

## **GLOBAL MONEY WEEK 2024 – March 18th to 24th**

National Coordinator/Jurisdiction: Comissão de Valores Mobiliários (CVM)

### Main Participating Institutions:

- Anbima
- ANCORD
- Banco Central do Brasil
- B3
- Banrisul
- Cresol
- Instituto Sicoob
- Ministério da Previdência Social
- Planejar
- Sicredi

### Other Participating Institutions:

- Ânima Educação
- Anhembi Morumbi;
- ANBBE - Associação Brasileira de Brokers Estrangeiros;
- BSM;
- DSOP Educação Financeira;
- Escola Estadual de Tempo Integral Professora Cinthia Régia Gomes do Livramento;
- Escola Estadual de Tempo Integral Professora Roxana Pereira Bonessi;
- Escola Estadual de Tempo Integral Santa Terezinha;
- EfinckKids - Educação Financeira para crianças e adolescentes;
- Escola Estadual Ayrton Senna;
- Escola Estadual Professor Antônio Alves Cruz;
- Escola Estadual Professor Ascendino Reis;
- Escola Estadual Professor João Camargo;

- Escola Estadual Professora Myrthes Marques Trigueiro;
- Escola Estadual Rilton Leal;
- Escola Técnica Estadual Cidade Tiradentes;
- Escola Técnica Estadual Sapopemba;
- ESEG;
- ESPM;
- FAAP – Fundação Armando Alvares Penteado;
- FIPECAFI;
- IBMEC;
- INSPER;
- Instituto Futuro para Todos;
- Link School of Business;
- Mackenzie;
- Matriz Comunicação;
- MUB3 – Museu da Bolsa do Brasil;
- Multiplicando Sonhos;
- OBECON – Olimpíada Brasileira de Economia;
- Priscilla Rossi Educação Financeira;
- RadiumWeb;
- Sacre Investimentos;
- SD Positivo;
- Sisprime do Brasil;
- Tangram Educação Financeira;
- Unicred;
- UFBA – Universidade Federal da Bahia;
- UNIP – Universidade Paulista;
- UFF – Universidade Federal Fluminense;
- Universidade São Judas Tadeu;
- Zhaga

The 12th edition of Global Money Week (GMW), a global campaign aimed at promoting financial education for children and young people, was held from March 18th to 24th. With the theme “Protect your money, secure your future”, GMW 24 focuses on safe money management and the importance of adopting a responsible approach to personal finances, being aware of potential risks in the financial sector.

These risks may include financial fraud and scams, including phishing, online shopping fraud, and data privacy risks such as identity theft. Young people are especially likely to be victims of financial fraud and scams due to their limited financial literacy and experience.

GMW Brazil was coordinated by the Securities and Exchange Commission (CVM), which developed, together with partners, initiatives addressing various topics: sustainable finance; financial planning; investments; digital security; private pension; junior pension; behavioral biases; financial scams and fraud; sports betting; investor protection.

The Ring the Bell Ceremony, on March 18<sup>th</sup>, was the stage for the launch event of Global Money Week Brazil, which featured the following participants: CVM, Banco Central do Brasil, B3 – the Brazilian Stock Exchange; public school students and teachers; partners; and influencers.

After the opening ceremony, B3 was transformed into a large space dedicated to games about financial education and investments. Children up to the age of 9 participated in puppet shows and storytelling, reinforcing the week’s theme: “Protect your money, secure your future”. Participants were challenged to solve an “escape room” style financial puzzle and help Safira make financial decisions in a large board game, among other activities.

More than 350 people, including children and young people, received financial education concepts in a fun and engaging way. There were more than 900 visitors to MUB3, the Stock Exchange Museum, learning about the history of the Brazilian financial market and how the capital market works.



Many initiatives were carried out throughout Brazil. In total, **1966 initiatives** were carried out and around **8.6 million people were reached**. The number of initiatives (sum of events and outreach actions) in the 2024 campaign increased by 58% compared to last year's campaign. On the other hand, the number of people reached fell by 24% in the same period.

The initiatives had the following distribution:

1) **1627 events** (lives, webinars, lectures, seminars, workshops, financial guidance sessions, courses, etc.), representing a **direct reach of approximately 137 thousand people**. The number of events increased by 61% compared to 2023, while the direct reach rose 122% in the same period.

2) **339 marketing actions** (posts on social networks, email marketing, banners, pamphlets, podcasts, radio interviews, TV programs, etc.), representing an **indirect reach of 8.4 million people**. Although the indirect reach decreased by 25% compared to 2023, the number of actions grew by 44%.

Global Money Week in Brazil was promoted by more than 52 companies from different segments: regulators, banks, brokerages, cooperatives, associations, NGOs, private companies, private entities, universities, schools, and public agencies.

<i><b>Reach</b></i>	<i><b>Direct</b></i>	<i><b>Indirect</b></i>	<i><b>Total</b></i>
2024	137.015	8.428.707	8.565.722
2023	61.597	11.282.126	11.343.723
%	+122%	-25%	-24%

<i><b>Initiatives</b></i>	<i><b>Events</b></i>	<i><b>Marketing Actions</b></i>	<i><b>Total</b></i>
2024	1.627	339	1.966
2023	1.009	236	1.245
%	+61%	+44%	+58%

**Main highlights**

**1) Board games about financial education**

B3 brought board games to engage young people in financial education. Participants were challenged to make financial decisions and solve an “escape room” style puzzle.

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B3 also developed an innovative action by taking Global Money Week to a bar. Young people were encouraged to play financial education board games. In a single night, more than 80 people tried out the games.

Watch this [video](#) for a summary of the activities carried out by B3.

**2) Video launch on Sports Betting – CVM and B3 partnership**



Are sports betting a type of investment or not?

In this video, CVM's Financial Education manager, Paulo Portinho, addressed the trend, which has intensified in recent years, of mistaken bets, a form of entertainment and fun, with an alleged form of investment.

What are automatic loss games? Is it possible to use online betting recreationally, without compromising our ability to save money and plan our future? This and other answers can be found in this video.

To watch the video, click [here](#).

### 3) Live on preventing scams and fraud

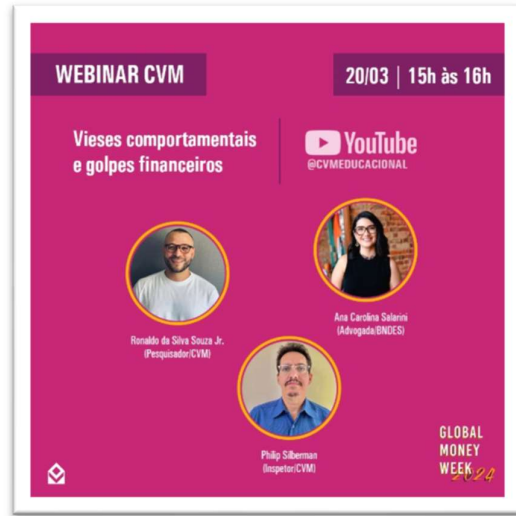
The event was broadcast on TV B3 and was hosted by CVM and BSM representatives. One of the topics covered was the difference between sports betting and investments. Other topics covered were financial influencers; money laundering prevention; and unregulated markets.

### 4) Webinar on Behavioral Biases and Financial Scams

How do psychological patterns shape our financial choices? How do scams and financial fraud make a lot of victims, even with so much information and guidance available?

This webinar aimed to offer an in-depth look at these dynamics, exposing how scammers exploited cognitive and emotional vulnerabilities. Furthermore, the event addressed mechanisms to protect people against possible fraud.

Ronaldo da Silva Souza Jr, CVM researcher, Philip Silberman, CVM inspector, and Ana Carolina Salarini, BNDES lawyer, participated in the webinar.



Are you interested in watching the webinar? Click [here](#).

### 5) Webinar on investor decision-making in irregular investments - FGV Research



This research on Investor Decision Making in Irregular Investments was a partnership between FGV and CVM.

A survey was carried out between Dec/22 and Feb/23 and the results revealed worrying trends among investors who have already been victims of pyramid schemes.

Philip Silberman, CVM inspector, Maria Adriana Campelo, CVM researcher, Matheus Moura, FGV researcher, and Ricardo Lopes, professor and researcher at FGV, participated in the discussion and presented the results found.

Would you like to know more information about the research? Access the webinar [here](#).

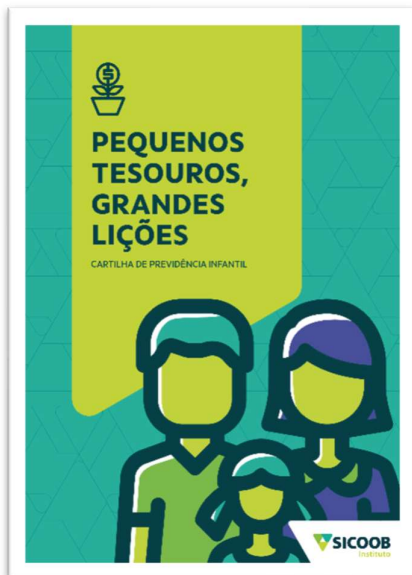
## 6) Podcast: Private Pension as protection in the future

Young people's access to online gambling and betting is increasing. In this podcast, Marcia Paim, general coordinator of supplementary pension studies and policies at the Ministry of Social Security, spoke a little about how these young people can protect themselves from possible fraud and direct their efforts to accumulate long-term savings, aiming for a future with more peace of mind and how private pensions can fit into this universe.

To watch the podcast, click [here](#).



## 7) Junior Pension booklet on the GMW Brazil website



The Sicoob Institute launched the “Little Treasures, Great Lessons” Booklet, a simple, easy-to-understand material explaining the benefits of investing in private pensions for children and young people.

Are you interested in the booklet?

Access the material [here](#).

**8) Webinar on Digital Security: from social media to retirement**



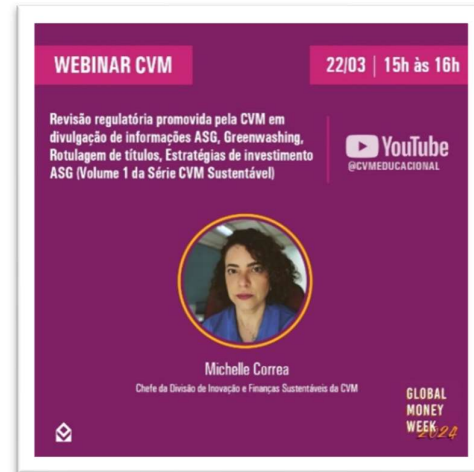
Philip Silberman, from CVM, and Giuliano Machado, from INSS, addressed attempting cases of financial scams and fraud against retirees. Experts presented information about the architecture behind these scams and showed best practices for protection against digital fraudsters.

For more information click [here](#).

**9) Live: Regulatory improvements on ESG disclosure, Greenwashing, Securities Labeling and ESG Investment Strategies**

The Head of the CVM's Sustainable Finance Division, Michelle Faria, explained Volume 1 of the CVM Sustainable Finance Booklet, on the “Impact of your investments: ESG Investment Strategies, ESG Information, Greenwashing, and Securities Labeling”.

Click [here](#) to watch the live.



**10) Webinar on Safety, Planning and Opportunity Cost: Lending or Borrowing?**



What are the effects of compound interests in the long term?

Through simulations and presentations of practical cases, the webinar demonstrated the enormous effects of the compound capitalization regime for building wealth. The webinar also featured the presentation of the “Investor Calculator” developed by the CVM. Specialists Philip Silberman and Thiago Salinas, from CVM, and André Henriques, from IBGE, participated in the webinar.

Access the webinar [here](#).