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Anca Dragu to the youth of the Republic of Moldova: "You are the generation of a country strengthening its economic credibility and building its future within the European space"

The Governor of the National Bank of Moldova (NBM), Ms Anca Dragu, today delivered a public lecture on the topic "The Responsibility of financial decisions: How today's choices shape the future," marking the official opening of Global Money Week 2026, the International Financial Education Week in the Republic of Moldova.

The key messages shared by the Governor with the audience, consisting of 100 students and professors from ASEM and other higher education institutions in the country, focused on developing critical thinking in financial decision-making, digital payment systems, connecting the national financial system to the European market, and the role of the NBM in the European integration process.

The Governor spoke to the young audience about how money works - between numbers and choices, the economic reality, and how they can build a future in the European space. In the context of development prospects, Ms Anca Dragu noted that in the past two years, the Republic of Moldova's country rating has been improved by three levels by major international agencies, reflecting solid governance, fiscal discipline, and financial resilience.

"This achievement matters both for investors and for every citizen because it reflects the country's ability to advance through reforms, maintain stability, and build a safer and more predictable economic future. A stable financial system does not happen by chance. It is built through solid rules, credible institutions, and responsible decisions - both at the institutional and individual levels," emphasised the NBM Governor.

In her public lecture, the Governor encouraged the youth to analyse their financial decisions and shared insights into the future of payments and digital financial solutions. A major change in this context is the connection of the national financial system to the European infrastructure through joining SEPA - the Single Euro Payments Area.

"Today, money transfers between Moldova and European countries are made under conditions similar to those in the European Union, which means a more connected economy to the European space, and more professional and study opportunities for young people. The impact is huge: whether you are studying abroad, receiving money from your parents, or working for companies in Europe, transfers are now faster, simpler, and at much lower costs," highlighted Ms Anca Dragu.

In this context, the Governor also mentioned the success of the MIA Instant Payments system, created by the NBM, which has transformed the way money circulates in the Republic of Moldova, being used by every second citizen with at least one bank account: "Through the development of MIA, the Republic of Moldova has taken an important step towards the digitalisation of payments and the modernisation of the economy, and the system is now seen as a model of best practices in the region."

Furthermore, the Governor of the National Bank stressed that the institution is advancing in strengthening the financial system through reforms, rigorous supervision, and aligning the banking regulatory framework

with European standards to accelerate the Republic of Moldova's integration into the European financial architecture.

In December 2025, the European Banking Authority acknowledged that the most important elements of European regulations are already reflected in the Republic of Moldova's normative framework and supervisory practices.

The event took place in an interactive atmosphere, with a Q&A session allowing young people the opportunity to learn more about digital payments, the economic and financial transformations associated with the Republic of Moldova's European integration process, and sound management of their personal budgets.

The International Financial Education Week will continue with interactive workshops and training sessions held daily, offering young people the chance to learn directly from the experts at the National Bank about the role of the central bank, how monetary policy decisions are made, what digitalisation in the financial system entails, and the basic rules for making online payments securely.

Global Money Week is an international initiative launched 14 years ago, with 176 countries, including the Republic of Moldova, participating. Its goal is to promote the importance of financial education to develop solid attitudes and skills necessary for making everyday financial decisions.

Lecția publică „Responsabilitatea deciziilor financiare: cum alegerile de astăzi modelează viitorul", susținută de guvernatoarea BNM, doamna Anca Dragu, în deschiderea Săptămânii Internaționale de Educație Financiară (Global Money Week 2026).

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