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## More than 20 young people received the certificate of financial education ambassador from the NBM Governor, Anca Dragu

The Governor of the National Bank of Moldova, Anca Dragu, awarded certificates to young financial education ambassadors, who organized trainings for their peers in several localities across the country.

"You are representatives of a new generation of financial leaders, dedicated to contribute to a European Moldova, for a more prosperous future for all. We appreciate and encourage the involvement of young people in the development of financial education, which is an important aspect in the financial inclusion of citizens and the development of the economy", Anca Dragu stressed.

The 24 young people who were awarded the title of ambassador of financial education organized trainings for almost 800 students from the following localities: Anenii Noi, Cahul, Chisinau, Durlești, Criuleni, Hîncești, Leova, Orhei, Rezina, Dondușeni, Fălești, Bălți, Drochia, Căinari, Căușeni, Măgdăcești, Orhei, Rîșcani, Soroca, Ștefan-Vodă and Strășeni.

The initiative aims to promote financial education among young people and to contribute to the development of responsible financial behavior by promoting the necessary tools for the intelligent management of income and expenditure.

The activity is part of the National Financial Education Campaign carried out by the NBM, in partnership with Expert-Grup, with the support of USAID Moldova's Institutional and Structural Reforms in Moldova (MISRA) programme.

Eugen Ghilețchi, Financial Sector Reform Component Lead at MISRA stated: "In a country where less than half of Moldovans use cards for regular payments and about 40% have no savings at all, the work of our ambassadors has contributed significantly to raising financial awareness, helping hundreds of people better understand how to manage their finances."

In his turn, Stas Madan, Programme Manager at Expert-Grup said: "I am glad that together with these smart and motivated young people we are seizing the opportunity to expand the network of good. By teaching them to teach their peers we have been able to reach as many people as possible with key messages about financial education. It's not abstract, because if we increase the chances of fewer people falling prey to financial scams in parallel with more people making better financial decisions - we increase the chances for a more prosperous society."

The young people who attended the certificate award ceremony were enthusiastic about their experience in this project:

"It is very important to have more financial education to ensure a prosperous future, even to increase the economy of our country, but also for personal safety in case of difficult situations", was the opinion of Ecaterina Frunză from Hîncești.

"We are all part of this financial system that is constantly developing, and if we do not learn financial notions, we risk stagnating and not developing", said Mădălina Alexei from Chișinău.

"All citizens should have a high level of financial education. Today we realize that the economic development of the country depends on each of us", mentioned Irina Gutu from Dondușeni.

"When we talked about the safety of cashless payments at the financial education lesson, half of the people present realized that they had sent the photo of the payment card on social networks. We found that we communicated very useful information to them", specified Veronica Rurac from Fălești.

"Financial education is necessary for everyone. This is the only way we can help our country to grow its economy, and we, the citizens, when reforms take place, to contribute to their efficiency", concluded Teodor Zaporojan from Chisinau.

The 24 young people were selected following a competition to which 203 applications were submitted. They were then trained to organize financial education lessons across the country.













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