

**Question for written answer E-001751/2025
to the Commission**
Rule 144
Dan-Ştefan Motreanu (PPE)

Subject: Strengthening financial literacy among young Europeans through education reforms

On 4 March 2025, Commissioner Maria Luís Albuquerque engaged with a group of young Europeans to discuss key challenges in the financial sector, notably the importance of financial education. Participants – students, young entrepreneurs and financial professionals – highlighted a critical gap: despite the emphasis on saving and investing, basic financial skills are rarely taught in schools, leaving young people unprepared to navigate complex financial markets, inflation and the housing crisis.

The lack of accessible financial education discourages early saving and investment habits, contributing to broader issues such as the investment deficit and future pension insecurity. Studies show that in countries such as Romania, a significant proportion of young people lack even basic financial knowledge, limiting their ability to make informed economic decisions.

Young Europeans called for financial literacy to be systematically integrated into school curricula as an essential life skill. Commissioner Albuquerque supported the idea of an ambitious teacher training programme, stressing that many teachers are currently not equipped to deliver financial education effectively.

Given the strategic importance of financial literacy, what measures does the Commission intend to propose to promote financial education across Member States, particularly by integrating it into national education systems and supporting teacher training?

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