

CMF presents 1st Financial Education Activities Report

The document analyzes the evolution of financial education activities conducted by supervised entities between 2020 and 2024, and considers their characteristics, target audiences and topics, among others.

May 20, 2025 — The Financial Market Commission (CMF) presents its 1st 2024 Financial Education Activities Report. This document contains aggregated information on financial education activities conducted by banks, savings and credit cooperatives, support companies of banking activities, and non-banking payment card issuers supervised by the CMF.

The Report considers information reported annually pursuant to requirements set forth in several Circular Letters issued in 2017 regarding financial education guidelines, which represent a code of good practices on the issue. It analyzes financial education activities carried out between 2020 and 2024 by their characteristics, target audiences and topics, among other factors.

Initiatives were focused on adults, young people, entrepreneurs and immigrants during the analyzed timeframe. They covered issues like savings and investments; responsible indebtedness; planning and budgets; and financial products.

The Report also identifies gaps in financial capacities uncovered by recent surveys [like the one for micro-, small- and medium-sized businesses in Chile](#), and analyzes whether financial education activities cover topics or groups of greater need and comply with CMF-established guidelines.

Data shows that both the amount and distribution of activities remain relatively stable over time among different types of entities, which shows their sustained commitment to financial education. However, significant breaches requiring special attention appear when contrasting reported activities and financial capabilities nationwide.

Challenges and Recommendations

1. Increase reach and inclusion

Strengthening initiatives aimed at groups showing the largest gaps in financial education, like women and elderly citizens, as well as privileging those with the least coverage, is indispensable. Programs must also address specific needs and realities of the groups for which they are designed.

2. Promote savings and financial resilience

Promotion of savings must be a priority through educational strategies that stress the importance of financial planning and creation of economic buffers to allow people to better face uncertainties.

3. Strengthen digital financial education

Given the growth of digital ecosystems for financial services, it is fundamental for initiatives to address digital literacy and safety. There must be an emphasis on empowering people in the use of technology to make these tools beneficial for everyone. It is also important to work towards enabling more people to adopt safe, efficient practices in their financial lives.

This Report hopes to be useful not only to entities conducting these activities, but also to anyone hoping to replicate successful financial education examples.

[Download the Report here.](#)

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