[Session 1]

Current Status of Economic Education in Each Country in Response to AGI Trends

아플라툰 운동을 이끄는 교육 방법론: 금융·사회교육에서의 학습자 중심 접근법

The Methods behind the Aflatoun Movement: Learner-centered Methodologies in Financial and Social Education

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The methods behind the Aflatoun movement:

Learner-centred and active learning methodologies in financial and social education

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AI in education

1. **The passive-learner concern**: Prioritising repetition over innovation learners prefer asking AI instead of critically and actively engaging with topics (AI dependence).
2. **The 'influencer' concern**: without the necessary abilities to critically engage and examine what AI/influencers generates they are unable to identify misinformation
3. **The generational gap concern**: Beyond digital literacy, teachers will have to engage in conversations about AI which it's a unfamiliar to them.

Could LCM and ALM be part of the solution to some of the concerns AI raises?

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Overview

- What is Aflatoun and what do we do?
- Learner-centered and active learning and methodologies
- ALM an LCM in social and financial education
- Challenges
- Case study: The Netherlands
- Learnings

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What is Aflatoun and what do we do?

→ **Aflatoun International** is a global movement with more than 400 partners worldwide pioneering Social and Financial Education (SFE), built on the belief that learners are most empowered when they actively participate in their own learning.

→ Financial health takes more than knowledge, learners also need transferable skills.

→ Through active learning methodologies and learner-centred approaches, Aflatoun empowers children to become agents of social and economic change.

AFLATOUN Secretariat

400+ partners implementing our programmes In 110+ countries

42.4 million children and youth reached through national integration

2.8 million children and youth reached through the partners network

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Engage: Let's start!

1. Thumbs up if you have used active learning methods.
2. Thumbs sideways if you have heard of them but not tried them yet.
3. Thumbs down if this is completely new to you.

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Learner-centered and active learning methodologies

Learner-centred methodologies

The learner's needs, previous knowledge, learning process, interests and growth are at the centre of the experience.

Active learning methodologies

Prioritises learner's active engagement in the education process. Activities encourage reflection, collaboration, and learning by doing.

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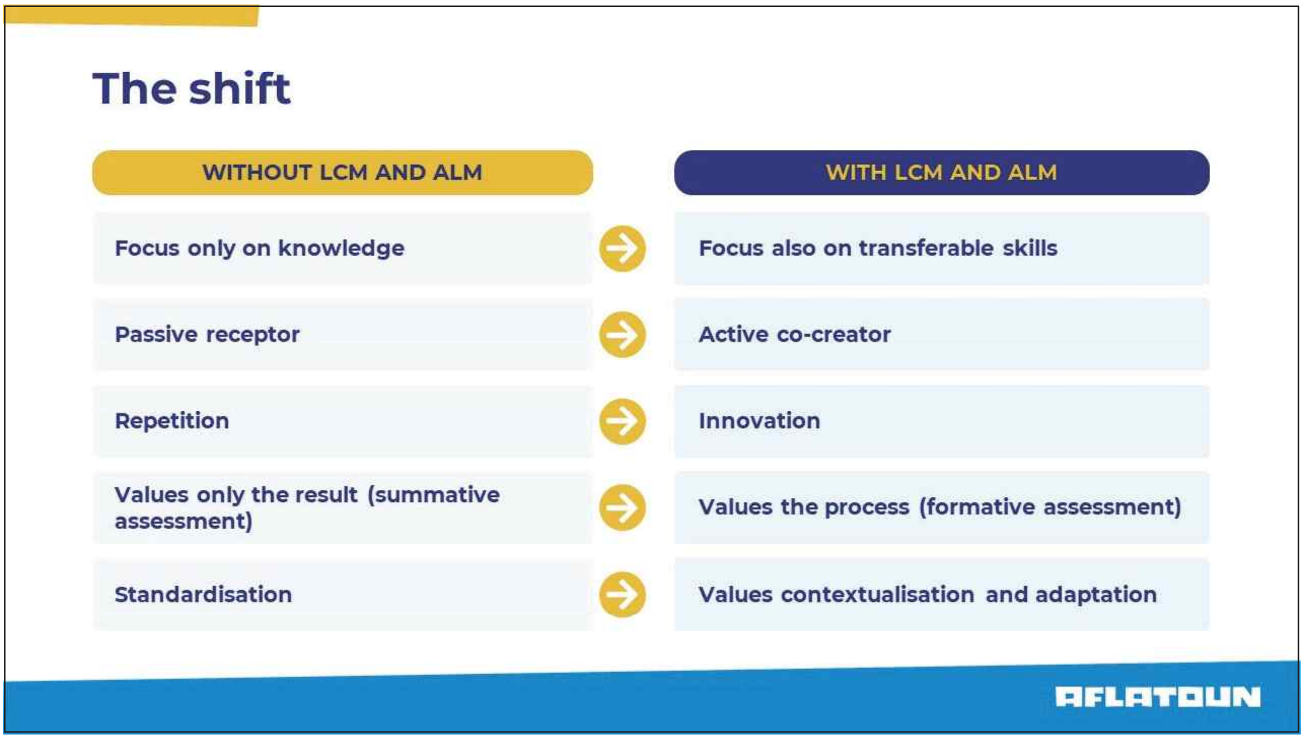
The shift
WITHOUT LCM AND ALM
WITH LCM AND ALM
Focus only on knowledge
Focus also on transferable skills
Passive receptor
Active co-creator
Repetition
Innovation
Values only the result (summative assessment)
Values the process (formative assessment)
Standardisation
Values contextualisation and adaptation
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Why do we use LCM and ALM in social and financial education?
Context & experience matter
Educators and learners bring real beliefs about money from their own lives, education must adapt to that reality, not ignore it.
Learning by doing
Learners understand and retain more when they experience a concept themselves, not just hear about it.
Sustainable change
Transferable skills and habits (not just knowledge) support learners' wellbeing long after the programme ends.
Ownership & innovation
Ownership and safe space to explore ideas give learners the confidence to innovate and communicate.
Because it works and evidence backs it up.
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Evidence

RCT Life Skills and Financial Education through ALM in India (2024)
Enhanced student's confidence, aspirations, and financial competencies. Even led to substantial improvements in literacy and numeracy.

RCT Effect of Experiential Education on Personal Agency in Tajikistan (2019)
Adolescent girls in the treatment group were more likely to plan ahead and less likely to feel controlled by fate, more likely to pursue a career.

Impact evaluations of Social and Financial education programme in Uganda (2017)
Improved saving attitudes, financial awareness, and record-keeping among learners.

RCT of Financial Education in Rwanda (2014)
Increased average time on task of students, better financial capability and saving behaviour among learners.

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Engage: LCM and ALM or Nah?

Yes!!
That's LCM and ALM in action.

Nah, not really.
That's not it.

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Engage: LCM and ALM or Nah?

1 The teacher shows the class an AI-generated explanation of how credit cards work on the screen and reads through the key points, learners make notes.

Shift: Learners ask an AI to explain how credit cards work, then interview a family member about their own experience with credit and present to the class where the AI's explanation matched reality and where it didn't, then they discuss it in the clasroom.

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Engage: LCM and ALM or Nah?

2 A teacher asks learners to work on a "start a business" project where everyone designs the same lemonade stand, filling in a pre-made worksheet with fixed sections (price, ingredients, sign design).

Shift: Learners choose their own product to sell and decide their own price, ingredients/materials, and pitch based on their own reasoning. They test their idea on classmates, get feedback, and revise it before presenting and defending their choices to the class.

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Case study: The Netherlands

81%

of Dutch young people (12-29 y.o) experience financial worries

50%

most concerned about money when they think about their future

48%

overspend through impulsive purchases

63%

want to learn to say no when they can't afford something

79%

say schools should provide financial education

Not yet in the national curriculum
Inclusion voluntary, expected to change in the near future (2027-2028).

There is content but lack of capacity
Teachers overloaded and lack of knowledge

Disparities between tracks
Pre-vocational track (VMBO) significantly lower financial literacy scores

State of Youth NL, KidsRights (December 2025), n = 3,004.- in collaboration with its core partners, the National Youth Council (NJR), Maatschappelijke Diensttijd (MDT) and the Augeo Foundation

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Case study: The Netherlands

Geld Maakt Gelukkig *("Money Makes You Happy")*

→ 3–6 session SFE programme adapted from Aflatoun Prorgamme

→ Delivery teachers or guest teachers

→ Themes: budgeting, wants vs. needs, debts and fines, student loans, contracts, etc.

→ Uses LCM/ALM to build higher-order thinking through honest discussion of sensitive topics like fin-fluencers, scams, gambling

Municipality funding	National funding
• For NGOs and organisations working on poverty prevention • Secondary schools, priority on (pre-) vocational tracks • Delivered directly by guest teachers	• Schools get funding to integrate FE • Capacity building on programme, methodologies and how to integrate SFE in school • Delivered by teachers

*Post 2028: working group with ecosystem actors: how to finance capacity building, how to ease into the new curricula, how to engage parents?

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Lessons learned from the Aflatoun movement

00 Invest in training for educators

Educators are your best allies. Give them time, space, and ongoing coaching to feel confident with the methodology.

01 Work with and within your ecosystem

Don't work alone, parents, ministries, communities, experts, learners, all play a role in generating and advocating for change.

02 Design for success

It should not be an after thought, design LCM/ALM content around learners' real needs and realities and focused on transferable skills, not just knowledge.

03 Advocate for change at the national level

Integrating financial education in the national curricula, embedded in exiting subjects or as standalone, ensures consistency and sustainability.

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Engage: Back to the beginning

Could LCM and ALM be part of the solution to some of the concerns AI raises?

1. The passive-learner concern
2. The 'influencer' concern
3. The generational gap concern

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Q&A


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for your
attention!
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