

## **OPTIMIZING THE FINANCIAL EDUCATION OF ADULTS IN ROMANIA**

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### **Abstract**

The financial education of the Romanian adults is in dire need of an improvement, that is because when it comes to financial literacy Romanians are below the European Average. Thus, the objective of the present paper is determined by the need to optimize the financial education. Therefore, in order to accomplish the final objective, there will be elaborated different proposals and ideas for improving the financial literacy. The methodology will focus on approaching different perspectives from countries in which the financial education is rather on a mature path. On that account, the focus will be on official data regarding the well-being of those nation states as well as the educational system to which they abide. An approach that will actually lead to results that will present the best options for Romania and, above all, will also present the methods by which these ideas can be implemented.

### **Keywords**

Improvement, financial education, financial literacy, educational system, banking institutions, public policies.

### **JEL Classification**

A20, A21, A29, I20, I21, I22, I23

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