



# **IFIE/JSDA Joint Seminars on Investor Education “Financial Education in Junior-and High-Schools”**

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October 2009**



# Topics

- 1. About TSI**
- 2. Personal Finance For Youth and Young Adults, Why?**
- 3. Financial Education Contents for Junior and High School Students**
- 4. Financial Education Activities for Junior and High School Students**
- 5. Next Step**



# 1. About TSI

The Stock Exchange of  
Thailand

Capital Market Education



Thailand Securities Institute  
(TSI)

Towards a Knowledge-Based  
Capital Market



**Established in 2000 to function as a center of finance and investment for a variety of target groups, ranging from students in schools and universities to practitioners in the securities industry and the general public**



# Sustainable growth of Thai Capital Market

↑  
**Expand Qualified Investors**  
↑





## 2.PERSONAL FINANCE FOR YOUTH AND YOUNG ADULTS : Why?



**Good money management skill leads to  
good life and good society**



**Wasteful Expense  
Behavior**

**Poor Saving Habits**



# Financial Literacy Programs for Thai Youth

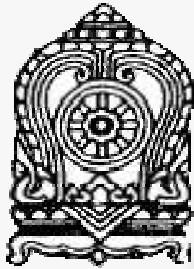


THAILAND  
SECURITIES  
INSTITUTE **TSI**





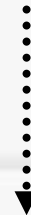
ตลาดหลักทรัพย์แห่งประเทศไทย  
The Stock Exchange of Thailand



Ministry of  
Education



The Stock Exchange  
of Thailand



Personal Finance for Children  
“Ngen-Tong-Kong-Mee-Ka”

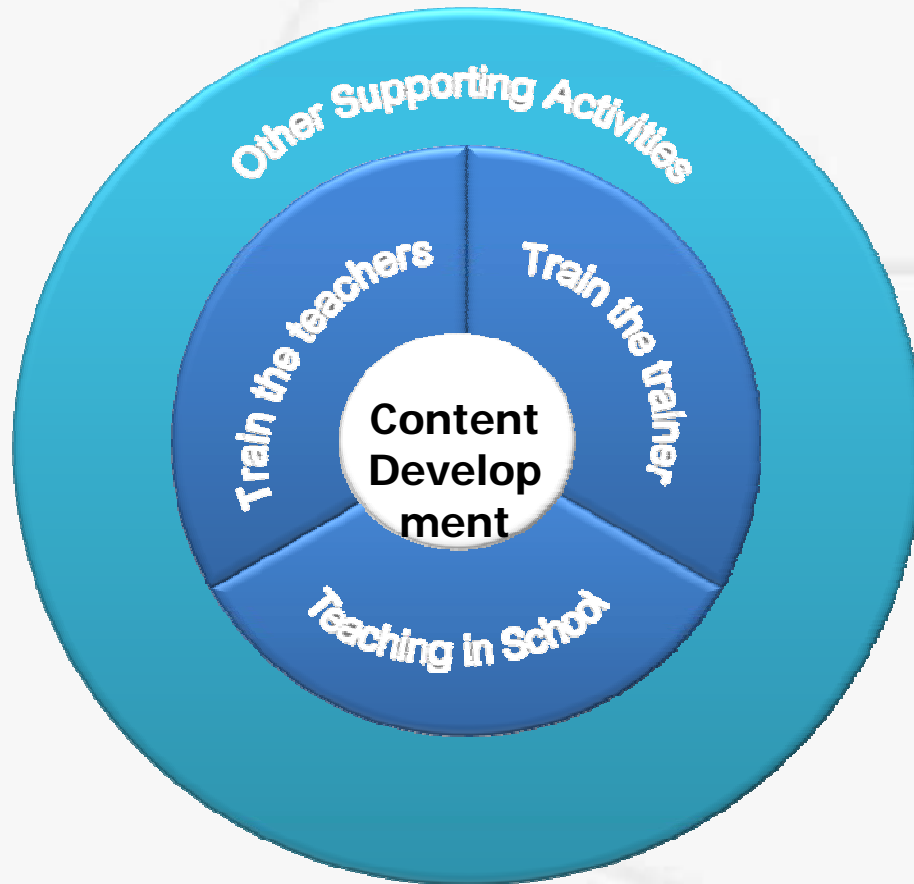
Financial Understanding  
Financial Competence  
Financial Responsibility





# Model developed for Youth Project

## Personal Finance for Youth : Primary and Secondary Schools : 2004 - 2006



**Note:** Currently, we are in the follow – up phase after the contents are contained in the basic education curriculum. Since 2009, some supporting activities have been selected to promote to ensure that financial education exists and is utilized in school system.



### 3. Financial Education Contents for Junior and High School Students

Content: Financial Understanding, Financial

Competence, Financial Responsibility

Primary School Level

Secondary School Level



Grade 1-3



Grade 4-6



Grade 7-9



Grade 10-12



# **Content Examples**

## **Junior High School Level (Grade 7-9)**



## Life Goals



## Saving



## Decision Making



## Career



## Expenditure



## Advertising and consumer



## Purchasing power



## Budgeting



## Banking



## Smart Consumer





# **Content Examples**

## **High School Level ( Grade 10 – 12 )**





## Personal Budget



## Banking



## Entrepreneurship



## Career



## Consumption



## Investment



## Retirement planning



## Saving



## Consumer Finance



## Risk & Insurance



## Home Economics





# 4. Financial Education Activities for Junior and High School Students

## Content Supporting Activities

Develop  
Contents

Train  
the Trainer

Train  
the Teacher

Teaching  
in Schools

**Supporting Activities**



# Train the Trainers





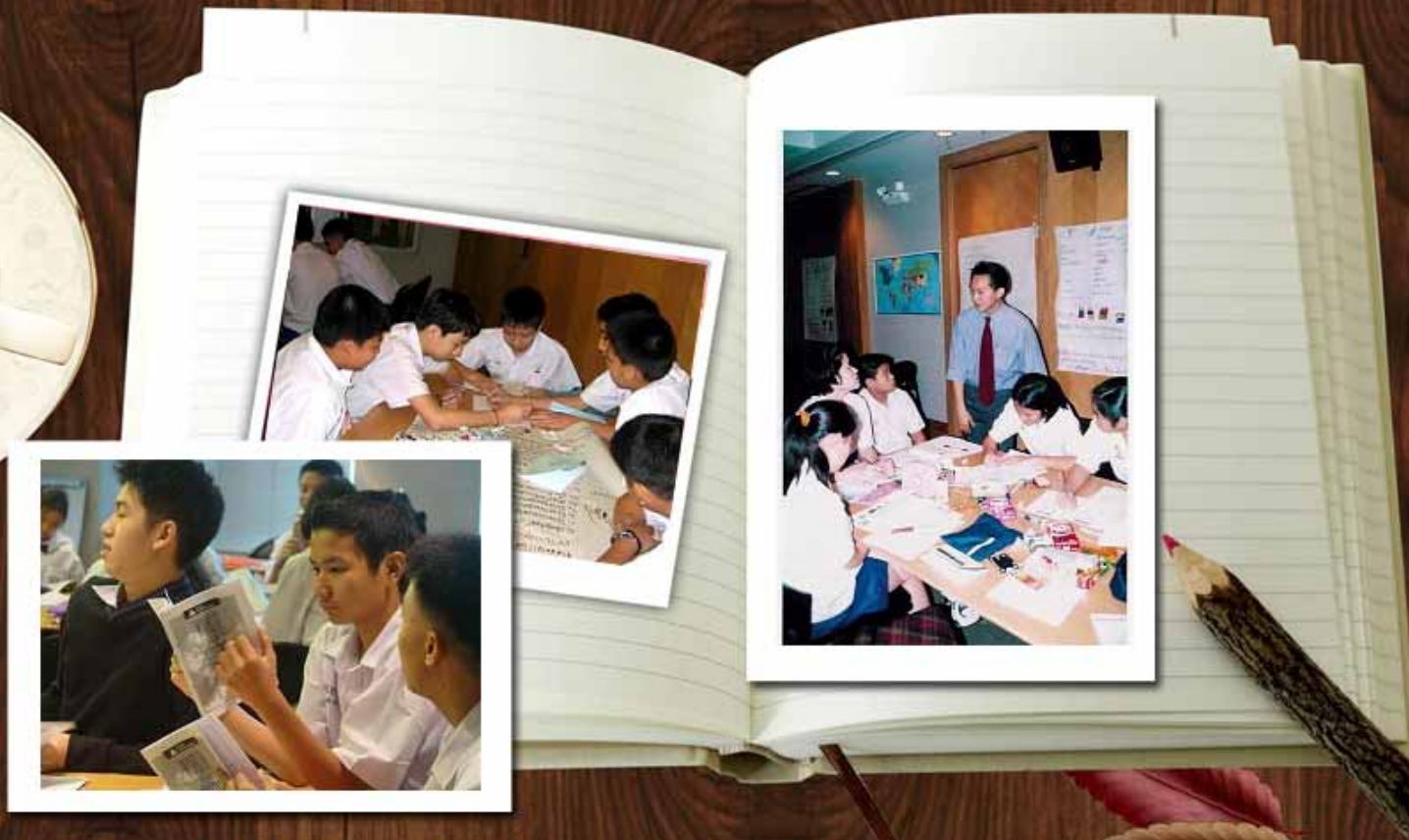


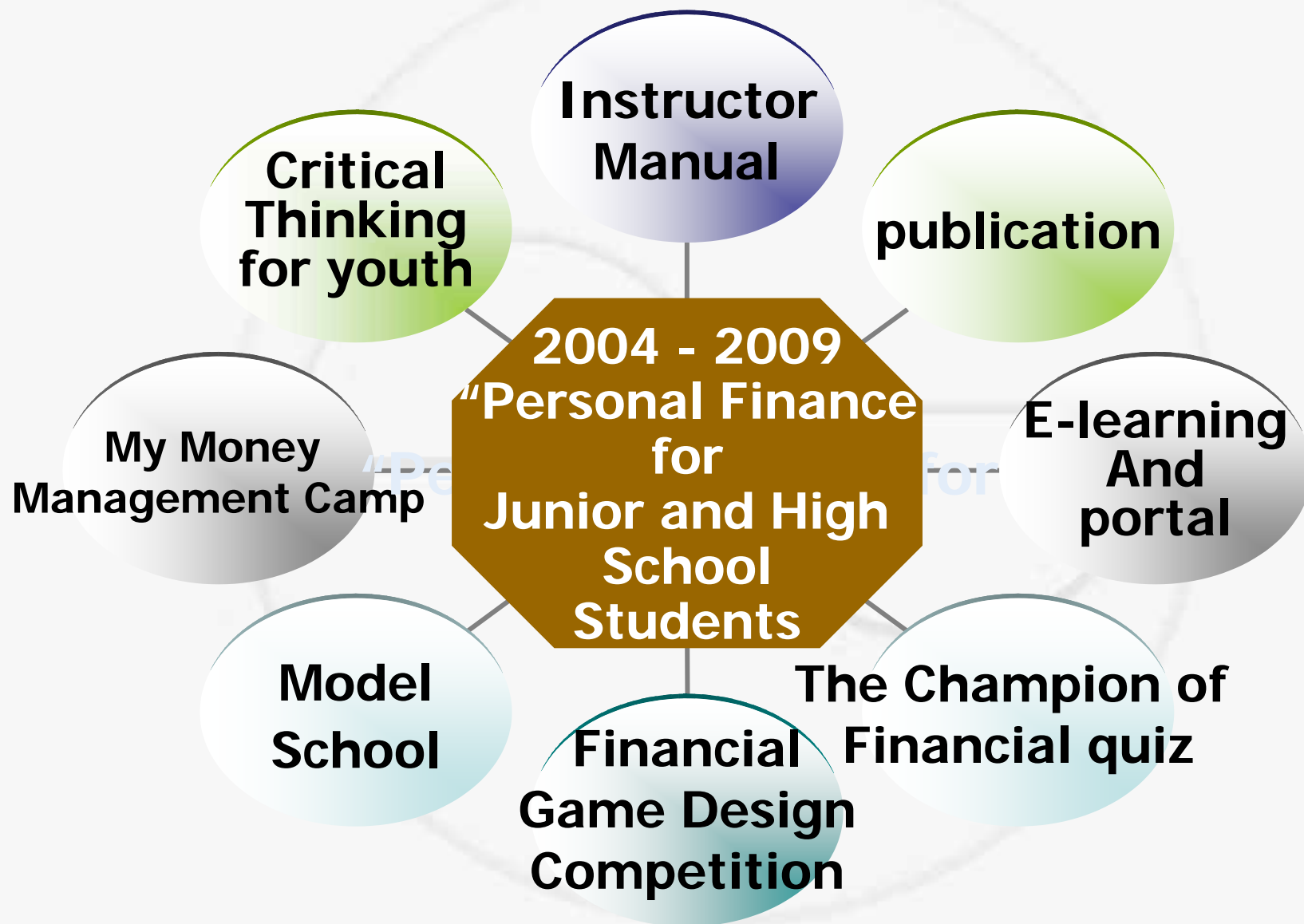
# Train the Teachers





# Teaching in Schools









# Instructor Manual



# Publications





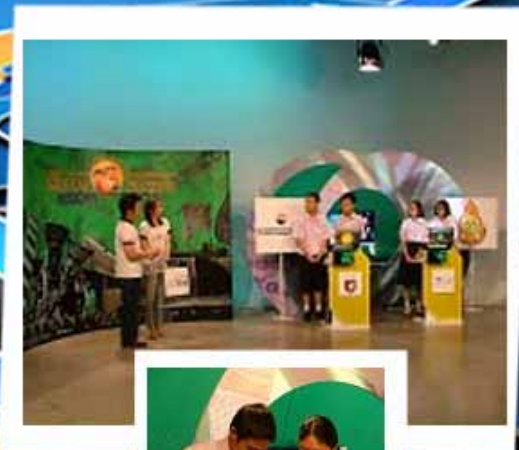


# e-Learning and portal





# The Champion of financial quiz







# Financial game design competition







# Model Schools





# Critical Thinking for Youth





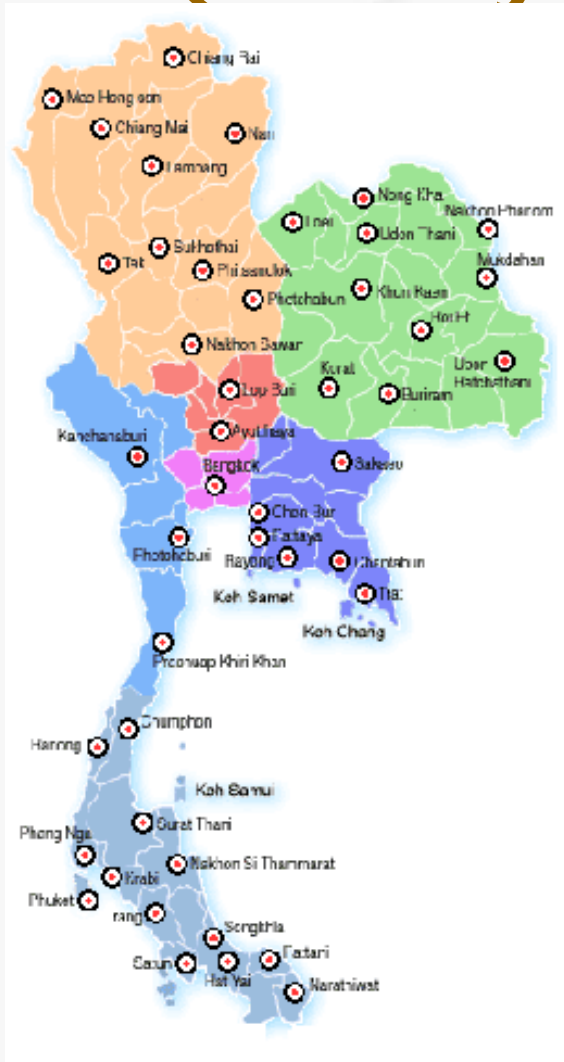
# My Money Management Camp







# Personal Finance for Youth Project (Primary and Secondary Schools)



## Progress (2004 – 2009)

**Schools** 13,000

**Teachers** 28,000

**Students** 3,900,000



## 5.Next Step

### Strategic Move for Next Step (2010-2014)

#### New Infrastructure

**Content Development  
"capital markets and  
Investment Knowledge"**

- Stock Game
- Investment as a Pathway  
for Wealth Accumulation

**TSI  
Youth Website**

- Financial education  
Community for  
Youth and parents

#### Long-Term Cultivation

**"Crown Diamond"  
National Academic  
Competition for  
School Students**

- The 9 Diamond  
"Economics, Personal Finance  
and Sufficiency Economy"
- Co-operate with Ministry of  
Education and Romchatra  
Foundation

**Model  
Schools  
(42 Schools)**

**Financial Education  
For Junior and High  
School Students**