

6º CMEP

CONGRESSO DE
MEIOS ELETRÔNICOS
DE PAGAMENTO



REALIZAÇÃO



FEBRABAN

Federação Brasileira de Bancos



Financial Literacy National Survey

Key Findings:

1. Nearly 3 in 4 U.S. adults (73%) express concern about their finances.
2. Most adults have not reviewed their credit report (65%) in the past year.
3. (40%) still carry credit card debt from month to month.
4. (33%) do not have *any non-retirement savings*.
5. More than 1 in 4 adults (28%) admit to not paying all of their bills on time.

Source: *National Foundation for Credit Counseling*



Bankruptcy Reform

Annual consumer filings:

| | |
|-------|-----------|
| 2005= | 2,039,100 |
| 2006= | 597,960 |
| 2007= | 822,590 |
| 2008= | 1,074,100 |
| 2009= | 1,412,600 |
| 2010= | 1,536,799 |



U.S. Cross Sector Efforts



Jump\$tart Coalition

Government Agencies

Non-Profit Organizations

Educational Institutions

Financial Associations

Corporations

Clearinghouse

Jump\$tart's online Clearinghouse is the nation's most comprehensive collection of financial education resources suitable for students in pre-kindergarten through college.



jumpstartclearinghouse.org

Take Charge of Your Credit

en español [A](#) [A](#) [A](#)



- Credit Basics
- What's in a Credit Report
- Know Your Credit Score
- Managing Your Credit



You CAN Improve Your Credit Score!

The key to improving your credit is to first understand it. This site contains a range of tools and resources—build your knowledge, and build your credit.

Test what you already know with the Credit Literacy Quiz, or use the links below to begin learning how you can improve your credit and become a success story of your own.

[STEPS TO IMPROVE YOUR SCORE](#)

[TO-DO LIST](#)

Reading Your Credit Report




Your credit report contains a lot of information important and available to lenders, yourself, and others as well. Once you understand how to read it, you can take action to help re-write it.

[Credit Report Explainer >](#)



U.S. Government Efforts

- ✓ Financial Literacy and Education Commission (FLEC)
www.mymoney.gov
 - ✓ President's Advisory Council on Financial Capability
 - ✓ Treasury's Office of Financial Education and Financial Access
 - ✓ Consumer Financial Protection Bureau's Office of Financial Education
- 

Business Examples- Citibank



- Educational website www.usecreditwisely.com
- Australia, India, Malaysia, Korea, Philippines, Taiwan, Singapore, Thailand

Isang makapangyarihang kredit

ang, at ibang tipo ng kredit ay tulong para mas gumaan ang inyong a, at may natatanging pakinabang sa mga sandali ng kagipitan.

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Citibank Philippines' Tagalog site

Business Examples- Visa *What's My Score*

- ✓ Free FICO score estimate.
- ✓ Personal finance seminar in a box for college administrators and professors.
- ✓ Comprehensive Money 101 book.
- ✓ Games, calculators, interactive tools.



Business Examples- Visa *Financial Football*

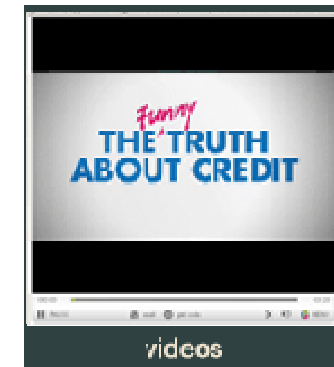
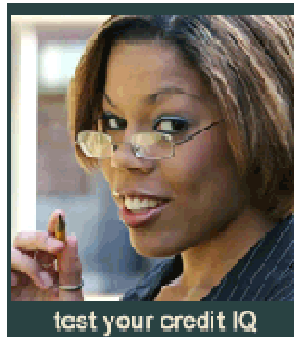
- ✓ Partnership between Visa and the NFL.
- ✓ A fast-paced, quiz-style game.
- ✓ Downloadable to iPhone or iPad.
- ✓ Soccer version available.
- ✓ Customized to region's rules and language.



Business Examples- Experian *Workplace Credit Education*

<http://learnaboutcreditreports.org/>

- ✓ Credit reports
- ✓ Credit & relationships
- ✓ Credit scores
- ✓ Fraud



What Works- Content Creation

- Fill a gap, don't duplicate resources
- Partner with professional educators
- Plan distribution scheme first
- Plain language
- Make it interactive and interesting



International Efforts

OECD- International Gateway for Financial Education
www.financial-education.org

The Gateway serves as global clearinghouse on financial education, providing access to a comprehensive range of information, data, resources, research and news on financial education issues and programmes around the globe.



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