



GEMMA
know, plan, act.

The GEMMA team within the Ministry for the Family, Children's Rights and Social Solidarity and the HSBC Malta Foundation have issued a video for educators to use with their students. This video is an interactive play titled GEMMA FTIT - kids financial learning play. It provides an opportunity for educators to carry out a learning event about budgeting, saving, spending, prioritisation, and understanding the difference between needs and wants.

Financial capability is an essential life-skill and early exposure to basic concepts help pupils to have a more financially sustainable future.

This video is available at: https://www.youtube.com/watch?v=IPz_5ZbQ_EA&t=213s

Further information at <https://gemma.gov.mt/>