14.08.2026

First Deputy Governor of the NBM, Petru Rotaru, highlights the importance of financial education in an increasingly complex economic environment

The First Deputy Governor of the National Bank of Moldova (NBM), Mr Petru Rotaru, today, 14 August, attended the launch of the study “Financial perceptions, knowledge and behaviours of pupils and students in the Republic of Moldova”, conducted by FINEDU, an organisation specialising in financial education and the development of financial literacy in the Republic of Moldova.

The event brought together representatives of public authorities, educational institutions, the financial sector, academia and civil society organisations involved in promoting financial education and initiatives aimed at preparing a better-informed generation for the future.

The research, which involved more than 600 pupils and students, shows that they consider financial education important, and among the most relevant areas that young people should understand are the risks they need to assess before investing, how to manage their personal budget, their rights when using financial products and services, as well as basic concepts relating to taxation and public finances.

In his remarks, Mr Petru Rotaru emphasised that young people need clear knowledge and guidance to distinguish genuine opportunities from hidden risks, with financial education playing an increasingly important role in a context characterised by promises of exorbitant returns and manipulative information.

“We view financial education as a strategic priority. We are focusing on informative and educational materials tailored to all age groups, from children and young people to vulnerable groups and pensioners, so that everyone can acquire and use the tools needed for responsible financial management. Developing these skills is important both for individual financial security and for the country’s economy,” the NBM official underlined.

The First Deputy Governor of the NBM noted that the findings of the study are essential for defining the priorities of financial education activities, in the context of implementing the actions set out in the concept for the implementation programme of the National Financial Inclusion Strategy of the Republic of Moldova 2030 (NFIS 2030 Programme). The programme was developed by the NBM in cooperation with the National Commission for Financial Markets, the Ministry of Education and Research, the Ministry of Economic Development and Digitalisation, the Ministry of Finance, the Ministry of Labour and Social Protection, and the Moldovan Banks Association.

The NFIS 2030 Programme will contribute to achieving strategic objectives related to diversifying financial products and services, developing digital financial services, strengthening consumer protection, promoting responsible financial inclusion, enhancing the financial capability of the population, and improving the framework for collecting data on financial inclusion.

Tags

the study ‘Financial Perceptions [1]

Knowledge and Behaviours of Pupils and Students in the Republic of Moldova’ [2]

FINEDU organisation [3]

FINEDU [4]

Source URL:
http://www.bnm.md/en/content/first-deputy-governor-nbm-petru-rotaru-highlights-importance-financial-education

Related links:

[1] http://www.bnm.md/en/search?hashtags[0]=the study ‘Financial Perceptions [2] http://www.bnm.md/en/search?hashtags[0]=Knowledge and Behaviours of Pupils and Students in the Republic of Moldova’ [3] http://www.bnm.md/en/search?hashtags[0]=FINEDU organisation [4] http://www.bnm.md/en/search?hashtags[0]=FINEDU