ANDREA HASLER

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CURRENT POSITION

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

POLICY APPOINTMENT

Member of the Financial Consumer Agency of Canada Research Committee on Financial Literacy — *Since June 2018*

EDUCATION

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

PUBLICATIONS AND FORTHCOMING PAPERS

Defined Contribution Plans and the Challenge of Financial Illiteracy, with Jill E. Fisch and Annamaria Lusardi, Cornell Law Review, Volume 105, Issue 3 & 4 (August 2020)

Building up Financial Literacy and Financial Resilience, with Annamaria Lusardi and Paul Yakoboski, Mind & Society (July 2020) https://doi.org/10.1007/s11299-020-00246-0

Financial Literacy and Wellness Among African-Americans: New Insights from the Personal Finance (P-Fin) Index, with Annamaria Lusardi and Paul Yakoboski, Journal of Retirement, Vol. 8 Issue 1 (June 2020) https://doi.org/10.3905/jor.2020.1.070

WORKING PAPERS

Millennials and Money: Financial Preparedness and Money Management Practices Before COVID-19, with Andrea Bolognesi and Annamaria Lusardi (August 2020), TIAA Institute Research Dialogue, Issue No. 167

Millennial Mobile Payment Users: A Look into Their Personal Finances and Financial Behaviors, with Carlo de Bassa Scheresberg and Annamaria Lusardi (January 2020), ADBI Working Paper 1074. Tokyo: Asian Development Bank Institute

Financial Fragility Among Middle-Income Households: Evidence Beyond Asset Building, with Annamaria Lusardi (March 2019)

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

Testing the Use of the Mint App in an Interactive Personal Finance Module, with Hallie Davis (February 2021)

Financial Literacy and Wellness Among U.S. Women: Insights on Underrepresented Minority Women, with Annamaria Lusardi and Paul Yakoboski (November 2020)

Financial Literacy, Wellness and Resilience among African Americans, with Annamaria Lusardi and Paul Yakoboski, TIAA Institute and the Global Financial Literacy Excellence Center (September 2020)

Financial Wellness: What is it? How do we make it happen? with Paul. Yakoboski (August 2020)

Financial Capability Assessment for Church Pension Group Members, with Annamaria Lusardi (May 2020)

The 2020 TIAA Institute-GFLEC Personal Finance Index: Many Do Not Know What They Do and Do Not Know, with Annamaria Lusardi and Paul Yakoboski (April 2020)

Millennials and Money: The State of Their Financial Management and How Workplaces Can Help Them, with Andrea Bolognesi and Annamaria Lusardi (February 2020)

African-Americans' Financial Well-Being and Knowledge, with Annamaria Lusardi and Paul Yakoboski, TIAA Institute and the Global Financial Literacy Excellence Center *Special Report* (November 2019)

New Evidence on the Financial Knowledge and Characteristics of Investors, with Jill E. Fisch, Annamaria Lusardi and Gary Mottola (October 2019)

Raising Awareness of the Importance of Personal Finance in School: New Insights, with Hallie Davis and Annamaria Lusardi (May 2019)

Millennials' Engagement with Online Financial Education Resources and Tools: New Survey Insights and Recommendations, with Annamaria Lusardi (April 2019)

Financial Literacy in the United States and Its Link to Financial Wellness: The 2019 TIAA Institute-GFLEC Personal Finance Index, with Annamaria Lusardi and Paul Yakoboski (April 2019)

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)

An Analysis of Financial Literacy Among Italian Students, with Hallie Davis and Annamaria Lusardi (May 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)

EDITORIAL RESPONSIBILITIES

Referee for Journal of Pension Economics and Finance, Swiss Journal of Economics and Statistics, Journal of Economic Behavior & Organization

Reviewer for 2019 and 2020 Annual Meeting of the Swiss Society for Financial Market Research (SGF CONFERENCE)

COMMITTEES

FED/GFLEC Financial Literacy Seminar Series Steering Committee, since 2017

CONFERENCES

2020	Financial Women's Association (FWA) webinar, online
	2020 AFCPE Symposium, online
	Society for Human Resource Management (SHRM) webcast, online
	Consumer Federation of America's Investor Issues Dialogue, online
2019	14th End-of-Year Conference of Swiss Economists Abroad, Geneva, Switzerland (December)
	Citibanamex Financial Education and Inclusion Summit, Mexico City, Mexico (October), keynote address
	7th Behavioural Insights and Investor Education Conference organized by the Securities and Exchange Commission of Brazil (CVM), Rio de Janeiro, Brazil (October)
	G20 Conference jointly organized by the Asia Development Bank Institute (ADBI) and the World Savings and Retail Banking Institute (WSBI), Tokyo, Japan (June)
	American Council on Consumer Interests (ACCI) 2019 Annual Conference, Washington, DC (May)
2018	Pensions & Investments (P&I) Workplace Financial Wellness Breakfast Briefing, New York, NY (November)
	Financial Consumer Agency of Canada (FCAC) National Research Symposium on Financial Literacy, Toronto, Canada (November)
	Defined Contribution Institutional Investment Association (DCIIA) Academic Forum, San Francisco, CA (November)
	TIAA Institute Fellows Symposium, New York, NY (November)
	Education Finance Council (EFC) Mid-Year Membership Meeting, Washington, DC (September)
	Annual Congress of the Swiss Society for Economics and Statistics, St. Gallen, Switzerland (June)
	Second Workshop on Financial Literacy and Entrepreneurship, Paris, France (June)
	Financial Literacy Seminar Series at the George Washington University, Washington, DC (April)
	American Savings Education Council (ASEC) Partners' Meeting, Washington, DC (April)
	Cherry Blossom Financial Education Institute, Washington, DC (April)
	38th NAEE Professional Development Conference (hosted by the California Council on Economic Education), Los Angeles, California (March)
2017	Canada's National Conference on Financial Literacy, Montréal, Canada (November), keynote address
	Federal Student Aid Training Conference for Financial Aid Professionals, Orlando, Florida (November)

FELLOWSHIPS AND AWARDS

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

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*

PROFESSIONAL EXPERIENCE

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 Guyerzeller 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

ACADEMIC FORMATION

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

RESEARCH VISITS

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*

Study Center Gerzensee, Switzerland *Aug 2012&Aug 2013*

RESEARCH INTERESTS

Financial Literacy; Personal Finance; Financial Fragility; Retirement Planning; Financial Well-Being; FinTech; Entrepreneurship