



FRIDAY, APRIL 10, 2015 | 8:30 AM – 6:00 PM
THE GEORGE WASHINGTON SCHOOL OF BUSINESS
2201 G STREET NW, DUQUÈS HALL, ROOM 650

PROGRAM

REGISTRATION AND COFFEE **8:00 – 8:30**

WELCOME REMARKS **8:30 – 8:45**

SESSION 1 **8:45 – 10:15**

Chair: Flore-Anne Messy, OECD

Maximilian Schmeiser, Federal Reserve Board: “State Mandated Financial Education and the Credit Behavior of Young Adults.”

Ernesto Villanueva, Banco de España: “Finance for All: The Impact of Financial Literacy Training in Compulsory Secondary Education in Spain.”

Georgios Panos, University of Glasgow: “Financial Literacy among Scottish Students.”

BREAK **10:15 – 10:30**

SESSION 2 **10:30 – 12:00**

Chair: Michael Staten, Take Charge America Institute, University of Arizona

Riccardo Calcagno, EMYLON Business School: “Financial Advice As a ‘Credence’ Service: the Role of Investor Competence.”

Majdi Debbich, Paris School of Economics: “The Acquisition of Financial Literacy Over the Life Course.”

Vyacheslav Mikhed, Federal Reserve Bank of Philadelphia: “Identity Theft as a Teachable Moment.”

LUNCH **12:00 – 1:30**

SESSION 3**1:30 – 3:00****Chair: William Walstad, *University of Nebraska-Lincoln*****Julian Jamison, *Consumer Financial Protection Bureau*:** “Financial Education and Access to Savings Accounts: Complements or Substitutes? Evidence from Ugandan Youth Clubs.”**Michael Collins, *University of Wisconsin-Madison*:** “The Role of Information on Retirement Planning: Evidence from a Field Study.”**Colleen Flaherty Manchester, *University of Minnesota*:** “The Role of Exponential-Growth Bias and Present Bias in Retirement Saving Decisions.”

BREAK**3:00 – 3:15**

SESSION 4**3:15 – 4:45****Chair: Annamaria Lusardi, *Global Financial Literacy Excellence Center, GW*****William Skimmyhorn & David Mun, *United States Military Academy*:** “Assessing Financial Education Methods: Principles vs. Rules-of-Thumb Approaches.”**Carly Urban, *Montana State University*:** “Selection of Student Loans and College Performance.”**Xiaoling Ang, *Consumer Financial Protection Bureau*:** “The Power of Active Disclosure: The Effect of Self-Certification on the Private Student Loan Market.”

BREAK**4:45 – 5:00**

SESSION 5**5:00 – 6:00****Michael Staten, William Walstad, and Annamaria Lusardi**
Discussion and Concluding Remarks.