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## **HSBC Malta Foundation backed Centre of Excellence reaches 3,435 students in two years**

The HSBC Malta Foundation, together with JA Malta and the Ministry for Education, is supporting the continued growth of the Centre of Excellence (CoE) in Financial Capability & Entrepreneurship across Malta and Gozo, helping embed financial capability and entrepreneurship as practical life skills within the school experience.

In its first academic year (2024/2025), the CoE ran as a pilot in five schools, with 19 accredited educators, reaching 568 students, and two schools achieving accreditation. In the second academic year (2025/2026), the programme expanded to eight schools, 44 accredited educators, and 2,867 students taught, with around seven to eight schools progressing through accreditation. Across the two years combined, the CoE has now reached 13 schools, 63 accredited educators, 3,435 students, and around 10 accredited schools.

A key sign of progress is the growing commitment within participating schools. While the programme encourages schools to train a minimum of three educators, several schools have gone further, with five or more educators from the same school completing accreditation, supporting a whole-school approach that integrates financial capability across subjects and year groups.

Participation spans State, Independent and Church schools, including major State colleges such as St Clare's College, St Benedict's College and St Thomas More College, which are working towards becoming fully recognised Financial Capability and Entrepreneurship Colleges. The programme's reach also includes the First Sixth Form and the Institute of Tourism Studies, reflecting its relevance beyond compulsory schooling.

The next phase will focus on deepening national reach, including increased engagement among some Church and State schools, particularly in the North and Central areas of Malta, as well as specialised educational settings, including schools with a focus on sport and performing arts.

Glenn Bugeja, HSBC Malta Foundation representative, said, "Financial capability is a life skill that shapes everyday decisions, be it at home, at school and later at work. Through the Centre of Excellence, we're helping schools build this capability in a practical, sustainable way by investing in educators and supporting a whole-school approach that reaches more students year after year."

Matthew Caruana, CEO from JA Malta said, "What is especially encouraging is not only the number of schools taking part, but the deeper level of engagement we are seeing within schools. More educators are coming forward, more schools are committing to embedding financial capability across different levels, and this shows that schools increasingly understand that these are not extra topics, but essential life skills for every student."



**Photocaption: From left: Petra Ellul Mercer from the JA Malta Foundation and Glenn Bugeja from the HSBC Malta Foundation addressing a group of students of the COE during a recent event held at the HSBC Hub in Qormi**

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***About Centre of Excellence (CoE)***

The Centre of Excellence (CoE) in Financial Capability & Entrepreneurship is a strategic partnership launched in October 2024 by JA Malta in collaboration with the HSBC Malta Foundation and the Ministry for Education, aimed at embedding crucial life skills into the Maltese education system. Addressing gaps in financial literacy highlighted by recent PISA studies, the CoE provides accredited training, practical resources, and mentorship to educators to foster a financially capable and entrepreneurial mindset among young people. The initiative has seen rapid growth in demand, growing from a pilot project in 2024/2025 to supporting dozens of schools, accredited educators, and thousands of students, aiming for long-term economic resilience and financial well-being.

Read more about CoE: [www.jamalta.org/centre-of-excellence](http://www.jamalta.org/centre-of-excellence)