

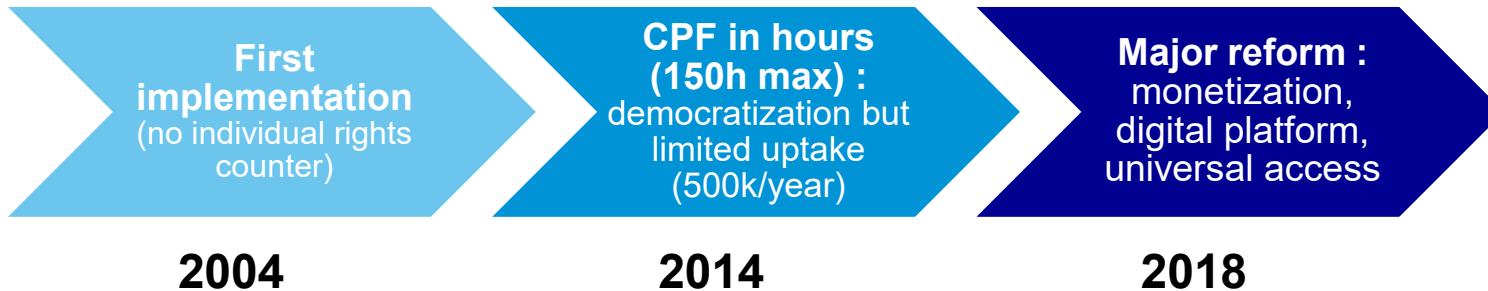
The French Individual Learning Account: a public service to promote employability and skills development

**Cedefop conference ‘Financing adult learning: The role of public funding’
20-21 October 2025, Thessaloniki**

01 What is the « Compte personnel de formation (CPF) » ?

20 years of construction of individual rights to training in France to have the opportunity to choose your professional future

- **Created in 2015**, revamped in 2018 to promote **employability** and **lifelong learning**.
- Available to **all working-age individuals** (employees, jobseekers, self-employed).
- **Rights are accumulated in euros** and used via the national platform: moncompteformation.gouv.fr.
- **Universal, portable, and independent of employment status**.
- **A transpartisan initiative of the social partners**.



The law of March 5, 2014 had already introduced the creation of a Individual Learning Account with the aim of opening up a new individual right to give everyone access to lifelong training.



Key figures of CPF usage

A successful democratization of training access



9,56 million of validated training applications

including 1.00 million new cases in 2025



€13,99 billion in educational costs

including €1.76 billion in training purchases in 2025



€1,746 average price per training

calculated over the past 12 rolling months

From 2019 until 2025

Profiles of CPF beneficiaries



1/3 job seekers

1/5 over 50 years old

1/10 under 25 years

8/10 non executives

1/2 job women and men

The Compte personnel de formation's governance

The four key stakeholders



Caisse des Dépôts et Consignations

- Administration and development of the website and promotion of the service
- Management of payments
- Management and updating of accounts
- Control of training organizations
- Collection and management of funds
- Assistance to users



Ministry of Labor and Employment

- Administrative guidance for public policy
- Decides on the operational guidelines to be implemented by Caisse des Dépôts
- Updates regulatory texts (e.g. general conditions of use, etc.)
- Prepares legislative texts for the Minister's office and the government
- In charge of the Qualiopi label



France Compétences

- Allocates funds between the various players involved in professional training and apprenticeship
- Regulate quality, costs and the rules for paying for training
- Ensure that eligible certifications are in line with economic and social needs



Minister of Labor and Employment and her Cabinet

- Decides on policy directions for the CPF
- Makes budgetary and sensitive decisions
- Submits legislative changes to Parliament

03 How is the CPF financed ?

Each company that carries out its activity in France contributes to the financing of professional training with a tax which is calculated according to the company's payroll. Part of this funding is allocated to the CPF.



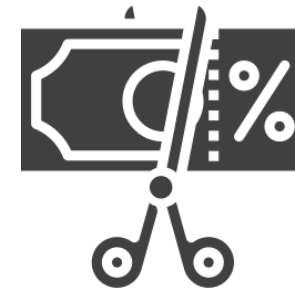
Employer Contribution

- Mandatory training levy based on payroll
- Deducted monthly by social security agencies
- Visible on employee payslip



Centralization by France Compétences

- Collects and redistributes funds
- €15.8 billion allocated since 2015



Allocation to CPF Accounts

- Managed by Caisse des Dépôts
- Funds credited annually to individual accounts

Additional fundings

The platform also allows third-party funders to top-up the individual's rights, especially when the cost of training exceeds the amount of rights registered in the account, or independently of a given training project.

395.11 million €*
**Automatic
endowments**

Automatic endowments

Additional fundings are available from the French government, France Travail, regional authorities, skills operators, professional branches and training insurance funds for the self-employed.



32 000 beneficiaries

Main objectives :

- Encourage workers or job seekers to train for strategic occupations (digital, green transition, health and social care, with labor shortage)
- Enhance the attractiveness of some business area
- Contribute to the feminization of specific occupations
- Adapt workers' skills to the changes in their professional activity

301,88 million €*
**Voluntary
endowments**

Voluntary endowments

This scheme is mainly used by companies, to align their employees' reskilling or upskilling needs with the corporate strategy.



128 000 beneficiaries

04 The eligibility of training providers & regulation

Training organizations registered on Mon Compte Formation

To be registered on Mon Compte Formation, training organizations must meet several criteria:

- Offer a course leading to a certification registered with the Répertoire National des Certifications Professionnelles (RNCP), the Répertoire Spécifique (RS), or certain training courses defined by law.
- Hold the Qualiopi quality label
- Follow a registration procedure on the dedicated website, managed by the Caisse des Dépôts.

Caisse des Dépôts and the French government carry out checks on the quality of the training provided, and on compliance with the rules defined by law and the service's general terms and conditions of use.

In the event of non-compliance, financial or penal sanctions are applied, or even exclusion from the platform, depending on the gravity of the infraction.

Focus on Qualiopi certification

Certification meeting the European requirements of the services directive

- Qualiopi is a **state brand** and a **certification label**.
- Quality certification is **mandatory for training organisations which want to get public funds** since 1 January 2022.
- The national quality reference document contains **7 criteria and 32 indicators**.
- The **certification audit** testifies the quality of the process implemented by training organisations.
- The quality certification is **valid for 3 years** after the initial audit.
- In order to reinforce the guarantee of quality, the certification is **mandatory for all subcontractors of training organisations using the CPF**.
- Control of quality: **unfavorable report can lead to the suspension of the quality certification**.

Typology of fraud schemes

An absolute imperative: protect the rights of CPF holders and the personal data of individuals

Types of training most targeted by fraud

- Certifications issued by the Ministry of National Education and Higher Education
- Skills assessment certifications
- Professional titles from the Ministry of Labor
- Driver's license (category B)

→ Increasing sophistication of fraud schemes leading to ongoing platform security enhancements to counter circumvention attempts (MCF and third-party platforms).

CPF fraud mechanisms

- Collusion between account holders and training organizations
- Identity theft
- Non-eligible or non-compliant training
- Unauthorized or fake certifications
- Phishing and social engineering
- Platform misuse
- Online module resale
- Subcontracting abuse
- Increasing sophistication

Measures implemented

Platform security & regulation

- **Massive control actions since 2021** to fight fraud and misuse
- **Strengthened authentication** (France Identité, La Poste Digital Identity via FranceConnect+)
- **Platform redesign** for better security and user experience
- **Continuous improvement**: reinforced controls, targeted sanctions
- **Sanctions for non-compliance**: financial penalties, exclusion from the platform
- **Public awareness campaigns** to maintain trust and transparency.



Ban on commercial solicitation related to CPF, mandatory registration of training organizations before platform access, regulation of subcontracting...

External partnerships

- **Stronger ecosystem cooperation** : partnerships with financial intelligence, police & gendarmerie, justice, fraud control, consumer protection and neo-banks & financial institution.



Focus: Regulatory measures from the law of December 19, 2022, aimed at combating CPF fraud

- Decrease in cases of forced sales
- Drop in user complaints
- Reduction in average daily reports (-16% vs. 2023, -53% vs. 2022)
- Entry filter on the platform / deterrent effect
- 200 registration requests per week
- About 1/3 of applicant training organizations accepted on average
- Verification of already registered training organizations
- Subcontracting limited to 80% of revenue = end of training organization portage and cascading subcontracting on MCF
- Mandatory contract conclusion, registration of subcontractors with NDA + Qualiopi, ban on subcontracting to CDC-sanctioned organizations: better knowledge of the offer and its quality
- Verification of subcontracting compliance during registration – implemented since October 2022
- Fund recovery + deterrent effect
- Collaboration with SRC (DREETS Ministry of Labor), DGFIP, DGCCRF, police and justice services

Key issue:

- information sharing within legal and regulatory frameworks and cross-interventions to enhance impact
- cross-interventions to enhance impact

Main effect: regulation of the offer, with a reduction from over 20,000 training organizations in late 2019 to around 13,500 currently

A quality of the training offer and organizations that is reflected in user feedback

Analysis of the CPF's effect on employment outcomes (France Compétences & DARES) :

- **8/10** trainings have at least one professional objective
- **9/10** participants recommend the training
- **64%** have already applied what they learned
- **>50%** achieved at least one objective
- **1/3** of those who found a new job attribute it to the training



The complete
analysis is
available here

Added value & challenges :

- **Aligns training with labor market needs**
- Encourages **co-construction of training paths** with **employers**.
- Challenges: **fraud, service quality, adapting to evolving demands**.

05 Innovating Services: Skills Passports and Strategic Challenges

News services planned for 2025 & 2026

The CPF is an evolving service that continues to be upgraded over the years with new functions and services. It adapts to the demands of public authorities and stakeholders to better meet the needs of the labor market, particularly in response to tensions on the job market.

Additional financial support policies will continue, notably from the regions and professional branches, especially for jobseekers. New services will also be deployed to encourage co-construction between employees and their employers.

Two major new services linked to the Mon Compte Formation platform saw the launch of a beta version in 2023 and will continue to develop in 2025 and 2026: the Skills Passport (Passeport de compétences) and the Prevention Passport (Passeport de prevention).

The Skills Passport offers a personal space for retrieving preloaded data with evidential value concerning a person's career, training, qualifications and diplomas. In this way, it can be used to guarantee prior learning and facilitate job searches.

The Prevention Passport gives access to a personal space for retrieving preloaded data concerning training and recognition (certifications, certificates, diplomas, authorizations, etc.) in the field of occupational risk prevention. In this way, it will be possible to guarantee and trace achievements in the field of health and safety in the workplace, in particular by drawing up a prevention certificate.

More information [here](#) & a video presentation (in English), [here](#)

In addition, the aim is to develop training courses co-constructed by employers and employees. In particular, this will involve technical developments to enable employers to fund employee accounts more easily, for example to finance certain types of training.



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