

# ANDREA HASLER

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gflec.org

## CURRENT POSITION

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Assistant Research Professor in Financial Literacy *Since June 2017*  
The George Washington University School of Business, Global Financial Literacy Excellence Center (GFLEC)

## POLICY APPOINTMENTS

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Member of Canada's National Steering Committee's Research Sub-Committee on Financial Literacy  
Financial Consumer Agency of Canada *Since June 2018*

## EDUCATION

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**Doctoral Studies** *Aug 2011 – May 2017*  
University of Basel, Faculty of Business and Economics, Department of Finance, Switzerland  
Dissertation: Households' Financial Decisions: The Effects on Retirement Planning and Asset Prices. Two Essays on Household Heterogeneity  
Supervisor: Prof. Heinz Zimmermann  
Co-Supervisor: Prof. Alexandre Ziegler (University of Zurich)

**Visiting Ph.D. Candidate** *Jan 2015 – Sep 2016*  
New York University, Stern School of Business, Department of Finance, New York, USA

**Ph.D. Mobility Student** *Feb 2012 – July 2015*  
Swiss Finance Institute, University of Zurich, Switzerland

**Master of Science in Business and Economics** *Aug 2008 – July 2011*  
with Major in Monetary Economics and Financial Markets, University of Basel, Faculty of Business and Economics, Switzerland  
Final Grade: *Summa Cum Laude*; GPA: 5.8/6

**Bachelor of Arts in Business and Economics** *Oct 2004 – July 2007*  
University of Basel, Faculty of Business and Economics, Switzerland  
Final Grade: *Insigni Cum Laude*; GPA: 5.4/6

## ACADEMIC FORMATION

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**Mentoring Program antelope 2014** *Feb 2014 – Dec 2014*  
selected participant of the academic career program for successful female doctoral students of the University of Basel (Department of equal opportunities/"Ressort Chancengleichheit"), Switzerland  
*Mentor: Prof. Darrell Duffie, Stanford University*

**Time Series Econometrics** *Aug 2013*  
(James Hamilton, University of California, San Diego), Advanced Course in Economics for Doctoral Students, Study Center Gerzensee, Switzerland

**Information and Expectations in Macroeconomics** *Aug 2012*  
(George-Marios Angeletos, MIT), Advanced Course in Economics for Doctoral Students, Study Center Gerzensee, Switzerland

**Programming in MATLAB - Applied Macroeconometrics** *June 2012*  
(Ulrich Woitek, University of Zurich), Ph.D. Course of the Doctoral Program in Economics, University of Zurich, Switzerland

**Dynamic Portfolio Theory and Asset Pricing** *Feb 2012 – June 2012*  
(Alexandre Ziegler, University of Zurich), Ph.D. Course of the Doctoral Program in Finance, Swiss Finance Institute, University of Zurich, Switzerland

## **PROFESSIONAL EXPERIENCE**

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### **Lecturer (Teaching Assignment Fall Term)**

Since Aug 2013

University of Basel, Faculty of Business and Economics, Department of Finance, Switzerland

*Courses: Derivative Markets and Option Pricing (Finance II)*

### **Research & Teaching Assistant (50%)**

June 2011 – March 2017

University of Basel, Faculty of Business and Economics, Department of Finance, Switzerland

*Courses: Portfolio Theory and Asset Pricing (Finance I); Derivative Markets and Option Pricing (Finance II); Seminar on Current Topics in Economics.*

### **Junior Teaching Assistant (40%)**

July 2009 – May 2011

University of Basel, Faculty of Business and Economics, Department of Finance, Switzerland

*Development and implementation of online modules with focus on derivative pricing theory and portfolio insurance as part of an e-learning Advanced Studies course in financial market theory.*

### **Research Analyst (40%)**

Aug 2008 – Sep 2009

for Listed Private Equity Companies, LPX Group, Zurich, Switzerland

*Coverage of around 30 listed private equity companies for continuous valuation and balance sheet analysis. Preparation of research-reports and presentations for clients.*

### **Research Analyst (100%)**

Aug 2007 – July 2008

HSBC Gyuertzeller Bank AG, Zurich, Switzerland

*Internship as research analyst at the Investment Equity Advisory Team. Tasks: Global equity market research (provision and processing of global equity research and data); responsibility for the weekly equity market publication; preparation and updating of the reports for new and existing stock recommendations; preparation of the team's quarterly performance and the reporting presentations; client support; attendance at company and analyst presentations.*

### **Assistant (30%)**

Feb 2006 – July 2007

Board of Examinations at the Faculty of Business and Economics of the University of Basel, Switzerland

## **WORKING PAPERS**

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**Financial Fragility in the US: Evidence and Implications**, with Annamaria Lusardi and Noemi Oggero (November 2017)

**Retirement Plans and Savings Decisions: The Joint Role of Ethnic Origin and Job Characteristics** (April 2017)

**Income Heterogeneity and Expected Stock Returns** (February 2016)

**The Impact of Solvency II on the Asset Allocation of Non-Life Insurers** (March 2011)

## **OTHER PUBLICATIONS**

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**Millennial Financial Literacy and Fin-tech Use: Who Knows What in the Digital Era. New Insights from the 2018 P-Fin Index**, with Annamaria Lusardi and Paul Yakoboski (September 2018)

**The TIAA Institute-GFLEC Personal Finance Index: The State of Financial Literacy Among U.S. Adults**, with Annamaria Lusardi and Paul Yakoboski (April 2018)

**Financial Literacy Among U.S. Hispanics: New Insights from the Personal Finance (P-Fin) Index**, with Annamaria Lusardi and Paul Yakoboski (October 2017)

**The Gender Gap in Financial Literacy: A Global Perspective**, with Annamaria Lusardi (July 2017)

## **RESEARCH INTERESTS**

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Financial Literacy; Personal Finance; Retirement Planning; FinTech, Entrepreneurship, Asset Pricing

## CONFERENCES

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- 2018: 38<sup>th</sup> NAEF Professional Development Conference (hosted by the California Council on Economic Education), Los Angeles, California  
Cherry Blossom Financial Education Institute, Washington, DC  
American Savings Education Council (ASEC) Partners' Meeting, Washington, DC  
Financial Literacy Seminar Series at the George Washington University, Washington, DC  
Second Workshop on Financial Literacy and Entrepreneurship, Paris, France  
Annual Congress of the Swiss Society for Economics and Statistics, St. Gallen, Switzerland  
Education Finance Council (EFC) Mid-Year Membership Meeting, Washington, DC
- 2017: Federal Student Aid Training Conference for Financial Aid Professionals (with Elizabeth Coogan and Suzanne Bartholomae), Orlando, Florida  
Canada's National Conference on Financial Literacy, Montréal, Canada

## FELLOWSHIPS AND AWARDS

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- March 2016* Voluntary Academic Society Basel (Freiwillige Akademische Gesellschaft Basel) research grant for the research stay at New York University Stern School of Business in 2016 (CHF 10,000)
- Dec 2015* WWZ Forum research project funding for 6 months for the project "Retirement Plans and Savings Decisions: The Joint Role of Ethnic Origin and Job Characteristics" (CHF 22,518)
- Oct 2014* Swiss National Science Foundation (SNSF) Mobility Fellowship for the research stay at New York University Stern School of Business in 2015 (USD 58,780)
- April 2014* Johann-Jakob Speiser-Scholarship of the Speiser-Bär Foundation for the research stay at London School of Economics in Fall 2014 (CHF 4,500)
- 2012 Sponsorship award for young academic talents offered by a group of Basel-based private banks ("Nachwuchsförderpreis Wirtschaft der Basler Privatbanquiers: Baumann & Cie, E. Gutzwiller & Cie, La Roche & Co."), received for my master's thesis (CHF 5,000)
- 2011 Honor for the best master's degree of the year 2010/2011 at the Faculty of Business and Economics of the University of Basel sponsored by the Basel Economics Association (out of 80 students, GPA: 5.8/6) (CHF 2,000)

## TEACHING EXPERIENCE

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### Lecturer at the University of Basel:

Finance II – Derivative Markets and Option Pricing (undergraduate)

*Every Fall since 2013*

Seminar on Current Topics in Economics (undergraduate)

*Spring 2013*

### Teaching Assistant at the University of Basel:

Finance I - Portfolio Theory and Asset Pricing (undergraduate)

*Spring 2012 + 2014*

Finance II – Derivative Markets and Option Pricing (undergraduate)

*Fall 2011 + 2012*

### Teaching Assistant at the University of Bern:

Finance II – Derivative Markets and Option Pricing (undergraduate)

*Spring 2012*

## RESEARCH STAYS ABROAD

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New York University Stern School of Business, Department of Finance,

*Jan 2015 – Aug 2016*

London School of Economics (LSE), Department of Finance

*Sep 2014 – Oct 2014*