Building a Financially Literate Generation: Policy Innovations for Post-War Ukraine

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Abstract. *Ukraine's post-war recovery creates both an imperative and an opportunity to rebuild youth financial capability as a strategic component of human capital and economic resilience. The aim of the article is to identify policy innovations that strengthen youth financial literacy in post-war Ukraine, with a focus on digital inclusion, behavioral design, and cross-sector ecosystem partnerships aligned with EU/OECD standards. The methodology employs a mixed comparative design that analyzes OECD/INFE and EU frameworks alongside Ukraine's National Strategy for Financial Literacy 2020–2025; benchmarks Ukraine against three EU models (Finland-curriculum-embedded, Poland - teacher-centered scaling, Estonia-digital-first); and applies an evaluation scheme specifying a 12–18-month roadmap with input–process–output–outcome indicators to assess implementation and impact. Evidence converges on a systemic approach in which curriculum embedding, teacher professionalization, and a digital-first platform (microlearning, simulators, just-in-time nudges) are coupled with robust monitoring and evaluation and equity-by-design measures for rural youth, IDPs, first-generation students, and young women. Comparative insights show higher effectiveness where policy coherence is matched by institutional integration and measured outcomes; targeted investments in governance, staff capacity, and inclusive digital access yield compounding gains. The proposed architecture - National Coordination Council co-chaired by NBU/MoES, regional university hubs, and a unified platform (FinRez) - supports scale, quality assurance, and privacy-by-design analytics. Building a financially literate generation requires policy that is balanced (education + consumer protection + behavioral design), embedded (curriculum + teacher training + budgeting), and evidenced (behavioral/outcome indicators). Implementing this integrated model can accelerate equitable recovery and align Ukraine with EU/OECD standards.*

Keywords: *financial literacy; youth financial capability; post-war recovery; public policy; curriculum embedding; teacher professional development; digital inclusion; behavioral insights; monitoring and evaluation; equity by design; OECD/INFE; EU Financial Competence Framework; Ukraine; central-bank–education coordination; microlearning and simulators.*

JEL Classification: D14, I38, G41, O16, H52
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Introduction. The post-war recovery of Ukraine presents not only an economic and infrastructural challenge but also an unprecedented opportunity to rebuild the foundations of civic and financial culture. In the context of global instability, the increasing role of digital finance, and the socio-economic consequences of war, financial literacy emerges as a strategic competence essential for both individual resilience and national reconstruction. For young people - students, early-career professionals, and internally displaced youth - financial literacy represents not merely knowledge about money management but the ability to make informed, ethical, and future-oriented financial decisions in a rapidly changing environment.

Despite Ukraine's progress in aligning its educational and economic policies with European standards, the level of financial literacy among young citizens remains uneven. According to the OECD/INFE (2023) findings, Ukrainian youth demonstrate moderate awareness of financial risks but limited skills in long-term financial planning, investment, and the use of digital financial tools. The war exacerbated this gap: disrupted education, migration, and loss of income sources have led to increased vulnerability and reduced trust in financial institutions. As a result, strengthening financial literacy has become a core objective of both post-war public policy and human capital recovery.

Literature Review. Financial literacy is increasingly framed as a multidimensional capability that combines knowledge, skills, attitudes, and behaviors to support sound financial decisions across the life course (Lusardi & Mitchell, 2014; Atkinson & Messy, 2012). This capability perspective emphasizes the interaction between individual competence and institutional context - regulation, consumer protection, interface design, and data safeguards - without which knowledge may not translate into behavior (OECD, 2020; OECD/INFE, 2015). Among youth, capability formation is path dependent: budgeting, saving, prudent credit use, and fraud avoidance habits formed in secondary/VET and early university years persist into adulthood (Kaiser & Menkhoff, 2017; Walstad, Rebeck, & MacDonald, 2010). In post-war settings, capability also entails resilience (emergency savings), digital confidence, and awareness of rights and redress mechanisms (Demirgüç-Kunt, Klapper, Singer, Ansar, & Hess, 2018; European Commission, 2020).

Global and European instruments provide the scaffolding for policy design. The OECD/INFE corpus sets competencies and high-level principles for national strategies, stressing interministerial coordination, evidence-based programming, and systematic monitoring and evaluation (Atkinson & Messy, 2012; OECD/INFE, 2015; OECD, 2020, 2023). The EU Financial Competence Frameworks for adults and for children/youth operationalize competencies across domains - money and transactions; planning and managing finances; risk and reward; the financial landscape - explicitly integrating digital and sustainable finance (European Commission & OECD, 2022, 2023). The EU Digital Education Action Plan prioritizes digital inclusion, accessibility, and teacher professional development, which are critical when learning is delivered primarily via smartphones (European Commission, 2020; Redecker & Punie, 2017).

Synthesis studies report positive but heterogeneous effects of school-age financial education (Fernandes, Lynch, & Netemeyer, 2014; Kaiser & Menkhoff, 2017; Blue, 2014). Three design choices recur. First, curricular embedding with a spiral progression - from basics to budgeting/credit and, later, investment, entrepreneurship, and sustainable finance - produces more durable gains than one-off campaigns (Walstad et al., 2010; OECD/INFE, 2015). Second, teacher capacity is a binding constraint; professional development and strong instructional materials raise effectiveness (Way & Holden, 2009; Clark & Mayer, 2016). Third, aligned assessment using standardized item banks and pre/post testing or simulations supports learning and enables policy feedback at scale (Walstad & Buckles, 2008; OECD/INFE, 2015).

The diffusion of digital finance changes both content and delivery. Evidence from learning science supports microlearning, spaced repetition, and adaptive pathways for higher completion and retention, particularly on mobile devices (Hug, 2005; Cepeda, Pashler, Vul, Wixted, & Rohrer, 2006; Clark & Mayer, 2016). Outcomes strengthen when instruction is paired with behavioral design - default savings options, transparent APR/fee disclosures, repayment reminders, and goal-tracking “streaks” (Thaler & Sunstein, 2008; Madrian & Shea, 2001; Karlan, McConnell, Mullainathan, & Zinman, 2016; Beshears, Choi, Laibson, & Madrian, 2013; Carlin & Robinson, 2012). Such approaches require commensurate cyber-hygiene education (e.g., two-factor authentication, phishing detection) and robust privacy safeguards to maintain trust (ENISA, 2018; Cavoukian, 2011).

Programs often miss the youth who need them most. An equity-by-design stance - prioritizing rural youth, internally displaced persons, first-generation students, and young women - raises aggregate impact and narrows gaps (UNESCO, 2021; OECD, 2023; European Institute for Gender Equality [EIGE], 2021). Effective strategies include low-bandwidth/offline content and device lending to bridge the digital divide (UNICEF, 2020), bilingual/minority-language modules to improve access (Council of Europe, 2018), mentoring and peer clubs to build confidence and social support (OECD/INFE, 2015), and career-linked content that connects learning to immediate needs (OECD/INFE, 2015). When combined with youth-appropriate financial products (guardrails, micro-savings incentives, transparent fees), programs show stronger behavioral outcomes (Demirgüç-Kunt et al., 2018; World Bank, 2022).

Durable strategies embed monitoring and evaluation from the outset: standardized indicators spanning knowledge, behavior, and outcomes; competency maps and item banks for each education level; longitudinal tracking; staged or randomized roll-outs; and equity-disaggregated reporting (OECD/INFE, 2015; OECD, 2020; European Commission, 2020). Where privacy and ethics permit, integrating administrative data from consenting institutions improves external validity and links learning to real-world behavior (World Bank, 2022; Cavoukian, 2011).

Post-conflict environments feature disrupted schooling, migration, and income volatility, which constrain learning and trust (UNICEF, 2020; UNESCO, 2021). Programs are more effective when sequenced with social supports (e.g., counseling, cash assistance), emphasize resilience behaviors (emergency saving, fraud avoidance), and leverage community institutions - universities as regional hubs, NGOs as outreach partners (European Commission, 2020; OECD/INFE, 2015). Digital platforms extend reach quickly, but sustainability depends on institutionalization in curricula, teacher training, and budget lines rather than short-term projects (OECD, 2020; European Commission & OECD, 2022, 2023).

Four gaps in the literature directly inform Ukraine's post-war policy design. First, many programs still privilege knowledge over behavioral and outcome indicators (Fernandes et al., 2014; Kaiser & Menkhoff, 2017). Second, scalable models for teacher professional development remain under-specified (Way & Holden, 2009). Third, guidance on privacy-preserving data integration to link education with financial behavior is limited (Cavoukian, 2011). Fourth, intersections among displacement, rural connectivity, and rapid fintech diffusion are under-examined (UNICEF, 2020; World Bank, 2022). Addressing these gaps implies results-based management with longitudinal cohorts, national training-of-trainers pathways, privacy-by-design analytics, and targeted equity mechanisms.

The evidence converges on a systemic model that couples curricular embedding and teacher professionalization with digital delivery, behavioral design, robust M&E, and equity safeguards (OECD/INFE, 2015; European Commission, 2020; World Bank, 2022). For Ukraine, this implies adopting a national financial competence framework aligned with EU/OECD standards; deploying a digital-first platform with microlearning, simulators, and just-in-time nudges; institutionalizing interagency governance; and prioritizing disaggregated outcome metrics. In a post-war recovery, building a financially literate generation is most effective when policy is balanced (education, protection, design), embedded (curriculum, training, budgeting), and evidenced (behavioral and outcome indicators).

Aims. The aim of this article is to analyze innovative approaches to improving state policy for youth financial literacy in post-war Ukraine, with a focus on digital inclusion, behavioral insights, and partnership models. The study also examines how Ukraine can leverage its integration with the EU Digital Education Action Plan (2021–2027) and OECD financial education guidelines to develop a sustainable, inclusive, and competency-based framework.

Methodology. This study employs a mixed, comparative-analytical methodology to evaluate how Ukraine can redesign youth financial-literacy policy in the post-war period. The research design integrates three mutually reinforcing strands - comparative policy analysis, systematic content analysis, and applied evaluation modeling - so that high-level frameworks translate into operational guidance for ministries, universities, and partner organizations.

First, a comparative lens situates Ukraine alongside three European reference models - Finland, Poland, and Estonia - selected for their diversity of governance arrangements and maturity of practice. Finland represents curriculum-embedded, welfare-state coordination; Poland illustrates teacher-centred scaling in a post-transition environment; Estonia demonstrates a digital-first ecosystem that links education, regulation, and fintech. Comparing these systems with Ukraine's evolving framework makes it possible to identify policy levers that are both ambitious and feasible in Ukraine's context.

Second, a structured content analysis maps convergences and gaps across international and national documents. Source materials include OECD/INFE guidelines and evaluation handbooks, the EU Financial Competence Frameworks for adults and for children and youth, the EU Digital Education Action Plan, World Bank diagnostics, and Ukraine's National Strategy for Financial Literacy (2020–2025) and associated implementation notes. Documents are coded (NVivo 14) against recurrent dimensions - governance and coordination; curriculum and teacher capacity; digital inclusion and accessibility; and monitoring, evaluation, and learning (MEL) - to build a comparable evidence base.

Third, an applied evaluation model converts qualitative insights into action-oriented tools. A 12–18-month reform roadmap is specified with tiered indicators that track policy execution and impact along an input–process–output–outcome chain. Inputs capture governance readiness, digital infrastructure, and teacher-training coverage; processes capture curriculum integration, module completion, and mentoring engagement; outputs capture knowledge gains, scam-drill accuracy, and budgeting adherence; outcomes track behavioral and equity effects such as regular saving, on-time repayment, reduced use of high-cost credit, and increased participation by rural and displaced youth. Indicators are aligned with OECD/INFE conventions and EU KPI practice to enable benchmarking and external review.

Validity is strengthened through triangulation. Findings from document analysis are cross-checked against stakeholder insights (educators, policymakers, National Bank of Ukraine representatives) and lessons from pilot initiatives under the Ministry of Education and Science, allowing both cross-case generalization and contextual specificity. Sensitivity checks examine whether results hold under alternative weightings of governance, curriculum, digital inclusion, and MEL when prioritizing scarce resources.

Ethical and data safeguards follow privacy-by-design principles: no personal financial data are processed; all sources are open or permissioned; and proposed monitoring relies on anonymized, consent-based metrics consistent with OECD privacy guidance. Taken together, this methodology links international evidence to national reform design, ensuring that recommendations are rigorous, implementable, and measurable within Ukraine's post-war recovery agenda.

Results. Based on the study's findings, we identified three interrelated dimensions that together articulate a systemic pathway for advancing youth financial literacy in post-war Ukraine: (a) an analytical dimension that maps international and national policy models; (b) an applied dimension that develops the institutional and digital infrastructure for financial education; and (c) an evaluative dimension that monitors implementation effectiveness and social outcomes of the proposed innovations.

1. Theoretical Framework and Policy Context. Financial literacy is increasingly recognized as a foundational pillar of sustainable economic recovery and inclusive growth. In the post-war context, it not only underpins personal resilience but also strengthens national stability by empowering citizens to make informed financial decisions, manage debt, and participate in rebuilding the economy. The theoretical framework of this study draws upon three interconnected perspectives: (a) financial capability as a public good, (b) financial literacy as a multidimensional competency, and (c) inclusive policy as a mechanism for human capital recovery.

At the global level, the OECD/INFE (International Network on Financial Education) serves as the cornerstone for evidence-based policymaking. Its Recommendation on Financial Literacy (OECD, 2020) and High-Level Principles on National Strategies for Financial Education (OECD/INFE, 2022) establish a systematic approach that emphasizes coordination across ministries, regulators, and educational institutions. The OECD defines financial literacy as a combination of knowledge, skills, attitudes, and behaviors necessary to make sound financial decisions and achieve personal well-being.

The EU Financial Competence Framework for Adults (2022) and its companion version for youth (2023) developed by the European Commission and OECD further operationalize these principles into measurable competencies across domains such as money management, planning, risk and reward, and digital finance. These frameworks stress not only traditional financial awareness but also emerging dimensions such as cybersecurity, sustainable finance, and digital inclusion - critical for post-war societies transitioning toward digital economies.

Within the EU Digital Education Action Plan (2021–2027), financial literacy intersects with digital literacy through the promotion of responsible online financial behavior, data security, and the ethical use of fintech tools. This cross-sectoral perspective reflects the EU’s shift from isolated awareness programs to integrated lifelong learning policies that foster both digital and financial empowerment.

In Ukraine, the National Strategy for Financial Literacy 2020–2025 laid the foundation for coordinated state actions in financial education prior to the war. Jointly developed by the National Bank of Ukraine (NBU), the Ministry of Education and Science, and international partners such as the World Bank, the strategy aimed to institutionalize financial education across formal and non-formal learning environments. Its objectives included curriculum integration, the development of online learning platforms, and the establishment of a national network of financial education centers.

However, the war disrupted the implementation of many of these initiatives, revealing structural vulnerabilities - limited digital infrastructure in rural areas, unequal access to devices, and insufficient teacher training in financial education. In the aftermath of these disruptions, Ukraine’s participation in EU and OECD initiatives gained new significance. The Memorandum on Financial Education Cooperation (NBU–OECD, 2023) and the Plan for Post-War Economic Recovery (Cabinet of Ministers, 2024) both prioritize digital inclusion, financial resilience, and youth engagement as drivers of economic reconstruction.

The evolving Ukrainian policy landscape thus aligns with international principles but requires reconfiguration toward a post-war adaptive model - one that integrates behavioral insights, digital learning ecosystems, and cross-sectoral partnerships among government, universities, fintech, and civil society organizations.

The integration of OECD and EU frameworks with Ukraine’s national policy suggests that financial literacy must evolve from an informational agenda into a transformative public policy instrument. The focus should move from "teaching finance" to building financial resilience - linking education, technology, and behavioral change. Within this conceptual architecture, youth are positioned as agents of reconstruction, not merely recipients of aid or training.

Consequently, Ukraine's post-war financial literacy strategy should pursue three strategic goals:

1. Embedding financial competence into all levels of formal and non-formal education;
2. Expanding digital access and personalized learning pathways for diverse youth groups;
3. Establishing performance-based metrics that connect financial education to long-term economic outcomes such as savings behavior, entrepreneurship, and employment.

Together, these elements create a coherent policy foundation for cultivating a financially literate generation capable of supporting Ukraine's sustainable recovery and integration into the European knowledge economy.

2. Comparative Analysis of European and Ukrainian Policy Models. European Union member states have developed multi-layered systems to improve financial literacy through a combination of public policy coordination, curriculum integration, and cross-sectoral partnerships. Three models - Finland, Poland, and Estonia - represent diverse yet effective approaches relevant to Ukraine's post-war context.

In Finland, financial literacy is fully integrated into the national core curriculum, starting from primary school. The Ministry of Education collaborates with the Bank of Finland Museum, financial institutions, and NGOs to deliver interactive programs focused on saving, budgeting, and sustainable finance. A distinctive feature is the "Economy and Me" digital platform, which combines financial education with social and ethical reasoning, reflecting Finland's holistic approach to lifelong competence development.

Poland provides a strong comparative example for post-transition economies. The National Bank of Poland (NBP)coordinates the National Strategy for Financial Education in partnership with ministries and regional authorities. The program emphasizes teacher capacity building, inclusion of financial literacy modules in vocational and higher education, and youth entrepreneurship promotion. Importantly, Poland's inclusion of rural youth and marginalized groups mirrors Ukraine's social challenges, providing a template for post-war regional equity measures.

In Estonia, digital transformation acts as the core driver of financial education. Through the e-School platform and Digital Competence Model for Students, Estonia integrates financial literacy into the broader framework of digital citizenship. The Estonian Financial Supervision Authority and fintech sector play an active role, ensuring that young citizens not only understand finance but can navigate online financial ecosystems safely. Estonia's success lies in its ecosystemic cooperation between education, innovation, and regulation - a structure that Ukraine can adapt within its own digital resilience strategy.

Ukraine's National Strategy for Financial Literacy 2020–2025 aligns conceptually with EU and OECD frameworks but diverges in its operational maturity. The institutional fragmentation between educational authorities, financial regulators, and NGOs has hindered scalability. While pre-war initiatives such as the Financial Literacy Portal and All-Ukrainian Lesson of Financial Awareness achieved broad visibility, they lacked sustainable funding and monitoring mechanisms.

Comparatively, Ukraine's strengths include the active involvement of the National Bank of Ukraine (NBU) in public education, the growing engagement of universities in developing financial education courses, and expanding access to online learning platforms supported by international donors. Weaknesses, however, lie in inconsistent teacher preparation, uneven access to digital infrastructure, and the absence of a unified competence framework equivalent to EU DigComp or EU Financial Competence Framework.

Benchmarking against Finland, Poland, and Estonia reveals that Ukraine remains in a transitional stage - possessing strong political commitment and institutional support, but limited systemic integration and impact measurement capacity. The post-war reconstruction context, however, offers a window of opportunity to reimagine this system in a more integrated, innovative, and evidence-based way.

Table 1. Convergent and divergent features

Dimension	Finland	Poland	Estonia	Ukraine (Current)	Convergence / Divergence
Governance model	Centralized coordination via Ministry of Education and Central Bank	Multi-actor coordination (NBP, ministries, local government)	Digital governance with regulatory-fintech partnerships	Fragmented between NBU, MoES, NGOs	Partial convergence (governance evolving toward multi-actor model)
Curriculum integration	Fully embedded from primary to tertiary education	Included in vocational and higher education	Integrated into digital citizenship education	Pilot projects; not system-wide	Divergent (requires national curriculum embedding)
Digital inclusion	Strong online platforms (e.g., "Economy and Me")	Expanding e-learning initiatives	Comprehensive e-school system	Uneven infrastructure, rural gap	Divergent but improving through post-war digitalization
Monitoring and evaluation	Systematic data collection and national assessments	Annual reports by NBP and OECD participation	Continuous monitoring through digital platforms	Limited data collection; no standardized indicators	Divergent, with potential for harmonization
Stakeholder engagement	Government, banks, NGOs, universities	Multi-level partnerships	Regulator–fintech–education ecosystem	Primarily government-led with donor input	Partial convergence (emerging ecosystem model)

Source: systematized by the author

Across the EU models analyzed, one central insight emerges: sustainability of financial literacy policy depends on institutionalized ecosystems rather than ad hoc initiatives. Finland exemplifies curriculum-based integration; Poland demonstrates regional equity and teacher-centered approaches; Estonia shows the catalytic effect of digital transformation.

Ukraine's next step should be to synthesize these dimensions—creating a national coordination council for financial literacy (mirroring NBP's model), embedding competencies into the New Ukrainian School curriculum, and leveraging Estonia's digital education infrastructure through interoperable platforms. These reforms should culminate in the adoption of a Ukrainian Financial Competence Framework, harmonized with EU and OECD standards, ensuring continuity from education to employment.

3. Policy Innovations for Post-War Financial Literacy in Ukraine. A durable post-war financial-literacy policy for youth must shift from short-term awareness campaigns to a systemic, curriculum-embedded model. The starting point is a Ukrainian Financial Competence Framework, harmonized with EU/OECD standards, that introduces a spiral progression across schooling levels: basic money skills in general secondary education, budgeting and credit management in upper secondary and VET, and risk, investment, entrepreneurship, and sustainable finance in higher education. Rather than treating digital tools as add-ons, the policy makes digital-first inclusion a principle: smartphones become the primary channel; content is low-bandwidth, offline-capable, WCAG-conformant, and available in Ukrainian and minority languages with screen-reader support.

The governance architecture rests on a National Coordination Council co-chaired by the NBU and the Ministry of Education and Science. This body sets standards, aligns funding, coordinates donors, and supervises monitoring and evaluation. Regional hubs hosted by flagship universities translate national standards into practice by training teachers, supporting schools and VET institutions, running youth clubs, and mentoring first-generation and displaced learners. A unified digital platform, FinRez, provides single sign-on via Diia ID, adaptive microlearning, gamified simulators, behavioral nudges, analytics dashboards for educators and officials, and a grievance/redress channel for users.

Program design prioritizes evidence and behavioral insights. Microlearning modules of 5–7 minutes use spaced repetition and mastery progression; nudges surface at key moments - default savings options, repayment reminders, budgeting streaks, and transparent fee prompts. Where possible, learning is embedded directly into consenting banking apps through contextual tips on APR, overdrafts, and product comparisons. Universities complement digital learning with peer mentoring and "money clubs," while community centers provide coaching tailored to internally displaced youth. The toolkit also includes career-linked modules (taxes, registering a sole proprietorship, gig-economy contracts, pension basics), cyber-hygiene for finance (2FA, phishing drills, data privacy), and entrepreneurship tracks (cash-flow, unit economics, VAT, and e-commerce compliance).

Implementation unfolds over 12–18 months in five phases. First, authorities establish the council, approve the competence framework, publish indicators, and commission the platform. Second, developers release a FinRez beta with at least 60 micro-modules, the first simulators, an initial assessment item bank, and training-of-trainers cycles for educators. Third, five pilot regions deploy the system across schools, VET, and universities, combining digital learning with nudges and mentoring; results from these pilots inform refinements. Fourth, the program scales to additional regions with targeted bundles for rural and displaced youth and with opt-in integrations into banking apps. Finally, national quality assurance, curricular refinement, and a budget compact institutionalize the model for country-wide rollout.

Safeguards are integral. A privacy-by-design approach (including DPIA, data minimization, and opt-in analytics) protects users, with parental consent for minors. Quality assurance is maintained through a national item bank, termly standardized tests, and independent audits for bias and accessibility. Funding is diversified - state budget lines (MoES/NBU), a donor trust fund, CSR contributions from banks and telecoms, and micro-grants for student clubs - while open APIs and conflict-of-interest rules ensure vendor neutrality.

Monitoring and evaluation track inputs (trained educators, active hubs, platform uptime), processes (module completion, mentor hours, nudge engagement), outputs (test gains, scam-drill accuracy, budgeting adherence), and outcomes (emergency savings, on-time repayments, reduced high-cost borrowing, entrepreneurship entries). All indicators are disaggregated by gender, rural/urban status, IDP status, and disability. Methods include pre/post testing, randomized or staged roll-outs (A/B), 12–24-month cohort tracking, and independent audits to validate results.

Table 2. 12–18 month implementation roadmap for youth financial literacy (post-war Ukraine)

Phase	Months	Core actions	Key outputs	Example KPIs
1. Setup & standards	0–3	Constitute NCC-FLY; approve competence framework; publish indicator registry; issue platform RFP	Governance charter; competence map; KPI catalog	Council operational; ≥15 KPIs approved; RFP released
2. Content & platform	3–6	Build “FinRez” beta; author ≥60 micro-modules; simulators v1; teacher training of trainers (ToT)	Platform beta; item bank v1; 2 ToT waves	≥30,000 pilot users; ≥2 modules/user; ToT coverage ≥500 teachers
3. Pilot (5 regions)	6–9	Deploy in schools/VET/HE; embed BI nudges; launch money clubs	Pilot reports; mentor network; accessibility audit	+15 pp module completion vs. baseline; ≥10% savings uptake among participants
4. Scale & equity	9–12	Expand to 15 regions; IDP & rural bundles; banking-app integration (opt-in)	Equity toolkit; signed app MoUs	≥200,000 users; ≥60% rural/IDP participation in target areas
5. Optimize & institutionalize	12–18	QA audit; refine curricula; funding compact; national rollout plan	National guidelines; budget line; sustainability pact	National coverage ≥60%; 1-year user retention ≥50%

Note: KPIs are illustrative; final indicators should be disaggregated by gender, rural/urban, IDP status, and disability.
Source: systematized by the author

The principal risks - digital divide, low teacher capacity, commercial bias, privacy concerns, and funding volatility - are addressed through offline content and device lending with zero-rating partnerships; modular training, micro-credentials, and stipends for teachers; strict editorial firewalls and disclosure rules; robust consent and anonymized KPIs; and multi-year compacts with performance-based tranches. Within 12–24 months, the policy aims for measurable capability gains (20-30% on standardized tests in pilot regions), behavioral improvements (10-15 percentage-point increase in regular saving and a 20% reduction in high-cost borrowing among participants), equity advances (≥10-point gap reduction for rural and IDP youth), and system change (a live national platform, institutionalized curricula, and interoperable data for evidence-based policymaking). The underlying theory of change is straightforward: inputs in governance, content, technology, and training power activities - microlearning, simulators, mentoring, and nudges - that produce verified skills and, ultimately, resilient financial behaviors, supporting a more inclusive and sustainable national recovery.

Discussion. Findings underscore that financial literacy reforms succeed when policy coherence, institutional integration, and outcome orientation advance together. Alignment with EU/OECD frameworks provides legitimacy, yet effectiveness depends on university- and school-level execution: curriculum embedding (spiral progression), sustained teacher development, and learner-centered digital delivery. A digital-first stance - low-bandwidth, offline-capable content, accessibility and multilingual support - extends reach, but must pair with behavioral design (defaults, reminders, transparent APR cues) to convert knowledge into action.

Equity is not incidental; it must be designed from the outset. Prioritizing rural and displaced youth and first-generation students through device access, mentoring, and career-linked modules increases aggregate impact and narrows gaps. Equally, durable monitoring and evaluation is essential: standardized item banks, longitudinal cohorts (12–24 months), and disaggregated indicators connect teaching to real-world outcomes (e.g., regular saving, reduced high-cost borrowing).

Comparative analysis of Finland, Poland, and Estonia shows that governance architectures matter. A coordination council aligning ministries, the central bank, universities, and private partners stabilizes funding and standards; regional hubs translate policy into practice; and a unified platform enables scale with privacy-by-design analytics. Ukraine's pre-war efforts created momentum, but post-war conditions require a shift from one-off campaigns to institutionalized ecosystems capable of iterative improvement.

Conclusion. A credible path to a financially literate generation in post-war Ukraine combines: (1) a national competence framework aligned to EU/OECD standards; (2) curriculum embedding across general, VET, and higher education with teacher professionalization; (3) a digital platform delivering microlearning, simulators, and just-in-time nudges; (4) governance and QA via an NBU/MoES-led council, regional hubs, item banks, and independent audits; (5) equity mechanisms for priority youth groups; and (6) results-based M&E linking learning to behavior and outcomes. Future research should evaluate causal effects of specific levers (teacher training models, app-embedded nudges, equity bundles) and refine privacy-preserving data integration to deepen evidence-based policymaking. Implemented together, these measures can move Ukraine from fragmented initiatives to a scalable, measurable, and inclusive financial-capability system.

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