

## Contact details on institutions and projects addressing to enhance the level of financial literacy in the Czech Republic

*Note: The document does not represent the comprehensive overview of financial education activities and institutions addressing to enhance the level of financial literacy in the Czech Republic. In some projects more than one institution participates (expertly, financially).*

Institution and contact details	Project (form)	Target Group
<p>Arnošt, endowment fund for supporting financial education</p> <p>office: Lucemburská 3 130 00 Praha 3</p> <p>tel.: +420 777 133 485, 603 108 253</p> <p>e-mail: <a href="mailto:nf.arnost@email.cz">nf.arnost@email.cz</a> <a href="http://www.sysel-arnost.cz">www.sysel-arnost.cz</a></p>	<p>“Financial skills package” (publications, games, systematic materials, teachers training)</p>	<p>Primary school pupils, teachers</p>
	<p>“Sysel Arnošt Library” (publication for children)</p>	<p>Primary school pupils</p>
	<p>“Sysel Arnošt Clubs” (voluntary interest association of adults and children) competitions (for the game Cash Flow 101)</p>	<p>General public</p>
	<p>“Golden Czech heads, i.e. we are searching for new products” (nationwide competition on searching for new products missing in the market)</p> <p><a href="http://www.sysel-arnost.cz/home/index.asp?w=pages&amp;r=0&amp;pid=2">http://www.sysel-arnost.cz/home/index.asp?w=pages&amp;r=0&amp;pid=2</a></p>	<p>Primary school pupils</p>
<p>Asociace českých stavebních spořitelů (Czech Building Societies Association)</p> <p>Vodičkova 30 110 00 Praha 1</p> <p>tel.: +420 224 422 093 e-mail: <a href="mailto:tajemnik@acss.cz">tajemnik@acss.cz</a> <a href="http://www.acss.cz">www.acss.cz</a></p>	<p>Explanation of building societies questions (web section) <a href="http://www.acss.cz/cz/stavebni-sporeni/co-to-je/">http://www.acss.cz/cz/stavebni-sporeni/co-to-je/</a></p>	<p>General public</p>
	<p>Dictionary of building societies terms (web section) <a href="http://www.acss.cz/cz/prakticke/slovník-pojmu/">http://www.acss.cz/cz/prakticke/slovník-pojmu/</a></p>	<p>General public</p>
	<p>General information on housing credits (electronic document on principles of building savings and credits) <a href="http://www.acss.cz/cz/stavebni-sporeni/v-eobecne-info-o-uverech/soubory/Kodex%20stavebn%EDch%20spo%F8itelen-15.pdf">http://www.acss.cz/cz/stavebni-sporeni/v-eobecne-info-o-uverech/soubory/Kodex%20stavebn%EDch%20spo%F8itelen-15.pdf</a></p>	<p>General public</p>

<p>Asociace finančních zprostředkovatelů a poradců ČR (Association of Financial Intermediaries and Financial Advisers of the Czech Republic)</p> <p>Vinohradská 37 120 00 Praha 2</p> <p>tel.: +420 222 515 567-8 e-mail: <a href="mailto:sekretariat@afiz.cz">sekretariat@afiz.cz</a> <a href="http://www.afiz.cz">www.afiz.cz</a></p>	<p>Courses for consumer association employees (specifics of financial products compared to other services, resolution of disputes)</p> <p>Explanation of the term financial adviser and intermediary (web section) <a href="http://new.afiz.cz/page.php?menu_reference_name=Kdo%20může%20zprostředkovávat">http://new.afiz.cz/page.php?menu_reference_name=Kdo%20může%20zprostředkovávat</a></p>	<p>Advisers</p> <p>General public</p>
<p>Asociace fondů a asset managementu České republiky (Czech Funds and Asset Management Association)</p> <p>Štěpánská 16/612 110 00 Praha 1</p> <p>tel.: +420 224 919 114 e-mail: <a href="mailto:info@afamcr.cz">info@afamcr.cz</a> <a href="http://www.afamcr.cz">www.afamcr.cz</a></p>	<p>„Investment skills” (publication on individual and collective investment, risks and investor protection, with the dictionary of terms) <a href="http://www.afamcr.cz/download/163-kcp_unis_umeni_investovat.pdf">http://www.afamcr.cz/download/163-kcp_unis_umeni_investovat.pdf</a></p>	<p>General public</p>
<p>Asociace občanských poraden (Association of Citizens Advice Centers, NGO)</p> <p>Tachovské náměstí 3 130 00 Praha 3</p> <p>tel.: +420 222 780 599 e-mail: <a href="mailto:aop@adam.cz">aop@adam.cz</a> <a href="http://www.obcanske-poradny.cz">www.obcanske-poradny.cz</a></p>	<p>Full debt consultancy for advice centres in the Czech republic (training)</p>	<p>Advice centres advisers</p>

<p>Asociace penzijních fondů ČR (The Association of Pension Funds of the Czech Republic)</p> <p>Rumunská 1 120 00 Praha 2</p> <p>tel.: +420 296 181 414 e-mail: <a href="mailto:apfcr@apfcr.cz">apfcr@apfcr.cz</a> <a href="http://www.apfcr.cz">www.apfcr.cz</a></p>	<p>The explication of problems of pension savings with the state contribution (web section) <a href="http://www.apfcr.cz/cz/index.php?page=coje.php">http://www.apfcr.cz/cz/index.php?page=coje.php</a></p> <p>The process simulation of pension savings (web section) <a href="http://www.apfcr.cz/cz/index.php?page=simulace.php">http://www.apfcr.cz/cz/index.php?page=simulace.php</a></p> <p>“The pension insurance” (Publication, early)</p>	<p>General public</p> <p>General public</p> <p>General public</p>
<p>Česká asociace pojišťoven (Czech Insurance Association)</p> <p>Na Strži 1702/65 140 00 Praha 4</p> <p>tel.: +420 222 350 164 e-mail: <a href="mailto:sekretariat@cap.cz">sekretariat@cap.cz</a> <a href="http://www.cap.cz">www.cap.cz</a></p>	<p>“Consumers advice” (web section, contains i.a. basic insurance terms and explanation of the term intermediary) <a href="http://www.cap.cz/dokument.aspx?id=140">http://www.cap.cz/dokument.aspx?id=140</a></p>	<p>General public</p>
<p>Česká bankovní asociace (Czech Banking Association)</p> <p>Vodičkova 30 110 00 Praha 1</p> <p>tel.: +420 224 422 080, 224 422 082 e-mail: <a href="mailto:cba@czech-ba.cz">cba@czech-ba.cz</a> <a href="http://www.czech-ba.cz">www.czech-ba.cz</a></p>	<p>Consumer dictionary and glossary of banking terminology (web section) <a href="http://www.czech-ba.cz/index.php?akce=kat&amp;kat=29&amp;lang=cz">http://www.czech-ba.cz/index.php?akce=kat&amp;kat=29&amp;lang=cz</a></p> <p>Web pages with explanation of financial products and terms from the area of finance and basic information on financial planning (life stages and situations from the financial point of view) <a href="http://www.financnivzdelavani.cz">www.financnivzdelavani.cz</a></p>	<p>General public</p> <p>General public</p>

<p>Česká národní banka (Czech National Bank)</p> <p>Head office Na Příkopě 28 115 03 Praha 1</p> <p>tel.: +420 224 411 111 e-mail: <a href="mailto:info@cnb.cz">info@cnb.cz</a> <a href="http://www.cnb.cz">www.cnb.cz</a></p> <p>Consumer Protection Department</p> <p>tel.: +420 224 412 881 e-mail: <a href="mailto:stanislava.sekova@cnb.cz">stanislava.sekova@cnb.cz</a> <a href="http://www.cnb.cz/financniagramotnost">www.cnb.cz/financniagramotnost</a></p>	<p>“Investor adviser” (educational project, TV and radio series, DVD, web pages, publications – e.g. “Capital market guide for secondary schools and universities”) <a href="http://www.radce-investora.cz">http://www.radce-investora.cz</a></p> <p>“Investor adviser II. – Private finances” (educational project, TV series, DVD, web pages) <a href="http://www.radce-investora.cz/export/Pages/Radce_investora/Televizni_vysilani/seznam.page">http://www.radce-investora.cz/export/Pages/Radce_investora/Televizni_vysilani/seznam.page</a></p> <p>“People and money” (permanent exposition) <a href="http://www.cnb.cz/www.cnb.cz/cz/expozice_cnb/index.html">http://www.cnb.cz/www.cnb.cz/cz/expozice_cnb/index.html</a></p> <p>Support to the textbook - M. Skořepa, E. Skořepová: „Financial and Economic Literacy“ (a part of the edition was bought and distributed to primary schools and certain types of secondary schools)</p> <p>Seminars of teachers’ further education focused on financial literacy</p>	<p>Public, secondary school and university students</p> <p>General public</p> <p>General public</p> <p>Teachers, primary and secondary school pupils</p> <p>Teachers</p>
<p>Česká obchodní inspekce (Czech Trade Inspectorate)</p> <p>Ústřední inspektorát Štěpánská 15 120 00 Praha 2</p> <p>tel.: +420 296 366 360 <a href="http://www.coi.cz">www.coi.cz</a></p>	<p>Consumer credit (web section, contains explanation of annual percentage rate of charge and calculator for its calculation) <a href="http://www.coi.cz/internet/(w4n5sf45hq5prji041iwjymk)/default.aspx">http://www.coi.cz/internet/(w4n5sf45hq5prji041iwjymk)/default.aspx</a></p>	<p>General public</p>

<p>Česká společnost ekonomická (Czech Economic Society)</p> <p>Politických veznu 7 11000 Prague 1 Czech Republic</p> <p>e-mail: <a href="mailto:m.sko@seznam.cz">m.sko@seznam.cz</a> <a href="http://www.cse.cz/en/activities/financial-literacy/">http://www.cse.cz/en/activities/financial-literacy/</a></p>	<p>Session devoted to the teaching of financial and economic topics within the biennial conference of the CES, slides from informational presentations on topical issues that were delivered by experts to teachers posted on the CES website for the use by teachers</p> <p>The CES's Vice-President is a co-author of the elementary school-level textbook "Financial and Economic Literacy" (in Czech: „Finanční a ekonomická gramotnost“)</p>	<p>teachers</p> <p>teachers, students</p>
<p>Česká spořitelna, a. s. (private bank)</p> <p>centrála Olbrachtova 1929/62 140 00 Praha 4</p> <p>tel.: +420 261 071 111 e-mail: <a href="mailto:csas@csas.cz">csas@csas.cz</a> <a href="http://www.csas.cz">www.csas.cz</a></p>	<p>“How to run into debts cleverly” (publication on consumer and mortgage credits questions)</p> <p>“Investment corner” (workshop)</p> <p>“Banking” (workshop)</p>	<p>Bank customers</p> <p>General public</p> <p>Secondary school and university students</p>
<p>Člověk v tísni, o. p. s. (People in need)</p> <p>Sokolská 18 120 00 Praha 2 Tel: +420 226 200 400 Fax.: +420 226 200 401 E-mail: <a href="mailto:mail@clovekvtsni.cz">mail@clovekvtsni.cz</a> <a href="http://www.clovekvtsni.cz">www.clovekvtsni.cz</a></p>	<p>Campaign against debt „Consumers' fate“(billboards, leaflets at post offices, in libraries. The campaign culminates in all the cities with public discussion, seminars for experts and concert)</p> <p><a href="http://www.spotřebitelskyudel.cz">www.spotřebitelskyudel.cz</a></p>	<p>General public</p>

<p>Generation Europe, o. s. NGO</p> <p>Vratislavova 59/5 128 00 Praha 2</p> <p>tel.: +420 234 697 965 e-mail: <a href="mailto:info@generationeurope.cz">info@generationeurope.cz</a> <a href="http://www.generationeurope.cz">www.generationeurope.cz</a></p>	<p>Europa Diary – Wise Choices <a href="http://www.generation-europe.org">http://www.generation-europe.org</a></p> <p>Teachers Manual – distributed together with Europe Diary (methodology, recommended activities, work sheets) <a href="http://www.generation-europe.org">http://www.generation-europe.org</a></p> <p>DOLCETA.EU Modules 1, 2 (consumer education online in areas of Consumer Rights and Financial Services) <a href="http://www.dolceta.eu/ceska-republika/index.php">http://www.dolceta.eu/ceska-republika/index.php</a></p> <p>DOLCETA.EU Module 4 (Teachers Corner – offers methodology and information for consumer education, contains section Personal Finance) <a href="http://www.dolceta.eu/ceska-republika/Mod4/">http://www.dolceta.eu/ceska-republika/Mod4/</a></p> <p>e-zine on Consumer Education (electronic journal serving as an information database and guidepost for exchange of materials concerning consumer education; contains section Personal Finance) <a href="http://www.spotrebitel-vzdelavani.cz">http://www.spotrebitel-vzdelavani.cz</a></p> <p>DVOREK.EU – “Unusual views of Europe” (interactive website where students publish their views concerning 6 European topics incl. Economics) <a href="http://www.dvorek.eu">http://www.dvorek.eu</a></p> <p>Europe 2045 (educational online game simulating political and economical events in Europe) <a href="http://www.evropa2045.cz">http://www.evropa2045.cz</a></p>	<p>Secondary school students</p> <p>Secondary school Teachers</p> <p>General public</p> <p>Teachers</p> <p>General public, teachers</p> <p>Students, teachers, public</p> <p>Students, teachers, public</p>
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<p>Junior Achievement, NGO</p> <p>National office Jindřišská 20 P. O. Box 571 111 21 Praha 1</p> <p>tel.: +420 224 230 240 e-mail: <a href="mailto:jacr@jacr.cz">jacr@jacr.cz</a> <a href="http://www.jacr.cz">www.jacr.cz</a></p>	<p>“Economy principles” (course with guide-book for teachers and with exercise book) <a href="http://www.jacr.cz/?section=177">http://www.jacr.cz/?section=177</a></p> <p>“Enterprise alphabet” (course with guide-book for teachers and with exercise book) <a href="http://www.jacr.cz/?section=175">http://www.jacr.cz/?section=175</a></p> <p>“Student society” (training course – practical activity) <a href="http://www.jacr.cz/?section=181">http://www.jacr.cz/?section=181</a></p> <p>“Banks in action” (training course – computer simulation, manual for teachers) <a href="http://www.jacr.cz/?section=186">http://www.jacr.cz/?section=186</a></p> <p>“Management and Economic Simulation Exercise”, MESE (training course – simulation with manual for teachers) <a href="http://www.jacr.cz/?section=187">http://www.jacr.cz/?section=187</a></p> <p>“Get to know your money” (interactive training course) <a href="http://www.jacr.cz/?section=184">http://www.jacr.cz/?section=184</a></p>	<p>Primary school pupils</p> <p>Primary school pupils</p> <p>Secondary school students</p> <p>Secondary school students</p> <p>Secondary school students</p> <p>Secondary school students</p>
<p>Liberální institut (Liberal Institute) NGO</p> <p>Spálená 51 110 00 Praha 1</p> <p>tel.: +420 226 518 888 e-mail: <a href="mailto:info@libinst.cz">info@libinst.cz</a> <a href="http://www.libinst.cz">www.libinst.cz</a></p>	<p>Liberal Institute summer school / “Economics for future managers and their teachers” (one week programme for selected secondary schools) <a href="http://www.libinst.cz/stranka.php?id=96">http://www.libinst.cz/stranka.php?id=96</a></p>	<p>Secondary school students, teachers</p>

<p>Multikulturní centrum Praha (Multicultural Centre Prague), civil association</p> <p>Vodičkova 36 116 02 Praha 1</p> <p>tel./fax: +420 296 325 345 e-mail: <a href="mailto:infocentrum@mkc.cz">infocentrum@mkc.cz</a> <a href="http://www.mkc.cz">www.mkc.cz</a></p>	<p>“Financial education for foreigners” (project, textbook named “Financial services in the Czech Republic: Guide for foreigners” – printed and electronic version, in Czech, English, German, Ukrainian, Russian and Vietnamese language) <a href="http://www.mkc.cz/cz/aktuality-8/financni-sluzby-v-cr-pruvodce.html">http://www.mkc.cz/cz/aktuality-8/financni-sluzby-v-cr-pruvodce.html</a></p>	<p>Minorities</p>
<p>Národní ústav odborného vzdělávání (National Institute for Technical and Vocational Education)</p> <p>Weilova 1271/6 102 00 Prague 10 <a href="http://www.nuov.cz">www.nuov.cz</a></p>	<p>Financial Literacy – Methodical Manual for Teachers Manual is elaborated in compliance with Financial Literacy Standards. Best practice examples from the scholar practice are its integral part; they are placed on the enclosed CD. <a href="http://www.nuov.cz/uploads/Financni_gramotnost_obsah_a_priklady_z_praxe_skol.pdf">http://www.nuov.cz/uploads/Financni_gramotnost_obsah_a_priklady_z_praxe_skol.pdf</a></p>	<p>Primary and secondary school teachers</p>
<p>Sdružení českých spotřebitelů (Czech Consumers Association)</p> <p>Budějovická 73 140 00 Praha 4</p> <p>tel.: +420 261 263 574, 261 262 280 e-mail: <a href="mailto:spotrebitel@regio.cz">spotrebitel@regio.cz</a> <a href="http://www.konzument.cz">www.konzument.cz</a></p>	<p>“You can sign, You must read” (educational project - TV spot, brochure, advertisement) <a href="http://www.vaspodpis.cz/">http://www.vaspodpis.cz/</a></p> <p>Educational projects against debt problems of the Romany minority</p> <p>Seminary for expert public "With communication to prevention of cashless transfer crimes" (expert participation, distribution of studies and analysis)</p>	<p>General public</p> <p>Minority groups</p> <p>Expert public</p>

<p>Sdružení obrany spotřebitelů ČR (Consumers Defence Association CR)</p> <p>Novákových 8 180 00 Praha 8</p> <p>tel.: +420 224 239 940 e-mail: <a href="mailto:sos@spotrebitele.info">sos@spotrebitele.info</a> <a href="http://www.spotrebitele.info">www.spotrebitele.info</a></p>	<p>“Guide for consumers to the payment cards world” (brochure)</p> <p>“Insist on your rights!” (campaign, leaflets on banking services, consumer credit, insurance etc. in printed and electronic version) <a href="http://www.spotrebitele.info/kampan/letaky.php">http://www.spotrebitele.info/kampan/letaky.php</a></p> <p>YOMAG.NET (website, section “Money and economy”)</p>	<p>General public</p> <p>General public</p> <p>Secondary school students and teachers</p>
<p>Společnou cestou, civil association</p> <p>Občanské poradenské centrum Jižní Město Donovalská 1862 149 00 Praha 4 – Chodov</p> <p>tel./fax: +420 272 950 934, 272 950 984 e-mail: <a href="mailto:info@spolcest.cz">info@spolcest.cz</a> <a href="http://www.spolcest.cz">www.spolcest.cz</a></p>	<p>“With education against overindebtedness” (project which contains electronic publication “Consumer credits and inability to pay off the debts”; information leaflets – e.g. on consumer credits, executions, credit registers; free debt consultancy) <a href="http://www.spolcest.cz/poradna/?doc=druh_por">http://www.spolcest.cz/poradna/?doc=druh_por</a> <a href="http://www.spolcest.cz/poradna/?doc=inter_por">http://www.spolcest.cz/poradna/?doc=inter_por</a></p>	<p>General public</p>
<p>Středisko náhradní rodinné péče (Alternative family care centre), civil association</p> <p>Jelení 91 118 00 Praha 1</p> <p>tel.: + 420 233 356 701 e-mail: <a href="mailto:info@nahradnirodina.cz">info@nahradnirodina.cz</a> <a href="http://www.nahradnirodina.cz">www.nahradnirodina.cz</a></p>	<p>“Money for life” (workshop; topics – finance, job search, housing and family relations) <a href="http://www.nahradnirodina.cz/index.php?str=pomahame-detem">http://www.nahradnirodina.cz/index.php?str=pomahame-detem</a></p>	<p>Youth (teen agers) from children’s home</p>

<p>Association SPES, civil association</p> <p>Biskupské nám. 2 771 01 Olomouc</p> <p>e-mail: <a href="mailto:spes@pomocsdluhy.cz">spes@pomocsdluhy.cz</a> <a href="http://www.pomocsdluhy.cz">www.pomocsdluhy.cz</a></p>	<p>“Borrow with reason” (brochure) and free internet debt consultancy <a href="http://www.pomocsdluhy.cz/?go=publikace&amp;detail=35">http://www.pomocsdluhy.cz/?go=publikace&amp;detail=35</a> <a href="http://www.pomocsdluhy.cz/?go=poradenstvi_zadluzenym">http://www.pomocsdluhy.cz/?go=poradenstvi_zadluzenym</a></p>	<p>General public</p>
<p>Universita Karlova v Praze, Pedagogická fakulta (Charles University Prague, Pedagogical Faculty)</p> <p>M.D.Rettigové 4 116 31 Praha 1</p> <p>tel.: +420 221 900 242 <a href="http://www.pedf.cuni.cz">www.pedf.cuni.cz</a></p>	<p>Support of creation and introduction of educational programs on economic literacy at schools (project concerning support of school educational programs which integrate economic literacy topics into school curricula) <a href="http://it.pedf.cuni.cz/eg/">http://it.pedf.cuni.cz/eg/</a></p>	<p>25 pilot schools in the Czech Republic</p>
<p>Život 90 (Life 90) civil association</p> <p>Karolíny Světlé 18 110 00 Praha 1</p> <p>tel.: + 420 222 333 555 e-mail: <a href="mailto:sekretariat@zivot90.cz">sekretariat@zivot90.cz</a> <a href="http://www.zivot90.cz">www.zivot90.cz</a></p>	<p>Internet for elderly people (mobile car with computers and internet access, simulation of e-banking and ATM) <a href="http://www.zivot90.cz/seniorum.html">http://www.zivot90.cz/seniorum.html</a></p>	<p>Elderly people</p>
<p>Filip Miloš</p> <p>tel.: +420 603 800 870 e-mail: <a href="mailto:milosfilip@centrum.cz">milosfilip@centrum.cz</a></p>	<p>“Personal and family finances” (publications, 3 parts): “Where we should invest money” (first part), “How to invest cleverly” (second part), “How we should ensure against loss” (third part)</p>	<p>General public, university students</p>

<p>Poradna při finanční tísni, o.p.s. NGO</p> <p>Americká 22 120 00 Praha 2</p> <p>tel.: +420 222 922 240, green line 800 722 722 e-mail: <a href="mailto:poradna@financnitisen.cz">poradna@financnitisen.cz</a> <a href="http://www.financnitisen.cz">www.financnitisen.cz</a></p>	<p>Free consultancy for consumers Overindebtedness prevention <a href="http://www.financnitisen.cz">www.financnitisen.cz</a></p>	<p>General public</p>
<p>Občanská poradna Plzeň, o. s. (civil advice centre), NGO</p> <p>Koterovská 41 326 00 Plzeň</p> <p>Tel.: +420 377 456 468 e-mail: <a href="mailto:poradna@opplzen.cz">poradna@opplzen.cz</a> <a href="http://www.opplzen.cz">www.opplzen.cz</a></p>	<p>Activities in the field of: Civil consultancy Social integration Consultancy for NGO's Educational activities for general public – in order to prevent the occurrence of burdensome life situation of citizens (information leaflets)</p>	<p>General public</p>
<p>Unie společností finančního zprostředkování a poradenství (Union of Financial Advisers and Intermediaries, Czech Republic)</p> <p>Španělská 2 120 00 Praha 2</p> <p>tel.: +420 221 628 507-8 e-mail: <a href="mailto:info@usfcr.cz">info@usfcr.cz</a> <a href="http://www.usfcr.cz">www.usfcr.cz</a></p>	<p>Manual of a displeased client (client's guide on financial intermediation and advise with emphasis on solving problem situations) <a href="http://www.usfcr.cz/cs/manual-klienta/">http://www.usfcr.cz/cs/manual-klienta/</a></p>	<p>General public</p>

