

PRESS RELEASE**OJK ADVANCES FINANCIAL LITERACY THROUGH FORMAL EDUCATION
International Webinar Global Money Week (GMW) 2026**

Jakarta, 17 April 2026. Indonesia Financial Services Authority (OJK) continues to advance financial literacy among the younger generations by integrating financial education into the formal education system, with the aim of fostering early financial awareness and resilience.

Chief Executive of Market Conduct Supervision, Education, and Consumer Protection of OJK, Dicky Kartikoyono, delivered the remarks during the OJK International Webinar titled “From Early Education to Financial Health: Integrating Financial Literacy into Formal Education Systems.” The virtual webinar was held as part of the 2026 Global Money Week (GMW) series.

“Financial literacy must be translated into financial health. It encompasses not only knowledge, but also resilience, the ability to make sound decisions, and long-term financial well-being, particularly for the younger generation,” Dicky said.

Dicky further noted that education plays a pivotal role in developing financial capacity from an early age by strengthening knowledge, practical skills, and their application in everyday life.

“By integrating financial literacy into the formal education system and curriculums, we are building a strong foundation for individuals in making wise financial decision in their lives. This effort requires continuous collaborations among regulators, educators, the industry, and the communities,” Dicky said.

OJK also emphasized that financial education should not be limited to classrooms, but flourishing and thriving in digital platforms, national campaigns, and stakeholders’ participation in building a solid and inclusive financial literacy ecosystem.

Chair of the OECD International Network on Financial Education (OECD/INFE) Magda Bianco stated that financial education and literacy is an essential preparatory material for people to seizing opportunities and minimizing financial management risks.

“Easy access to information, new investment instruments, and investment information from various sources with various credibility are both opportunities and risks. Therefore, financial competency should be built at an early age,” Magda said.

Magda highlighted two primary reasons why financial competence should be introduced at school age. First, knowledge acquired early is more effectively internalized and sustained into adulthood. Second, early learning can help reduce

disparities stemming from socio-economic differences, thereby providing students with more equitable opportunities to navigate their future.

Magda also highlighted various empirical proofs that shows how financial competency improves individual's endurance in turmoil such as fraud risks, promotes wise debt management, prevents excessive debt, and encourages rationale in investing through comprehension of risks and profitability.

Overall, financial literacy improvement also contributes to the financial stability system, monetary policy effectiveness, and decreasing social disparity in addition to individual prosperity.

The webinar is a part of the 2026 Global Money Week "Smart Money Talks", a global initiative by Organisation for Economic Co-operation and Development International Network on Financial Education (OECD/INFE)

The 2026 GMW emphasized on open, inclusive, and meaningful conversation on finances in households, schools, and communities to increase financial critical thinking, form responsible financial behavior, and grow financial confidence of students at early age.

The webinar was attended by 3,000 participants from ministries/institutions, financial services institutions, teachers and educators, academicians, economists, university students, OJK Financial Literacy Ambassadors, and OJK employees.

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