



## Title: International Women's Day / Financial Literacy Step Challenge

As a Central Bank Governor, it is my privilege to be a supportive voice for financial literacy and gender equality – highlighting the very real gap in financial confidence and capability that still exists, particularly for women. It means taking a leading role in raising awareness across our communities, and championing policies that can help close that gap so that everyone can participate fully in our financial system.

Being part of a European central bank network is essential as no single country has sole responsibility for closing the gender gap in financial literacy – we need to come together, to share data and expertise, and coordinate action across Europe. By working together through a dedicated network, we can share solutions, support each other's efforts, and make real, lasting progress across all our societies.

Strengthening financial literacy efforts through consumer protection means ensuring that people receive clear, fair and transparent information when making financial decisions. Here in Ireland, our Consumer Protection Code is a key enabler for building the confidence and trust essential for improving financial literacy, especially for those who may feel least supported by the financial system.

The impact of improved financial literacy will be seen throughout the lives of our people – for example, in early education, when taking out a mortgage, and when planning for retirement. These are the points where a solid grounding in financial literacy can shape confidence, security and long-term wellbeing.

Finally, I would encourage everyone to take part in the Eurosteps Challenge as it presents a wonderful opportunity for people across Europe to share a common goal of increasing their physical activity while also raising awareness of financial literacy.