

PROGRAMME

4th OECD/GFLEC global policy research symposium to advance financial literacy

Addressing the needs of youth

24 May 2017, OECD, Paris



■ About the OECD

The OECD is a forum in which governments compare and exchange policy experiences, identify good practices in light of emerging challenges, and promote decisions and recommendations to produce better policies for better lives. The OECD's mission is to promote policies that improve the economic and social well-being of people around the world.

■ About PISA (Programme for International Student Assessment)

The Programme for International Student Assessment (PISA) is a triennial international survey which aims to evaluate education systems worldwide by testing the skills and knowledge of 15-year-old students. To date, students representing more than 70 economies have participated in the assessment. www.oecd.org/pisa

■ About PISA 2015

PISA 2015 is the Programme's 6th survey. It assessed the competencies of 15-year-olds in reading, mathematics and science in 72 countries and economies. In 15 of those countries and economies, students also took part in an assessment of their financial literacy skills.

■ About the OECD International Network on Financial Education (INFE)

Created in 2008, the OECD/INFE promotes and facilitates international co-operation between policy makers and other stakeholders on financial education issues worldwide. More than 230 public institutions from over 100 countries have joined the OECD/INFE. www.financial-education.org

■ About the Global Financial Literacy Excellence Center (GFLEC)

Founded in 2011 at the George Washington University School of Business, the Global Financial Literacy Excellence Center (GFLEC) is one of the world's leading centers for financial literacy research and policy. More information on GFLEC can be found at gflec.org.

■ Contact

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Assistant, OECD Directorate for Financial and Enterprise Affairs

This event is open to the media and will be simultaneously translated in French and English.

Requests for interviews should be addressed to Spencer.Wilson@oecd.org.

Follow the live webcast of the launch via the event web page or on Twitter
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4th OECD/GFLEC Global policy research symposium to advance financial literacy: Addressing the needs of youth

Master of ceremony **Giada Vercelli**, Content Director, Euromoney Conferences

13:15 – 13:30 Welcoming remarks

Douglas Frantz, OECD Deputy Secretary-General

13:30 – 13:50 Special address on G20 German Presidency priorities

Claudia Buch, Vice-President of the Deutsche Bundesbank

13:50 – 15:00 High-level Roundtable on financial literacy and youth: Learning from PISA Financial literacy results

Moderator **André Laboul**, Senior Counsellor, OECD Directorate for Financial and Enterprise Affairs, Special Advisor to the G20 Sherpa, OECD

Speakers **Tiago Brandão Rodrigues**, Minister of Education, Portugal

Leonardo Porciuncula Gomes Pereira, Chairman, Securities and Exchange Commission of Brazil

Jean-Paul Servais, Chairman of the Financial Services and Markets Authority (FSMA), Belgium and Chairman of the Investor Protection and Intermediaries Standing Committee (IPISC) established by ESMA

Gail Hillebrand, Associate Director, Division of Consumer Education and Engagement, Consumer Financial Protection Bureau, United States

15:00 – 15:20 Special address on the French national strategy for financial education

François Villeroy de Galhau, Governor of the Central Bank, France

15:20- 15:50 Coffee break

15:50 – 17:00

Panel discussion on policy research to improve financial education outcomes

- Moderator **Diana Crossan**, Chair of the Board of Advisors, Global Financial Literacy Excellence Center and Former Retirement Commissioner, New Zealand
- Speakers **Xue Hu**, Deputy Director of Banking Consumer Protection Department, China Banking Regulatory Commission
- Michael Mercieca**, CEO, Young Enterprise, United Kingdom
- Laura Higgins**, Senior Executive Leader, Financial Capability, Australian Securities and Investments Commission
- Anna Zelentsova**, Project coordinator, National Financial Education and Financial Literacy Project, Ministry of Finance of the Russian Federation
- Discussants **Pierre-Carl Michaud**, Professor of Economics, HEC Montréal, Canada
- Carmela Aprea**, Professor of Business and Economics Education, Friedrich-Schiller-University, Jena, Germany

17:00 – 17:20

**Special address on trust and financial literacy:
How to make them work for individuals' financial wellbeing**

Punam Keller, Associate Dean for Innovation and Growth, Charles Henry Jones Third Century Professor of Management, Tuck School of Business, Dartmouth College, United States

17:20 – 17:30

Closing remarks

Flore-Anne Messy, Head of the Financial Affairs Division, OECD Directorate for Financial and Enterprise Affairs and Executive Secretary of the OECD International Network on Financial Education

Annamaria Lusardi, Denit Trust Endowed Chair of Economics and Accountancy, George Washington University School of Business, and Academic Director, Global Financial Literacy Excellence Center, United States

17:30 – 19:00

Cocktail

George Marshall room – OECD Château

BIOGRAPHIES

Master of Ceremony



Giada Vercelli

Giada Vercelli is a financial journalist and the director of content at Euromoney Conferences. Over the years, she has moderated financial conferences in Europe, the Middle East and Asia. The award-winning author of a book on the effect of the 2008 financial crisis, Giada has 15+ years of financial news writing and broadcasting experience, with seven years as the first Italian correspondent from the New York Stock Exchange and the Nasdaq for Bloomberg TV and for SKY TV. Reporting from major international events in four European languages, Giada has covered two US presidential elections, and G7, IMF, World Bank, and Federal Reserve meetings.

Speakers



Carmela Aprea

Carmela Aprea is Chair Professor of Business and Economic Education at the Friedrich-Schiller-University of Jena, Germany. Previously she was professor and Head of the Research Theme 'Current VET/PET Context' at the Swiss Federal Institute for Vocational Education and Training (SFIVET). She has also taught at the Goethe University Frankfurt and at the Mannheim University, Germany as well as at the University of Innsbruck (Austria), the Università Cattolica del Sacro Cuore in Milan (Italy) and at the University of Twente (Netherlands). Besides the tertiary level, she has numerous experiences as a secondary level teacher and trainer especially in the field of commercial vocational education and training.

Carmela holds a PhD and a Master degree in Business and Economic Education. Her research interests and expertise cover the fields of financial literacy and financial education, especially in the VET context, measurement and assessment of economic knowledge and skills as well as professionalization of business and economic teachers and trainers. She has written and co-authored over 80 research papers and articles and is co-editor of the forthcoming "International Handbook of Financial Literacy".



Tiago Brandão Rodrigues

Tiago Brandão Rodrigues was born in Braga, in 1977. He was elected to Parliament in 2015 for Viana do Castelo constituency.

Graduate in Biochemistry in Faculdade de Ciências e Tecnologia of Universidade de Coimbra in 2000, he was researcher in Dallas University and in Biomedics Investigation Institute, in Madrid. He has a PhD in Biochemistry from Universidade de Coimbra, and his thesis won António Xavier Prize, in 2008.

From 2010, he was researcher in Cancer Research UK, of Cambridge University, being also associated to Corpus Christi College. His research was sponsored by European Commission, through the Marie Curie Program and the European Molecular Biology Organization.

He is member of several international scientific societies and author of many articles published in specialized magazines, such as Nature Medicine, Proceedings of the National Academy of Sciences, and Cancer Research.

With his article about one pioneer technique to evaluate the effectiveness of cancer treatments published in Nature Medicine magazine, he won the British Prize of International Society of Magnetic Resonance in Medicine, in 2013.

He was guest speaker in many international conferences and lecturer in several pre and post-graduation formations.

He is member of the editorial board of scientific magazines and reviewer of articles, as well as evaluator of reputed international scientific funding agencies.

He was member of the direction of Portuguese Association of Researchers and Students in the UK, where he developed work in communication of science.

He was Olympic attaché to the Portuguese delegation to the Olympic Games in London, in 2012.



Claudia M. Buch

Professor Claudia M Buch is the Vice President of the Deutsche Bundesbank. She is responsible for the Financial Stability Department, the Statistics Department and the Audit Department. Professor Buch is the accompanying person of the President of the Bundesbank on the ECB Governing Council and a member of the German Financial Stability Committee (FSC). Prior to joining the Bundesbank in May 2014, she was the President of the Institute for Economic Research (IWH) in Halle (2013-2014), Professor of Economics at the Otto von Guericke University Magdeburg (2013-2014), and Professor of Economics for "International Finance and Macroeconomics" at the University of Tübingen (2004-2013). From 2012 to 2014 she was a member of the German Council of Economic Experts. She was Scientific Director at the Institute for Applied Economic Research (IAW) of Tübingen (2005-2013), and worked at the Institute for World Economics in Kiel (IfW) from 1992 until 2013. During that time she habilitated at the University of Kiel (2002) after receiving her doctorate there in 1996. Between 1985 and 1991 she studied economics at the University of Bonn, graduating from the University of Wisconsin with a Master of Business Administration degree in 1988. Her fields of specialisation are international finance and macroeconomics, international financial markets, financial integration, business cycles and employment volatility, international banking and foreign direct investment.



Diana Crossan

Diana Crossan has had a very varied career. In recent years she has had expert roles in several significant financial education projects including work for the Ministry of Finance in Russia and with PISA at the OECD. Diana is the Chair of the Financial Education Centre at Massey University in New Zealand and of a start-up annuity company; Retirement Income Group.

She started her career as a probation officer. She held several senior roles in the public service including the head of the Equal Employment Opportunities. She was in the set up team for Contact Energy. For a short time, she was GM Hydro at Clyde and Roxburgh dams. Diana has been the Chief Executive of Wellington Free Ambulance since February 2013.

Diana worked in the senior management team of a large financial services company, AMP in both New Zealand and the UK. Diana was New Zealand's Retirement Commissioner for 10 years; with roles to lift the financial literacy of New Zealanders and to provide advice to the Government regarding New Zealand's retirement income policies.

Diana has several roles in the not for profit sector working with refugees and disadvantaged girls and women.



Douglas Frantz

Mr. Douglas Frantz took up his duties as Deputy Secretary-General on 2 November 2015. In this role, he actively contributes to the strategic direction of the OECD's development agenda, notably in the context of the cooperation with the United Nations toward the achievement of the Sustainable Development Goals by 2030.

In addition to focusing on OECD's regional initiatives in South East Asia, the MENA region, Latin America and Africa, he oversees the Organisation's global relations portfolio. This includes outreach and the accession processes of candidate countries, enlarging the scope of cooperation with key partners and extending the OECD's position as a leading player in evidence-based policy analysis and dialogue to meet global economic, social and environmental challenges. He also oversees the OECD's activities on science, technology and innovation.

An American citizen, Mr. Frantz came to the OECD from the U.S. State Department, where he was Assistant Secretary of State of Public Affairs. He was responsible for communications and social media worldwide, leading a bureau of more than 300 staff. Before joining the State Department, he worked for then-Senator John Kerry as deputy staff director and chief investigator of the Senate Foreign Relations Committee.

He was a newspaper reporter and editor for more than 35 years, reporting from 40 countries and covering major conflicts including both Gulf wars and the Afghan war. He shared a Pulitzer Prize for coverage of the aftermath of 9/11 while at the New York Times. He also is the author of 10 nonfiction books.

Mr. Frantz holds a B.A. from DePauw University, and a Master of Science from Columbia University Graduate School of Journalism.



Leonardo Porciuncula Gomes Pereira

Mr. Pereira took office on November 5th, 2012 and his term expires on July 14th, 2017. He represents CVM internationally at the IOSCO Board and at the IOSCO Growth and Emerging Markets Committee. He also represents Brazil at the Financial Stability Board and at the IFRS Monitoring Board. In Brazil, he has a seat at the Brazilian Technical Commission of Currency and Credit (COMOC), at the Brazilian Market Regulators Committee (COREMEC) and at the Brazilian Committee of Financial Education (CONEF).

Prior to becoming CVM Chairman, Mr. Pereira was Executive Vice President/ CFO and Member of the Executive Board of Gol Linhas Aereas S.A. In his career, Mr. Pereira has served as an officer and as a director in companies pertaining to different sectors of the Brazilian economy, including aviation, communications and agro business. He also worked at Citibank for 13 years, in a number of roles in Brazil, Asia, Latin America and the United States, including Vice President leading a team responsible for Aviation in Latin America, and Director of Portfolio Management Review for Northern Latin America (from Mexico to Ecuador).

Mr. Pereira holds a degree in Production Engineering from Universidade Federal do Rio de Janeiro, a degree in Economics from Universidade Candido Mendes and an MBA degree from the University of Warwick of the United Kingdom. He has also attended extension courses in Finance at IMD in Switzerland and General Management at Wharton Business School, attended The Association for Overseas Technical Scholarship in Japan, and completed Columbia University's Senior Executive Education Program.

Mr. Pereira was also a member of the Latin America Round Table on Corporate Governance on the auspices of OECD and of the Corporate Governance Committee of the American Chamber of Commerce in Brazil.



Laura Higgins

Laura is currently leading ASIC's Financial Capability team and has 25 years' experience in education and a strong background in strategic policy and program management. She is responsible for delivering Australia's National Financial Literacy Strategy, which is underpinned by research and international best practice. ASIC's award-winning MoneySmart website for consumers and investors, and ASIC's work to promote financial education in schools are key achievements of ASIC's strategy.

Before joining ASIC, Laura was a Senior Adviser in the Department of the Prime Minister and Cabinet and in the Department of Education and Training which included a position as the Education Manager (2009-2012) at the Australian Embassy in Brussels. Laura began her career as a teacher and has a Bachelor of Education (Queen's University) and an Honours Bachelor of Arts (University of Waterloo).



Gail Hillebrand

Gail Hillebrand serves as the Associate Director for Consumer Education and Engagement at the Consumer Financial Protection Bureau. The CFPB's mission is to help consumer financial markets work by making rules more effective, by consistently and fairly enforcing those rules, and by empowering consumers to take more control over their economic lives. The Division of Consumer Education and Engagement is comprised of six offices, which address Financial Education, Consumer Engagement, Servicemember Affairs, the Financial Protection of Older Americans, Financial Empowerment, and Students, including the Student Loan Ombudsman. Ms. Hillebrand previously served as the Financial Services Campaign Manager and a Senior Attorney at the West Coast Office of Consumers Union, nonprofit publisher of Consumer Reports magazine. Ms. Hillebrand clerked for the Honorable Robert Boochever of the Ninth Circuit of U.S. Court of Appeals and practiced law with the San Francisco office of McCutchen, Doyle, Brown, & Enersen. She holds a B.A. in Economics from the University of California at San Diego, and a J.D. from the Boalt Hall School of Law, University of California at Berkeley.



Xue Hu

HU Xue started her professional career at China Banking Regulatory Commission ("the CBRC") in July 2006. She is currently the Deputy Director of Banking Consumer Protection Department at the CBRC, coordinating the projects of policy-making and research, financial literacy and international cooperation related to banking consumer protection in China.

Prior to her current position, Ms. HU worked for the CBRC International Department, focusing on studying banking supervisory policies as well as world economy and global financial system.

HU Xue has been actively dealing with issues of foreign affairs and international relations within banking supervisory arena. She used to be a member of both the CBRC Secretariat for Basel II&III Implementation and the CBRC Task Force on the Evaluation of the Opening-up policy of China's Banking Sector. She also intensely participated in several task forces under the G20, Financial Stability Board and Basel Committee on Banking Supervision on behalf of the CBRC. She is now engaged in the Task Force of International Network of Financial Education under the OECD.

Ms. HU holds a Master of Arts Degree in Foreign Linguistics and Applied Linguistics from Beijing Foreign Studies University, and holds a Master of Philosophy Degree in Development Studies from University of Cambridge, UK.



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 Psychology and currently is on the editorial boards of Journal of Marketing, Journal of Marketing Research, Journal of Public Policy and Marketing, Journal of Marketing Behavior, 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. She has worked with the U.S. Department of Treasury, Financial Industry Regulatory Authority, Consumer Financial Protection Bureau, National Endowment for Financial Education, Pensions and Investments, and Social Security Administration to improve financial fitness for Americans. She partners with NARPP (National Association for Retired Plan Participants) to design DC communications to enhance enrolment and participation, and to reduce leakage from retirement plans.



André Laboul

Since 2016, Mr. André Laboul is Special Financial Advisor to the G20 Sherpa (providing support to global governance issues and in particular G20/G7/APEC financial issues) and Senior Counsellor to the Directorate for Financial and Enterprise Affairs (DAF).

Mr. Laboul has extensive senior level experience in the OECD, which he joined in 1987 and where he spent 13 years as Head of DAF's Financial Affairs Division. Since 2009 he has made far reaching contributions to the OECD work in the G20.

Mr. Laboul's main responsibilities included financial markets, private insurance, private pensions, institutional investors, debt management, financial education and financial consumer protection issues. Mr Laboul wrote the first major international study on bank/insurance and on regulation of private pensions and he was instrumental in the development of various major international policy projects by the OECD, including on financing of infrastructure and long-term investment by institutional investors, financial education, financial consumer protection, terrorism insurance and financial management of catastrophic risks.

Mr. Laboul is Secretary-General of the International Organisation of Pensions Supervisors (IOPS), Chairman of the OECD International Network on Financial Education (INFE), and Managing Editor of the Journal, Pension Economics and Finance, edited by Cambridge University Press.

Prior to joining the OECD, Mr. Laboul worked in Belgium at the Centre for European Policy Studies (CEPS), the Centre for Law and Economic Research (CRIDE) and in the Prime Minister's Services for Science Policy. Mr. Laboul, who is a Belgian national, is both an Economist and a Lawyer, with Master's degrees from both the Universities of Liège and Louvain.



Annamaria Lusardi

Annamaria Lusardi is the Denit Trust Endowed Chair of Economics and Accountancy at the George Washington University School of Business (GWSB). Moreover, she is the founder and academic director of GWSB's Global Financial Literacy Excellence Center (GFLEC). 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. 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, and a junior and senior faculty fellowship from Dartmouth College. She was also awarded the 2017 Skandia Research Award on Long-Term Savings, the 2015 Financial Literacy Award from the International Federation of Finance Museums, the 2014 William A. Forbes Public Awareness Award from the Council for Economic Education, the 2013 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 2007 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. Dr. Lusardi chairs the Programme for International Student Assessment (PISA)'s Financial Literacy Expert Group. She also chairs the OECD/International Network on Financial Education's Research Committee.



Michael Mercieca

Michael Mercieca was appointed Chief Executive of Young Enterprise in April 2012. He has overseen a period of financial and operational growth including in September 2014, the merger of the Personal Finance Education Group (pfeg) into Young Enterprise. Michael is currently Chair of the European Chief Executives for not for profit organisation JA Worldwide. He was previously Director of Finance & Operations at The Prince's Trust which he joined in 2003, with responsibility for Finance, Corporate Support Services, Programme Design and operations in Scotland, Wales and Northern Ireland.

Michael began his career in manufacturing at GKN and Racal before switching to the media sector, joining BBC Worldwide followed by Sky and then various independent film and TV production companies including Mentorn. Through his own firm, Media Gap, Michael has advised companies such as Yellow Pages, NTL (now Virgin Media), Cable & Wireless and The Co-operative Bank. He qualified as a Chartered Management Accountant in 1980 and is a Fellow of the Institute (FCMA).



Flore-Anne Messy

Flore-Anne Messy is Head of the Financial Affairs Division of the Organisation for Economic Co-operation and Development (OECD). She is, in particular, responsible for the OECD financial education project and is the Executive Secretary of the International Network on Financial Education (INFE) and its dedicated website the OECD International Gateway for Financial Education (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. 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 this 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.



Pierre-Carl Michaud

Pierre-Carl Michaud is Professor of Economics at HEC Montreal (Canada) and Industrielle Alliance Research Chair on the Economics of Demographic Change. He is the director of the Retirement and Savings Institute at HEC and an adjunct economist with the RAND Corporation, Research Associate at the National Bureau of Economic Research (U.S.), Fellow of CIRANO (Canada) and NETSPAR (Netherlands). He holds a Ph.D. in economics from the University of Tilburg (Netherlands). 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.



Jean-Paul Servais

Jean-Paul Servais is the Chairman of the Belgian Financial Services and Markets Authority (FSMA).

Regarding his current international mandates, he is Vice chairman of IOSCO (International Organization of Securities Commissions), as well as chairman of the IOSCO European Regional Committee, of the Audit Committee of IOSCO-OICV and of the IFRS Monitoring Board of IOSCO-OICV.

He is also a board member of several international supervisory bodies for the financial sector: ESMA, ESRB, Euronext College of Regulators and Euroclear College of Regulators. As to ESMA, he is also chairman of the Financial Innovation Standing Committee (FISC).

He teaches at ULB (Free University of Brussels) where he is the deputy director of its special Master in Tax Law and Professor at the LL.M. in International Business Law. Author or co-author of numerous contributions in particular in areas of relevance to the FSMA's activities and the academic and scientific activities undertaken at the ULB.

He holds a Master of Law (Maîtrise en droit) at the Université Libre de Bruxelles (ULB) and a Master of Economics in Business Management (Master in de economie, bedrijfskunde) at the Vrije Universiteit Brussel (VUB).



Francois Villeroy de Galhau

François Villeroy de Galhau was born in Strasbourg (France) on 24 February 1959. His family roots are in Lorraine and Saarland.

François Villeroy de Galhau is an ENA graduate and a former Inspector of Finance. In 1988, he joined the French Treasury, then served as European advisor to the Minister of Finance and the Prime Minister (Pierre Bérégovoy) from 1990 to 1993. He held various posts at the French Treasury, then became financial advisor at the Permanent Representation of France in Brussels. From 1997 to 2000, he was chief of staff of the Minister of the Economy, Finance and Industry (Dominique Strauss-Kahn then Christian Sautter). He was head of the General Tax Directorate from 2000 to 2003.

In 2003, he became the Chief Executive Officer of Cetelem, then headed the retail banking activities of BNP Paribas in France (2008). François Villeroy de Galhau served as Chief Operating Officer of the BNP Paribas group, in charge of domestic markets and of corporate social responsibility, from 1 December 2011 until May 2015, when the French government entrusted him with an assignment on corporate investment financing.

In September 2015, the President of the French Republic put forward his candidacy for the position of Governor of the Banque de France. After being approved by Parliament, he was appointed Governor of the Banque de France at the Cabinet meeting of 30 September 2015 and took office on 1 November 2015.

He has notably published « 18 leçons sur la politique économique » (Seuil, 2003 and 2006) and « L'espérance d'un Européen » (Odile Jacob, 2014).



Anna Zelentsova

Anna Zelentsova is Head of the project consultancy group assigned by Russia's Ministry of Finance to implement the National Financial Literacy and Financial Education Project being run in partnership with the World Bank. Dr Zelentsova is also a Member of the OECD-INFE Advisory Council, and from 2012, represents Russia as Co-Chair of the G20 Global Partnership for Financial Inclusion. She was previously Head of the Russian branch of the Prince of Wales International Business Leaders Forum (IBLF) and co-chaired the Coordination Committee on Financial Literacy, a platform organised with the support of the Ministry of Finance and the Federal Parliament to advocate public policy, share best practices and coordinate activities on financial literacy among key stakeholders. Dr Zelentsova has about 20 years' experience managing and participating in international and national projects and holds a number of awards from Russian and international organisations. She has written or co-authored over 30 publications, including the recent Overview on the International Experience and Russian Practice in Financial Literacy (2012). Dr Zelentsova has an honours degree in Social Studies and a PhD in Education. She also completed a course in Public Policy and Economics at the Moscow School of Political Studies and participated in the Global Leadership Program at Stanford University. She has been accredited by the UK's Overseas Development Institute, as well as by the IBLF, as a broker of multi-sector partnerships for sustainable development.

