CORE CONCEPT

# Financial Inclusion and Financial Literacy Course: National Strategy, Curricula and Evaluation

**Financial Inclusion and Financial Literacy Course: National Strategy, Curricula and Evaluation**

## Introduction:

Financial inclusion and financial literacy, covering national strategy, curricula and evaluation, is a 1-week course for central bank inclusion units, financial-sector development teams, bank inclusion teams and education curriculum units, ending with a National Inclusion and Literacy Plan for a case organisation. Many national efforts open accounts that stay dormant and run awareness campaigns that are never measured, because diagnostics, education and evaluation sit in separate units. Nominees already coordinate inclusion, consumer education or curriculum work and practise through case studies built on survey and access data. CoreConcept Training Center delivers this financial inclusion and financial literacy course.

## Course Objectives:

- Diagnose financial inclusion gaps across access, usage and quality dimensions and segment unbanked and underbanked populations by barrier
- Select demand-side and supply-side indicators, including SDG indicator 8.10 and literacy test items, to set a measurement baseline
- Structure a national financial inclusion and financial education strategy with pillars, a coordinating council and workstream governance
- Design account uptake and savings levers, from basic low-fee accounts to digital payment adoption and savings nudges
- Develop financial education curricula and awareness campaigns for school pupils, youth and women, with consumer protection safeguards
- Build a results framework and impact evaluation design and present a National Inclusion and Literacy Plan for a case organisation

## Target Audience:

- Central bank financial inclusion units responsible for national inclusion targets and cross-agency coordination
- Consumer education and market conduct units responsible for financial literacy initiatives and public awareness
- Financial-sector development teams responsible for strategy workstreams and donor-funded inclusion projects
- Bank inclusion and corporate social responsibility teams responsible for basic account and outreach initiatives
- Education curriculum units responsible for embedding financial education in school subjects and teacher preparation
- Monitoring and evaluation units responsible for survey data, indicators and progress reporting

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## Course Outline:

### Day 1: Financial Inclusion Foundations, Exclusion Drivers and Diagnostics

- Access, Usage and Quality Dimensions of Financial Inclusion
- Supply-Side and Demand-Side Exclusion Barrier Mapping
- Unbanked and Underbanked Population Segmentation by Life Stage
- Financial Capability Concepts of Knowledge, Skills and Confidence
- National Inclusion Current-State Diagnostic Using Gap Analysis

### Day 2: Measurement Frameworks and National Strategy Architecture

- Findex-Style Demand-Side Household Survey Indicator Set
- Supply-Side Financial Access Survey Data Collection
- SDG Indicator 8.10 Account and Access Reporting
- PISA Financial Literacy Framework and Adult Knowledge Tests
- National Strategy Pillars, Coordinating Council and Workstream Governance

### Day 3: Account Uptake, Savings Levers and Financial Education Delivery

- Basic Low-Fee Account Design and Onboarding Simplification
- Digital Account and Mobile Payment Adoption Levers
- Savings Mobilisation Nudges and Emergency Fund Products
- Financial Education Competency Framework for Schools and Youth
- Teacher Training Hubs and Classroom Resource Packs

### Day 4: Priority Segments, Awareness Campaigns and Delivery Risks

- Gender Gap Analysis and Women-Focused Inclusion Interventions
- Public Awareness Campaign Planning With Media and Drama
- Consumer Protection and Market Conduct Safeguards for New Users
- Dormant Account and Literacy Overconfidence Risk Indicators
- Impact Evaluation Designs Using Control Groups and Baselines

### Day 5: Case Study on a National Inclusion and Literacy Plan

- Case Briefing With Household Survey and Access Data Pack
- Case Priority Segment Selection and Barrier Prioritisation
- Case Financial Education Curriculum and Campaign Calendar Draft
- Case Results Framework With Indicators, Baselines and Targets
- National Inclusion and Literacy Plan Completion and Panel Defence

## Skills You Will Gain:

- Inclusion Gap Diagnostics
- Demand-Side Survey Analysis
- Strategy Pillar Design
- Account Uptake Lever Design
- Financial Education Curriculum Mapping
- Awareness Campaign Planning
- Results Framework Construction
- Impact Evaluation Design

## Why Attend This Course:

- Present a National Inclusion and Literacy Plan for a case organisation to the head of the inclusion unit or the strategy coordinating council
- Decide which population segments, account levers and education channels deserve priority funding using survey evidence
- Avoid campaigns and curricula that raise awareness yet leave account usage, savings and literacy scores unchanged
- Share the indicator set, curriculum map and campaign planning templates with strategy, education and evaluation colleagues

## Conclusion:

Back at work, the participant gives the head of the inclusion unit, the strategy coordinating council or the curriculum directorate a National Inclusion and Literacy Plan that sets priority segments, account and savings levers, education content, campaign channels and a results framework. Sponsors use it to agree funding and assign workstream owners, while evaluation staff use its indicators and baselines to track progress. After the first survey round, the unit should compare account usage, savings, literacy scores and gender gaps against targets and revise priorities.

## Frequently Asked Questions FAQ:

### What should participants know before a financial inclusion and financial literacy course?

Participants should already work on inclusion targets, consumer education, outreach or curriculum design and be able to read survey tables and indicator reports. Bringing anonymised survey or access data from their own organisation helps them apply the case work.

## How does a financial inclusion and financial literacy course differ from an employee financial wellbeing or microfinance course?

It works at population level: national strategy, measurement, account uptake, school and public education and evaluation. Employee wellbeing courses address one employer's staff, while microfinance or agent network courses address how a single institution lends or distributes services.

## Why do financial inclusion strategies combine account access with financial literacy?

Access alone often produces dormant accounts. Financial literacy builds the knowledge, skills and confidence that turn an open account into regular payments, savings and informed borrowing, so strategies track usage and capability alongside account ownership.

## What do participants take back from a financial inclusion and financial literacy course?

Participants take back a National Inclusion and Literacy Plan for a case organisation, with a diagnostic, an indicator set, a curriculum and campaign outline and a results framework that can be adapted to their own strategy or initiative.