CALL FOR APPLICATIONS

Financial Capability

Promotion of Education and Financial Literacy • 2026

About this call: This document sets out the priorities, available funding and timeline for this call. It must be read together with the Foundation's Guidance for Applicants (Form A), which explains eligibility, the application process, assessment criteria and reporting obligations in full. Both the guidance and the application form referred to below are available at [www.foundation-website.com].

1. Why This Call

Financial capability is fundamental to individual wellbeing, social inclusion, and economic resilience. At every stage of life, from managing a household budget and taking out a loan to saving for a home and planning for retirement, people make financial decisions with real and lasting consequences. As the financial landscape grows more complex, shaped by digital services and evolving risks, the ability to understand and manage personal finances has become an essential life skill.

This call reflects the Foundation's social responsibility mission and our position within the financial ecosystem. Financially capable individuals make better decisions, build resilience, avoid over-indebtedness, and participate more confidently in the economy, but these benefits are unequally distributed. Vulnerable and underserved groups often face the greatest financial pressures with the least support. Through this call, we aim to change that by strengthening financial capability where it matters most and contributing to a more inclusive, sustainable financial system for everyone.

2. Funding Available and Key Dates

Detail	Information
Indicative grant size	EUR 2,000 – EUR 15,000 per project
Number of grants expected	Between 4 and 8, depending on demand and project scale
Project duration	Between one and three years
Application deadline	Friday 18th December 2026
Outcome notified by	Friday 26th February 2027

All deadlines are at 23:59 on the date shown. The application process, forms and submission instructions are described in full in the Guidance for Applicants.

Internal Data

3. Priority Areas

Applications must address at least one of the following priority areas and one or more of the desired outputs within them. Examples of desired outputs are provided.

3.1 Children (Ages 11 to 16)

This priority area focuses on the shift from cash to digital, and early integration of financial literacy into the educational cycle, embedding early saving concepts.

Examples of outputs include:

- Design of a four- to six-session programme teaching budgeting, banking, credit and the risks of debt, with teacher guidelines included (ages 11 to 16).
- Design of a targeted social media campaign that critically analyses popular online 'get rich quick' trends, in age-appropriate format.
- Design of an interactive simulation mapping out how hidden subscription costs, in-app gaming purchases and 'buy now, pay later' trends erode savings.

3.2 Youth (Ages 17 to 25)

This priority area focuses on the transition to higher education and work, navigating credit structures, and exploring savings and investment.

Examples of outputs include:

- Design of an app-based or game-based learning environment where young people make real-world financial decisions in simulated scenarios (e.g. renting or saving for a property, starting a savings scheme, starting a business or managing an inheritance).
- Toolkits addressing tax and social security compliance and variable-income budgeting for young Maltese freelance creatives, artists and gig economy workers.

3.3 Adults and Workers (Ages 26 to 64)

This priority area focuses on protecting household assets from digital fraud and addressing retirement planning. Examples of outputs include:

- Design of retirement planning guidelines, and an interactive simulation of retirement income needs and prospects.
- Tools to help prevent the occurrence of online fraud.
- Tools to raise capacility in the use of AI for preparing and monitoring family expenditures.

Internal Data

3.4 Older adults (Ages 65 and over)

The focus of this priority is on combating digital exclusion, preventing the exploitation of older adults, and helping them to optimise available benefits and medical aid.

Examples of outputs include:

- Design of highly accessible guidelines on benefits, subsidies and tax exemptions available to older adults, in both online and printable formats.

- Design and delivery of workshops for older adults and their caregivers, where applicable, on setting up account monitoring safeguards to prevent abuse and the exploitation of cognitive decline.

3.5 Other groups

The focus of this priority is on highly accessible, culturally tailored financial tools. Preference will be given to projects that have been co-designed with members of the group the project serves, and to projects that bypass traditional, lecture-style instruction in favour of accessible and interactive delivery methods. Examples of outputs include:

- Design of language-accessible basic financial onboarding guides, detailing how to open a basic Maltese bank account, avoid high fee remittances, and understand the local tax and social security system and obligations, in both English and at least one other language spoken by the larger migrant populations in Malta

- Design of financial literacy content in Maltese sign language, in video formats and screen-reader accessible portals.

- Budgeting apps or visual templates for neurodivergent individuals (e.g. low-stimulus interfaces, and automated visual goal tracking for individuals with ADHD or autism).

- Development of micro-goal trackers, that design financial tracking around gamified micro-rewards, to support neurodivergent individuals by celebrating small milestones (like saving EUR 5).

- Development of audio micro-learning, with bite-sized audio dramas or podcasts that narrate common financial pitfalls (such as predatory loans or phishing) through storytelling rather than text.

- Design easy-to-read financial services guides (e.g. banking jargon like mortgage terms and interest rates), with minimalist text, intuitive infographics and imagery.

- Design a financial capability handbook for domestic violence survivors, for instance, understanding financial rights, opening bank accounts and understanding benefits and housing entitlements.

Internal Data

- Design and delivery of a train-the-trainer programme for Community Financial Ambassadors, where leaders in specific communities (e.g. ethnic groups, disability advocates) are equipped with tailored financial toolkits to deliver appropriate financial literacy training.

4. Desired Outcomes

Applications for funding should focus on the desired outcomes, and not simply on the intended activities. Evaluation of applications will look not only at what you intend to do, but what change you wish to bring about as a result of your project. Projects supported under this call should contribute to one or more of the following outcomes:

- Increased financial knowledge, confidence and decision-making skills among participants.
- Improved understanding of budgeting, saving, and financial planning.
- Greater awareness of financial risks, including fraud, scams, over-indebtedness and misleading financial information.
- Increased confidence in the use of digital financial services and tools.
- Improved access to financial education among underserved, vulnerable or excluded groups.
- Greater ability among participants to plan for significant life events and financial transitions.
- Development of practical, reusable and accessible educational resources that can continue to benefit communities beyond the grant period.
- Stronger community-based approaches to financial capability through partnerships, peer learning and local delivery models.
- Increased inclusion within the financial system through improved understanding of financial products, services, rights and responsibilities.

Applicants should set out how they intend to reach these outcomes, by providing quantified objectives, intended outputs, the desired change, and how success will be measured. Further details are provided in the Guidance Notes.

5. Eligibility

All applicants must meet the general eligibility requirements set out in the Guidance for Applicants. In addition, under this call, applicants must:

- Address at least one of the priority areas described in Section 3.
- Deliver one or more of the desired outputs identified under the relevant priority area.
- Demonstrate the capability to deliver the promised outputs.
- Be completed within a maximum period of one year.
- Be offered on a non-commercial basis and without promoting specific financial products or services.
- Demonstrate appropriate safeguarding, accessibility and data protection arrangements where relevant.

Internal Data

6. How to Apply

After reading the Guidance Notes (Form A), fill in Form A and submit online (Bank Of Valletta) by no later than Friday 18th December 2026.

7. Questions

If you have read the Guidance for Applicants and this call document and still have questions, contact the Foundation at bovfoundation@bov.com Monday to Friday, 09:00–16:00, before preparing your application.

Bank of Valletta Foundation reserves the right to amend, suspend or close this call at any time. This document does not constitute a contractual offer of funding.

Internal Data