

"I wrote this next song using your personal information, so I know you'll like it."

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- *New Yorker Magazine*

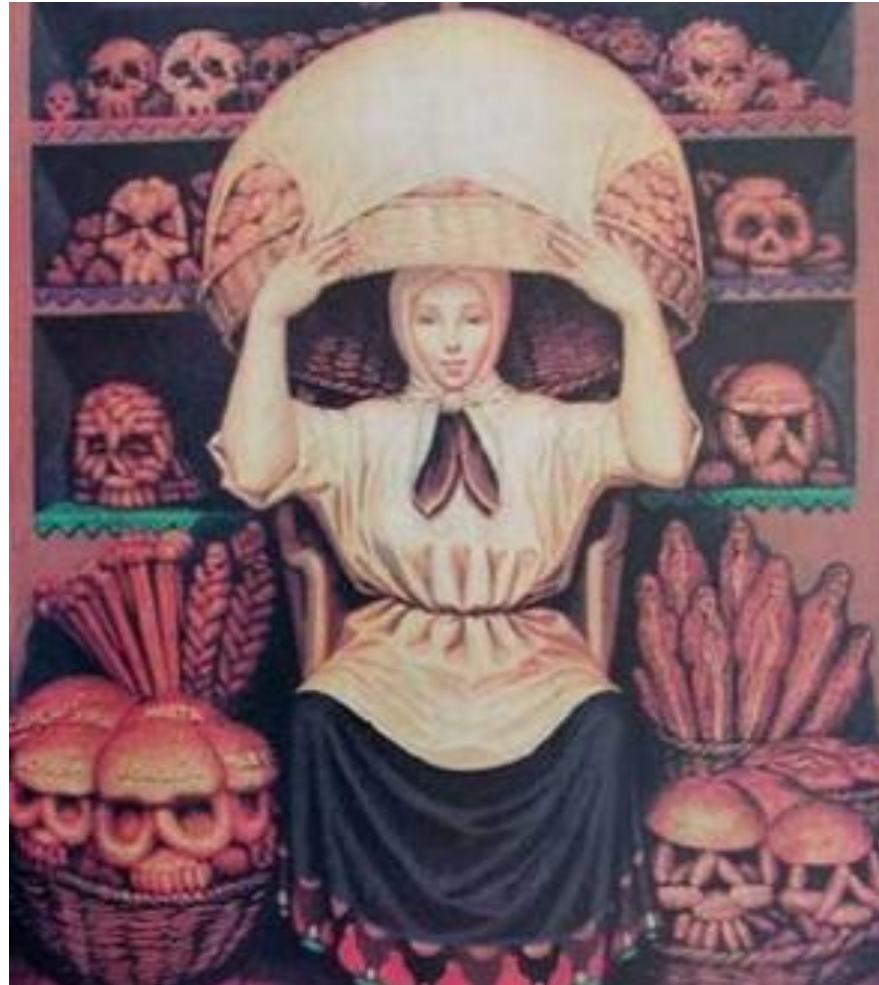
WHAT CHALLENGES DO WE
FACE WHEN PREPARING
AN AWARENESS CAMPAIGN
TO PROMOTE **CREDIT
REPORTING ?**

One challenge is the target audience:

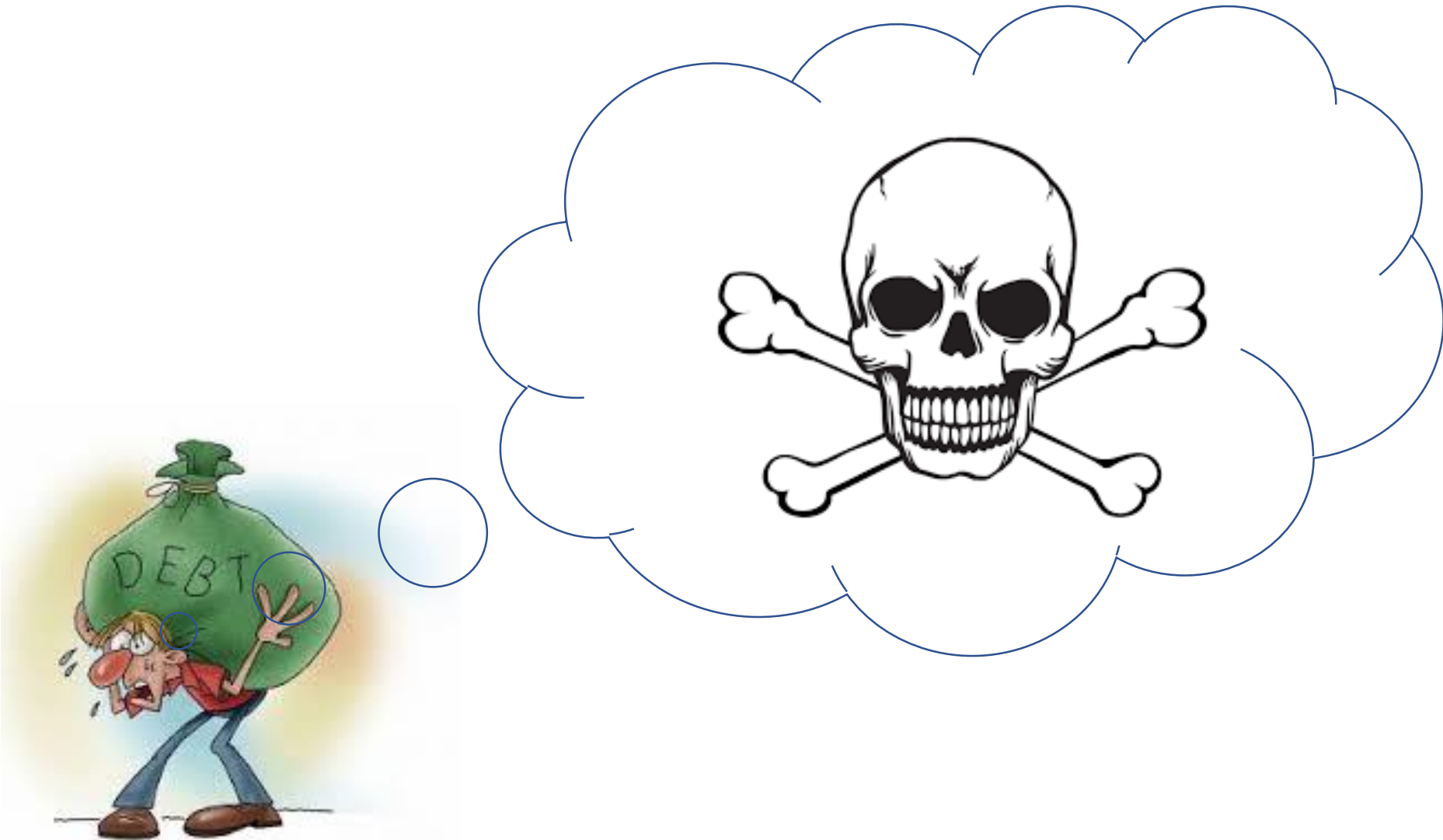


In an attempt to send a positive message we
produce this advert...

“Your good credit can help
you grow your business”



What does he see?



What did we mean?



What is the lesson ?

**THERE IS NO
TRUTH. THERE IS
ONLY
PERCEPTION.**

Understanding our audience and designing the right messages is the first and probably most important step to develop a successful awareness campaign.

FINANCIAL LITERACY: CONCEPT AND DEFINITION

Financial Literacy: Financial awareness, knowledge, skills, attitude, behaviors necessary to make sound financial decisions.



**3
STAGES**



Basic notions as awareness



Increased knowledge of financial concepts



Development of skills and attitudes for the management of personal finance, in the short and long term.

FINANCIAL LITERACY: WHY DOES IT MATTER?



**FINANCIAL
LITERACY AND
CONSUMER
AWARENESS**

- **Can contribute to individual's participation in financial, economic, and social life**
- **Increases financial well-being**
- **Supports financial stability**
- **Low-income and disadvantaged populations become less vulnerable to predatory lending and scams**
- **Encourages individuals to take up formal financial services**