

2015-2018 ACTIVITY REPORT

Québec Financial
Education Strategy



The Québec Financial Education Strategy aims to help Quebecers achieve greater financial well-being. The AMF administers the Strategy and adopts orientations jointly with the *Comité consultatif en éducation financière* (financial education advisory committee).

Achievements related to the first action plan are based on the two phases of the Strategy:

- Working together to advance financial education in Québec and improve Quebecers' financial well-being;
- By adopting knowledgeable behaviours and acquiring skills, Quebecers will improve their financial well-being.

COLLABORATION	
AMF prize for collaboration in financial education	<ul style="list-style-type: none"> • Prize recognizing successful financial education projects requiring collaboration among several partners in the field. • Awarded twice, in 2016 and 2017, during Financial Education Days organized by the AMF.
Charter of essential skills for financial well-being	<ul style="list-style-type: none"> • Charter prepared by the AMF in collaboration with financial education partners. The charter offers specialists in the field an inventory of the personal finance skills that consumers should acquire. • The charter helps to better plan the development of tools.
Financial Education Day	<ul style="list-style-type: none"> • With annual events such as Financial Education Day, the AMF offers networking and learning opportunities to members of Québec's financial education community.
Comité Programmes éducatifs (educational programs committee)	<ul style="list-style-type: none"> • AMF-led committee of Québec financial education leaders focused on searching for concrete solutions to the issues raised by the Strategy.

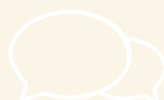
COLLABORATION / FINANCIAL WELL-BEING

<p>New Québec directory of financial education tools</p>	<ul style="list-style-type: none"> • Directory prepared following a survey conducted in December 2017. • Classified by financial activity (e.g., making a budget, planning for retirement, etc.) for easy reference. • Corresponds to the Collaboration phase for sharing resources. • Corresponds to the Financial Well-Being phase for facilitating access to existing resources by financial education specialists, consumers and employers.
<p>The <i>Talking money in class!</i> contest</p>	<ul style="list-style-type: none"> • Contest created by the educational programs committee to encourage teachers to carry out a personal finance educational activity in the classroom. • Over 8,000 students participated in the first two editions, in 2016 and 2017. • Corresponds to the Collaboration phase for sharing resources. • Corresponds to the Financial Well-Being phase for promoting financial education tools with teachers and organizing in-class educational activities.
<p>Toolkit developed by government agencies to complement the secondary school Financial Education Program</p>	<ul style="list-style-type: none"> • Partnership with <i>Revenu Québec</i>, the <i>Office de la protection du consommateur</i>, CNESST, <i>RÉCIT de l'Univers social</i> and publishing houses to develop tools that complement the new secondary school Financial Education Program.
<p>Financial education partnerships</p>	<ul style="list-style-type: none"> • Financial education partnerships to help reach a greater number of Quebecers and raise their awareness of personal finance and investment issues. Initiatives include <i>Question Retraite</i> and the 30th edition of <i>Bourstad</i>.
<p>Financial education in the workplace</p>	<ul style="list-style-type: none"> • Projects in Québec and across Canada that aim to provide employers with the tools required to present financial education issues in the workplace. • A new page on the AMF website offering many tools for employers.



FINANCIAL WELL-BEING

<p>Mes finances en tête campaign</p>	<ul style="list-style-type: none"> • A major campaign to improve financial literacy and help Quebecers better understand how to manage their personal finances. This campaign has been conducted by the AMF since 2016 and runs on numerous electronic and print media.
<p>Your investor profile calculator</p>	<ul style="list-style-type: none"> • A new educational calculator developed by the AMF. • From April 1, 2017 to May 27, 2018, the calculator received 4,978 single visitors, spending on average 9 min 17 s using the tool.
<p>Conferences and public events</p>	<ul style="list-style-type: none"> • AMF representatives met over 6,000 Quebecers during various public events such as the 2015-2016 CEGEP Tour and a campaign for the prevention of elder financial abuse, in addition to seminars and consumer shows.
<p>L'essentiel des finances personnelles (personal finance essentials) for newcomers</p>	<ul style="list-style-type: none"> • Comprehensive program (in French only) focused on the needs of newcomers who must deal with the financial system in Québec and elsewhere in Canada.
<p>World Investor Week</p>	<ul style="list-style-type: none"> • Active contribution by Québec to the organization of events to promote the first IOSCO World Investor Week in 2017.
<p>Updated AMF website content</p>	<ul style="list-style-type: none"> • 2016 reorganization of the website's financial education content, including a plain-language revision, to offer information that is accessible to a greater number of consumers.
<p>Achievements of the Québec network of financial education specialists</p>	<ul style="list-style-type: none"> • According to a survey conducted in December 2017, over • 75,000 Quebecers participated in workshops or training sessions organized by the network. • Almost 12,000 participants registered on the various <i>Bourstad</i> stock market simulation platforms. • Approximately 15 financial education campaigns, some of which were funded by the Education and Good Governance Fund. • Other achievements include budget consultations, presence at trade and consumer shows, new educational videos and greater media visibility.



MEMBERS OF THE COMITÉ CONSULTATIF EN ÉDUCATION FINANCIÈRE (FINANCIAL EDUCATION ADVISORY COMMITTEE)

Autorité des marchés financiers (AMF)

Ministère de l'Éducation et de l'Enseignement supérieur
Ministère des Finances
Office de la protection du consumer
Retraite Québec

Chambre de la sécurité financière
Chambre de l'assurance de dommages
Investment Industry Regulatory Organization of Canada

Desjardins Group
National Bank
Bank of Montreal
Sun Life Financial
Montréal Exchange
Finance Montréal

Institut québécois de planification financière
Ordre des comptables professionnels agréés du Québec
Conseil des fonds d'investissement du Québec
Canadian Bankers Association
Insurance Bureau of Canada
Canadian Life and Health Insurance Association

Mouvement d'éducation et de défense des actionnaires
Union des consommateurs
Option consommateurs
Coalition des associations de consommateurs du Québec
FAIR Canada

