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全国青少年财商 素养调查报告

北京师范大学教育创新研究院
和上海百特教育

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Investigation Report on National Youth Financial Literacy
in 2016 – 2017

China Education Innovation Institute of BNU
And
Shanghai Be Better Education Development Center

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2017 年中国青少年财经素养调研报告

Investigation Report on Chinese Youth Financial Literacy in 2017

一、引言

I. Introduction

在 21 世纪经济全球发展背景下，拥有核心素养的人才其独特的优势和价值日益彰显，财经素养的教育也越来越受到广泛的关注。各国政策制定者越来越认识到财经素养是 21 世纪必备的生活技能，许多国家已经把财经素养教育上升到国家战略的重要地位。

但是，我国的财经素养教育刚刚起步。如何制定中国财经素养教育的国家战略？财经素养的标准应该如何制定？哪些财经素养教育的项目或课程是适合的、有效的？如何与现有的经济或金融教育结合……这些专业而细致的问题亟待研究。

Talents with core literacy have become increasingly prominent in their unique advantages and values, and education in financial literacy has also attracted more and more attention under the background of the global economic development in the 21st century. The policy makers in all countries increasingly recognize that the financial literacy is a necessary life skill in the 21st century, and many countries have raised the financial literacy education to an important position of national strategy.

However, the financial literacy education in China has just started. How to formulated the national strategy of Chinese financial literacy education? How should the standard of financial literacy be formulated? What programs or courses of financial literacy education are appropriated and effective? How to combine with existing economic or financial education……There professional and meticulous problems are urgently to be researched.

2016 年，北京师范大学中国教育创新研究院联合上海百特教育咨询中心，专门成立青少年财经素养教育研究中心，以期为我国财经素养教育的发展、积累符合国际学术规范的研究奠定基础，也为我国教育行政部门的战略决策提供学术支持和有效的政策倡议。

2016-2017 年初，在研究中心的牵头引导下，中央财经大学区域经济与金融发展研究中心孟祥轶副教授接受委托，组建课题组，在中国的东、中、西部的城市和农村，对小学生、初中生、高中生以及大学生做了我国青少年财经素养的摸底调研，希望为建立适合我国的财

经素养教育体系提供科学的依据。调研报告于 2017 年 6 月 15 日在全国青少年财经素养教育研讨会上正式发布。

In 2016, China Education Innovation Institute of BNU and Shanghai Be Better Education Development Center jointly set up the Research Centre of Financial Literacy Education for Youth in order to lay foundations for the development of Chinese financial literacy education and the accumulation of the research meeting international academic norms, and also provide academic support and effective policy initiatives for the strategic decision of Chinese educational administrative departments.

Led by the Research Center at the beginning of 2016-2017, Meng Xiangyi, Associate Professor of CUFU Research Center of Regional Economic and Financial Development was entrusted to set up the research group which has done the thorough investigation of Chinese youth financial literacy for primary scholars, junior-senior middle school students and college students in the urban and rural areas of Eastern, Central and Western China, and he hopes to provide a scientific basis for establishing the financial literacy education system suitable for China. The investigation report was officially released at the National Seminar on Youth Financial Literacy Education on Jun. 15, 2017.

二、调研样本

II. Investigation Sample

本次调研在全国范围内挑选了具有代表性的地区（东部、中部、西部的城镇与农村），共回收有效中小学问卷 8181 份，其中高中 3109 份，初中 2764 份，小学 2308 份。大学生样本则主要来自直辖市、省会城市及发达地级市的 20 所大学，回收有效问卷 4125 份，还有一部分样本来自于面向全国的网络问卷，回收有效问卷 1000 份。

This investigation selected the representative regions nationwide (urban and rural areas of Eastern, Central and Western China), and a total of 8181 effective questionnaires were collected, including 3109 copies, 2764 copies and 2308 copies respectively for senior middle schools, junior middle schools and primary schools. Samples of college students are mainly from 20 universities of the municipalities, provincial capitals and developed cities, collecting 4125 effective questionnaires, of which a part of samples are from national network questionnaires, collecting

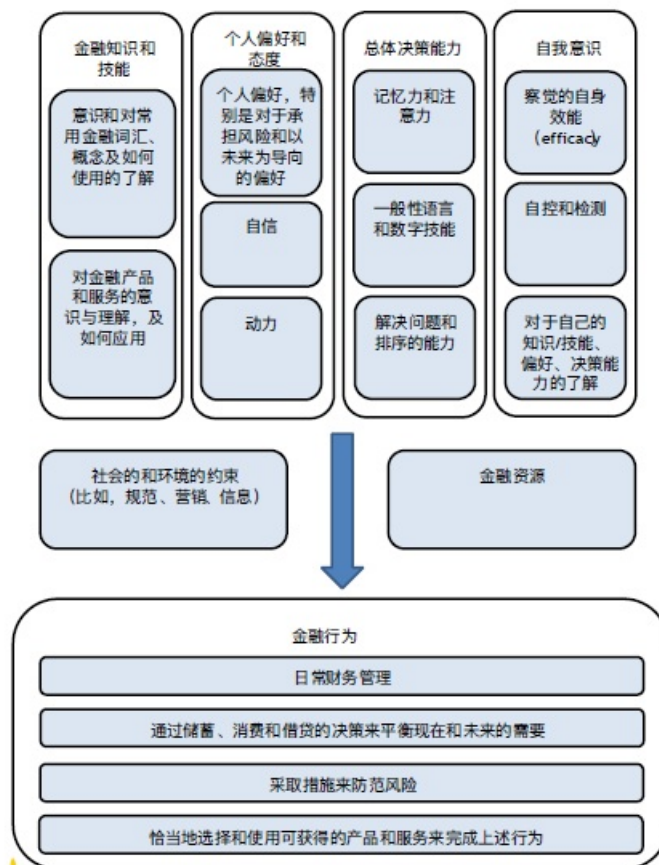
1000 effective questionnaires.

三、调研工具

III. Investigation Tools

对于财经素养及其评估的研究，国际上已经有许多开展，卓有成效且富有盛名的财经素养教育机构或研究组织发布的相关成果包括：2013 俄罗斯信托基金与世界银行发布的低收入和中等收入国家金融能力评估的工具包，Jump\$start 联盟发布的 K-12 个人财经教育国家标准，美国加州青年财经素养计划设计的财经素养问卷，经济合作与发展组织（OECD）创立的 INFE 对发达国家的财经素养教育调研以及美国青年成就（JA 组织）的青少年和个人财务调查等等。

There have been many international researches on the financial literacy and its assessment, of which related achievements released by the very fruitful prestigious financial literacy education institutions or research organizations include: toolkit for assessing financial capability in the low and medium income countries that Russian Trust Fund and the World Bank released in 2013, K-12 national standards for personal finance and education that the Jump\$start Coalition released, financial literacy questionnaire for youth financial literacy plan design in California, USA, financial literacy education investigation in the developed countries by INFE that OECD established, youth and personal financial investigation of American Junior Achievement (JA organization), etc.



2013 俄罗斯信托基金与世界银行发布的金融能力的理论模型

Theoretical Model of Financial Capacity Issued by the Russian Trust Fund and the World Bank in 2013

虽然这些国际上的研究及评估方法已经相当成熟,但是财经素养与现实经济生活息息相关,离不开特定的社会经济文化、法律法规背景,因此课题组在借鉴参考了国际通用的财经素养评价标准之后,结合我国国情及青少年发展特点,开发了我国的青少年财经素养评价问卷。该问卷对青少年的财经素养评估包含态度、知识和行为三个维度:态度维度调查学生对于财富以及财富获取方式的观念与看法;知识维度考察学生对于财经知识的理解和掌握情况,包含日常生活中的经济学常识、投资理财、财务规划等方面的知识。行为维度调查学生的具体经济行为,如消费、投资、储蓄、财务管理行为(具体考察内容详见下表)。

Although these international researches and assessment methods have been quite mature, the financial literacy is closely related to the actual economic life and cannot be separated from the specific background of social economic culture and laws and regulations. Therefore, combined with the national conditions and youth development characteristics, the research group developed the youth financial literacy assessment questionnaire in China after referring to the international general standards for financial literacy assessment. The financial literacy assessment for youth in

this questionnaire includes three dimensions, namely attitude, knowledge and behavior: attitude dimension is to investigate the students' concepts and views of wealth and modes of obtaining wealth; knowledge dimension is to observe and study the students' understanding and mastery of financial knowledge, including economic commonsense, investment and financing, financial planning, etc. in the daily life; behavior dimension is to investigate the students' specific economic behaviors, such as consumption, investment, savings, financial management behaviors (for details, see the table below).

中国各年龄段青少年财经素养的评价标准（课题组制定）

维度	考查内容	各年龄段青少年财经素养高的典型表现
态度	如何看待零花钱， 对于需要满足方式的想法， 对金钱获取方式的认知与态度， 对计划消费、储蓄、财务管理、保险的态度与意识， 是否具有正确的消费观， 对于借钱消费的态度， 对新型互联网理财产品的态度， 对于自己财务状况、理财能力的评价， 周围朋友对消费行为的影响， 身边朋友对理财行为的影响。	小学生：能够正确地看待零花钱，对于储蓄与保险有积极的态度，愿意学习财务管理知识。 初中生：对于金钱的获取方式有正确的认识，如认同通过帮助父母做家务换取报酬而非无条件地向父母索取，有储蓄、计划消费、勤俭节约的意识，对于理财有积极的态度。 高中生：具有帮父母省钱的意识，在花父母钱时有一种责任感，积极看待打工赚钱的行为，能够有计划地花钱，不受周围同学朋友的影响，对于投资理财有积极的态度。 大学生：对自己的理财能力和掌握的理财知识有信心，不赞同借钱消费的做法，对投资理财有积极态度。
知识	是否掌握单利计算、复利计算， 对于工作法定报酬的认识， 对于银行基本职能、ATM 机使用的了解， 是否掌握银行账户管理的知识、各种储蓄产品的利息和复利的知识， 有关借记卡、贷款利率、通货膨胀等知识的掌握水平， 有关资产负债之类的偏理论的知识，信用卡使用等相关金融知识的了解， 财务管理的整体知识水平， 制定财务计划的能力，	小学生：理解利息与复利，知道自动提款机的功能特点，了解国家法定的劳动报酬，具有基本的投资理财常识。 初中生：知道如何计算利息、复利、了解银行的智能，知道基本的理财方式和常见的投资风险，可以在熟悉的情况下制定简单的财务计划。 高中生：了解银行账户管理知识，了解各种储蓄产品的特点，知道利息和复利计算方法，具有投资风险的基本常识，

	对于投资理财的相关知识。	具有金钱和采取的知识。 大学生：了解金融知识，熟悉资产相关知识，具有通货膨胀、风险、储蓄盒借记卡相关知识、了解信用卡使用方式和贷款相关问题。知道如何制定个人财务规划。
行为	是否有记账、存钱和预算的行为，消费及购物、支付方式，是否有勤俭节约的习惯，能否辨别虚假信息及处理方式，获取理财知识的渠道，财务管理的情况，使用金融服务和金融资产情况，对于技术，如理财软件的使用情况，使用信用卡的频率和额度。	小学生：有计划地使用零花钱，会通过帮大人做事获取零花钱，在消费时对于商品的价值有所考虑，可以将不用的零花钱、压岁钱存起来，在生活中有勤俭节约的良好习惯。 初中生：有存钱的习惯，可以通过多种手段辅助记账、会制定预算并执行简单的财务计划，在父母帮助下有投资行为、适应网络购物等新消费形式，有勤俭节约的先。 高中生：有记账和存钱的行为，能有计划地花钱，会使用微信、支付宝等新型电子支付方式付款，能够辨别银行诈骗信息并采取正确的解决方式，能够结合多种渠道信息制定自己的理财计划。 大学生：具有记账的习惯，使用辅助记账工具记账，开销有预算，有紧急备用金，进行过网购，有使用理财软件管理财务的习惯，可以通过比较条款及服务内容来选择金融服务，在做决定之前选择信息来源，财务管理状况良好。

Assessment Standard of Financial Literacy for Youth of all Ages (Drafted by the Research Group)

Dimension	Content	Typical performance of high financial literacy for youth of all ages
Attitude	How to think of pin money, Views on modes of satisfaction required, Understanding and attitude on ways of getting money, Attitude and awareness of planned consumption, savings, financial management and insurance, Whether there is correct view of	Primary scholars: can correctively think of pin money, possess a positive attitude of savings and insurance, and be willing to learn financial management knowledge. Junior middle school students: possess a correct understanding of ways of getting money, including that they indentify

	<p>consumption, Attitude of borrow-and-spend, Attitude of new Internet financing products; Assessment of own financial position and financing capacity, Influence of surrounding friends on consuming behaviors, Influence of surrounding friends on financing behavior</p>	<p>with helping parents to do housework in return for money rather than unconditional claim from parents, and have an awareness of savings, planned consumption and thrift with a positive attitude to the financing.</p> <p>Senior middle school students: possess a Money-saving awareness for parents with a sense of responsibility when spending money of their parents, have a positive view towards working to earn money, can spend money in a planned way and be free from the influence by surrounding classmates and friends, and have a positive attitude of investment and financing.</p> <p>College students: can have faith in their financing ability and financial knowledge, disagree with borrow-and-spend practices with a positive attitude of investment and financing.</p>
<p>Knowledge</p>	<p>Whether to master calculation of simple interest and compound interest, Recognition of statutory remuneration for work, Understanding of basic bank functions and use of ATM machines, Whether to master knowledge of bank account management, and interest and compound interest of all kinds of savings products, Mastery level of relevant debit card, loan rate, currency inflation and other knowledge, Understanding of partial theories relating to assets and liabilities, use of credit card and other related financial knowledge, Ability to formulate the financial plan, Related knowledge of investment and</p>	<p>Primary scholars: understand the interest and compound interest, know functional characteristics of ATM machines and understand national statutory labor remuneration with a basic commonsense of investment and financing.</p> <p>Junior middle school students: know how to calculate interest and compound interest, understand the bank intelligence, know basic financing methods and common investment risks, and can formulate simple financial plans in the familiar case.</p> <p>Senior middle school students: understand the bank account management knowledge and characteristics of all kinds of savings</p>

	<p>financing.</p>	<p>products, know calculation methods of interest and compound with the basic commonsense of investment risk and knowledge of obtaining money.</p> <p>College students: understand financial knowledge, get familiar with relevant asset knowledge and relevant knowledge of currency inflation, risk, savings and debit card, understand the use of credit card and relevant loan problems, and know how to formulate the personal financial plan.</p>
<p>Behavior</p>	<p>Whether there are behaviors of accounting, savings and budget, Consumption and shopping, payment method, Whether there is a habit of thrift, Whether to be able to identify false information and possess processing methods Access of financial knowledge, Situations of financial management, Use situation of financial service and financial assets, Use situation of technologies, such as financing software, Use frequency and amount of credit card.</p>	<p>Primary scholars: use the pin money in a planned way, would help parents to do housework for obtaining pin money and concern about the goods value in consumption, and can deposit the unused pin money and lucky money with a good habit of thrift in life.</p> <p>Junior middle school students: have the habit of saving money, can use multiple means to assist in accounting, formulate budget and implement a simple financial plan, and possess the investment behavior and adapt to network shopping and other new consumption form with a habit of thrift under the help of parents.</p> <p>Senior middle school students: possess the behavior of accounting and savings, can spend money in a planned way and use WeChat, Alipay and other new electronic payment modes, can indentify the bank fraud information and take correct solution, and formulate their financing plans in combination with multiple channels of information.</p> <p>College students: possess the habit of accounting by the use of auxiliary accounting tools, pay expenses with the budget and emergency fund, experience</p>

		<p>in the online shopping with a habit of using the financing software to management the finance, can select the financial service by comparison of terms and service content, select the source of information before making a decision and have good financial management.</p>
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除了学生个人财经素养状况的调查外,问卷中还包含对学生背景情况和财经素养教育情况的考察。学生背景情况调查主要包括学生的性别、年龄、户籍,父母的婚姻状况、职业与收入,家庭经济状况,以便比较来自不同背景的学生财经素养水平的差异。财经素养教育情况的调查包含学生了解财经知识的途径、父母、学校是否提供过理财教育,所获得的理财信息的质量,以及学生是否期待学校开设财务管理课程等相关问题,以考察财经素养教育对于学生财经素养水平的影响。

The questionnaire also includes the investigation of students' background and financial literacy education in addition to the investigation of students' personal financial literacy. Wherein the students' background investigation mainly includes sex, age, household register of students, marital status, occupation and income of parents, family economic conditions, so as to compare the difference of financial literacy level of students from different backgrounds. And the financial literacy education investigation includes related problems, such as ways of students understanding financial knowledge, whether to provide the financial education by parents and schools, quality of financing information obtained and whether students expect the school to provide the financial management courses, as so to observe and study the influence of financial literacy education on the students' financial literacy level.

四、调研的主要结论

IV. Main Investigation Conclusions

1.小学生财经素养调研结果

1. Investigation result of financial literacy for primary scholars

大部分小学生认同财经素养教育的重要性,但学校和家庭为小学生提供的相关学习机会并不多。小学生对待金钱有较积极正面的态度,部分学生有良好的金钱管理行为,但大部分

学生对于财商知识的掌握度不高。

Although most of primary scholars identify with the importance of financial literacy education, there are not many related learning opportunities that schools and families provide for primary scholars. The primary scholars possess a positive attitude towards money, of which some students has god money management behaviors, but most of students has a low mastery in the financial knowledge.

此外,本次调研发现不同性别的小学生在财经素养水平没有显著性差异,但是不同地区、不同户籍的小学生财经素养水平显著不同,无论是财经素养的态度、知识还是行为方面,东部学生得分都高于中部,中部高于西部,城镇小学生明显优于农村小学生。同时,接受过优质理财课程、父母经常进行理财教育的小学生在财经素养的态度、知识和行为方面都要显著高于没有接受过优质理财课程、缺乏父母理财教育的小学生。小学生的家庭经济背景与财商态度和知识得分相关性不显著,但与财商行为有显著的正相关。

由本次调查的结果可见,为小学生提供优质的财商教育课程,对提高财商素养有重要意义和积极的作用。

In addition, this investigation found that there is no significant difference among primary scholars with different sex in the financial literacy level, but the financial literacy level of primary scholars with different regions and different household registers is significantly different, the score of students in Eastern China is higher than that in Central China, the score of students in Central China is then higher than that in Western China, and the score of urban primary scholars is significantly better than that in rural areas regardless of the attitude, knowledge and behavior of financial literacy. In the attitude, knowledge and behavior of financial literacy, the primary scholars who accepted the high-quality financing course and whose parents often conduct the financing education are significantly higher than those who did not accept the high-quality financing course and were lack of financing education from parents at the same time. The family economic background of primary scholars is not obvious related to the financial attitude and knowledge score, but has a obvious positive correlation with the financial behavior.

The results of this investigation shows that providing the high-quality financial education course for primary scholars has important significance and positive role to improve the financial literacy.

2.初中学生财经素养调研结果

2. Investigation result of financial literacy for junior middle school students

初中生在财经素养态度上表现较为良好，在需要满足、零花钱来源、消费与储蓄以及个人对财务管理的态度上均表现较为积极，具有较好的财务管理意识。但是财经知识积累和财经素养的行为表现上却有所欠缺。在知识层面，调查样本中对所有知识题目的平均回答正确率仅为 31%，尤其是对复利计算、利息和通货膨胀背景下的货币购买力问题的认识十分有限。在财经素养行为表现上，有超过三分之一的初中生具有良好的记账行为（只是记账的频率有差异，在记账工具的使用上，纸张类的记账本最经常使用，手机 APP 的使用频率次之，EXCEL 表格的使用频率最低），但是在金融资产账户金额和金融支付工具的使用上比较欠缺。

Junior middle school students possess good and positive performances respectively in the attitude of financial literacy and in the satisfaction required, source of pin money, consumption and savings as well as personal attitude on the financial management, and also have better financial management awareness. But there is the deficiency in the accumulation of financial knowledge and the behavior of financial literacy. The average answer accuracy of all topics is only 31% at the knowledge level in the investigation samples, especially, there is very limited understanding of currency purchasing power under the background of calculation of compound interest, interest and currency inflation. Although more than 1/3 junior middle school students have good accounting behaviors in the behavior of financial literacy (only the accounting frequency is different, the accounting book in paper is the most frequently used, followed by mobile phone, finally Excel form in the use of accounting books), the use of financial asset account amount and financial payment tools is relatively deficient.

此外，对不同背景学生在财经素养态度、知识和行为上的差异分析表明，初中生的财经素养在地区和城乡以及家庭社会经济地位上具有显著差异。在财经素养态度维度上，男女生无明显差异，但来自中部地区的学生、具有城镇户籍的学生以及来自较高家庭社会经济地位的学生具有更为积极的财经素养态度；在知识维度上，男生、来自东部地区的学生、具有城镇户籍的学生以及来自较高家庭社会经济地位的学生具有更好的财经素养知识储蓄；而在行为维度上，性别差异和地区差异均不显著，具有城镇户籍的学生和来自较高家庭社会经济地位的学生有更好的财经素养行为表现。

In addition, the difference analysis in financial literacy, knowledge and behavior of students from different backgrounds shows that the financial literacy of junior middle school students has

significant differences in the regions, urban and rural areas and family socioeconomic status. There is no significant difference between male and female students in the attitude of financial literacy, but the students who are from the Central China, have the urban household register and come from the family with high socioeconomic status have more positive attitude of financial literacy; in the dimension of knowledge, the students who are male, come from the Eastern China, have the urban householder register and come from the family with high socioeconomic status have better financial literacy knowledge reserve; the sex difference and regional difference are not significant in the dimension of behavior, the students who have the urban householder register and come from the family with high socioeconomic status have better behaviors of financial literacy.

最后，当前初中生所接收的财经素养教育主要来自家庭、学校和社会化教育，但是教育的质量以及对学生的影响力还比较有限，学生对学校开设财经素养相关课程具有较强的期待。约四分之三的初中生认为财商教育十分重要。

In the end, the financial literacy education that the current junior middle school students received mainly comes from the family, school and social education, but the education quality and the influence to students is still relatively limited. Therefore, the students are very much looking forward to related courses of financial literacy offered by the school, of which 3/4 students think that the financial education is very important.

3.高中生财经素养调研结果

3. Investigation result of financial literacy for senior middle school students

高中生方面，大部分高中生具有正确的金钱意识以及良好的消费观念，懂得节约金钱，有计划地消费。并且，对于金融知识也有一定程度的了解，能够区分常见的储蓄类型，并计算简单的复利问题。高中生对金融安全知识的了解不够，对于如何保护自己的银行账户以及应对电信诈骗等方面仍有待提高。

For senior middle school students, most of them possess the correct money awareness and good consumption concept, know how to save money and spend it in a planned way. In addition to a certain understanding of financial knowledge, they can differentiate the common savings type and calculate the simple compound interest. But there is insufficient understanding of financial knowledge, and how to protect their bank account and dealing with telecom fraud still need to improved.

随着网上购物的普及和支付宝、微信等网络支付方式的兴起，高中生的金融行为也受到了影响。越来越多的学生选择网上购物，有超过一半的被调查者使用过微信或者支付宝等支付方式，并且大部分学生对支付宝和微信抱有好评，认为这些支付方式非常便捷，极大地方便了他们的生活。独生子女和来自城镇的高中生，更容易接受网上购物。从理财行为来看，尽管有超过一半的学生有自己的理财计划，但是对于理财的具体操作以及预算意识还是非常不足。

With the popularity of online shopping and the rise of Alipay, WeChat and other Internet payment method, the financial behavior of senior middle school students is also affected. More and more students start to select the online shopping, of which more than half of the respondents used the WeChat or Alipay and other payment methods, and most of them have a good impression on Alipay and WeChat and deem that these payments are very convenient and greatly facilitate their life. The senior middle school students who are the only child and come from urban areas are easier to accept the online shopping. Although more than half of students have their financing plan in the financing behavior, it is still very inadequate in the specific operation and budget awareness of the financing.

在财经素养教育方面，大部分被调查高中生认为学校提供的财经素养教育对自己带来了积极正面的影响，非常期待学校开设此类课程。但当前阶段，我国高中学校提供的财经素养教育远远不够。从学校层面来看，为高中生提供更优质的财商教育，还有很长的路要走。

With regard to the financial literacy education, most of respondents are very looking forward to such courses offered by the school because of deeming that the financial literacy education provided by the school has a positive influence on themselves. But it is not far from enough for the school to offer the financial literacy education at the current stage. There is still a long way to provide better financial education for senior middle school students from the school level.

4.大学生财经素养调研结果

4. Investigation result of financial literacy for college students

大学生对于理财的态度与意识方面，普遍不赞同为了欲望而借钱消费的观念，其中女生比男生更不赞同；但是，随着年级的上升，大学生更可能持赞同的观点。大学生普遍认为自己管理个人财务的能力不错，同时又认为自己的个人理财知识不足。大学生有一定的节俭、储蓄的意识，但是仍有待加强。在金融技能的掌握上，大多数学生不知道如何使用各类金融

计算器，也不知道如何制定个人财务计划。

With regard to the financing attitude and awareness, the college students generally do not agree to the concept of borrow-and-spend for the desire, including more girls than boys; but as the grade rises, college students are more likely to agree. College students generally believe that their ability to manage personal finance is good and that their knowledge of personal financing is insufficient. College students have a certain sense of thrift and savings, but they still need to be strengthened. Most of students do not know how to use all kinds of financial calculators, nor they know how to formulate personal plan in the mastery of financial skills.

大学生关于理财知识的信息来源主要是父母和互联网。在此存在年级上的差异，低年级主要从父母获取理财知识，而高年级主要从互联网获取。

大学生对金融知识的掌握水平较低，在金融行为上没有良好的记账习惯，且大部分的大学生没有预算，每个月储蓄较少，多数没有紧急备用金。

大学生在购买金融服务产品时选择时很少比较金融服务条款和服务内容。超过半数的大学生没有信用卡，有信用卡的额度也不高，这可能会产生因无法满足借贷需求而转向非正规借贷渠道。

Information of college students' financing knowledge are mainly from parents and Internet. The difference in grades is that junior students mainly receive financial knowledge from parents while senior students mainly receive knowledge from Internet.

College students have a lower mastery level of financial knowledge without good accounting habits in the financial behavior, and most of them do not have a budget with less savings per month and without emergency funds.

College students seldom compare financial service terms and contents when purchasing the financial service products. More than half of college students have no credit cards, the credit limit is not high if any, which can result in informal lending channels due to unable to meet lending demands.

背景介绍

Background Information

《全国青少年财商素养调查报告2016-2017》于“面向未来的金融教育”2017全国青少年财经素养教育研讨会上发布，该研讨会由北京师范大学中国教育创新研究院主办，北京师范大学中国教育创新研究院青少年财经素养教育研究中心、上海百特教育咨询中心承办，花旗集团基金会支持。

Investigation Report on National Youth Financial Literacy in 2016 – 2017 was released at the National Seminar on Youth Financial Literacy Education in 2017 of “Future-Oriented Financial Education”, which is sponsored by China Education Innovation Institute of BNU, organized by China Education Innovation Institute of BNU - Research Centre of Financial Literacy Education for Youth and Shanghai Be Better Education Development Center and supported by Citigroup Foundation.

北京师范大学中国教育创新研究院青少年财经素养研究中心是研究院下属专门的研究机构，由花旗集团基金会支持，上海百特教育咨询中心与中国教育创新研究院共同筹建、管理和运营。它是一个研究儿童及青少年财经素养，并致力于对其积极推广，以惠及广大师生的专业研究组织。中心专门针对财经素养进行相关的研究，包括数据收集与分析、标准制定、政策倡导、课程体系搭建、教育培养计划搭建及财经素养认证体系建设等。

As a professional research institution affiliated to the Research Institute, China Education Innovation Institute of BNU - Research Centre of Financial Literacy Education for Youth is supported by Citigroup Foundation, and jointly established, managed and operated by China Education Innovation Institute of BNU and Shanghai Be Better Education Development Center. This institution is a professional research organization which researches the financial literacy of children and the youth, is dedicated to active promotion and benefits the majority of teachers and students. For financial literacy, this Center specially carries out related researches, including collection and analysis of data, formation of standards, policy advocacy, building of curriculum system, building of education training program and construction of financial literacy certification system, etc.