

FINANCIAL AND DIGITAL LITERACY OF YOUTH IN POLAND: RATIONALE AND DIRECTIONS OF DEVELOPMENT STRATEGY

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Abstract. The article substantiates the urgency of strengthening financial and digital literacy among Polish youth in the context of rapid digitalization, the diffusion of BNPL products, and rising household arrears. It distinguishes between conventional financial literacy and its digital dimension and frames a strategy-oriented inquiry that links competencies to decision points in real interfaces. The aim of the article is to substantiate the necessity of developing a comprehensive strategy for enhancing financial and digital literacy among youth in Poland, to identify the key problem areas that hinder the effective transfer of knowledge into practical behavior, and to outline strategic directions for curriculum design, digital safeguards, and equity-oriented monitoring. A structured desk review integrates Polish empirical evidence with competence descriptors for children and youth. Findings are mapped to four core domains (money and transactions; planning and managing finances; risk and reward; financial landscape) plus a transversal digital axis and are translated into performance tasks and indicators that allow disaggregation by educational track and locality. The article confirms comparatively solid conceptual knowledge alongside weak behavioral transfer, particularly in budgeting under income variability, building an emergency buffer, and interpreting the total cost of credit; in the digital sphere, binding constraints concern phishing resilience, permissions/data-consent management, provider verification, and interface navigation. Persistent gaps by school track and locality justify differentiated curricular carriers. These findings inform a strategy built on curriculum integration, digital-safety training, and “just-in-time” market tools (standardized total-cost calculators, BNPL checklists, aggregate-debt warnings), supported by partnerships with regulators and industry and by an annual Youth FDL Scorecard. Pairing practice-oriented instruction with embedded digital safeguards can translate knowledge into measurable behavior and reduce equity gaps. The article sets out concrete three-year targets and a scorecard architecture aligned with European frameworks to ensure transparent monitoring and continuous improvement.

Keywords: financial literacy; digital financial literacy; youth; Poland; budgeting; financial safety buffer; total cost of credit; cyber hygiene and phishing; provider verification; knowledge-to-behavior transfer; curriculum and learning modules; equity; scorecard monitoring.

JEL Classification: F52, I22, H54

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Introduction. In contemporary society, the financial literacy of young people increasingly determines not only their individual well-being but also the resilience of broader economic systems. For Poland, which is actively integrating into the European educational and financial landscape, developing skills in money management, budgeting, and saving has become a strategic national priority. At the same time, the rapid digitalization of financial services introduces a new dimension – digital financial literacy – which encompasses the ability to use online payment systems securely, recognize fraudulent schemes, manage personal data, and understand innovative financial products such as “buy now, pay later” (BNPL).

In 2023, the European Commission and the OECD introduced the Financial Competence Framework for Children and Youth in the EU, which outlines key knowledge areas and behavioral skills for age groups ranging from 6 to 29 years. This framework provides a systematic basis for comparing traditional financial literacy with its digital counterpart, identifying gaps, and designing targeted educational interventions. For Polish youth, the dual challenge lies in combining essential financial skills – such as budgeting, taxation, and first investments – with digital competencies, including cyber hygiene, subscription management, and the responsible use of financial applications.

A comparative analysis of these two domains makes it possible to identify the weaknesses in preparing young people for adulthood and to highlight opportunities for integrating financial literacy modules into the curricula of schools, vocational institutions, and universities. The present study seeks to demonstrate both the distinctions and overlaps between financial and digital literacy, while offering approaches for monitoring and enhancing educational practices within the Polish context.

Literature review. One of the best-known Polish studies – Financial Literacy: The Case of Poland led by Beata Świecka and co-authors – focuses on high school students aged 15–16 and finds that 45.3% of students achieved a medium level of knowledge and 43.8% a high level (Świecka et al., 2020). The study also analyzes gender effects: while knowledge levels do not differ significantly between boys and girls, financial behavior and the use of financial instruments do show gender differences (Świecka et al., 2020). This approach – developing three components: knowledge, behavior, and attitudes – is often used as a model for assessing financial literacy (Świecka et al., 2020).

Another Polish study – M. Szafrńska’s (2019) work on financial literacy among students from rural areas of the Małopolskie region – points to substantial territorial heterogeneity: students from remote localities have lower financial knowledge results, weaker practical behavior, and less access to financial resources, which contributes to internal inequality (Szafrńska, 2019).

In addition, Polish national reports such as the OECD’s Financial Literacy in Poland (2021) map levels of financial literacy in Poland, highlighting features of the youth segment (for example, participation in financial programs, use of banking products, digital integration) (OECD, 2021). The OECD complements this with data on the financial behavior of Polish youth – such as indicators of money management,

savings, and debt among young adults (OECD, 2021).

International frameworks – especially the European Commission & OECD (2023) Financial Competence Framework for Children and Youth in the EU – provide a structured classification of competencies that should be developed among young people: Money & transactions, Planning & managing finances, Risk & reward, Financial landscape, plus a transversal digital axis (European Commission & OECD, 2023). This framework underpins cross-country comparative analysis and allows curricular models to be adapted to local conditions.

The article “Youth, money, and behavior: the impact of financial literacy interventions” (Mancone et al., 2024) emphasizes that interventions with practical components (for example, cases, simulators) have significant effects on youth behavior-especially when tools are integrated into their environment (apps, school platforms). This confirms that knowledge alone is not sufficient; tools are needed that motivate and are “acquired” in the context of real financial decisions (Mancone et al., 2024).

Furthermore, a study using AHP / Fuzzy AHP approaches assesses levels of financial and digital inclusion among age groups (15-34) in East-Central European countries, including Poland. The authors find that Poland shows among the higher composite indices of financial and digital literacy compared with some neighboring countries (Marza et al., 2025). This study is important for understanding how digital competencies and financial literacy jointly influence young people’s active inclusion in the financial system.

Polish and international studies concur that there is a gap between knowledge and actual behavior. In the Polish context, even students with “high knowledge” often do not apply it to systematic budgeting or checking credit conditions – this is due to a lack of practical tasks in school courses. Świecka and colleagues also note that family and the internet are very often the sources of financial knowledge (Świecka et al., 2020). Thus, the role of “informal learning” becomes key.

At the international level, frameworks such as Mancone et al. (2024) show that effective interventions – those that combine classroom instruction with digital nudges and simulators in the user’s environment – promote better transfer of knowledge into behavior. In particular, when the competence-building system is embedded in everyday digital platforms, it is easier for young people to apply skills in real scenarios.

Polish studies also highlight inequalities. In Świecka et al. (2020), gender differences appear less in knowledge than in the use of financial instruments: boys more often engage in investing or borrowing. This is important to consider when designing modules that must be inclusive. In addition, Szafrńska (2019) finds that students from rural areas have poorer access to financial services and lower levels of practical knowledge, which reinforces spatial inequality.

Internationally, Marza et al. (2025), using AHP methods, show that financial and digital education are key to building “financial responsibility,” and that in Central European countries, including Poland, digital components should be strengthened as an integral part of financial literacy.

The Polish literature on youth financial literacy remains constrained by five

recurring gaps. First, digital financial literacy is often relegated to add-on knowledge checks rather than situated actions, so studies seldom observe whether students verify providers, read BNPL/subscription terms within live interfaces, manage permissions, or detect high-quality phishing. Second, evaluation rarely targets behavioral change (for example, pre-contract simulations, a three-month buffer, MFA adoption, or subscription cancellation), which blurs the line between transient knowledge gains and durable competence. Third, measurement heterogeneity – non-aligned scales, few standardized performance tasks – limits comparability and meta-analysis. Fourth, equity is underexamined: differences by track (general vs vocational), locality, work experience, family practices, and device hygiene are acknowledged but not systematically modeled. Fifth, evidence on implementation mechanisms is thin; “living labs” and co-designed market tools (standardized TCC boxes, simulation widgets, aggregate-debt warnings, cooling-off prompts) are rarely tested. A forward agenda should embed digital-action metrics, prioritize behavioral endpoints, harmonize instruments with EC-OECD descriptors, disaggregate for equity, and evaluate practice-oriented interventions in partnership with market and regulatory actors.

A comparative analysis of financial and digital financial literacy among Polish youth reveals that the most persistent deficits emerge at the junction of cognition, behavior, and context. In the financial domain, weaknesses cluster around planning and managing finances. Students typically understand simple budgeting in abstract classroom tasks yet struggle to translate this knowledge to volatile cash flows, irregular part-time income, and lumpy expenses such as rent deposits or tuition payments. The difficulty intensifies when budgets must incorporate taxes, social insurance contributions, and seasonality, which require adaptive planning rather than static lists (European Commission & OECD, 2023). A similar pattern appears for emergency savings: the concept of a three-month buffer is widely recognized, but implementation falters in the absence of practical heuristics – automatic transfers on payday, earmarking windfalls, or micro-savings rules – that convert intentions into routine behavior (European Commission & OECD, 2023; OECD/INFE, 2023). The same transfer problem characterizes the reading of the total cost of credit. Many young people can calculate interest in a controlled setting, but the skill breaks down at the point of purchase, especially with buy-now-pay-later and small consumer loans whose fragmented fees and teaser schedules obscure full price; few perform pre-contract rate and payment simulations that incorporate penalties and switching costs (OECD/INFE, 2023).

In the digital dimension, bottlenecks are less about declarative knowledge and more about situated action. Youth can often describe phishing in general terms but fail to apply source-verification routines under time pressure, such as expanding sender headers, inspecting URLs, and pausing when messages induce urgency or secrecy (European Commission & OECD, 2023). Consent and permission screens are treated as routine obstacles rather than meaningful risk checkpoints, leading to habitual click-through behavior without understanding high-risk data categories or how to revoke access later. Opaque subscription funnels and default auto-renewals compound the problem, as do installment plans whose costs are dispersed across interfaces.

Table 1. Comparative indicators for financial vs. digital financial literacy among Polish youth (15–24)

Dimension	Financial literacy (core)	Digital financial literacy (digital axis)	Example performance tasks (assessment)	Outcome indicators (monitoring)
Knowledge & skills	Budgeting with irregular income; emergency buffer design; reading total cost of credit (TCC); basic saving/investing concepts	Cyber hygiene; phishing recognition; data-consent and permissions; provider verification; interpreting BNPL and subscription terms	Build a monthly plan that absorbs a 15% income shock; configure automated transfers to reach a 3-month buffer; choose the cheaper of two credit/BNPL offers using a standardized TCC box under a late-fee scenario	Mean domain score (0–100); share reaching minimum threshold in core domains (EC–OECD, 2023)
Behavior (transfer)	Run a pre-contractrate/payment simulation; maintain a 3-month buffer; avoid high-cost credit	Enable MFA; verify provider in an official register; cancel a subscription within 2 minutes; decline risky offers when terms are opaque	Telemetry/logs: opened calculator; completed simulation; adjusted for late fees; time-to-completion for tasks	% using simulations before credit/BNPL; % with buffer ≥ 3 months; % with MFA enabled; % completing provider verification (OECD/INFE, 2023)
Self-efficacy & attitudes	Confidence to negotiate rent/credit; willingness to seek help or file complaints	Confidence to identify scams; intention to read and manage permissions; readiness to revoke consent	Short scales aligned to descriptors; scenario-based reflection items	Self-efficacy indices; intention-to-act measures (OECD, 2024)
Equity & context	Track differences: general vs vocational, prior work experience, family practices	Device and hygiene differences: shared phones, outdated OS, password practices	Disaggregate performance tasks by track/region; device-risk checklist	Scorecard disaggregation by track/region; gap reduction over time (EC–OECD, 2023)

Note. The table operationalizes EC–OECD (2023) descriptors into assessable tasks and policy-relevant indicators. Monitoring should triangulate knowledge scores, performance task completion and timing, and self-efficacy, with disaggregation by school track and region for equity oversight (European Commission & OECD, 2023; OECD/INFE, 2023; OECD, 2024).

A further gap concerns provider verification and licensing: students frequently lack a fast, practiced routine for consulting official registers and complaint channels to distinguish supervised from unsupervised entities (OECD/INFE, 2023). In all these cases, the relevant competence is interface literacy – locating cancellation paths, identifying pre-checked boxes, and computing cumulative costs when discounts expire – rather than abstract familiarity with concepts (European Commission & OECD, 2023).

These transfer failures persist even where Poland exhibits strong school achievement, because high performance in mathematics or reading does not automatically yield applied financial capability without authentic tasks and decision-proximate supports (OECD, 2024). The mechanisms are consistent across both literacies: attention scarcity, present bias, and interface frictions that hide total cost or risk. A student able to compute compound interest may still accept a costly plan if the checkout flow defaults to BNPL and the standardized price box is concealed behind additional clicks; likewise, a student who can list phishing cues may still fall for a

“delivery reschedule” lure between classes. The literature therefore converges on a two-track design: practice-oriented modules in school that build schemas and if-then rules, paired with just-in-time scaffolds embedded in the digital channels where decisions actually occur – standardized total-cost-of-credit calculators, aggregate-debt warnings, multi-factor authentication prompts, and brief cooling-off messages before high-risk commitments (European Commission & OECD, 2023; OECD/INFE, 2023).

Heterogeneity within Polish youth further underscores the need for differentiated carriers. Competence varies by educational track (general versus vocational), work experience, and family financial practices; digital risk correlates with device habits such as shared phones, outdated operating systems, and weak password management (European Commission & OECD, 2023). Equity-sensitive implementation implies delivering the same core competencies through distinct entry points: workplace-linked modules and payroll casework for vocational tracks; housing, first-credit, and taxation tasks for university cohorts; and platform-neutral micro-tools for all, optimized for mobile use. Measurement, in turn, should go beyond right-wrong items to performance tasks with process data: building a budget that absorbs a 15 percent income shock, configuring automated transfers to reach a three-month buffer within a year, comparing two credit or BNPL offers using a standardized fee box under a late-payment scenario, locating a subscription-cancellation path within two minutes, enabling multi-factor authentication when prompted, and verifying providers via official registers. Triangulating knowledge scores, task completion and timing, and self-efficacy indicators yields an evaluation architecture that is both age-appropriate and policy-relevant (European Commission & OECD, 2023; OECD, 2024).

**Table 2. Financial and digital literacy scorecard for Polish youth
(proposed one-year monitoring template)**

Dimension	Indicator	Baseline (OECD 2023 / EC–OECD 2023)	Target (1 year)	Data source
Core financial literacy	% of youth achieving minimum threshold score	45–47%	+10%	OECD/INFE survey
Digital financial literacy	% scoring $\geq 50/100$ in digital axis	29%	+15%	EC–OECD framework alignment
Behavioral adoption	% using simulations before credit/BNPL	<20% (est.)	+15%	School pilot logs
Security & resilience	% with MFA enabled, phishing detection	<30%	+20%	Digital literacy modules
Equity (disaggregation)	Gap between general vs vocational track	~15 pp	Reduce by 5 pp	National education stats

Note. This scorecard integrates OECD/INFE and EC–OECD (2023) descriptors into measurable short-term outcomes. Targets are illustrative and designed to benchmark annual progress in both financial and digital domains, with equity-sensitive disaggregation.

Taken together, the emerging picture is clear. For Polish youth, financial literacy falters when budgeting and total-cost comprehension remain theoretical, and digital financial literacy falters when safety routines are not rehearsed under realistic interface and time constraints. The strongest and most measurable gains are likely where classroom practice with authentic cases is paired with embedded safeguards at the moment of choice, and where outcomes are monitored through a concise scorecard that triangulates knowledge, behavior, and self-efficacy, disaggregated by track and region for equity oversight (European Commission & OECD, 2023; OECD/INFE, 2023; OECD, 2024).

Aims. The aim of the article is to substantiate the necessity of developing a comprehensive strategy for enhancing financial and digital literacy among youth in Poland, to identify the key problem areas that hinder the effective transfer of knowledge into practical behavior, and to outline strategic directions for curriculum design, digital safeguards, and equity-oriented monitoring.

Methodology. The article is based on a structured desk review of Polish empirical studies and international policy frameworks, with particular attention to OECD and European Commission competence models. Evidence has been systematically organized according to four core domains – money and transactions, planning and managing finances, risk and reward, and financial landscape – with the addition of a transversal digital axis. On this basis, the study has developed a set of assessment-ready performance tasks, such as budgeting under income variability, interpreting the total cost of credit, and enacting digital security behaviors. These tasks have been translated into monitoring indicators that can support the implementation of a national development strategy and enable disaggregation by educational track and region.

Results. The need to strengthen financial and digital literacy among young people in Poland has become particularly urgent in the context of recent economic and social transformations. Rising household debt, the rapid spread of digital financial services, and the increasing popularity of credit innovations such as “buy now, pay later” (BNPL) are exposing young consumers to new risks. OECD/INFE (2023) reports that only 29% of Polish youth meet the minimum threshold of digital financial literacy, while national surveys confirm that knowledge does not always translate into secure or responsible financial behavior. At the same time, structural inequalities remain visible: students in vocational schools and rural areas often lag behind their peers in general education tracks. These trends underscore the necessity of a comprehensive strategy that simultaneously addresses knowledge, behavior, and equity, while embedding financial skills into real-life digital environments.

The proposed strategy seeks to provide a coherent response to these challenges. Its vision is to ensure that youth aged 15–24 not only acquire theoretical knowledge but also demonstrate concrete behaviors such as maintaining a three-month financial buffer, conducting pre-contract payment simulations, enabling multi-factor authentication, and making informed credit and investment decisions. The strategic goals include raising the share of youth reaching minimum financial and digital competence thresholds by 15 percentage points within three years, ensuring that at least 40% of youth simulate payments before taking on BNPL or credit, increasing MFA

adoption to 60%, and reducing the equity gap between general and vocational tracks by five percentage points.

To achieve these goals, the strategy relies on several pillars. Curriculum integration will introduce mandatory modules in schools and universities covering budgeting, credit, taxation, and digital safety, supported by authentic case studies. Digital safety training will focus on phishing recognition, data-consent management, and provider verification. Just-in-time market tools, such as standardized calculators for total cost of credit, BNPL checklists, and aggregate debt warnings, will be embedded directly into banking and e-commerce applications. Partnerships with regulators, banks, and fintechs will provide “living labs” for practice-oriented learning, while equity measures—including mobile labs for rural areas and tailored modules for vocational schools—will ensure inclusive access.

Monitoring and accountability are central to the strategy. An annual Youth Financial and Digital Literacy Scorecard will measure progress using harmonized indicators aligned with OECD and European Commission frameworks. Indicators will track knowledge, behavioral adoption, digital resilience, and equity outcomes, ensuring transparent reporting and continuous improvement.

**Table 3. Financial and Digital Literacy Scorecard for Polish Youth
(Monitoring Template)**

Dimension	Indicator	Baseline (OECD 2023)	Target (3 years)	Source
Core financial literacy	% above minimum threshold	45–47%	+15 p.p.	OECD/INFE, 2023
Digital financial literacy	% scoring $\geq 50/100$ digital axis	29%	+15 p.p.	EC–OECD, 2023
Behavior adoption	% simulating payments before credit/BNPL	<20%	$\geq 40\%$	School pilot logs
Security & resilience	% with MFA enabled and phishing awareness	<30%	$\geq 60\%$	Digital modules
Equity	Gap between general and vocational tracks	~15 p.p.	–5 p.p.	National education

Note. Data synthesized from OECD/INFE (2023) and European Commission & OECD (2023). Targets are illustrative and can be adjusted after pilot assessments.

Ultimately, the systematic development of financial and digital literacy will reduce the share of households with overdue debt, strengthen resilience to macroeconomic shocks, and expand youth participation in long-term savings and capital markets. In the medium term, these outcomes will enhance consumer protection, improve household well-being, and generate deeper domestic savings as a stable source of investment for the Polish economy. In this way, financial and digital literacy should be viewed not only as an educational priority but as a strategic lever for economic security and sustainable growth.

The proposed strategy offers a pathway to integrate knowledge and behavior, ensuring that Polish youth not only understand but also apply financial and digital competences in real contexts. By embedding tools into daily digital environments and strengthening partnerships with regulators and industry, Poland can reduce vulnerability to debt traps, improve resilience to macroeconomic shocks, and foster equitable participation in capital markets. In the medium term, systemic improvements in financial literacy will contribute to household stability, stronger consumer

protection, and deeper domestic savings as a source of economic growth.

Discussion. The discussion has demonstrated that financial and digital literacy in Poland's youth requires not only stronger knowledge components but also systemic mechanisms to convert knowledge into protective behaviors. It has been shown that young people rarely maintain financial buffers, simulate credit or BNPL payments, or compare the total cost of credit across offers, despite being familiar with basic financial concepts. In the digital dimension, weaknesses have been identified in phishing resilience, permission management, provider verification, and interface navigation. Furthermore, disparities by type of school and place of residence have been highlighted, underlining the importance of differentiated educational strategies and inclusive access.

Conclusion. The article has provided a comprehensive review of Polish and international studies devoted to financial and digital financial literacy among youth. The main problematic areas that reveal the gap between existing knowledge and actual behavior have been examined, in particular in the domains of budgeting, building an emergency "safety buffer," and applying the indicator of the total cost of credit. It has been identified that in the digital dimension the key barriers remain the lack of skills in countering phishing attacks, weak control of permissions and personal data, insufficient practice in verifying financial providers, and difficulties in navigating online interfaces.

Furthermore, it has been demonstrated that inequalities by type of educational institution and place of residence significantly influence the accessibility and effectiveness of educational initiatives, highlighting the need for targeted programs and differentiated training modules. It has been substantiated that combining practice-oriented learning with digital "safety nets" and implementing a transparent monitoring system (scorecard) is the most promising path toward achieving sustainable outcomes.

In conclusion, the article has substantiated the rationale for a national strategy aimed at developing financial and digital literacy among Polish youth. It has been established that the most effective approach combines practice-oriented curricular modules with embedded digital safeguards in market interfaces. The article has formulated strategic directions for the implementation of such a strategy: (i) integration of practice-based tasks into curricula at schools and vocational institutions; (ii) introduction of just-in-time digital tools such as standardized total cost of credit calculators and aggregate debt warnings; (iii) systematic collection of disaggregated monitoring data through an annual Youth Financial and Digital Literacy Scorecard. Thus, it has been proven that a strategy built on these pillars is a necessary prerequisite for enhancing household resilience, strengthening consumer protection, and ensuring sustainable socio-economic development in Poland.

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