



WORLD BANK GROUP

Promoting Budget Literacy: *Connecting the Dots Between Budget Transparency & Improved Governance*

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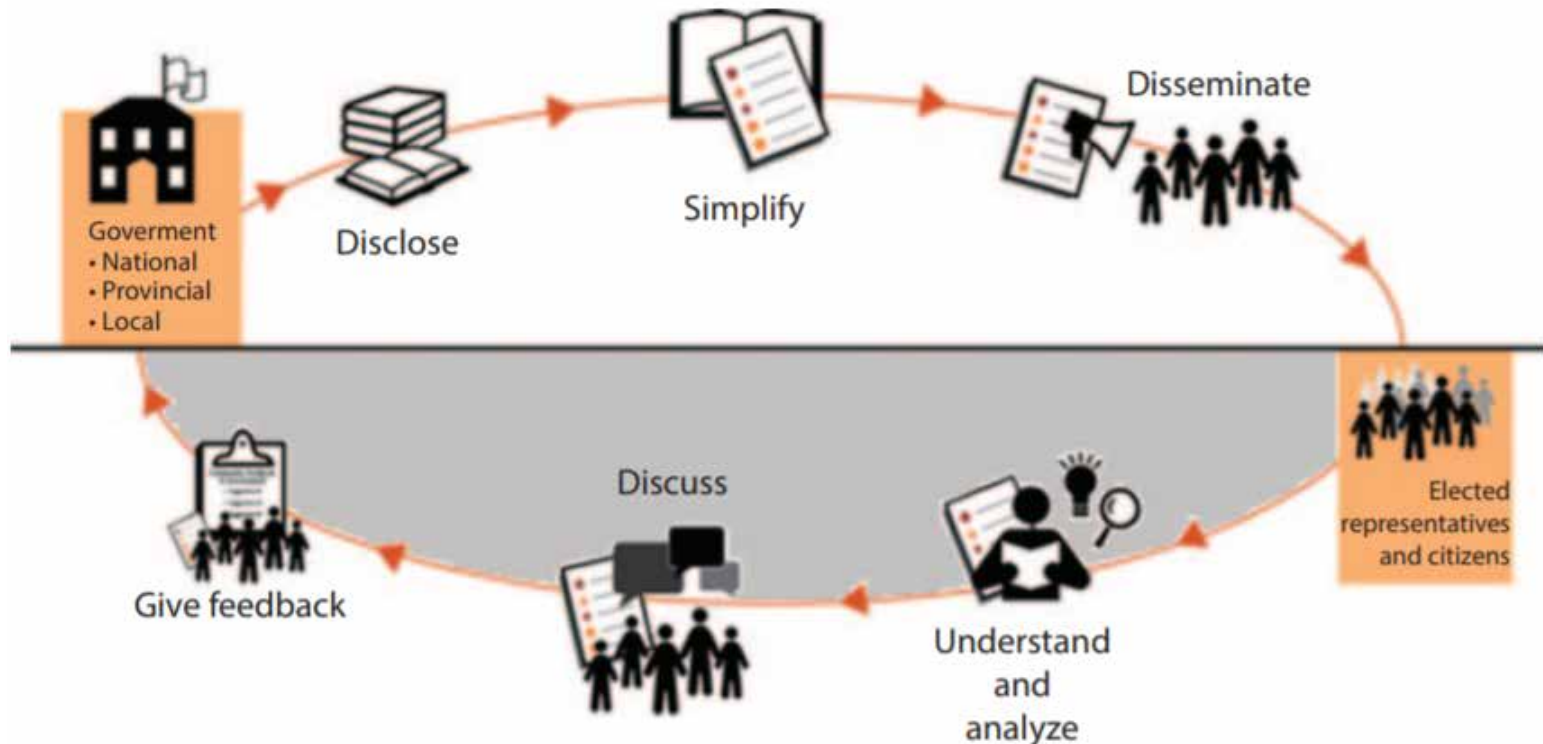
Budget Literacy: What?

“The ability to read, decipher, and understand public budgets to enable and enhance meaningful citizen participation in the budget process”

Source: World Bank, 2017

Budget Literacy: Why?

Budget Transparency Feedback Loop



Budget Literacy: Rational

- Scrutiny of the adequacy of public resource allocations across different priorities as well as the probity of spending, thus reducing inefficiencies and corruption.
- Understanding of economic concepts can promote active citizenship and provide an analytical framework that citizens in a democratic society can adopt
- Expression of views and exertion of meaningful influence on public policy directions

Question 1

Do you know of any budget literacy initiatives in your country?

§ Yes

§ No

Budget Literacy Learning Outcomes in School Curricula

Knowledge

- Role of Government (Namibia)
- System of Government Revenues and Expenditures (United Kingdom)
- Policymaking (Austria)
- Economic Competence (Hong Kong)
- Real-Life Skills (South Africa)
- Civic Awareness (Costa Rica)

Budget Literacy Learning Outcomes in School Curricula

Competencies

- Literacy & Numeracy
- ICT Capability
- Critical Thinking
- Inter-Cultural Understanding
- Oral and Written Expression

Budget Literacy Learning Outcomes in School Curricula

Values and Attitudes

- Think proactively about economic phenomena. (Luxembourg)
- Understand the perspectives of a range of different stakeholders in relation to economic activity (India)
- Adopt a critical approach to initiatives for a fair distribution of income and wealth, human rights, and responsibilities (South Africa)
- Gain the confidence and conviction to participate in decision making and play an active role as effective citizens (United Kingdom)

Budget Literacy in School Subjects

Subject	Country Examples
Economics	India, Austria, France, United States
Social Studies/Social Sciences	Estonia, Japan, New Zealand and Singapore
Mathematical Literacy/Mathematics	Canada, South Africa, United States
Civics/Government	Canada, United Kingdom, Poland, United States
Business Studies	Ireland and Namibia
History	United States
Politics and Governance	Philippines
Life Skills/Contemporary Issues	Czech Republic, Hong Kong and Namibia
Fiscal Education Course	Bolivia, Brazil, Chile, Costa Rica, El Salvador, Guatemala, Honduras, Paraguay, Peru and Uruguay

Budget Literacy: Themes and Topics

Theme	Examples of Budget Literacy Topics
Economic Citizenship	<p><i>Singapore</i>. Module [Managing our Financial Resources] “Careful Use Of Our Country’s Financial Resources Helps Singapore To Progress”.</p> <ul style="list-style-type: none">- Developing Singapore through the national budget- Importance of the national budget to me- The role of citizens in contributing to the management of financial resources in the country

Budget Literacy: Themes and Topics

Theme	Examples of Budget Literacy Topics
Economic & Social Policy	<p><i>Austria</i>. Module [Macro-economic Results and Challenges – Economic and Social Policy]</p> <ul style="list-style-type: none">- Fiscal/tax policy- Social policy: who finances social safety nets?- Specificities of the Austrian economic and social policy- How effective are the state's instruments?

Budget Literacy: Themes and Topics

Theme	Examples of Budget Literacy Topics
Politics & Governance	<p><i>Niedersachsen, Germany.</i> Module [Politics Near to You]</p> <ul style="list-style-type: none">- The role of municipalities and their status within the federal state- Forms of political participation- Finances at the municipal level, such as income, expenditures, and budget plans; & the distribution of tax income at various levels

Budget Literacy: Themes and Topics

Theme	Examples of Budget Literacy Topics
Business and the Economy	<p><i>Ireland</i>. Module [Domestic Environment]</p> <ul style="list-style-type: none">- The impact of the economy on business, taking into account the general state of the economy, inflation, interest rates, tax and grants- The impact of business on the economy at local and national level, taking into account employment, tax revenues and environmental issues- An introduction to the Government's role in encouraging and regulating business- Role of the Government as employer

In-Classroom Pedagogical Approaches & Activities

Think About It

Debate & Discussion

1. Why should the government be responsible for the re-distribution of income?
2. What are the principles guiding the government to re-distribute income?
3. Some people think that reallocation of income would have effects on the operation of market and cause lower economic efficiency. Do you agree? Why?

Simulations

BRAVO, YOU HAVE JUST BEEN APPOINTED MINISTER OF FINANCE. WHAT IMPACT WILL YOUR CHOICES HAVE ON THE DEFICIT AND DEBT?

IT'S YOUR TURN !



DISCOVERY / EXPERT MODE

RESET



MANUAL



Quizzes

HOW MUCH DO YOU KNOW OF SINGAPORE'S BUDGET?

WHO WAS OUR FIRST FINANCE MINISTER? 1960s

WHEN WAS THE GST VOUCHER INTRODUCED?

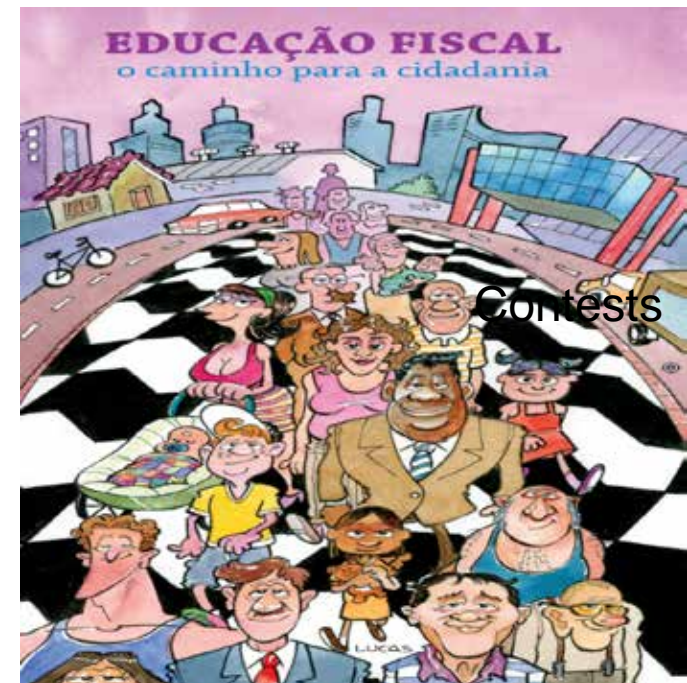
WHAT IS THE PIONEER GENERATION PACKAGE? 2000s

BUDGET QUIZ 2015

TO TAKE PART, VISIT WWW.SINGAPOREBUDGET.GOV.SG OR DOWNLOAD THE SG BUDGET MOBILE APP

Twitter Facebook SG Budget Budget 2015

Cartoons



Budget Literacy: Out-Of-Classroom Initiatives

Country	Examples of Initiatives
Austria	The Entrepreneur's Skills Certificate online training program
Brazil	<ul style="list-style-type: none">- CGU Drawing and Composition Contest- Citizen Child Day
Canada	<ul style="list-style-type: none">- School participatory budgeting in Vancouver- CIVIX Student Budget Consultations
Chile	The Band's Debut TV show
Costa Rica	Tribute to My Country
France	Participatory budgeting in Poite-Charentes, Nord Pas de Calais and Ile-de-France
Hong Kong	Seminars e.g. Hong Kong's public finance and long-term fiscal planning

Budget Literacy: Out-Of-Classroom Initiatives

Country	Examples of Initiatives
Japan	<ul style="list-style-type: none">- Study tours and education classes- National essay competitions on taxes- Poster competition on taxes at the prefecture level- Award program for promoting tax education for students
New Zealand	<ul style="list-style-type: none">- High School Policy Challenge- Policy Workshops
Peru	<ul style="list-style-type: none">- Payment Receipt Contest- Youth Auditors Program
Singapore	Annual MOE-MOF Budget Debate Seminar
United Kingdom	Chance to be Chancellor Program
Uruguay	Videogames Contest

Question 2

Can such types of budget literacy initiatives be implemented in your country?

§ Yes

§ No

Example: Russia Budget Literacy Project

Pilot Scope

- 31 education institutions of Altai Krai, Perm Krai & Bashkortostan Republic
- 58 teachers and 1048 students

Key Results

- 36 hours BL curriculum for grade 10
- Teaching & learning materials (TLAs)
- Pilot testing of curriculum in three regions
- Recommendation from pilot regions to include BL curriculum into the Federal Register of Education Programs



<http://www.worldbank.org/en/news/video/2017/06/19/budget-literacy-in-russia>

Russia Budget Literacy Course

Course objectives

- To encourage responsible citizenship through understanding of public budget
- To develop individual self-confidence to engage in budget processes

Course Content (36 hours)

- What do we pay to the budget and why?
- What do we receive from the budget and how?
- How we can influence the budget?



Lessons from the Russia Project

- Teachers' competence in the subject is crucial
- It is important to use interactive formats in addition to TLAs
- The participation of regional and local finance authorities in the course makes a difference
- Need for coordination with the rest of the school curriculum
- Consider a range of options – as a separate course (elective or optional) or integrated into other subjects
- National Budget Literacy Portal would be helpful to enhance the quality of Budget Literacy education

Measures to Strengthen Budget Literacy Practices – Some Ideas

Adopt a Strategic & Innovative Approach

- Adopt a gradual, tiered approach to educating students about public budgets, beginning in primary school & continuing through secondary school
- Emphasize civic competence & technical knowledge to capture the true essence of budget literacy

Measures to Strengthen Budget Literacy Practices – Some Ideas

Develop Diverse Methods & Materials for Teaching

- Use budget literacy content to convey interesting facts, initiate stimulating discussions, and pose real-life challenges to students
- To the extent possible, arrange for students to receive feedback on their contributions to the budget process
- Develop pedagogical materials that can accommodate varying levels of budget literacy knowledge among educators

Measures to Strengthen Budget Literacy Practices – Some Ideas

Build Capacity to Promote Budget Literacy Education

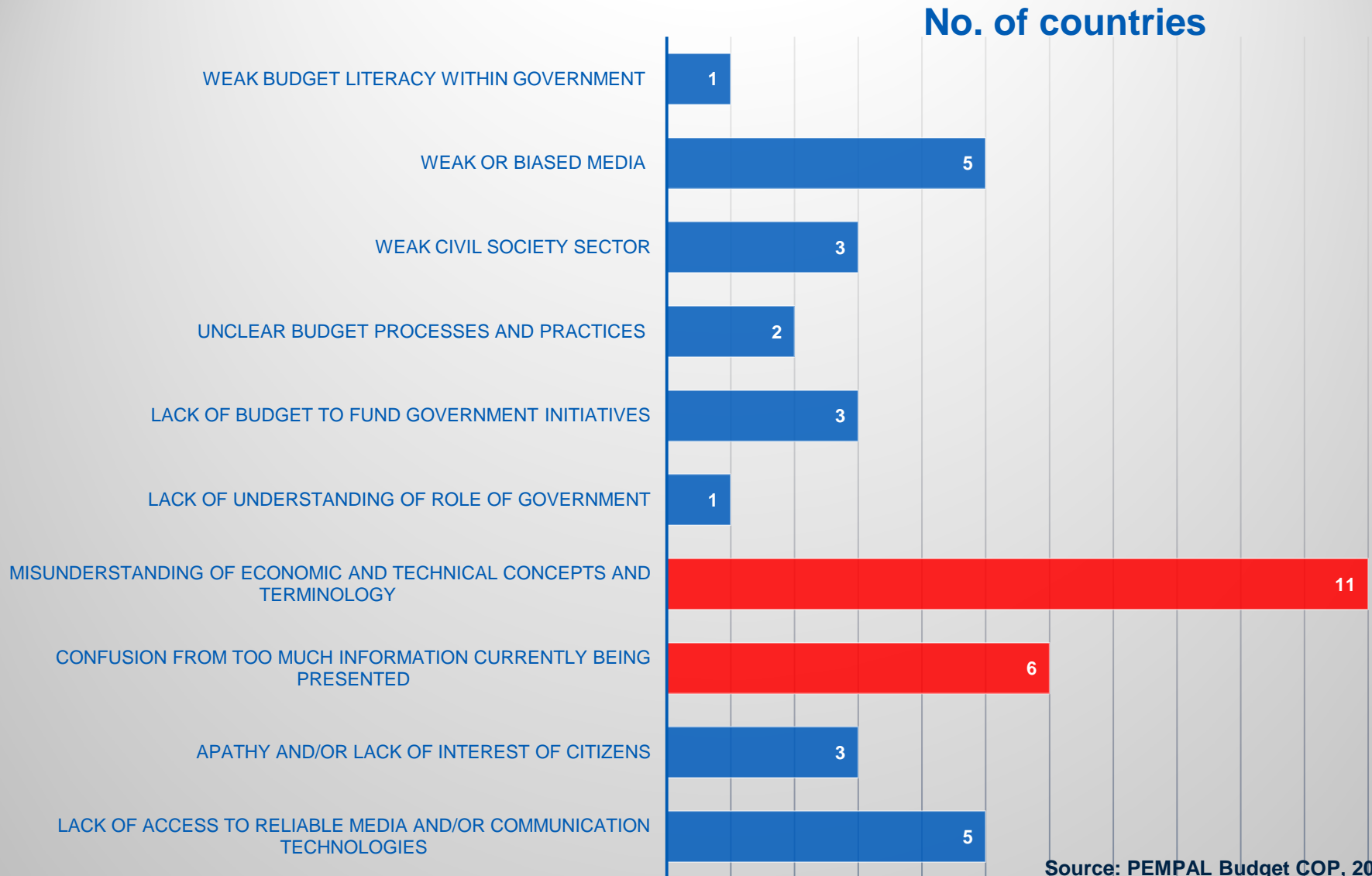
- Collaborate with relevant stakeholders in the design and implementation of measures for strengthening budget literacy
- Explore various means of providing ongoing support to educators

Question 3

What are the key challenges to improving budget literacy in your country?

- Weak budget literacy within government
- Weak or biased media
- Weak civil society sector
- Misunderstanding of economic and technical concepts & terminology
- Confusion from too much information currently being presented

Results from the PEMPAL Survey Responses in the Europe & Central Asia Region



Source: PEMPAL Budget COP, 2015

Useful Resources

Type of Resource	Examples
Blogs	<ul style="list-style-type: none"> • Understanding Fiscal Responsibility Blog (United States)
Comics/Cartoons	<ul style="list-style-type: none"> • Sofinha and her Gang (Brazil) • What's in it for Us? (New Zealand)
Crossword Puzzles	<ul style="list-style-type: none"> • National Budget Crossword (Ireland)
Datasets on Public Spending	<ul style="list-style-type: none"> • A Scuola di OpenCoesione (Italy) • Budget Stories (Moldova)
Glossaries/Primers	<ul style="list-style-type: none"> • The ABC of Taxes (Guatemala) • Declaring My Taxes (Costa Rica)
Interactive Games	<ul style="list-style-type: none"> • CyberBudget Game (France) • Role Playing Game-Deciding a Municipal Budget (Germany)
Participatory Budgeting Guides	<ul style="list-style-type: none"> • Handbook for Schools to Implement Student Participatory Budgeting (Germany) • Welsh Government Participatory Budgeting Toolkit (United Kingdom)
PowerPoint Presentations	<ul style="list-style-type: none"> • Budget Taxation & Government Finances (Ireland) • Government Spending (United States)
Posters/Graphics/ Wordles	<ul style="list-style-type: none"> • National Budget Wordle (Ireland) • Tax Expenditure Interactive Graphic (Uruguay)
Quizzes/Trivia and Surveys	<ul style="list-style-type: none"> • Taxes Trivia (Dominican Republic) • Tax Education and Citizenship Survey (New Zealand)
TV shows/media clips	<ul style="list-style-type: none"> • 10-minute-box (Japan) • PBS Learning Media: Government Revenues and Spending (United States)
Worksheets and Handouts	<ul style="list-style-type: none"> • Government Expenditures Worksheet (Canada) • Comparison of tax rates (Hong Kong)
Tool Kits/Lesson Plans	<ul style="list-style-type: none"> • 'Tax Matters'. HM Revenue and Customs (United Kingdom) • Overview of Budget 2015: Building Our Future, Strengthening Social Security (Singapore)

Questions?

You may refer them to:

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