

MEMORANDUM OF UNDERSTANDING

BETWEEN

The Ministry of Education, Universities and Research

AND

The Ministry for the Economy and Finance

The State Audit Office

The Italian Finance Police

The Bank of Italy

The Revenue Agency

Consiglio di Presidenza della Giustizia Tributaria

Unioncamere

Equitalia S.p.A.

ABI – Italian Banking Association

APF – Organismo per la Tenuta dell'Albo dei Promotori Finanziari

Fondazione Rosselli

Associazione Nazionale per lo Studio dei Problemi del Credito

(the Parties)

'The teaching of economics as an element of social development and growth'

HAVING REGARD TO

- Articles 2, 3, 13, 19, 23, 32, 41 and 53 of the Italian Constitution, which guarantee respect for human dignity, personal liberty and freedom of association; protect against any form of discrimination or moral and physical violence; recall the principle that taxation must have a basis in law and reaffirm the duty of all to contribute to public expenditure in proportion to their capacity under a progressive tax system; and limit private economic initiatives when in conflict with social utility and which may damage safety, freedom and human dignity;
- Law 59/1997, in particular Article 21, containing rules on school autonomy;
- Presidential Decree 275/1999 regulating school autonomy;
- the principles set forth in the Charter of Fundamental Human Rights of the European Union, solemnly proclaimed on 7 December 2000;
- Constitutional Law 3/2001 concerning 'Changes to Title V of the Part II of the Constitution', which establishes the particular forms and conditions of autonomy for local authorities and schools;
- Presidential Decree 89/2009 concerning the revision of the administrative, organizational and teaching arrangements for primary and lower-secondary schools ('first-cycle education');
- Presidential Decrees 87/2010, 88/2010 and 89/2010 containing the regulations for the administrative, organizational and teaching arrangements for upper-secondary schools ('second-cycle education');
- Law 169/2008, which introduced the subject 'Citizenship and the Constitution', and the related Ministerial Circular 86/2010 with indications for schools;

- international documents, UNESCO Recommendations and Community Directives comprising the general frame of reference in which to place the teaching of citizenship, legality and basic values in the history of humankind as crucial elements of the educational and cultural environment of all countries; and
- Decree Law 203/2005, Article 3, converted with amendments into Law 248/2005, establishing the company Riscossione SpA ('Equitalia') and bringing the activity of tax collection under the umbrella of the public sector, attributing this function to the Revenue Agency which exercises it through the abovementioned Equitalia.

CONSIDERING THAT

- the social, cultural and economic changes and the complexity that characterize today's societies have led to significant innovation and transformation in all countries' educational systems, making it necessary to redefine the very concept of citizenship, legality and democracy, recognizing and enhancing the fundamental role of the students in the life of a school and the community;
- teaching in democracy and economic legality falls on fertile ground given the natural enthusiasm of the young and considering that the rights and duties of citizenship are played out in compliance with the rules and with the participation of all citizens in civil, social, political and economic life;
- economic education is necessary to acquire the necessary competences to become an active and responsible future citizen, especially given the importance of the economic and financial system within our society.

IT IS DEEMED

- necessary to provide schools with a suitable framework of reference within which to organize a curriculum that enhances education for civil co-existence and legality, according to the principles set out in the Italian Constitution.

GIVEN THAT

The Ministry of Education

- supports school autonomy as institutions interact with local autonomous authorities, institutions, the economic and productive sectors, public entities, and the private and the associative sectors, to define and implement integrated educational programmes;
- seeks the right combination of conditions, based on the autonomy recognized under Law 59/97, Article 21 to achieve the maximum organizational flexibility; effective educational activities to meet emerging educational needs; timely and economical interventions, supported by the constructive contribution of all the actors of the social community to which they belong;
- recognizes that student participation is the sign of a modern school that puts the enhancement of the personal interests of each student at the heart of its objectives and by means of the participation of youth, creating the best conditions for effective learning;
- promotes an integrated education with the aim at developing the necessary competencies for young people so that they can contribute to the development of society , along with their sense of individual responsibility in the community and with the awareness of being holder of both rights and duties;
- considers that cooperation between everyone involved in education is of great importance, beginning with the family, in order to transmit to the new generations the culture of legality, respect for the rules, integration and the civil duty to make a contribution;
- intends, in this spirit, to promote young people's interest, knowledge and awareness of the subjects of economics, finance and fiscal legality, selecting courses that teach the principles of the Constitution to the new generations.

The Parties:

- consider that economics is an integral part of the cultural education of knowledgeable citizens, fostering the growth of the culture of legality in Italy;
- think that educating students in fiscal legality is the prerequisite to the concrete involvement of citizens in implementing public services and making them work, and in respecting the constitutional principles of participating in the costs of the community and making a fair contribution;
- intend to promote economic and fiscal education, including as a way of improving relations between the State and its citizens;
- consider that economic education is both a useful tool for social integration and also a tool to bring people together including by virtue of economic prospects that are increasingly open to multicultural exchange;

- intend to contribute to raising awareness among the new generations of how the economy as a whole works, including with the help of statistical tools, implementing a project that will involve both schools and families in an increasingly direct and far-reaching way;
- intend to promote education and raise awareness of these subjects to help students to acquire the knowledge and understanding needed to managing their finances and, therefore making them able to make the right choices to meet the needs of society;
- intend to provide teachers with the necessary materials to develop specific courses, not only from a theoretical point of view but also with practical content including the possibility to track over time, against established benchmarks, the results and levels achieved in the study of financial education.

THE FOLLOWING IS AGREED

Article 1

(Subject matter)

To achieve the objectives indicated in the preamble, the Parties, each for their own sphere of competence and according to the principles of school autonomy and the choices of individual schools as regards their academic and extra-curricular programmes (*Piano dell'offerta formativa*), agree to promote cooperation among schools so that - each in their own sphere – they share their experiences in terms of information and training on the subjects of economics, legality, finance and saving.

The scope of this cooperation is to create, year after year, a broad proposal for all schools, starting with mapping the activities already carried out and a survey of where each of the signatories is located across the country.

The educational aim is to provide the students and teachers of all types of school across the country with the specific competences needed to foster active and informed behaviour in the field of economic education, financial education, fiscal education, and economic legality.

Article 2

(Undertakings of the Parties)

To achieve the objectives contained in Article 1, the Parties agree to:

- share with the other Parties the programmes already under way and related course materials in order to create synergies and common study paths to propose to schools of all types nationwide;
- map the geographical areas considered to be 'at risk' in order to design targeted interventions on the subjects included in this Memorandum of Understanding;
- draw up a guide for teachers at all types of schools throughout the country to provide them with the general information, tools and methodologies that can be useful for placing these subjects in the school curricula;
- promote projects consistent with national guidelines, including workshops and meetings across the country, to involve schools and networks of schools, by means of the contributions of teachers and experts in the economic and financial system, in order to foster an exchange of ideas and cooperation for the planning of information pathways;
- organize meetings and workshops for students at all types of schools across Italy on the relationship between young people and the economy, fostering knowledge of the tools to create certainty and make transparent the legal, economic and financial arrangements of firms;
- periodically monitor, by means of identified indicators, the initiatives undertaken and the results obtained.

Article 3

(Undertakings of the Ministry of Education)

The Ministry of Education agrees to:

- communicate the contents of this Memorandum of Understanding to the Regional School Offices and, thereby, to schools, the provincial Students' Councils, the National Forum of Students' Associations, and the National Forum of Schools' Parents' Associations;
- coordinate and check the effectiveness of economic education programmes carried out in the public and the private sectors in order to guide and coordinate the actions to be taken;

- provide support to the initiatives and teaching projects proposed by the signatories to this Memorandum of Understanding;
- foster within schools the programming of specific activities aiming to enrich the curriculum, in the context of the organizational and managerial flexibility allowed under school autonomy;
- inform schools of the actions taken as a result of this Memorandum of Understanding;
- start up, in cooperation with the signatories to this Memorandum of Understanding, information activities aimed at teachers to foster the development of competences in the subjects of economic, fiscal and financial education.

Article 4 (Communication)

The Parties will ensure the widest distribution on official occasions of the contents of this Memorandum of Understanding and of the initiatives deriving from it.

Article 5 (Joint Committee)

To achieve the objectives indicated in this Memorandum of Understanding and allow the strategic planning of related interventions, a Joint Committee shall be established, chaired by the Director General of the Directorate General for Students, Integration and Participation.

This Directorate General will ensure the necessary coordination, in particular with the Directorate General for Education Systems, and the National Evaluation System, for the parts that are relevant to each, and also with the other Directorates General of the Ministry of Education involved in other ways, whose representatives may participate at the meetings of the Joint Committee.

In relation to specific subjects, the Committee shall approve the annual plan of activities and, according to the items on the agenda, may also invite experts external to the Parties to attend the meetings.

Membership of the Committee is on a voluntary basis and implies no costs to the Ministry of Education.

Article 6
(Management and organization)

The Directorate General for Students, Integration and Participation will arrange the establishment of the Committee referred to in Article 5 and will attend to all the management and organizational aspects, coordination and the evaluation of the initiatives carried out as a result of this Memorandum of Understanding.

Article 7
(Additional signatories)

This Memorandum of Understanding is a tool available to institutions that deal with subjects related to education for economic-financial legality.

The Committee will accept applications from third parties to participate in the Memorandum of Understanding as 'members', differentiating themselves from the 'founders' (i.e the signatories of this Memorandum). Additional signatories to the Memorandum will be allowed on confirmation that they agree with Articles 1 and 2 and on the basis of the verification criteria applied by the Joint Committee, as per Article 5.

Article 8
(Charges)

The implementation of this Memorandum of Understanding and the commitments that derive from it shall not involve any new or greater costs for the public finances other than those already borne for the purposes of financial education. The authorities involved will provide for the implementation of the Memorandum using the human, instrumental and financial resources available under current legislation.

Article 9
(Duration)

This Memorandum of Understanding will be valid for three years from the date of signature.

Rome, 10 June 2015

List of signatories to the Italian original version:

Stefania Giannini, Minister of Education, Universities and Research

Pier Carlo Padoan, Minister of the Economy and Finance

Martino Colella, Prosecutor General of the Court of Auditors

Saverio Capolupo, General Commander, Italian Finance Police

Ignazio Visco, Governor of the Bank of Italy

Rossella Orlandi, Director of the Revenue Agency

Mario Cavallaro, President of the Consiglio di Presidenza della Giustizia Tributaria

Ferruccio Dardanella, President of Unioncamere

Vincenzo Buso, President of Equitalia S.p.A.

Antonio Patuelli, President of ABI - the Italian Banking Association

Carla Rabitti Bedogni, President of the APF – Organismo per la Tenuta dell'Albo dei Promotori Finanziari

Chiara Mancini, Advisor, Fondazione per l'Educazione Finanziaria e al Risparmio

Riccardo Viale, President, Fondazione Rosselli

Ercole P. Pellicanò, President, Associazione Nazionale per lo Studio dei Problemi del Credito