

## **2<sup>nd</sup> OECD/GFLEC Global Policy Research Symposium to Advance Financial Literacy**

*Towards a more inclusive Society*

**6 November 2014  
OECD Conference Centre Room 4  
Paris, France**



**Programme**



## Agenda

<b>08:30 – 09:40</b>	<b>Registration of participants</b>
<b>09:40 – 09:50</b>	<b>Welcome address</b>
	➤ <b>Mr. Andreas Schaal</b> , Head of the Sherpa Office and the Global Governance Unit, OECD
<b>09:50 – 10:00</b>	<b>G20 Turkey Presidency perspective</b>
	➤ <b>Mr. Ali Arslan</b> , General Director, Turkish Treasury
<b>10.00 – 10:30</b>	<b>Opening remarks</b>
	➤ <b>Prof. Annamaria Lusardi</b> , Academic Director, GFLEC, Chair of PISA Financial Literacy Experts Group and of OECD/ International Network on Financial Education (INFE) Research Committee
<b>10:30 – 11:00</b>	<b>Coffee break</b>
<b>11:00 – 13:00</b>	<b>Session 1 - The evidence: Gaps in students' financial literacy - PISA findings</b>
<b>Moderator</b>	<b>Mr. Olaf Simonse</b> , Ministry of Finance, The Netherlands
	➤ <b>The views of young adults</b>
<b>Key Findings</b>	➤ <b>Ms. Flore-Anne Messy</b> , Deputy Head, Financial Affairs Division, OECD and Executive Secretary of the OECD/INFE
	➤ <b>Mr. Pablo Zoido</b> , PISA Analyst, Directorate for Education and Skills, OECD
<b>Country perspective</b>	➤ <b>Ms. Dubis Correal</b> , Strategic Partnerships and Outreach Coordinator, Consumer Financial Protection Bureau, United States
<b>Commentators</b>	➤ <b>Ms. Sue Lewis</b> , Chair, Financial Services Consumer Panel, United Kingdom
	➤ <b>Ms. Lidia del Pozo</b> , Director of Social Programmes, Corporate Responsibility & Reputation, BBVA
<b>Issues</b>	The results of the PISA 2012 financial literacy assessment revealed important gaps in students' financial literacy in all participating countries and economies and highlighted that all have room for improvement. During the first session, OECD representatives will provide an overview of the PISA 2012 financial literacy, followed by selected presentations of country results and experiences. Representatives of the private sector and civil society will all also be invited to join the discussion.
<b>References</b>	<ul style="list-style-type: none"> <li>- <a href="#">PISA 2012 Results: Student and Money. Financial Literacy Skills for the 21<sup>st</sup> Century</a></li> <li>- <a href="#">OECD(2014), Financial Education for Youth: The Role of Schools</a></li> <li>- <a href="#">OECD/INFE brochure on Financial Education in Schools</a></li> <li>- <a href="#">Atkinson, A. and F. Messy (2012), Measuring Financial Literacy: Results of the OECD/ International Network on Financial Education (INFE) Pilot Study, OECD Working Papers</a></li> <li>- <a href="#">Lusardi, A. (2013) FINRA, Insights: Financial Capability</a></li> </ul>
<b>13:00 – 14:00</b>	<b>Lunch hosted by the OECD</b>



To live tweet the Symposium, use the hashtag **#OECDfe**



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**14:00 – 15:30 Session 2 - The analysis: Inequality and financial literacy**

**Moderator** **Prof. Elsa Fornero**, University of Turin and Center for Research on Pensions and Welfare Policies

**Keynote speaker** ➤ **Prof. Pierre-Carl Michaud**, Professor of Economics at the Université du Québec à Montréal (UQAM, Canada) and *Industrielle Alliance* Research Chair on the Economics of Demographic Change

**Country perspectives** ➤ **Dr. Kusumaningtuti Soetiono**, Commissioner for Consumer Protection and Education, Otoritas Jasa Keuangan (OJK) - Financial Services Authority, Indonesia  
➤ **Dr. Marusa Vasconcelos Freire**, Deputy Head, Financial Education Department, Central Bank of Brazil

**Commentator** ➤ **Ms. Sharon Collard**, Professor of Personal Finance Capability, True Potential Centre for the Public Understanding of Finance (PUFin), The Open University Business School, UK

**Issues** Numerous financial literacy measurement exercises – including the PISA financial literacy assessment – highlighted sizeable inequalities in the distribution of financial literacy across the population as well as the close link between socio-economic background and financial competencies. The second session will be opened by a keynote speech on wealth inequality and financial literacy. Researchers and countries' representatives will be invited to discuss and present national experiences.

**References**

- [Lusardi, A. et al. \(2014\) Optimal Financial Knowledge and Wealth Inequality](#)
- [OECD brochure: Addressing Women's Needs for Financial Education](#)
- [OECD\(2013\), Women and Financial Education: Evidence, Policy Responses and Guidance](#)
- [Atkinson, A. and F. Messy \(2013\), "Promoting Financial Inclusion through Financial Education: OECD/INFE Evidence, Policies and Practice", OECD Working Papers](#)

**15:30 – 16:00 Coffee break****16:00 – 17:45 Session 3 - A roundtable on the way forward: Insights from research and practices**

**Moderator** **Mr. André Laboul**, Chair of the OECD/INFE, and Counsellor, Directorate for Financial and Enterprise Affairs, OECD

**Speakers** ➤ **Mr. Lyndwill Clarke**, Head of Financial Education, Financial Services Board, South Africa  
➤ **Ms Ooi See Eim**, Deputy Director Consumer and Market Conduct Department, Bank Negara Malaysia  
➤ **Mr. Bora Oruç**, Executive Vice Chairman, Capital Markets Board of Turkey  
➤ **Ms. Shannon Schuyler**, Corporate Responsibility Leader, PricewaterhouseCoopers

**Interactive discussion** ➤ **Prof. Punam Keller**, Professor of Marketing, Tuck School of Business, Dartmouth College, USA

**Wrap-up** ➤ **Prof. Annamaria Lusardi**, Academic Director, GFLEC

**Issues** Based on the research results and country experiences presented through the day, the roundtable will provide an opportunity for an open dialogue between high-level international policy makers, researchers and private and civil society stakeholders with a view to identifying practical and policy solutions to improve individuals' financial-well-being as well as economic and social inclusion.

**18:00 – 19:30 Cocktail hosted by the OECD, George Marshall room, OECD Chateau**



## Interactive Session



To live tweet the Symposium, use the hashtag #OECDfe

This Symposium aims to be an interactive platform that leads to the identification of innovative and valuable ways of improving financial literacy for all. We thus invite you answer the following questions:

### **A. Targeting young people**

Please identify:

- i. the main barriers preventing financial education programmes from successfully reaching all young people; and
- ii. ways of overcoming those barriers;
- iii. one or two ways to motivate teachers and other relevant stakeholders to make financial education initiatives for youth effective and inclusive.

### **B. Addressing current variations in levels of financial literacy and achieving financial well-being through financial education**

- i. What are the best ways to reduce the financial literacy gap among youth? other target audiences?
- ii. What indicators of financial wellbeing could/should be targeted through financial education initiatives?



## Speaker Biographies

## WELCOME ADDRESS

### Mr. Andreas Schaal



Andreas Schaal was born on 27th June 1969 in Esslingen, Germany. He is married and has three children. He holds a Master of Public Policy and Management from the University of Konstanz, Germany. Having joined the OECD in 2008 as a Senior Policy Analyst for the OECD Directorate for Financial Markets and Enterprises Affairs, in 2009 he went on to become the Counsellor to the Secretary-General of the OECD. Since May 2013, he has been Head of the OECD G20/G8 Sherpa Office ad interim. Prior to that, he held the following positions during his work for the German Federal Government:

- 2006-2008 - Deputy Director G8 Summit / German Sherpa Office, Federal Ministry of Economics and Technology
- 2001-2006 - Economic Counsellor, German Permanent Delegation to the OECD, Paris
- Vice Chair (elected 2005-2006) and member of the Extended Bureau of OECD's Economic and Development Review Committee (EDRC)
- 1998-2001 - Policy advisor and chief of staff to Parliamentary Secretary of State Siegmur Mosdorf, MP, Federal Ministry of Economics and Technology
- 1997-1998 - Policy Advisor to Siegmur Mosdorf MP, Chairman of parliamentary commission "The future of media - Germany's road to the information society".

## G20 TURKISH PRESIDENCY PERSPECTIVE

### Mr. Ali Arslan



**Ali Arslan** is Director General of Financial Sector Relations and Exchange, Republic of Turkey. He was born in 1963 in Adiyaman and graduated from the Department of Business Administration at the Faculty of Economic and Administrative Sciences in Çukurova University. He studied Business Administration (MBA) for Master's degree at the Cleveland State University in the United States between 1992-1994.

He started public service in 1987 as a Junior Treasury and Foreign Trade Expert at the Undersecretariat of Treasury and Foreign Trade. He worked as expert and department manager in the General Directorate of Public Finance, General Directorate of Economic Research and General Directorate of Foreign Capital.

Between 2002 and 2004 he worked as an energy expert in the Republic of Turkey Energy Market Regulatory Authority. He was appointed to the Undersecretariat of Treasury General Directorate of Banking and Foreign Exchange as Head of Department in October 2004. He worked as the Head of the Human Resources Department between January 2005 and May 2010 and as the Director General of Banking and Foreign Exchange between May 2010 and November 2011. Since November 2011, he has served as Director General of Financial Sector Relations and Exchange.

## OPENING REMARKS

### Dr. Annamaria Lusardi



**Annamaria Lusardi** is the Denit Trust Distinguished Scholar and Chair Professor of Economics and Accountancy at the George Washington University School of Business (GWSB). 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. Moreover, she is the founder and academic director of the GWSB Global Financial Literacy Excellence Center (GFLEC). 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, a junior and senior faculty fellowship from Dartmouth College. She was also awarded the 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 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.

## SESSION 1 – THE EVIDENCE: GAPS IN STUDENTS’ FINANCIAL LITERACY – PISA FINDINGS

**Mr. Olaf Simonse**



**Olaf Simonse** leads the Money Wise Platform and – in this role – is responsible for executing the National Strategy for Financial Education in the Netherlands.

The Money Wise Platform was initiated by the Ministry of Finance in order to coordinate financial education efforts. In the platform, more than 40 partners from the financial sector, government, public information and consumer organisations, and the field of science have joined forces to strengthen the consumer's position in the financial domain. Each contributes to the effort from its own role and responsibilities. In September 2010, Her Royal Highness Princess Máxima of the Netherlands assumed the role of Honorary Chair of the Money Wise platform.

Working toward financial self-sufficiency for consumers is a matter of requiring long-term, consistent effort. With the Money Wise [Action Plan](#), the partners seek to add an extra impulse to strengthening the consumer's position. This is done by joining forces in projects and programs such as the National Money Week, the Pension3day, a financial education website and activities aimed at increasing awareness.

**Ms. Flore-Anne Messy**



**Flore-Anne Messy** is Deputy Head of the Financial Affairs Division of the Organisation for Economic Co-operation and Development (OECD). She is responsible for the OECD financial education project and is the Executive Secretary of the International Network on Financial Education and its dedicated website the OECD International Gateway for Financial Education ([www.financial-education.org](http://www.financial-education.org)).

She joined the OECD in June 2000 originally to work on and develop the activities of the Secretariat for the Insurance and Private Pensions Committee (IPPC). As such, she was in charge of a series of projects in the financial sector including the governance of insurers; the financial management of large-scale catastrophes; work related to ageing and insurance; private financing of health care and the coverage of medical malpractice.

Prior to the OECD she worked at Deloitte and Touche Tomatsu Audit Paris, in the insurance and banking field. She graduated from the Institute of Political Studies of Paris and received her thesis in international economies from University Pantheon-Sorbonne of Paris in 1998.

**Mr. Pablo Zoido**



**Pablo Zoido** joined the PISA team in September 2008 and works on the thematic report series. Prior to joining PISA, he worked as a researcher at the World Bank from 1997 to 2001 and at Stanford University from 2004 to 2005. In 2006 he joined the OECD Development Centre where he worked as an economist on the Latin American and Caribbean Desk.

**Ms. Dubis Correal**



**Dubis Correal** joined CFPB in November 2011 as the Strategic Partnerships and Outreach Coordinator. Prior to joining, she was the Director of the U.S. Treasury's Office of Financial Education. In this capacity, Dubis was responsible for developing and implementing financial education policy and programs. She was also responsible for managing the Financial Literacy and Education Commission, a statutorily created Commission, and the President's Advisory Council on Financial Capability, established by President Obama. Prior to that, she worked at the Treasury's Bureau of the Public Debt as an area manager promoting Treasury securities in New York and Puerto Rico. She holds a bachelor's degree in Economics and a master's in Public Administration.

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**Ms. Sue Lewis**

**Sue Lewis** chairs the UK Financial Services Consumer Panel, an independent statutory body which advises and challenges the UK Financial Conduct Authority as it develops policy affecting consumers. She is also a member of the Chartered Insurance Institute Professional Standards Board; a trustee of the Young Enterprise, which merged with the Personal Finance Education Group (pfeg) in September 2014; and of StepChange debt advice charity. Sue has international expertise in financial education, working with the OECD and Alliance for Financial Inclusion. She was on the expert group which advised on development of the PISA financial literacy framework. She is also a member of the Financial Services User Group, which advises the European Commission in the preparation of legislation or policy initiatives which affect financial services consumers.

Sue was previously a civil servant. As Head of Savings and Investments in the UK Treasury, Sue advised government ministers on financial education, financial inclusion, mutual financial institutions, institutional investment, and regulation of financial products. Her earlier roles include leading policy on early years, children and young people, and gender equality issues. Sue also led the Cruickshank Banking Review team, an independent review looking at competition in banking markets.

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**Ms. Lydia del Pozo**

**Lidia del Pozo** is Director of Social Programs at BBVA, where she is responsible, among others, of the Global Financial Education Program.

From 1999 to 2006, Lidia was the Executive Director at *The Spain – US Chamber of Commerce* a private, U.S. non-profit membership organization based in New York and dedicated to fostering trade and investment relations between Spain and the United States. From this position she advised and supported Spanish companies in their setting up process in the US

Previously she worked as Project Manager in several organizations such as the *European Institute of Public Administration*, in Maastricht, the Netherlands, where she cooperated in economic development projects and legal implementation processes.

Lidia has a Law Degree from the *University of Deusto* (Spain) where she also received a postgraduate Degree on European Studies. Additionally she obtained a Master on European and International Comparative Law (LLM) at the *University of Maastricht* (The Netherlands).

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## SESSION 2 – THE ANALYSIS: INEQUALITY AND FINANCIAL LITERACY

### Prof. Elsa Fornero



**Elsa Fornero** is Professor of Economics at the University of Turin, Scientific Coordinator of CeRP - Center for Research on Pensions and Welfare Policies (<http://www.cerp.carloalberto.org>), Vice-President of Share Eric (Survey of Health, Ageing and Retirement in Europe, <http://www.share-project.org/>), Research fellow of Netspar (<http://www.netspar.nl/>) Member of the Scientific Council of the Observatoire de l'Épargne Européenne, Paris (<http://www.oee.fr/>), Member of the Advisory Group New Pact for Europe (Brussels).

She served as Minister of Labor, Social Policies and Equal Opportunities in Italy's "technocratic" government (16 November 2011 - 28 April 2013) and in this capacity conceived and drafted the [pension reform](#) and [labor market reform](#) that, by altering the medium and long term structure of Italian public finance and labor market, were fundamental to the subsequent lifting of the EU excessive deficit procedure against Italy and to a process of long term rebalancing of economic relationships between generations, from the middle aged to the younger ones.

She is the author of many publications about public and private pension systems, pension reforms, population aging, household saving, retiring choices and life insurance. Her most recent publication is: "Reforming labor markets: reflections of an economist who (unexpectedly) became the Italian Minister of Labor", in: IZA Journal of European Labor Studies 2013, 2:20 <http://www.izajoels.com/content/2/1/20>.

### Prof. Pierre-Carl Michaud



**Pierre-Carl Michaud** is Professor of Economics at the Université du Québec à Montréal (UQAM, Canada) and *Industrielle Alliance* Research Chair on the Economics of Demographic Change. He is also an adjunct economist with the RAND Corporation, Fellow of CIRANO (Canada), NETSPAR (Netherlands) and the Institute for the Study of Labor (IZA, Germany). He holds a Ph.D. in economics from the University of Tilburg (Netherlands). He currently serves as Commissioner on the Tax Reform Commission of the Province of Québec, Canada. His research focuses on understanding life-cycle decisions such as savings, retirement and health investments using a broad range of methods and data sources from around the world and has been published in leading social science journals. His recent research has emphasized the role played by financial knowledge in making decisions over the life course.

### Dr. Kusumaningtuti Soetiono



**Kusumaningtuti Soetiono** is a Member of the Board of Commissioners Indonesian Financial Service Authority in charge of Financial Education and Consumer Protection.

Born in London, UK, July 21, 1954, she holds a law degree from the University of Indonesia, Jakarta in 1979, got her LLM degree from Washington College of Law, The American University USA in 1984 and obtained her Doctorate of Law at the University of Indonesia, Jakarta in 2008.

She began her career as a staff in the Credit Planning and Supervision Department of Bank Indonesia in 1980. In 2001, she was appointed as Acting Director of the Legal Directorate then as, Director of the Directorate of the Foreign Affairs Bank Indonesia in 2003, and Director of the Centre of Central Banking Research and Studies Bank Indonesia in 2006. In 2007, Kusumaningtuti S. Soetiono served as a Director of the Directorate of Human Resources Bank Indonesia and in 2010 she was given the mandate as a Head of Representative Office of Bank Indonesia New York until 2012.

On July 18, 2012 she was appointed as a Member of the Board of Commissioners OJK in charge of Financial Education and Consumer Protection based on Presidential Decree No. 67/P year 2012 and inaugurated on July 20, 2012 by the Chief Justice of the Indonesian Supreme Court for the term of 2012-2017.



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**Dr. Marusa Freire**

**Marusa Vasconcelos Freire** - Deputy Head of the Financial Education Department of the Central Bank of Brazil.

Lawyer of the Central Bank of Brazil since 1994, she is currently Deputy Head of the Financial Education Department (Depfef).

During her career she has held several positions of responsibility in the institution: General Coordinator of the Center for Legal Studies (2006-2009), Deputy General Counsel (2009-2010) and Vice General Counsel (2010-2011). Since 2003 she has been collaborating with projects and studies on financial inclusion and financial education.

She is Doctor of Laws, State and Constitution by University of Brasilia, where she defended a thesis on "Social Currencies: Contribution towards the elaboration of a legal framework for local social currencies circulating in Brazil."

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**Ms. Sharon Collard**

Sharon joined the Open University Business School in May 2014 as Professor of Personal Finance Capability in the True Potential Centre for the Public Understanding of Finance (PUFin).

Sharon's background is social policy. She brings 16 years' experience of policy-focused social research on personal finance conducted for funders including the financial services industry, government departments, and charitable foundations.

From 1998 to 2014, Sharon worked at the University of Bristol's Personal Finance Research Centre, from 2010 to 2014 as its Director.

Sharon's recent research includes understanding motivations and barriers to engagement in the consumer debt marketplace (for Arrow Global); the work decisions of low-income two-parent households (for the Child Poverty Unit); working households' experiences of debt problems (for StepChange Debt Charity); the impact of a cap on the total cost of high-cost credit (for BIS); and the financial dimensions of wellbeing in older age (for ESRC).

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**Mr. André Laboul**



**André Laboul** is Counsellor of the OECD's Directorate for Financial and Enterprise Affairs (DAF), which covers issues related to anti-corruption, competition, corporate affairs, finance and investment. One of his main tasks includes the coordination of DAF contributions to G20. Prior to this, Mr Laboul was Head of DAF's Financial Affairs Division.

Mr Laboul is also Secretary General of the International Organisation of Pensions Supervisors (IOPS), Chairman of the International Network on Financial Education (INFE), Head of FinCoNet Secretariat, and Managing Editor of the Journal of Pension Economics and Finance.

Mr Laboul wrote the first major international studies on bank/insurance and on regulation of private pensions and was instrumental in the development of various major international policy projects by the OECD, including on financing of long-term investment by institutional investors, financial education, financial consumer protection, terrorism insurance and financial management of catastrophic risks.

Before joining the OECD, he worked in Belgium at the Centre for European Policy Studies (CEPS), the Centre for Law and Economic Research (CRIDE) and the Prime Minister Services for Science Policy.

Mr Laboul is an Economist and a Lawyer, with degrees from the universities of Liège and Louvain-La-Neuve.

**Mr. Bora Oruç**



**Bora Oruç** is a graduate of Middle East Technical University, Department of Economics. After his graduation in 1999, he started working for the Capital Markets Board Of Turkey.

Mr Oruç served in various departments of the CMB and worked as the Advisor to the Chairman in 2013. Since April 2014 he has been serving as the Vice Chairman of the CMB. His current areas of responsibility cover institutional communication, financial education, and regulation and oversight of financial services and market infrastructures. Mr Oruç holds an MBA Degree from University of Cambridge, UK.

**Ms. Ooi See Eim**



**Ooi See Eim** is the Deputy Director of the Consumer and Market Conduct Department of Bank Negara Malaysia (BNM). She is accountable for the initiatives to strengthen financial capability of Malaysian consumers and to empower them with the knowledge, skills and tools to build, manage and protect their wealth, and to meaningfully participate in the financial system. In promoting greater consumer activism which encourages a culture of fair and responsible dealings in the financial sector, See Eim is also responsible for the market conduct supervision function for strong enforcement of consumer protection and business conduct standards by the financial service providers.

Prior to the establishment of the Consumer and Market Conduct Department in 2006, See Eim has served in the Bank Regulation Department of BNM, responsible for the promotion of good business practices by banking institutions, and the administration of relevant banking acts, guidelines and directives to promote stability and competitiveness in the banking system. She was also a key team member in the setting up of the Financial Mediation Bureau Malaysia in 2005 and the Credit Counselling and Debt Management Agency in 2006, as well as the establishment of BNMLINK in 2008 to provide effective financial consumer redress and advisory services.

See Eim has represented BNM and shared on Malaysia's experience in financial consumer protection and education in various forums, including the annual BNM-Alliance for Financial Inclusion (AFI) Business Conduct and Consumer Protection Capacity Building Programmes, Making Finance Work for Africa Conference 2009 in Ghana, the 2013 AFI Workshop on Promoting Financial Inclusion in Burundi and at the 2014 AFI Consumer Empowerment and Market Conduct Working Group meeting in Trinidad and Tobago.

See Eim holds a Bachelor of Economics degree from the National University of Malaysia.

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**Mr. Lyndwill Clarke**

**Lyndwill Clarke** was born and raised in the Western Cape Province, South Africa. He matriculated at Athlone High School and obtained a Senior Teachers Diploma, Bachelor of Science, Bachelor of Education and Master of Education degrees from the University of the Western Cape, South Africa.

After university, he taught Mathematics to Grade 12 learners on the Cape Flats for 10 years and then was appointed as a curriculum adviser for the Western Cape Education Department for 7 years.

In 2004 he moved to Gauteng Province, South Africa when promoted to the Ministry of Education to manage the implementation of the White Paper on e-Education.

He joined the Financial Services Board (FSB) of South Africa in 2006 as a Senior Project Manager responsible for incorporating Financial Consumer Education into the Formal Education Sector. Lyndwill was appointed Head of Consumer Education at the FSB in 2011.

Lyndwill is a member of the Advisory Board of the International Network on Financial Education (INFE) and Co-Chairs the INFE Expert Sub-group on National Strategies. He is also the current Chairperson of the Consumer Financial Education Technical Committee of the Committee for Insurance, Securities and Non-banking Authorities (CISNA). CISNA facilitates the development and implementation of a harmonised, risk based regulatory framework for member states in Southern African Development Community (SADC).

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**Ms. Shannon Schuyler**

**Shannon Schuyler** is a Principal with PricewaterhouseCoopers LLP (PwC US), and serves as the firm's Corporate Responsibility (CR) Leader of the Americas and as a member of PwC's Global CR Board. Additionally, Shannon is the President of the PwC Charitable Foundation, Inc.

Shannon is responsible for formalizing the CR function for PwC. In her role, she designs and implements social and environmental programs that are scalable and aligned with PwC's strategic business priorities—helping to activate engagement, drive operational efficiencies, elevate stakeholder engagement and connectivity, and differentiate PwC's brand in the marketplace. She brings innovation to the firm by redefining the purpose, potential and business case for CR, proving it is as critical an avenue for achieving growth as any other business investment.

Under her leadership, PwC's CR programs are organized around four key pillars—marketplace, people, community and environment. She oversees initiatives that support PwC's broad and robust sustainability commitments, including supply chain and pro bono programs; volunteering; charitable contributions; environmental stewardship; external partnerships, including the United Nations Global Compact (UNGC) and the Clinton Global Initiative (CGI); and the firm's focus on youth education through its signature commitment, *PwC's Earn Your Future*.

Additionally, Shannon spends a portion of her time on the client-facing side as part of PwC's Sustainable Business Solutions practice, working with clients on employee engagement strategies and their approach to internal sustainability.

Shannon is a highly accomplished and sought-after CR professional and speaker with a deep understanding of social innovation, sustainability, youth education, financial literacy, employee engagement and effective cross-sector collaborations. She is a board member of numerous charitable organizations, including the National Environmental Education Foundation and the Taproot Foundation. She also serves on the Advisory Board for WAGE (Women and the Green Economy), Boston College's Center for Corporate Citizenship and the MIND Resource Institute. Shannon is also a Fellow with Leadership Greater Chicago and the Foreign Policy Association.

*PR News* named Shannon its "2013 CSR Professional of the Year," and in November 2013, the Stevie Awards for Women in Business honored her as "Female Executive of the Year – Business Services (2,500 or more employees)."

Shannon joined PwC in 1997 and has held a variety of client service, marketing and human resources roles before assuming her current responsibilities in 2007. She is a graduate of the University of Michigan and resides with her family in Chicago.

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**Dr. Punam Keller**

**Punam A. Keller** is the Charles Henry Jones Third Century Professor of Management at the Tuck School of Business at Dartmouth College. Dr. Keller's academic resume includes degrees from Bombay University and Northwestern, award-winning research, and faculty positions in the Business Schools at NYU, Columbia, and UNC. Dr. Keller served as associate editor of *Journal of Consumer Research* and currently is on the editorial boards of *Journal of Consumer Research*, *Journal of Marketing Research*, *Journal of Public Policy and Marketing*, and *Social Marketing Quarterly*. Dr. Keller was formerly the President of the Association for Consumer Research.

Dr. Keller has developed several social marketing plans to improve individual and collective well-being. Her work focuses on two areas of well-being, wealth and health. She has worked with the U.S. Department of Treasury (OFEFA), Financial Industry Regulatory Authority (FINRA), Consumer Financial Protection Bureau, National Endowment for Financial Education, AARP, and Social Security Administration to improve financial fitness for Americans.

Through the years, Dr. Keller has served as a consumer research consultant and educator to a variety of health providers including CVS/Caremark, Humana, Blue Cross Blue Shield, Eli Lilly, Aetna, Hitchcock-Medical-Center, and CDC. She serves on the board of Population Services International, Dartmouth a global health NGO. CDC's health communication tailoring tool, MessageWorks ([healthcommworks.org](http://healthcommworks.org)) is based on her research. She has held a joint appointment at the School of Business, Norris Cotton Cancer Center, and Community and Family Medicine Practice at Dartmouth. She teaches Social Marketing to the MBA students and Strategic Marketing to health practitioners getting a Masters in Health Care Delivery Science.

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## List of Participants

<b>Armenia</b>	<b>Mrs. Lilit BAGHDASARYAN</b> Assistant to the Mediator The Office of Financial System Mediator Central Bank of Armenia	<b>Mr. Ashot GHOCHIKYAN</b> Case Investigator/PR Specialist The Office of the Financial System Mediator Central Bank of Armenia
	<b>Ms. Sona LALAYAN</b> Expert on financial education, Consumer Rights Protection and Financial Education Center Central Bank of Armenia	
<b>Austria</b>	<b>Dr. Bettina FUHRMANN</b> Professor, Institute of Business Education, Vienna University of Economics and Business	<b>Ms. Katharina NORDEN</b> Chief Executive Officer and Co-Founder Three Coins GmbH
	<b>Mr. Martin TABORSKY</b> Expert, Communications and Publications Division Austrian National Bank	
<b>Belgium</b>	<b>Ms. Laura GUTIERREZ</b> Senior Legal Adviser in Retail Banking World Savings Banks Institute /European Savings Banks Group (WSBI/ESBG)	<b>Mr. Hans KNAPEN</b> Project Manager, Financial Education Financial Services and Markets Authority
	<b>Ms. Mathilde PONCELET</b> Communication Officer European Banking Federation (EBF)	
<b>Brazil</b>	<b>Ms. Ana Claudia Silva LEONI</b> Head of Education ANBIMA - Brazilian Financial and Capital Markets Association	<b>Mr. Luis Felipe LOBIANCO</b> Head, Educational Unit Investor Education and Consumer Protection Comissão de Valores Mobiliários (CVM)
	<b>Ms. Lavinia MARTINS</b> Financial Planner, Lavinia Martins Financial Planning and Education	<b>Ms. Luciana SEABRA</b> Reporter Valor Econômico S/A
	<b>Dr. Marusa VASCONCELOS FREIRE</b> Deputy Head, Financial Education Department, Central Bank of Brazil	
<b>Canada</b>	<b>Ms. Raquel FONSECA BENITO</b> Associate Professor Economics Department Université du Québec à Montreal	<b>Mr. Pierre-Carl MICHAUD</b> Professor of Economics Université du Québec à Montréal (UQAM, Canada) <i>Industrielle Alliance</i> Research Chair on the Economics of Demographic Change
	<b>China (People's Republic of)</b> <b>Mr. Xinkuan TIAN</b> Deputy Director, Consumer Protection Department China Banking Regulatory Commission	
<b>Côte d'Ivoire</b>	<b>Mr. Jean-Baptiste DIAI</b> Financial Education Programme Coordinator Regional Council of Cavally, Ministry of Economy and Finance	
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