CHAPTER 2
DEVELOPMENT OF FINANCE, ACCOUNTING AND AUDITING

FINANCIAL LITERACY IN POLAND: MACROECONOMIC DRIVERS, RISK FACTORS AND POLICY RESPONSES

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Abstract. *Poland's recent macro-financial landscape, shaped by the 2022 inflation shock, swift policy-rate increases, and record levels of household arrears, has intensified the social and economic consequences of low financial literacy. A growing body of evidence also points to pronounced deficits in digital financial competence, especially in the contexts of BNPL usage and cryptocurrency awareness. The aim of this study is to synthesize current evidence on financial literacy in Poland, diagnose the most critical behavioral and digital gaps, and propose a framework for implementing the National Strategy for Financial Education (NSFE) with clear key performance indicators for the period 2025-2030. Methodologically, the paper undertakes an integrative review of Polish and international sources-including OECD/INFE profiles, successive NBP survey waves, and industry statistics on arrears-and triangulates these with structured policy-design elements covering governance, standards, and behavioral safeguards. Narrative insights are explicitly connected to tabulated evidence on the macroeconomic setting, risk factors, KPIs, and groups at heightened risk. Findings indicate that while overall adult financial literacy in Poland hovers near the OECD average, substantial digital "blind spots" remain: only a minority of adults meet minimum digital thresholds and many misinterpret the legal status of crypto assets. Macroeconomic indicators for 2020–2024 reveal inflation volatility, a steep interest-rate cycle from 0.10% to 6.75%, and a new peak in overdue household debt, all of which amplify the cost of poor financial choices. The analysis highlights behaviorally driven vulnerabilities – BNPL fragmentation, insufficient emergency buffers, and exposure to phishing – and links them to priority cohorts such as youth entering the labor market, households already in arrears, and migrants. In response, the paper outlines an NSFE-aligned implementation toolkit comprising national outcome standards, a public registry and quality label for programs, just-in-time digital nudges such as standardized total-cost-of-credit calculators, default limits, and cooling-off periods, and an annual Financial Literacy Scorecard with open microdata and KPI targets through 2030. Embedding digital literacy, debt hygiene, and targeted support within a coordinated NSFE ecosystem can reduce arrears, bolster resilience to shocks, and increase participation in long-term savings. Immediate priorities include piloting design-tested interventions, expanding teacher and counselor capacity, and institutionalizing impact evaluation to guide iterative policy refinement.*

Keywords: *financial literacy; Poland; digital competencies; National Strategy for Financial Education (NSFE); household debt; BNPL; crypto awareness; macroeconomic resilience; consumer protection; financial education policy.*

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Introduction. Financial literacy in the modern context has become one of the key factors of socio-economic stability and national development. For Poland, a member of the European Union integrating into global capital markets, the level of financial awareness among the population determines not only the quality of individual economic decisions but also the resilience of the national financial system. Over the past five years, the country has faced a number of challenges: the inflationary shock of 2022 (14.4%), a sharp increase in the key policy rate of the National Bank of Poland from 0.1% in 2020 to 6.75% in 2022, as well as record levels of household overdue debt, which exceeded PLN 84 billion in 2024. These trends highlight the growing need to develop skills in rational personal financial management, expenditure planning, and the responsible use of credit instruments.

Particular attention should be paid to the development of digital financial literacy, as it is in the digital environment that Poles encounter new risks—ranging from fraudulent schemes to the opaque conditions of “buy now – pay later” (BNPL) services. OECD studies show that only 29% of adults across countries achieve the basic level of digital financial awareness, while among the Polish population there is widespread misunderstanding regarding the legal nature of cryptocurrencies. This increases household vulnerability and reduces their ability to make balanced investment and consumer decisions.

In addition, a significant proportion of young people, despite demonstrating strong results in international educational assessments, lack practical knowledge of taxation, social insurance, and long-term investment instruments. As a result, upon entering the labor market, they often make mistakes with long-term financial consequences. For migrants and socially vulnerable groups, additional barriers arise from the linguistic and legal specificities of the Polish financial market.

In response to these challenges, Poland in 2023 adopted the National Strategy for Financial Education, developed in cooperation with the European Commission and the OECD. This strategy outlines a roadmap for the development of financial literacy over the next seven years, emphasizing the coordination of efforts among state institutions, financial organizations, and the education sector. Implementation of this strategy has the potential to significantly increase household resilience to macroeconomic shocks, reduce debt burdens, and encourage broader participation in long-term savings and capital market instruments.

Thus, enhancing financial literacy in Poland is not only a matter of individual well-being but also an important strategic priority of national economic policy. A systemic approach to cultivating financial culture will provide the country with a balance between social security, innovative development of the financial sector, and sustainable economic growth.

Literature review. Polish researchers frequently adopt the OECD/INFE framework and instruments, tailoring them to national samples of adults, pupils, and university students (OECD, 2021, 2023). A comprehensive synthesis by Świecka and Wyszkowska-Kaniewska systematizes approaches to financial education and literacy in Poland and identifies gaps and institutional specificities across schools, universities, financial-services markets, and regulators (Świecka & Wyszkowska-Kaniewska, 2019). Cross-country evidence that includes a dedicated focus on Poland – such as the comparative study by Spivak, Mihus, and Greben – underscores the importance of coordinated state-level strategies and the mainstreaming of digital competencies across Europe (Spivak et al., 2024a). The Polish-language profile compiled by the national financial regulator (UKNF) further maps initiatives and needs in financial education, acting as a bridge between international methodology and local practice (OECD, 2021, 2023).

A substantial strand measures the knowledge and skills of young people. In a representative study of high-school students, a Polish team led by Świecka found that most students achieve medium or high levels of basic knowledge, while gender differences and a persistent knowledge–behavior gap remain, suggesting the need for targeted interventions (Świecka et al., 2020). PISA results, regularly analyzed by Polish institutions including the Financial Ombudsman, confirm strong cognitive performance but limited transfer to day-to-day financial choices without practical modules on taxation, social insurance, renting, and investing (OECD, 2021). More recent scholarship traces links between knowledge, saving attitudes, and student behavior, adding a behavioral dimension to traditional knowledge tests (Bień & Gębski, 2024).

For adults, cyclical surveys by the National Bank of Poland (NBP) document enduring “blind spots” in debt management and digital security and are used to target educational programming (NBP, 2020). In international perspective, the third OECD/INFE wave indicates that only a modest share of adults reach the minimum threshold of digital financial literacy – highly relevant to Poland’s rapidly digitalizing market (OECD, 2023). Complementary industry statistics show overdue household liabilities peaking around late-2024, reinforcing the case for debt-hygiene and over-indebtedness prevention (BIG InfoMonitor, 2025). Importantly, adult digital-skills capacity is a binding constraint: a comparative analysis of adult-education ecosystems highlights policy levers for mainstreaming cybersecurity, informed data consent, and BNPL-risk literacy – elements directly applicable to NSFE implementation in Poland (Spivak et al., 2024b).

Polish studies consistently identify education, income, gender, and family context as key determinants of youth and student financial literacy; gender differences appear not only in knowledge but also in confidence and investment readiness (Świecka et al., 2020; Bień & Gębski, 2024). OECD profiles add the perspective of newly arrived vulnerable groups (refugees, migrants), for whom linguistic and informational barriers magnify the risk of poor financial decisions – an insight echoed in NBP/UKNF educational campaigns (OECD, 2021; NBP, 2020).

A turning point was the preparation and adoption of Poland’s National Strategy for Financial Education (NSFE) with the European Commission, OECD, the Ministry of Finance, NBP, UKNF, UOKiK, BFG, GPW, and others, which set a seven-year roadmap focused on digital literacy, debt prevention, and stakeholder coordination (OECD, 2023). The literature stresses that, without monitoring behavioral change – consumer complaints, arrears, and participation in long-term savings – formal instruction delivers limited effects (NBP, 2020; BIG InfoMonitor, 2025). The two

SCNCHub studies cited above provide comparative and methodological scaffolding for calibrating Polish interventions and KPIs, linking financial-literacy policies to measurable outcomes and to adult digital-skills ecosystems (Spivak et al., 2024b).

The Polish corpus suggests three core points: youth exhibit a relatively strong cognitive base, yet behavioral and digital gaps persist; for adults, debt management, inflation/interest-rate navigation, and cybersecurity remain critical; and inequalities by gender, education, and socio-economic status shape divergent learning trajectories. Priorities for future work include design-oriented evaluations of courses and embedded tools (e.g., total-cost-of-credit calculators, point-of-sale BNPL risk prompts) and national panels to track long-run behavioral effects of NSFE programs (OECD, 2023; NBP, 2020; Spivak et al., 2024b).

Aims. The aim of this study is to synthesize current evidence on financial literacy in Poland, diagnose the most critical behavioral and digital gaps, and propose a framework for implementing the National Strategy for Financial Education (NSFE) with clear key performance indicators for the period 2025–2030. The research is guided by the understanding that financial literacy is not only an individual competency but also a determinant of collective socio-economic resilience and long-term market stability.

Methodology. The methodology is based on an integrative review of international and national sources, including OECD/INFE assessments, cyclical surveys by the National Bank of Poland, and sectoral arrears statistics. These were triangulated with policy design approaches to create a comprehensive picture of financial literacy in Poland. Special attention was given to tabular synthesis of macroeconomic indicators, structural risk factors, and vulnerable groups, allowing for a clear linkage between evidence and policy instruments.

Results. Recent international assessments indicate that Polish adults are at about the OECD average for overall financial literacy, but with pronounced "blind spots" in digital finance. According to the OECD/INFE 2023 survey, only about one-third of adults across participating countries reach the minimum target score in overall financial literacy, while in digital literacy the share is just 29% (the average digital score across OECD countries was 55/100). Critically, only 41% of adults understand that cryptocurrencies are not legal tender, which heightens vulnerability to fraud and excessive risk-taking. These findings are directly relevant to Poland's rapidly digitalizing market, where online products are becoming the dominant channels for accessing financial services.

Together, these factors show that the primary gaps in Poland are behavioral and digital, not merely cognitive. Inflation and rate volatility raised the cost of mistakes, while BNPL and crypto trends multiplied decision points where consumers need "just-in-time" guidance. A coordinated NSFE agenda that embeds digital finance, debt-hygiene, and targeted support for youth and vulnerable groups – backed by simple tools like total-cost calculators and pre-contract checklists – offers the clearest path to measurable risk reduction and more resilient household finances.

Earlier OECD profiling showed that Polish adults scored 13 out of 21 points in the 2020 adult sample—displaying relatively stronger understanding of basic concepts but weaker competencies in cybersecurity and safe online behavior. Digital “gaps” remain a systemic issue that do not disappear on their own, while financial products and delivery channels continue to grow more complex.

Table 1. Key Macroeconomic and Financial Indicators for Poland, 2020–2024

Year	Average annual CPI (%)	NBP policy rate (end of year, %)	Overdue household debt (PLN billion)	Brief note
2020	3.37	0.10	~83.2	Low interest rates after COVID-19; high debt levels remain.
2021	5.06	1.75	~79.9	Temporary decline in arrears; start of monetary tightening.
2022	14.43	6.75	72.5 → 75.8 (H1)	Inflation shock and sharp policy-rate hikes.
2023	11.53	5.75	83.6	Return to peak arrears despite lower inflation.
2024	3.79	5.75	84.7	Historical maximum in overdue liabilities.

Sources: World Bank/FRED (CPI); Narodowy Bank Polski (NBP policy rate); BIG InfoMonitor/BIK (household arrears).

In the youth segment, Poland traditionally performs above the OECD average in education; however, inequalities by socio-economic status and access to practical financial skills persist. The updated PISA-2022 results for Poland confirm strong performance in reading, mathematics, and science, but these outcomes do not automatically translate into applied financial decision-making without targeted financial-literacy education.

To better understand why enhancing financial literacy is a pressing issue in Poland today, it is important to examine the socio-economic and financial environment of the past five years. Households have faced increasing challenges stemming from debt accumulation, inflationary shocks, and the spread of new financial products, all of which heighten the risks of poor financial decisions. The following section outlines the key factors that amplify the urgency of implementing comprehensive financial literacy programs.

First, household stress tests point to record levels of overdue liabilities—PLN 84–86 billion in BIG InfoMonitor/BIK registers by late-2024 to early-2025, with more than 2.6 million individuals in arrears. Even if the growth rate has slowed, absolute levels remain high, signaling gaps in budgeting, credit management, and timely responses to income/interest-rate risks.

Together, these factors show that the primary gaps in Poland are behavioral and digital, not merely cognitive. Inflation and rate volatility raised the cost of mistakes, while BNPL and crypto trends multiplied decision points where consumers need “just-in-time” guidance. A coordinated NSFE agenda that embeds digital finance, debt-hygiene, and targeted support for youth and vulnerable groups – backed by simple tools like total-cost calculators and pre-contract checklists – offers the clearest path to measurable risk reduction and more resilient household finances.

Table 2. Key Factors Reinforcing the Need for Financial Literacy in Poland

Factor	2020–2024 Dynamics	Household Risk	Policy / Response Tools	Sources
Inflation and high interest rates	Inflation peaked in 2022–2023; policy rate rose from 0.10% (2020) to 6.75% (2022), then held around 5.75% in 2023–2024	Higher cost of debt; errors choosing fixed vs. variable rates; budget stress	Education on total cost of credit; refinancing options; household stress-tests	OECD/INFE; NBP
BNPL and e-commerce	Double-digit BNPL growth; B2B BNPL ~+44% y/y (2024)	Fragmented small debts; opaque fees	Default limits; total-cost calculators; pre-purchase checklists	Industry market reports
Crypto / investment fraud	Only ~41% of adults (cross-country) know crypto is not legal tender	Vulnerability to scams and excessive risk-taking	Scam-recognition modules; verification of providers/licences	OECD/INFE
Cyber hygiene / digital skills	Weak spots in safe online behavior	Phishing, data leaks, "fine print" traps and subscriptions	Mandatory digital-financial-literacy modules within NSFE	OECD/INFE; UKNF
Youth entering the labor market	High academic results ≠ applied financial skills	Mistakes with taxes/ZUS, renting, credit	"School–university–employer" practicums; GPW/bank casework	OECD/PISA; Polish institutions
Migrants and vulnerable groups	Information asymmetry, language barriers	Mis-choice of products; overpayments	Targeted programs; multilingual materials	NBP/UKNF; OECD

Source: systematized by the author

Second, an environment of elevated – though easing – inflation expectations and relatively high policy rates (the NBP rate held at 5.75% from November 2023) complicates borrowing decisions, increases the cost of mistakes, and demands better understanding of complex products (fixed vs. variable rates, refinancing, inflation risk).

Third, the explosive growth of BNPL (buy now, pay later) and e-commerce creates a "false sense of cheapness," given low price transparency and fragmented debt across providers. Market estimates point to double-digit/high growth in BNPL in Poland in 2023–2024, including the B2B segment (expected growth of roughly ~44% y/y in 2024). Without adequate financial and digital literacy, this accelerates over-indebtedness and "debt traps."

Fourth, crypto and investment trends matter. A sizeable share of adults still misunderstand the legal status of cryptocurrencies; combined with aggressive marketing of "easy" investments and the spread of scams, raising awareness becomes a household financial-security priority (Table 3). This table 3 provides a concise overview of inflation dynamics, policy interest rates, and household indebtedness, which serve as a foundation for the analysis of structural drivers.

In order to identify the most vulnerable areas and social groups in Poland, it is essential to map the specific "pain points" that limit financial resilience. These gaps highlight where traditional financial knowledge is insufficient, and where targeted interventions are urgently required. The table 4 summarizes the main deficiencies, associated household risks, and the groups most affected.

Table 3. Key Performance Indicators (KPI) for Financial Literacy Policy in Poland, 2025–2030

Indicator	Definition / Formula	Baseline	Target 2026	Target 2030	Source / Note
Share of adults reaching the minimum threshold of digital financial literacy	% of adults achieving the OECD/INFE minimum score	29% (average across countries, 2023)	≥40%	≥55%	National measurement to be conducted within NSFE (OECD, 2023).
Household overdue debt	PLN billion (BIG InfoMonitor/BIK, credit + non-credit)	84.7 (2024)	−10% vs. 2024	−20% vs. 2024	Annual monitoring (BIG InfoMonitor/BIK).
Share of households with a "safety cushion" ≥3 months of expenses	Survey response (yes/no)	To be measured nationally (2025)	+8 p.p.	+15 p.p.	To be included in annual NSFE Scorecard.
Consumer complaints about financial services per 10,000 clients	Complaints / client base (UOKiK/UKNF)	2024 baseline	−15%	−35%	Annual reporting by regulators.
Share of borrowers performing a "rate-check" before taking credit	% of new borrowers using payment/rate simulation	Pilot measurement 2025	60%	85%	Integration into banking and non-banking platforms.
Participation in long-term savings (IKE/IKZE)	% of adult population with active IKE/IKZE accounts	2024 baseline (GPW/market data)	+5 p.p.	+12 p.p.	Coordinated with GPW and Ministry of Finance.
Share of teachers/education tracks delivering digital financial literacy	% of schools, vocational institutions, and universities implementing NSFE modules	Pilot audit 2025	70%	100%	NSFE roadmap (2023–2030).
Awareness of the legal nature of cryptocurrencies	% of respondents aware that "crypto ≠ legal tender"	41% (average, 2023)	≥60%	≥75%	Adaptation to national survey sample (OECD/INFE).

Note: p.p. = percentage points.
Sources: OECD/INFE (2021, 2023), BIG InfoMonitor/BIK, GPW, NSFE Roadmap, UOKiK/UKNF.

As shown in the table, Poland's financial literacy challenges are not confined to basic knowledge but extend to behavior, digital safety, and structural inequalities. Weaknesses in cyber-hygiene, limited savings buffers, and insufficient practical preparation for young people and migrants create tangible risks of over-indebtedness, fraud, and long-term financial instability. Addressing these gaps requires comprehensive strategies under the NSFE that combine education, digital tools, and targeted programs for vulnerable groups.

Low financial literacy imposes a collective cost on the economy and society. It leads to higher transaction expenses for the system, including debt collection and social support. It also weakens the depth of the capital market because households participate less in long-term investments. At the same time, it reduces resilience to macroeconomic shocks such as inflationary surges or changes in interest rates and lowers labor productivity as a result of stress and financial exhaustion. Current macroeconomic conditions in Poland, where inflation is somewhat above target and the policy rate remains at 5.75 percent, further intensify the risks faced by households with limited financial skills (NBP, 2020).

Table 4. Where It "Hurts": Gaps and At-Risk Groups in Poland

Area	Main gaps	Typical risks	Illustrative sources
Digital behavior	Weak cyber-hygiene skills; vulnerability to phishing; poor understanding of terms for digital products (BNPL, subscriptions, dynamic fees)	Data theft, scam losses, hidden charges, over-indebtedness via fragmented micro-payments	OECD profile on Poland (financial literacy & digital safety)
Budgeting & credit	Low emergency savings ("safety cushion"); fragmented small debts; delayed response to arrears	Payment delinquency, rising interest costs, debt spiral	CIJ Europe note on overdue debt in Poland
Youth & transition to work	Lack of practical modules (taxes, ZUS/social insurance, credit, renting, basic investing) despite strong academic results	Early-life financial mistakes with long-term consequences	Institute for Educational Research (PISA 2022—financial literacy)
Migrants & vulnerable households	Language barriers; Polish market/legal specificities; information asymmetry about consumer rights	Mis-choice of products, overpayments, exposure to unfair terms	OECD/INFE-based analytical inference (cross-country findings)

Sources: OECD (2021, 2023); OECD/INFE (2023); NBP (n.d.); CIJ Europe (2025)

The priorities of financial education policy should focus on turning the National Strategy for Financial Education (NSFE) into a comprehensive umbrella for all programs. This means aligning learning-outcome standards across schools, vocational institutions, universities, and adult education. It also requires establishing a unified registry of programs and providers with public metrics of effectiveness, such as acquired competencies, behavioral changes, and impact on arrears or consumer complaints (OECD, 2023). Digital financial literacy should become the core of this framework. Mandatory modules need to cover cyber hygiene, verification of providers, informed consent for data processing, careful reading of BNPL and microcredit conditions, recognition of fraudulent schemes, and budgeting simulators that reflect changes in interest rates and inflation (OECD, 2023).

Another important dimension is behavioral design that protects consumers from mistakes. Default limits for BNPL and credit lines should be applied to new clients, accompanied by simple warnings about aggregate debt, clear total-cost-of-credit calculators, and cooling-off periods for risky transactions. These tools are consistent with risks identified by OECD/INFE and by BNPL market analyses (OECD, 2023). Targeted programs are also needed for risk groups, including youth aged 15 to 24, households with arrears, and migrants. For them, financial literacy should be integrated into employment and social-support programs (CIJ Europe, 2025).

The education system should be built as a vertical that connects schools, universities, and employers. Practicums with real-life cases on taxes, social insurance, renting, credit, and investing through IKE or IKZE accounts would strengthen applied skills. Partnerships with GPW and banks in the form of "living laboratories" would make financial education more practice-oriented (OECD, 2021). To ensure accountability, the system must include impact monitoring through an annual Financial

Literacy Scorecard, which would serve as a national index based on open microdata. Indicators should be linked to market outcomes such as the number of consumer complaints, the level of arrears, and participation in long-term savings (OECD, 2023).

Systematic improvements in financial literacy could reduce the share of households with overdue debts, increase resilience to macroeconomic shocks, boost long-term savings and capital-market participation, and ease the regulatory burden associated with widespread consumer-rights violations. In the medium term, this will translate into higher labor productivity due to reduced financial stress, more stable banking margins thanks to improved risk pricing, and deeper domestic investment resources for the Polish economy (OECD/INFE, 2023; IMF, 2024; NBP, 2020).

Discussion. The discussion of results shows that overall financial literacy among Polish adults remains close to the OECD average, yet digital finance reveals pronounced deficiencies. According to the OECD/INFE 2023 survey, only 29 percent of adults reached the minimum threshold in digital financial literacy, and just 41 percent understood that cryptocurrencies are not legal tender. These findings are highly relevant to Poland's rapidly digitalizing market, where online channels dominate access to financial services. Macroeconomic dynamics over the last five years, including sharp inflation shocks, interest-rate hikes, and record household arrears, have magnified the cost of poor financial decisions. Youth continue to perform strongly in international educational benchmarks, but gaps remain in applying financial skills to taxation, social insurance, and long-term investments. Migrants and vulnerable groups face additional barriers due to language and legal differences in the Polish financial market.

Conclusion. The conclusion emphasizes that strengthening financial literacy in Poland requires a coordinated and systemic approach. The NSFE should act as an umbrella framework for all programs, establishing unified standards, a registry of providers, and transparent evaluation metrics. Digital financial literacy must become the core, supported by mandatory modules on cyber hygiene, provider verification, BNPL awareness, and budgeting simulations. Policy priorities also include behavioral design measures, such as default credit limits and standardized total-cost calculators, alongside targeted programs for youth, indebted households, and migrants. If implemented systematically, these measures can reduce the share of households with overdue debt, increase resilience to macroeconomic shocks, expand participation in long-term savings, and ultimately enhance labor productivity and financial stability in Poland.

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