



**Cherry Blossom Financial Education Institute  
Washington, D.C. | April 15, 2016**

FRIDAY, APRIL 15, 2016 | 8:30 AM – 6:30 PM  
THE GEORGE WASHINGTON SCHOOL OF BUSINESS  
2201 G STREET NW, DUQUÈS HALL, ROOM 651

**PROGRAM**

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**REGISTRATION AND CONTINENTAL BREAKFAST** **8:00 – 8:30**

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**WELCOME REMARKS** **8:30 – 8:45**

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**KEYNOTE** **8:45 – 9:15**

*Elsa Fornero, Professor of Economics and Former Italian Minister of Labor; Member of the Research Committee of the OECD International Network on Financial Education*

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**SESSION 1** **9:15 – 10:45**

*Chair: Annamaria Lusardi, Global Financial Literacy Excellence Center, GW*

*Mariacristina Rossi, University of Turin: “Retirement Decisions, Eligibility and Financial Literacy.”*

*Sandro Ambuehl, Stanford University: “The Effect of Financial Education on the Quality of Decision Making.”*

*David Robinson, Duke University & Anders Anderson, Stockholm School of Economics: “Precautionary Savings, Retirement Planning and Misperceptions of Financial Literacy.”*

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**BREAK** **10:45 – 11:00**

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**SESSION 2** **11:00 – 12:30**

*Chair: Billy Hensley, National Endowment for Financial Education*

*Carly Urban, Montana State University: “The Effects of Financial Education on Student Loan Amounts.”*

*Ernesto Villanueva, Banco de España: “The Impact of High School Financial Education on Financial Knowledge, Attitudes and Preferences: Evidence from a Randomized Trial.”*

*Jamie Wagner, University of Nebraska-Omaha: “The Effects of Financial Education on Short-term and Long-term Financial Behaviors.”*

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**LUNCH** **12:30 – 1:30**

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**SESSION 3****1:30 – 3:30**

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

**Lorenz Kueng, Northwestern University:** “Explaining Consumption Excess Sensitivity with Near-Rationality: Evidence from Large Predetermined Payments.”

**Jialan Wang, Consumer Financial Protection Bureau:** “Liquidity Constraints and Budgeting Mistakes: Evidence from Social Security Recipients.”

**Elisa Luciano, University of Turin:** “Financial Inclusion and Life Insurance Demand; Evidence from Italian households.”

**Jing Cai, University of Michigan:** “Do Disaster Experience and Knowledge Affect Insurance Take-up Decisions?”

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**BREAK****3:30 – 3:45**

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**SESSION 4****3:45 – 5:15**

**Chair:** William Walstad, *University of Nebraska-Lincoln*

**Ethan Lieber, University of Notre Dame:** “Social Effects in Financial Decision-Making.”

**Stephen Roll, The Ohio State University:** “The Impact of Credit Counseling on Consumer Outcomes: Evidence from a National Demonstration Program.”

**Brett Theodos, Urban Institute:** “An Evaluation of the Impacts and Implementation Approaches of Financial Coaching Programs.”

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**DISCUSSION AND CONCLUDING REMARKS****5:15 – 5:30**

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**RECEPTION****5:30 – 6:30**

6<sup>th</sup> Floor Lobby

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