AGORA International Journal of Economical Sciences, http://univagora.ro/jour/index.php/aijes
ISSN 2067-3310, E-ISSN 2067-7669
Vol. 20, No. 1 (2026), pp. 359-370

BEYOND CLASSROOM INCLUSION: DEVELOPING ECONOMIC CITIZENSHIP COMPETENCES FOR ALL

L. REFRIGERI, S. CAMPANELLA, N. RUSSO

Luca Refrigeri[1], Simone Campanella[2], Noemi Russo[3]

[1] [3] Department of Humanities, Humanities, Social Sciences and Education, University of Molise, Italy
[1] https://orcid.org/0000-0003-4459-5571, E-mail: luca.refrigeri@unimol.it
[3] https://orcid.org/0009-0000-8054-3686, E-mail: noemi.russo@unimol.it
[2]Department of Education, Cultural Heritage & Tourism Sciences University of Macerata, Italy
https://orcid.org/0009-0006-1922-5850, E-mail: s.campanella2@unimc.it

***Abstract**: This paper addresses in the Italian system the relationship between school inclusion, individualised educational planning, and economic citizenship, arguing for the integration of financial literacy within the Individualised Education Plan as a structural competence oriented towards adult life. Within this perspective, special pedagogy is understood as a foundational body of knowledge underpinning the entire teaching profession, whilst the PEI is conceived as a pedagogical instrument for designing personal autonomy and social participation, in accordance with the United Nations Convention on the Rights of Persons with Disabilities (2006) and the EU Strategy for the Rights of Persons with Disabilities 2021–2030. The theoretical framework draws upon the capability approach (Sen, 1999; Nussbaum, 2011) and self-determination theory (Wehmeyer, 2005; Shogren et al., 2015), which identify autonomous decision-making and the management of personal economic resources as constitutive dimensions of adult quality of life. The paper demonstrates how the principal international financial literacy strategies — including OECD/INFE frameworks and the European guidelines on "Pathways to School Success" (Council of the EU, 2022) — remain insufficiently oriented towards learners with disabilities and social vulnerabilities, notwithstanding that these groups are among those most exposed to the risk of economic exclusion and dependency. A pilot pedagogical proposal is advanced through an interdisciplinary Learning Unit integrable within the PEI, articulating essential economic competences across five domains: money and transactions, budget management, conscious consumption, economic security, and autonomous decision-making. Economic citizenship is thus reframed as a universal educational entitlement and an integral component of the life project, within the perspective of an inclusive school committed to fostering learners capable of participating freely, critically, and self-determinedly in adult society.*

Keywords: special pedagogy; economic citizenship; financial literacy; inclusion.

1. Introduction

Within the Italian educational context, the question of school inclusion has acquired growing centrality over recent decades, both in pedagogical debate and in national educational policy. From the initial processes centred upon school integration, the Italian school system has progressively developed an educational culture oriented towards the recognition of the person, democratic participation, and the personalisation of learning pathways. In more recent years, however, an increasingly urgent need has emerged to redefine the very concept of inclusion, moving beyond the limited perspective of access to mainstream school settings and towards the construction of competences that are genuinely functional to autonomous adult life and active social participation.

Within this perspective, the Individualised Education Plan (in italian PEI) cannot be understood exclusively as a technical instrument for didactic adaptation or for the simplification of subject-based learning objectives. It must be reinterpreted as a pedagogical device for designing adult life, personal autonomy, and social participation, in full alignment both with the Italian legislative framework and with the biopsychosocial model of the International Classification of Functioning, Disability and Health (ICF) adopted within the Italian legislation on school inclusion (Cottini, 2017).

Italian pedagogical debate ought to continue in the direction of recognising the effectiveness of inclusive processes not solely through the placement of pupils with disabilities within mainstream settings, but also through the development of genuine citizenship competences, decision-making capacities, personal autonomies, and instruments of participation in social life. It is within this context that the theme of economic citizenship finds its place. The management of money, an understanding of the economic value of choices, expenditure planning, a disposition towards saving, awareness of economic risks, and the capacity to use basic financial instruments represent essential competences for the concrete exercise of citizenship. Notwithstanding this, such dimensions remain largely marginal in inclusive educational planning, and are almost entirely absent from the personalisation pathways provided for within Individualised Education Plan.

Recent legislative developments relating to civic education and the introduction of financial education within the Italian school system have opened up significant new pedagogical possibilities. Law No. 92 of 20 August 2019, and the subsequent amendments introduced by Law No. 21 of 5 March 2024, assign to the school the task of promoting economic and financial competences as structural elements of active citizenship. Nevertheless, neither public debate nor the principal directions of development in financial education appear to have engaged sufficiently with the need to design such competences for pupils with intellectual or cognitive disabilities, or for those in situations of social vulnerability; all categories exposed to the risk of economic dependency, social exclusion, and financial vulnerability.

This deficiency becomes all the more evident when one considers that the European strategic framework on inclusive education places at its centre precisely the connection between educational equity, social participation, and the construction of life competences. The European Pillar of Social Rights affirms explicitly, in its first principle, that every person has the right to quality and inclusive education, training, and lifelong learning, in order to maintain and acquire the competences that enable full participation in society (European Commission, 2020). The European Commission, in its September 2020 communication on achieving the European Education Area by 2025, identified inclusiveness as one of its six fundamental dimensions; the subsequent 2021–2030 strategic framework for European cooperation in education and training set the explicit objective of improving quality, equity, inclusion, and success for all learners (Council of the European Union, 2021).

This paper accordingly proposes a theoretical and argumentative reflection on the relationship between special pedagogy, school inclusion, economic citizenship, and self-determination, treating the PEI as a potential pedagogical space for the development of essential economic competences oriented towards adult life. The perspective adopted is grounded in a critical analysis of Italian legislation on school inclusion, of pedagogical literature relating to special pedagogy and inclusive pedagogy, and of the principal international frameworks pertaining to the capability approach, self-determination theory, citizenship education, and financial literacy. The aim is not to propose a new specialist school subject, but rather to argue for the necessity of integrating essential economic competences within inclusive educational planning, recognising economic education as a universal educational entitlement and as a structural component of the life project.

2. Special Pedagogy and Inclusion: Towards a Citizenship Perspective

Within the Italian context, the pedagogical debate on inclusion has progressively recognised that school participation cannot be reduced to the mere physical presence of pupils within educational settings, but must be understood as the genuine possibility of social participation, self-determination, and the construction of the conditions necessary for the exercise of adult citizenship. This evolution forms part of a broader process of epistemological redefinition of pedagogy as an educational science, which has led Italian special pedagogy to move beyond an exclusively compensatory conception of disability, orienting itself towards a perspective centred upon rights, participation, and inclusive educational planning.

The contribution of Aldo Visalberghi occupies a foundational role within this framework, insofar as it reconceives pedagogy as a unified body of knowledge capable of integrating philosophical, psychological, social, and didactic dimensions (Visalberghi, Maragliano & Vertecchi, 1978). Special pedagogy, accordingly, cannot be interpreted as a separate discipline or a sectoral technique, but rather as a specific articulation of pedagogical science, oriented towards educational planning for individuals with disabilities and vulnerabilities of various kinds.

Italian scholarly debate has subsequently broadened this perspective through a number of significant contributions. Andrea Canevaro (1999) demonstrated that inclusion entails a cultural transformation of educational contexts, rather than a merely administrative form of integration. Dario Ianes (2006) emphasised the need to design flexible and accessible learning environments. Luigi D'Alonzo (2018) underscored the

Fabio Bocci (2021) highlighted the constitutive character of the relationship between special pedagogy and inclusive pedagogy, clarifying that this relationship should not be resolved through a simple substitution of terminology, but rather understood as a dialectic capable of renewing the entire science of education. Catia Giaconi (2015) developed the connection between quality of life, adulthood, and disability, demonstrating that personal autonomy constitutes a transversal educational aim. In this direction, Giaconi, Verdugo, Del Bianco, Gómez, D'Angelo, and Schalock (2022) affirmed the value of the quality of life paradigm in services for persons with intellectual and developmental disabilities, reinforcing the need for educational designs oriented towards participation, support, and adult life trajectories.

The European institutional framework moves in the same direction. The European Parliament, in its Report on the EU Strategy for the Rights of Persons with Disabilities post-2024 (A10-0211/2025), highlighted that segregation in access to mainstream education remains a challenge across the EU, calling upon the Commission to develop European guidelines to support Member States in building coherent policy frameworks, moving away from segregated schooling systems and ensuring reasonable adjustments, teacher training, and curricular adaptation from early childhood through to higher education (European Parliament, 2025). The European Agency for Special Needs and Inclusive Education (EASNIE), the reference body for 31 member countries, has elaborated Guiding Principles for national inclusive education policies, confirming that the quality of inclusion is not measured by mere school attendance but by the genuine development of competences functional to adult life (EASNIE, 2017).

Within this framework, the theme of economic literacy acquires growing relevance also within the national school system, insofar as money management, an understanding of economic risks, and the capacity to make financial choices represent essential competences for the concrete exercise of citizenship and for the development of personal autonomy. Notwithstanding this, the literature on financial education and the majority of public policies in this domain continue to address themselves implicitly to so-called "standard" subjects, rarely engaging with the educational needs of persons with intellectual or cognitive disabilities, or in situations of social vulnerability.

The inclusive perspective therefore demands a change of an epistemological order: the task is not to marginally adapt the curriculum to "vulnerable" pupils, but to rethink the entire educational project so that each individual may develop competences genuinely useful to adult life. Within this framework, economic competences assume a central pedagogical value, insofar as they pertain to autonomy, decision-making capacity, the management of everyday life, and conscious participation in social life. The paper accordingly argues that economic education must be understood as a universal educational entitlement and as a structural dimension of the life project, recognising the PEI as the planning space within which economic citizenship competences consistent with personal autonomy and the transition to adulthood may be developed.

3. The educational project for life and the transition to adulthood

The United Nations Convention on the Rights of Persons with Disabilities (United Nations, 2006) affirms that inclusive education constitutes a fundamental right and requires a profound transformation of educational cultures, policies, and practices. General Comment No. 4 on Article 24 further specifies that inclusion does not consist in mere school attendance, but in effective access to participation, learning, and the development of capacities functional to adult life (UN Committee on the Rights of Persons with Disabilities, 2016).

The European commitment in this direction is expressed through the EU Strategy for the Rights of Persons with Disabilities 2021–2030, which identifies inclusive education as one of its fundamental pillars, supported by dedicated resources from the ESF+ and the Cohesion Funds. The Strategy explicitly aims to promote inclusive education across all levels of schooling, to improve access to services, and to guarantee freedom of participation through concrete instruments recognised in all Member States (European Commission, 2021). This strategy forms an integral part of the European Pillar of Social Rights Action Plan, the principal policy framework for social policies in Europe; the ESF+ and Cohesion Funds support the socioeconomic inclusion of persons with disabilities, inclusive education, and deinstitutionalisation at national level (European Commission, 2021).

Within the Italian context, Legislative Decree No. 66 of 2017 and the subsequent Inter-Ministerial Decree No. 182 of 2020 assign to the PEI a central function in individualised educational planning. The PEI is not merely a technical instrument for didactic adaptation, but a pedagogical device oriented towards the life project and the progressive development of personal autonomy. Within this perspective, the transition to adulthood assumes a decisive role: the competences necessary for independent living do not relate exclusively to cognitive or subject-based skills, but encompass money management, an understanding of the economic value of choices, the capacity to plan expenditure and savings, and protection from risk and from forms of economic dependency.

Notwithstanding this, such dimensions are poorly represented in current PEIs and inclusive educational models. School planning tends frequently to prioritise traditional subject-based objectives, neglecting everyday competences that are essential for the exercise of adult citizenship. Economic education may instead become a transversal axis of the life project, particularly for pupils with intellectual and cognitive disabilities. Knowledge of money, consumption, budget management, and economic decision-making represents a concrete condition of self-determination: in the absence of such competences, the risk is that of producing formal inclusion whilst a persistent substantive dependency endures.

The question assumes even greater significance when situated within the framework of the transition to adulthood for persons with disabilities. Numerous international studies underscore that the quality of adult life does not depend exclusively upon the availability of welfare or health services, but upon the genuine possibility of accessing experiences of residential autonomy, social participation, and employment inclusion. Within this perspective, work represents not merely an economic dimension, but an identity-related, relational, and social component intimately connected to the dignity of the person.

Contemporary special pedagogy has progressively demonstrated that the life project cannot be separated from the themes of employment inclusion and economic autonomy. The possibility of managing one's own money, understanding the value of a salary, planning personal expenditure, or participating in productive contexts constitutes a concrete dimension of adult self-determination. Many young people with disabilities are capable of developing significant professional competences within appropriately supported work settings, in sectors such as catering, hospitality, horticulture, business services, packaging, or hotel activities.

Such possibilities require, however, that the school begin at an early stage to plan transversal competences oriented towards autonomy. Punctuality, time management, the ability to follow simple procedures, an understanding of the economic value of work, and the capacity to use money and payment instruments are competences that cannot be improvised at the conclusion of the school pathway, but must be progressively constructed through the PEI. Economic literacy thereby assumes also an orientational and professionalising function, contributing to the development of a sense of responsibility, awareness of the value of work, and the capacity for personal planning.

3.1. Access to Higher Education: Challenges and Opportunities for Students with Special Educational Needs

A moment of particular significance in the transition to adulthood is represented by entry into higher education. For many young people with vulnerabilities or special educational needs, university constitutes an authentic life project, an identity-related choice and a legitimate aspiration towards personal and professional growth. Yet, all too frequently, this project comes up against a higher education system that is structurally ill-equipped to receive them — not due to any absence of formal commitment, but owing to a profound cultural and organisational incapacity to adapt to the diversity of learning profiles. The concrete risk is that universities, whilst formally declaring themselves open to all, continue in practice to select those capable of conforming to a rigid and standardised pedagogical model, silently excluding those who do not. This risk is all the more serious in that it openly contradicts the commitments undertaken at both national and international level with regard to inclusion and equal opportunities in access to higher education.

At the level of Italian national legislation, Law No. 17 of 1999 constituted a first explicit recognition of the right of students with disabilities to attend university on an equal footing, introducing the obligation for institutions to appoint a rector's delegate with coordinating, monitoring, and support functions for all initiatives concerning integration, as well as to remove the physical and didactic barriers preventing full participation. Nevertheless, more than twenty-five years after its enactment, the application of this legislation remains profoundly uneven: in many institutions, services exist in formal terms but exert no structural influence on the quality of ordinary teaching practice, remaining confined within an assistential and compensatory logic that leaves the dominant model of instruction unquestioned. Law No. 170 of 2010, whilst specifically addressed to students with specific learning disorders, contributed to broadening awareness of the need for dispensatory and compensatory measures within the university context; however, as documented in the ANVUR Report Gli studenti con disabilità e DSA nelle università italiane. Una risorsa da valorizzare (ANVUR, 2022), such measures continue to be granted in many institutions at the discretion of individual lecturers, with no legal certainty for students and without translating into any systematic revision of teaching practices.

A fundamental point of reference at the level of higher education policy is provided by the Guidelines of the National University Conference of Rectors' Delegates for Disability (CNUDD, 2014), approved unanimously by the CNUDD Assembly and grounded in shared principles of reception, participation, autonomy, and inclusion. These Guidelines establish that university teaching activities must be founded upon the principles of personalisation and individualisation, adapting to the needs of each person in order to safeguard the rights of equitable access and participation in academic life. They constitute a common frame of reference intended to orient the policies and good practices of higher education institutions; yet their implementation remains largely dependent upon the sensitivity of individual institutional contexts, in the absence of binding mechanisms for verification and monitoring. In this regard, the explicit incorporation of inclusion indicators into ANVUR's quality assurance processes would represent a decisive step towards transforming inclusion from a declared principle into a verifiable and systematically improvable practice.

At the European and international level, the normative framework is equally clear and binding. The United Nations Convention on the Rights of Persons with Disabilities (2006), ratified by Italy through Law No. 18 of 2009, enshrines in Article 24 the right to inclusive education at all levels, including higher education, and obliges signatory states to guarantee reasonable accommodation and the necessary support so that no one is excluded from the educational system on the basis of their condition. The European Disability Strategy 2021–2030 (European Commission, 2021) reaffirms unequivocally that inclusion in higher education constitutes a political priority of the Union, supported by dedicated financial instruments such as the ESF+ and the Cohesion Funds, and urges Member States to remove the structural barriers that obstruct the full participation of students with disabilities. In the same direction, the Standards and Guidelines for Quality Assurance in the European Higher Education Area (ESG, 2015) recognise that the quality of teaching cannot be separated from equity of access and from the capacity of institutions to respond to the diversity of their student population.

The most critical issue remains, however, that of the academic teaching body. University lecturers, in their great majority, have received no specific pedagogical training to accommodate students with special educational needs, and this constitutes a serious and systemic deficit that can no longer be tolerated within a context that aspires to be inclusive. This unpreparedness manifests itself at multiple levels: in the manner in which lectures are conducted, still predominantly grounded in a frontal and uniform transmission of content; in the inability to provide genuinely personalised support and tutoring; in the preparation of study materials conceived for a single learning profile; and, finally, in the organisation and conduct of examinations, where assessment modalities remain frequently inflexible and ill-suited to recognising the competences effectively acquired by students with atypical profiles. As evidenced by the ANVUR Report itself (2022), the dropout rate amongst students with disabilities and specific learning disorders remains significantly high, demonstrating that insufficient inclusion exerts a determining influence on the academic trajectories of these students. In many cases, it is precisely this rigidity that becomes an insurmountable obstacle, compelling capable and motivated students to abandon a course of study they had every right to complete.

In the face of this situation, it is no longer sufficient to intervene at the margins through compensatory measures or ancillary support services. What is required is a profound transformation of the culture of higher education, one that proceeds through the mandatory and structured professional development of academic staff, a critical revision of course-level quality assurance processes along inclusive lines, and a comprehensive rethinking of learning environments. A university that is unable to adapt to the diversity of its students is not an equitable institution: it is one that continues to produce exclusion, whilst attributing responsibility for that exclusion to those who are its very victims.

4. Civic Education and Economic Citizenship

From the European front, the Council Recommendation on "Pathways to School Success" (Council of the European Union, 2022) is explicitly designed to decouple educational attainment and academic achievement from social, economic, and cultural status, promoting the inclusive dimension of education as a founding objective of the European Education Area (European Commission, 2022). The Council Recommendation of 29 November 2021 on blended learning promotes approaches that combine in-person and distance learning environments to develop competences functional to life. These orientations indicate that economic competence, when anchored to the aims of inclusion and autonomy, finds full legitimacy within the current European regulatory framework.

Nevertheless, such documents rarely address explicitly the theme of disability or cognitive vulnerability. The population with special educational needs appears largely invisible within the principal financial literacy strategies, notwithstanding that it represents one of the categories most exposed to the risks of economic exclusion and social dependency. The principal international OECD/INFE documents and many initiatives promoted in Italy by the EDUFIN Committee and the Banca d'Italia likewise remain insufficiently oriented towards the theme of inclusion.

The most recent empirical evidence produced by the Banca d'Italia demonstrates that structured, teacher-led school programmes yield significantly better outcomes than self-directed learning, which tends instead to benefit pupils with greater cultural and socioeconomic capital (Banca d'Italia, 2023). This finding reinforces the argument that economic education must be intentionally designed by the school in an inclusive key, rather than being left to the spontaneous initiative of families or to informal pathways.

Economic citizenship cannot be reduced to a technical mini-subject aimed solely at individual financial management. It concerns the capacity to understand the functioning of society, to exercise informed choices, and to participate in democratic processes. Within this perspective, financial education assumes a broader civic and social function. Italian scholarly studies by Refrigeri (2020), Refrigeri, Rinaldi, and Moiso (2020), Rinaldi et al. (2019), and Parricchi (2019; 2021; 2023) demonstrate that economic literacy must be read within a pedagogical paradigm oriented towards equity, participation, and the integral formation of the person. The vertical civic education curriculum therefore represents the most coherent context within which to integrate such competences in an interdisciplinary manner.

The capability approach developed by Amartya Sen (1999) and Martha Nussbaum (2011) offers a particularly significant theoretical perspective for interpreting the relationship between inclusion and economic citizenship. According to this approach, wellbeing does not coincide with the mere possession of resources, but with the genuine possibility of transforming them into concrete freedoms and life opportunities. Disability, within this perspective, does not represent exclusively an individual limitation, but a condition that may reduce the effective opportunities of

Research on self-determination by Michael L. Wehmeyer (2005), and the subsequent development of the Causal Agency Theory by Shogren et al. (2015), demonstrates that self-determination constitutes a decisive dimension for the quality of adult life of persons with disabilities. Decision-making competences, planning capacity, and the autonomous management of everyday choices represent central elements of social inclusion. Within this framework, economic education assumes a strategic function because it concretely contributes to the development of personal agency: understanding the value of money, planning purchases, recognising economic risks, or avoiding forms of financial manipulation means expanding the substantive freedoms of the person. Economic citizenship may therefore be interpreted as the pedagogical dimension of capability, enabling the connection of inclusive education, democratic participation, and the life project within a perspective that definitively transcends paternalistic and welfarist conceptions of disability.

5. A basic framework for financial competences

The integration of economic education within the Individualised Education Plan (in italian PEI requires the definition of essential competences consistent with the life project and with social participation. The table below proposes a possible interdisciplinary reference framework, articulated around areas of knowledge, competences to be acquired, and preferred learning contexts, with particular reference to primary and lower secondary school.

Table 1. Essential Economic Competences Integrable with Individualised Education Plan

Knowledge	Competences	Learning Contexts
Money and transactions	Recognising coins and banknotes; identifying prices; calculating change	Real-life purchasing situations
Budget management	Identifying fixed expenditures; planning future expenses; managing savings	School-based simulation activities; family accompaniment activities
Conscious consumption	Distinguishing needs from wants; recognising the implications of choices	Civic education
Economic security	Recognising risks and fraudulent situations; self-protection	Simulations and role play
Autonomous decision-making	Making informed choices between alternatives; evaluating consequences	Interdisciplinary workshops

Building upon this framework, a quasi-experimental pilot study may be envisaged, grounded in an interdisciplinary Learning Unit (UDA) on civic and economic education. The pathway could encompass laboratory activities, purchasing simulations, the management of small budgets, role-playing exercises, and problem-solving situations oriented towards authentic contexts. Assessment could be structured through pre/post instruments addressing three dimensions: basic economic knowledge; perception of decision-making self-efficacy; and the transfer of competences to real or simulated contexts.

An approach of this kind would make it possible to assess not only the acquisition of technical knowledge, but also its impact upon pupils' personal autonomy and social participation. Within the UDA, activities oriented towards the simulation of real professional contexts could be included: the management of small school-based sales points, catering laboratory activities, school gardens, packaging workshops, or small cooperative activities represent settings in which economic education becomes directly intertwined with the development of competences useful to employment inclusion.

The most pedagogically significant aspect does not reside in technical-operational learning per se, but in the possibility of developing processes of personal agency. Receiving a small symbolic remuneration, understanding the relationship between work and pay, learning to manage one's own money, or making purchasing decisions allows pupils to experience concrete forms of autonomy and responsibility. The international literature on school-to-work transition pathways for persons with disabilities demonstrates that the most effective educational experiences are those grounded in contextualised learning, active participation, and the connection between school, local community, and the world of work.

Within this framework, the PEI could include objectives explicitly linked to personal economic management, relational competences in the workplace, an understanding of organisational rules, and the progressive acquisition of autonomies that are transferable to professional contexts. The aim would not be to produce small "financial experts", but rather to promote educational conditions that enable all pupils to exercise rights, make choices, and participate in adult life in a more autonomous and informed manner.

6. Conclusions

This paper has proposed a rereading of the relationship between school inclusion, the life project, and economic citizenship, arguing for the need to consider economic and financial literacy as a fundamental citizenship competence for all pupils, including those with disabilities and social vulnerabilities. Within this perspective, special pedagogy and inclusive pedagogy today offer a theoretical and planning framework capable of moving beyond compensatory and welfarist models, orienting educational planning towards autonomy, self-determination, agency, and social participation.

The reflections undertaken lead to the need to strengthen initial and in-service teacher education — with particular attention to specialist support teachers — so that they are equipped to design and implement educational pathways oriented towards the development of economic and financial competences within the PEI. Inclusive educational planning cannot confine itself to the adaptation of subject-based objectives, but must progressively orient itself towards the construction of competences useful to adult life, to the autonomous management of economic resources, and to informed participation in social life. This perspective is consistent with the international orientations of the WHO regarding the development of social and emotional competences in school-age children. The WHO Comprehensive Mental Health Action Plan 2013–2030 recognises school-based social and emotional learning programmes as particularly effective approaches for promoting the wellbeing of children and adolescents, irrespective of socioeconomic context (WHO, 2021). A recent joint call by the WHO, UNESCO, and UNICEF underscores the need to ensure the meaningful participation of children and young people in the design, implementation, and evaluation of educational policies, positioning them as active agents rather than passive beneficiaries (WHO, UNESCO & UNICEF, 2025). Inclusive economic education fits fully within this international institutional mandate, which identifies the school as the privileged site for building resilience, autonomy, and social participation.

Within this perspective, the PEI assumes a pedagogical function profoundly different from that traditionally attributed to processes of school personalisation. It may become the planning space within which to progressively construct pathways of economic autonomy, decision-making capacities, money management, consumer awareness, expenditure planning, and a disposition towards saving, thereby contributing to the construction of the adult identity of the person with a disability. The integration of economic and financial literacy within the PEI does not represent a mere curricular expansion, but an essential condition for rendering more effective the pupil's developmental pathway towards genuine autonomy as an economic citizen. Within this framework, the Individualised Education Plan may be interpreted as an authentic instrument of social emancipation, whilst the inclusive school assumes the task of promoting inclusion through the construction of educational conditions that enable each individual to participate freely, consciously, and self-determinedly in adult life.

Acknowledgement

This paper is the result of the collaborative work and shared reflection of all the authors. Nevertheless, Luca Refrigeri is responsible for the drafting of Sections 1, 3, 5, 6; Simone Campanella for Section 3.1; Noemi Russo for Sections 2, 4. All authors contributed to the final version of the manuscript and approved its content.

REFERENCES

1. ANVUR (2022). *Gli studenti con disabilità e DSA nelle università italiane. Una risorsa da valorizzare*. Roma: ANVUR.
2. Banca d'Italia. (2020). L'alfabetizzazione finanziaria degli italiani: i risultati dell'indagine della Banca d'Italia del 2020. Roma: Banca d'Italia.
3. Bocci, F. (2021). Pedagogia Speciale come Pedagogia Inclusiva. Una dialettica istituente tra rischi e opportunità. Italian Journal of Special Education for Inclusion, IX(1), 41-48.
4. CNUDD (2014). *Linee Guida*. Conferenza Nazionale Universitaria dei Delegati per la Disabilità. Bergamo, 10 luglio 2014.
5. Comitato per la programmazione e il coordinamento delle attività di educazione finanziaria. (2020). Linee guida per lo sviluppo delle competenze di educazione finanziaria nella scuola. Roma: Comitato Edufin.
6. Commissione Europea. (2021). Strategia per i diritti delle persone con disabilità 2021-2030 (COM/2021/101 final). Bruxelles: Commissione Europea. Disponibile su: https://commission.europa.eu/strategy-and-policy/policies/justice-and-fundamental-rights/disability/union-equality-strategy-rights-persons-disabilities-2021-2030_en
7. Commissione Europea. (2022). Proposta di Raccomandazione del Consiglio sui percorsi per il successo scolastico (COM/2022/316 final). EUR-Lex. Disponibile su: https://eur-lex.europa.eu/legal-content/IT/TXT/?uri=COM:2022:316:FIN
8. Comunicazione della Commissione – Realizzare lo Spazio europeo dell'istruzione entro il 2025 (COM/2020/625 final). Bruxelles: Commissione Europea.
9. Consiglio dell'Unione Europea. (2022). Raccomandazione del Consiglio sui percorsi per il successo scolastico. GU C 469, 9.12.2022. EUR-Lex: CELEX:32022H1209(01).
10. D'Alonzo, L. (2018). Pedagogia speciale per l'inclusione. Brescia: Morcelliana.
11. Disegni di legge nn. 155, 158, 288 e 421. Insegnamento dell'educazione economica e finanziaria. Audizione della Capo del Dipartimento Tutela della clientela ed educazione finanziaria, Magda Bianco, Senato della Repubblica, 7ª Commissione, 4 aprile 2023.
12. economical and financial illiteracy dei docenti della scuola italiana. In P. Magnoler, M. A. Notti, & L. Perla (Eds.), La professionalità degli insegnanti. La ricerca e le pratiche (pp. 405-418). Lecce-Brescia: Pensa MultiMedia.
13. ESG (2015). *Standards and Guidelines for Quality Assurance in the European Higher Education Area*. Brussels: ENQA.
14. European Union/OECD. (2023). Financial competence framework for children and youth in the European Union. Paris: OECD Publishing.
15. Giaconi, C. (2015). Qualità della vita e adulti con disabilità. Percorsi di ricerca e prospettive inclusive. Milano: FrancoAngeli.
16. Giaconi, C., Verdugo, M. A., Del Bianco, N., Gómez, L. E., D'Angelo, I., & Schalock, R. L. (2022). The Application of Quality of Life in Services for Persons with Intellectual and Developmental Disabilities: Lines of intervention in Spain and Italy. Education Sciences & Society, 13(2), 17-36.
17. Ianes, D. (2006). La speciale normalità. Strategie di integrazione e inclusione per le disabilità e i bisogni educativi speciali. Trento: Erickson.
18. Legge 20 agosto 2019, n. 92. Introduzione dell'insegnamento scolastico dell'educazione civica. Gazzetta Ufficiale, n. 195 del 21 agosto 2019.
19. Legge 5 marzo 2024, n. 21. Interventi a sostegno della competitività dei capitali. Gazzetta Ufficiale, n. 60 del 12 marzo 2024.
20. Medeghini, R., D'Alessio, S., Marra, A. D., Vadalà, G., & Valtellina, E. (2013). Disability Studies. Emancipazione, inclusione scolastica e sociale, cittadinanza. Trento: Erickson.
21. Nussbaum, M. C. (2011). Creating Capabilities. The Human Development Approach. Cambridge, MA: Harvard University Press.

22. OCSE PISA 2022 Financial Literacy. I giovani e l'alfabetizzazione finanziaria in Italia. Roma: INVALSI.
23. OECD. (2024). Recommendation of the Council on Financial Literacy. OECD/LEGAL/0461. Paris: OECD.
24. ONU. (2006). Convention on the Rights of Persons with Disabilities. New York: United Nations.
25. Parlamento Europeo. (2025). Relazione sulla Strategia UE per i diritti delle persone con disabilità post-2024 (A10-0211/2025). Bruxelles: Parlamento Europeo. Disponibile su: https://www.europarl.europa.eu/doceo/document/A-10-2025-0211_EN.html
26. Parricchi, M. (2021). Itinerari di cittadinanza a scuola. Economia e sostenibilità per un mondo plurale. Pedagogia Oggi, 19(2), 46-53.
27. Parricchi, M. (2023). Inclusione economica per costruire benessere sociale. Pedagogia Oggi, 21(2), 207-213.
28. Pedagogia speciale. La riduzione dell'handicap. Milano: Bruno Mondadori.
29. Principi Guida – Sostegno allo sviluppo e all'attuazione delle politiche per l'educazione inclusiva. Policy Brief. Odense: EASNIE. Disponibile su:
30. Refrigeri, L. (2018). Oltre l'attuale formazione per l'educazione alla cittadinanza economica. In S. Ulivieri et al. (Eds.), Scuola Democrazia Educazione. Formare ad una nuova società della conoscenza e della solidarietà (pp. 971-979). Lecce-Brescia: Pensa MultiMedia.
31. Refrigeri, L. (2019). L'alfabetizzazione economica e finanziaria degli insegnanti della scuola italiana: una prima indagine sui futuri insegnanti della scuola primaria. Pedagogia Oggi, 17(1), 569-600.
32. Refrigeri, L. (2020). L'educazione finanziaria. Il far di conto del XXI Secolo. Lecce: Pensa MultiMedia.
33. Refrigeri, L. (2024). Una nuova competenza per l'educazione civica a scuola: l'educazione finanziaria. QTimes – Journal of Education, Technology, Social Studies, XVI(3), 580-592.
34. Rinaldi, E. E., Bongini, P., & Cucinelli, D. (2019). 15 indicatori per migliorare la qualità della progettazione delle attività di educazione finanziaria in Italia. Working Paper ONEEF, 1.
35. Risoluzione del Consiglio su un quadro strategico per la cooperazione europea nel settore dell'istruzione e della formazione verso lo Spazio europeo dell'istruzione e oltre (2021-2030). GU C 66, 26.2.2021.
36. Scenari ed esperienze di educazione finanziaria. Risultati dell'indagine nazionale ONEEF e riflessioni multidisciplinari. Lecce-Rovato: Pensa MultiMedia.
37. Sen, A. (1999). Development as Freedom. Oxford: Oxford University Press.
38. Shogren, K. A., Wehmeyer, M. L., Palmer, S. B., Forber-Pratt, A. J., Little, T. D., & Lopez, S. (2015). Causal Agency Theory: Reconceptualizing a Functional Model of Self-Determination. Education and Training in Autism and Developmental Disabilities, 50(3), 251-263.
39. UN Committee on the Rights of Persons with Disabilities. (2016). General comment No. 4 (2016), Article 24: Right to inclusive education. CRPD/C/GC/4. Geneva: United Nations.
40. Una mirabile avventura. Storia dell'educazione dei disabili da Jean Itard a Giovanni Bollea. Firenze: Le Lettere.
41. Visalberghi, A., Maragliano, R., & Vertecchi, B. (1978). Pedagogia e scienze dell'educazione. Milano: Mondadori.
42. Vivere il mondo. Sentieri di educazione alla cittadinanza, dalla partecipazione all'educazione economica. Milano: FrancoAngeli.

43. Wehmeyer, M. L. (2005). Self-Determination and Individuals with Severe Disabilities: Re-Examining Meanings and Misinterpretations. Research and Practice for Persons with Severe Disabilities, 30(3), 113-120.
44. WHO, UNESCO & UNICEF. (2025). Joint call to strengthen policy and investment for child and youth mental health and well-being. Geneva: WHO. Disponibile su: https://www.who.int/news/item/07-11-2025-joint-call-to-strengthen-policy-and-investment
45. WHO. (2021). Comprehensive Mental Health Action Plan 2013–2030. Geneva: World Health Organization. Disponibile su: https://www.who.int/publications/i/item/9789240031029