The objective of this conference is to present the innovative ideas and work of the Financial Literacy Center teams. Each presentation will provide a brief project overview and insights on what works to improve financial literacy and financial capability and what remains to be answered with further work.

**REGISTRATION AND PRESENTATION OF THE FLC**  
8:00 – 8:30  
Annamaria Lusardi, Director, FLC

**Understanding and Measuring Financial Literacy**  
8:30 – 9:30  
Moderator: Annamaria Lusardi, GWSB

**Measuring Financial Literacy and Financial Capability**  
Arie Kapteyn, RAND; Annamaria Lusardi, GWSB

**Understanding the Geography of Financial Literacy in the U.S.**  
Chris Bumcrot, Applied Research and Consulting

**Optimal Knowledge and Wealth Inequality**  
Olivia S. Mitchell, Wharton

**Discussant:** Gary Mottola, FINRA Investor Education Foundation

**COFFEE AND DISCUSSION BREAK**  
9:30 – 9:45

**Financial Literacy among Young People**  
9:45 – 10:45  
Moderator: Melora Heavey, American Institute of CPAs

**Building Financial Literacy for K–8 Pre-Service Teachers and Adult Learners**  
Dorothy Wallace, Dartmouth College

**Five Steps to Financial Planning Success**  
Joanne Yoong, RAND; Anya Savikhin, University of Chicago

**Demonstrating the Returns to Work for Children after SSI**  
Jody Hoff, Federal Reserve Bank of San Francisco

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

**COFFEE AND DISCUSSION BREAK**  
10:45 – 11:00

**Financial Literacy among the Middle Aged**  
11:00 – 12:00  
Moderator: Arie Kapteyn, RAND

**Does 401(k) Auto-Enrollment Help Low-Income Households?**  
David Laibson, Harvard
**Do Financial “Health” Checkups Prompt Behavioral Changes?**  
Matthew Darling, *ideas42*  
**Discussants:** Janet Garkey, *Credit Union National Association*; Sarah Holden, *ICI*

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<td>12:00 – 12:30</td>
<td><strong>BREAK</strong></td>
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<td>12:30 – 1:00</td>
<td><strong>LUNCH DISCUSSION</strong></td>
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<td><strong>LIGHT REFRESHMENTS</strong></td>
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**“The Storm to Come”: A Conversation about Annuities**  
**Moderator:** Catherine Weatherford, *Insured Retirement Institute*  
**Panelists:** Olivia S. Mitchell, *Wharton*; David Laibson, *Harvard*

**Evaluating Workforce Financial Education and Encouraging New Hires to Save for Retirement**  
Annamaria Lusardi, *GWSB*

**Can Commitment Savings Help Americans Be Better Prepared for Retirement?**  
David Laibson, *Harvard*

**Discussants:** Sol Carbonell, *Boston Fed*; Dan Iannicola, *Financial Literacy Group*

**How Financial Advisors Influence Social Security Claiming**  
Mathew Greenwald, *Mathew Greenwald & Associates*

**What Are the Real-World Framing Influences on Retirement Claiming Behavior?**  
Arie Kapteyn, *RAND*

**Improving Understanding of Retirement Health Care Expenditures**  
Howell Jackson, *Harvard Law School*

**Discussants:** Ken McDonnell, *Insured Retirement Institute*; Ryan Wilson, *AARP*