

JUNIOR ACHIEVEMENT ITALY AND THE MEDIOBANCA GROUP LAUNCH “CONTA SUL FUTURO!”, THE FREE FINANCIAL EDUCATION AND CAREER GUIDANCE PROGRAMME FOR MIDDLE SCHOOL PUPILS

Unveiled today at the Viale Legnano comprehensive school in Parabiago near Milan

Based on the data reported in the regular OECD surveys on this subject, Italy is one of the advanced countries with the lowest level of financial literacy. In fact it ranked last in the International Survey of Adult Financial Literacy 2020, with a score of 11.1 as compared with an average of 13. Alongside this data, the OECD surveys again show little interest on the part of Italian students in matters of personal finance: according to the PISA tests carried out in schools, only a minority of young people are interested in saving (36%), far below the OECD average of 51.5%.

To combat this tendency, Junior Achievement and the Mediobanca Group have today, as part of the Financial Education month, launched “CONTA SUL FUTURO!”, the new financial education and career guidance programme for middle school students. The project was presented at the Viale Legnano Comprehensive School at Parabiago in Milan, with the following persons in attendance: **Miriam Cresta**, CEO of JA Italy, **Olimpia Di Venuta**, Group Diversity & Inclusion Manager of Mediobanca and Board Member of JA Italy, and **Monica Pedralli**, Head of Education Content for Training, R&D - Learning Academy of Sanoma. **Cristina Gallo**, Teacher coach and expert in the professional and personal growth of teachers, and better known on social networks by the handle “La Prof. Spettinata”, also participated remotely.

Available free of charge for schools throughout Italy, the project consists of eight teaching modules which are primarily experience-based, such as role-playing and interactive activities, with a particular focus on the digital panorama, in which the young people are able to experiment with personal finance and explore the possibilities offered by the world of work.

Four of the teaching modules are focused on financial education issues, with the aim of introducing certain basic personal finance concepts, inviting the students to reflect on concepts such as income, budget, needs vs desires, etc., and comparing their own financial identity in view of the rules and other economic actors. The educational programme is completed with the challenge for the young students to imagine the bank of the future.

Financial competences, indeed, will soon prove useful to the students as they discover the capabilities, ideas and dreams that will accompany them as they grow. It is this need that inspires the second half of the “CONTA SUL FUTURO!” educational programme, made up of four modules focused on careers guidance, helping the young people involved to gain a clearer picture of their personalities and skills, to support them as they seek to discover what professions suit them most. At the end of the second half of the programme, which also analyses diversity and inclusion issues in some depth, the students will be ready to devise their

own plan for personal growth, which will include intelligent use of the opportunities offered by digital innovation.

For the "CONTA SUL FUTURO!" project, a new digital platform will be activated and volunteers from the Mediobanca Group will be involved to support the classroom-based activities, and a book will be published for the 2024-25 school year by Sanoma, the school publishing company which is partnering in the project.

The educational programme will be run in hundreds of classrooms and involve thousands of students throughout Italy, and will be included in the recently reformed civic education syllabuses. "CONTA SUL FUTURO!" has been devised specifically in order to comply with the guidance issued in the draft law on **Competitiveness** approved by the Italian Council of Ministers in April 2023 on teaching financial education as a compulsory subject at school level as part of civic education.

"We want to give students an opportunity to explore their own potential, the strength to believe in their dreams and their ability to build and develop themselves, as well as promoting social mobility. To achieve this objective, we believe that financial and business education has a very important role to play, allowing the students to obtain guidance, and to develop the hard and soft skills that are fundamental for their personal and professional futures, such as being able to work in a team, have confidence in their own ideas and abilities, and listen to different perspective, while at the same time helping to bridge the gender gap in the STEM subjects and related professions. We're delighted to be launching this project today, and to be working alongside a partner such as the Mediobanca Group which, like us, is committed to valorizing and embedding a culture of financial awareness", said **Miriam Cresta**, CEO of JA Italy.

"CONTA SUL FUTURO! consolidates our partnership with Junior Achievement and expands the Mediobanca Group's commitment to achieving an increased financial awareness among young people. Many of our projects indeed are focused on achieving this target, to guarantee young people are included and integrated into their communities: and this new educational programme pursues a similar approach, with modules focused on broader themes, such as careers guidance or diversity issues. To contribute to positive social change is an integral part of our 2023-26 Strategic Plan 'One Brand-One Culture' and is occupying an increasing space in our corporate culture, as demonstrated by our colleagues who have participated in the various company volunteering schemes we have run", said **Olimpia Di Venuta**, Group Diversity & Inclusion Manager of Mediobanca, and Board Member of JA Italy.

"CONTA SUL FUTURO!" follows on from the "Crescere che Impresa!" project which JA Italy has promoted since 2018, and which too targeted middle school aged children, involving 100,000 students throughout Italy. In the 2020-23 three-year period, "Crescere che Impresa!" involved a total of 31,349 students and 1,096 teachers of 1,538 classes in 631 schools. A total of 124 Mediobanca Group volunteers have participated in the activities.

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