

Eli M Remolona: Financial learning that connects, transforms, and sustains

Speech by Mr Eli M Remolona, Jr, Governor of Bangko Sentral ng Pilipinas (BSP, the central bank of the Philippines), at the 2025 Financial Education Stakeholders' Congress "Financial learning that connects, transforms, and sustains", Manila, 17 November 2025.

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DICT (Department of Information and Communications Technology) Secretary Henry Aguda, TransUnion Philippines President [and Chief Executive Officer] Peter Faulhaber, Credit Card Association of the Philippines Chairman Rolando Ebreo, ladies and gentlemen, *magandang hapon sa inyong lahat.*

What a pleasure to join you today for this year's Financial Education Stakeholders' Congress.

Our theme, "Financial Learning that Connects, Transforms, and Sustains," captures the very spirit of what we aim to achieve together.

Financial education is not just about saving, investment, or budgeting. It is about helping people make financial choices for their future. *Sabi nga namin sa BSP, "Ang matalinong Pilipino hindi lang marunong mag-ipon, marunong ding mag-desisyon."*

At the macro level, these individual choices matter. When more Filipinos save, we borrow less abroad and reduce the risk of a balance of payments crisis.

We also deepen our capital markets and build a more robust financial system. In other words, the strength of our financial system does not start in boardrooms or trading rooms. It starts with the everyday choices Filipinos make at home.

Each year, this Congress gathers people who care deeply about that mission, and each year we move the needle.

Last year, we successfully leveraged digital tech to promote financial education. We teamed up with TESDA (Technical Education and Skills Development Authority) and the BDO Foundation to roll out free financial modules for about four million technology and vocational earners. We also launched the BSP e-learning Academy or BELA so Filipinos can build financial skills anytime, anywhere.

Today, we will launch new initiatives that will build on our momentum. These efforts will bring financial learning and financial health closer to every Filipino.

So, let us keep working together so every Filipino can make smart choices that foster not just individual prosperity but also a resilient financial system that fosters growth for our country.

Let us make every choice count. *Maraming salamat po.*