



4th Cherry Blossom Financial Education Institute

Washington, D.C. | April 12-13, 2018

The George Washington University
Cloyd Heck Marvin Center • 800 21st Street NW

PROGRAM

THURSDAY, APRIL 12, 2018 | Grand Ballroom, 3rd Floor

12:30—1:00 p.m.	Registration with Lunch Available
1:00—1:15 p.m.	Welcome Remarks
1:15—2:15 p.m.	Keynote Address <i>Session Chair: Annamaria Lusardi, GFLEC</i> <i>Olivia S. Mitchell, Executive Director, Pension Research Council, The Wharton School</i>
2:15—2:30 p.m.	Break
2:30—3:30 p.m.	Retirement Savings: New Insights <i>Session Chair: Billy Hensley, National Endowment for Financial Education</i> <i>Anders Anderson, Swedish House of Finance, and David T. Robinson, Duke University's Fuqua School of Business: "Self-Awareness, Financial Advice and Retirement Savings Decisions"</i> <i>William L. Skimmyhorn, United States Military Academy at West Point: "Borrowing to Save? The Impact of Automatic Enrollment on Debt"</i>
3:30—3:45 p.m.	Break
3:45—5:00 p.m.	Financial Literacy and Decision-Making for the Long-Term <i>Session Chair: Steve Trites, Financial Consumer Agency of Canada</i> <i>Pierre-Carl Michaud, HEC Montréal and OECD/INFE Research Committee: "Long-Term Care Insurance: Knowledge Barriers, Risk Perceptions and Adverse Selection"</i> <i>Anita Mukherjee, Wisconsin School of Business, University of Wisconsin-Madison: "Medicaid and Long-Term Care: Do Eligibility Rules Impact Asset Holdings?"</i>
5:00—6:00 p.m.	Reception (Room 310)

FRIDAY, APRIL 13, 2018 | Amphitheater, 3rd Floor

8:30—9:00 a.m.	Continental Breakfast
9:00—9:05 a.m.	Introductory Remarks
9:05—10:05 a.m.	Methods in Financial Education <i>Session Chair: Mike Staten, Take Charge America Institute, The University of Arizona</i> Tim Kaiser, German Institute for Economic Research: “Active Learning Fosters Financial Behavior: Evidence from Rural Uganda” Panu Kalmi, University of Vaasa: “The Effects of Me and My City on Primary School Students’ Financial Knowledge and Behavior”
10:05—10:20 a.m.	Break
10:20 a.m.—12:05 p.m.	Financial Education among Youth <i>Session Chair: William Walstad, University of Nebraska—Lincoln</i> Paul Gerrans, The University of Western Australia and OECD/INFE Research Committee: “Undergraduate Student Financial Literacy Interventions: Medium Term Evidence of Retention and Decay” Carly Urban, Montana State University: “The Effects of State Mandated Financial Education on College Financing Behaviors” Veronica Frisncho, Inter-American Development Bank: “The Impact of School-Based Financial Education on High School Students and their Teachers: Experimental Evidence from Peru”
12:05—1:05 p.m.	Lunch
1:05—2:05 p.m.	Rising Scholars in Financial Literacy and Financial Education <i>Session Chair: Alison Preston, The University of Western Australia</i> Melody Harvey, Pardee RAND Graduate School: “Impact of Financial Education Mandates on Younger Consumers’ Use of Alternative Financial Services” Luca Maria Pesando, University of Pennsylvania: “Does Financial Literacy Increase Students’ Perceived Value of Schooling”
2:05—2:20 p.m.	Break
2:20—3:20 p.m.	Debt and Financial Distress <i>Session Chair: Gary Mottola, Financial Industry Regulatory Authority (FINRA) Investor Education Foundation</i> Andrea Hasler, GFLEC: “Financial Fragility in the US: Evidence and Implications” Felipe Severino, Tuck School of Business of Dartmouth College: “Debt Collection and Settlement: Do Borrowers Under-Utilize the Court System?”
3:20—3:40 p.m.	Break
3:40—4:40 p.m.	Social Interactions <i>Session Chair: Susan Kerbel, Consumer Financial Protection Bureau</i> Hector Calvo-Pardo, University of Southampton: “Informative Social Interactions” K. Jeremy Ko, Securities and Exchange Commission: “Did Social Interactions Fuel or Suppress the US Housing Bubble?”
4:40—4:55 p.m.	Financial Literacy Research Award Ceremony
4:55—5:00 p.m.	Closing Remarks