

CaixaBank and Funcas strengthen their partnership in financial education to address new digital and financial challenges

- **The signing of the agreement reflects the commitment of both institutions to providing the public with financial education at a time when habits are changing and there is a growing need to develop new skills in a digital environment**
- **CaixaBank Chairman Tomás Muniesa emphasised that "financial literacy is essential to achieving financial inclusion, as well as to ensuring that our customers and society at large can make the best financial decisions in a landscape such as ours, which is so heavily influenced by technology"**
- **Funcas CEO Carlos Ocaña stressed that "financial education is key to improving citizens' economic autonomy in an increasingly complex environment; it helps people make informed decisions about their personal finances and reduces vulnerability to potential crises or scams"**
- **In 2025, more than 128,000 people attended financial education conferences, courses, workshops and training sessions held by CaixaBank, and the bank's digital content surpassed 159 million views**

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CaixaBank Chairman Tomás Muniesa and CEO Carlos Ocaña of the CECA Foundation for Banks and Savings Banks (Funcas) have signed an agreement renewing their partnership in the field of financial education, as part of the 2026-2027 ['Funcas Programme to Promote Financial Education'](#). The Funcas Educa Programme contributes to achieving the objectives of the National Financial Education Plan, which is promoted by the Spanish Ministry of Economy, Trade and Enterprise, the Bank of Spain and the Spanish National Securities Market Commission.

The agreement between CaixaBank and Funcas, which is being renewed for the eighth year in 2026, reflects the commitment of both institutions to providing financial education for the public.

Fostering and updating financial knowledge is essential in a landscape marked by the emergence of new modes of consumption, the rise of digital payments, the procurement of financial services through online platforms and the rise of AI-based tools.

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Furthermore, financial education plays an increasingly important role in preventing new risks, such as online fraud, financial scams, and misinformation spread via social media and digital channels.

During the signing ceremony, Tomás Muniesa emphasised that "financial literacy is essential to achieving financial inclusion, as well as to ensuring that our customers and society at large can make the best financial decisions in a landscape such as ours, which is so heavily influenced by technology, which cannot be understood without bearing in mind the importance of cybersecurity and fraud prevention". He noted that "this agreement with Funcas allows us to join forces in the shared goal of reaching more people with all our financial education outreach initiatives".

Meanwhile, Carlos Ocaña pointed out that "financial education is key to improving citizens' economic autonomy in an increasingly complex environment; it helps people make informed decisions about their personal finances and reduces vulnerability to potential crises or scams".

Funcas programme: improving the level of financial education among Spaniards

The Funcas Programme for Encouraging Financial Education, promoted by CECA and Funcas, works with all CECA member institutions and is aimed at funding projects to help improve the level and quality of financial education among Spaniards.

The institutions are developing financial education actions that reinforce their social work and adapt to the needs of the population, whose habits and relationship to finances have radically transformed in recent years. The increasing use of online financial services, the need to strengthen financial inclusion by facilitating access to these channels for people in vulnerable circumstances and protection in the areas of cybersecurity and investment security are some trends that demand better financial knowledge.

CaixaBank initiatives

CaixaBank remains firmly committed to the financial education and literacy of both its customers and society at large. This is a key element in achieving financial inclusion and one of the priorities of the bank's 2025–2027 Sustainability Plan. Through initiatives aimed at different audiences, the bank's goal is to help improve people's financial knowledge, particularly their understanding of financial products and risks, in order to facilitate decision-making and positively impact their financial well-being.

As part of its work to promote financial literacy, CaixaBank carries out a wide range of outreach and training activities. In the whole of 2025, more than 128,000 people attended conferences, courses, workshops and training sessions held by CaixaBank, and the bank's digital content surpassed 159 million views. The bank makes resources available to the public in various formats tailored to the needs of each group: children and young people, older adults, people in vulnerable situations, people with intellectual disabilities, shareholders and the general public.

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Among CaixaBank's outreach initiatives are the 'DoubleCheck Programme' and 'Cuentas pendientes', which are focused on creating educational and awareness-raising content on cybersecurity and topics such as retirement, investment, savings and financial planning. This content is produced and distributed through various digital channels. Another remarkable initiative is the financial education podcast, 'Finanzas con EFE'.

Through [CaixaBankTalks](#), a platform for events and audiovisual content, live and streamed talks are offered on topics such as innovation, sustainability, personal development and digital transformation. It is open to customers and the general public, with content tailored to different interests.

When it comes to imagin, CaixaBank's digital-only bank focused on young people, the focus is on sharing short videos targeted at younger audiences through its app and social media, providing knowledge, tools and training on financial education. One content that stands out is *El pódcast de final de mes* stands out, a program exploring topics such as financial education and money management. Besides this, imagin has recently launched the *Finanzas en el aula* initiative to bring financial education to schools across the country.

In the field of **training**, the bank's shareholders benefit from the '[Aula](#)' (Classroom) [training programme](#) on economics and finance, providing them with the necessary knowledge to make more informed investment decisions. Since its launch in 2010, the programme has expanded its content and the channels used to disseminate it, enhancing its online resources.

As part of this commitment to financial education for CaixaBank shareholders, it's also with highlighting the podcast 'Formación financiera Aula'. This podcast is a digital resource on economics and finance that aims to bring small investors closer to current economic and financial topics in a practical and fun way. In the last season of the podcast, for instance, personal finance concepts were explained using cinema and films as a conduit.

Meanwhile, [CaixaBank Volunteering](#) runs training sessions aimed at groups of all ages and abilities. These activities, which include workshops and talks, aim to foster a better understanding of finances. The content is tailored to young people, adults and individuals with intellectual disabilities, helping to develop a more informed society that is better equipped to make responsible financial decisions.

Furthermore, MicroBank, CaixaBank's social bank, runs [MicroBank Academy](#), providing support, training and resources to entrepreneurs. It offers online courses, which are completely free and open to both customers and non-customers, with content designed to suit different levels of knowledge and varying needs.

[CaixaBank Research](#), the bank's research service, promotes knowledge through economic research and analysis, contributing to public debate and awareness of the economy in society through conferences given by its economists and through published articles.

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The service also collaborates with organisations and universities in economic research and dissemination projects; and through the '[Economía Exprés](#)' (Economy Express) podcast, available on all main platforms, it explains and brings current economic affairs closer to new audiences.

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