

Month of Financial Inclusion and Education: public institutions expand the scope of their actions to reach more people

During October, the CMF will develop together with SENAMA, SENADIS, SUPERIR and DEDECON different financial education actions oriented to bring information and tools closer to audiences with diverse needs and realities.

October 1, 2026.- In the framework of the Month of Financial Inclusion and Education (MIEF), the Financial Market Commission (CMF) will reinforce its collaborative work with different public services to expand the scope of its actions and bring financial education closer to more people.

The collaboration with the National Service for the Elderly (SENAMA), the National Disability Service (SENADIS), the Superintendency of Insolvency and Re-entrepreneurship (SUPERIR) and the Taxpayer Defender's Office (DEDECON) will allow developing activities directed to different audiences, considering their specific characteristics and needs.

This work combines the experience of the CMF in financial inclusion and education with the knowledge and the reach capacity that each institution has regarding the people with whom it works.

The President of the CMF, Catherine Tornel, pointed out that “financial education has to reach people in a close, clear and pertinent manner. From the CMF we want to expand the scope of our actions and work together with different public services to better respond to the needs of diverse groups and

deliver tools that allow them to make more informed and secure financial decisions”.

One of the areas in which this collaboration has already been developing is the work with older persons together with **SENAMA**.

The Acting National Director (s) of SENAMA, Karen Caiceo, highlighted that “thanks to this alliance with the CMF we contribute with concrete tools to the financial knowledge and the security that older persons must have in this area. In recent times there have been great digital advances in financial matters, however, these measures can come to affect this population if actions are not generated that allow incorporating them and avoiding situations of exclusion”.

Financial education must also consider the different barriers that people can face to access, understand and use financial information. In the work with **SENADIS**, the focus is placed on advancing towards more accessible and inclusive contents for persons with disabilities.

The Acting National Director (s) of Senadis, Jorge Juárez, expressed that: “Financial education is indispensable to strengthen the personal autonomy, the self-determination and the independent life of persons with disabilities, allowing them to make informed decisions about their resources and life projects. Inclusion challenges us as a society to generate accessible information”.

Another axis of the joint work is to strengthen the capacities of the public officials themselves. In this line, the CMF will develop the course Financial Education as an Enabler of Financial Inclusion, oriented to deliver tools to **SUPERIR** officials.

The Acting Superintendent (S) of Insolvency and Re-entrepreneurship, Johana Álvarez Ahumada, pointed out that “we especially value this instance of collaboration with the CMF, since it will allow strengthening the capacities and knowledge of our officials in these matters. Having better technical tools will not only contribute to delivering information and guidance of greater quality to our users, but also to complementing our functions with those developed by the CMF, advancing in the challenge of promoting greater financial inclusion”.

The collaboration will also allow bringing contents closer to those who develop economic activities on their own account. Together with **DEDECÓN**, the CMF will carry out an intervention directed to microentrepreneurs, combining financial education contents with matters linked to the scope of action of that service.

The National Taxpayer Defender, Ricardo Pizarro, highlighted that “our work is not only focused on protecting the rights of taxpayers, but also on delivering knowledge and tools so that they can perform in a better way in the tax system. Through tax education and accompaniment we seek to especially support entrepreneurs and microentrepreneurs, so that they can formalize themselves, fulfill their obligations and exercise their rights in an informed manner”.

During October, these and other actions will form part of the agenda of the Month of Financial Inclusion and Education.

The calendar of activities is available at [our website](#).

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