I’m very proud and happy to be here today and show you the work of my organisation in France.

Thank you very much, Chris, for offering me the opportunity to give a brief insight into Finances & Pédagogie's activities as they concern financial education and digital.

Finances & Pédagogie is a not-for-profit organisation, created by the French savings banks in 1957. Our main objective was then and still remains today: to advise people on and train people in handling their money. It is the number one private organisation of its type in France.

Practically, we provide workshops on a large range of topics such as household budgeting, banking relations, consumer credit, savings, and so on …, to all kinds of people from students to the retired, from workers to entrepreneurs, from social workers to teachers...

Every year, our 22 regional offices train more than 45 000 people all over France, with the support of nearly 1 000 partners, ranging from well-known not-for-profit organisations to high-profile corporations, via educational institutions.

We strongly believe that financial education is a key life skill - it doesn’t just help people to count more quickly in their head (even if this, of course, is useful); it also helps people get to the end of the month in one piece.

The Digital Revolution - and I have always found that term highly appropriate - has clearly had an impact on this.

Digital is a real revolution. It’s radically changing one’s relationship with money.

Banks have been particularly innovative in their response to it, finding ever more ways to make people’s lives easier - just think of how simple it is these days to get an account statement.

We, too, have seized this opportunity to innovate:
1) In our methods - we have made our courses shorter, we’ve made them more fun, and we’ve made them more practical, aiming, for example, to transmit simple, key messages with the help of live demonstrations of mobile phone apps.

2) In our content - we’re running training courses on topics like distance banking, internet shopping, means of payment and cybersecurity, as today it’s not enough just to manage your money - you’ve got to be able to manage it safely.

3) In our tools - aside from adopting distance learning and running things like webinars, we’re using new technologies to develop useful tools for the man in the street. To give you an example: we’ve teamed up with the world-famous charity Emmäus to build a “speaking wallet” - it’s a great little device that allows you to leave a voice message on it every time you go shopping saying how much you’ve spent and it’ll let you know how much you’ve got left for the end of the month. And it’ll send you a reminder before your budget situation gets critical.

We’re very proud of what we’ve done. But we must continue - my personal goal is to make our website a digital classroom. Because digital can also help, by giving us access to a wider audience.

We must continue because the relationship between digital and financial education is a special one:

If you can’t order a burger on Deliveroo, some would say that it’s actually an opportunity to stay at home and cook a healthy meal.

But if you can’t pay your tax bill because you’re not comfortable using email, few would dispute that that can have serious, far-reaching consequences.

And it’s precisely consequences like this that can lead to a real-life digital divide, where those who are already vulnerable become even more vulnerable.

Our mission - as I see it today - has got to be to remember the human in the digital revolution and to bridge this social divide before it gets too big.

To do this, we need the continued dedication of our trainers and the continued commitment of our partners because the role of pedagogues and of facilitators will be more crucial than ever in the digital transformation.

We want to put human beings at the heart of this transformation and allow them to live side-by-side with digital technologies - in perfect symbiosis. This is our ultimate ambition.

Thanks for your attention.