



5th OECD-GFLEC Global Policy Research
Symposium to Advance Financial Literacy

**Effective financial education for
sustainable and inclusive growth**

AGENDA

18 May 2018
OECD Conference Centre
Paris, France



■ About the OECD

The OECD is a forum in which governments compare and exchange policy experiences, identify good practices in light of emerging challenges, and promote decisions and recommendations to produce better policies for better lives. The OECD's mission is to promote policies that improve the economic and social well-being of people around the world.

■ About the OECD International Network on Financial Education (INFE)

Created in 2008, the OECD/INFE promotes and facilitates international co-operation between policy makers and other stakeholders on financial education issues worldwide. More than 230 public institutions from over 100 countries have joined the OECD/INFE. www.financial-education.org

■ About the Global Financial Literacy Excellence Center (GFLEC)

Founded in 2011 at the George Washington University School of Business, the Global Financial Literacy Excellence Center (GFLEC) is one of the world's leading centres for financial literacy research and policy. More information on GFLEC can be found at gflec.org.

■ Contact

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OECD Directorate for Financial and Enterprise Affairs

Live voting during the symposium: live.voxvote.com (PIN: 59165)

Twitter: [@OECD_BizFin](https://twitter.com/OECD_BizFin) | [#OECDfe](https://twitter.com/OECDfe)

Free WiFi access: OECD Hotspot (no password)

Evaluate the symposium: www.surveymoz.com/s/IJWWX/

AGENDA

08:00 – 08:45 **Registration, welcome coffee and croissants**

9:00 – 9:20 **Welcome and opening remarks**

Ángel Gurría, Secretary-General, OECD

9:20 – 09:50 **Key note speech**

Pier Carlo Padoan, Minister of Economy and Finance, Italy

09:50 – 10:20 **Coffee break**

10:20 – 11:30 **Session 1: Exploring the links between financial literacy and financial stability**

What is at stake when a population lacks financial literacy and is not adequately prepared to face financial challenges, make financial decisions or deal with basic financial questions? What are the potential system-wide consequences of financial illiteracy and exclusion, and how can central banks address them? This session considers why and how central banks are committing themselves to improve financial literacy, and how they combine this with other responsibilities such as supervision and financial stability.

Moderator **Greg Medcraft**, Director, Directorate for Financial and Enterprise Affairs, OECD

- Speakers**
- **Claudia-Maria Buch**, Vice-President, Deutsche Bundesbank, Germany
 - **B.P. Kanungo**, Deputy Governor, Reserve Bank of India, and Vice-Chair of the OECD International Network on Financial Education (INFE)
 - **Johnny Noe Ravalo**, Assistant Governor, Central Bank, Philippines
 - **Armenak Darbinyan**, Board Member, Central Bank of Armenia

11:30 – 12:45

Session 2: Financial literacy, financial inclusion and the Sustainable Development Goals

Financial literacy and education can contribute to global economic growth and sustainable development through improved financial inclusion and well-being. This session will explore the importance of financial literacy and financial inclusion in contributing to the Sustainable Development goals. It will look more specifically at how the financial literacy/inclusion nexus can in particular support the achievement of SDG 1 (no poverty), SDG 5 (gender equality), SDG 8 (decent work and economic growth) and SDG 10 (reduced inequalities).

Moderator

André Laboul, Senior Counsellor, Directorate for Financial and Enterprise Affairs, and Special Advisor to the G20 Sherpa, OECD, and Chair of the OECD/INFE

Speakers

- **Gabriel Bizama**, Director of Financial Inclusion, G20 Division, Ministry of Economy and Finance of Argentina
- **Romina Boarini**, Coordinator of the OECD Inclusive Growth Initiative, General Secretariat, OECD
- **Lukas Menkhoff**, Head of International Economics, German Institute for Economic Research (DIW Berlin)
- **Ahmed Dermish**, Global Technical Specialist at the United Nations Capital Development Fund

12:45 – 14:00

Lunch (*George Marshall room - OECD Château*)

14:00 – 15:15

Session 3: Trust in the financial system: the role of financial literacy and education alongside financial consumer protection

Informed and appropriate trust in the financial system is an essential component of stability. This session will discuss how stakeholders can build trust through the application of robust financial consumer protection frameworks, on the one hand, and a deeper understanding of consumer rights and protection on the other, in order to enhance the healthy functioning of markets.

Moderator

Miles Larbey, Head of Financial Consumer Protection Unit, Insurance, Private Pensions and Financial Markets Division, Directorate for Financial and Enterprise Affairs, OECD

Speakers

- **David Bholat**, Senior Manager in Advanced Analytics, Bank of England, United Kingdom
- **Tirta Segara**, Member of the Board of Commissioners, Financial Services Authority, Indonesia
- **Elsa Fornero**, Professor of Economics, University of Turin, Italy

15:15 – 15:45

Coffee break

15:45 – 17:00

Session 4: The positive spill-overs of consumer resilience

Consumer outcomes, such as falling victim to fraud, becoming over-indebted, or facing major income or health shocks, have implications not only for households but also for society and the economy. This session will explore ways in which financial education can contribute to policies designed to support individuals (e.g. addressing issues around digitalisation, over-indebtedness, health insurance take-up, ageing or financial well-being) to benefit society and the economy as a whole.

Moderator **Annamaria Lusardi**, Denit Trust Endowed Chair of Economics and Accountancy, George Washington University School of Business, and Academic Director, Global Financial Literacy Excellence Center, United States

- Speakers**
- **Jane Rooney**, Financial Literacy Leader, Financial Consumer Agency of Canada
 - **Charles Counsell**, Chief Executive Officer, The Money Advice Service, UK
 - **Katherine Carman**, Economist, RAND, United States
 - **Diana Mejía**, Senior Specialist, Latin American Development Bank (CAF)

17:00 – 18:00

Session 5: A vision for the next decade

The OECD International Network on Financial Education is celebrating its 10th Anniversary, and the demand for its global leadership in terms of policy analysis and guidance, data and evidence continues to grow. In this final session, participants will reflect on three questions: what are the main achievements of the OECD/INFE? What direction should financial education policies take in the next 10 years? How will such policies ensure enhanced financial well-being and resilience across the population?

Moderator **Flore-Anne Messy**, Head of the Insurance, Private Pensions and Financial Markets Division, Directorate for Financial and Enterprise Affairs, OECD, and Executive Secretary of the OECD/INFE

- Speakers**
- **José Alexandre Cavalcanti Vasco**, Director, Investor Protection and Assistance Department, Securities and Exchange Commission, Brazil
 - **Laura Higgins**, Senior Executive Leader - Financial Capability, Australian Securities and Investments Commission
 - **David Kneebone**, General Manager, Investor Education Centre, Hong Kong, China
 - **Olaf Simonse**, Moneywise Platform, Ministry of Finance of the Netherlands
 - **Anna Zelentsova**, Strategic Coordinator, Ministry of Finance of the Russian Federation
 - **Annamaria Lusardi**, Denit Trust Endowed Chair of Economics and Accountancy, George Washington University School of Business, and Academic Director, Global Financial Literacy Excellence Center, United States

18:00 – 20:00

Cocktail (*George Marshall room - OECD Château*)

BIOGRAPHIES

KEYNOTE SPEAKERS

Angel Gurría



As Secretary-General of the OECD since 2006, Angel Gurría has firmly established the Organisation as a pillar of the global economic governance architecture including the G7, G20 and APEC, and a reference point in the design and implementation of better policies for better lives. He has broadened OECD's membership with the accession of Chile, Estonia, Israel, Latvia and Slovenia, and has made the Organisation more inclusive by strengthening its links with key emerging economies. Under his watch, the OECD is leading the effort to reform the international tax system, and to improve governance frameworks in anti-corruption and other fields. Mr. Gurría holds a B.A. degree in Economics from UNAM (Mexico) and a M.A. degree in Economics from Leeds University (UK).

Pier Carlo Padoan



Mr. Pier Carlo Padoan was appointed Minister of Economy and Finance of Italy on 21 February 2014 and confirmed on 12 December 2016.

Mr. Padoan was Professor of Economics at the University La Sapienza of Rome, the Italian Executive Director at the International Monetary Fund, Deputy Secretary-General and Chief Economist of the OECD. In addition to heading the Economics Department, Mr. Padoan was the G20 Finance Deputy for the OECD and has also led the Strategic Response, the Green Growth and Innovation initiatives of the Organisation.

From 1998 to 2001, Mr. Padoan served as Economic Adviser to the Italian Prime Minister, in charge of international economic policies. He was responsible for co-ordinating the Italian position in the Agenda 2000 negotiations for the EU budget, Lisbon Agenda, European Council, bilateral meetings, and G8 Summits. He has been a consultant to the World Bank, European Commission, European Central Bank.

Mr. Padoan has a degree in Economics from the University of Rome and has held various academic positions in Italian and foreign universities, including the College of Europe (Bruges and Warsaw), Université Libre de Bruxelles, University of Urbino, Universidad de la Plata, and University of Tokyo. He has published widely in international academic journals and is the author and editor of several books.

MODERATORS AND PANELLISTS

David Bholat



Dr Bholat leads a team of ten data scientists and researchers in Advanced Analytics, the Bank's Big Data division, which he helped to establish in 2014. David holds degrees from the University of Chicago, London Business School, London School of Economics and Georgetown University. His publications have spanned a number of areas including banks' asset quality, micro-prudential supervision, fintech, financial history, and text mining. Current research includes innovative analyses of bank financial statements, the legal history of financial contracts, and the use of experimental methods for assessing the adequacy of central bank communications.

Gabriel Bizama



Mr. Gabriel Bizama is a regulatory lawyer with 13 years of working experience in the financial services industry.

Currently, Gabriel is the Director for Financial Inclusion, G20 Division, at the Ministry of Treasury and Public Finance of Argentina and leads the work on the financial inclusion agenda under Argentina's G20 presidency. He is the Chair of the Global Partnership for Financial Inclusion (GPFi). He is responsible for the development of international policy tools and coordination to advance financial inclusion.

Prior to this role, Gabriel provided advice on regulatory matters for Europe, Middle East and Africa at Chubb based in London (United Kingdom). He also worked at ACCION International and Boston University Centre for Finance, Law and Policy in Boston (United States). Mr. Bizama holds a Master of Laws (LL.M.) in Banking and Financial Law from the Boston University School of Law and a Juris Doctor (J.D.) from the Universidad Torcuato Di Tella (Buenos Aires).

Romina Boarini



Ms. Romina Boarini is Senior Advisor and Coordinator of the Inclusive Growth Initiative. In this capacity Ms. Boarini assists the Chief of Staff in coordinating the Inclusive Growth (IG) Initiative and advancing the IG framework, including better understanding of the policy levers and instruments to foster a strong agenda for inclusive growth, and support the senior managers in ensuring strong engagement of the different parts of the organization contributing to it. Ms. Boarini has worked as Deputy Head of the Well-Being Division of the Statistics Directorate and the Head of the Well-Being and Progress Section, where she was responsible for OECD Better Life Initiative, the statistical pillar of the OECD Inclusive Growth Initiative and the OECD Pilot Study on SDGs. She also led the Statistics Directorate's contributions to SDGs-related National Development Strategies and the project on Business and Well-Being. Before joining the OECD in 2005, Ms. Boarini was a post-doctoral fellow in Sustainable Development (Chaire EDF-Ecole Polytechnique) and worked as a consultant to the French Ministry of Social Affairs.

Ms. Boarini, an Italian national, holds a PhD in Economics from the Ecole Polytechnique (Paris) and her Research Interests include: well-being, poverty, education and behavioural economics.

Claudia M. Buch



Professor Claudia M Buch is the Vice President of the Deutsche Bundesbank. She is responsible for the Financial Stability Department, the Statistics Department and the Audit Department. Professor Buch is the accompanying person of the President of the Bundesbank on the ECB Governing Council and a member of the German Financial Stability Committee (FSC). Prior to joining the Bundesbank in May 2014, she was the President of the Institute for Economic Research (IWH) in Halle (2013-2014), Professor of Economics at the Otto von Guericke University Magdeburg (2013-2014), and Professor of Economics for "International Finance and Macroeconomics" at the University of Tübingen (2004-2013). From 2012 to 2014 she was a member of the German Council of Economic Experts. She was Scientific Director at the Institute for Applied Economic Research (IAW) of Tübingen (2005-2013), and worked at the Institute for World Economics in Kiel (IfW) from 1992 until 2013. During that time she habilitated at the University of Kiel (2002) after receiving her doctorate there in 1996. Between 1985 and 1991 she studied economics at the University of Bonn, graduating from the University of Wisconsin with a Master of Business Administration degree in 1988. Her fields of specialisation are international finance and macroeconomics, international financial markets, financial integration, business cycles and employment volatility, international banking and foreign direct investment.

Katherine Carman



Katherine Carman is an economist at the RAND Corporation, Director of RAND's Behavioral Finance Forum, and a professor at the Pardee RAND Graduate School. Her research focuses on behavioral economics. She is particularly interested in how beliefs, perceptions, and decisionmaking processes affect their choices. Currently she is studying health insurance and retirement decisions. Previously, she was an assistant professor at Tilburg University and affiliated with Netspar, and a RWJF Scholar at Harvard University. She received her Ph.D. from Stanford University. Her research has been published in the Proceedings of the National Academy of Sciences (PNAS), Health Affairs, the Journal of Risk and Uncertainty, the American Economic Review, Medical Decision Making, and the Journal of Economic Behavior and Organization, among others.

José Alexandre Cavalcanti Vasco



Mr. Vasco joined CVM in 1997 and became the Director of the Investor Protection and Assistance Office in 2005. He is Chairman of IOSCO Committee 8 and also a member of the G20/OECD Task Force on Financial Consumer Protection.

Over the course of his career, Mr. Vasco has helped to launch numerous financial literacy programmes and initiatives that have streamlined and made more accessible investor education programmes in Brazil. These include the Advisory Committee of Education, launched in 2006 to bring together the major representative bodies of the Brazilian capital markets to spearhead educational projects for investors, journalists, professors, and judges; CVM's new investor portal (www.portaldoinvestidor.gov.br), which has become an essential online resource; and CVM's new social media brand ("CVMEducacional"), on Twitter, Facebook, YouTube and LinkedIn. He led the working group that drafted the Brazilian National Strategy for Financial Education (ENEF) and the Brazilian Financial Education in Schools pilot project. In 2014, he coordinated the committee that organized the 1st Money Week in Brazil, an ENEF initiative. His office also launched CVM's Behavioral Sciences Blog and designed CVM's Behavioral Sciences Advisory Board (Deliberation # 720, of 2014), a panel that gathers together psychologists, neuroscientists, anthropologists, designers and educators to deliver scientific advice for CVM policy-makers in the areas of investor and financial education.

Mr. Vasco earned a bachelor's degree in Logistics in 1990 from the Brazilian Naval Academy, a bachelor's degree in Law from Rio de Janeiro State University in 2001, and two master's degrees – one in Business Administration from the Fundação Getúlio, and a second in Science in Law, from Rio de Janeiro State University in 2007.

Charles Counsell



Charles is the Chief Executive of the Money Advice Service (MAS). The vision of MAS is to help people in the UK manage their money better by driving improved financial capability and helping people tackle problem debt.

Prior to this, Charles was Executive Director for Automatic Enrolment (AE) at The Pensions Regulator (TPR) and was a member of TPR's Board. Passionate, committed and driven to help millions of people have a better standard of living in their retirement, Charles led the delivery of AE for TPR for 6 years. Charles was awarded an O.B.E. in the 2017 New Year's Honours list for his services to workplace pension reform.

Armenak Darbinyan



Dr. Armenak Darbinyan has long years of experience in public policy making holding executive positions. Since 2010, he holds position of Board Member at the Central Bank of Armenia. Among other areas, he is curator of consumer protection and financial education. He chairs of the Steering Committee on National Strategy of Financial Education of Armenia – a multi-stakeholder intergovernmental body responsible for development and implementation of strategy.

Before, he served as deputy minister of Ministry of Economy of Armenia. He was consultant with DFID, GIZ and UNDP on economic development and foreign trade policy issues. Dr. Darbinyan has been active in academia holding also executive positions. He was Director of Institute of Economics and Management, Institute of Economic Research of the Ministry of Finance and Economy of Armenia, Research Fellow with George Mason University, Senior Scientific Researcher and head of thematic groups with the Institute of Economic Research of the Ministry of Finance and Economy in Armenia, Lectures at the Academy of Public Administration and State Economic University of Armenia. He is author of more than 60 publications on international economic integration, foreign trade, investment and development policy.

Ahmed Dermish



Ahmed is the Ecosystem Specialist (Digital Finance) at the UNCDF. He brings experience as a former regulator and bank supervisor in the UK and extensive experience diagnosing enabling environments for digital financial services. At UNCDF, Ahmed's regulatory and policy portfolio is informed by the programs work with DFS providers and setting the stage for next generation DFS policy issues, such as the emergence of FinTech, greater consumer empowerment, and democratizing access to market data.

Prior to joining MM4P in 2016, he was the Director of Financial Inclusion Policy and Ecosystem Development at Bankable Frontier Associates (BFA). At BFA, Ahmed led an expert team of regulatory experts, providing direct support to policymakers in over 20 markets, addressing a variety of policy issues from e-money and agent banking to national strategies and open data. Prior to joining BFA in 2009, Ahmed was a bank supervisor and policy advisor at the Financial Conduct Authority in the UK. During his tenure as a regulator, Ahmed was a supervisor of medium sized banks and building societies. He was involved in the first wave of enhanced supervision during the liquidity crisis in the UK in 2007-2008, monitoring institutions struggling to navigate the liquidity landscape in difficult market conditions. Prior to his role as a supervisor, he worked as a policy advisor in Operational Risk providing policy advice regarding electronic money regulations in the UK and EU. Notably during his time at the FSA, he spent 6 months seconded to the CGAP Policy and Technology teams to work on electronic money regulations and the development of proportionate regulatory frameworks for branchless banking. He has a Masters in Development Economics from the School of Oriental and African Studies (SOAS) and is currently based in Brussels.

Elsa Fornero



Elsa Fornero holds the Chair of Economics at the University of Turin. She is also Scientific Coordinator at CeRP (the Center for Research on Pensions and Welfare Policies, which she founded in 1999), Vice-President of Share-Eric (Survey of Health, Ageing and Retirement in Europe), Research Fellow at Netspar, and Policy Fellow at the IZA Institute for the Study of Labour. She is also a member of the Scientific Council of the Observatoire de l'Épargne Européenne, of the Advisory Group of the New Pact for Europe and of the Research Committee of the OECD/INFE. She has been a consultant on pension reform for the World Bank.

From November 2011 to April 2013 she served as Minister of Labour, Social Policies and Equal Opportunities in Italy's "technocratic" government, in which capacity she conceived and drafted the pension and labour market reforms.

Fornero is also the author of many publications on public and private pension systems, pension reforms, population ageing, household saving, retirement choices and life insurance. Among her latest work, on reform and financial education: "Reforming labor markets: reflections of an economist who (unexpectedly) became the Italian Minister of Labor", IZA Journal of European Labor Studies, 2013, 2:20; and "Voting in the aftermath of a pension reform: the role of economic-financial literacy", (with Anna Lo Prete); CeRP WP 171/17. Webpage: <http://sites.carloalberto.org/fornero/home.html>

Laura Higgins



Laura leads ASIC's Financial Capability team responsible for Australia's National Financial Literacy Strategy and ASIC's MoneySmart website providing guidance for consumers and investors. She also oversees ASIC's MoneySmart Teaching program, a national program designed to build financial capability in teachers and young Australians.

Laura has 25 years' experience across education, strategic policy and program management. Prior to joining ASIC Laura was a Senior Adviser in the Department of the Prime Minister and Cabinet and in the Department of Education and Training, and was Education Manager - Europe (2009-2012) at the Australian Embassy in Brussels. Laura began her career as a teacher and has a Bachelor of Education (Queen's University) and an Honours Bachelor of Arts (University of Waterloo).

B.P. Kanungo



Shri B.P. Kanungo took over as the Deputy Governor of the Reserve Bank of India (RBI) on April 3, 2017. Previously he was Executive Director.

As Deputy Governor, Shri Kanungo currently looks after the Department of Currency Management, Foreign Exchange Department, Department of Payment & Settlement Systems, Department of Information Technology, Internal Debt Management Department, Department of External Investments & Operations, Department of Government & Bank Accounts, Financial Inclusion and Development Department and Legal Department.

Shri Kanungo represents RBI in the Committee on the Global Financial System of Bank for International Settlements. In addition to his professional career at RBI, he is also Chairman of Bhartiya Reserve Bank Note Mudran Limited, Chairman of Governing Council of Institute for Development and Research in Banking Technology and Chairman of Governing Board, Indian Institute of Bank Management, Guwahati. He also represents RBI on the Board of National Bank for Agriculture and Rural Development and National Housing Bank.

David Kneebone



David Kneebone has specialised in financial education for twelve years in New Zealand, Australia and Hong Kong. He is currently General Manager and a board member of Hong Kong's Investor Education Centre (since June 2014). Earlier in his career David led various communications agencies in NZ and Australia and held marketing manager positions in the telecommunications and banking sectors. David has managed a variety of successful financial education programmes in communities, workplaces, schools, tertiary institutions and online.

David is actively involved in sharing his experiences and insights on financial education and retirement income issues. He is regular conference speaker and member of various OECD and IOSCO committees focused on developing financial literacy initiatives and producing quality research. In 2015 he became an ambassador for the Hong Kong Strategy for Financial Literacy – a key initiative focused on enhancing collaboration between the government, finance, education and community sectors. The Investor Education Centre is a 100% owned subsidiary of the Securities and Futures Commission.

André Laboul



Since 2016, André Laboul is Special Financial Advisor to the G20 Sherpa (providing support to global governance issues and in particular G20/G7/APEC financial issues) and Senior Counsellor to the Directorate for Financial and Enterprise Affairs (DAF). He has extensive senior level experience in the OECD, which he joined in 1987 and where he spent 13 years as Head of DAF's Financial Affairs Division. Since 2009 he has made far reaching contributions to the OECD work in the G20.

Mr. Laboul's main responsibilities included financial markets, private insurance, private pensions, institutional investors, debt management, financial education and financial consumer protection issues. Mr Laboul wrote the first major international study on bank/insurance and on regulation of private pensions and he was instrumental in the development of various major international policy projects by the OECD, including on financing of infrastructure and long-term investment by institutional investors, financial education, financial consumer protection, terrorism insurance and financial management of catastrophic risks.

Mr. Laboul is Secretary-General of the International Organisation of Pensions Supervisors, Chairman of the OECD/INFE, and Managing Editor of the Journal, Pension Economics and Finance, edited by Cambridge University Press.

Prior to joining the OECD, Mr. Laboul worked in Belgium at the Centre for European Policy Studies, the Centre for Law and Economic Research and in the Prime Minister's Services for Science Policy. Mr. Laboul, who is a Belgian national, is both an Economist and a Lawyer, with Master's degrees from both the Universities of Liège and Louvain.

Miles Larbey



Miles is Head of the Financial Consumer Protection Unit in the Insurance, Private Pensions and Financial Markets Division of the OECD. In this role, Miles is responsible for supporting the work of the G20/OECD Task Force on Financial Consumer Protection among other things. Prior to this, Miles was the Senior Executive Leader with responsibility for financial capability at the Australian Securities and Investments Commission (ASIC), which included responsibility for Australia's national financial literacy strategy. Before that, Miles was the first General Manager of the Investor Education Centre in Hong Kong, where he was responsible for establishing the Centre and launching its Strategic Plan. He has a wealth of experience in consumer protection, banking conduct supervision and supervision of insurance companies, gained from working in senior roles in Australia, Hong Kong and the United Kingdom.

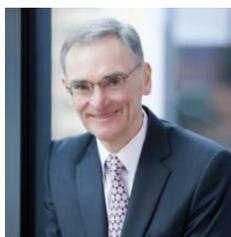
Annamaria Lusardi



Annamaria Lusardi is the Denit Trust Endowed Chair of Economics and Accountancy at the George Washington University School of Business (GWSB). Moreover, she is the founder and academic director of GWSB's Global Financial Literacy Excellence Center (GFLEC). Previously, she was the Joel Z. and Susan Hyatt Professor of Economics at Dartmouth College, where she taught for twenty years. She has also taught at Princeton University, the University of Chicago Harris School of Public Policy, the University of Chicago Booth School of Business, and Columbia Business School. From January to June 2008, she was a visiting scholar at Harvard Business School. She holds a Ph.D. in Economics from Princeton University and a BA in Economics from Bocconi University.

Dr. Lusardi has won numerous research awards. Among them is a research fellowship from the University of Chicago Harris School of Public Policy, a faculty fellowship from the John M. Olin Foundation, and a junior and senior faculty fellowship from Dartmouth College. She was also awarded the 2017 Skandia Research Award on Long-Term Savings, the 2015 Financial Literacy Award from the International Federation of Finance Museums, the 2014 William A. Forbes Public Awareness Award from the Council for Economic Education, the 2013 William E. Odom Visionary Leadership Award from the Jump\$tart Coalition for Personal Financial Literacy, and the National Numeracy Network's inaugural 2012 Steen Award. Moreover, she is the recipient of the 2007 Fidelity Pyramid Prize, an award to authors of published applied research that best helps address the goal of improving lifelong financial well-being for Americans. Dr. Lusardi chairs the Programme for International Student Assessment (PISA)'s Financial Literacy Expert Group. She also chairs the OECD/International Network on Financial Education's Research Committee.

Greg Medcraft



Mr. Medcraft has extensive experience working on financial markets and services issues, both from an industry and policy perspective. The first part of his career was spent in the private sector (30 years), with accounting firm KPMG then Société Générale in Australia, Asia, Europe and the Americas and then as CEO of the industry group, the Australian Securitisation Forum. At Société Générale, he initially worked on corporate finance, then capital markets, structured finance, project finance and funds management, before becoming Deputy Global Head of Financial Engineering and then Managing Director and Global Head of Securitisation. When he was based in New York, Mr. Medcraft co-founded the industry group, the American Securitization Forum, and was its Chairman for a number of years.

From 2009 to 2017, he was first Commissioner and then Chairman of the Australian Securities and Investments Commission (ASIC), Australia's corporate, markets, financial services and credit regulator. While ASIC Chairman, Mr. Medcraft was also, for three years until May 2016, Chair of the International Organization of Securities Commissions (IOSCO) Board and a member of the Financial Stability Board. IOSCO is the leading international policy forum and global standard setter for securities regulation.

Other earlier appointments include director of the Washington-based think tank Salzburg Global Seminar, member of the IMF High-Level Advisory Group of the Interdepartmental Working Group on Finance and Technology, a global steward of the World Economic Forum's initiative on long term investing infrastructure, member of the Board of Directors of the United States Studies Centre at the University of Sydney. Mr. Medcraft has also held elected public office, including the mayorship of cities in Melbourne and Sydney.

Mr. Medcraft, an Australian national, holds a Bachelor of Commerce from the University of Melbourne and is a qualified Chartered Accountant.

Lukas Menkhoff



Lukas Menkhoff is the Head of the Department of International Economics at DIW Berlin and Professor of Economics at the Humboldt-University of Berlin. He is also a member of the 'Globalization and Development' Research Training Group (Göttingen, Hannover), and the Collaborative Research Center 'Rationality and Competition' (Munich, Berlin). His research focus is on International Finance and Financial Development. Previously, Menkhoff served as a professor at the Christian-Albrechts-University of Kiel, the Leibniz University of Hannover, the RWTH Aachen University and was a postdoc at the Albert-Ludwigs-University of Freiburg.

Flore-Anne Messy



Flore-Anne is Head of the Insurance, Private Pensions and Financial Markets Division at the OECD. The division covers financial markets, public debt management, insurance, private pensions, long-term and sustainable investment and financing in SME and Infrastructure as well as financial literacy, financial consumer protection and financial inclusion issues.

She joined the OECD in June 2000 to develop the activities of the Secretariat for the Insurance and Private Pensions Committee (IPPC). Starting in 2010 she has been steering the work of the OECD financial education unit (including the OECD/INFE and PISA financial literacy exercises) and subsequently the OECD financial consumer protection activities (including the G20/OECD Task Force on Financial Consumer Protection and FinCoNet). Prior to the OECD she worked at Deloitte Touche Tomatsu Audit Paris, in the banking and insurance fields. She graduated from the Institute of Political Studies of Paris and received her thesis in international economics from University Pantheon-Sorbonne of Paris in 1998.

Diana Mejía



Diana Mejía is a Senior Specialist in Productive and Financial Development at CAF. Prior to this position, she worked for the Central Bank of Colombia where she was Director of Economic and Financial Education and Director of Institutional Communication, among other functions. She is an economist with a master's degree in economics from Universidad de los Andes in Bogota, Colombia and has a master's degree in public administration from the Kennedy School of Government at Harvard University. In her work experience she has participated in various projects on financial inclusion and financial education in Latin America including projects that measure the financial capabilities of the population in various countries of the region, as well as having advised national governments on the design and implementation of national strategies on financial inclusion and financial education. She has also led projects on innovation, productivity and technical and vocational education and training in several countries in Latin America. She has authored several publications on the subject.

Johnny Noe E Ravalo



Dr. Ravalo is Head of the Office of Systemic Risk Management, a unit mandated to the identification, monitoring & analysis of the build-up of systemic risks to safeguard the stability of the financial system. He is a member of various global, regional & domestic committees/task forces mandated to pursue financial stability. He also headed the Financial Supervision Research & Consumer Protection Subsector for 8 years, managing the initiatives of the BSP in the critical areas of banking supervision policy, financial literacy & consumer protection & data management. He is the first Filipino to successfully complete the doctoral program in Economics at Boston University where he also earned his Master's degree in Political Economy.

Jane Rooney



Jane Rooney was appointed Canada's Financial Literacy Leader in April 2014, to exercise leadership at the national level to strengthen the financial literacy of Canadians. In her role, Ms. Rooney works to engage and collaborate with stakeholder groups from the public, private, and non-profit sectors, to coordinate efforts by the Financial Consumer Agency of Canada and others to strengthen Canadians' financial well-being. A priority since her appointment has been the development and implementation of the *National Strategy for Financial Literacy—Count me in, Canada*. Ms. Rooney's public outreach has been instrumental in building momentum around financial literacy, and ensuring hundreds of organizations across the country are committed to the strategy's goals.

Ms. Rooney established and chairs a federal government committee on financial literacy. She is also Canada's representative, national coordinator, and sits on the Advisory Board of the OECD/INFE.

An experienced communicator, Ms. Rooney has spoken about financial literacy across Canada and internationally, including at a recent G20 conference in Germany. Ms. Rooney has worked for more than 20 years in the financial sector. She holds a Bachelor of Arts degree in Economics from Carleton University.

Tirta Segara



Born in Semarang in 1963, Tirta Segara holds an accounting degree from the University of Diponegoro, Semarang in 1987, and obtained his MBA from The George Washington University, USA, in 1994. He began his career in Bank Indonesia as an officer in the Accounting Department in 1989. After some assignments, in 2010, he was appointed as the Head of Research, Development & Regulation in Islamic Banking Department, and became a Director of the International Policy and Relation Group in 2012. In 2014, he was promoted as the Executive Director of the Communication Department, Bank Indonesia. In July 2017, Mr. Segara was appointed as a Member of the Board of Commissioners of OJK, in charge of Financial Education and Consumer Protection.

Olaf Simonse



Olaf Simonse heads the Money Wise Platform from the Ministry of Finance and – in this role – is responsible for executing the National Strategy for Financial Education in the Netherlands, which was relaunched in 2014. The mission of the Money Wise Platform is to join forces in order to promote responsible financial behavior. The platform initiated a range of projects to increase financial capability in the Netherlands, for example the National Money Week, the Pension3days, and – more recently – a platform that helps employers increase the financial health of their employees. Her Majesty Queen Máxima of the Netherlands is Honorary Chair of the platform. Mr. Simonse is the Vice Chair of the OECD/INFE and regularly shares his expertise in the area of financial education as a speaker on national and international conferences.

Anna Zelentsova



Anna Zelentsova is a strategic consultant, working from 2011 on development and implementation of the National Financial Literacy and Financial Education Project, run by Russia's Ministry of Finance in partnership with the World Bank. She is a member of the OECD/INFE Advisory Board. From 2012-2014 Anna represented Russia as Co-Chair of the G20 Global Partnership for Financial Inclusion, from 2013 co-chairing its sub-group on Financial Literacy and Financial Consumer Protection. She was previously Head of the Russian branch of the Prince of Wales International Business Leaders Forum and co-chaired the Coordination Committee on Financial Literacy, a cross-sector platform organised with the support of the Ministry of Finance to advocate public policy, share best practices and coordinate activities on financial literacy among key stakeholders. Anna Zelentsova has 20 years' experience managing and participating in international and national projects and holds a number of awards from Russian and international organisations. She has written or co-authored over 30 publications and has an honours degree in Social Studies and a PhD in Education. She also completed a course in Public Policy and Economics at the Moscow School of Political Studies and participated in the Global Leadership Program at Stanford University. She has been accredited by the UK's Overseas Development Institute as a broker of multi-sector partnerships for sustainable development.