

Terms of Reference for the Broadridge European Financial Literacy and Retail Empowerment Research Grant

Call for Expressions of Interest — Deadline: 30 January

BACKGROUND

As part of the European Union's Savings and Investments Union (SIU), a key action item is to promote financial literacy. Research can play an important contribution to advancing financial literacy in Europe. In 2024 the Council of the European Union called on "the Commission, Member States, and stakeholders to stimulate research and collaboration by considering funding opportunities to improve financial literacy in the EU."

In 2025, the European Commission's Financial Literacy Strategy, published as part of the SIU, reinforces this priority by explicitly calling for stimulating research on financial literacy and identifying "funding for financial literacy initiatives, including for research" as a core strategic action.

Broadridge is proud to heed this call by announcing a new European Financial Literacy and Retail Empowerment Research Grant — a €15,000 award to support an independent academic research project on financial literacy.

At Broadridge, we see ourselves as an active stakeholder in the effort to strengthen financial literacy and build a more empowered retail investor community in Europe.

OBJECTIVES OF THE RESEARCH GRANT

The funded research project should contribute to at least one of the following objectives:

- Generate new evidence, data, or insights on financial literacy or retail investor behaviour in Europe.
- Identify practical policy or industry interventions that could improve financial-literacy outcomes.
- Strengthen understanding of retail investor needs, barriers, or decision-making processes.
- Support the development of innovative tools, frameworks, or methodologies to improve financial education or investor empowerment.

ELIGIBILITY

Expressions of interest are invited from:

- Universities, academic departments, and research centres
- Think tanks or non-profit research institutions
- Individuals affiliated with a research institution

Collaborative or cross-border proposals are welcome.

FUNDING AND DELIVERABLES

The selected research project will receive €15,000, to be used for research expenses such as data acquisition, research assistance, survey work, field interviews, or dissemination.

At minimum, the project must produce:

- A written research paper or report, and
- A short presentation of findings to Broadridge and invited stakeholders.

EXPRESSIONS OF INTEREST (EOIS) — DUE 30 JANUARY 2026

EOIs should be no more than one page and must include:

1. Abstract of the proposed research project
2. Key research needs
3. Description of how the €15,000 funding will be used

Please send submissions to **Emma.Medcalf@Broadridge.com** by Friday, 30 January, with “*Financial Literacy Research Grant — Expression of Interest*” in the subject line.

SELECTION PROCESS

Broadridge staff, assisted by independent consulting firm Highland Global Advisors, will review all EOIs and shortlist a small number of proposals for follow-up discussions.

The final project will be selected in February, with work expected to begin shortly thereafter.