



A Decade of Connecting Research, Policy, and Solutions

## A year-end message from Annamaria Lusardi



As we reflect on the work we have done this year and over time, it's clear that now, more than ever, we must continue to empower all people to step ahead on their personal paths to financial security.

The dawn of a new year: a time to reimagine the future.

We've seen throughout GFLEC's first decade of pioneering research how much financial literacy opens the door to opportunities. The need to have financial education in schools around the world, the growing importance of financial resilience, a thirst to understand and address the unique financial situations of underserved populations, and the light our data shines on potential solutions is what has driven GFLEC's team and our research excellence.

Today, as the world's leading incubator for financial literacy research, we celebrate the progress made, are encouraged by the exponential growth of the field, and we renew our commitment to connecting research, policy, and solutions to impact people's financial well-being.

And we've only just begun.



## The new G53 Network: Connecting researchers. Expanding impact. Enabling solutions.

I'm pleased that GFLEC is at the helm of a new collaboration of the world's top financial literacy researchers, the *G53 Financial Literacy and Personal Finance Research Network*. We're bringing together more than 50 scholars in the field of financial literacy and personal finance to facilitate the exchange of ideas, promote evidence-based research, and meet the growing urgency for data-driven solutions.

By expediting and enabling ever-more rigorous research, the G53 Network will seek to address global challenges in financial literacy and personal finance to influence policy change and to empower better life outcomes. The Network is also committed to building the next generation of researchers by mentoring and training young scholars and graduate students. I'm honored to co-chair the G53 Network. I invite you to learn more about it at [g53network.org](http://g53network.org).



Financial Literacy  
and Personal Finance  
Research Network

[www.g53network.org](http://www.g53network.org)

## Celebrating together.

It has been exciting in these last 10 years to expand the reach of our work. It wouldn't be possible without your partnership, support, and guidance. We head into the new year confident that our work will lead to better knowledge, better policies, and better lives for all.

I wish you and all those around you a warm, safe, and prosperous future filled with knowledge and the welcome optimism of tomorrow.

Happy holidays.

Annamaria Lusardi  
Founder & Academic Director, GFLEC



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*GFLEC would like to recognize and thank its members.*

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Kristen Burnell at [kburnell@gwu.edu](mailto:kburnell@gwu.edu) or +1 (202) 731-9926.