EDUCATION BUREAU CIRCULAR MEMORANDUM NO. 158/2026

From : Secretary for Education

To : Heads of Government, Aided (including special schools), Caput and Direct Subsidy Scheme Secondary Schools

Ref. : 0001-0150-8060-9100-0030-0005-P001

Date : 15 October 2026

"Promoting Financial Education and Entrepreneurial Spirit" School Award Scheme (2026/27)



Aims / Objectives

The purpose of this circular memorandum is to invite all secondary schools (including special schools) to participate in the "Promoting Financial Education and Entrepreneurial Spirit" School Award Scheme (2026/27).

Background

2. The Education Bureau (EDB) has been actively promoting "financial education". This aims to enable students to acquire sound financial knowledge, methods and skills, and to foster proper financial values, attitudes and behaviour towards financial management. The EDB is also committed to nurturing students' "entrepreneurial spirit". By cultivating their creativity, problem solving skills, ability to assess and take risks, and perseverance, students are equipped to respond proactively to challenges amid uncertainty and seize future opportunities. "Financial education" and "entrepreneurial spirit" complement each other and are closely connected with values education. "Financial education" and "entrepreneurial spirit" complement each other and are closely connected with values education. The EDB encourages schools to integrate the two organically and promote students' whole-person development through measures such as reviewing school curricula, encouraging teachers to participate in professional training, and arranging for students to take part in diversified learning activities.

3. The "Financial Education School Award Scheme" was first introduced in the 2023/24 school year and was renamed as the "Promoting Financial Education and Entrepreneurial Spirit" School Award Scheme (the Award Scheme) in the 2025/26 school year. Tier 1 of the Award Scheme is held annually, while Tier 2 is held biennially with assessment based on schools' work over two years. This arrangement aims to encourage schools to plan relevant work in phases, review outcomes and continuously enhance effectiveness.

4. To tie in with the announcement in the Chief Executive's 2026 Policy Address, the EDB has, in collaboration with enterprises and higher education institutions, launched the new

"Bringing Financial Education to Schools" Scheme this school year. The Scheme promotes a range of engaging and diversified student activities that align with the school curriculum, helping schools deepen students' financial literacy and proper values on their existing solid foundation. Please refer to EDBCM No.186/2026 for details.

Details

5. The Award Scheme aims to recognise schools that are committed to promoting financial education and entrepreneurial spirit. It comprises two tiers, and schools can participate in both concurrently. Schools interested in participating should complete and return the reply slip (Appendix 1) **on or before 11 December 2026**. Upon receipt of the reply slip, the EDB will confirm the school's application by email within two weeks. Please contact the EDB if the confirmation email has not been received within two weeks from the date of submission. Details of the Award Scheme are as follows:

Tier 1: "Promoting Financial Education and Entrepreneurial Spirit" School Award Scheme (2026/27): Participation Award

- Participating schools are required to submit the "Tier 1 Record Form" **on or before 19 July 2027**. Schools that meet the following requirements will be awarded a "Certificate of Participation".

Award Scheme (Tier 1) Requirements

- Schools must meet the requirements in each of the following three areas:

Area 1: Curriculum Implementation and Review

✓ Review the elements of financial education and entrepreneurial spirit incorporated into the school's current curriculum

Area 2: Teacher Training

✓ The total teacher training hours are calculated on a team basis:

(i) A teacher team must consist of two or more teachers

(ii) The teacher team must participate in at least one training programme related to financial education and at least one programme related to entrepreneurial spirit (whether organised by the EDB or other external organisations)

(iii) For the same training programme, the training hours of no more than three teachers will be counted

(iv) The total training hours for the teacher team must not be less than 10 hours

Area 3: Student Activities

✓ Participate in at least two student activities listed in Appendix 2, which may include student activities under the "Bringing Financial Education to Schools" Scheme

Tier 2: "Promoting Financial Education and Entrepreneurial Spirit" School Award Scheme (2025/26 – 2026/27): Active Promotion Award

- Schools intending to compete for the "**Active Promotion Award**" and have already enrolled in Tier 2 in the 2025/26 school year do not need to re-register. Schools that have not enrolled in Tier 2 in the 2025/26 school year are invited to complete and submit the reply slip, indicating their commitment to actively promote financial education and entrepreneurial spirit.

- All participating schools are required to submit the "Tier 2 Record Form" **on or before 19 July 2027**, demonstrating the relevant measures implemented and examples of good practices in **the 2025/26 and 2026/27 school years**.

- Schools that comprehensively promote financial education and entrepreneurial spirit, and have good practices to share, will be eligible to compete for the "**Active Promotion Award**". The awardees will be selected by an adjudication panel, and the five schools with the highest scores will each be awarded a trophy.

- To encourage more schools to actively promote financial education and entrepreneurial spirit, the Award Scheme has established the following awards:

  - Schools that have participated in Tier 2 and submitted the record form, and attained a score of not less than 50% according to the requirements set out in the table below, will be awarded the "**Attainment Award**";

  - Schools not obtaining the "Active Promotion Award" but demonstrate outstanding performance in individual areas are eligible for the "**Good Performance Award**" in specific areas.

Award Scheme (Tier 2) Requirements

- Schools should provide examples of good practices in promoting financial education and entrepreneurial spirit in the following areas for dissemination.

  Area 1: Curriculum implementation and review (25%)

  Examples of good practices:

  - ✓ Conduct cross-key learning area curriculum planning and foster cross-curricular collaboration (including life planning education, values education)
  - ✓ Appropriately integrate elements of values education related to financial education and entrepreneurial spirit into the school curriculum
  - ✓ Integrate them with other curriculum initiatives (such as reading to learn, Language across the Curriculum)
  - ✓ Other school-initiated measures

Area 2: Teacher training (25%)

Examples of good practices:

- ✓ Conduct collaborative lesson planning and/or peer lesson observation on lessons with elements of financial education and entrepreneurial spirit
- ✓ Conduct training for and/or experience sharing with teachers of different subjects on staff development days
- ✓ Other school-initiated measures

Area 3: Student activities (25%)

Examples of good practices:

- ✓ Organise school-based student activities (such as experiential learning activities) to nurture students' financial literacy and entrepreneurial spirit
- ✓ Arrange student-led activities (such as interest group and/or school club activities)
- ✓ Showcase students' achievements in competitions and/or activities in school (such as announcements at assemblies, uploads to the school website, displays on bulletin boards)
- ✓ Other school-initiated measures

Other areas (25%)

Examples of good practices:

- ✓ Include elements of financial education and entrepreneurial spirit in promoting values education, and set this as one of the key foci in the School Development Plan
- ✓ Arrange seminars and/or activities on financial literacy and entrepreneurial spirit for parents
- ✓ Collaborate with the school social worker to nurture financial literacy and entrepreneurial spirit in students
- ✓ Make good use of external resources (such as adapting external resources to the school curriculum)
- ✓ Participate in financial education award programmes and/or activities, as well as programmes and/or activities related to entrepreneurial spirit, organised by external organisations (such as Investor and Financial Education Award organised by the Investor and Financial Education Council)
- ✓ Other school-initiated measures

Timeline:

Date	Important Events
From now until 11 December 2026	Application stage of the Award Scheme
23 November 2026	Online briefing session of the Award Scheme
On or before 19 July 2027	Submission of "Tier 1 Record Form" and/or "Tier 2 Record Form" by schools
August to September 2027	Assessment stage of the Award Scheme
December 2027 (Tentative)	Prize Presentation Ceremony cum Sharing by Award-winning Schools

Remarks: The Reply Slip, Tier 1 Record Form and Tier 2 Record Form of the Award Scheme can be downloaded from the EDB website (https://www.edb.gov.hk/en/curriculum-development/kla/pshe/reference-and-resources/award_scheme.html). Details of the Award Scheme are subject to change without further notice. Schools are advised to check the aforementioned EDB website for the latest information.

Briefing Session:

A briefing session on the Award Scheme will be organised with the following details:

Date:	23 November 2026 (Monday)
Time:	3:00 – 4:00 pm
Mode:	Online
TCS Course ID:	ITED20260477

Contact Person

6. For enquiries, please contact Dr WONG Kam-fung, Grace of the Personal, Social and Humanities Education Section, Education Bureau at 2892 6513, or Ms LO Hiu-man, Julie of the Technology Education Section, Education Bureau at 3698 3128.

Dr Enoch MAN
for Secretary for Education

c.c. Heads of Sections – for information

(Chinese version only)

「推動理財教育及開拓與創新精神」學校獎勵計劃(2026/27)

中華人民共和國
香港特別行政區政府
教育局

理財有道 開拓創新
才德兼備 豐盛人生



理財教育及開拓與創新精神均與價值觀教育緊密扣連，
學校將兩者作有機結合，可達致相輔相成的效果。

對象：全港中學

截止報名日期：2026.12.11

級別一 「推動理財教育及開拓與創新精神」學校獎勵計劃(2026/27)：參與獎

- 參與學校須檢視推動理財教育及開拓與創新精神的相關工作，並填寫「級別一紀錄表」。
- 學校若符合要求即可獲頒「參與證書」。

級別二 「推動理財教育及開拓與創新精神」學校獎勵計劃(2025/26 - 2026/27)：積極推動獎

- 有意競逐「積極推動獎」的學校，須填寫「級別二紀錄表」，並提供推動理財教育及開拓與創新精神的良好實踐示例以作分享。
- 以大會評分準則計算，得分達50%或以上的學校，可獲頒「達標獎」；
- 得分最高的五所學校將獲得「積極推動獎」和獎座乙個。
- 未獲「積極推動獎」的學校，如在個別範疇表現出色，亦有機會獲頒相關範疇的「良好表現獎」。

提交「級別一紀錄表」及「級別二紀錄表」截止日期：2027.07.19

詳情請參閱活動網頁

教育局課程發展處和創新科技教育分部

查詢電話：
2892 6513 / 3698 3128

查詢電郵：
cdopshe42@edb.gov.hk / cdote13@edb.gov.hk

Appendix 1

(For Official Use Only)

Event Website QR Code

Personal, Social and Humanities Education Section
Curriculum Development Institute, Education Bureau
Attn.: Dr WONG Kam-fung, Grace (Tel: 2892 6513)
Fax No.: 2573 5299 / email: cdopshe42@edb.gov.hk

"Promoting Financial Education and Entrepreneurial Spirit" School Award Scheme (2026/27)

Reply Slip

【Please return this reply slip by fax or email on or before 11 December 2026 (Friday)】

Name of School：_____ (in English)

_____ (in Chinese)

Our school would like to participate in the "Promoting Financial Education and Entrepreneurial Spirit" School Award Scheme (Please choose one or more options)

☐ **Tier 1: Participation Award 2026/27**

☐ **Tier 2: Active Promotion Award 2025/26 – 2026/27 (Applicable only to schools that have not enrolled in Tier 2 in the 2025/26 school year)**

(Please tick in the appropriate box(es).)

Information on Teachers-in-charge: Please provide the details of **TWO** teachers (*Please delete as appropriate.)

Teacher-in-charge 1

Name: Mr / Ms*_____ 姓名：_____ 先生／女士*

Contact Tel. No.：_____ Email：_____

Teacher-in-charge 2

Name: Mr / Ms*_____ 姓名：_____ 先生／女士*

Contact Tel. No.：_____ Email：_____

School Chop

Signature of the Principal : _____

Name of the Principal : _____

Tel. No. : _____

Appendix 2

Highlights of key student activities related to financial education and entrepreneurial spirit in the 2026/27 s.y. (tentative)

Item	Event Date	Key Event	Organisation	Target Participants
(1)	Sep 2026 – Mar 2027	Smart Consumption Academy – My Unique Project Study Competition	EDB, Consumer Council	All Secondary Students
(2)	Sep 2026 – Apr 2027	Smart Consumption Academy – My Witty Online Quiz Competition	EDB, Consumer Council	All Secondary Students
(3)	Sep 2026 – Apr 2027	Smart Consumption Academy – My Best Ambassador Scheme	EDB, Consumer Council	Secondary 3–5 Students
(4)	Sep 2026 – Mar 2027	Financial Literacy Programme for Youth	EDB, Investor and Financial Education Council, Tung Wah Group of Hospitals Healthy Budgeting Family Debt Counselling Centre	All Secondary Students
(5)	Oct 2026 – Feb 2027	"Bringing Financial Education to Schools" Scheme – Financial Innovation Ideathon (2026/27)	EDB, Hong Kong Economic Journal Education	All Secondary Students
(6)	Oct 2026 – Mar 2027	"Bringing Financial Education to Schools" Scheme – "Read & Create" Financial Literacy and Entrepreneurial Spirit AI-Generated Short Video Challenge (2026/27)	EDB, School of Business, Hong Kong Baptist University, Hong Kong Economic Times	All Secondary 3–5 Students
(7)	Oct 2026 – Jul 2027	"Bringing Financial Education to Schools" Scheme – $mart Life Odyssey: Interactive Financial Literacy Experience	EDB, Unleash Foundation	All Secondary Students

Item	Event Date	Key Event	Organisation	Target Participants
(8)	Oct 2026 – Apr 2027 (tentative)	Wofoo Millennium Entrepreneurship Programme	EDB, Rotary Club of Harmony and Prosperity Hong Kong, Wofoo Social Enterprises	All Secondary 4–6 Students
(9)	Oct 2026 – May 2027	JA Company Programme	JA Hong Kong	All Secondary 3–6 Students
(10)	Oct 2026 – Jun 2027	Financial Education and Entrepreneurial Spirit "Teacher & Student" Series	EDB	All Secondary Teachers and Students
(11)	Oct 2026 – Jun 2027	Junior Secondary Business Case Competition	EDB, Centre for Entrepreneurship of CUHK, Centre for Entrepreneurship and Innovation Education of EdUHK, Hong Kong Association for Business Education	All Secondary 2–3 Students
(12)	Nov 2026 – Jul/Aug 2027 (tentative)	HKICPA Accounting in Action: An immersive learning experience	EDB, Hong Kong Institute of Certified Public Accountants	All Secondary 4–6 Students
(13)	Dec 2026	AI for Good Entrepreneur Competition	Project M^2	All Secondary Students
(14)	Jan – Jul 2027 (tentative)	"Bringing Financial Education to Schools" Scheme – Economic Infographic Challenge (2026/27)	EDB, Chinese University of Hong Kong Business School, Department of Industrial and Systems Engineering of Hong Kong Polytechnic University, and Hong Kong Association for Economics Education	All Secondary 4 – 6 Students
(15)	Mar 2027	BAFS "Entrepreneur Stories"	EDB	All Secondary 3 students and Secondary 4–5 BAFS students

Item	Event Date	Key Event	Organisation	Target Participants
(16)	Apr – May 2027 (tentative)	HKICPA Accounting and Business Management Online Quiz Competition	EDB, Hong Kong Institute of Certified Public Accountants	All Secondary 4 – 6 Students
(17)	Apr – Jul 2027 (tentative)	The Hong Kong Financial Literacy Championship	EDB, Hong Kong Monetary Authority, Hong Kong Economic Journal Education, etc.	All Secondary Students
(18)	May – Aug 2027	Project M² Leadership Programme	Project M^2	All Secondary 3 – 5 Students
(19)	All year round	Visit to IFEC FinEd Hub	Investor and Financial Education Council	All Secondary Students
(20)	All year round	JA Finance Park	JA Hong Kong	All Secondary 3 – 6 Students

(* Details of the above activities will be released on the EDB website or the respective activity websites in due course.)