



**Petition for the Further Improvement of  
Finance and Economics Education at  
Junior High Schools and High Schools (Summary)**

September 18, 2015

Study Group on the Promotion of Financial and Economic Education

Major changes are taking place in Japan's social structure and employment environment with the advance of global economy and the aging society with less children accelerating greater uncertainty in society.

For that reason our children who will lead the next generation need to understand the significance and roles of finance, to look squarely at the ideal society and their own futures, and to gain financial literacy, which supports appropriate decision making and independent action regarding finance, as an ability to live in society.

From these perspectives, we request that the following educational contents be incorporated in the next revision to the school curriculum guidelines.

**1. Requests for Revisions to the School Curriculum Guidelines**

Finance and economics education in junior high schools and high schools needs to be enhanced and the following attitudes and abilities have to be acquired for our children who will lead the next generation to gain the abilities to respond to changes in society, carve out their own futures, and design and create their lives with a view over their entire careers.

**(1) Foster the attitude of contributing to social development through finance**

For society to sustainably develop, it is necessary to foster the attitude of wanting to contribute to a better society and the creation of new values through finance. To those ends, 1) study contents that deepen understanding of the role played by funds provided by households should be incorporated, and 2) study contents that make students consider the significance of demonstrating their own will to society through finance should be incorporated.

**(2) Teach the abilities to use finance**

It is necessary to acquire the abilities required to use finance in real life in order to lead a life with economic independence. To this end, to have students gain the ability to work at asset formation under their own judgment and responsibility, educational contents concerning “the use of financial products” and “the relation between risk and return in finance” should be incorporated in the study course.

**2. Requests Regarding Educational Settings**

Upgrading financial and economic education in educational settings is becoming even more important. This is clear from the issues raised by the results of the survey on financial and economic education at junior high schools and high schools nationwide compiled by the Study Group in 2014. Moreover, independent action under one’s own responsibility and judgment will be needed by the time of high school graduation with the expected lower age at which the right to vote is granted. Therefore, we believe the following improvements should be implemented.

- (1) Secure more class time for financial and economic education fields and courses  
(Arrangement of an environment for implementation within limited class time)
- (2) Upgrade support frameworks for teachers  
(Expansion of learning opportunities during teacher training, use of supplementary materials and trainings)
- (3) Promote practical learning  
(Use of active learning methods, etc.)

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