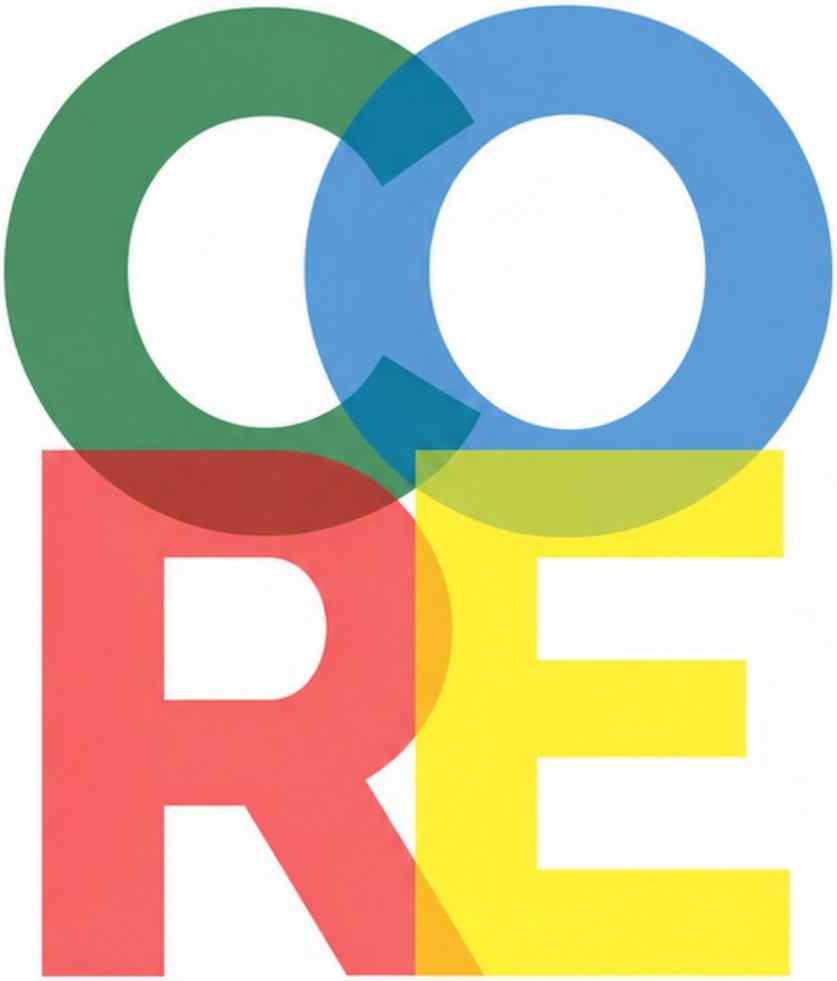


CONSUMER (RE)GENERATION

position paper

Consumer Education in School Curricula

Challenges, Lessons Learned and Policy Recommendations from the CoRe Project

D2.3 – POSITION PAPER

Consumer education in school curricula

Challenges, lessons learnt and policy recommendations from the CoRe project

Project acronym	CoRe
Project title	Consumer (Re)generation
Grant Agreement number	101196578
Programme	SMP-CONS-2024-EDU
Work Package	WP2
Lead beneficiary	Cittadinanzattiva APS
Dissemination level	Public
Date	30 September 2026
Version	Final
Project webpage	https://www.activecitizenship.net/projects/1290-2025-consumer-re-generation-core.html

Consumer (Re)generation (CoRe) is an independent project by Cittadinanzattiva APS, in collaboration with InfoCons and the Union of Working Consumers of Greece (EEKE), with the support of iliad.

Co-funded by the European Union

Funded by the European Union. The views and opinions expressed are, however, those of the author(s) only and do not necessarily reflect those of the European Union or the European Innovation Council and SMEs Executive Agency (EISMEA). Neither the European Union nor the granting authority can be held responsible for them.

CONTENTS

01 Executive Summary p. 4

02 Introduction p. 6

03 Aims and scope of the Position Paper p. 7

04 Why consumer education is important today p. 9

05 Consumer education as education for citizenship, digital literacy and sustainability p. 11

06 Findings from the CoRe project p. 12

07 Main obstacles to the integration of consumer education into school curricula p. 15

08 Lessons learnt from the CoRe model p. 17

09 Policy recommendations p. 16

10 Conclusions p. 21

Acknowledgements p. 22

Regulatory and policy references p. 23

01 | EXECUTIVE SUMMARY

Consumer markets are becoming increasingly digitalised, personalised and data-driven. Young people interact daily with platforms, social media, influencers, video games and online marketplaces, and may be exposed to misleading commercial practices, 'dark patterns', subscriptions that are difficult to cancel, in-app purchases, misuse of data, greenwashing and unsafe products. In this context, consumer education cannot be regarded as a secondary activity: it is an integral part of citizenship, digital literacy, financial education and sustainability.

The CoRe – Consumer (Re)generation project provides encouraging evidence of the ability of a structured consumer education programme to strengthen knowledge and awareness and to engage schools. Through the Italian school pilot, the project tested an educational programme aimed at pupils, teachers and families. The results show improvements in the knowledge and awareness of the groups involved and indicate that young people can engage critically with consumer issues when they have the right tools and participatory learning environments.

The Italian CoRe school pilot involved 16 schools, 35 classes, 667 pupils, 36 teachers and 583 parents across seven regions. Pre- and post-intervention questionnaires recorded positive changes in knowledge and awareness indicators: +40.5 per cent among teachers, +41.3 per cent among pupils and +32.1 per cent among parents. Particularly significant is the increase in pupils' perceived ability to explain consumer rights to friends (+94 per cent) and family members (+84 per cent). These results relate to a national pilot study, based on pre- and post-intervention surveys and lacking a control group: they therefore represent promising signs, but do not allow us to attribute all the observed changes causally to the intervention, nor to generalise them automatically to other school systems.

However, the evidence gathered reveals recurring obstacles: fragmentation of initiatives, limited integration into the curriculum, insufficient teacher training, materials that are not always up to date, time constraints, weak coordination between stakeholders, uneven attention to vulnerable groups and non-systematic impact assessment.

Consumer markets are becoming increasingly digitalised, personalised and data-driven. Young people interact daily with platforms, social media, influencers, video games and online marketplaces, and may be exposed to misleading commercial practices, 'dark patterns', subscriptions that are difficult to cancel, in-app purchases, misuse of data, greenwashing and unsafe products. In this context, consumer education cannot be regarded as a secondary activity: it is an integral part of citizenship, digital literacy, financial education and sustainability.

The CoRe – Consumer (Re)generation project provides encouraging evidence of the ability of a structured consumer education programme to strengthen knowledge and awareness and to engage schools. Through the Italian school pilot, the project tested an educational programme aimed at pupils, teachers and families. The results show improvements in the knowledge and awareness of the groups involved and indicate that young people can engage critically with consumer issues when they have the right tools and participatory learning environments.

The Italian CoRe school pilot involved 16 schools, 35 classes, 667 pupils, 36 teachers and 583 parents across seven regions. Pre- and post-intervention questionnaires recorded positive changes in knowledge and awareness indicators: +40.5 per cent among teachers, +41.3 per cent among pupils and +32.1 per cent among parents. Particularly significant is the increase in pupils' perceived ability to explain consumer rights to friends (+94 per cent) and family members (+84 per cent). These results relate to a national pilot study, based on pre- and post-intervention surveys and lacking a control group: they therefore represent promising signs, but do not allow us to attribute all the observed changes causally to the intervention, nor to generalise them automatically to other school systems.

However, the evidence gathered reveals recurring obstacles: fragmentation of initiatives, limited integration into the curriculum, insufficient teacher training, materials that are not always up to date, time constraints, weak coordination between stakeholders, uneven attention to vulnerable groups and non-systematic impact assessment.

The EU's legal and policy framework now offers favourable conditions for a qualitative leap forward. The Treaties recognise consumers' right to information and education; the 2030 Consumer Agenda reinforces the focus on digital equity and citizens' ability to exercise their rights; the Action Plan on Basic Skills includes digital and citizenship skills; the DSA, the guidelines on the protection of children and the BIK+ strategy consolidate the protection and empowerment of young people online; work on the Digital Fairness Act addresses new vulnerabilities in digital consumption, and the proposal for *the EU KIDS Act – COM(2026) 681 final*, adopted by the Commission on 17 September 2026, aims to further strengthen the safety of children in digital services. [1–10, 28]

This Position Paper argues that the main challenge is not a lack of interest on the part of pupils or teachers. The real challenge is the absence of a stable political and educational framework that would enable consumer education to become part of mainstream school learning.

The Position Paper therefore proposes a shift from ad hoc initiatives to a structured approach: a common but non-harmonising European framework, age-appropriate progressive learning objectives, accredited teacher training, up-to-date multilingual materials, stable partnerships with consumer organisations, multi-year funding and impact assessment.

Consumer education is an investment in the resilience of young people, families, communities and the Single Market. It strengthens the ability of future consumers to make informed choices, protect their rights, act responsibly and contribute to a fairer, safer and more sustainable economy.

02 | INTRODUCTION

This position paper translates the evidence gathered by the CoRe – Consumer (Re) generation project into practical guidelines for strengthening consumer rights education within school curricula. The document maintains an approach that respects national competences in the field of education and proposes a supportive European framework based on shared objectives, flexible tools, teacher training and cooperation between institutions, schools and consumer organisations.



1. Consumer education is a key competence for modern citizenship: it helps young people to understand their **rights and responsibilities**, make informed choices and make use of the available remedies.
2. **Digital markets** expose minors to specific **risks** – dark patterns, influencer marketing, monetisation in video games, personalised practices and unsafe products – which require up-to-date educational responses.
3. **Learning** is most effective when it is **practical** and participatory: real-life cases, problem-solving, peer education and family involvement reinforce knowledge and the ability to take action.
4. The main **limitation is structural**: without space in the curriculum, training, materials and clear responsibilities, initiatives remain sporadic.
5. **Consumer education should be integrated** into citizenship education, digital literacy, sustainability education and financial education through clear learning objectives and adequate support for schools, without necessarily requiring a new, standalone subject.
6. **Consumer organisations** can be strategic educational partners. They can offer expertise, resources, teacher training, real-life case studies, awareness-raising activities and support for impact assessment.

03 AIMS AND SCOPE OF THE POSITION PAPER

The CoRe – Consumer (Re)generation project was developed to strengthen consumer awareness and the empowerment of young people, with a particular focus on children aged between 12 and 16. The project views young people both as individuals exposed to specific consumer risks and as potential multipliers of knowledge within families, schools and communities.

This Position Paper does not merely describe the activities carried out, but uses the project's findings to formulate policy recommendations on the integration of consumer rights education into school curricula.

The document distinguishes between three levels of evidence: the results directly observed in the Italian CoRe pilot; the findings emerging from dialogue and consultations with stakeholders; and the information drawn from regulatory and policy sources and European studies. The final recommendations combine these levels without attributing to the pilot a scope that exceeds its methodological design.

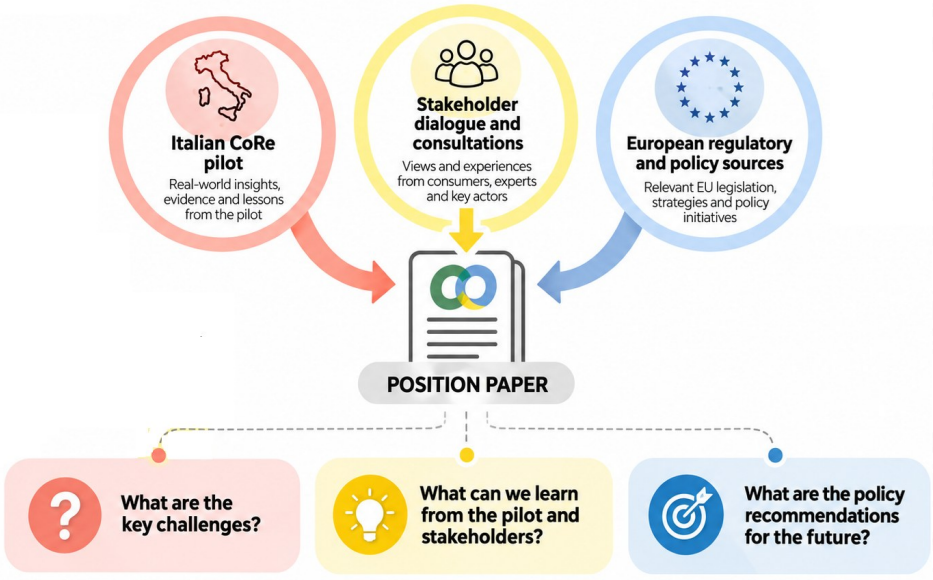
The document is based on **four main sources**:

- European and multi-stakeholder dialogue promoted by the CoRe project;
- surveys and consultations with teachers, consumer organisations and other stakeholders;
- results and lessons learnt from the Italian school pilot;
- Input gathered from partners and stakeholders during the consultation phase of the document.

The document aims to answer **three key questions**:

- Why should consumer education be integrated more systematically into school curricula?
- What are the main obstacles preventing such integration?
- What actions can European institutions, Member States, schools and consumer organisations take to make consumer education more structured, continuous and effective?

The ultimate aim is to contribute to the European debate on consumer education and to support the recognition of education on consumer rights as a key competence for young people in contemporary society.



Legal basis and policy framework

Consumer rights education is explicitly enshrined in primary EU law. Article 169(1) TFEU includes among the Union's objectives the promotion of consumers' right to information and education; Article 12 TFEU requires that consumer protection requirements be integrated into the Union's other policies and activities; Article 38 of the Charter of Fundamental Rights requires a high level of consumer protection. At the same time, Article 165 TFEU leaves the content of teaching and the organisation of education systems to the Member States and excludes the harmonisation of national provisions. This results in a European scope for action based on cooperation, common objectives, competence frameworks, guidelines, tools for teachers and adaptable resources. [1–4]

This approach is consistent with *the Consumer Agenda 2030 and the Action Plan for Consumers in the Single Market*, COM (2025) 848 final, which places consumer protection at the heart of the Single Market and highlights the need to enable citizens to make informed choices, be treated fairly and have access to effective remedies, in a context characterised by unfair online practices, unsafe products and new vulnerabilities. [5]

On the education front, the *Action Plan on Basic Skills*, COM (2025) 88 final, considers literacy, numeracy and science alongside digital and citizenship skills, recognising their role in daily life, democratic participation and the economy. The Commission is also preparing an *Education Package*, a *2030 Roadmap on the future of digital education and skills*, and a *Citizenship Education Framework* due in 2027. All these initiatives currently in the pipeline highlight and reinforce the link between basic skills, critical thinking, citizenship, digital literacy and the responsible use of technology. [6–9]

At the same time, the European digital framework makes it increasingly necessary to reconcile protection with skills. The *Digital Services Act* – Regulation (EU) 2022/2065 – prohibits specific manipulative interface practices and introduces obligations to protect children; *the Commission's Guidelines pursuant to Article 28(4)* set out measures to ensure a high level of privacy, safety and security for children online. The BIK+ strategy integrates the protection, empowerment and participation of children and young people. [10–12]

Added to this framework is the proposal for *the EU KIDS Act – COM(2026) 681 final*, adopted by the Commission on 17 September 2026, which aims to further strengthen the safety of children in digital services through a common approach to access to social media, age assurance, safety by design, parental responsibility and enforcement. The proposal complements the DSA and the Guidelines on Children and is currently under consideration by the European Parliament and the Council as part of the ordinary legislative procedure. [28]

The preparatory work on *the Digital Fairness Act* also confirms the Commission's focus on gaps in digital consumer protection, including manipulative design practices, unfair personalisation, influencer marketing and other techniques capable of influencing choices. [13–14]

Taken together, these developments show how consumer rights education can sit at the intersection of consumer protection, digital literacy and citizenship education. One principle must, however, remain clear: education is a complement to, not a substitute for, rules, supervision and enforcement. In particular, it cannot shift the responsibility onto minors to defend themselves against unfair commercial practices or services designed in a manipulative manner; rather, it must strengthen their understanding, autonomy and ability to make use of the rights and protection tools available to them.

At the international level, the *United Nations Pact for the Future* (A/RES/79/1), adopted in 2024, provides a convergent framework: Action 34 calls for investment in the social and economic development of young people, including access to inclusive, high-quality education, whilst Action 36 promotes meaningful youth participation at the national level. [15]

04 | WHY CONSUMER EDUCATION IS IMPORTANT TODAY

Consumer education is becoming increasingly important because the role of consumers is changing. Consumers are no longer merely purchasers of goods and services in traditional markets. They are users of digital platforms, participants in data-driven ecosystems, recipients of personalised advertising, key players in the green transition, and individuals whose choices can influence market behaviour.

Young people are particularly exposed to this transformation. They are regular users of digital services, social networks, gaming platforms and online marketplaces. They are often described as 'digital natives', but familiarity with digital tools does not automatically imply the ability to recognise commercial intent, critically evaluate information or protect themselves from unfair practices.

Minors may be exposed to commercial messages that are difficult to identify as advertising, including influencer marketing, product placement, sponsored content, fake reviews or advertising integrated into games and social media environments. They may also encounter dark patterns, misleading interfaces, countdowns, subscription traps or persuasive techniques designed to influence their choices.

Added to these risks are those linked to artificial intelligence, such as personalisation and tailored pricing, conversational agents and AI companions used in commercial contexts, synthetic or virtual influencers, and AI-generated reviews and recommendations. [16]

Risks arising from monetisation in video games – loot boxes, virtual currencies and similar mechanisms – and 'buy now, pay later' offers should also not be overlooked [22]. Both old and new risks are broadening the scope of safeguards that should be addressed through education.



At the same time, consumer issues are increasingly linked to sustainability. Young consumers are often interested in responsible consumption, environmental impact, product durability, repair, reuse and waste reduction. However, they need tools to distinguish reliable environmental claims from greenwashing and to understand how their choices relate to broader social and environmental consequences. [17–19]

Consumer education therefore serves a dual purpose: on the one hand, **it protects young people from risks**, unfair practices and information asymmetries; on the other, it enables them to **participate actively and responsibly in the market and in society.**

For this reason, consumer education should be seen as part of a broader citizenship agenda. It contributes to:

- informed decision-making;
- digital resilience;
- critical thinking;
- protection against scams and unfair practices;
- awareness of rights and responsibilities;
- sustainable consumption;
- active participation;
- confidence in using protection and redress mechanisms.

Consumer education can also contribute to **the smooth functioning of markets**. Consumers who are better informed and more aware of their rights are better able to assess and compare offers, recognise unfair commercial practices and make informed choices, thereby helping to reward transparent and responsible behaviour on the part of businesses. From this perspective, consumer awareness is not merely a means of individual protection, but also a lever for fostering more transparent, competitive and innovative markets. The combination of informed consumers and responsible businesses can help to strengthen confidence in the market, promote competition based on quality and transparency, and create conditions more conducive to innovation.
In short, a young person who understands consumer rights, product safety, unfair practices, digital risks and complaints procedures is better equipped not only to protect themselves, but also to contribute to a fairer and more transparent market.

Consumer education should not be limited to abstract knowledge of rights: it must provide practical skills for comparing offers, keeping evidence, lodging a complaint, identifying an independent support service and accessing the available dispute resolution and redress mechanisms.

This programme should begin as early as primary school and continue progressively throughout the school years, with objectives, language, examples and materials tailored to different age groups and to the increasing level of autonomy and digital exposure of children and young people.

WHY INTEGRATE CONSUMER EDUCATION INTO THE SCHOOL CURRICULUM

Greater integration of consumer education into the school curriculum can provide continuity and more equitable access compared to one-off initiatives. The European sources cited in this document [21, 25, 26, 27] highlight four main reasons:
Continuity and systematic approach: incorporating recognisable learning objectives into the school curriculum can reduce reliance on one-off projects and promote progressive learning over time, without necessarily requiring a separate subject.
Critical understanding of digital technology: everyday familiarity with devices, platforms and social media does not equate to the ability to recognise algorithms, persuasive design, commercial content, disinformation or unfair practices. Schools can provide a structured environment in which to develop these skills.
Equity and inclusion: schools are a particularly important universal channel for reducing inequalities in access to information and skills, especially where family, linguistic or geographical resources vary.
Life skills and intergenerational learning: education on rights, financial literacy, sustainability and digital citizenship can be integrated in an interdisciplinary manner and translated into practical skills. Evidence from the CoRe pilot also suggests a potential multiplier effect within families through dialogue between pupils, parents and other key adults.

05 | CONSUMER EDUCATION AS EDUCATION FOR CITIZENSHIP, DIGITAL LITERACY AND SUSTAINABILITY

One of the key lessons emerging from the CoRe project is that consumer education should not be treated as a narrow or technical subject. It is not limited to legal rules or practical advice on shopping. **Consumer education is, by its very nature, cross-cutting.**

Consumer education is closely linked **to citizenship education** because it helps young people understand their role in society and the economy. It teaches them that consumers have rights, but also responsibilities. It encourages participation, awareness and the ability to take action when rights are not respected.

It is also linked **to digital literacy**. Many consumer choices today are made in digital environments shaped by algorithms, platforms, personal data, targeted advertising and automated decision-making processes. Understanding the risks of digital consumption is therefore part of becoming responsible digital citizens.

Consumer education is also linked **to sustainability education**. Choices relating to products, services, durability, repairs, waste and environmental claims form part of the wider transition towards more sustainable consumption models. Teaching young people to recognise greenwashing and to understand the environmental impact of consumption is essential for both consumer protection and environmental responsibility.

Finally, consumer education is intertwined with **financial and economic literacy**. Young people need to understand contracts, prices, subscriptions, guarantees, returns, payments, online shopping, credit and the economic consequences of their choices.

This approach is consistent with the 'Action Plan on Basic Skills' and with the EU/OECD-INFE framework on financial literacy for children and young people, which proposes a common language for the design and evaluation of financial literacy initiatives. [6,20]



The Commission's Guidelines for Teachers and Educators on Digital Literacy, updated in 2026, also provide practical examples relating to social media, influencers, generative AI and recognising disinformation. [21]

Cross-curricular integration is a strength, but it can also lead to a lack of focus: if a skill spans many subject areas, there is a risk that it will not be assigned to any one area. For this reason**, consumer education should be clearly identified in the learning outcomes, linked to existing subjects and activities, and supported by clear responsibilities, teaching resources and assessment criteria.**

06 | FINDINGS FROM THE CoRe PROJECT

The evidence presented in this chapter comes from various sources and should be interpreted with varying degrees of weight: the European dialogue and consultations reflect the perceptions, priorities and critical issues raised by stakeholders; the Italian pilot documents results observed within the context of the trial; the European sources and studies cited provide the broader framework within which to interpret these results. This distinction also guides the formulation of the recommendations.

European and multi-stakeholder dialogue

The European discussion promoted by CoRe has highlighted a landscape characterised by numerous initiatives but varying levels of stability, coverage and integration into the curriculum. In various contexts, consumer education is entrusted to projects, campaigns or extracurricular activities and may depend on the availability of temporary funding or the motivation of individual schools and teachers.

Existing initiatives address topics such as product safety, privacy, contractual rights, counterfeiting, unfair commercial practices, digital protection and redress mechanisms, but differ in terms of duration, target audience, methodologies and assessment systems. The result is unequal access: some pupils may benefit from comprehensive programmes, whilst others may complete their schooling without any structured education on consumer rights.

CoRe's preliminary consultation revealed broad support amongst the stakeholders consulted and involved for a more formal integration of consumer rights education, alongside a perception of recurring obstacles: limited teacher training, a shortage of suitable materials, insufficient time allocated in the curriculum, a lack of national guidelines and difficulties in cooperating with external bodies. The contributions gathered also emphasise that formal recognition is not sufficient unless it translates into learning outcomes, accountability, resources, teaching time and monitoring. The Romanian experience shows, for example, that favourable legal provisions may remain ineffective if they are not translated into these operational conditions.

In this regard, it should be noted that a comparative mapping of the European Union's education systems would strengthen the recommendations, as set out in the final section of the document, addressed to the European institutions and Member States. The analysis should examine how consumer skills are integrated into civic, digital, financial and sustainability education, distinguishing between common elements and those requiring national or regional adaptation. European consumer organisations and their respective national associations can contribute directly to this work.

The Italian school pilot

The Italian pilot involved **pupils** aged between 12 and 16, **teachers** and **families** in a structured programme on consumer rights and responsibilities. It reached 16 schools, 35

classes, 667 pupils, 36 teachers and 583 parents in Lombardy, Emilia-Romagna, Piedmont, Lazio, Apulia, Campania and Sicily.

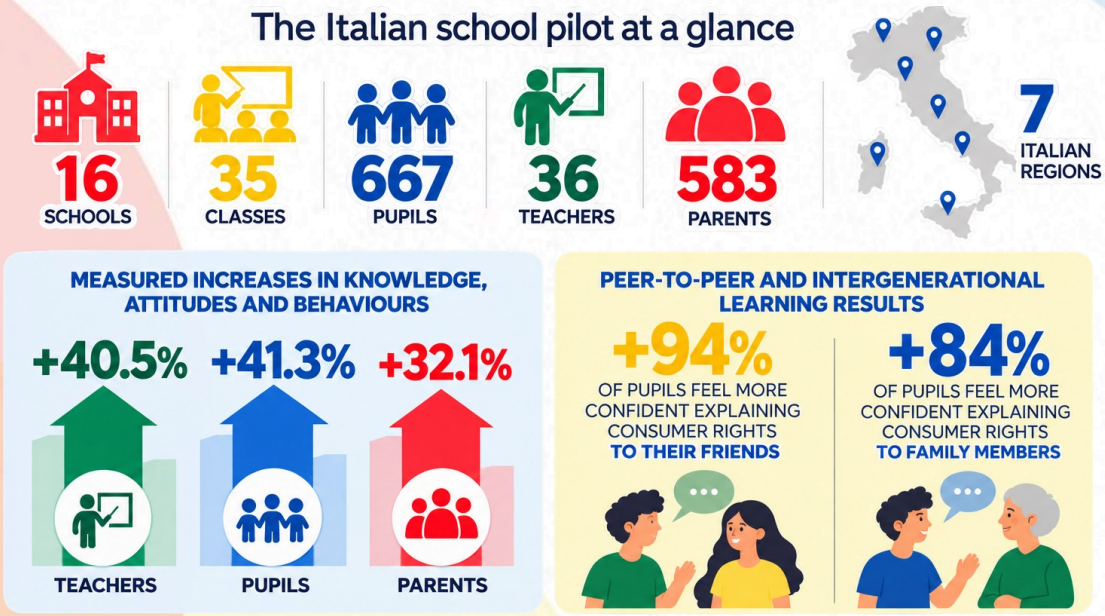
The programme was based on the use of our *Consumer Rights Educational Kit*, a modular guide for teachers that combines content, practical activities, workshops, multimedia resources, family involvement and peer-to-peer dissemination. The main topics covered were:

- consumer rights and responsibilities, statutory warranties, withdrawal rights and protection mechanisms;
- online shopping, product safety, counterfeiting and unfair commercial practices;
- misleading advertising, influencer marketing, dark patterns and data protection;
- greenwashing, the right to repair and responsible consumption;
- consumer protection tools and organisations.

The pupils were also involved in **co-creating slogans, communication materials and the Young Consumers' Manifesto**. The involvement of families extended the programme beyond the classroom and fostered an intergenerational dimension to learning.

Key findings of the evaluation

The evaluation utilised pre and post intervention questionnaires aimed at teachers, pupils and parents.



More specifically, for **teachers**, an overall average increase of +40.5% was observed in the indicators of knowledge and awareness, alongside a greater reported confidence in addressing consumer education issues in the classroom.

For **pupils**, an overall average increase of +41.3% was observed in the indicators of knowledge and awareness. In particular, the findings show improvements in knowledge of consumer rights, protection mechanisms, the institutions responsible for consumer

protection, and the ability to explain these rights to others. The highest increases relate precisely to this self-reported ability: +94 per cent compared with friends and +84.0 per cent compared with family members, a finding consistent with the peer-to-peer and intergenerational dimension explored by the project.

A positive change in knowledge indicators was also observed among **parents** (+32.1 per cent), consistent with the hypothesis of a possible intergenerational effect of the programme.

Overall, the results suggest that a short but structured programme can be associated with measurable improvements in knowledge and that the peer-to-peer and family dimensions merit further investigation as potential levers for broadening the educational reach.

The evaluation also highlighted an important lesson regarding obstacles. Prior to the pilot, many teachers anticipated that engaging pupils would be a significant challenge. After implementation, however, the main issue reported was not a lack of student interest, but rather the limited time available and organisational constraints within the school timetable. This finding is central to the policy debate: ***consumer education is relevant and engaging, but it requires a stable place within the curriculum and appropriate conditions for implementation.***

These results must be interpreted in light of the survey's methodological limitations: the pilot was carried out in a single country, used pre- and post-questionnaires, and did not include a control group. It is therefore not possible to attribute all the observed changes causally to the intervention, nor to automatically generalise the results to other school systems. Longer-term follow-ups, comparable samples and trials in multiple countries would strengthen the evidence base.

CoRe's added value in the debate

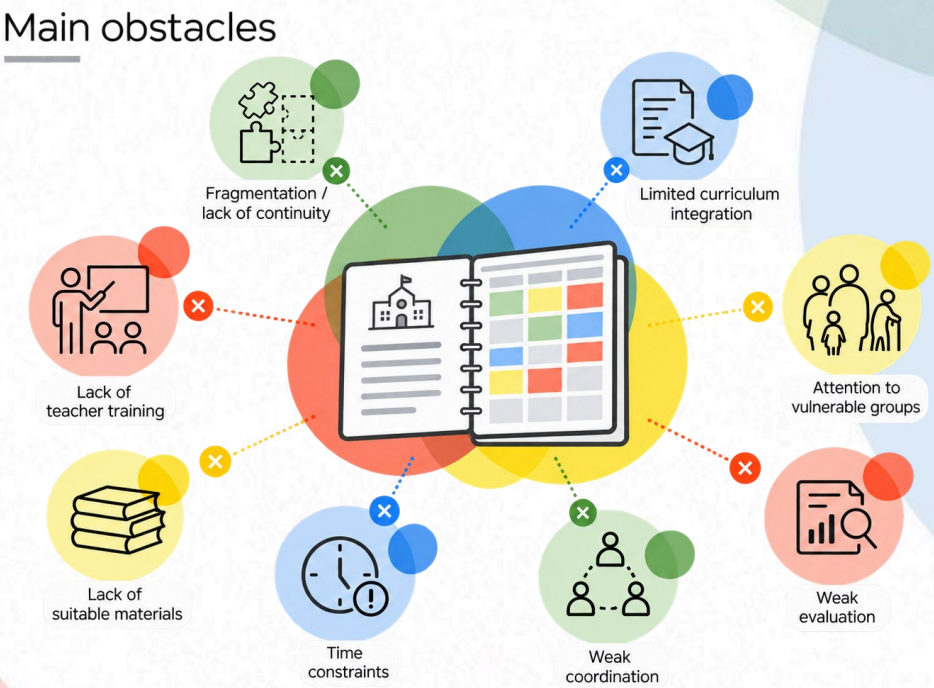
CoRe's contribution lies in linking advocacy with educational experimentation. The project provides an educational kit, a school pilot, pre- and post-intervention assessments, an intergenerational approach and methodologies for youth participation. It also demonstrates the potential role of consumer organisations as stable educational partners, capable of translating regulations and real-life cases into activities accessible to pupils.

The value of the model does not lie in its claim to offer a one-size-fits-all solution, but in providing replicable elements: modularity, content updates, teacher training, active methodologies, family involvement and evaluation. These elements can be adapted to different education systems.

The involvement of various stakeholders also highlights the importance of an 'educating community' model that brings together schools, families, consumer organisations, institutions, universities, research centres, regulatory bodies and civil society organisations. Economic operators can also contribute, from a social responsibility perspective, provided that their involvement is governed by clear governance criteria: transparency of funding, editorial independence of content, absence of commercial promotion, management of conflicts of interest and protection of pupils' data.

07 | MAIN OBSTACLES TO THE INTEGRATION OF CONSUMER EDUCATION INTO SCHOOL CURRICULA

The main obstacles identified are set out below:



Fragmentation and lack of continuity

Many initiatives depend on time-limited projects, external promoters or individual teachers. The result is uneven coverage and a loss of expertise when funding ends. Continuity requires institutional accountability, maintenance of materials and multi-year resources.

Limited integration into the curriculum

Consumer education is often referred to as a cross-curricular theme without defined learning outcomes, dedicated time or clear responsibilities. It is not necessary to create a separate subject, but it is essential to specify where and how the competence is developed and assessed. Legal or policy recognition is only effective if accompanied by operational conditions: consumer education should be recognised as a fundamental competence and systematically linked to existing educational areas.

Lack of teacher training

Consumer rights and digital markets are evolving rapidly and may be perceived as technical issues. Teachers need training on both content and methodology, with practical examples and cross-curricular links. To encourage uptake, training should be integrated into national continuing professional development systems and, where applicable, accredited.

Lack of suitable teaching materials

Schools need reliable, accessible, up-to-date and age-appropriate resources. Materials should translate the regulatory framework into case studies, exercises, role-plays and practical activities, and be subject to continuous updating.

Time and organisational constraints

School curricula are already packed. Adding new content without proper integration risks increasing the burden on schools. Flexible, interdisciplinary modules can facilitate implementation, but must be accompanied by institutional recognition that allows for the planning of activities, training and assessment.

Interdisciplinary complexity

Consumer education combines law, economics, sustainability, digital skills, media literacy and citizenship. This nature requires guidelines that show how to distribute objectives across disciplines, how to coordinate teachers and how to assess skills without duplication.

Weak coordination between stakeholders

Schools, authorities, consumer organisations and other bodies often collaborate on an ad hoc basis. Framework agreements, clearly defined roles and mechanisms for keeping information up to date can transform this cooperation into a stable component of the system. Consumer organisations can offer specialist expertise and real-life case studies, without replacing public responsibilities in the field of education.

Insufficient attention to vulnerable groups

Vulnerabilities may stem from socio-economic conditions, language barriers, limited access to information or specific ways in which digital services are designed and personalised. A structured school curriculum reduces dependence on family and local resources and can help ensure fairer access to consumer skills. Focusing on vulnerabilities is consistent with the 2030 Consumer Agenda and with developments in digital consumer protection. [5, 13–14]

Weak evaluation mechanisms

Many initiatives measure activities carried out and participation, but not learning outcomes. Simple pre- and post-assessment systems, supplemented by qualitative evidence, enable programmes to be improved and inform funding decisions. For larger-scale initiatives, follow-ups, comparisons between groups and shared indicators are useful.

08 | LESSONS LEARNT FROM THE CoRe MODEL

The project's experience allows us to summarise a number of practical lessons:

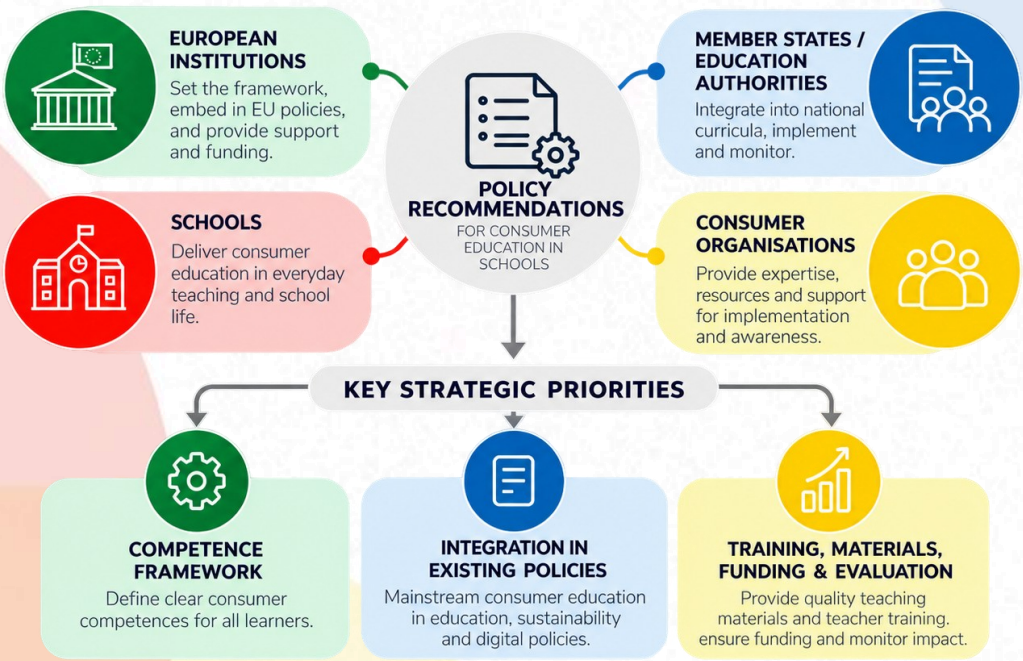
- Topics work best when they are linked to young people's everyday lives: online shopping, social media, influencers, guarantees, sustainability and scams are effective entry points.
- Active methodologies – case discussions, problem-solving, role-play and co-creation – foster engagement and understanding.
- Peer education consolidates learning and transforms students into awareness multipliers.
- Involving families strengthens the intergenerational dimension and extends the impact beyond the classroom.
- Modular, ready-to-use materials reduce the organisational burden on teachers, but require regular updates in line with regulatory changes.
- Teacher training is a prerequisite for scalability and should be recognised within professional development systems.
- Sustainability depends on a stable framework of accountability, funding and co-operation, not merely on the availability of individual projects.



09 | POLICY RECOMMENDATIONS

In accordance with Article 165 TFEU and national competences in the field of education, the European level can foster coherence, common tools and continuity. CoRe identifies three systemic priorities:

- **Priority 1** – Develop a European framework for consumer competences for children and young people, drawn up with the joint contribution of the relevant consumer and education authorities, aligned with DigComp, GreenComp and LifeComp, and informed by the EU/OECD-INFE framework. [20]
- **Priority 2** – Explicitly integrate consumer competences into European initiatives on basic skills, citizenship, digital literacy, sustainability and the protection of children online, whilst making it clear that education, regulation and enforcement are complementary tools. [5–14]
- **Priority 3** – Support a permanent European infrastructure for teacher training, up-to-date multilingual materials, the exchange of good practice, comparative research and evaluation, moving beyond reliance on short-term and fragmented funding.



Recommendations for European institutions

European Commission

- Launch a comparative mapping exercise of the integration of consumer skills into national education systems and, based on the evidence gathered, propose age-appropriate learning outcomes;

- Strengthen and raise the profile of European repositories and tools for consumer education, including materials from the Consumer Education Hub, ensuring they are kept up to date, accessible and linguistically adaptable.
- Link consumer education to the implementation of the 2030 Consumer Agenda and to initiatives currently being prepared on basic skills, digital education, citizenship and the Digital Fairness Act, promoting coordination between the relevant services. [5–9, 13–14]
- Provide, within the relevant programmes, opportunities for multi-annual funding for training, materials, networks of trainers, transnational pilot projects and follow-up, in a manner compatible with the timing of school planning.

European Parliament

- Keep the education and empowerment of young consumers among the priorities of the debate on consumer protection, digital fairness, skills and online safety for children, by promoting a stable liaison between the relevant parliamentary committees.
- Use its policy-making, oversight and budgetary functions to ensure that future European initiatives on digital skills, citizenship and consumer protection provide adequate resources, tools and indicators, including for consumer education.

Council of the European Union

- Assess, on the basis of a comparative mapping exercise and a shared framework of competences, the appropriateness of a non-binding European instrument – such as a Council recommendation – which supports common objectives whilst leaving Member States free to choose their own curricular and organisational arrangements. [24]

Recommendations for Member States and education authorities

Member States and education authorities should recognise consumer education as a strategic component of citizenship education and lifelong learning.

Specific actions include:

- recognising consumer rights education as a component of citizenship and life skills;
- develop national guidelines for consumer education;
- identify a clear place for it within the curricula or programmes for civic, digital, economic and financial, or sustainability education;
- promoting interdisciplinary approaches;
- defining responsibilities for implementation, timelines, resources, minimum and progressive learning outcomes by age group, and a monitoring mechanism;
- provide training opportunities for teachers to be integrated into continuing professional development schemes and recognise credits where applicable;
- support stable partnerships between schools, public authorities and consumer organisations;

- ensure up-to-date resources and materials, with particular attention to accessibility and vulnerable groups;
- include monitoring and evaluation mechanisms in publicly funded initiatives.

The aim should be to move from isolated projects to stable educational pathways accessible to all pupils.

Recommendations for schools

Schools should be supported in integrating consumer education into their curriculum. They can:

- integrate consumer-related topics into civic education, digital literacy, sustainability, economics, law and media literacy;
- use real-life case studies and participatory methodologies, avoiding a purely theoretical approach;
- promote peer education, co-creation and intergenerational activities involving families;
- use reliable and up-to-date materials, ensuring they comply with current legislation;
- assess learning outcomes using simple and proportionate tools;
- collaborate with consumer organisations and qualified stakeholders in accordance with criteria of independence and transparency.

Schools should not be left to implement these measures on their own: institutional support, training, time and resources are required.

Recommendations for consumer organisations

Consumer organisations can play a key role in supporting the integration of consumer education in schools.

They can:

- provide expertise on rights, remedies and market developments;
- develop and update accessible educational materials based on real-life cases;
- contribute to the training of teachers and tutors without replacing public training systems;
- support classroom activities, peer education, youth participation and dialogue with families;
- collaborate on impact assessment and evidence gathering;
- promote framework agreements with ministries, educational authorities and schools to move beyond the approach of one-off interventions;
- ensure editorial independence, transparency of funding, the absence of commercial promotion and the protection of pupils' data.

The role of consumer organisations can be particularly useful in keeping content up to date with regulatory developments and market practices, and in linking school-based learning to practical support and protection measures.

10 CONCLUSIONS

The experience of the CoRe project provides encouraging evidence that consumer education can be relevant and engaging for young people and can lead to measurable improvements in knowledge and awareness. At the same time, the pilot suggests that the most significant obstacles do not necessarily relate to pupils' interest, but to structural conditions such as curriculum time, training, materials, continuity and coordination. The scope of these findings remains consistent with the methodological limitations of the pilot study and requires further comparative testing.

The European framework now offers a concrete opportunity to integrate this competence more fully into education policies without encroaching on national responsibilities for curricula. Consumers' right to information and education, the 2030 Consumer Agenda, the new approach to basic skills, citizenship and digital education policies, and safeguards for minors online all converge towards a common need: **to equip young people with the knowledge and skills necessary to navigate complex and digitalised markets**. [1–14]

The aim should not be to create yet another layer of school content, but to make what is currently often fragmented recognisable and continuous. A common European reference framework, progressive learning objectives, adequately supported teachers and stable partnerships can help Member States transform consumer education from an occasional initiative into a standard component of contemporary citizenship. This investment in education must go hand in hand with effective rules and adequate enforcement: knowing one's rights empowers young consumers, but does not replace the responsibility of institutions and operators to ensure fair and safe markets.



Acknowledgements

Project partners

InfoCons
Romania

Union of Working Consumers of Greece (EEKE)
Greece

European Consumer Union (ECU)
Belgium

Other stakeholders

Association for Consumer Rights
Malta

Consumer Protection Development Organisation (ROZP)
Croatia

Foundation for Financial Education and Saving (FEduF)
Italy

I.C. Monte San Pietro – Calderino, BO
Italy

Impact 2040
Latvia

iliad
Italy

Talented Boarders
Latvia

We would also like to thank all the schools, teachers, pupils and families
who took part in the Italian pilot and contributed to gathering the evidence presented in this document.

Regulatory and policy references

01 **Treaty on the Functioning of the European Union,** Article 12.

02 **Treaty on the Functioning of the European Union,** Art. 165.

03 **Treaty on the Functioning of the European Union,** Article 169.

04 **Charter of Fundamental Rights of the European Union,** Article 38.

05 **European Commission, Consumer Agenda 2030 and** Action Plan for Consumers in the Single Market, COM(2025) 848 final.

06 **European Commission, Action Plan on Basic Skills,** COM(2025) 88 final.

07 **European Commission, Call for Evidence on the new Education Package,** 30 July 2026.

08 **European Commission, Digital Education Action Plan:** policy background – 2030 Roadmap on the future of digital education and skills.

09 **European Commission, Union of Skills:** one year of progress in education – Citizenship Education Framework scheduled for 2027.

10 **Regulation (EU) 2022/2065 – Digital Services Act,** in particular Articles 25 and 28.

11 **European Commission, Guidelines on measures to ensure a high level of privacy,** safety and security for minors online, C(2025) 6826 final.

12 **European Commission, A Digital Decade for Children and Young People:** the BIK+ Strategy, COM(2022) 212 final.

13 **European Commission, Digital Fairness Act – Call for Evidence** for an Impact Assessment, Ares(2025)6333296.

14 **European Commission, Digital Fairness Act** – preparatory documentation, Ares(2025)6275573.

15 **United Nations, Pact for the Future,** A/RES/79/1, 2024, in particular Actions 34 and 36.

16 **Regulation (EU) 2024/1689 – Artificial Intelligence Act,** in particular Article 5.

17 **Regulation (EU) 2023/988** on general product safety,

18 **Directive (EU) 2024/825** on empowering consumers for the green transition.

19 **Directive (EU) 2024/1799** laying down common rules to promote the repair of goods.

20 **European Commission and OECD/INFE, Financial Competence Framework** for Children and Young People in the European Union, 2023.

21 **European Commission, Guidelines for teachers and educators to combat** disinformation and promote digital literacy, updated edition 2026.

22 **Directive (EU) 2023/2225** on consumer credit agreements.

23 **Regulation (EU) 2024/2228** on the decommissioning of the European ODR platform.

24 **Council Recommendation of 22 May 2018** on key competences for lifelong learning.

25 **Study of consumer education initiatives in EU Member States,** Final report, 2024, European Commission.

26 **Action Plan on Basic Skills** – COM(2025) 88 final.

27 **The Skills Union** – COM(2025) 90 final.

28 **EU KIDS ACT** – The EU for responsible and trustworthy digital spaces on the internet – COM(2026)681.

CONSUMER (RE)GENERATION

A project of

CITTADINANZATTIVA

In partnership with

InfoCons consumers-protection.ro

Union of Working Consumers of Greece

With the support of

iliad

Co-funded by the European Union