

ANNAMARIA LUSARDI
Curriculum Vitae, September 2016

ACADEMIC CAREER

Denit Trust Chair of Economics and Accountancy, The George Washington University School of Business, 2014–

Denit Trust Distinguished Scholar and Professor of Economics and Accountancy, The George Washington University School of Business, 2012–2014

Denit Trust Professor of Economics and Accountancy, The George Washington University School of Business, 2010–2012

Joel Z. and Susan Hyatt Professor of Economics, Dartmouth College, 2009–2010

Professor of Economics, Dartmouth College, 2006–2009

Associate Professor of Economics, Dartmouth College, 1998–2006

Assistant Professor of Economics, Dartmouth College, 1992–1998

VISITING POSITIONS

Visiting Scholar, Columbia Business School, May–June 2010

Visiting Professor, National Bureau of Economic Research, July 2008–March 2009

Visiting Scholar, Harvard Business School, January–June 2008

Visiting Associate Professor, Graduate School of Business, University of Chicago, January–December 2004

Visiting Associate Professor, Graduate School of Business, University of Chicago, Spring 2002

Visiting Research Associate, Harris School of Public Policy, University of Chicago, 1999–2000

Visiting Scholar, Northwestern/University of Chicago Joint Center for Poverty Research, 1998–1999

OTHER ACTIVITIES

Chair, Research Committee, Organisation for Economic Co-operation and Development (OECD)-International Network on Financial Education (INFE), 2014–

Founder and Academic Director, Global Financial Literacy Excellence Center (GFLEC), 2011–

Board of Directors, Council for Economic Education, 2011–

Academic Advisor, U.S. Treasury, Office of Financial Education, September–December 2009

Chair, Financial Literacy Expert Group, Programme for International Student Assessment (PISA), OECD, 2009–

Research Associate, National Bureau of Economic Research, 2004–

HONORS AND AWARDS

Financial Literacy Award, International Federation of Finance Museums, October 2015

William A. Forbes Public Awareness Award, Council for Economic Education, December 2014

William E. Odom Visionary Leadership Award, Jump\$tart Coalition for Personal Financial Literacy, April 2013

National Numeracy Network's inaugural 2012 Steen Award for the best paper published in *Numeracy*, February 2013

Winner of the Fidelity Pyramid Prize, a \$50,000 award given to authors of published applied research that best helps address the goal of improving lifelong financial well-being for Americans, November 2007 (jointly with Olivia S. Mitchell)

University of Chicago Harris School of Public Policy. Award for Best Teacher, 1999–2000
Princeton University. First Prize for Excellence in Teaching, 1989–1990

SELECTED FELLOWSHIPS AND GRANTS

Kauffman Foundation. Proposal Title: “Entrepreneurship Among the Baby Boomers,” Principal Investigator, 2015-2016

TIAA-CREF Institute. Proposal Title: “Financial Education, Financial Competence, and Consumer Welfare.” Principal Investigator, 2014-2015.

European Investment Bank Institute, Principal Investigator of a team of nine research centers in nine countries. Theme: Financial Literacy, 2013–2016.

U.S. Social Security Administration, Financial Literacy Research Consortium, Principal Investigator of a Consortium of Dartmouth College, the Wharton School, and RAND, 2010–2011

FINRA Investor Education Foundation, “A Study of U.S. Financial Literacy: Evidence and Policy Implications.” Principal Investigator, 2008–2009

National Science Foundation. “Explaining Why Households Do Not Save,” Principal Investigator, 1999–2001. Grant number: SES-9905453

National Institutes of Health. “Saving and Wealth Near Retirement,” Principal Investigator, 1997–2000. Grant number: R01-AG13893

Joint Center for Poverty Research Fellowship, University of Chicago. Full salary. 1998–1999

John M. Olin Junior Faculty Fellowship. Full salary and summer support. 1997–1998

Junior Faculty Fellowship, Dartmouth College, 1995–1996

SELECTED INITIATIVES

Organized the release of the 2015 National Financial Capability Study, in collaboration with FINRA Investor Education Foundation, July 12, 2016.

Organized the 2nd Global Policy Research Symposium to Advance Financial Literacy, in collaboration with OECD, November 6, 2014.

Organized the U.S Release of the Programme for International Assessment (PISA) Financial Literacy Data, in collaboration with the Department of Education, the Consumer Financial Protection Bureau, and the Department of the Treasury, Washington, DC, July 9, 2014.

Editor, *Financial Literacy eJournal*, 2014-

BOOKS

Overcoming the Saving Slump: How to Increase the Effectiveness of Financial Education and Saving Programs. University of Chicago Press, 2008.

Financial Literacy: Implications for Retirement Security and the Financial Marketplace. Jointly edited with Olivia S. Mitchell. Oxford University Press, 2011.

SPECIAL JOURNAL ISSUES

“Financial Literacy around the World,” with Olivia S. Mitchell. 2011. *Journal of Pension Economics and Finance*, Volume 10, Issue 4, October.

“Theme Collection: Financial Literacy.” 2013. *Numeracy*, Volume 6, Issue 2.

SELECTED PUBLICATIONS

“Household Savings: Micro Theories and Micro Facts,” with Martin Browning. 1996. *Journal of Economic Literature*, 34, pp. 1797–1855.

“On the Importance of the Precautionary Saving Motive,” 1998, *American Economic Review*, May, vol. 88(2), pp. 449-453.

“Liquidity Constraints, Household Wealth, and Entrepreneurship,” with Erik Hurst. 2004. *Journal of Political Economy*, 112(2), pp. 319–347.

“Baby Boomer Retirement Security: The Role of Planning, Financial Literacy, and Housing Wealth,” with Olivia S. Mitchell. 2007. *Journal of Monetary Economics*, 54, pp. 205–224. [Awarded the Fidelity Pyramid Prize.]

“Financially Fragile Households: Evidence and Implications” with Daniel Schneider, and Peter Tufano. Spring 2011. *Brookings Papers on Economic Activity*, pp. 83–134.

“Numeracy, Financial Literacy, and Financial Decision Making.” 2012. *Numeracy*, 5(1), Article 2. [Winner of the inaugural Steen Award]

“The Economic Importance of Financial Literacy: Theory and Evidence,” with Olivia S. Mitchell. 2014. *Journal of Economic Literature*, 52(1), pp. 5–44.

“Financial Literacy Skills for the 21st Century: Evidence from PISA,” Colston Warne Lecture, *Journal of Consumer Affairs*, Fall 2015, 49(3), pp. 639-659.

“Optimal Financial Knowledge and Wealth Inequality,” with Olivia S. Mitchell and Pierre-Carl Michaud, forthcoming *Journal of Political Economy*.

INVITED PAPERS AND WORK IN PROGRESS

“Financial Education, Financial Competence, and Consumer Welfare,” with Sandro Ambuehl and Douglas Bernheim, invited as keynote lecture for the 2014 Conference in Public Economics, Aix-en-Provence, France, June 2014.

“Women, Confidence and Financial Literacy” with Tabea Bucher-Koenen, Rob Alessie, and Maarten van Rooij, work in progress, and presented to an invited session on financial literacy at the European Economic Association Meeting in Toulouse, France, August 2014.

MAJOR COMMITTEE WORK

Personnel Committee, GWSB, September 2015-

President’s Task Force on Access and Success, 2014-2015

Dean Search Committee, 2013-2014

OTHER

Money Expert and Blogger for the Wall Street Journal and Forbes

EDUCATION

Princeton University, Ph.D. in Economics, 1992.