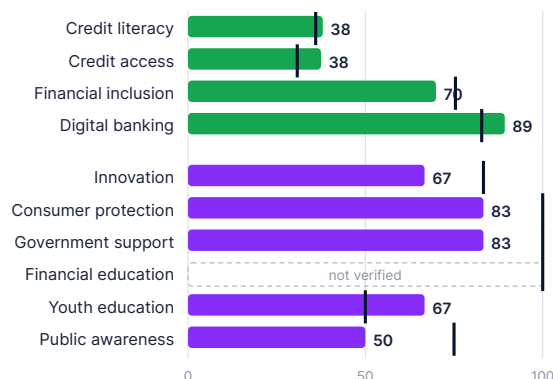
96% of adults made or received a digital payment (Findex, 2021)

POLICY FACTS

DIMENSION	POLICY	STATUS	SOURCE
Innovation 100	Open banking framework	Yes	openbankingtracker.com
	Fintech regulatory sandbox	Yes	digitalfinance.worldbank.org
	Instant payment system	Yes	aciworldwide.com
Consumer protection 67	APR / total cost of credit disclosure required	Partial	sn-hoki.co.jp
	Free access to own credit report	Partial	watch.impress.co.jp
	Legal right to dispute credit report errors	Yes	bengo4.com
Government support 100	Financial consumer protection authority	Yes	fsa.go.jp
	Free financial ombudsman / ADR scheme	Yes	zenginkyo.or.jp
	Credit bureaus supervised by a public authority	Yes	fsa.go.jp
	Regulator publishes complaint data	Yes	fsa.go.jp
Financial education 100	National financial literacy strategy	Yes	j-flec.go.jp
	Public financial education body	Yes	j-flec.go.jp
Youth education 50	Financial education in mandatory school curriculum	Yes	jef.or.jp
	Standalone course / graduation requirement	No	jef.or.jp
	National strategy targets youth / schools	Partial	j-flec.go.jp
Public awareness 50	Participates in OECD Global Money Week	Yes	mail.globalmoneyweek.org
	National financial literacy month / week	No	j-flec.go.jp

Kenya ranks 27th of 46 economies, with a score of 63.2 out of 100. It is 1st of 5 ranked economies in Africa. Strongest: Digital banking (89); Consumer protection and Government support (83). Weakest: Credit access (38); Credit literacy (38).

DIMENSION SCORES



Outcomes **58.7** · Policy **70.0** · 9 of 10 dimensions verified

YOUTH EDUCATION POLICY: NATIONWIDE

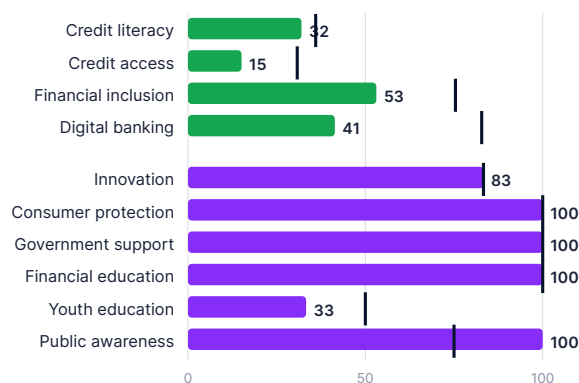
Financial education is part of the mandatory school curriculum nationwide. There is no standalone course or graduation requirement. The national financial education strategy names young people or schools as a priority.

POLICY FACTS

DIMENSION	POLICY	STATUS	SOURCE
Innovation 67	Open banking framework	No	fiskil.com
	Fintech regulatory sandbox	Yes	digitalfinance.worldbank.org
	Instant payment system	Yes	aciworldwide.com
Consumer protection 83	APR / total cost of credit disclosure required	Partial	capitalfm.africa
	Free access to own credit report	Yes	centralbank.go.ke
	Legal right to dispute credit report errors	Yes	centralbank.go.ke
Government support 83	Financial consumer protection authority	Yes	centralbank.go.ke
	Free financial ombudsman / ADR scheme	Partial	centralbank.go.ke
	Credit bureaus supervised by a public authority	Yes	centralbank.go.ke
	Regulator publishes complaint data	Not verified	businessdailyafrica.com
Financial education —	National financial literacy strategy	Partial	centralbank.go.ke
	Public financial education body	Not verified	
Youth education 67	Financial education in mandatory school curriculum	Yes	kicd.ac.ke
	Standalone course / graduation requirement	No	kicd.ac.ke
	National strategy targets youth / schools	Yes	centralbank.go.ke
Public awareness 50	Participates in OECD Global Money Week	Yes	mail.globalmoneyweek.org
	National financial literacy month / week	No	bis.org

Mexico ranks 37th of 46 economies, with a score of 55.7 out of 100. It is 3rd of 3 ranked economies in North America. Strongest: Consumer protection, Government support, Financial education and Public awareness (100). Weakest: Credit access (15); Credit literacy (32).

DIMENSION SCORES



Outcomes **35.4** · Policy **86.1** · 10 of 10 dimensions verified

YOUTH EDUCATION POLICY: NONE

Financial education is not part of the mandatory school curriculum. There is no standalone course or graduation requirement. The national financial education strategy names young people or schools as a priority.

SURVEY INDICATORS

32% of adults answered at least 3 of 4 financial concepts correctly (S&P Global FinLit, 2014)

15% of adults borrowed from a formal institution or via mobile money in the past year (Findex, 2024)

53% of adults have an account (Findex, 2024)

53% could raise emergency funds within 30 days without great difficulty (Findex, 2024)

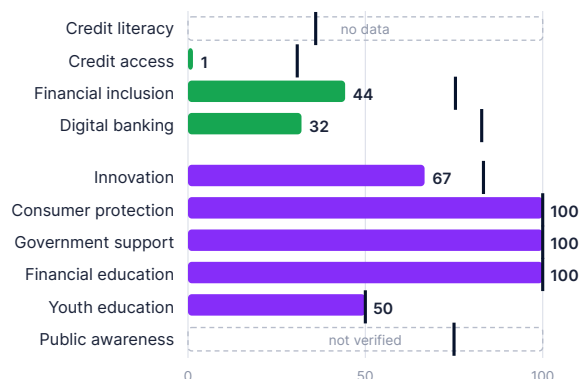
41% of adults made or received a digital payment (Findex, 2024)

POLICY FACTS

DIMENSION	POLICY	STATUS	SOURCE
Innovation 83	Open banking framework	Partial	fiskil.com
	Fintech regulatory sandbox	Yes	digitalfinance.worldbank.org
	Instant payment system	Yes	aciworldwide.com
Consumer protection 100	APR / total cost of credit disclosure required	Yes	abm.org.mx
	Free access to own credit report	Yes	veritas.org.mx
	Legal right to dispute credit report errors	Yes	elcontribuyente.mx
Government support 100	Financial consumer protection authority	Yes	mley.mx
	Free financial ombudsman / ADR scheme	Yes	rankia.mx
	Credit bureaus supervised by a public authority	Yes	mley.mx
	Regulator publishes complaint data	Yes	publimetro.com.mx
Financial education 100	National financial literacy strategy	Yes	elimparcial.com
	Public financial education body	Yes	afi-global.org
Youth education 33	Financial education in mandatory school curriculum	No	publimetro.com.mx
	Standalone course / graduation requirement	No	publimetro.com.mx
	National strategy targets youth / schools	Yes	elceo.com
Public awareness 100	Participates in OECD Global Money Week	Yes	mail.globalmoneyweek.org
	National financial literacy month / week	Yes	bbva.mx

Morocco scores 48.9 out of 100 (provisional): 8 of 10 dimensions could be verified, so it is shown but not ranked. Strongest: Consumer protection, Government support and Financial education (100). Weakest: Credit access (1); Digital banking (32).

DIMENSION SCORES



Outcomes **25.9** · Policy **83.3** · 8 of 10 dimensions verified

YOUTH EDUCATION POLICY: PARTIAL

Financial education is in the school curriculum only in some regions, or as an optional or pilot subject. There is no standalone course or graduation requirement. The national financial education strategy names young people or schools as a priority.

SURVEY INDICATORS

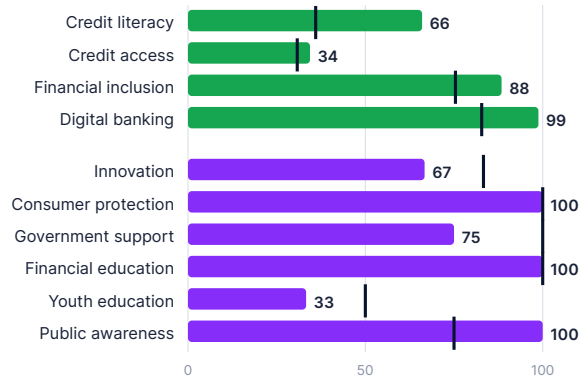
- 1% of adults borrowed from a formal institution or via mobile money in the past year (Findex, 2024)
- 44% of adults have an account (Findex, 2024)
- 44% could raise emergency funds within 30 days without great difficulty (Findex, 2024)
- 32% of adults made or received a digital payment (Findex, 2024)

POLICY FACTS

DIMENSION	POLICY	STATUS	SOURCE
Innovation 67	Open banking framework	No	fiskil.com
	Fintech regulatory sandbox	Yes	fnh.ma
	Instant payment system	Yes	telquel.ma
Consumer protection 100	APR / total cost of credit disclosure required	Yes	bkam.ma
	Free access to own credit report	Not verified	
	Legal right to dispute credit report errors	Yes	cndp.ma
Government support 100	Financial consumer protection authority	Yes	bkam.ma
	Free financial ombudsman / ADR scheme	Yes	fnh.ma
	Credit bureaus supervised by a public authority	Yes	fr.le360.ma
	Regulator publishes complaint data	Yes	telquel.ma
Financial education 100	National financial literacy strategy	Yes	ecoactu.ma
	Public financial education body	Yes	bkam.ma
Youth education 50	Financial education in mandatory school curriculum	Partial	lavieeco.com
	Standalone course / graduation requirement	No	aujourd'hui.ma
	National strategy targets youth / schools	Yes	south.euneighbours.eu
Public awareness —	Participates in OECD Global Money Week	Yes	mail.globalmoneyweek.org
	National financial literacy month / week	Not verified	

Netherlands ranks 14th of 46 economies, with a score of 74.8 out of 100. It is 7th of 14 ranked economies in Europe. Strongest: Consumer protection, Financial education and Public awareness (100). Weakest: Youth education (33); Credit access (34).

DIMENSION SCORES



Outcomes **71.9** · Policy **79.2** · 10 of 10 dimensions verified

YOUTH EDUCATION POLICY: NONE

Financial education is not part of the mandatory school curriculum. There is no standalone course or graduation requirement. The national financial education strategy names young people or schools as a priority.

SURVEY INDICATORS

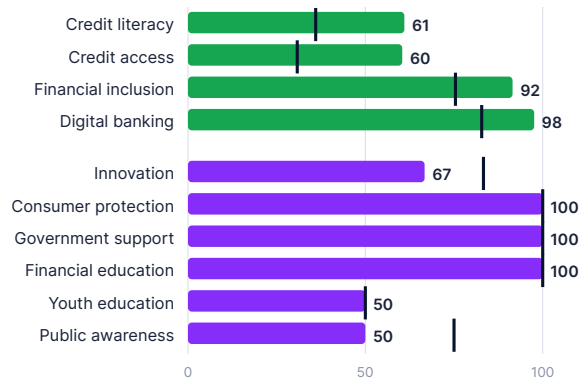
- 66%** of adults answered at least 3 of 4 financial concepts correctly (S&P Global FinLit, 2014)
- 98%** of credit card users pay their balance in full (Findex, 2021)
- 34%** of adults borrowed from a formal institution or via mobile money in the past year (Findex, 2021)
- 99%** of adults have an account (Findex, 2024)
- 78%** could raise emergency funds within 30 days without great difficulty (Findex, 2021)
- 99%** of adults made or received a digital payment (Findex, 2021)
- 517** 15-year-olds' score on PISA 2022 financial literacy (OECD average 498)

POLICY FACTS

DIMENSION	POLICY	STATUS	SOURCE
Innovation 67	Open banking framework	Yes	practiceguides.chambers.com
	Fintech regulatory sandbox	No	practiceguides.chambers.com
	Instant payment system	Yes	ecb.europa.eu
Consumer protection 100	APR / total cost of credit disclosure required	Yes	legislation.gov.uk
	Free access to own credit report	Yes	financer.nl
	Legal right to dispute credit report errors	Yes	legislation.gov.uk
Government support 75	Financial consumer protection authority	Yes	afm.nl
	Free financial ombudsman / ADR scheme	Yes	finance.ec.europa.eu
	Credit bureaus supervised by a public authority	Partial	internetconsultatie.nl
	Regulator publishes complaint data	Partial	accountant.nl
Financial education 100	National financial literacy strategy	Yes	wijzeringeldzaken.nl
	Public financial education body	Yes	wijzeringeldzaken.nl
Youth education 33	Financial education in mandatory school curriculum	No	zoek.officielebekendmakingen.nl
	Standalone course / graduation requirement	No	zoek.officielebekendmakingen.nl
	National strategy targets youth / schools	Yes	wijzeringeldzaken.nl
Public awareness 100	Participates in OECD Global Money Week	Yes	mail.globalmoneyweek.org
	National financial literacy month / week	Yes	wijzeringeldzaken.nl

New Zealand ranks 7th of 46 economies, with a score of 77.7 out of 100. It is 2nd of 2 ranked economies in Oceania. Strongest: Consumer protection, Government support and Financial education (100). Weakest: Public awareness and Youth education (50).

DIMENSION SCORES



Outcomes **77.6** · Policy **77.8** · 10 of 10 dimensions verified

YOUTH EDUCATION POLICY: PARTIAL

Financial education is in the school curriculum only in some regions, or as an optional or pilot subject. There is no standalone course or graduation requirement. The national financial education strategy names young people or schools as a priority.

SURVEY INDICATORS

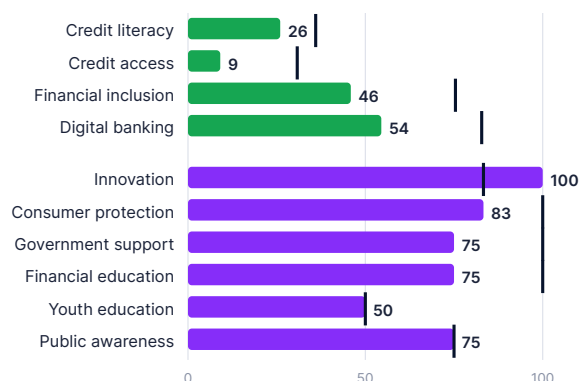
- 61%** of adults answered at least 3 of 4 financial concepts correctly (S&P Global FinLit, 2014)
- 81%** of credit card users pay their balance in full (Findex, 2021)
- 60%** of adults borrowed from a formal institution or via mobile money in the past year (Findex, 2021)
- 98%** of adults have an account (Findex, 2024)
- 85%** could raise emergency funds within 30 days without great difficulty (Findex, 2021)
- 98%** of adults made or received a digital payment (Findex, 2021)

POLICY FACTS

DIMENSION	POLICY	STATUS	SOURCE
Innovation 67	Open banking framework	Yes	fiskil.com
	Fintech regulatory sandbox	Yes	fma.govt.nz
	Instant payment system	No	minterellison.co.nz
Consumer protection 100	APR / total cost of credit disclosure required	Yes	fma.govt.nz
	Free access to own credit report	Yes	privacy.org.nz
	Legal right to dispute credit report errors	Yes	privacy.org.nz
Government support 100	Financial consumer protection authority	Yes	fma.govt.nz
	Free financial ombudsman / ADR scheme	Yes	ifso.nz
	Credit bureaus supervised by a public authority	Yes	privacy.org.nz
	Regulator publishes complaint data	Yes	assets.bankomb.org.nz
Financial education 100	National financial literacy strategy	Yes	retirement.govt.nz
	Public financial education body	Yes	retirement.govt.nz
Youth education 50	Financial education in mandatory school curriculum	Partial	education.govt.nz
	Standalone course / graduation requirement	No	education.govt.nz
	National strategy targets youth / schools	Yes	retirement.govt.nz
Public awareness 50	Participates in OECD Global Money Week	No	globalmoneyweek.org
	National financial literacy month / week	Yes	retirement.govt.nz

Nigeria ranks 39th of 46 economies, with a score of 50.9 out of 100. It is 4th of 5 ranked economies in Africa. Strongest: Innovation (100); Consumer protection (83). Weakest: Credit access (9); Credit literacy (26).

DIMENSION SCORES



SURVEY INDICATORS

26% of adults answered at least 3 of 4 financial concepts correctly (S&P Global FinLit, 2014)

9% of adults borrowed from a formal institution or via mobile money in the past year (Findex, 2024)

63% of adults have an account (Findex, 2024)

28% could raise emergency funds within 30 days without great difficulty (Findex, 2024)

54% of adults made or received a digital payment (Findex, 2024)

Outcomes **33.9** · Policy **76.4** · 10 of 10 dimensions verified

YOUTH EDUCATION POLICY: PARTIAL

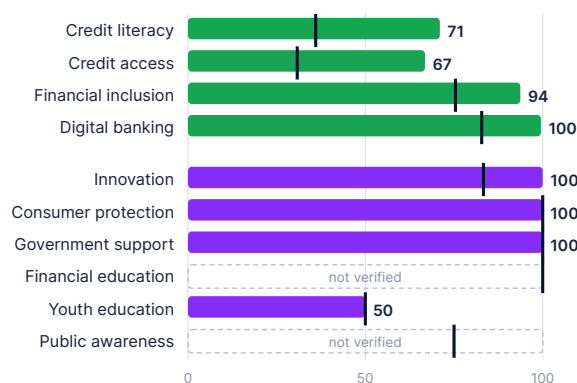
Financial education is in the school curriculum only in some regions, or as an optional or pilot subject. There is no standalone course or graduation requirement. The national financial education strategy names young people or schools as a priority.

POLICY FACTS

DIMENSION	POLICY	STATUS	SOURCE
Innovation 100	Open banking framework	Yes	openbankingtracker.com
	Fintech regulatory sandbox	Yes	digitalfinance.worldbank.org
	Instant payment system	Yes	aciworldwide.com
Consumer protection 83	APR / total cost of credit disclosure required	Partial	blog.lendsqr.com
	Free access to own credit report	Yes	mondaq.com
	Legal right to dispute credit report errors	Yes	mondaq.com
Government support 75	Financial consumer protection authority	Yes	cbn.gov.ng
	Free financial ombudsman / ADR scheme	Partial	cbn.gov.ng
	Credit bureaus supervised by a public authority	Yes	mondaq.com
	Regulator publishes complaint data	Partial	primebusiness.africa
Financial education 75	National financial literacy strategy	Partial	cbn.gov.ng
	Public financial education body	Yes	thisdaylive.com
Youth education 50	Financial education in mandatory school curriculum	Partial	blueprint.ng
	Standalone course / graduation requirement	No	education.gov.ng
	National strategy targets youth / schools	Yes	cbn.gov.ng
Public awareness 75	Participates in OECD Global Money Week	Yes	mail.globalmoneyweek.org
	National financial literacy month / week	Partial	businessday.ng

Norway scores 84.7 out of 100 (provisional): 8 of 10 dimensions could be verified, so it is shown but not ranked. Strongest: Innovation, Consumer protection and Government support (100). Weakest: Youth education (50); Credit access (67).

DIMENSION SCORES



Outcomes **82.8** · Policy **87.5** · 8 of 10 dimensions verified

YOUTH EDUCATION POLICY: NATIONWIDE

Financial education is part of the mandatory school curriculum nationwide. There is no standalone course or graduation requirement.

SURVEY INDICATORS

71% of adults answered at least 3 of 4 financial concepts correctly (S&P Global FinLit, 2014)

92% of credit card users pay their balance in full (Findex, 2021)

67% of adults borrowed from a formal institution or via mobile money in the past year (Findex, 2021)

99% of adults have an account (Findex, 2024)

89% could raise emergency funds within 30 days without great difficulty (Findex, 2021)

100% of adults made or received a digital payment (Findex, 2021)

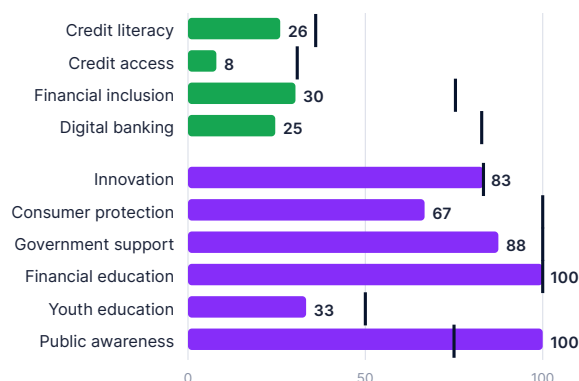
489 15-year-olds' score on PISA 2022 financial literacy (OECD average 498)

POLICY FACTS

DIMENSION	POLICY	STATUS	SOURCE
Innovation 100	Open banking framework	Yes	svw.no
	Fintech regulatory sandbox	Yes	finanstilsynet.no
	Instant payment system	Yes	aciworldwide.com
Consumer protection 100	APR / total cost of credit disclosure required	Yes	eftacourt.int
	Free access to own credit report	Yes	dnb.com
	Legal right to dispute credit report errors	Yes	dnb.com
Government support 100	Financial consumer protection authority	Yes	finanstilsynet.no
	Free financial ombudsman / ADR scheme	Yes	finance.ec.europa.eu
	Credit bureaus supervised by a public authority	Yes	finanstilsynet.no
	Regulator publishes complaint data	Yes	rapport.finkn.no
Financial education —	National financial literacy strategy	Not verified	
	Public financial education body	Not verified	
Youth education 50	Financial education in mandatory school curriculum	Yes	udir.no
	Standalone course / graduation requirement	No	udir.no
	National strategy targets youth / schools	Not verified	
Public awareness —	Participates in OECD Global Money Week	No	globalmoneyweek.org
	National financial literacy month / week	Not verified	

Pakistan ranks 45th of 46 economies, with a score of 44.7 out of 100. It is 10th of 11 ranked economies in Asia. Strongest: Financial education and Public awareness (100). Weakest: Credit access (8); Digital banking (25).

DIMENSION SCORES



SURVEY INDICATORS

26% of adults answered at least 3 of 4 financial concepts correctly (S&P Global FinLit, 2014)

8% of adults borrowed from a formal institution or via mobile money in the past year (Findex, 2024)

27% of adults have an account (Findex, 2024)

33% could raise emergency funds within 30 days without great difficulty (Findex, 2024)

25% of adults made or received a digital payment (Findex, 2024)

Outcomes **22.2** · Policy **78.5** · 10 of 10 dimensions verified

YOUTH EDUCATION POLICY: NONE

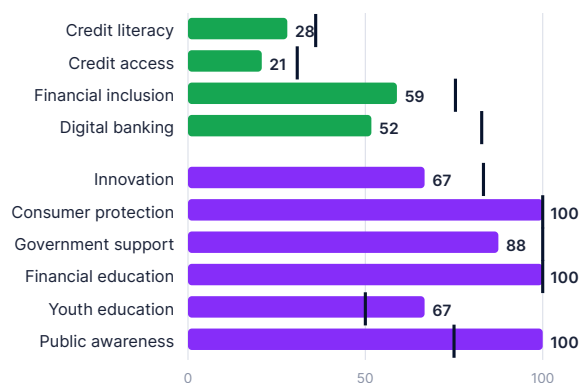
Financial education is not part of the mandatory school curriculum. There is no standalone course or graduation requirement. The national financial education strategy names young people or schools as a priority.

POLICY FACTS

DIMENSION	POLICY	STATUS	SOURCE
Innovation 83	Open banking framework	Partial	fiskil.com
	Fintech regulatory sandbox	Yes	digitalfinance.worldbank.org
	Instant payment system	Yes	aciworldwide.com
Consumer protection 67	APR / total cost of credit disclosure required	Partial	sbp.org.pk
	Free access to own credit report	Partial	sbp.org.pk
	Legal right to dispute credit report errors	Yes	sbp.org.pk
Government support 88	Financial consumer protection authority	Yes	sbp.org.pk
	Free financial ombudsman / ADR scheme	Yes	bankingmohtasib.gov.pk
	Credit bureaus supervised by a public authority	Yes	sbp.org.pk
	Regulator publishes complaint data	Partial	profit.pakistantoday.com.pk
Financial education 100	National financial literacy strategy	Yes	profit.pakistantoday.com.pk
	Public financial education body	Yes	bis.org
Youth education 33	Financial education in mandatory school curriculum	No	sbp.org.pk
	Standalone course / graduation requirement	No	sbp.org.pk
	National strategy targets youth / schools	Yes	profit.pakistantoday.com.pk
Public awareness 100	Participates in OECD Global Money Week	Yes	mail.globalmoneyweek.org
	National financial literacy month / week	Yes	sbp.org.pk

Peru ranks 32nd of 46 economies, with a score of 58.6 out of 100. It is 4th of 6 ranked economies in Latin America. Strongest: Consumer protection, Financial education and Public awareness (100). Weakest: Credit access (21); Credit literacy (28).

DIMENSION SCORES



Outcomes **39.9** · Policy **86.8** · 10 of 10 dimensions verified

YOUTH EDUCATION POLICY: NATIONWIDE

Financial education is part of the mandatory school curriculum nationwide. There is no standalone course or graduation requirement. The national financial education strategy names young people or schools as a priority.

SURVEY INDICATORS

28% of adults answered at least 3 of 4 financial concepts correctly (S&P Global FinLit, 2014)

21% of adults borrowed from a formal institution or via mobile money in the past year (Findex, 2024)

59% of adults have an account (Findex, 2024)

58% could raise emergency funds within 30 days without great difficulty (Findex, 2024)

52% of adults made or received a digital payment (Findex, 2024)

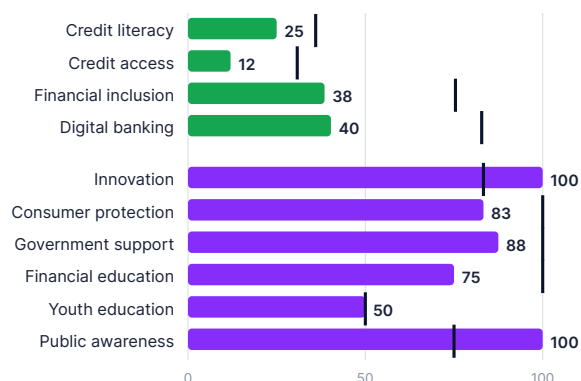
421 15-year-olds' score on PISA 2022 financial literacy (OECD average 498)

POLICY FACTS

DIMENSION	POLICY	STATUS	SOURCE
Innovation 67	Open banking framework	No	fiskil.com
	Fintech regulatory sandbox	Yes	dacbeachcroft.com
	Instant payment system	Yes	aciworldwide.com
Consumer protection 100	APR / total cost of credit disclosure required	Yes	infomercado.pe
	Free access to own credit report	Yes	vlex.com.pe
	Legal right to dispute credit report errors	Yes	vlex.com.pe
Government support 88	Financial consumer protection authority	Yes	infomercado.pe
	Free financial ombudsman / ADR scheme	Partial	perugestiona.pe
	Credit bureaus supervised by a public authority	Yes	vlex.com.pe
	Regulator publishes complaint data	Yes	larepublica.pe
Financial education 100	National financial literacy strategy	Yes	mef.gob.pe
	Public financial education body	Yes	afi-global.org
Youth education 67	Financial education in mandatory school curriculum	Yes	mef.gob.pe
	Standalone course / graduation requirement	No	mef.gob.pe
	National strategy targets youth / schools	Yes	mef.gob.pe
Public awareness 100	Participates in OECD Global Money Week	Yes	mail.globalmoneyweek.org
	National financial literacy month / week	Yes	lpderecho.pe

Philippines ranks 40th of 46 economies, with a score of 50.4 out of 100. It is 8th of 11 ranked economies in Asia. Strongest: Innovation and Public awareness (100). Weakest: Credit access (12); Credit literacy (25).

DIMENSION SCORES



SURVEY INDICATORS

25% of adults answered at least 3 of 4 financial concepts correctly (S&P Global FinLit, 2014)

12% of adults borrowed from a formal institution or via mobile money in the past year (Findex, 2024)

50% of adults have an account (Findex, 2024)

27% could raise emergency funds within 30 days without great difficulty (Findex, 2024)

40% of adults made or received a digital payment (Findex, 2024)

Outcomes **28.9** · Policy **82.6** · 10 of 10 dimensions verified

YOUTH EDUCATION POLICY: NATIONWIDE

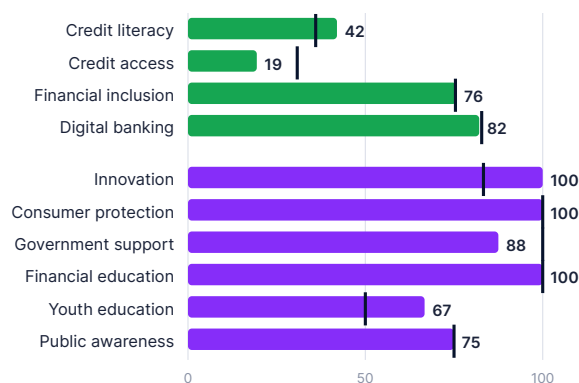
Financial education is part of the mandatory school curriculum nationwide. There is no standalone course or graduation requirement. Young people are mentioned in the national strategy but not as a priority, or the strategy has expired.

POLICY FACTS

DIMENSION	POLICY	STATUS	SOURCE
Innovation 100	Open banking framework	Yes	openbankingtracker.com
	Fintech regulatory sandbox	Yes	conventuslaw.com
	Instant payment system	Yes	aciworldwide.com
Consumer protection 83	APR / total cost of credit disclosure required	Yes	dev.lawyerly.ph
	Free access to own credit report	Partial	pnl-law.com
	Legal right to dispute credit report errors	Yes	creditinfo.gov.ph
Government support 88	Financial consumer protection authority	Yes	legacy.senate.gov.ph
	Free financial ombudsman / ADR scheme	Yes	conventuslaw.com
	Credit bureaus supervised by a public authority	Yes	creditinfo.gov.ph
	Regulator publishes complaint data	Partial	business.inquirer.net
Financial education 75	National financial literacy strategy	Partial	fintechnews.ph
	Public financial education body	Yes	fintechnews.ph
Youth education 50	Financial education in mandatory school curriculum	Yes	newsinfo.inquirer.net
	Standalone course / graduation requirement	No	newsinfo.inquirer.net
	National strategy targets youth / schools	Partial	insurance.gov.ph
Public awareness 100	Participates in OECD Global Money Week	Yes	mail.globalmoneyweek.org
	National financial literacy month / week	Yes	context.ph

Poland ranks 23rd of 46 economies, with a score of 68.2 out of 100. It is 13th of 14 ranked economies in Europe. Strongest: Innovation, Consumer protection and Financial education (100). Weakest: Credit access (19); Credit literacy (42).

DIMENSION SCORES



Outcomes **54.8** · Policy **88.2** · 10 of 10 dimensions verified

YOUTH EDUCATION POLICY: NATIONWIDE

Financial education is part of the mandatory school curriculum nationwide. There is no standalone course or graduation requirement. The national financial education strategy names young people or schools as a priority.

SURVEY INDICATORS

42% of adults answered at least 3 of 4 financial concepts correctly (S&P Global FinLit, 2014)

88% of credit card users pay their balance in full (Findex, 2024)

19% of adults borrowed from a formal institution or via mobile money in the past year (Findex, 2024)

86% of adults have an account (Findex, 2024)

65% could raise emergency funds within 30 days without great difficulty (Findex, 2024)

82% of adults made or received a digital payment (Findex, 2024)

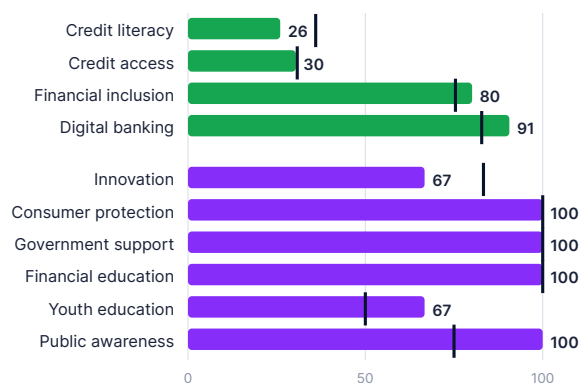
506 15-year-olds' score on PISA 2022 financial literacy (OECD average 498)

POLICY FACTS

DIMENSION	POLICY	STATUS	SOURCE
Innovation 100	Open banking framework	Yes	practiceguides.chambers.com
	Fintech regulatory sandbox	Yes	digitalfinance.worldbank.org
	Instant payment system	Yes	aciworldwide.com
Consumer protection 100	APR / total cost of credit disclosure required	Yes	legislation.gov.uk
	Free access to own credit report	Yes	bankier.pl
	Legal right to dispute credit report errors	Yes	bankier.pl
Government support 88	Financial consumer protection authority	Yes	kfn.gov.pl
	Free financial ombudsman / ADR scheme	Yes	finance.ec.europa.eu
	Credit bureaus supervised by a public authority	Partial	standardyprawa.pl
	Regulator publishes complaint data	Yes	rf.gov.pl
Financial education 100	National financial literacy strategy	Yes	gov.pl
	Public financial education body	Yes	gov.pl
Youth education 67	Financial education in mandatory school curriculum	Yes	gov.pl
	Standalone course / graduation requirement	No	gov.pl
	National strategy targets youth / schools	Yes	gov.pl
Public awareness 75	Participates in OECD Global Money Week	Yes	mail.globalmoneyweek.org
	National financial literacy month / week	Partial	eli.gov.pl

Portugal ranks 19th of 46 economies, with a score of 69.6 out of 100. It is 10th of 14 ranked economies in Europe. Strongest: Consumer protection, Government support, Financial education and Public awareness (100). Weakest: Credit literacy (26); Credit access (30).

DIMENSION SCORES



Outcomes **56.8** · Policy **88.9** · 10 of 10 dimensions verified

YOUTH EDUCATION POLICY: NATIONWIDE

Financial education is part of the mandatory school curriculum nationwide. There is no standalone course or graduation requirement. The national financial education strategy names young people or schools as a priority.

SURVEY INDICATORS

26% of adults answered at least 3 of 4 financial concepts correctly (S&P Global FinLit, 2014)

88% of credit card users pay their balance in full (Findex, 2021)

30% of adults borrowed from a formal institution or via mobile money in the past year (Findex, 2021)

91% of adults have an account (Findex, 2024)

69% could raise emergency funds within 30 days without great difficulty (Findex, 2021)

91% of adults made or received a digital payment (Findex, 2021)

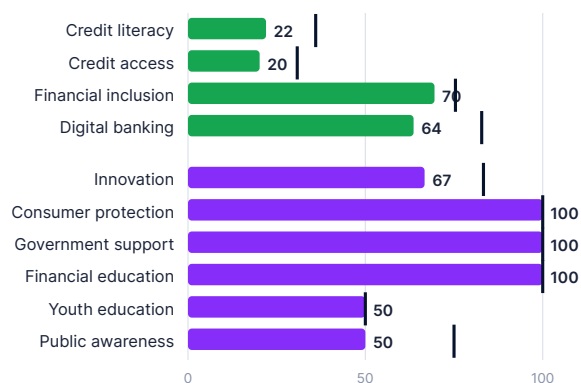
494 15-year-olds' score on PISA 2022 financial literacy (OECD average 498)

POLICY FACTS

DIMENSION	POLICY	STATUS	SOURCE
Innovation 67	Open banking framework	Yes	finance.ec.europa.eu
	Fintech regulatory sandbox	No	gpg-pdf.chambers.com
	Instant payment system	Yes	ecb.europa.eu
Consumer protection 100	APR / total cost of credit disclosure required	Yes	legislation.gov.uk
	Free access to own credit report	Yes	rankia.pt
	Legal right to dispute credit report errors	Yes	rankia.pt
Government support 100	Financial consumer protection authority	Yes	bis.org
	Free financial ombudsman / ADR scheme	Yes	finance.ec.europa.eu
	Credit bureaus supervised by a public authority	Yes	rankia.pt
	Regulator publishes complaint data	Yes	eco.sapo.pt
Financial education 100	National financial literacy strategy	Yes	todoscontam.pt
	Public financial education body	Yes	todoscontam.pt
Youth education 67	Financial education in mandatory school curriculum	Yes	dinheirovivo.dn.pt
	Standalone course / graduation requirement	No	dinheirovivo.dn.pt
	National strategy targets youth / schools	Yes	todoscontam.pt
Public awareness 100	Participates in OECD Global Money Week	Yes	mail.globalmoneyweek.org
	National financial literacy month / week	Yes	todoscontam.pt

Romania ranks 35th of 46 economies, with a score of 57.4 out of 100. It is 14th of 14 ranked economies in Europe. Strongest: Consumer protection, Government support and Financial education (100). Weakest: Credit access (20); Credit literacy (22).

DIMENSION SCORES



Outcomes **43.8** · Policy **77.8** · 10 of 10 dimensions verified

YOUTH EDUCATION POLICY: PARTIAL

Financial education is in the school curriculum only in some regions, or as an optional or pilot subject. There is no standalone course or graduation requirement. The national financial education strategy names young people or schools as a priority.

SURVEY INDICATORS

22% of adults answered at least 3 of 4 financial concepts correctly (S&P Global FinLit, 2014)

79% of credit card users pay their balance in full (Findex, 2024)

20% of adults borrowed from a formal institution or via mobile money in the past year (Findex, 2024)

71% of adults have an account (Findex, 2024)

68% could raise emergency funds within 30 days without great difficulty (Findex, 2024)

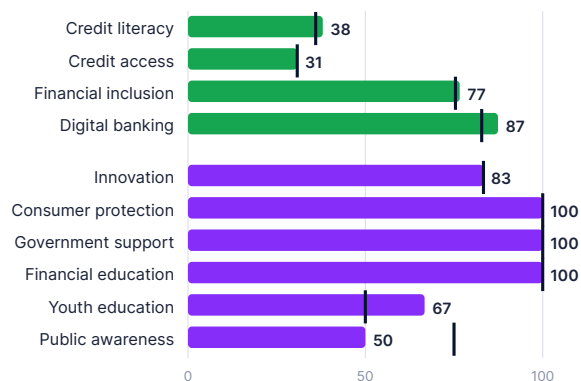
64% of adults made or received a digital payment (Findex, 2024)

POLICY FACTS

DIMENSION	POLICY	STATUS	SOURCE
Innovation 67	Open banking framework	Yes	finance.ec.europa.eu
	Fintech regulatory sandbox	No	gpg-pdf.chambers.com
	Instant payment system	Yes	platiinstant.ro
Consumer protection 100	APR / total cost of credit disclosure required	Yes	legislation.gov.uk
	Free access to own credit report	Yes	financiarul.ro
	Legal right to dispute credit report errors	Yes	financiarul.ro
Government support 100	Financial consumer protection authority	Yes	asfromania.ro
	Free financial ombudsman / ADR scheme	Yes	finance.ec.europa.eu
	Credit bureaus supervised by a public authority	Yes	legeaz.net
	Regulator publishes complaint data	Yes	csalb.ro
Financial education 100	National financial literacy strategy	Yes	edu.ro
	Public financial education body	Yes	edu.ro
Youth education 50	Financial education in mandatory school curriculum	Partial	digi24.ro
	Standalone course / graduation requirement	No	observatornews.ro
	National strategy targets youth / schools	Yes	edu.ro
Public awareness 50	Participates in OECD Global Money Week	Yes	mail.globalmoneyweek.org
	National financial literacy month / week	No	agerpres.ro

Russia ranks 22nd of 46 economies, with a score of 68.3 out of 100. It is 12th of 14 ranked economies in Europe. Strongest: Consumer protection, Government support and Financial education (100). Weakest: Credit access (31); Credit literacy (38).

DIMENSION SCORES



Outcomes **58.2** · Policy **83.3** · 10 of 10 dimensions verified

YOUTH EDUCATION POLICY: NATIONWIDE

Financial education is part of the mandatory school curriculum nationwide. There is no standalone course or graduation requirement. The national financial education strategy names young people or schools as a priority.

SURVEY INDICATORS

38% of adults answered at least 3 of 4 financial concepts correctly (S&P Global FinLit, 2014)

59% of credit card users pay their balance in full (Findex, 2021)

31% of adults borrowed from a formal institution or via mobile money in the past year (Findex, 2021)

79% of adults have an account (Findex, 2024)

74% could raise emergency funds within 30 days without great difficulty (Findex, 2021)

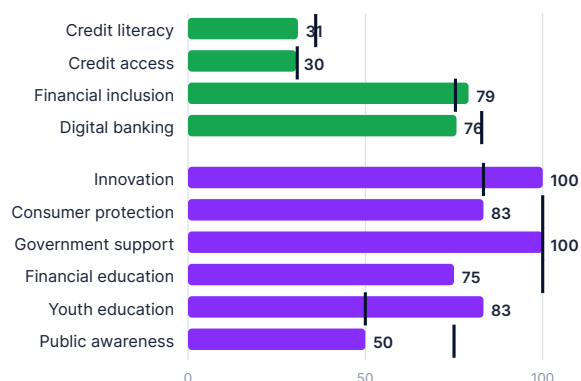
87% of adults made or received a digital payment (Findex, 2021)

POLICY FACTS

DIMENSION	POLICY	STATUS	SOURCE
Innovation 83	Open banking framework	Partial	cbr.ru
	Fintech regulatory sandbox	Yes	cbr.ru
	Instant payment system	Yes	aciworldwide.com
Consumer protection 100	APR / total cost of credit disclosure required	Yes	consultant.ru
	Free access to own credit report	Yes	mcbankrus.ru
	Legal right to dispute credit report errors	Yes	mcbankrus.ru
Government support 100	Financial consumer protection authority	Yes	cbr.ru
	Free financial ombudsman / ADR scheme	Yes	dp.ru
	Credit bureaus supervised by a public authority	Yes	zakonrf.info
	Regulator publishes complaint data	Yes	cbr.ru
Financial education 100	National financial literacy strategy	Yes	cbr.ru
	Public financial education body	Yes	cbr.ru
Youth education 67	Financial education in mandatory school curriculum	Yes	cbr.ru
	Standalone course / graduation requirement	No	cbr.ru
	National strategy targets youth / schools	Yes	cbr.ru
Public awareness 50	Participates in OECD Global Money Week	No	globalmoneyweek.org
	National financial literacy month / week	Yes	04.rospotrebnadzor.ru

Saudi Arabia ranks 25th of 46 economies, with a score of 65.2 out of 100. It is 2nd of 3 ranked economies in Middle East. Strongest: Innovation and Government support (100). Weakest: Credit access (30); Credit literacy (31).

DIMENSION SCORES



Outcomes **54.1** · Policy **81.9** · 10 of 10 dimensions verified

YOUTH EDUCATION POLICY: NATIONWIDE

Financial education is part of the mandatory school curriculum nationwide. A standalone course or graduation requirement applies nationwide. Young people are mentioned in the national strategy but not as a priority, or the strategy has expired.

SURVEY INDICATORS

31% of adults answered at least 3 of 4 financial concepts correctly (S&P Global FinLit, 2014)

81% of credit card users pay their balance in full (Findex, 2024)

30% of adults borrowed from a formal institution or via mobile money in the past year (Findex, 2024)

79% of adults have an account (Findex, 2024)

79% could raise emergency funds within 30 days without great difficulty (Findex, 2024)

76% of adults made or received a digital payment (Findex, 2024)

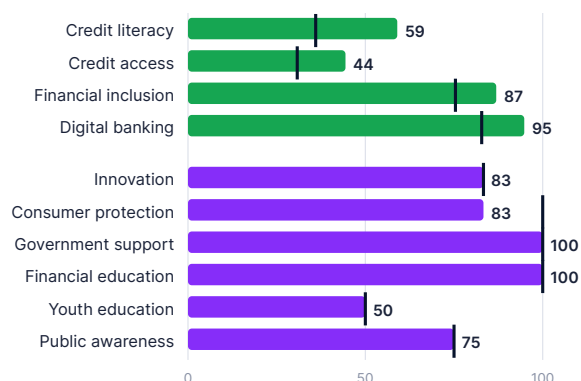
412 15-year-olds' score on PISA 2022 financial literacy (OECD average 498)

POLICY FACTS

DIMENSION	POLICY	STATUS	SOURCE
Innovation 100	Open banking framework	Yes	fiskil.com
	Fintech regulatory sandbox	Yes	digitalfinance.worldbank.org
	Instant payment system	Yes	aciworldwide.com
Consumer protection 83	APR / total cost of credit disclosure required	Yes	rulebook.sama.gov.sa
	Free access to own credit report	Partial	sama.gov.sa
	Legal right to dispute credit report errors	Yes	sama.gov.sa
Government support 100	Financial consumer protection authority	Yes	sama.gov.sa
	Free financial ombudsman / ADR scheme	Yes	rulebook.sama.gov.sa
	Credit bureaus supervised by a public authority	Yes	sama.gov.sa
	Regulator publishes complaint data	Not verified	
Financial education 75	National financial literacy strategy	Partial	focus.world-exchanges.org
	Public financial education body	Yes	focus.world-exchanges.org
Youth education 83	Financial education in mandatory school curriculum	Yes	focus.world-exchanges.org
	Standalone course / graduation requirement	Yes	arabnews.com
	National strategy targets youth / schools	Partial	focus.world-exchanges.org
Public awareness 50	Participates in OECD Global Money Week	Yes	mail.globalmoneyweek.org
	National financial literacy month / week	No	sama.gov.sa

Singapore ranks 11th of 46 economies, with a score of 75.5 out of 100. It is 2nd of 11 ranked economies in Asia. Strongest: Government support and Financial education (100). Weakest: Credit access (44); Youth education (50).

DIMENSION SCORES



Outcomes **71.3** · Policy **81.9** · 10 of 10 dimensions verified

YOUTH EDUCATION POLICY: NATIONWIDE

Financial education is part of the mandatory school curriculum nationwide. There is no standalone course or graduation requirement. Young people are mentioned in the national strategy but not as a priority, or the strategy has expired.

SURVEY INDICATORS

59% of adults answered at least 3 of 4 financial concepts correctly (S&P Global FinLit, 2014)

95% of credit card users pay their balance in full (Findex, 2021)

44% of adults borrowed from a formal institution or via mobile money in the past year (Findex, 2021)

98% of adults have an account (Findex, 2024)

76% could raise emergency funds within 30 days without great difficulty (Findex, 2021)

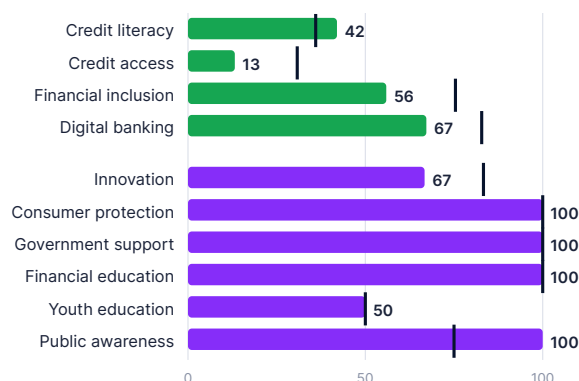
95% of adults made or received a digital payment (Findex, 2021)

POLICY FACTS

DIMENSION	POLICY	STATUS	SOURCE
Innovation 83	Open banking framework	Partial	fiskil.com
	Fintech regulatory sandbox	Yes	digitalfinance.worldbank.org
	Instant payment system	Yes	aciworldwide.com
Consumer protection 83	APR / total cost of credit disclosure required	Yes	moneysmart.sg
	Free access to own credit report	Partial	mas.gov.sg
	Legal right to dispute credit report errors	Yes	mas.gov.sg
Government support 100	Financial consumer protection authority	Yes	jobs.careers.gov.sg
	Free financial ombudsman / ADR scheme	Yes	mas.gov.sg
	Credit bureaus supervised by a public authority	Yes	mas.gov.sg
	Regulator publishes complaint data	Yes	singaporelawwatch.sg
Financial education 100	National financial literacy strategy	Yes	mas.gov.sg
	Public financial education body	Yes	mas.gov.sg
Youth education 50	Financial education in mandatory school curriculum	Yes	moe.gov.sg
	Standalone course / graduation requirement	No	moe.gov.sg
	National strategy targets youth / schools	Partial	mas.gov.sg
Public awareness 75	Participates in OECD Global Money Week	Yes	mail.globalmoneyweek.org
	National financial literacy month / week	Partial	cpf.gov.sg

South Africa ranks 28th of 46 economies, with a score of 61.2 out of 100. It is 2nd of 5 ranked economies in Africa. Strongest: Consumer protection, Government support, Financial education and Public awareness (100). Weakest: Credit access (13); Credit literacy (42).

DIMENSION SCORES



Outcomes **44.6** · Policy **86.1** · 10 of 10 dimensions verified

YOUTH EDUCATION POLICY: NATIONWIDE

Financial education is part of the mandatory school curriculum nationwide. There is no standalone course or graduation requirement. Young people are mentioned in the national strategy but not as a priority, or the strategy has expired.

SURVEY INDICATORS

42% of adults answered at least 3 of 4 financial concepts correctly (S&P Global FinLit, 2014)

13% of adults borrowed from a formal institution or via mobile money in the past year (Findex, 2024)

81% of adults have an account (Findex, 2024)

31% could raise emergency funds within 30 days without great difficulty (Findex, 2024)

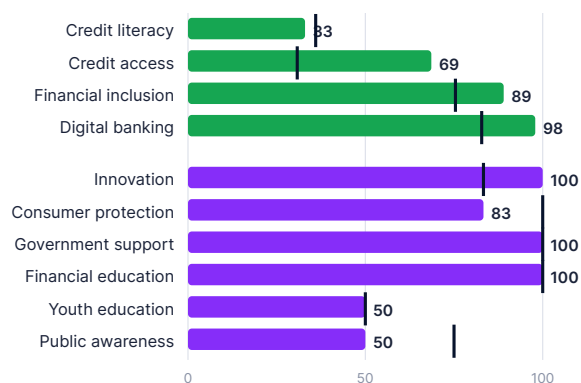
67% of adults made or received a digital payment (Findex, 2024)

POLICY FACTS

DIMENSION	POLICY	STATUS	SOURCE
Innovation 67	Open banking framework	No	fiskil.com
	Fintech regulatory sandbox	Yes	digitalfinance.worldbank.org
	Instant payment system	Yes	aciworldwide.com
Consumer protection 100	APR / total cost of credit disclosure required	Yes	acts.co.za
	Free access to own credit report	Yes	archive.treasury.gov.za
	Legal right to dispute credit report errors	Yes	ru.ac.za
Government support 100	Financial consumer protection authority	Yes	archive.treasury.gov.za
	Free financial ombudsman / ADR scheme	Yes	obsi.ca
	Credit bureaus supervised by a public authority	Yes	ncr.org.za
	Regulator publishes complaint data	Yes	iol.co.za
Financial education 100	National financial literacy strategy	Yes	archive.treasury.gov.za
	Public financial education body	Yes	archive.treasury.gov.za
Youth education 50	Financial education in mandatory school curriculum	Yes	education.gov.za
	Standalone course / graduation requirement	No	education.gov.za
	National strategy targets youth / schools	Partial	archive.treasury.gov.za
Public awareness 100	Participates in OECD Global Money Week	Yes	mail.globalmoneyweek.org
	National financial literacy month / week	Yes	westerncape.gov.za

South Korea ranks 11th of 46 economies, with a score of 75.5 out of 100. It is 1st of 11 ranked economies in Asia. Strongest: Innovation, Government support and Financial education (100). Weakest: Credit literacy (33); Public awareness and Youth education (50).

DIMENSION SCORES



Outcomes **72.1** · Policy **80.5** · 10 of 10 dimensions verified

YOUTH EDUCATION POLICY: PARTIAL

Financial education is in the school curriculum only in some regions, or as an optional or pilot subject. There is no standalone course or graduation requirement. The national financial education strategy names young people or schools as a priority.

SURVEY INDICATORS

33% of adults answered at least 3 of 4 financial concepts correctly (S&P Global FinLit, 2014)

96% of credit card users pay their balance in full (Findex, 2021)

69% of adults borrowed from a formal institution or via mobile money in the past year (Findex, 2021)

97% of adults have an account (Findex, 2024)

81% could raise emergency funds within 30 days without great difficulty (Findex, 2021)

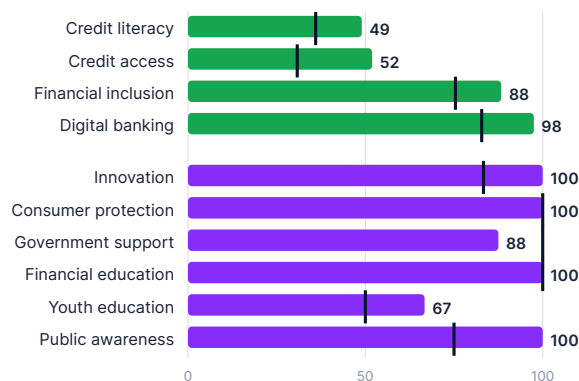
98% of adults made or received a digital payment (Findex, 2021)

POLICY FACTS

DIMENSION	POLICY	STATUS	SOURCE
Innovation 100	Open banking framework	Yes	fiskil.com
	Fintech regulatory sandbox	Yes	digitalfinance.worldbank.org
	Instant payment system	Yes	aciworldwide.com
Consumer protection 83	APR / total cost of credit disclosure required	Partial	korea.legal
	Free access to own credit report	Yes	shinhancard.com
	Legal right to dispute credit report errors	Yes	itwiki.kr
Government support 100	Financial consumer protection authority	Yes	fsc.go.kr
	Free financial ombudsman / ADR scheme	Yes	fsc.go.kr
	Credit bureaus supervised by a public authority	Yes	itwiki.kr
	Regulator publishes complaint data	Yes	kebhana.com
Financial education 100	National financial literacy strategy	Yes	fsc.go.kr
	Public financial education body	Yes	fsc.go.kr
Youth education 50	Financial education in mandatory school curriculum	Partial	fsc.go.kr
	Standalone course / graduation requirement	No	fsc.go.kr
	National strategy targets youth / schools	Yes	fsc.go.kr
Public awareness 50	Participates in OECD Global Money Week	Yes	mail.globalmoneyweek.org
	National financial literacy month / week	No	fsc.go.kr

Spain ranks 4th of 46 economies, with a score of 80.0 out of 100. It is 2nd of 14 ranked economies in Europe. Strongest: Innovation, Consumer protection, Financial education and Public awareness (100). Weakest: Credit literacy (49); Credit access (52).

DIMENSION SCORES



Outcomes **71.7** · Policy **92.4** · 10 of 10 dimensions verified

YOUTH EDUCATION POLICY: NATIONWIDE

Financial education is part of the mandatory school curriculum nationwide. There is no standalone course or graduation requirement. The national financial education strategy names young people or schools as a priority.

SURVEY INDICATORS

49% of adults answered at least 3 of 4 financial concepts correctly (S&P Global FinLit, 2014)

87% of credit card users pay their balance in full (Findex, 2021)

52% of adults borrowed from a formal institution or via mobile money in the past year (Findex, 2021)

98% of adults have an account (Findex, 2024)

78% could raise emergency funds within 30 days without great difficulty (Findex, 2021)

98% of adults made or received a digital payment (Findex, 2021)

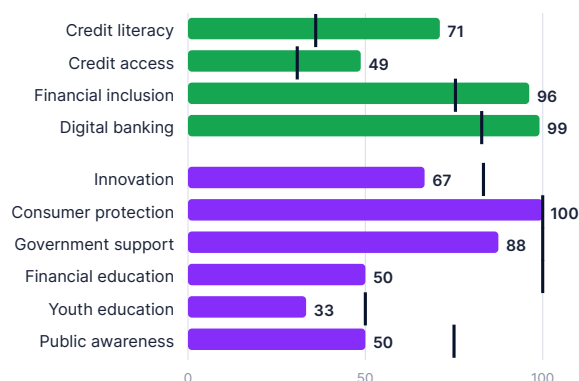
486 15-year-olds' score on PISA 2022 financial literacy (OECD average 498)

POLICY FACTS

DIMENSION	POLICY	STATUS	SOURCE
Innovation 100	Open banking framework	Yes	finance.ec.europa.eu
	Fintech regulatory sandbox	Yes	bde.es
	Instant payment system	Yes	ecb.europa.eu
Consumer protection 100	APR / total cost of credit disclosure required	Yes	legislation.gov.uk
	Free access to own credit report	Yes	clientebancario.bde.es
	Legal right to dispute credit report errors	Yes	clientebancario.bde.es
Government support 88	Financial consumer protection authority	Yes	economipedia.com
	Free financial ombudsman / ADR scheme	Partial	abogacia.es
	Credit bureaus supervised by a public authority	Yes	clientebancario.bde.es
	Regulator publishes complaint data	Yes	bde.es
Financial education 100	National financial literacy strategy	Yes	boe.es
	Public financial education body	Yes	boe.es
Youth education 67	Financial education in mandatory school curriculum	Yes	clientebancario.bde.es
	Standalone course / graduation requirement	No	bde.es
	National strategy targets youth / schools	Yes	boe.es
Public awareness 100	Participates in OECD Global Money Week	Yes	mail.globalmoneyweek.org
	National financial literacy month / week	Yes	bde.es

Sweden ranks 16th of 46 economies, with a score of 73.1 out of 100. It is 8th of 14 ranked economies in Europe. Strongest: Consumer protection (100); Digital banking (99). Weakest: Youth education (33); Credit access (49).

DIMENSION SCORES



Outcomes **78.8** · Policy **64.6** · 10 of 10 dimensions verified

YOUTH EDUCATION POLICY: NATIONWIDE

Financial education is part of the mandatory school curriculum nationwide. There is no standalone course or graduation requirement. Young people are not a priority in a current national strategy.

SURVEY INDICATORS

71% of adults answered at least 3 of 4 financial concepts correctly (S&P Global FinLit, 2014)

93% of credit card users pay their balance in full (Findex, 2021)

49% of adults borrowed from a formal institution or via mobile money in the past year (Findex, 2021)

99% of adults have an account (Findex, 2024)

94% could raise emergency funds within 30 days without great difficulty (Findex, 2021)

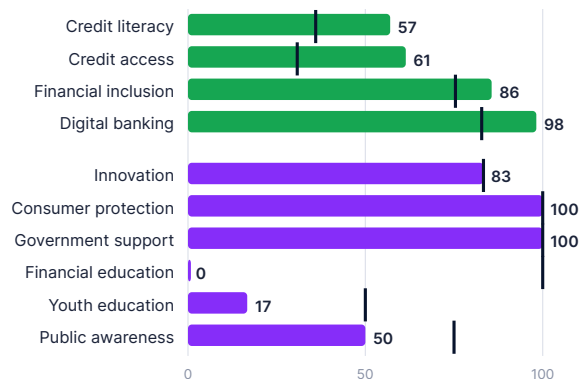
99% of adults made or received a digital payment (Findex, 2021)

POLICY FACTS

DIMENSION	POLICY	STATUS	SOURCE
Innovation 67	Open banking framework	Yes	practiceguides.chambers.com
	Fintech regulatory sandbox	No	practiceguides.chambers.com
	Instant payment system	Yes	aciworldwide.com
Consumer protection 100	APR / total cost of credit disclosure required	Yes	legislation.gov.uk
	Free access to own credit report	Yes	sambla.se
	Legal right to dispute credit report errors	Yes	legislation.gov.uk
Government support 88	Financial consumer protection authority	Yes	fi.se
	Free financial ombudsman / ADR scheme	Yes	finance.ec.europa.eu
	Credit bureaus supervised by a public authority	Yes	imy.se
	Regulator publishes complaint data	Partial	arn.se
Financial education 50	National financial literacy strategy	No	fi.se
	Public financial education body	Yes	fi.se
Youth education 33	Financial education in mandatory school curriculum	Yes	ekonomiskamuseet.se
	Standalone course / graduation requirement	No	ekonomiskamuseet.se
	National strategy targets youth / schools	No	fi.se
Public awareness 50	Participates in OECD Global Money Week	Yes	mail.globalmoneyweek.org
	National financial literacy month / week	No	fi.se

Switzerland ranks 21st of 46 economies, with a score of 68.7 out of 100. It is 11th of 14 ranked economies in Europe. Strongest: Consumer protection and Government support (100). Weakest: Financial education (0); Youth education (17).

DIMENSION SCORES



Outcomes **75.5** · Policy **58.3** · 10 of 10 dimensions verified

YOUTH EDUCATION POLICY: PARTIAL

Financial education is in the school curriculum only in some regions, or as an optional or pilot subject. There is no standalone course or graduation requirement. Young people are not a priority in a current national strategy.

SURVEY INDICATORS

57% of adults answered at least 3 of 4 financial concepts correctly (S&P Global FinLit, 2014)

89% of credit card users pay their balance in full (Findex, 2021)

61% of adults borrowed from a formal institution or via mobile money in the past year (Findex, 2021)

98% of adults have an account (Findex, 2024)

73% could raise emergency funds within 30 days without great difficulty (Findex, 2021)

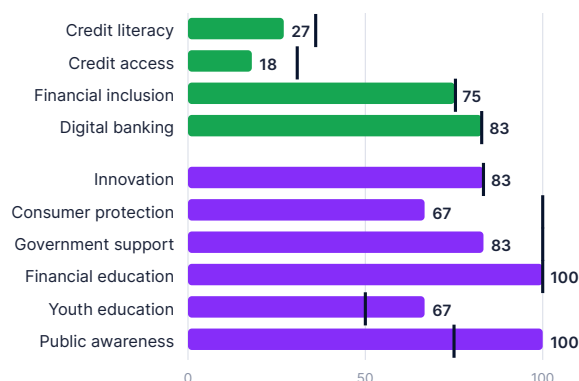
98% of adults made or received a digital payment (Findex, 2021)

POLICY FACTS

DIMENSION	POLICY	STATUS	SOURCE
Innovation 83	Open banking framework	Partial	admin.ch
	Fintech regulatory sandbox	Yes	gpg-pdf.chambers.com
	Instant payment system	Yes	openbankingexpo.com
Consumer protection 100	APR / total cost of credit disclosure required	Yes	en.wikipedia.org
	Free access to own credit report	Yes	weka.ch
	Legal right to dispute credit report errors	Yes	justement.ch
Government support 100	Financial consumer protection authority	Yes	finma.ch
	Free financial ombudsman / ADR scheme	Yes	finance.ec.europa.eu
	Credit bureaus supervised by a public authority	Yes	justement.ch
	Regulator publishes complaint data	Yes	cash.ch
Financial education 0	National financial literacy strategy	No	zkb.ch
	Public financial education body	No	zkb.ch
Youth education 17	Financial education in mandatory school curriculum	Partial	zkb.ch
	Standalone course / graduation requirement	No	zkb.ch
	National strategy targets youth / schools	No	zkb.ch
Public awareness 50	Participates in OECD Global Money Week	Yes	mail.globalmoneyweek.org
	National financial literacy month / week	No	zkb.ch

Thailand ranks 26th of 46 economies, with a score of 63.8 out of 100. It is 5th of 11 ranked economies in Asia. Strongest: Financial education and Public awareness (100). Weakest: Credit access (18); Credit literacy (27).

DIMENSION SCORES



Outcomes **50.8** · Policy **83.3** · 10 of 10 dimensions verified

YOUTH EDUCATION POLICY: NATIONWIDE

Financial education is part of the mandatory school curriculum nationwide. There is no standalone course or graduation requirement. The national financial education strategy names young people or schools as a priority.

SURVEY INDICATORS

27% of adults answered at least 3 of 4 financial concepts correctly (S&P Global FinLit, 2014)

85% of credit card users pay their balance in full (Findex, 2021)

18% of adults borrowed from a formal institution or via mobile money in the past year (Findex, 2024)

92% of adults have an account (Findex, 2024)

59% could raise emergency funds within 30 days without great difficulty (Findex, 2024)

83% of adults made or received a digital payment (Findex, 2024)

POLICY FACTS

DIMENSION	POLICY	STATUS	SOURCE
Innovation 83	Open banking framework	Partial	bot.or.th
	Fintech regulatory sandbox	Yes	digitalfinance.worldbank.org
	Instant payment system	Yes	aciworldwide.com
Consumer protection 67	APR / total cost of credit disclosure required	Partial	infoquest.co.th
	Free access to own credit report	Partial	thansettakij.com
	Legal right to dispute credit report errors	Yes	bot.or.th
Government support 83	Financial consumer protection authority	Yes	so02.tci-thaijo.org
	Free financial ombudsman / ADR scheme	Partial	bangkokpost.com
	Credit bureaus supervised by a public authority	Yes	bot.or.th
	Regulator publishes complaint data	Not verified	
Financial education 100	National financial literacy strategy	Yes	infoquest.co.th
	Public financial education body	Yes	infoquest.co.th
Youth education 67	Financial education in mandatory school curriculum	Yes	bot.or.th
	Standalone course / graduation requirement	No	bot.or.th
	National strategy targets youth / schools	Yes	infoquest.co.th
Public awareness 100	Participates in OECD Global Money Week	Yes	globalmoneyweek.org
	National financial literacy month / week	Yes	thaigov.go.th

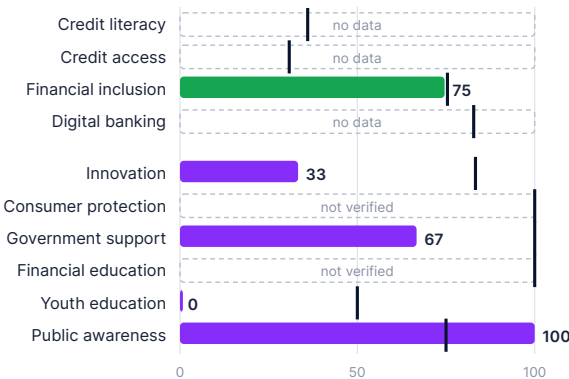
Trinidad and Tobago

TGCLI SCORE

INSUFFICIENT DATA

Trinidad and Tobago has insufficient verified data for a score in Edition 1 (5 of 10 dimensions). Strongest: Public awareness (100); Financial inclusion (75). Weakest: Youth education (0); Innovation (33).

DIMENSION SCORES



SURVEY INDICATORS

75% of adults have an account (Findex, 2024)

Outcomes **74.6** · Policy **50.0** · 5 of 10 dimensions verified

YOUTH EDUCATION POLICY: NONE

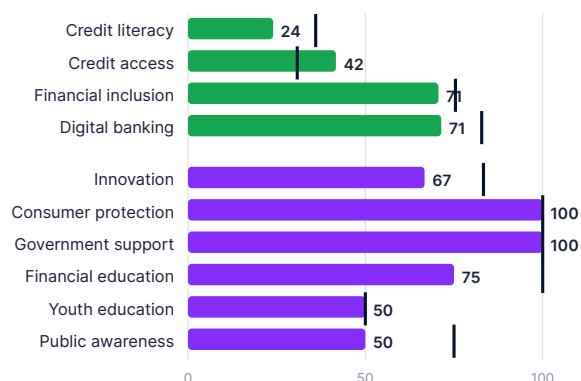
Financial education is not part of the mandatory school curriculum. There is no standalone course or graduation requirement.

POLICY FACTS

DIMENSION	POLICY	STATUS	SOURCE
Innovation 33	Open banking framework	No	fiskil.com
	Fintech regulatory sandbox	Yes	central-bank.org.tt
	Instant payment system	No	central-bank.org.tt
Consumer protection —	APR / total cost of credit disclosure required	Yes	central-bank.org.tt
	Free access to own credit report	Not verified	
	Legal right to dispute credit report errors	Not verified	
Government support 67	Financial consumer protection authority	Yes	central-bank.org.tt
	Free financial ombudsman / ADR scheme	Yes	uncitral.un.org
	Credit bureaus supervised by a public authority	No	regalert.today
	Regulator publishes complaint data	Not verified	
Financial education —	National financial literacy strategy	Not verified	
	Public financial education body	Yes	central-bank.org.tt
Youth education 0	Financial education in mandatory school curriculum	No	central-bank.org.tt
	Standalone course / graduation requirement	No	central-bank.org.tt
	National strategy targets youth / schools	Not verified	central-bank.org.tt
Public awareness 100	Participates in OECD Global Money Week	Yes	mail.globalmoneyweek.org
	National financial literacy month / week	Yes	central-bank.org.tt

Turkey ranks 29th of 46 economies, with a score of 60.6 out of 100. It is 3rd of 3 ranked economies in Middle East. Strongest: Consumer protection and Government support (100). Weakest: Credit literacy (24); Credit access (42).

DIMENSION SCORES



Outcomes **51.9** · Policy **73.6** · 10 of 10 dimensions verified

YOUTH EDUCATION POLICY: NATIONWIDE

Financial education is part of the mandatory school curriculum nationwide. There is no standalone course or graduation requirement. Young people are mentioned in the national strategy but not as a priority, or the strategy has expired.

SURVEY INDICATORS

24% of adults answered at least 3 of 4 financial concepts correctly (S&P Global FinLit, 2014)

62% of credit card users pay their balance in full (Findex, 2024)

42% of adults borrowed from a formal institution or via mobile money in the past year (Findex, 2024)

82% of adults have an account (Findex, 2024)

60% could raise emergency funds within 30 days without great difficulty (Findex, 2024)

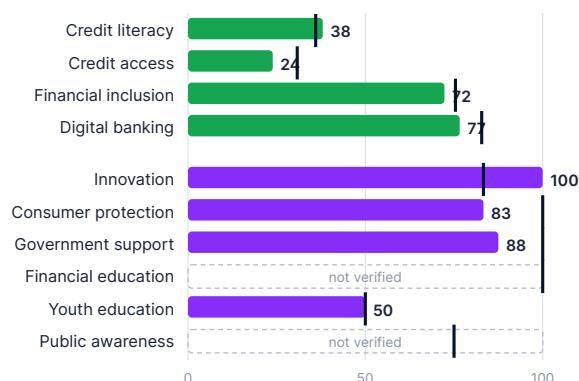
71% of adults made or received a digital payment (Findex, 2024)

POLICY FACTS

DIMENSION	POLICY	STATUS	SOURCE
Innovation 67	Open banking framework	Yes	fiskil.com
	Fintech regulatory sandbox	No	practiceguides.chambers.com
	Instant payment system	Yes	aciworldwide.com
Consumer protection 100	APR / total cost of credit disclosure required	Yes	erdem-erdem.av.tr
	Free access to own credit report	Yes	ekonomist.com.tr
	Legal right to dispute credit report errors	Yes	hukukcularevi.com
Government support 100	Financial consumer protection authority	Yes	hesapkurdu.com
	Free financial ombudsman / ADR scheme	Yes	alomaliye.com
	Credit bureaus supervised by a public authority	Yes	lexpera.com.tr
	Regulator publishes complaint data	Yes	habergazetesi.com.tr
Financial education 75	National financial literacy strategy	Partial	afi-global.org
	Public financial education body	Yes	spk.gov.tr
Youth education 50	Financial education in mandatory school curriculum	Yes	cnbce.com
	Standalone course / graduation requirement	No	cnbce.com
	National strategy targets youth / schools	Partial	yeniasir.com.tr
Public awareness 50	Participates in OECD Global Money Week	Yes	mail.globalmoneyweek.org
	National financial literacy month / week	No	spk.gov.tr

United Arab Emirates scores 63.7 out of 100 (provisional): 8 of 10 dimensions could be verified, so it is shown but not ranked. Strongest: Innovation (100); Government support (88). Weakest: Credit access (24); Credit literacy (38).

DIMENSION SCORES



Outcomes **52.7** · Policy **80.2** · 8 of 10 dimensions verified

YOUTH EDUCATION POLICY: PARTIAL

Financial education is in the school curriculum only in some regions, or as an optional or pilot subject. There is no standalone course or graduation requirement. The national financial education strategy names young people or schools as a priority.

SURVEY INDICATORS

38% of adults answered at least 3 of 4 financial concepts correctly (S&P Global FinLit, 2014)

68% of credit card users pay their balance in full (Findex, 2021)

24% of adults borrowed from a formal institution or via mobile money in the past year (Findex, 2021)

86% of adults have an account (Findex, 2021)

59% could raise emergency funds within 30 days without great difficulty (Findex, 2021)

77% of adults made or received a digital payment (Findex, 2021)

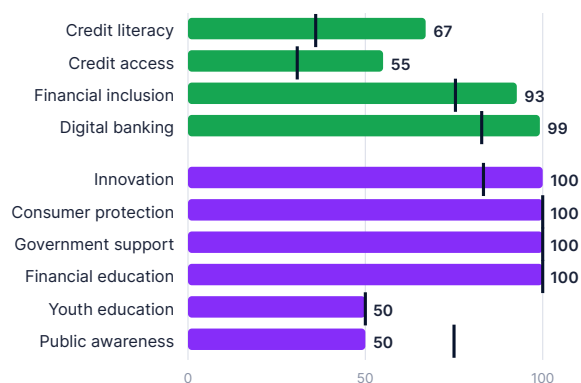
441 15-year-olds' score on PISA 2022 financial literacy (OECD average 498)

POLICY FACTS

DIMENSION	POLICY	STATUS	SOURCE
Innovation 100	Open banking framework	Yes	openbankingtracker.com
	Fintech regulatory sandbox	Yes	digitalfinance.worldbank.org
	Instant payment system	Yes	aciworldwide.com
Consumer protection 83	APR / total cost of credit disclosure required	Yes	rulebook.centralbank.ae
	Free access to own credit report	Partial	etihadbureau.ae
	Legal right to dispute credit report errors	Yes	etihadbureau.ae
Government support 88	Financial consumer protection authority	Yes	rulebook.centralbank.ae
	Free financial ombudsman / ADR scheme	Yes	sanadak.gov.ae
	Credit bureaus supervised by a public authority	Yes	etihadbureau.ae
	Regulator publishes complaint data	Partial	sanadak.gov.ae
Financial education —	National financial literacy strategy	Partial	centralbank.ae
	Public financial education body	Not verified	
Youth education 50	Financial education in mandatory school curriculum	Partial	thenationalnews.com
	Standalone course / graduation requirement	No	thenationalnews.com
	National strategy targets youth / schools	Yes	menastartupdigest.com
Public awareness —	Participates in OECD Global Money Week	Yes	mail.globalmoneyweek.org
	National financial literacy month / week	Not verified	

United Kingdom ranks 3rd of 46 economies, with a score of 80.4 out of 100. It is 1st of 14 ranked economies in Europe. Strongest: Innovation, Consumer protection, Government support and Financial education (100). Weakest: Public awareness and Youth education (50).

DIMENSION SCORES



Outcomes **78.5** · Policy **83.3** · 10 of 10 dimensions verified

YOUTH EDUCATION POLICY: PARTIAL

Financial education is in the school curriculum only in some regions, or as an optional or pilot subject. There is no standalone course or graduation requirement. The national financial education strategy names young people or schools as a priority.

SURVEY INDICATORS

67% of adults answered at least 3 of 4 financial concepts correctly (S&P Global FinLit, 2014)

80% of credit card users pay their balance in full (Findex, 2021)

55% of adults borrowed from a formal institution or via mobile money in the past year (Findex, 2021)

99% of adults have an account (Findex, 2024)

86% could raise emergency funds within 30 days without great difficulty (Findex, 2021)

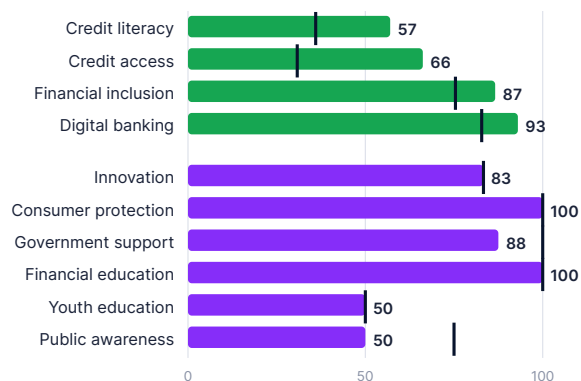
99% of adults made or received a digital payment (Findex, 2021)

POLICY FACTS

DIMENSION	POLICY	STATUS	SOURCE
Innovation 100	Open banking framework	Yes	openbanking.org.uk
	Fintech regulatory sandbox	Yes	regulationtomorrow.com
	Instant payment system	Yes	aciworldwide.com
Consumer protection 100	APR / total cost of credit disclosure required	Yes	fca.org.uk
	Free access to own credit report	Yes	transunion.co.uk
	Legal right to dispute credit report errors	Yes	transunion.co.uk
Government support 100	Financial consumer protection authority	Yes	legislation.gov.uk
	Free financial ombudsman / ADR scheme	Yes	finance.ec.europa.eu
	Credit bureaus supervised by a public authority	Yes	fca.org.uk
	Regulator publishes complaint data	Yes	fca.org.uk
Financial education 100	National financial literacy strategy	Yes	maps.org.uk
	Public financial education body	Yes	maps.org.uk
Youth education 50	Financial education in mandatory school curriculum	Partial	dera.ioe.ac.uk
	Standalone course / graduation requirement	No	dera.ioe.ac.uk
	National strategy targets youth / schools	Yes	maps.org.uk
Public awareness 50	Participates in OECD Global Money Week	No	globalmoneyweek.org
	National financial literacy month / week	Yes	maps.org.uk

United States ranks 10th of 46 economies, with a score of 76.8 out of 100. It is 2nd of 3 ranked economies in North America. Strongest: Consumer protection and Financial education (100). Weakest: Public awareness and Youth education (50).

DIMENSION SCORES



Outcomes **75.7** · Policy **78.5** · 10 of 10 dimensions verified

YOUTH EDUCATION POLICY: PARTIAL

Financial education is in the school curriculum only in some regions, or as an optional or pilot subject. A standalone course or graduation requirement applies in some regions. Young people are mentioned in the national strategy but not as a priority, or the strategy has expired.

SURVEY INDICATORS

57% of adults answered at least 3 of 4 financial concepts correctly (S&P Global FinLit, 2014)

75% of credit card users pay their balance in full (Findex, 2021)

66% of adults borrowed from a formal institution or via mobile money in the past year (Findex, 2021)

97% of adults have an account (Findex, 2024)

76% could raise emergency funds within 30 days without great difficulty (Findex, 2021)

93% of adults made or received a digital payment (Findex, 2021)

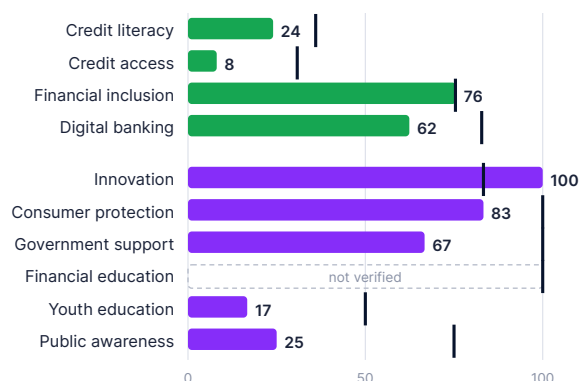
505 15-year-olds' score on PISA 2022 financial literacy (OECD average 498)

POLICY FACTS

DIMENSION	POLICY	STATUS	SOURCE
Innovation 83	Open banking framework	Partial	fiskil.com
	Fintech regulatory sandbox	Yes	digitalfinance.worldbank.org
	Instant payment system	Yes	aciworldwide.com
Consumer protection 100	APR / total cost of credit disclosure required	Yes	dbf.georgia.gov
	Free access to own credit report	Yes	asu.edu
	Legal right to dispute credit report errors	Yes	asu.edu
Government support 88	Financial consumer protection authority	Yes	naehas.com
	Free financial ombudsman / ADR scheme	Partial	occ.gov
	Credit bureaus supervised by a public authority	Yes	kelleydrye.com
	Regulator publishes complaint data	Yes	files.consumerfinance.gov
Financial education 100	National financial literacy strategy	Yes	govinfo.gov
	Public financial education body	Yes	govinfo.gov
Youth education 50	Financial education in mandatory school curriculum	Partial	councilforeconed.org
	Standalone course / graduation requirement	Partial	ngpf.org
	National strategy targets youth / schools	Partial	govinfo.gov
Public awareness 50	Participates in OECD Global Money Week	No	globalmoneyweek.org
	National financial literacy month / week	Yes	banking.senate.gov

Vietnam ranks 41st of 46 economies, with a score of 48.9 out of 100. It is 9th of 11 ranked economies in Asia. Strongest: Innovation (100); Consumer protection (83). Weakest: Credit access (8); Youth education (17).

DIMENSION SCORES



SURVEY INDICATORS

- 24%** of adults answered at least 3 of 4 financial concepts correctly (S&P Global FinLit, 2014)
- 8%** of adults borrowed from a formal institution or via mobile money in the past year (Findex, 2024)
- 71%** of adults have an account (Findex, 2024)
- 80%** could raise emergency funds within 30 days without great difficulty (Findex, 2024)
- 62%** of adults made or received a digital payment (Findex, 2024)

Outcomes **42.5** · Policy **58.3** · 9 of 10 dimensions verified

YOUTH EDUCATION POLICY: NONE

Financial education is not part of the mandatory school curriculum. There is no standalone course or graduation requirement. Young people are mentioned in the national strategy but not as a priority, or the strategy has expired.

POLICY FACTS

DIMENSION	POLICY	STATUS	SOURCE
Innovation 100	Open banking framework	Yes	en.vietstock.vn
	Fintech regulatory sandbox	Yes	vietnamfinance.vn
	Instant payment system	Yes	en.napas.com.vn
Consumer protection 83	APR / total cost of credit disclosure required	Partial	lsvn.vn
	Free access to own credit report	Yes	div.gov.vn
	Legal right to dispute credit report errors	Yes	caselaw.vn
Government support 67	Financial consumer protection authority	Partial	div.gov.vn
	Free financial ombudsman / ADR scheme	Partial	openknowledge.worldbank.org
	Credit bureaus supervised by a public authority	Yes	div.gov.vn
	Regulator publishes complaint data	Not verified	
Financial education —	National financial literacy strategy	Partial	vietnamfinance.vn
	Public financial education body	Not verified	
Youth education 17	Financial education in mandatory school curriculum	No	vietnamfinance.vn
	Standalone course / graduation requirement	No	vietnamfinance.vn
	National strategy targets youth / schools	Partial	vietnamfinance.vn
Public awareness 25	Participates in OECD Global Money Week	No	globalmoneyweek.org
	National financial literacy month / week	Partial	thitruongtaichinhthiente.vn



tgcli.org

The Global Credit Literacy Index is published by Investara Research.
Scored dataset, policy sources and methodology are available at tgcli.org.