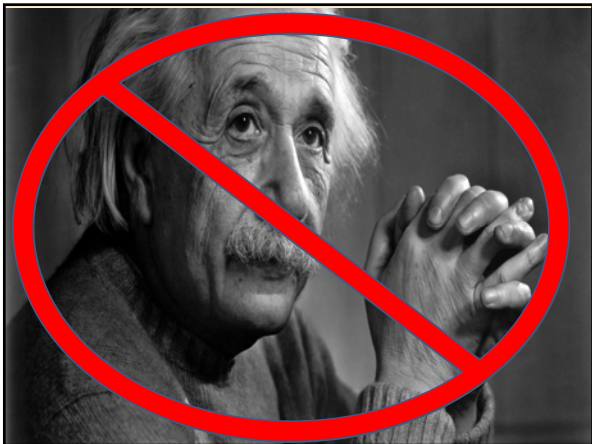


FINANCIAL EDUCATION
ACCU Forum 2019
Malaysia

Building Wealth for Members as
Foundation for Credit Union
Network's Financial Stability

FINANCIAL EDUCATION

- Gaining a set of skills and knowledge that allow you to make informed and effective decisions about your personal finances. Being able to save for the future and prepare for the unknown while being aware of risks involved....







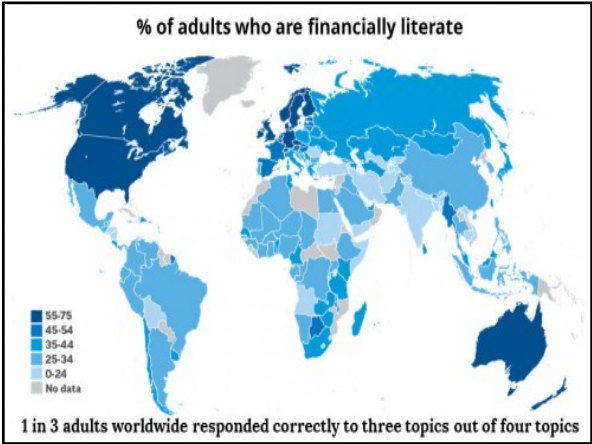
Standard and Poors Global Financial Literacy Survey

140 Countries

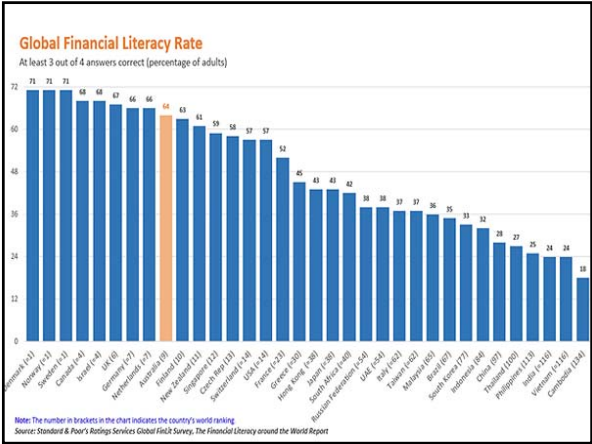
150,000 People

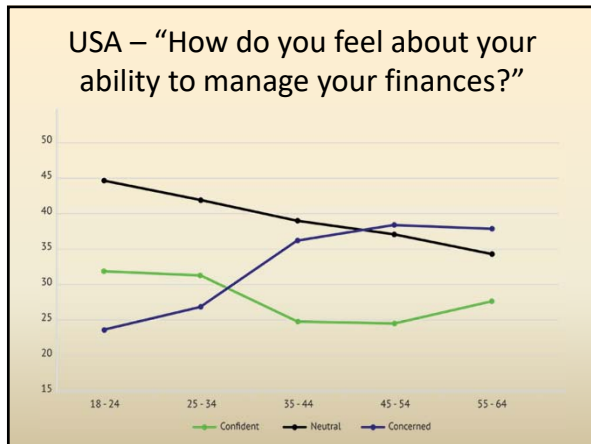
4 (Relatively Simple) Questions

- Risk and Diversity
- Inflation
- Interest Calculation
- Budgeting







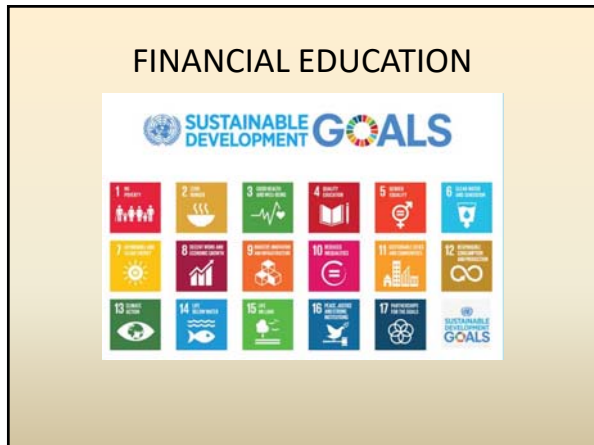


CANADA

- Choosing is an investment strategy more stressful than going to the dentist







FINANCIAL EDUCATION

- 2019 ACCU release Business Development System.
 - Assist entrepreneurial minded Members to develop business plans.
 - Blue print for Credit Unions to help Members build and promote a successful business enterprise.
 - Educate Members in ways to rise above poverty.

NACUFOK - KOREA

- Supporting Small Businesses and affected employees in high unemployment areas offering mentoring and non interest loans.
- High school and University Scholarships.
- Set up “Small Business Owner Support Centres” in 10 NACUFOK Offices.
- Developed a deposit product for Seniors who live alone offering Insurance, health care and regular check in calls with feedback available to children who live remotely

SINGAPORE

- Financial Literacy hub for teachers.
- Money Sense Website
 - Saving
 - Budgeting
 - Planning for the future
 - Insurance
 - Scams/Hoaxs

AUSTRALIA

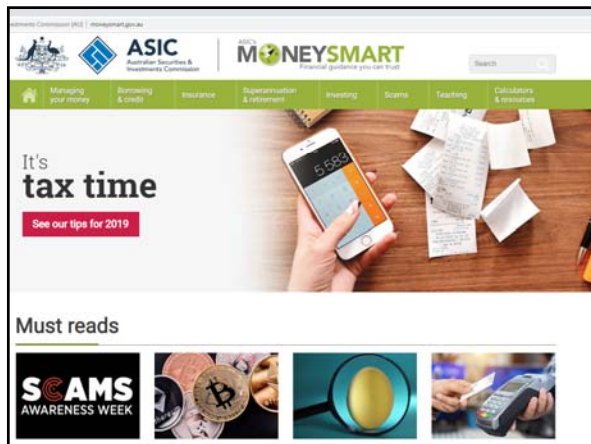


Australian Senate Report February 2019

- 2.1 Million (~15% adult population) under severe or high financial stress.
- “Half of all Australians are living pay to pay with many not able to afford unexpected financial emergencies....”
- “Low financial literacy is an issue and many are unaware or have low awareness of options”

AUSTRALIA

- www.moneysmart.gov.au





FINANCIAL EDUCATION

- Alexander B. Raquero – Chairperson, SACDECO, Philippines
- Badri Guragain – CEO, National Cooperative Bank of Nepal
