



Own your finances

Sustainable finance is about aligning our financial decisions to our personal values, concerns, and aspirations, in line with the sustainable development goals. It may seem distant at first, but here are some simple actions that you can undertake to be part of the change.

Do you feel confident about money, investment, and able to make your own financial decisions? Most of us are not, but it's an issue we can solve!

 Financial literacy is a “a combination of awareness, knowledge, skill, attitude and behaviour necessary to make sound financial decisions and ultimately achieve individual financial wellbeing”.¹

In the OECD international survey of adult financial literacy in 2020, the sampled participants scored an average of 12.7 over 21, showing an inadequate grasp of basic financial concepts such as savings, interest rates, investments, and inflation. Worryingly, the study highlights that the degree of financial illiteracy is more prevalent among women, youth, and less-educated people.

Financial literacy is fundamental for sustainable finance, as informed clients are more able to get interested in the impact of their investments. This impact is usually understood along the Environmental, Social and Governance (ESG) criteria. To avoid practices focused solely on maximizing financial returns, it is necessary that retail consumers ask for positive impact and for transparency on sustainability issues!

It's up to you!



For this second mission, we invite to gain confidence concerning your financial decisions, by learning about finance and sustainability as well!

Get ready to save money!

A funny trick - among all the good ideas one could find on TikTok ;) Write the numbers from 10 to 50 on cards, two times. Each week, draw out 2 cards and save the amounts on the card (in cash or in your account). How much money could you save by the end of the year?

We let you do the maths!

Learn by yourself online

- [Environmental-finance.com](https://www.environmental-finance.com)
- [Investopedia.com](https://www.investopedia.com)
- [Lafinancepourtous.com](https://www.lafinancepourtous.com)
- [Novethic.com](https://www.novethic.com)
- [Thebalance.com](https://www.thebalance.com)

¹ OECD INFE. 2011. Measuring Financial Literacy: Core Questionnaire in Measuring Financial Literacy: Questionnaire and Guidance Notes for conducting an Internationally Comparable Survey of Financial literacy. Paris: OECD.