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 Press releases  Press room  Financial education  Events

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## NBM Governor Anca Dragu at the OECD/INFE meeting in Sarajevo: "Financial education is an investment in people's dignity and freedom"

The Governor of the National Bank of Moldova (NBM), Ms. Anca Dragu, participated in the Annual Meeting of the Technical Assistance Project in the field of financial education, organized by the Organization for Economic Cooperation and Development / International Network on Financial Education (OECD/INFE), with the support of the Ministry of Finance of the Netherlands, held in Sarajevo (Bosnia and Herzegovina).

The event brought together central bank governors, OECD experts, and representatives of finance ministries and financial institutions from more than ten countries in Southeast Europe, with the aim of strengthening national financial education strategies and promoting financial inclusion through sustainable public policies.

During the panel focused on exploring the role of financial education in stimulating stronger economic growth, with an emphasis on female entrepreneurship, Governor Anca Dragu emphasized: "Financial education is an investment in people's dignity and freedom. It gives them the power to make responsible decisions, protect their families, build businesses, and contribute to a stable and prosperous economy."

The Governor of the NBM highlighted the progress of the Republic of Moldova in the field of digitalization and financial education, mentioning in particular the country's technical integration into the Single Euro Payments Area (SEPA), which took place on 6 October 2025. The head of the central bank also referred to the expansion of the national instant payment system MIA, created by the NBM, which is already used by every third citizen of the Republic of Moldova and is functional not only for payments between individuals and businesses, but also, for several months now, for payments to public services.

"Technology is transforming the way we live, but only education gives us the confidence to use it wisely. Every citizen who understands how a payment system works becomes more protected, more connected, and better prepared to participate in Moldova's European future," emphasized Ms. Anca Dragu.

The NBM Governor added that true transformation occurs when technology and education advance at the same pace, creating the conditions for a more informed and inclusive society.

In this regard, Ms. Anca Dragu shared the experience of the Republic of Moldova in developing projects with broad impact, aimed at people of all ages and from various fields of activity, designed to bring financial education closer to real life. These include the National Campaign "Financial Education for All," which won the Silver trophy at the Romanian PR Award 2024; the School of Modern Finance, which offers young people practical learning experiences at a European central bank—the National Bank of Romania; the FinanciarELE Community, which supports the development and visibility of women leaders in the financial and banking sector; and the "The Meaning of Money" podcast, dedicated to the general public.

All these initiatives are part of the National Financial Education Program, which will be included in the National Financial Inclusion Strategy, currently under development, and which aims to create an informed, responsible, and financially inclusive society.

"The future of our region depends on our ability to build together a financial culture based on trust, inclusion, and

cooperation. Moldova is taking concrete steps to ensure that every citizen has access to knowledge, modern tools, and equal opportunities," concluded Ms. Anca Dragu.

The NBM Governor noted the constant support provided by the OECD, whose recommendations contribute to aligning the Republic of Moldova with international best practices in the field of financial education and inclusion.

Ms. Anca Dragu attended the meeting in Sarajevo at the invitation of her counterpart, the Governor of the Central Bank of Bosnia and Herzegovina, Ms. Jasmina Selimović, who recently visited Chişinău for the international conference "New Technology for Old Markets," organized by the NBM in partnership with the National Bank of Romania and the Bank of France.

The annual meeting of the OECD/INFE project brought together delegations from Armenia, Bosnia and Herzegovina, Bulgaria, Croatia, Georgia, Moldova, Montenegro, North Macedonia, Romania, and Ukraine, providing a framework for regional cooperation in the development of national financial education strategies and programs.

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[OECD](#) <sup>[3]</sup>

[INFE](#) <sup>[4]</sup>

[Annual Meeting of the Technical Assistance Project](#) <sup>[5]</sup>

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[Organization for Economic Cooperation and Development](#) <sup>[7]</sup>

[International Network on Financial Education](#) <sup>[8]</sup>

[Sarajevo](#) <sup>[9]</sup>

[Bosnia and Herzegovina](#) <sup>[10]</sup>

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