P r e s s R e l e a s e

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UniCredit Foundation invests in the future of youth and strengthens its European educational partnerships for another three years

UniCredit Foundation continues its cooperation with its partner organizations with a grant of over 16 million euros. Once again, this will benefit the European network of Junior Achievement, enabling it to support even more young people in acquiring the knowledge, skills, and self-confidence needed for a successful future. The new three-year partnership is an important initiative, as OECD data highlights deteriorating learning outcomes and persisting inequalities. UniCredit Foundation, UniCredit Bank Hungary Zrt., and Junior Achievement Hungary are preparing nationwide programs based on research findings.

While Europe faces growing challenges in equipping young people with the skills they need for a successful future, UniCredit Foundation is renewing its partnerships with educational organizations, including Junior Achievement Europe. Over the next three years, more than 16 million euros will be allocated to educational purposes in Europe, consolidating the cooperation achieved in previous years and significantly increasing the support provided in the previous period.

In Hungary, thanks to the activities of **Junior Achievement Hungary** (JAM) and its partnership with UniCredit Bank, over **31,000 students across 350 schools** have benefited from the opportunities offered by the program **over the past three years**. **The renewed cooperation will enable the inclusion of an additional 42,000 students and teachers.**

The partnerships aim to develop the basic skills of young people

Junior Achievement programs prioritize the development of skills that young people may need throughout their studies, when choosing a career, and in their future work. Acquiring practical knowledge and fostering an entrepreneurial mindset, problem-solving, collaboration, and initiative can help students navigate a constantly changing world with greater confidence.

It is particularly important that these opportunities also reach young people who, due to their social or economic background, have access to less support and fewer development opportunities.

The challenges in education necessitate new approaches

This announcement comes at a particularly important time for both European and domestic education. The results of the OECD's latest 2025 PISA surveys warn that special attention must be paid to developing young people's core competencies and expanding their learning opportunities in Europe and Hungary alike. Across OECD countries, the average performance of 15-year-old students dropped to an all-time low in science, reading comprehension, and mathematics. The most significant decline was observed in reading comprehension results: between 2015 and 2025, there was a 28-point drop, while a 22-point drop was measured in mathematics, which corresponds to slightly more than a full school year of learning.

In Hungary, research also supports long-term solutions

The PISA data paints a challenging picture for Hungary as well: the average Hungarian results in 2025 for mathematics and reading were lower than in 2022, while in science, they were roughly equal to the 2022 results. *(Source: PISA 2025 Results (Volume I): Hungary)*

Reflecting on the domestic reading comprehension situation, **UniCredit Bank and the Reading Fluency Research Group at the University of Pécs** joined forces, and in September 2026, the experts conducted a **large-scale reading study** in Baranya County involving 140 students. Based on this – along with personalized development plans for students–a methodological publication is being prepared to assist teachers in improving children's reading skills.

Knowledge and confidence are both required for a successful future

PISA 2025 also highlights a **strong link between students' perception of opportunities, their growth mindset, and their academic resilience.** In OECD countries, nearly four fifths of academically resilient students possess a growth mindset. Furthermore, more than seven out of ten students believe that their social status can change over the course of their lives. These correlations suggest that it is crucial to create learning environments that not only build knowledge and skills but also cultivate confidence and initiative. **This reinforces the importance of the competence-building programs coordinated by Junior Achievement Hungary**, which go beyond purely academic achievement and strengthen young people's belief in their ability to overcome challenges and shape their own future.

Technological changes demand new skills

Technology adds another dimension to this challenge. **Artificial intelligence** has already become part of students' daily learning: 46% of students in OECD countries use AI-powered chatbots for learning purposes at least weekly. At the same time, PISA suggests that access to technology alone is not enough. It will become increasingly important how young people learn to use it, and whether they possess the skills and confidence to navigate a rapidly changing environment.

Even in a digital environment, the human skills emphasized by educational initiatives supported by the UniCredit Foundation–such as independent thinking, creativity, collaboration, problem-solving, and initiative–are becoming increasingly valuable.

From evidence to action

The new 3-year partnership provides direct support to young people, while also investing in educator development, mentoring, career readiness, and systems to measure long-term impact, all while further expanding the geographical reach of the programs. **Over the past three years**, the partnership with JA Europe through the **Re-Power Your Future** program has reached more than **390,000 students and 5,900 schools across Europe, with 86% of participating schools classified as high-risk for student dropout.** Coordinated domestically by JAM, the program series in Hungary also places special emphasis on those who face the greatest barriers in education. Multiple partner organizations have joined these initiatives, with UniCredit Bank experts serving as mentors to support the efforts.

Independent impact evaluations will also continue for these programs, ensuring they measure not only how many young people are reached, but also what tangible changes they bring about.

The renewed partnerships were announced at the event titled "Beyond Academic Performance. A European Dialogue on the Future of Education," held at the Foreign Press Association in Rome. At the event, representatives from the UniCredit Foundation, the OECD, Teach For All, and Junior Achievement Europe, alongside educational leaders and experts, discussed the state of European education and the steps required to prepare the next generation for the future.

About UniCredit
UniCredit is a pan-European Commercial Bank with a unique service offering in Italy, Germany, Austria, Central and Eastern Europe. Our purpose is to empower communities to progress, delivering the best-in-class for all stakeholders, and unlocking the potential of our clients and our people across Europe.