

Appendix 3: Examples of Activities of Consumer Education on Finance in Japan

Age Group Type	Finance in General (Including the Economy)	Financial Products and Services	Prevention of Financial Troubles and Consumer Protection
Kindergarten Children	Publications, including booklets and pamphlets <i>Goods and Money</i> (Central Council for Financial Services Information)		
Teachers	Publications, including booklets and pamphlets <i>What Is Pecuniary Education?</i> (Central Council for Financial Services Information)		
Primary School Students	Publications, including booklets and pamphlets <i>Treating People and Belongings With Care</i> (Tokyo Metropolitan Comprehensive Consumer Center; side reader)	Publications, including booklets and pamphlets <i>ABC of Stocks</i> (Tokyo Stock Exchange) Videos <i>Stocks and Our Life</i> (Tokyo Stock Exchange)	
Teachers	<i>Reader for Teachers About Consumers</i> (Tokyo Metropolitan Comprehensive Consumer Center; guidebook for primary and secondary school teachers)		
Secondary School Students	Publications, including booklets and pamphlets <i>Enjoying Comfortable Old Age, History of Mutual Support, Happiness Is Something We Build Together</i> (Japan Institute of Life Insurance) <i>Secondary School Textbook Model</i> (Investment Trusts Association, Japan) <i>Easy Money Guide for Secondary School Students, If You Have One Million Yen?</i> (Central Council for Financial Services Information) Videos <i>Story of Today's Family</i> (Japan Institute of Life Insurance) Essay contests Essay contest on money (Central Council for Financial Services Information; targeting primary and secondary school students)	Publications, including booklets and pamphlets <i>What's a Bank?</i> (Japanese Bankers Association; targeting secondary school students and older) Model textbooks for social studies (civic sections) for secondary school students and political and economic studies for high school students (4 securities organizations) Videos <i>What If There Were No Banks?</i> (Japanese Bankers Association) <i>A Key to Stocks</i> (5 securities organizations; targeting secondary and high school students) Correspondence courses <i>Game for Learning About Stocks</i> (jointly conducted by Japan Securities Dealers Association, Tokyo Stock Exchange, and Japan Institute for Securities Information and Public Relations) Essay contests Essay contest for secondary school students (Japan Institute of Life Insurance) Web-based educational materials <i>Securities Quest</i> (5 securities organizations; targeting secondary and high school students)	Publications, including booklets and pamphlets <i>Lending and Borrowing Money: The Basic of Basics</i> (Japanese Bankers Association) <i>Game on How to Deal With Dishonest Sales Practices, It's Up to You to Decide: How to Detect and Deal With Dishonest Sales Practices</i> (National Institute on Consumer Education) <i>Secondary School Students Are Consumers, Too</i> (Tokyo Metropolitan Comprehensive Consumer Center; side reader) Videos <i>A Story for the Near Future: What TIME Is It?</i> <i>Important Points to Remember When Using and Borrowing Money</i> (Japanese Bankers Association)
Teachers	Publications, including booklets and pamphlets <i>What Is Pecuniary Education?, How to Promote Pecuniary Education in Schools</i> (Central Council for Financial Services Information) Seminars Seminar for social studies teachers in secondary and high schools (sponsored by the Tokyo Stock Exchange, with cooperation of the Bank of Japan and Central Council for Financial Services Information), Seminar for home economics teachers in secondary and high schools (sponsored by the Tokyo Stock Exchange and National Institute on Consumer Education) Seminar for teachers and consumers (National Institute on Consumer Education)	Awards Award presentation to schools/teachers for practicing consumer education on finance (National Institute on Consumer Education) Seminars Study meetings on credit (Japan Consumer Credit Industry Association) Lectures Sending lecturers to teachers' workshops and study meetings (Tokyo Stock Exchange)	Publications, including booklets and pamphlets <i>How Much Is Your Salary?</i> (National Institute on Consumer Education; instruction manual), <i>What Would You Do in This Case?</i> (National Institute on Consumer Education; a collection of role-playing), <i>Consumer Education Manual, Index of Case Studies, Collection of Cases of Awards</i> (National Institute on Consumer Education)

Age Group Type	Finance in General (Including the Economy)	Financial Products and Services	Prevention of Financial Troubles and Consumer Protection
High School Students	<p>Publications, including booklets and pamphlets <i>Easy Understanding of Bills and Checks</i> (Japanese Bankers Association) <i>Economic Studies for High School Students: The Joint Stock Company System and Securities Market That Support the Japanese Economy</i> (Japan Institute for Securities Information and Public Relations) <i>Hello! Economics, A Lively Tomorrow, Enjoying Comfortable Old Age, History of Mutual Support</i> (Japan Institute of Life Insurance) <i>High School Textbook Model</i> (Investment Trusts Association, Japan) <i>Easy Finance Guide for High School Students</i> (Central Council for Financial Services Information)</p> <p>Videos <i>Understanding Bills and Checks in 25 Minutes</i> (Japanese Bankers Association) <i>My Lifetime Plan: Financial Life Planning and Risk Management, Let's Try Pensions and Insurance, Let's Experience Aged Society: A Team Experiences Senior Citizens' Life, A Lively Tomorrow, A Message From the Future, History of Mutual Support</i> (Japan Institute of Life Insurance)</p>	<p>Publications, including booklets and pamphlets <i>My Dreams and Banks: Easy Understanding of Banks</i> (Japanese Bankers Association) <i>About Non-life Insurance</i> (Marine and Fire Insurance Association of Japan) <i>Easy Understanding of Trusts: Everyday Life and Trusts</i> (Trust Companies Association of Japan) <i>Do You Know About the Tokyo Stock Exchange?</i> (Tokyo Stock Exchange; targeting high school and university students) <i>Mini Reader on Credit</i> (Japan Consumer Credit Industry Association)</p> <p>Videos <i>Sleuth Team for Banks</i> (Japanese Bankers Association) <i>What Are Trusts? Structure and Roles of Trusts</i> (Trust Companies Association of Japan) <i>Do You Know About the Tokyo Stock Exchange?</i> (Tokyo Stock Exchange; targeting high school and university students)</p> <p>Correspondence courses <i>Game for Learning About Stocks</i> (jointly conducted by Japan Securities Dealers Association, Tokyo Stock Exchange, and Japan Institute for Securities Information and Public Relations)</p> <p>Essay contests Essay contest for high school students on "Safety and Peace of Mind in Life" (Marine and Fire Insurance Association of Japan) Essay contest on "Accessible Securities Investment" (Japan Securities Dealers Association)</p> <p>Lectures Sending out lecturers to high schools (Japan Consumer Credit Industry Association)</p>	<p>Publications, including booklets and pamphlets <i>Easy Understanding of Loans and Credits</i> (Japanese Bankers Association) <i>Making Contracts Wisely</i> (Tokyo Metropolitan Comprehensive Consumer Center; side reader for high school students) <i>Traffic Accidents and Damage Compensations</i> (Marine and Fire Insurance Association of Japan) <i>Introduction to Credit Cards, How to Be Tough Against Telephone Sales People</i> (Nippon Association of Consumer Specialists) <i>Surviving the 21st Century</i> (National Institute on Consumer Education, under the trust by the Cabinet Office; side reader on education on consumer contracts)</p> <p>Videos <i>Easy Understanding of Loans and Credits</i> (Japanese Bankers Association) <i>Loans and Cards, Can You Say NO?</i> (Nippon Association of Consumer Specialists)</p>
Teachers	<p>Regular publications <i>Everyday Life and Insurance</i> (Japan Institute of Life Insurance: educational information magazine for high school teachers)</p> <p>Seminars Seminar for social studies teachers in secondary and high schools (sponsored by the Tokyo Stock Exchange, with cooperation of the Bank of Japan and Central Council for Financial Services Information); seminar for home economics teachers in secondary and high schools (sponsored by the Tokyo Stock Exchange and National Institute on Consumer Education)</p>	<p>Publications, including booklets and pamphlets <i>Basics on Credit: New Edition, Credit Note Book, A Collection of Credit-Related Questions, A Collection of Educational Guidance Cases on Credit</i> (Japan Consumer Credit Industry Association)</p> <p>Regular publications <i>Credit Education</i> (Japan Consumer Credit Industry Association; quarterly publication)</p> <p>Seminars Training meeting on non-life insurance (Marine and Fire Insurance Association of Japan) Study meeting on credit (Japan Consumer Credit Industry Association)</p> <p>Lectures Sending out lecturers to teachers' workshops and study meetings (Tokyo Stock Exchange) Sending out lecturers to workshops held by bodies such as sectional meetings of teachers of high school home economics and educational centers (Japan Consumer Credit Industry Association)</p>	<p>Seminars Teachers' course on consumer issues (Tokyo Metropolitan Comprehensive Consumer Center)</p>

Age Group Type	Finance in General (Including the Economy)	Financial Products and Services	Prevention of Financial Troubles and Consumer Protection
Adults	<p>Publications, including booklets and pamphlets <i>Guide to Pensions, Guide to Public Nursing Care, Guidance on Mandatory Retirement, Guide to Medical Insurance, What We Are Encouraged to Know About Life Insurance and Taxes, New Guidebook for Lifetime Plan</i> (Japan Institute of Life Insurance); <i>Everyday Life and Insurance</i> (Japan Institute of Life Insurance: regular publication) <i>20 Standards of Economics Study</i> (translated from <i>Voluntary National Content Standards in Economics</i>), <i>New Frontiers of Economic Education for Consumers</i> (National Institute on Consumer Education) <i>Leaflet on Taxes on Long-Term Stock Holdings</i> (Japan Securities Dealers Association) <i>Guidebook on Investment Trusts</i> (Investment Trusts Association, Japan) <i>Data Book on Life and Finance, Q&As on Pensions, Taxes Related to Everyday Life, My Family's Friend: Life Insurance</i> (Central Council for Financial Services Information)</p> <p>Videos <i>My Family's Financial Big Bang</i> (Tokyo Metropolitan Comprehensive Consumer Center)</p> <p>Correspondence courses <i>Financial Study Course for Everyday Life</i> (Central Council for Financial Services Information)</p> <p>Lectures Sending out lecturers to classes for consumers held by organizations such as nationwide administrative bodies for consumer affairs (Japan Institute of Life Insurance, Marine and Fire Insurance Association of Japan) Sending out lecturers to consumer organizations, consumer groups, and so forth (Investment Trusts Association, Japan)</p> <p>Essay contests Essay contest on "Individual Experiences About Everyday Life and Money" (Central Council for Financial Services Information)</p> <p>Provision of information through websites Each institution provides basic economic and financial information and introduces publications and activities.</p> <p>Others Financial life planning consultation (Central Council for Financial Services Information)</p>	<p>Publications, including booklets and pamphlets <i>The Guide of Guides! Financial Products Offered by Banks, The Guide of Guides! Financial Products Offered by Banks: Part 2, Easy Understanding of Disclosure by Banks: Explained by Dr. Big Bang</i> (Japanese Bankers Association) <i>Trusts in Japan: FY2001 Edition, Easy Understanding of Trusts: Wills and Trusts, Leaflet on Charitable Trusts, Leaflet on Special Donation Trusts</i> (Trust Companies Association of Japan) <i>Comprehensive Savings Guide: FY2001 Edition, Your First Global Investment, Your First Defined-Contribution Pension Plan, Easy-to-Follow Guide on Investment Trusts, Guide to Bond Investments, Convertible Corporate Bonds: From Starting Out to Actual Investment</i> (Japan Institute for Securities Information and Public Relations) <i>The First Step Toward Securities Investment</i> (Japan Securities Dealers Association) <i>ABC of Life Insurance: New Edition, Q&As on Life Insurance</i> (Japan Institute of Life Insurance) <i>Encyclopedia on Financial Products</i> (Central Council for Financial Services Information) <i>Mini Guide on Credit</i> (Japan Consumer Credit Industry Association)</p> <p>Videos <i>Video for Beginners! Disclosure by Banks</i> (Japanese Bankers Association)</p>	<p>Publications, including booklets and pamphlets <i>What Are Insider Trading Regulations?, What Is Insider Trading?</i> (Japan Institute for Securities Information and Public Relations) <i>Consumer Education Dictionary</i> (National Institute on Consumer Education) <i>What Are Contracts Made by Consumers?, Encouragement to Go to the Law Courts</i> (Japan Association of Consumer Affairs Specialists) <i>Deposit Insurance System, Protection of Financial Products, The Law on Sales of Financial Products</i> (Central Council for Financial Services Information) <i>Separate Custody by Securities Companies</i> (Japan Securities Dealers Association)</p> <p>Videos <i>That's the Deposit Insurance System, What's Self-Responsibility?</i> (Central Council for Financial Services Information)</p> <p>Educational advertising Magazine advertisements to educate consumers about how to avoid over-indebtedness; advertisements to publicize the section for general banking consultation services (Japanese Bankers Association)</p> <p>Consultations Dealing with Q&As brought to the section for general banking consultation services of each local bankers association (Japanese Bankers Association) Dealing with Q&As brought to the section for trust consultation services (Trust Companies Association of Japan) Consultations provided on issues such as life insurance and financial life planning over the telephone, in person at the counter, and in writing (Japan Institute of Life Insurance) Non-life insurance consultation office, Automobile insurance claiming consultation center (Marine and Fire Insurance Association of Japan) Consumer Consultation Office (Japan Consumer Credit Industry Association)</p>
As Parents	<p>Publications, including booklets and pamphlets <i>Children and Money</i> (Central Council for Financial Services Information)</p>		