ECD/M&PRD/PR/01/2026-69 September 10, 2026

Shaping Pakistan's Future Through Integration Financial Literacy in Curriculum

The National Institute of Banking & Finance–Pakistan (NIBAF-P), under the guidance of the State Bank of Pakistan (SBP), marked a significant milestone in Pakistan's financial education journey with the culmination of the Inter-Provincial Curriculum Workshop (IPCW), bringing together curriculum experts and representatives from across the country to advance the integration of Financial Literacy into national and provincial curricula.

The initiative is being undertaken through the Financial Literacy Integration Project (FLIP), established following the Prime Minister's directive at the National Conference on Education Emergency in May 2024 to integrate financial literacy into the education system from the early years of schooling. Over the past two years, the project has engaged national, provincial and regional curriculum authorities in developing a coordinated approach towards equipping future generations with practical financial knowledge and competencies.

The two-day Inter-Provincial Curriculum Workshop represented an important culmination of this collaborative process, bringing together curriculum and subject experts from Punjab, Sindh, Khyber Pakhtunkhwa, Balochistan, Azad Jammu & Kashmir, Gilgit-Baltistan and the Federal/National Curriculum Council Wing. Through intensive technical deliberations, the participating experts consolidated approximately 180 unified Financial Literacy Student Learning Outcomes (SLOs) for progression towards notification and integration by the respective national and provincial curriculum authorities.

The concluding event, titled "Shaping Pakistan's Future through Integrating Financial Literacy in Curriculum," was graced by Mr. Nadeem Mahbub, Federal Secretary, Ministry of Federal Education & Professional Training (MoFE&PT), as Chief Guest, alongside Ms. Lubna Farooq Malik, Chief Executive Officer, NIBAF-Pakistan; Dr. Tabassum Naz, Director, National Curriculum Council Wing, MoFE&PT; representatives of federal and provincial curriculum authorities, education institutions, development partners and other distinguished stakeholders.

Presenting the journey of the Financial Literacy Integration Project, Mr. Salman Shehzad, Project Director, FLIP, highlighted the collaborative efforts undertaken over the past two years to bring curriculum authorities and other stakeholders onto a common platform and move financial literacy from standalone interventions towards a more structured and sustainable curriculum-based approach.

Mr. Mahboob Mahmood, CEO & Founder, Knowledge Platform, spoke on "Financial Literacy & 21st Century Skills," highlighting the growing relationship between financial capability, critical thinking, informed decision-making, digital capability and entrepreneurship.

Sharing the perspective of the National Curriculum Council Wing, Dr. Tabassum Naz highlighted the importance of coordination among national, provincial and regional curriculum authorities and the role of curriculum reform in ensuring coherent learning standards and meaningful integration of financial literacy across the education system.

Ms. Nighat Lone, Project Consultant, reflected on the importance of curriculum reforms in translating financial literacy concepts into practical knowledge and competencies that can support students in making informed financial decisions throughout their lives.

Addressing the gathering on "Financial Literacy & National Priorities," Mr. Nadeem Mahbub, Federal Secretary, MoFE&PT, underscored the importance of financial literacy in supporting Pakistan's broader educational and development priorities, including financial inclusion, responsible citizenship, economic resilience and the empowerment of future generations.

In her closing remarks, Ms. Lubna Farooq Malik, CEO, NIBAF-Pakistan, reaffirmed NIBAF-Pakistan's commitment to advancing financial literacy through sustained institutional collaboration, innovation and inclusive approaches, emphasizing the importance of continuity in translating curriculum reforms into meaningful learning outcomes for students across Pakistan.

The initiative also reflected a strong commitment to inclusive financial education, with participation and representation of the differently-abled community and sign-language interpretation incorporated into the proceedings.

The event concluded with recognition of the contributions of participating curriculum authorities and partner organizations from across Pakistan. Shields were presented to representatives from the provinces and regions, the National Curriculum Council Wing, and key contributors who have supported the Financial Literacy Integration Project.

The achievement represents an important step towards establishing a sustainable, curriculum-embedded model of financial education, enabling children and young people across Pakistan to progressively develop the knowledge, skills and behaviours required to make informed financial decisions.

Through continued collaboration among SBP, NIBAF-Pakistan, MoFE&PT, national and provincial curriculum authorities and other partners, the initiative seeks to ensure that financial literacy becomes an integral part of learning for every child, contributing towards a more financially capable, inclusive and prosperous Pakistan.

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