



Good practices, good accounts

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Homepage



Eight families live **in this building**. They all have different financial circumstances, are of different ages and have varying needs in terms of savings, loans and investments. In addition to the families the building also houses a bank and a small neighbourhood grocer's. A group of young people usually hang out near the grocer's.

Opposite the building is a newspaper **kiosk** where you can find information about financial education projects organised by banks and other entities.

The **billboard** shows financial education matters.

The concepts covered on this website are highlighted or underlined and are explained briefly in a balloon that appears when you hover the mouse over the words. All these concepts are set out in a **glossary** throughout the website. It can be viewed on the homepage.

We could call this building a microcosm that portrays many families' real-life situation and can evolve in accordance with the habits and behaviour of society as a whole.

The GPGA contents are designed give clear answers in simple language to each these families and make sure that they know what they need to be able to make informed, responsible financial choices in their everyday lives. In other words, this financial education tool is informative and encourages families to follow good practices when managing their household budget so that they can enjoy greater financial stability and therefore better quality of life.

NAVIGATING

Visitors can **navigate** the website by going into each family's home and finding out what they want to know about their financial lives and relationship with the banking sector and learning the different answers and some good practices suited to each household. The idea is to encourage people to develop new financial management habits and attitudes that enable them to save, invest or shop carefully and responsibly.

Visitors can use the side navigation bar to surf the Good Practices, Good Accounts website - "Let's save", "Cash or card?", "Knowing how to invest", "Handling credit", "Let's go to the bank" and "Online shopping", which show the different ways of addressing the subject for each family.

In the families' homes

When you go into each family's apartment, the information is shown as part of the décor, such as in a photo frame, computer, fridge, picture tablet, etc. You can navigate these areas using the highlights, which contain questions about the family. Inside each highlight, you can scroll up and down on the right inside the frame.

At the kiosk

When you click on the kiosk you are taken to a library with information (PDF) on financial education that you can read, share and print.

Billboard

If you hover the mouse over an advert on the billboard you are referred to a document with more information on the financial education project or to the apartment of one of the residents.

Meet the “Good Practices, Good Accounts” residents

THE MORAIS'S – living on the top floor

Cristina Vieira and Paulo Morais have been married for seven years. Paulo has a son from his first marriage and they're not thinking of having any more children. They're both executives and have never had any money problems. They love travelling and shopping. Paulo has made some money on shares and investment funds but is now worried about the situation in the world's financial markets.

The Morais's study



Family finances

Paulo has financial investment experience but doesn't feel ready to buy more complex products. Cristina cares more about travel and shopping, which she loves. She doesn't give her credit cards time to cool down.

They are both more interested in enjoying the present and are not preparing for their retirement or Paulo's son's future. All their savings are invested in high-return products that are exposed to risk.

MEIRELES FAMILY – 5th floor

Inês and Ricardo are married and have two teenage children, Pedro and Joana. Inês's mother, Maria, also lives with them. They're taking another look at their expenses, especially their mortgage, because of salary cuts.

Meireles family kitchen



Family finances

As the family's income has gone down, Ricardo wants to renegotiate the terms of their home loan. Inês is worried about managing the household expenses and has decided to involve the whole family in the spirit of saving. One of her priorities is for her children to be able to go to university. Maria did not plan her pension in good time and has a low income that prevents her from helping the family out more.

ADOZINDA – 4A

Adosinda is 75 and retired. She worked as a civil servant for 40 years and has a comfortable pension. She lives alone but sometimes goes to visit her 12-year-old granddaughter, Maria, to whom she likes to give some money whenever she visits her.

Adozinda's living room



Family finances

In addition to her pension, Adosinda has a pension supplement from a retirement savings plan, which did little after she got a job. However, she is not investing the money that she has left over at the end of the month. Although she knows she should put some aside, she finds it all a little confusing.

She is worried about her granddaughter's future and wants to talk to her parents about setting up a savings account for her.

THE KOSTINS – 4B

Anna and Sergei came from Moldova 10 years ago. They have two children. He works in construction and she works in a supermarket. Their life is stable but they're afraid of losing their jobs sooner or later. They would like to set up their own business so that they can prepare their children's future. Most of the money they make is spent on living expenses, but if any is left over they send some to their family in Moldova.

Kostins' bedroom



Family finances

Because they are foreigners and have no fixed income, the Kostins don't know if they can open an account. When they send money back to Moldova they want to do it safely and, if possible, cheaply. Anna has a business idea that might work but she doesn't know how to go about it or where to ask for help. What with the household expenses and the money they send abroad there is little left over for their dream of visiting their family. Perhaps if they can start saving, a little at a time...

PATRÍCIA PINTO – 3rd floor

Patrícia is 33 and is a journalist. She has invested everything she earns in herself. She's about to start a master's programme. She lives alone but she and her boyfriend have decided to move in together. They are house-hunting because they want to find somewhere closer to work.

Patrícia Pinto's apartment



Family finances

Buying a home means expenses and in some situations it's worth considering renting. Patrícia must make sure that her income will be enough to meet all her commitments month after month. It's important to think about the future and so Patrícia wants a savings plan for extra expenses or other needs that may arise.

GOUVEIA FAMILY – 2nd floor

Manuela and Jorge Gouveia are 62, work in a factory laboratory and have three children. Carlos, the youngest, lives with them. He has a degree in engineering and has just got his first job. They have lived well, although the company where they work has begun to show signs of instability. They are getting ready to retire, though Jorge has been losing money on the shares that he bought six years ago.

Gouveia family's dining room



Family finances

Jorge doesn't know much about investments. His shares have been falling and he doesn't know what to do with them. They invested everything in their children and their savings are small. They should have started preparing for retirement sooner. They know that they should make a final effort to save. Carlos has started working and has to open a bank account. He's thinking of one that offers salary advances. He wants to know how it works.

THE FIGUEIREDOS – 1st floor

Sandra and João Figueiredo are a young couple who have always lived a relaxed life. Now that João has lost his job, it's hard to make the payments on their home, car and the trip they made last summer.

Figueiredos' living room



Family finances

The Figueiredos are over-indebted and can't pay their instalments.

They have used their credit card, but the debts are mounting up.

PEDRO SANCHES – 1st floor

Pedro is 20 and came to the city to finish his degree. His father pays his rent, though he finds it hard. Pedro therefore has a part-time job to help pay his university fees. As he spends a long time on the computer, he likes to shop and make payments online.

Pedro Sanches's bedroom



Family finances

The money that Pedro's father gives him every month is just enough to cover his expenses and so he has to count every penny. What with his classes and part-time job, Pedro's days go by very fast. In order to save time, he prefers to shop and make payments online, but he's sometimes not sure about online security. For one thing, he has been getting some suspicious emails. As he's always forgetting to pay the household bills on time, he's going to look into direct debits.

GROUP OF YOUNG PEOPLE – outside the building

The young friends usually meet near the building. They're all at secondary school. Many of them have monthly allowances but there are others who have to work to get some extra money. If they have money, they spend it on shopping and leisure and aren't bothered about saving for anything in particular, such as a trip or education.

Group of young people



Finances

They are aged from 13 and 19 and are not worried about the future.

They live life to the full and spend their allowances without saving any.

GROCER'S – shop

Américo's shop is 15 years old and he would like to renovate it, but it's not possible at the moment. Business has been a bit slow and some customers owe him money. Although he is keeping the business going, he has begun to have some cash-flow problems in the last year.

Grocer's



Finances:

Américo would like to manage his cash flow better so that he can pay his suppliers on time and have a reserve fund to boost business. He feels the need to manage his accounts faster and more regularly and to modernise his shop a little, as a lot of customers leave because they can't pay by card.

BANK– shop

Most people use the bank every day. They withdraw money, shop, pay bills, top up their phone cards and write cheques... It's the bank that offers financial solutions suited to their lifestyle. This is why it's important to know the banks' role in the economy, society and people's lives.

Bank



BANK

As they are essential to economic and commercial activity, banks are part of our everyday lives. They offer financial products and services in line with the needs of each type of customer. This is why it's worth knowing what they do.

GLOSSARY - WEBSITE

It contains simple definitions of financial terms and concepts used in the families on the Good Practices, Good Accounts website. The glossary is on the navigation bar on all pages and also at the top of the page with information on the families and whenever a term is underlined anywhere on the website.



KIOSK – street

Visitors to the kiosk opposite the building can find information about financial education projects. It acts as a library where everyone can look, save and share.

Kiosk

It provides information on financial education plans and projects from banks and other entities.



Billboard - street

Advertising space - financial education



Advertising space