

Individual learning accounts

POLICY DEVELOPMENT

PRACTICAL MEASURE/INITIATIVE

 SLOVAKIA

Timeline

2023 Design

2024 Approved/Agreed

2025 Implementation

ID number 47920

Background

The 2017 Learning Slovakia strategy commissioned by the education ministry but not submitted for approval to the government opened the door for the discussion on implementing individual learning accounts (ILAs) in the form of virtual wallets for all adults with a guaranteed annual income of EUR 200 from the State budget. Subsequently, the 2018 National programme for the development of education (NPDE) adopted by the government envisaged piloting ILAs, however, pandemic constraints harmed the implementation. The 2021 Lifelong learning and counselling strategy for 2021-30 (LLCS 2030) adopted by the government paved the way for the introduction of ILAs again.

Objectives

Implementing ILAs backed by the new legislation and piloted using funds from European sources as a new instrument in support of adult learning by:

- (a) increasing access to education and learning;
- (b) reducing the costs of learning to inhabitants; and
- (c) securing quality of adult education funded by ILAs via quality check of providers.

Description

Reflecting the LLCS 2030 recommendations the State Institute of Vocational Education prepared a comparative study focusing on new European policies, ILAs and microcredentials. The education ministry decided to cover ILAs and some segments of lifelong learning by new legislation and to pilot implementing ILAs making use of funding from Programme Slovakia 2021-27.

2023 Design

The draft Act on adult education, which introduces ILAs as an instrument easing access of adults to education and training was discussed by stakeholders as well as two national projects (large systemic projects funded by EU sources via Programme Slovakia 2021-27) envisaged to support its piloting:

- (a) System of individual learning accounts – part I: an electronic platform for

individual learning accounts (*Elektronická platforma individuálnych vzdelávacích účtov, EPIVU* platform), with an allocation of EUR 2.3 million from Programme Slovakia 2021-27 (ERDF);

- (b) Supporting the creation and introduction of individual learning accounts with an estimated allocation of about EUR 12.75 million from Programme Slovakia 2021-27 (ESF+).

2024 Approved/Agreed

The parliament adopted the Act on adult education (292/2024) on 30 October 2024, introducing ILAs as an instrument to support the provision of adult education. Piloting ILAs for EUR 200 is envisaged.

In the submission report to the draft law, the education ministry presented ILAs as a 'tool for personalised support in adult education and a means to strengthen the motivation of adults to participate in education'. Using ILAs is interlinked with a new quality assurance tool assessing 'the relevance of education provided by educational institutions in relation to labour market needs'. Education providers must be certified by the education ministry, while the 'relevance of the content and quality of education will be assessed by the Sector Councils Alliance (SCA) with the aim of 'sustaining employment in the face of the impacts of digitalisation, automation and supporting the green economy'.

The law distinguishes two categories of ILAs:

Individual education account, which allows, based on personal needs, to cover the costs of

- (a) training in basic skills, key competencies or in the field of interest-based education;
- (b) training in digital skills or green skills; or
- (c) accessing career guidance services for adults.

Individual education account, which allows, based on the needs of the labour market, to cover the costs of

- (a) acquiring, enhancing or expanding qualifications;
- (b) accessing career guidance services for adults; or
- (c) verifying learning outcomes.

For providers offering education under the two categories of ILAs, the following conditions apply:

The first category of ILAs:

- (a) For education under (a) (training in basic skills, key competencies or in the field of interest-based education), the provider must be a certified institution
- (b) For education under (b) (training in digital skills or green skills) the provider must also have approval from the SCA and be listed in the specialised register managed by the SCA.

The second category of ILAs:

For education under (a) (acquiring, enhancing or expanding qualifications) the provider must be a certified institution. If the employer is co-financing these costs, the consent of the employer is also required.

Career guidance services:

ILAs can be used to pay for career guidance services only when provided by counsellors registered in the register of career guidance providers for adults.

The SCA controls procedures for verifying educational outcomes, testing or recognising assessment portfolios, and selecting national guarantors and authorised experts,

which are crucial for quality assurance concerning processes resulting in awarding a qualification to persons without a formal qualification.

The project EPIVU, approved on 1 July 2024, aims to develop an electronic platform, with an envisaged launch in January 2025. It is composed of three modules:

- (a) Learner module: provides a course search database, registration and communication functions to connect learners with selected providers;
- (b) Provider module: offers information about providers and details of offered courses;
- (c) Administrator module: manages documentation, including the status of individual accounts (showing the balance of the annual EUR 200 allocation). It also facilitates the management of trainee satisfaction feedback and collected statistics as well as the management of registers set by the law: Certified institutions, Accredited programmes, Non-accredited programmes, Graduates of accredited programmes, Graduates of non-accredited programmes. Registers in support of procedures of validation of non-formal and informal learning, registers of National guarantors, Authorised institutions, Authorised specialists, and Graduates awarded a professional qualification through recognition of learning outcomes, are also included.

The subsequent project aimed at both supporting adult education and testing the functionality of the EPIVU platform is under discussion with an expected launch in 2025.

2025 Implementation

In April 2025, the education ministry announced that individual learning accounts (ILAs) would be piloted with EUR 200 allocated for the first 5 000 adults from ESF+ sources. An electronic 'EPIVU' platform for ILAs is currently under construction, with full operation officially announced from 1 January 2026. In line with the October amendment of the Act on pedagogical staff and professional staff (138/2019), pedagogical and professional staff are eligible to cover continuing professional development-related costs via ILAs.

Bodies responsible

- Ministry of Education, Research, Development and Youth

Target group

Learners

Adult learners

Thematic categories

Governance of VET and lifelong learning

Further developing national quality assurance systems

Transparency and portability of VET skills and qualifications

Developing and applying qualifications smaller/shorter than full

Supporting lifelong learning culture and increasing participation

Promotion strategies and campaigns for VET and lifelong learning

Permeability between IVET and CVET and general and vocational pathways, academic and professional higher education

Financial and non-financial incentives to learners, providers and companies

Providing for individuals' re- and upskilling needs

Lifelong guidance

Ensuring equal opportunities and inclusiveness in education and training

European priorities in VET

VET Recommendation

VET agile in adapting to labour market challenges

Flexibility and progression opportunities at the core of VET

VET as a driver for innovation and growth preparing for digital and green transitions and occupations in high demand

VET as an attractive choice based on modern and digitalised provision of training and skills

VET promoting equality of opportunities

VET underpinned by a culture of quality assurance

Osnabrück Declaration

Establishing a new lifelong learning culture - relevance of continuing VET and digitalisation

Subsystem

CVET

Further reading

[Learning Slovakia strategy paper \(in Slovak\)](#)

[National programme for the development of education \(in Slovak\)](#)

[Lifelong learning and counselling strategy for 2021-30 \(in Slovak\)](#)

[Lifelong learning and counselling strategy for 2021-30 \(in English\)](#)

[Programme Slovakia 2021-27](#)

[Act No 292/2024 on adult education](#)

[Sector Councils Alliance website](#)

[EPIVU platform](#)

Related policy developments

2025 Implementation

Act on adult education (292/2024)

The education ministry initiated new legislation instead of the originally proposed law on lifelong learning, which was previously recommended by the Lifelong learning and counselling strategy for 2021-30 and approved by the government.

 SLOVAKIA

Type of development

Regulation/Legislation

Subsystem

CVET

2025 Implementation

Sector Councils Alliance

The amendment to the Act on employment services established the Sector Councils Alliance (SCA) as the interest association of legal entities.

 SLOVAKIA

Type of development

Strategy/Action
plan

Subsystem

IVET CVET

2025 Implementation

National implementation plan: Slovakia

Eight priority areas were identified in relation to the achievement of the objectives, five of which explicitly target VET, two target lifelong learning in parallel with VET ((f) and (h)) and one targets interlinking general education and VET (e):

 SLOVAKIA

Type of development

Strategy/Action
plan


Subsystem

IVET CVET

2025 Implementation

Lifelong learning and counselling strategy for 2021-30

LLCS 2030 focuses on four thematic areas: the qualification system; basic skills and civic education; lifelong learning, counselling, and motivation of citizens for lifelong learning; and building a system of skills management and identification of lifelong learning needs.

 SLOVAKIA

Type of development

Strategy/Action
plan

Subsystem

IVET CVET

“ ... ” **Cite as**

Cedefop, & ReferNet. (2026). Individual learning accounts: Slovakia. In Cedefop, & ReferNet. (2026). *Timeline of VET policies in Europe* (2025 update) [Online tool].

<https://www.cedefop.europa.eu/en/tools/timeline-vet-policies-europe/search/47920>