

The financial education programme of the FSMA (Belgium)

Insights from
behavioral economics

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FSMA



AUTORITEIT
VOOR FINANCIËLE
DIENSTEN
EN MARKTEN

AUTORITÉ
DES SERVICES
ET MARCHÉS
FINANCIERS

wikifin



170 000

pupils



24 000

teachers



29 000

pupils



6 million

website visits per year

wikifin

29 %

brand awareness



Our recipe for
success



Just **do** it



Unexpected places



Everybody matters



Complements our
role as **regulator**



Insights from behavioral economics

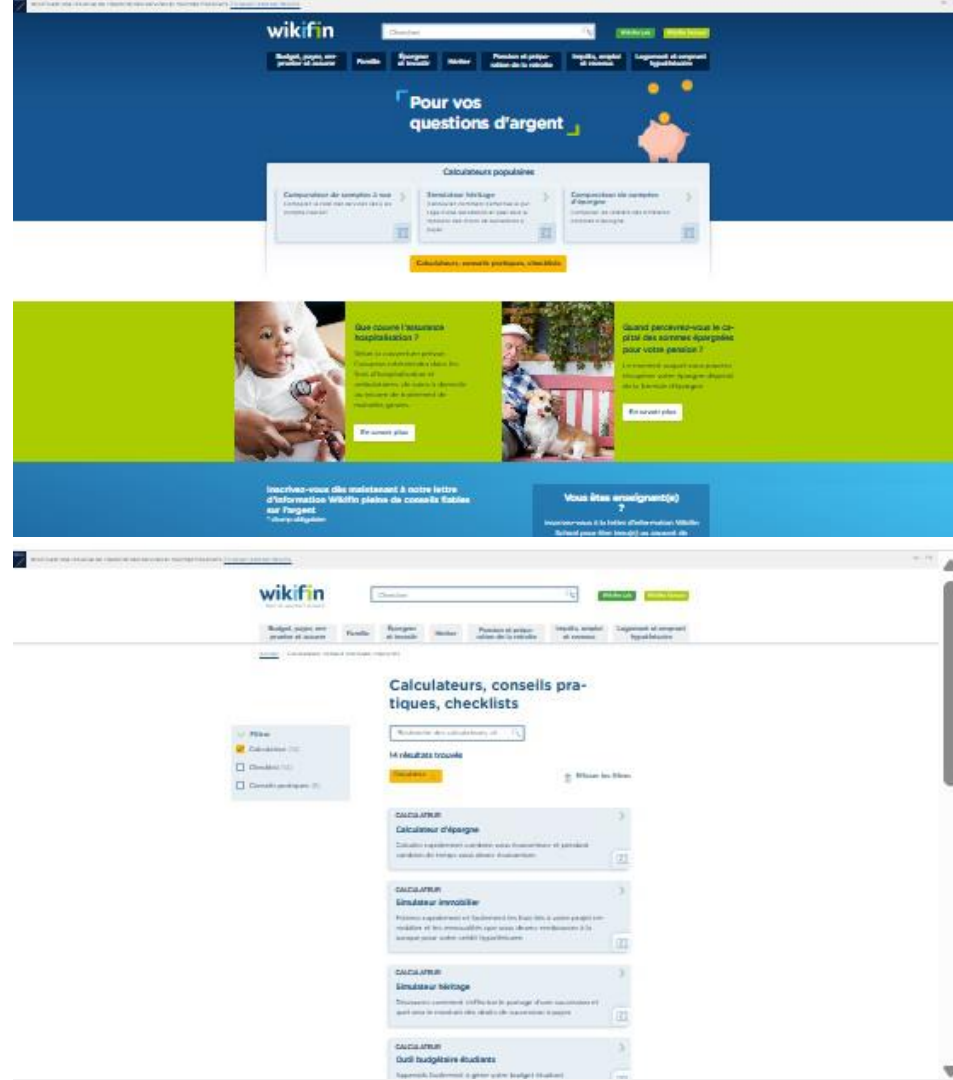
Experience & interactivity



- ✓ Higher motivation
- ✓ More sustainable behavioral change

1. The Wikifin website

- Launched in 2013
- Independent, reliable and practical financial information on money matters
- Topics such as:
 - Budgeting
 - Pensions
 - Saving & investments
 - ...
- 6 million visits per year
- > 500 webpages
- **Tools**



Tools

- On different topics:
 - Savings accounts
 - Current accounts
 - Insurance
 - Inflation
 - Inheritance
 - Credit
 - ...
- Very successful:
 - Savings account comparison tool: consulted 985,000 times
 - Inheritance simulator: consulted 900,000 times



Home > [Budget, betalen, lenen en verzekeren](#) > Vergelijkingsstool zichtrekeningen

1 Welkom — 2 Kaarten — 3 Dienst(en) — 4 Woordenlijst — 5 Resultaten

Je wilt de jaarlijkse kosten voor de meest courante diensten voor een zichtrekening vergelijken? Dan is deze vergelijkingstool precies wat je nodig hebt!

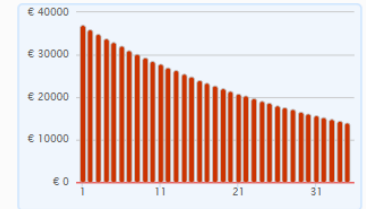
In functie van je leeftijd en voorkeuren voor bankdiensten en -producten biedt de vergelijkingstool:

- De rekeningen die bij je voorkeuren aansluiten, gerangschikt van de goedkoopste tot de duurste
- De mogelijkheid om tot 5 rekeningen met elkaar te vergelijken
- [Detailinformatie over de kosten per rekening](#)

INITIATIE TOOL

Deze module berekent hoeveel een bepaald kapitaal door het effect van inflatie nog waard is na x aantal jaren.

Kapitaal nu € 38.008,00
Jaar 2060
Inflatie (% per jaar) 2,88%



Meer info inflatie: [Klik hier](#)

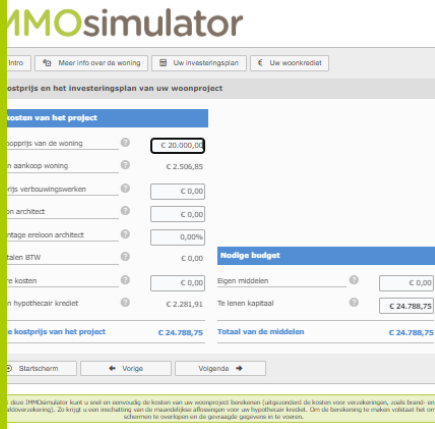
Resultaat met een inflatie van 2,88%

De waarde van € 38.008,00 nu is in 2060 gelijk aan € 14.069,92

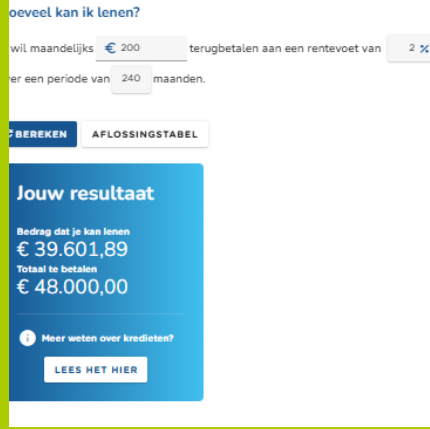
De waarde van € 38.008,00 in 2060 is nu gelijk aan € 102.673,52

Interactivity

SIMULATE



CALCULATE



COMPARE

ID	Name	Category	Dimensions (mm)	Material	Load per sq. inch (psi)	Strength		Durability	Compliance
						Min.	Max.		
001	General Purpose A	B	100x100x20	Aluminum	10,000	12,000	8,000	5	✓
	Heavy Duty B	C	150x150x30	Steel	15,000	18,000	10,000	3	✗
	Ultra Lightweight D	A	50x50x10	Carbon Fiber	5,000	6,000	4,000	7	✓
	Medium Support E	B	75x75x15	Aluminum	7,500	9,000	6,000	4	✓
	Industrial Standard F	C	120x120x25	Steel	12,000	14,000	8,000	2	✗
002	High Load Capacity G	A	200x200x40	Steel	20,000	25,000	15,000	1	✗
	Low Load Capacity H	C	30x30x5	Aluminum	3,000	3,500	2,000	6	✓
	Specialty I	B	110x110x18	Carbon	11,000	13,000	7,000	4	✓
	Thermal Stability J	A	130x130x22	Aluminum	13,000	16,000	9,000	3	✗
	Long-term Storage K	C	60x60x12	Aluminum	6,000	7,000	4,000	5	✓
003	Extreme Load L	A	250x250x50	Steel	25,000	30,000	18,000	0	✗
	Ultra Compact M	C	40x40x8	Aluminum	4,000	4,500	2,500	8	✓
	High-Speed N	B	90x90x20	Aluminum	9,000	11,000	6,000	3	✗
	Low-Speed O	C	80x80x15	Aluminum	8,000	9,500	5,000	4	✓
	Variable Load P	A	140x140x28	Steel	14,000	17,000	10,000	2	✗
004	General Purpose Q	B	100x100x20	Aluminum	10,000	12,000	8,000	5	✓
	Heavy Duty R	C	150x150x30	Steel	15,000	18,000	10,000	3	✗
	Ultra Lightweight S	A	50x50x10	Carbon Fiber	5,000	6,000	4,000	7	✓
	Medium Support T	B	75x75x15	Aluminum	7,500	9,000	6,000	4	✓
	Industrial Standard U	C	120x120x25	Steel	12,000	14,000	8,000	2	✗
005	High Load Capacity V	A	200x200x40	Steel	20,000	25,000	15,000	1	✗
	Low Load Capacity W	C	30x30x5	Aluminum	3,000	3,500	2,000	6	✓
	Specialty X	B	110x110x18	Carbon	11,000	13,000	7,000	4	✓
	Thermal Stability Y	A	130x130x22	Aluminum	13,000	16,000	9,000	3	✗
	Long-term Storage Z	C	60x60x12	Aluminum	6,000	7,000	4,000	5	✓

Savings account comparison tool

- Compares the interest rates paid by regulated savings accounts
- Easy to use:
 - Initial amount
 - Monthly deposit
 - Period=> List of savings accounts
- Protocol between the FSMA and the banks

Aarzel niet om verschillende simulaties te maken aangezien de resultaten kunnen variëren naargelang de ingevulde gegevens (bedragen en spaarperiode).

Jouw spaarbedrag

Startbedrag
€ 100

Maandelijkse storting
€ 100

Spaarperiode: 1 jaar

wikifin

zoeken menu

Banque CPH	Plus	B	✓	België	€ 1.210
vdk bank	Ritme Spaarrekening	B	✓	België	€ 1.210
Belfius	Belfius Flow spaarrekening	B	✓	België	€ 1.200
MeDirect	MeDirect Essential Epargne	B	✓	België	€ 1.200
Argenta	Groeirekening	B	✓	België	€ 1.200
NIBC	NIBC Spaarrekening	A	✓	Nederland	€ 1.200
Banque CPH	Carnet CPH Dépôts 0 à 11 ans inclus	C	✓	België	€ 1.200
Santander Consumer Bank	Vision	A	✓	Spanje	€ 1.200

wikifin

zoeken menu

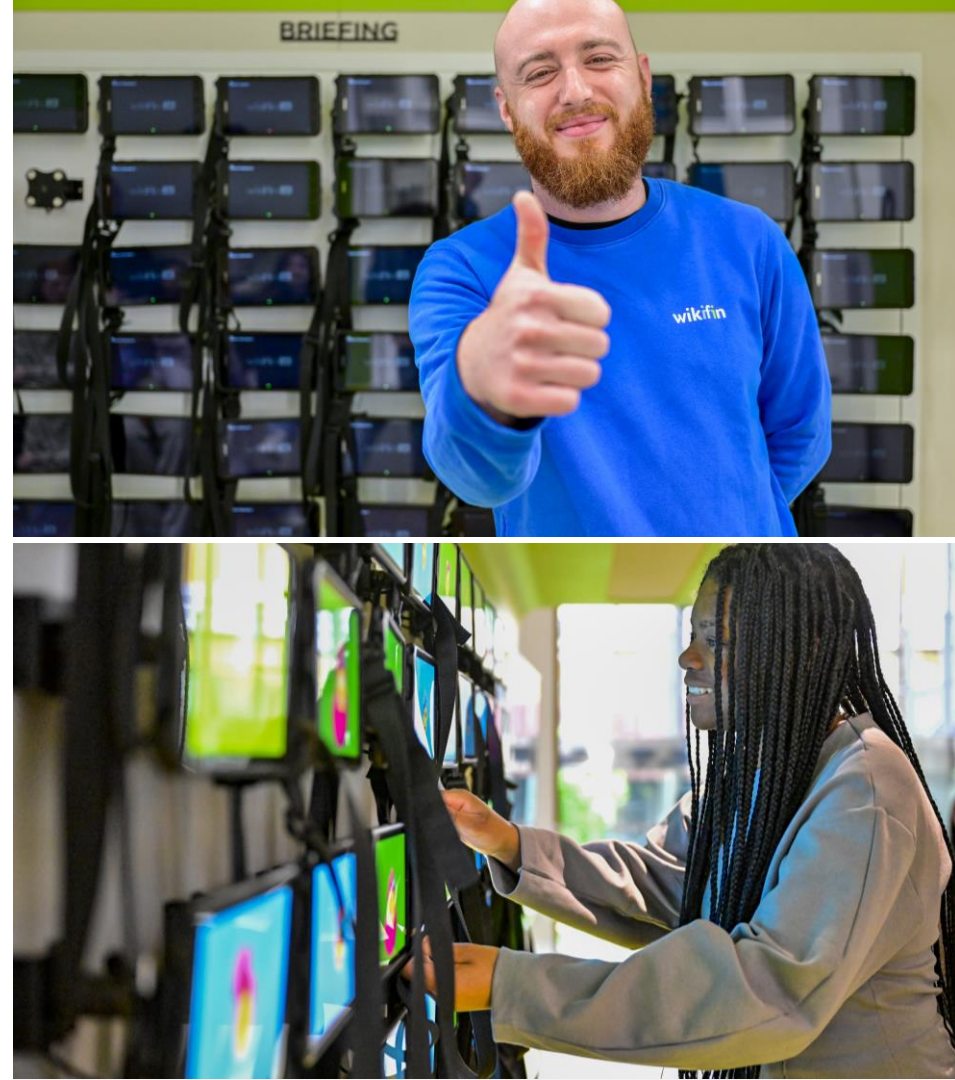
2. The Wikifin Lab

- Officially launched in September 2020 in the presence of the Queen of Belgium
- Located in Brussels
- Key target group: secondary students ages 12+
- More than 1000 m² of **interactive experiences**
- Fully booked



General concept

- The trajectory is designed as a life-sized game into which visitors are immersed, guided by an **educator**
- The trajectory is subdivided into 3 cycles:
 - **Influences**: the challenges faced by consumers
 - **Choices**: the challenges faced by savers
 - **Consequences**: the challenges faced by consumers as engaged citizens



Experience & interactivity

30 PODS



6 BOXES



2 ROOMS



Module on cryptocurrencies

- Learning objectives of the module
 - What is a crypto?
 - What is not a crypto?
 - What are the risks of crypto?
- **Game** around crypto:
 - Mow lawns to earn money
 - Buy/sell crypto
 - Fluctuation
 - Fraud attempts



Module on cryptocurrencies

- Room on cryptos:
 - Reflection on the experiences during the games
 - Repetition of key learning messages



Thank you!

More information?

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wikifin

