MALTA ELECTIONS 2026

PUBLIC POLICY MANIFESTO

THE FINANCIAL WELLBEING MANIFESTO *for Malta*

*A deep-dive into five proposals for financial education reform, backed by **real data**, **real stories** from real people, and a **clear vision** for Malta's future.*

EDUCATION • GUIDANCE • PENSIONS • INVESTING • WORKPLACE

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FOREWORD

Before the Data, There Were People

Many times I have sat across individuals with stories to tell that were otherwise unspoken. I could no longer stay silent about it all. This was more than just about coaching and doing the thing I love the most. It was also about changing lives and changing futures. And to do that it is not ok just to see my business grow. I want Malta to realise its lack of financial wellbeing, and I am writing this manifesto because the time has come to act.

I have sat across from a lawyer who earns over €60,000 a year who told me, almost in a whisper, that he had no idea how to start investing. A doctor who took a higher-paid position and somehow ended up with less money at the end of the month. A couple who put €50,000 away for ten years and watched it sit exactly where they left it while their friends doubled theirs.

These are not isolated cases. They are the norm. And the thing that connects every single one of them is not bad luck, not laziness, not irresponsibility. It is the absence of financial education.

We teach our children trigonometry. We do not teach them how compound interest works. We teach them the history of ancient civilisations. We do not teach them how to read a payslip. We send them into the world entirely unprepared for one of its most fundamental and unforgiving realities. Money is the most universal adult responsibility, and we send our children out entirely unprepared for it.

Malta has achieved real economic growth. Low unemployment. A services sector that many countries envy. And yet, the most recent data paints a sobering picture. According to the GEMMA/OECD survey, only 28% of Maltese adults understand the time value of money, and 55% have no financial goals whatsoever. Two thirds expect to retire on the state pension alone. These are not the numbers of a financially empowered nation.

The five proposals in this document are not radical. Many of them have already been implemented successfully in other European countries. They are practical, evidence-based and long overdue. They do not require a political revolution. They require political will.

I am asking every party that seeks your vote to tell you, publicly, specifically and on the record, where they stand on each one of these proposals. Not a vague mention in a manifesto. Not a press release. A commitment.

You deserve that. Malta deserves that.

This is financial wellness made human.

Luca Caruana

CMC® · Founder, Money Coaching Hub and Monipal

THE STATE OF MALTA

A Wellbeing Crisis in Plain Numbers

Before any proposal can be properly understood, the problem must be properly seen. The following data paints a picture that no Maltese policymaker should be comfortable looking away from.

2/3
of Maltese adults expect to retire on state pension alone
Source: MFSA/OECD Survey, 2025

28%
understand the time value of money
Source: GEMMA/OECD Survey, Malta 2023

1 in 3
only plan to supplement state pension with private savings
Source: MFSA/OECD Survey, 2025

55%
have no financial goals at all
Source: GEMMA/OECD Survey, Malta 2023

Financial Knowledge Gaps in Malta

Financial Indicator	Malta Finding	Context	Source
Overall financial literacy (vs OECD average)	Slightly above average	Strong budgeting and saving habits noted	MFSA/OECD 2025
Understand time value of money	28%	Key knowledge gap identified	GEMMA/OECD Survey 2023
Have financial savings goals	45%	55% have no financial goals	GEMMA/OECD Survey 2023
Consult a professional advisor	10%	45% rely on friends/family for advice	GEMMA/OECD Survey 2023
Hold investment products (beyond savings)	Minority	Fear of loss, preference for real estate cited	MFSA/OECD 2025
Investment literacy (women, lower income)	Significantly lower	Targeted initiatives needed	MFSA/OECD 2025
Young adults expressing investment uncertainty	High	Lower literacy among under-35s	MFSA/OECD 2025

Housing Affordability Crisis

Housing Indicator	Value	Detail	Source
Median apartment price	€317,000	€317,000 (2024)	NSO Malta

Housing Indicator	Value	Detail	Source
Properties affordable to min-wage couple	2.2%	2.2% of all listings	KPMG/MDA 2025
Rise in median home loan, under-25s (2021-24)	+€53,000	From ~€148K to ~€201K	Central Bank of Malta
First-time buyer median age	32 years	EU average: 29 years	Eurostat 2024
Household debt to income ratio	78%	EU average: 94%	ECB 2024

Retirement Preparedness

Retirement Indicator	Malta	Comparison	Source
Rely solely on state pension	67%	2 in 3 Maltese adults	OECD/MFSA 2025
Private pension participation rate	~28%	UK equivalent: 82%	MFSA 2025 / ONS 2024
Workers auto-enrolled in pension	0%	No auto-enrolment in Malta	Budget 2025 proposal only
Mandatory employer contribution	None	UK: minimum 3%	DWP UK 2024
State pension replacement rate	~60%	OECD average: 58%	OECD Pensions at a Glance 2023

01 / EDUCATION REFORM

Financial education must be taught in every school.

Malta teaches mathematics. Malta teaches history, science, languages, and geography. Malta does not teach its children how to manage money. This is not a minor omission. It is the single most consequential gap in our national curriculum.

By the time a Maltese child reaches adulthood, they have spent over twelve years in formal education. In those twelve years they will have learned how to calculate the area of a triangle. They will not have learned what a pension is, how compound interest works, what a credit score means, how to read a payslip, or how inflation erodes their savings. They leave school entirely unprepared for the most universal adult responsibility they will ever face.

STORY FROM THE COACHING ROOM

"Their €50,000 sat untouched for ten years."

"They were a professional couple in their late thirties. Between them they had managed to save €50,000 over the years and had put it away in a bank account. They were proud of it. Ten years later, it was still €50,000. Their friends, who had invested theirs in a diversified ETF portfolio, had nearly doubled their money in the same period."

Luca: *Nobody had ever told this couple that leaving money in a savings account with near-zero interest means losing money in real terms every single year to inflation. They did not know. Nobody had taught them. That is not a personal failure. That is a systemic one.*

What the Evidence Says

The GEMMA/OECD survey found that 40% of Maltese adults do not plan for long-term expenses and 55% have no financial goals. These are not personality traits. They are the predictable output of a system that never gave people the tools to think financially.

In September 2025, the European Commission launched its first Financial Literacy Strategy, recognising financial education as a core pillar of the EU's Capital Markets Union. The strategy calls on all member states to embed financial competence frameworks into education systems. Malta has yet to act on this.

European Comparison: Financial Education in Schools

Country	Status	Description	Source
United Kingdom	Compulsory	Part of national curriculum since 2014 (secondary). Dedicated financial education programmes in primary schools.	DfE UK
Netherlands	Partial	Economics integrated into secondary curriculum. CentiQ national financial literacy platform active since 2008.	CentiQ NL
Sweden	Compulsory	Financial education embedded across subjects from age 7. Konsumentverket (Consumer Agency) runs national programme.	Konsumentverket
Germany	Partial	Varies by state (Bundesland). Bavaria leads with dedicated economics curriculum. No national mandate.	Federal Ministry
Ireland	Partial	Junior Cycle includes financial literacy elements since 2018. No standalone subject yet.	NCCA Ireland
France	Partial	Financial literacy components in secondary economics. Banque de France runs school literacy programme.	Banque de France
Malta	None	Personal finance absent from national curriculum entirely as of 2026. Education Strategy 2024-2030 does not include it.	MEDE Malta 2026

The Proposal in Detail

Option A: Curriculum Integration	Embed financial literacy across existing subjects: budgeting and interest in Maths; consumer rights in Social Studies; financial storytelling in English. Cost: teacher training only. Timeline: 18-24 months.
Option B: Standalone Subject	A compulsory secondary school subject covering earning, saving, investing, borrowing, pensions, digital payments, scams, and emotional money habits. Simulated real-world challenges included.
Further Education	Financial literacy modules for MCAST, University of Malta, and adult education centres, customised by professional track.
Teacher Training	A national CPD (Continuing Professional Development) programme to equip existing teachers. Partnership with institutions such as Money Coaching Hub to deliver content.
Digital Tools	Government-funded Maltese financial literacy digital platform, gamified for secondary school age. Comparable to existing initiatives in Sweden and the Netherlands.

02 / POLICY AND GOVERNANCE

Malta needs a free, impartial national financial wellness office.

Malta has the MFSA to regulate financial markets. It has consumer protection units. It has a Financial Intelligence Analysis Unit. What it does not have is a single place where an ordinary Maltese citizen can go and get honest, impartial, product-free financial guidance.

This distinction matters enormously. Every existing channel in Malta that provides financial information is connected to a product. Banks give you advice that leads to their savings products. Insurance companies give you advice that leads to their pension plans. Brokers give you advice that leads to their investment funds. There is nowhere you can go and simply ask: what should I do with my money?

STORY FROM THE COACHING ROOM

"More money. More stress. Less clarity."

"Jane had just moved to a higher-paying job. She was earning significantly more than before and expected to finally feel financially secure. Within six months she came to me more anxious than ever. The higher salary had brought higher lifestyle costs, higher expectations, and a confusing array of financial products being pushed at her by her bank. She had more money flowing through her account than ever before. And she had no idea what to do with any of it."

Luca: *This is the story financial education advocates don't tell enough. More income does not automatically produce better financial wellbeing. Knowledge does. Without an independent place to turn, even high earners are left guessing.*

What the Evidence Says

The OECD and MFSA 2025 survey of 1,500 Maltese adults found that lower-income and lower-education groups show significantly weaker financial literacy. They are also significantly less likely to seek professional guidance. Only 10% of Maltese adults consult professional financial advisers. 45% rely on friends and family instead.

This is not because Maltese people do not want guidance. It is because accessible, impartial, free guidance does not exist. The UK's Money and Pensions Service (MaPS), an independent public body offering free financial guidance, serves millions of citizens annually. Ireland has the Competition and Consumer Protection Commission's financial tools portal. Sweden has Konsumenternas, a publicly funded advisory service. Malta has nothing equivalent.

European Comparison: Public Financial Guidance Bodies

Country	Body / Service	Description	Source
UK	Money and Pensions Service (MaPS)	Free, independent, covers debt, pensions, savings. Online and telephone. Serves 8M+ annually.	MaPS UK 2024
Ireland	CCPC Financial Tools	Free online comparison and guidance tools. Independent of product providers.	CCPC Ireland
Netherlands	Nibud	National Institute for Family Finance Information. Free budgeting advice and tools for all citizens.	Nibud NL
Sweden	Konsumenternas	Publicly funded consumer guidance service. Financial advice line, free of charge.	Konsumenternas
Germany	Verbraucherzentralen	Consumer advice centres in every state. Low-cost (not free) financial consultations.	Verbraucherzentrale
France	Banque de France	Free financial overindebtedness advisory service. Limited to debt situations.	Banque de France
Malta	None	No dedicated independent public financial guidance body. MFSA role is regulatory, not advisory.	MFSA Malta 2026

The Proposal in Detail

Structure	An independent public body, separate from MFSA and government ministries. Funded through a government allocation but operationally independent.
Services	Free one-to-one financial coaching sessions (in-person and online). A digital self-assessment tool. A library of impartial, Maltese-specific financial guidance content.

What it does NOT do	It does not sell products. It does not recommend specific financial institutions. It does not replace a licensed investment or financial advisor.
Target users	Any Maltese resident. No income threshold. Particular focus on individuals facing financial difficulty, approaching retirement, or navigating major life transitions.
Funding estimate	Based on the UK MaPS model scaled to Malta's population (~500,000), an annual budget of €2-4 million would be sufficient for an initial service launch.

03 / RETIREMENT SECURITY

Auto-enrol every worker into a pension from day one.

Two thirds of Maltese adults expect to retire on the state pension alone. That is not a plan. That is an assumption, one that places enormous future pressure on public finances and leaves the individuals making it vulnerable to a retirement they have not prepared for.

The state pension was never designed to be a full retirement income. It was designed as a safety net. Somewhere along the way, it became the entire retirement strategy for the majority of Maltese workers. And almost nobody is talking about it.

STORY FROM THE COACHING ROOM

"At 55, he had no pension and no plan."

"A reader wrote to me, a 23-year-old who had been consistently investing since early 2025, building a diversified portfolio with ETFs and a clear goal of retiring at 55. His question was about whether to also take out a private pension plan. He was ahead of the curve. But what struck me was what he represented: the exception. The vast majority of the people I coach have reached their forties or fifties with no private pension provision whatsoever, because nobody ever made it the default."

Luca: *Auto-enrolment does not remove choice. You can always opt out. But it changes the default, and changing the default changes everything. The UK proved this. Malta needs to follow.*

The UK's Proof of Concept

In 2012, the United Kingdom introduced automatic pension enrolment for all eligible workers. The results are unambiguous. By the end of 2024, over 11.1 million workers had been enrolled and workplace pension participation reached 82%, up from around 55% before the policy was introduced. The tenfold increase in defined contribution pension membership between 2011 and 2019 is widely cited as one of the most successful behavioural policy interventions in modern history.

European Comparison: Pension Auto-Enrolment

Country	System	Key Outcomes	Source
UK	Full auto-enrolment since 2012	82% workplace pension participation (2024). 11.1M workers enrolled. Min 8% total contribution.	ONS / DWP 2024

Country	System	Key Outcomes	Source
Ireland	Auto-enrolment 2025 launch	PRSA auto-enrolment launched 2025. First country after UK to implement in European context.	DEASP Ireland 2025
Sweden	Premium pension system	Automatic enrolment in national premium pension (PPM) alongside state pension since 2000. High participation.	Swedish Pensions Agency
Denmark	Occupational scheme mandate	Near-universal private pension via collective bargaining. Participation rate ~90%. Ranked No.1 pension system globally.	Mercer Global Pensions 2024
Netherlands	Quasi-mandatory occupational	~90% coverage via collective labour agreements. New pension law enacted 2023 moves to DC system.	DNB Netherlands
Germany	Voluntary + incentivised	Riester pension voluntary with tax incentives. Uptake lower than hoped. Auto-enrolment debated but not enacted.	BMAS Germany
Malta	Voluntary only	Private pension uptake ~28%. No auto-enrolment. Budget 2025 proposed incentives only, with no mandate.	MFSA Malta 2025

The Proposal in Detail

Core mechanism	From first day of employment, all workers are automatically enrolled into a qualifying workplace pension scheme. Employer must contribute a minimum percentage alongside the employee.
Opt-out rights	Fully preserved. Any worker can opt out within 30 days. This is not compulsory, it is the default. Evidence shows fewer than 10% opt out when auto-enrolled.
Minimum contribution (proposed)	Employee: 4% of qualifying earnings. Employer: minimum 3%. Government tax incentive: equivalent to current 25% tax credit (up to €750/year).

Qualifying schemes	Any regulated pension product approved by MFSA. Workers not covered by occupational schemes enrolled in a designated national default fund.
Phased rollout	Phase 1: employers with 50+ employees (Year 1). Phase 2: all employers (Year 3). Mirrors the UK's successful phased approach.

04 / INVESTING AND WEALTH

Create a first-time investor incentive scheme.

For three generations, Maltese people have understood wealth in one way: buy property. It was logical. Malta is a small island with limited land. Property prices rose consistently. Ownership was achievable. Your parents did it, your neighbours did it, and so should you.

That model is broken. The median apartment in Malta now costs €317,000. A couple earning minimum wage can access 2.2% of the properties currently on the market. Between 2021 and 2024, the median home loan for borrowers aged 18 to 25 increased by over €53,000. The ladder is not merely harder to climb. For many young Maltese people, the ladder has been pulled up entirely.

And yet there is no government mechanism that says: here is an alternative. No incentive to invest in financial markets. No framework that says your route to long-term wealth does not have to be a €317,000 apartment. The result is paralysis.

STORY FROM THE COACHING ROOM

"Paul had €50,000 saved for a deposit. And he still could not move."

"Paul had worked for years to save a €50,000 deposit. When the time came to act, he froze. The apartment he had targeted had risen in price. The monthly repayment looked terrifying. He was unsure whether to wait for prices to drop (they did not), invest the money elsewhere, or simply give up. He spent two years in this paralysis, watching his savings erode in real terms as inflation ate into their purchasing power."

Luca: *Paul's story is not uncommon. The property monoculture has created a generation that sees the only route to wealth as either property, which is increasingly inaccessible,or nothing. We need to open a second door.*

What a First-Time Investor Incentive Looks Like

The UK's Individual Savings Account (ISA) is the clearest model. It allows any UK resident to invest up to £20,000 per year in financial markets with all gains and income sheltered from tax. It is simple, popular, and has been instrumental in creating a culture of investing beyond property.

European Comparison: Retail Investor Incentive Schemes

Country	Scheme	Description	Source
UK	Stocks and Shares ISA	Tax-free investing up to £20,000/year. No capital gains or income tax on returns. 12M+ active accounts.	HMRC 2024
Ireland	Exit Tax / PRSA incentives	Pension contributions tax-relieved at marginal rate. No ISA equivalent yet. EU Retail Investment Strategy may change this.	Revenue Ireland
France	Plan d'Épargne en Actions (PEA)	Tax-advantaged stock investment account. Cap €150,000. Gains tax-exempt after 5 years.	Autorité des Marchés Financiers
Sweden	Investeringssparkonto (ISK)	Investment savings account. Very low flat-rate tax on account value rather than gains. Widely used.	Finansinspektionen
Germany	Aktiensparpläne + Depot	No specific ISA equivalent. Capital gains taxed at 25% flat rate. EU Savings Package discussions ongoing.	BaFin Germany
Netherlands	Box 3 regime	Investment returns taxed on notional return basis. Reform ongoing after court rulings. No ISA equivalent.	Dutch Tax Authority
Malta	None	No equivalent scheme. Existing private pension tax credit (25%, capped at €750/yr) is the only retail investment incentive.	MFSA Malta 2026

The Proposal in Detail

Malta Investment Account (proposed)	A government-backed, tax-advantaged individual investment account. Any Maltese resident can open one. Annual contribution cap: €10,000 (first-time investors).

Tax treatment	All capital gains and dividend income within the account exempt from tax for the first ten years of holding. After ten years, gains taxed at a preferential rate (proposed: 10%).
Eligible investments	Regulated funds, ETFs, bonds. Excludes speculative products. Malta Stock Exchange listed securities qualify. EU UCITS funds qualify.
Government match (optional)	Government matches the first €500 invested per year by a first-time investor. Capped at 3 years. Total government cost: capped and modest but psychologically powerful.
Financial education requirement	To open the account, the investor completes a free 2-hour accredited financial literacy module. Links Proposals 01 and 04.

05 / EMPLOYER RESPONSIBILITY

Make financial wellness a workplace right.

57% of employees globally cite money as their biggest source of stress. That is not a marginal finding. It is the most consistent data point in the entire field of employee wellbeing. And yet the response from employers, in Malta and across most of Europe, is almost universally the same: silence.

Mental health has rightly moved up the corporate agenda. Organisations now offer Employee Assistance Programmes, counselling access, and wellbeing days. Financial wellbeing, which underlies and drives much of the mental health distress employers are trying to address,receives a fraction of the same attention.

STORY FROM THE COACHING ROOM

"She had been the main earner all her life. When AI threatened her job, she had nowhere to turn."

"A software engineer, 38 years old, earning €75,000 a year, the household's main breadwinner, with three children and a home loan. She had watched a colleague be let go after seven years, not for poor performance, but because AI tools now did in hours what his team had taken days to do. Her employer provided no support, no financial resilience workshop, no guidance on what to do if her income disappeared. She was alone with her anxiety."

Luca: *When employees face financial uncertainty, from AI disruption, restructuring, or life events,most Maltese workplaces offer nothing. Not because employers do not care, but because no standard exists. This proposal creates one.*

European Comparison: Employer Financial Wellness Requirements

Country	Framework	Description	Source
UK	Voluntary + guidance framework	Money and Pensions Service guidance for employers. CIPD Financial Wellbeing Framework. No legal mandate but growing adoption.	MaPS UK 2024

Country	Framework	Description	Source
France	Partial mandate	Works councils (CSE) must offer financial wellbeing consultation for workforce planning. Partial coverage.	Code du Travail
Netherlands	Collective agreements	Many collective labour agreements include financial counselling provisions. Nibud employer advisory service widely used.	Nibud / SER NL
Sweden	Broad welfare mandate	Work Environment Act requires employers to address all aspects of employee wellbeing, which regulators interpret to include financial stress.	Arbetsmiljöverket
Ireland	Voluntary	No legal requirement. IHREC guidance encourages financial wellbeing. Growing employer adoption in financial services sector.	CIPD Ireland 2024
Germany	Voluntary	Some large employers offer Mitarbeiterbeteiligung (employee ownership schemes). No financial wellness mandate.	BMAS Germany
Malta	None	No legal framework. No employer guidance. Virtually no structured financial wellness provision in Maltese workplaces.	MFSA / DIER Malta 2026

The Proposal in Detail

Minimum standard (proposed)	All employers with 20+ employees must provide access to at least one annual independent financial wellness session per employee. Can be delivered digitally.

Certification	MFSA certifies "Financially Empowered Workplace" status for employers meeting a higher standard of provision. CSR tax credit for certified organisations.
Content scope	Budgeting, debt management, pension awareness, investment basics, emergency funds, financial stress support. Not product sales.
Delivery	Via accredited financial coaches, licensed advisors, or approved digital platforms. Money Coaching Hub and Monipal, your personal finance pal in your pocket, are examples of qualifying providers.
Enforcement	Reported through annual employer compliance declaration. DIER (Dept for Industrial and Employment Relations) oversight. Phased in over 3 years.

EUROPEAN BENCHMARKS

Where Malta Stands Against Its European Peers

The following summary table compares Malta's position against key European countries across all five proposal areas. The data reveals a consistent pattern: Malta lags behind not only the strongest performers but also the European average on almost every measure. This is not an argument for shame. It is an argument for urgency.

Country	01 Schools	02 Wellness Office	03 Pension Auto-Enrol	04 Investor Incentive	05 Workplace
UK	Compulsory (secondary)	MaPS (free, national)	Full since 2012	ISA (£20K/yr tax-free)	MaPS employer framework
Sweden	Compulsory (all ages)	Konsumenternas	Premium Pension (auto)	ISK (flat-rate tax)	Work Environment Act
Netherlands	Partial (economics)	Nibud (free)	Near-universal (CBA)	No ISA equivalent	CBA provisions
Denmark	Partial	Penge og Pensionspanelet	Near-universal (CBA)	Partial incentives	Strong CBA coverage
Ireland	Partial	CCPC tools	Auto-enrolment 2025	No ISA equivalent	Voluntary guidance
Germany	Partial	Verbraucherzentralen	Voluntary (Riester)	No ISA equivalent	Voluntary
France	Partial	Banque de France	Partial mandate	PEA (tax-advantaged)	CSE partial mandate
MALTA	NONE	NONE	VOLUNTARY ONLY (~28%)	NONE	NONE

Malta is highlighted above. On all five dimensions, Malta has no equivalent to what its European peers already have in place. The EU's own 2025 Financial Literacy Strategy calls on all member states to act. Malta can either lead or continue to trail.

ABOUT THE AUTHOR

Luca Caruana, CMC®

I am not a politician. I am not a lobbyist. I am a Certified Money Coach who has spent years in rooms with real people, listening to what money really does to their lives.

I founded Money Coaching Hub after watching too many intelligent, hard-working people lose years of potential financial progress not because they lacked ambition or discipline, but because nobody had ever taught them the basics.

I have coached over 300 clients one-to-one. I have delivered workshops to more than 1,000 people. I have spoken at HSBC, PwC, and at events across Malta. I write a personal finance column for the Times of Malta. I am also the founder of Monipal, your personal finance pal in your pocket, helping individuals take control of their money through accessible, smart financial guidance.

I am also a husband, a father, and someone who has experienced financial hardship firsthand, who came close to death in 2019, an experience that completely transformed how I think about money, time, and purpose.

This manifesto is the product of everything I have learned, from every client session, every workshop, every coaching conversation. It belongs to the people who trusted me with their financial stories. I am just the one writing it down.

300+	**1,000+**
One-to-one clients coached	Workshop attendees
CMC®	**ToM**
Certified Money Coach	Times of Malta columnist

Monipal	MCH
Founder, personal finance app	Founder, Money Coaching Hub

THE CALL TO ACTION

What we ask from every party, and every voter.

This manifesto will not have achieved its purpose if it is read and forgotten. It was written to be acted upon. The following is a clear, specific, and measurable set of asks, from political parties, employers and every Maltese citizen who has read this far.

From political parties

- Commit publicly and specifically to at least three of the five proposals before election day.
- Include financial education as a named priority in the national education strategy 2026-2032.
- Allocate a budget line for the establishment of a national financial wellness office in the next legislative programme.
- Introduce auto-enrolment legislation by 2027, with a phased rollout starting with large employers.

From employers

- Do not wait for legislation. Provide your employees with at least one accredited financial wellness session this year.
- Make financial wellbeing part of your HR strategy, not an afterthought.
- Partner with accredited coaches and platforms to deliver impartial, product-free guidance.

From every voter

- Ask your candidate, specifically, where they stand on each of these five proposals.
- Share this manifesto. The conversation it starts is more important than the document itself.
- Demand specificity. "We support financial education" is not a commitment. A policy proposal with a timeline and a budget is.

"Financial literacy is not a luxury issue. It is the defining quality of life issue of our generation. Let Malta become a European model of financial wellbeing. Let's stop treating money as taboo. Let's teach children what many adults were never taught. Let's turn silent suffering into open confidence."

Luca Caruana

CMC® · Founder, Money Coaching Hub and Monipal · moneycoachinghub.com

SOURCES AND REFERENCES

All data cited in this document

The following references underpin the statistics, comparisons and policy descriptions contained in this manifesto. Where data has been presented in summary form, the original source documents are cited in full below. This document is for educational and policy advocacy purposes. It does not constitute financial or investment advice.

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