

Think & Do Tank for financial competence

We research and develop methods that foster financial literacy.

Who we are

Three Coins is an independent, award-winning organization specialized in developing educational tools and formats to promote responsible personal finance. The team is comprised of experts in education, social sciences, economics, entrepreneurship, and IT. Three Coins has worked internationally since 2012 and is based in Vienna and Zurich.

Who we work for

Three Coins aims its efforts at people with so-called "open learning windows", who value responsible personal finance and are open to new input. This includes, for example, youth in professional training or transitioning into adulthood, newly self-employed workers, young parents, people with immigrant backgrounds, young adults ...

Who we work with

Our work would not be possible without cooperations with public institutions, universities, schools, businesses, social service providers, and focus groups. Our offering is geared towards schools/the educational system, social service providers, parents, social workers, as well as partners in the fields of research, economics, and finance.

Why our work is needed

(1) Over 40% of households in the Eurozone are in debt, (2) Our financial and consumption systems are more complicated than ever before. Many people do not learn even basic personal finance skills at home. Someone needs to support them in this area and help them achieve more self-determination in their daily lives.

Development and Licensing

We develop methods that foster responsible personal finance. After a successful pilot phase, these will be licenced in other regions and countries.

Train-the-Trainer

We train teams and individuals in using our products with the target group. Our Train-the-Trainer is aimed at bank and financial advisors, social workers, teachers, and other relevant multipliers.

Research

Our work is based on scientific research. In areas where there is not yet sufficient knowledge, we conduct our own research.

Consulting

We employ our expertise with our clients on a regular basis, for example in developing solutions to issues with their own financial competencies. We provide consultation for the public and social sectors as well as for financial services providers.