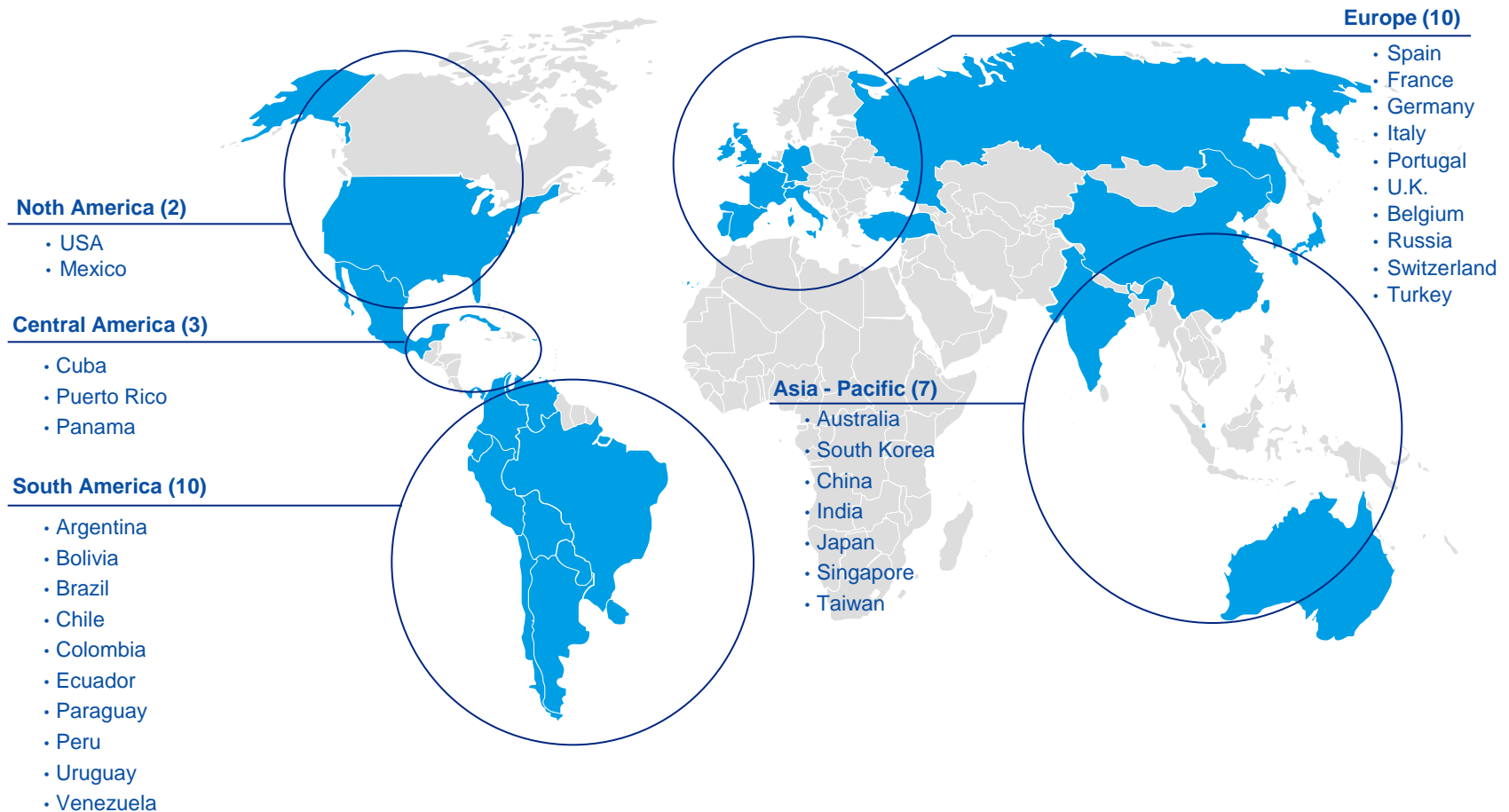


How to make Financial Education work in schools

Antoni Ballabriga, Head of Corporate Responsibility & Reputation

May 10, 2012

BBVA a global banking group present in 32 countries with more than 49 millions customers and 110.000 employees



What we believe: building social value through our core competencies...

FINANCIAL INCLUSION

We strive to provide new segments of the population with access to responsible financial services

FINANCIAL EDUCATION

We promote financial literacy to help people make better financial decisions for their futures

Our Global Plan on Financial Education with an investment of 23 MM€ in 2009-2011

Program adelante con tu futuro

- Helping people to access banking services in a healthy way
- Mexico & South America
- 115.000 participants in 2011



Program valores de futuro

- Money & values for new generations
- Spain, Portugal & U.S.
- 690.000 participants in 2011
- 3.600 schools



Valores de futuro, an innovative child centered approach

Framework

The program aims to help children (6-14 years) and teachers reflect critically about the value of money in their lives and how individual and social values, such as prudence, effort, responsibility and solidarity, can condition its use

Implementation

More than 60 workshops have been designed to work in the classroom. Topics include: savings for all, social entrepreneurship, children's rights, what do I need to be happy?, microcredit, fair trade, our weekly budget...

The initial challenge

How a “bank” can have social legitimacy to promote financial education at schools?

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Our response

Right approach, stakeholder strategy, right tone, contents designed by teachers' community

The initial challenge

Teachers are totally collapsed due
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contents please!

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Our response

A program as an appealing resource to
help them in their daily tasks. No
extracurricular activities

The initial challenge

Teachers receive a lot of different proposals for educational programs, 95% of them remain in the drawer one month after its reception

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Our response

Activation, pedagogical support team, website resources, engagement through competitions, participation of BBVA volunteers...

The initial challenge

How to get scalability? Are teachers well prepared to teach financial education?

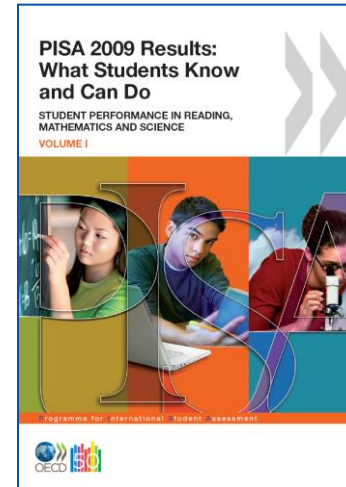
The initial challenge

How to get scalability? Are teachers well prepared to teach financial education?

Our response

Focus on one segment: children from 6 to 14 years old. Next segment requires ambitious training for trainers or a lot of experts

Impact assessment, our current challenge



**OECD and BBVA, Partnership on
PISA 2012 for financial literacy
competence**

Financial education in schools & private sector

What we can offer?

Budget



Experts



Commitment from champions



What do you have to ask to us?

Non commercial approach



Long term vision



Win-win partnership



Valores de Futuro is more than a
financial education program...
... is an educational program

VDF Teacher

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