

# ADDRESSING THE GENDER GAP IN FINANCIAL LITERACY: A PRACTICAL TOOLKIT



IFFM STRATEGIC COMMITTEE
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## **TABLE OF CONTENTS**

Intro	ntroduction		
Key fa	acts	4	
The to	oolkit	6	
0	Risk is a women's job	7	
0	It's up to you	10	
0	Mothers and daughters financial summit	12	
0	Girl Scouts Merit Patch	14	
0	Woman: empower your finances	15	
0	Financial race	17	
0	My future now. Women and retirement savings	19	
Refer	rences	22	



#### INTRODUCTION

During the 2015 Annual Meeting of the International Federation of Finance Museums held in Beijing, it has been decided to give attention to the development of educational tools devoted to fill in the gap in financial knowledge between female and male gender. Women and men view money matters in a different way. There are worldwide surveys and an extensive body of literature confirming and providing possible causes of this behavioral evidence. Despite few exceptions, empirical data and anecdotal experience show that the gap is generally in favor of men.

The newly established IFFM Strategic Committee has therefore taken the lead in proposing and designing financial literacy activities able to properly address the gender issue. Drawing from a passionate exchange of views among the Committee members, a selected number of workshops, laboratories, seminars have been set forth and they are collected in this toolkit, with the genuine intention to find a way to draw women's attention to money issues.

As a matter of fact, on-field experience suggests that most women feel not to be involved when the focus is about money as a source of wealth but they show interest when money is considered as a source of welfare and social protection. Nonetheless, even in the rare case women considered growing wealth as their most important goal, like men, they still do not behave accordingly, especially when it comes to investment decisions.

Understanding how to speak about money to women is then essential to grab their attention. Most young girls, for example, are deeply affected by stereotypes that define their comfort zone and their use may work as a trigger to transform them in proactive players. Thus allowing girls (and boys) to define the contour of their involvement in educational games, independently from our judgment and our efforts to be gender correct, has been considered by the Committee a key driver in designing edutainment activities for youngsters.

Finally, a fairly recent strand of the empirical literature in behavioral finance and psychology has revealed gender differences in risk perception, being women more risk adverse than men. Let's put aside the origin of this attitude, the problem is that an altered risk perception likely affects investment choices and, over the longer term, returns' size. Hence the likelihood that women, who have a longer life expectancy, will get lower retirement benefits is high and this could lead them to the verge of poverty just when they are socially more fragile. Once more, this shows how important is to increase women's awareness on how they perceive risk with respect to the actual probability of an event to happen.

In the following sections of this brochure, after an overview of the literature, the reader will find a detailed description of activities developed at the museums' premises. Some of them have already been implemented, others will be finalized in the coming months. Our aim is to provide a set of "easy to cook" recipes to be replicated with minimum effort from anyone willing to deal with the gender issue.

We hope this toolkit is useful and we are open to new ideas and add-ons.

On behalf of the IFFM Strategic Committee

Giovanna Paladino - IFFM Co-Chair



#### **KEY FACTS**

Financial literacy is an essential skill to participate in today's economy. Wide-ranging developments in the financial marketplace have contributed to growing concerns about the level of financial literacy of citizens in many countries. Moreover, the 2008 financial crisis demonstrated that ill-informed financial decisions - often caused by a lack of financial literacy - can have tremendous negative consequences.

While financial literacy is important for all individuals, it is exceedingly important for women given that they face distinct challenges. In particular, women have higher life expectancies than men, meaning they are likely to spend part of their retirement in widowhood. Moreover, women have lower attachments to the labor market, with interrupted careers due to maternity leave, which leaves them with fewer available resources. Thus, it is very important for women to make savvy financial decisions to ensure financial security over the life cycle.

Despite the recognized importance of financial literacy, research has documented that financial illiteracy is widespread, as adults around the world demonstrate little knowledge about the concepts underlying saving and investment decisions (Lusardi and Mitchell, 2014). Research has also shown that financial illiteracy is particularly acute among women. One study, which used a set of three questions measuring understanding of inflation, interest and risk diversification in three countries (US, The Netherlands, and Germany), found that women display disproportionately low levels of financial literacy (Bucher-Koenen, Lusardi, Alessie, and van Rooij, 2016). This finding holds true across all countries. Importantly, the study found that women are much more likely than men to respond that they "do not know" the answer to the financial literacy questions. The study also asked respondents to self-assess their overall financial knowledge. In all three countries, women were more likely to give themselves a lower self-assessment of their own financial knowledge. Thus, women are aware of their lack of knowledge.

Despite their lower financial literacy, the data also showed that women are less likely to turn to financial professionals for advice. Interestingly, women who demonstrate lower financial literacy are particularly less likely to turn to professional advisors, partly because they would not know how to distinguish between good and bad advice, and judge whether or not the advice is suitable for their specific personal financial needs. In other words, financial literacy and financial advice seem to be complements rather than substitutes.

Further evidence of the gender gap in financial literacy is apparent when looking at the results of the S&P Global Financial Literacy Survey (GFLS). The survey was conducted among more than 140 countries using a set of questions measuring numeracy, inflation, and risk diversification, as well as knowledge of interest compounding. Across most countries, including the major advanced economies and the emerging economies, women demonstrated a low level of financial literacy and lower than men. Worldwide, 35 percent of men were financially literate, compared with only 30 percent of women. Yet again, women were found to be disproportionately more likely to state that they "do not know" the answer to the financial literacy questions. These findings paint a worrisome picture for adult women around the globe.

Other research has shown that these gender differences persist even among younger women (Lusardi, Mitchell, and Curto 2010). Financial literacy is also particularly low when we look at high school students. In 2012, the Programme for International Student Assessment (PISA) included for the first time a financial literacy assessment, which became the first large-scale international study to assess the financial literacy of 15 year-olds. When looking at the average performance, significant gender differences were found in one country: Italy (OECD, 2014). Moreover, when looking at the highest and lowest performers in each country, boys were significantly more likely to be in both the top and bottom of the score distribution, while girls were more likely to score in the



middle of the distribution. These findings show that the gender gap in financial literacy may begin as early as childhood.

Despite the recognition of these gender differences, little research has been able to identify its causes. Several researchers who have tried to explain this gender gap concluded that traditional explanations cannot fully account for the observed male/female knowledge gap. Bucher-Koenen, Lusardi, Alessie, and van Rooij (2016) pointed to a potentially important role for self-confidence that differs by sex.

To shed more light on women's financial literacy, Mahdavi and Horton (2012) examined alumnae from a highly selective U.S. women's liberal arts college. Even in this talented and well-educated group, women's financial literacy was found to be very low. In other words, even very well educated women are not particularly financially literate, which could imply that women may acquire financial literacy differently from men. Nevertheless, this debate is far from closed and additional research will be required to better understand these observed sex differences in financial literacy.

Annamaria Lusardi - Academic Director, Global Financial Literacy Excellence Center



#### THE TOOLKIT

#### Whom is the toolkit aimed at?

This Toolkit aims at introducing or scaling up the use of innovative financial education formats to increase financial literacy among women. The objective is to raise women's awareness about personal money management, in order to enable them to reach their life goals and to face unforeseen events.

The toolkit can be used by those engaged in financial education, particularly:

- Museums of finance and economics as a tool to stimulate a proactive interest in money management by girls and women.
- Foundations, NGOs, private and public Associations working on women's rights to provide support and guidance in developing initiatives to improve female empowerment.
- Public Authorities (e.g. City Councils, Regions, etc.) and local stakeholders (e.g. Chambers of Commerce, Gender Equality Committees) as a starting point to develop a framework for financial education tailored to women's needs and peculiarities.
- Academia and research centers to the extent that they are interested in collecting and analyzing further data on female attitude towards financial risk and money management.

#### How should the toolkit be used?

The kit includes seven project ideas, describing different educational formats and activities targeted to women and designed by some of the Museums which are member of IFFM.

Each project idea can be adapted to local needs and contexts and can be used independently or in combination to other initiatives. The promoting Museums will provide detailed information and support materials in English to make the initiatives easily replicable.

The toolkit is conceived as an open document, where IFFM members are invited to add further projects when ready.

#### What methodology is applied?

Each project format is developed according to the following steps:

- 1. Assessing A literature review, combined with an analysis of the main initiatives already in place, allows understanding the underlying causes of the gender gap in financial literacy and how to address it.
- 2. Designing According to their teaching expertise, each Museum designed different kind of complementary activities (e.g. workshops, exhibitions, teaching labs, etc.)
- 3. Running a pilot Each Museum set forth a pilot edition, in order to identify shortcomings and to fine-tune the idea.
- 4. *Scaling-up* The pilot is extended to a larger audience with the aim to reach a statistically significant number of end users.
- 5. *Evaluating* When possible, an external academic partner is involved to assess statistically the effectiveness of the proposed activity.
- 6. Disseminating The initiatives will be disseminated through media involvement and engagement of 'local ambassadors' (journalists, gender equality activists and associations, women entrepreneurs, etc.).

As a follow up of this initiative, we intend to update this document with a section describing the main results achieved and interviews to some of the women involved, so as to have a view on project effectiveness and on final users' satisfaction.



### **RISK IS A WOMEN'S JOB**

Project idea title	Risk is a women's job
Museum promoter	MUSEO DEL RISPARMIO (Turin, Italy)
Activity type	Workshop / Seminar
Target beneficiary group	Adult women. Age target: 30-60.
Main objectives	Several researches show that women have a tendency to invest in low-risk financial products, building then less wealth than men and being more exposed to the risk of poverty. A lack of financial knowledge, combined with low self-esteem in women's ability to take risks, could explain this gap.  Starting from this premise, the workshop aims at addressing both self-confidence and financial knowledge by:  ✓ raising women awareness on their self-limiting beliefs, preventing them from investing and from adopting a more positive attitude to risk-taking;  ✓ stimulating interest in money management as a core competence for the future.
Main topics	<ul> <li>✓ Risk perception</li> <li>✓ Self-confidence in risk taking</li> <li>✓ Proactive attitude towards money management</li> </ul>
Brief description	The workshop is organized in two parts and it lasts about 60 minutes. It is preceded and followed by an <i>ex ante</i> and an <i>ex post</i> survey, aimed at understanding how the participants perceive risk and how they modify this perception after their experience.  The first part consists of an edutainment session guided by a coach, and is opened by a theatre sketch which raises the attention on some commonplaces about risk. The coach, applying brainstorming techniques, invites the participants to discuss how they define and assess risk in their daily life. Using statistical evidence, he/she also shows how often people evaluate risk in an improper manner (e.g. women tend to underestimate the risk in housework, although domestic accidents are extremely frequent), and which factors can generate this misperception (familiarity with the activity, illusion of control, self-confidence gained through experience, etc.).  The second part focuses on risk in finance and is conducted by a financial education expert. It aims at providing the participants with some basic concepts, such as financial volatility, risk-return relationship, diversification, importance of financial planning. It also reviews some of the most common irrational behaviors in investing, suggesting actions to be adopted in order to get better financial conditions in the future.  In conclusion, participants are asked to think about how they currently manage money and how they could change their attitude according to the insights gained through the workshop.  The lab is designed for groups of max. 30 women.



Time schedule	Design phase: completed Implementation phase: June – December 2016	
	Implementation phase. June – December 2010	
Expected Impact	Number of potential beneficiaries: 300	
	Geographical coverage: Local (City of Turin + Piedmont Region)	
Support materials	<ul> <li>✓ Introductory video sketch</li> <li>✓ Workshop outline</li> <li>✓ Power point presentation (financial literacy session)</li> <li>✓ Ex ante + ex post evaluation surveys</li> <li>✓ Bibliography</li> </ul>	
Partners	<ul> <li>✓ The Project Player – training and consultancy firm</li> <li>✓ University of Naples (Federico II) - Department of Statistics</li> <li>✓ Local no-profit women associations (Soroptimist, Idea Lavoro, etc.),</li> </ul>	
Promotion / dissemination plans	Two VIP-editions of the workshop were held in June 2016 and allowed to gather a group of about 50 'testimonials' (journalists, managers, researchers, professionals, etc.) in charge of spreading and enhancing the initiative.  The workshop has been presented to the monthly assembly of the Regional Committee for Equal Opportunities (23th of June 2016).  A photo or video report will document the workshop and will be used for dissemination purposes.	
Monitoring and evaluation plans	The Department of Statistics of the University of Naples (Federico II) will assess the treatment's effectiveness, by drafting an ex ante and an ex post evaluation survey and by submitting it to the participants.	
Reference person	Giovanna Paladino / Paola Laiolo Museo del Risparmio Via S. Francesco d'Assisi 8/A, Turin Phone: +39 0115557583 DIREZIONE@museodelrisparmio.it	



Workshop "Risk is a women's job" –  $1^{st}$  edition ( $14^{th}$  of June 2016, Turin)







### **IT'S UP TO YOU**

Project idea title	It's up to you
Museum promoter	MUSEO DEL RISPARMIO (Turin, Italy)
Activity type	Game / Role play / Lab
Target beneficiary group	Teenagers (girls + boys) Age: 11-14
Main objectives	In our direct experience at the Museum with children and teenagers, we observed that girls are generally less receptive than boys when involved in games about finance and money management. Among the possible causes, the existing literature points out at the inadequacy of the financial jargon, which seems to be too 'male-oriented'.  To overcome this distortion, this teaching lab has been designed with a special attention to avoid imposing gender stereotypes, and to propose role-playing situations relevant both to boys and girls. The lab is focused on increasing personal finance management skills.
Main topics	<ul> <li>✓ Gaining awareness on personal money management</li> <li>✓ Learning to identify spending targets and to categorize them according to different time horizons (short, medium and long term)</li> <li>✓ Discussing about basic financial concepts (the reasons for saving; the importance of planning; the expenditure control; etc.)</li> </ul>
Brief description	The lab is made up of four parts:  1. Why does saving money make sense?  Students are invited to ponder pros and cons of their decisions, by distinguishing between short and long term consequences. The same way of reasoning must be applied to money management.  2. Learn to identify and categorize your spending targets  Each students is asked to individually identify 3 spending targets, respectively in the short, medium and long term.  3. How long should I save to buy what I want?  Each student has to choose a card representing an object or an experience to buy (e.g. a car, a motorcycle, a dress, a smartphone, a language course, etc.). On the back of each card, there is a mathematical problem to be solved, aimed at establishing how long it is necessary to save in order to buy the item.  4. How can I increase my money?  Students are broken down into 4 per group and each group has to choose among several different characters data sheets. Every data sheet contains a short bio, the total monthly budget and a breakdown of the monthly expenditures. Students must classify expenses between necessary and unnecessary, and suggest to their character ways to keep his/her expenses under control.  The lab is designed for groups of max. 25 students.
Time schedule	Design phase: completed Implementation: June – December 2016
-	



Expected impact	Number of potential beneficiaries: 150	
	Geographical coverage:  ✓ Local (City of Turin + Piedmont Region)  ✓ In 2017 we will try to replicate the lab during relevant events/fairs at national level.	
Support materials	✓ Teaching lab outline	
	✓ Game materials (question cards, profile cards,)	
Partners	✓ Local School Council	
Promotion / dissemination plans	Some pilot sessions were held on the occasion of 'Estate Ragazzi' (July 2016), an initiative for children and teenagers organized every summer by the Municipality of Turin.  The lab will be promoted via the web channels of the Museum (website, FB, TW).  A photo or video report will document the lab and will be used for dissemination purposes.	
Monitoring and evaluation plans	Under development.	
Reference person	Giovanna Paladino / Paola Laiolo Museo del Risparmio Via S. Francesco d'Assisi 8/A, Turin Phone: +39 0115557583 DIREZIONE@museodelrisparmio.it	

## Teaching lab "It's up to you" – example of role-playing template

MOSEO DEL RISPARMIO				
PERSONAL INFO	MONTHLY EXPENSES	NECESSARY EXPENSES	NEEDLESS EXPENSES	SUGGESTIONS FOR CUTTING EXPENSES
Arianna	Internet 4G subscription € 50 Bills € 50			
30 years old Dance teacher She lives alone in a loft in the historical centre dobbies: travelling and Danting Monthly budget: € 750	Flat rent € 280 Food € 100 Clothes € 50 Public transport subscription € 40 Nail treatment € 35 Vegan cooking course € 50 Pilates school € 35 Dance seminar € 20 Gouaches and paintings € 20 Art exhibitions entrance tickets € 60 Taxi € 15 Relaxing massages € 45			



### **MOTHERS AND DAUGHTERS SUMMIT**

Project idea title	Mothers and daughters summit
Museum promoter	MUSEO DEL RISPARMIO (Turin, Italy)
Activity type	Game / Role play / Lab Workshop
Target beneficiary group	Young girls (Age 8-12) Adult women
Main objectives	The sociological literature emphasizes the importance of teaching children good money habits, as well as of accustoming them to talk about their feelings and beliefs about money.  Through this workshop/lab we aim at addressing this issue, with a special focus on women and young girls. It involves mothers and daughters, proposing activities to increase their awareness on money management.
Main topics	<ul> <li>✓ Responsible money management</li> <li>✓ Talking about money with family and children</li> <li>✓ Building a family budget</li> </ul>
Brief description	After a common introduction, mothers and daughters are divided and they carry out different activities.  ✓ Mothers are asked to fill in a self-assessment form about their current behavior in teaching their children money habits for life. They are then involved in a workshop where an expert explains how the economic socialization of children works and how to communicate with children about money. He/she also gives tips about pocket money use and which basic financial skills should be taught.  ✓ Daughters are involved in a 'discussion circle', where through a facilitator and game cards, they are guided to express their feelings and attitudes about money (e.g. reasons for saving, ways to use pocket money, money management habits, etc.).  A common session follows, where mothers and daughters work together to design a family budget spreadsheet.  In conclusion, they are guided in a short tour of the museum.
Time schedule	Design phase: under development Implementation phase: November - December 2016
Expected impact	Number of potential beneficiaries: 80  Geographical coverage:  ✓ Local (City of Turin)
Support materials	Mothers' session:  ✓ Leaflet "Pocket money. Tips for parents"  ✓ Power point presentation  ✓ Self-assessment form



	Daughters' session:  ✓ Game materials (question cards, etc.)  Common session: ✓ Budget spreadsheet model
Partners	Regional Committee for Equal Opportunities
Promotion / dissemination plans	A photo or video report will document the lab and will be used for dissemination purposes.
Monitoring and evaluation plans	A satisfaction survey will be submitted to the participants at the end of the event, in order to get guidance on how to improve the experience.
Reference person	Giovanna Paladino / Paola Laiolo Museo del Risparmio Via S. Francesco d'Assisi 8/A, Turin Phone: +39 0115557583 DIREZIONE@museodelrisparmio.it



### **GIRL SCOUTS MERIT PATCH**

Project idea title	Girl Scouts Merit Patch
Museum promoter	MUSEUM OF AMERICAN FINANCE (New York, U.S.)
	` '
Activity type	Game / Role play / Lab + Class Activity
Target beneficiary group	Children (only girls)
Main objectives	The aim is to introduce young girls to the world of finance through a half-day immersive experience. They learn some basic financial skills.
Main topics	Topics include practical information about banking, budgeting, credit and building financial disciplines that prepare young people for managing their money as they enter the working world.  More specifically:  ✓ Setting goals for the short-term and long-term;  ✓ The basics of making a budget;  ✓ Using on-line tools to gain an advantage;  ✓ Determining banking needs and using bank products;  ✓ The importance of credit and managing credit (the role of credit reports and credit scores);  ✓ Using credit cards responsibly.
Brief description	The girls are broken down into 20 per group. Each group is welcomed by a volunteer who presents them with a scavenger hunt. The scavenger hunt is a fun way to learn about some of the history of the artifacts that are displayed throughout the museum. We also supply a docent to lead the group on a museum guided tour, where the scouts can see and learn about the history of money and finance in a fun hands on way. The Girl Scouts take a museum finance class called "Your Money Your Success". Upon completion they earn a merit badge.
Time schedule	Design phase: completed Implementation phase: 2016
Expected impact	Number of potential beneficiaries: 120
	Geographical coverage: New York City and Nassau County
Support materials	Scavenger Hunt kit
Partners	<ul> <li>✓ The Girl Scouts of Greater NY</li> <li>✓ The Girl Scouts of Nassau County</li> </ul>
Promotion / dissemination plans	We work exclusively with the Girl Scouts at this point.
Monitoring and evaluation plans	Teacher evaluation for class presentation.
Reference person	Linda Rapacki Managing Director of Visitor Services and Building Operations Museum of American Finance 48 Wall Street, New York, NY10005 212-908-4693



### **WOMAN: EMPOWER YOUR FINANCES**

Project idea title	Woman: empower your finances.
Museum promoter	INTERACTIVE MUSEUM OF ECONOMICS (Mexico City)
Activity type	Game / Role play / Lab
Brief description	A workshop where participants will be able to learn financial strategies to manage their finance and also they could take over the role and participation of women in finances and economy.
Main objectives	Provide tools and information to women about budget, financial inclusion and financial tools, to promote an informed decision-making and an increase in women's wellbeing and observe the impact in their families.
Main topics	<ul> <li>✓ Financial inclusion</li> <li>✓ Financial gender gap</li> <li>✓ Budgeting</li> <li>✓ Financial goals</li> </ul>
Expected impact	<ul> <li>✓ Number of potential beneficiaries:150</li> <li>✓ Geographical coverage: Local</li> </ul>
Target beneficiary group	Adults (only women) Teenagers (only girls)
Time schedule	Design phase: April 2016- early May 2016 Implementation phase: May – October 2016
Support materials	An online implementation kit will be prepared and shared with other IFFM members, to guide them in case they want to regionalize the material.  Also, support materials to complement the activity such as glossary, tips and general information will be provided within the toolkit.
Partners	n.a.
Promotion / dissemination plans	The materials will be promoted via the web channels of the Museum (website, FB, TW).
Monitoring and evaluation plans	The materials will be implemented in house during an established period of time. During and post evaluation will be conducted to test for impact and communication effectiveness.
Further highlights	The materials will be designed in a way that can be regionalized if other museums want to implement them (especially the graphics). A guide to structure and produce the board game will be provided as well as suggestion for regionalization.
Project coordinator	Arturo Vallejo Novoa Interactive Museum of Economics Tacuba 17, Col. Centro. Ciudad de México Phone: 5255 51304627 Arturo.vallejo@mide.org.mx



## Photos of Workshop "Empower your finances"







### **FINANCIAL RACE**

Project idea title	Financial Race
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Museum promoter	INTERACTIVE MUSEUM OF ECONOMICS (Mexico City)
Activity type	Game / Role play / Lab
Target beneficiary group	Adults (men + women) Teenagers (boys +girls)
Main objectives	To boost the analysis and compare decisions about finance gender gap and provide information about financial inclusion and women challenges.
Main topics	<ul> <li>✓ Financial inclusion</li> <li>✓ Accessibility</li> <li>✓ Fees</li> <li>✓ Banks</li> <li>✓ Gender gap</li> </ul>
Brief description	Through a board game, players will have to answer financial questions like inclusion, fees, accessibility and banks to reach their goals. The game also encourages discussion about gender gap and financial inclusion.
Time schedule	Design phase: April 2016- early May 2016 Implementation phase: May – October 2016
Expected impact	n.a.
Support materials	An online implementation kit will be prepared and shared with other IFFM members, to guide them in case they want to regionalize the materials. Support materials to complement the activity such as glossary, tips and general information will be provided within the toolkit.
Partners	n.a.
Promotion / dissemination plans	The materials will be promoted via the web channels of the Museum (website, FB, TW).
Monitoring and evaluation plans	The materials will be implemented in house during an established period of time. During and post evaluation will be conducted to test for impact and communication effectiveness.
Further highlights	The materials will be designed in a way that can be regionalized if other museums which to implement them (specifically the graphics). A guide to structure and produce the board game will be provided as well as suggestion for regionalization.
Reference person	Arturo Vallejo Novoa Interactive Museum of Economics Tacuba 17, Col. Centro. Ciudad de México Phone: 5255 51304627 Arturo.vallejo@mide.org.mx



Photos of "Financial Race" game







### MY FUTURE NOW. WOMEN AND RETIREMENT SAVINGS

Project idea title	My future now. Women and retirement savings.
Museum promoter	INTERACTIVE MUSEUM OF ECONOMICS
Activity type	Exhibition
Target beneficiary group	Adults (women + men) Teenagers (boys + girls)
Main objectives	<ul> <li>✓ Letting people know about gender gap during retirement, to invite them to take action, with a special attention to women.</li> <li>✓ To encourage reflection among young people about the importance of creating a plan for their retirement from now on.</li> </ul>
Main topics	<ul> <li>✓ Financial challenges during retirement</li> <li>✓ Retirement plans</li> <li>✓ Savings for the future</li> <li>✓ Planning the future</li> </ul>
Brief description	The exhibition will be fully downloadable from a web site and will be available for any museum/community center/knowledge room, etc. and will basically include two typologies of materials:  ✓ Posters and videos that portray testimonies from women sharing their issues with retirement.  ✓ Posters with actual information about people and retirement challenges.  ✓ Videos which testify women opinions about retirement.
Time schedule	Design phase: June 2016- August 2016 Implementation phase: September 2016 – December 2016
Expected impact	<ul> <li>✓ Number of potential beneficiaries: n.a.</li> <li>✓ Geographical coverage: Local</li> </ul>
Support materials	An online implementation kit will be prepared and shared with other IFFM members, to guide them in case they want to regionalize the materials. Support materials to complement the activity such as glossary, tips and general information will be provided within the toolkit.
Partners	n.a.
Promotion / dissemination plans	The exhibition will be held at the Interactive Museum of Economics premises from September to December 2016.
Monitoring and evaluation plans	The materials will be implemented in house during an established period of time. During and post evaluation will be conducted to test for impact and communication effectiveness.
Further highlights	The materials will be designed in a way that can be regionalized if other museums want to implement them (especially the graphics). A guide to structure and produce the videos will be provided.



Reference person

Arturo Vallejo Novoa Interactive Museum of Economics

Tacuba 17, Col. Centro. Ciudad de México

Phone: 5255 51304627 Arturo.vallejo@mide.org.mx

## Photos of "My Future Now"







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## **IFFM Strategic Committee:**

Giovanna Paladino, Annamaria Lusardi, Silvia Singer, Andrea de Cholnoky, Paola Laiolo, Kristen Burnell, Arturo Vallejo Novoa.