



FINANCIAL LITERACY

Landscape of Knowledge EU-COST Action TD1210

September 16th - 17th 2015
University of Milano-Bicocca
Building U4

September 16th 2015

10:00 - 16:30 - Building U4 Room 8

10:00 Welcome addresses from **Cristina Messa**, Rector of University of Milano Bicocca

10:15 **Silvana Stefani**: Opening Remarks

Session 1 FINANCIAL LITERACY IN EUROPE

Chair: **Silvana Stefani**

10:30 **Rita D'Ecclesia**, Sapienza University of Rome (IT):

Financial literacy - Its role and the state of the art

11:00 **Giulia Rotundo**, Sapienza University of Rome (IT):

Financial literacy in Italy

11:30 **Peter Richmond**, Trinity College, Dublin (IE): *Financial literacy in UK*

12:00 **Marcel Ausloos**, KNAW (NL), ULG (BE) and Leicester University (UK): *Financial literacy in Belgium*

12:30 **Barbara Panunzi**, Banca d'Italia: *How financial literacy is spread among the younger generation in Italy*

13:00 Lunch

14:00 - 16:30

Session 2 FINANCIAL LITERACY AND THE EFFECT ON THE ECONOMIC GROWTH

Chair: **Rita D'Ecclesia**

14:00 **Carlo de Bassa Scheresberg**, Global Financial Literacy Excellence Center at the George Washington School of Business (US): *Financial Literacy and Financial Capability among Young Adults in the US*

14:30 **Georgios Panos**, University of Glasgow (UK): *Financial Literacy and Public Attitudes in UK*

15:00 **Oleg Yordanov**, Bulgarian Academy of Sciences (BG): *The role of Government Institutions*

15:30 Round table

Paola Bongini, Bicocca University, Milan

Gregorio De Felice, Intesa San Paolo, Milan

Gabriele Capolino, Class Editor

Peter Richmond, Trinity College, Dublin (IE)

Representative of **Federconsumatori**

Carlo de Bassa Scheresberg, George Washington University School of Business (US)

September 17th 2015

10:00 - 12:30 - Building U4 Room 8

Session 3

FINANCIAL LITERACY AND HOUSEHOLD FINANCING

Chair: **Giulia Rotundo**

10:30 **Sirnivasan Raghavendra**, NUI Galway, (IE): *Explaining the crisis: Microeconomic portfolio choice and Macroeconomic stagnation*

10:50 **Serge Galam**, CEVIPOF Paris: *The social making of financial bubbles and... their eventual crash*

11:10 **Anna Maria D'Arcangelis**, University of Tuscia: *Financial literacy and households c choices in the light of Financial crises.*

11:30 **Andrea Uselli**, University of Insubria

11:50 **Rosella Castellano**, UNITELMA Sapienza University (IT): *The role of e-learning*

12:10 **Roy Cerqueti**, University of Macerata: *Cognitive biases and the unethical way to exploit retail investors' financial analphabetism.*

12:30 Lunch

17 Settembre 2015 - 14:00-17:00

Galleria della Scienza

Sessione Plenaria:

LA CULTURA FINANZIARIA IN ITALIA - IL RUOLO DELLE ISTITUZIONI PUBBLICHE E PRIVATE

Chair: **Giannina Puddu**, Assofinance

14:00 - **Giannina Puddu**, Introduzione

14:15 - **Davide Pelusi**, Amministratore delegato Morningstar: *La qualità del servizio offerto ai risparmiatori dall'industria finanziaria*

14:35 - **Giannina Puddu**, Assofinance: *Il calcolo corretto del debito residuo nel caso di estinzione anticipata di un finanziamento -*

Introduzione

14:40 - **Enrico Moretto**, Università dell'Insubria: *L'elaborazione matematica del calcolo corretto*

15:00 - **Pierluigi Fadel**, legale ASSOFINANCE: *L'elaborazione giuridica del calcolo corretto*

15:30 Tavola rotonda

LA PERCEZIONE E L'ATTEGGIAMENTO DEI CITTADINI ITALIANI

VERSO L'INDUSTRIA FINANZIARIA

Coordina: **Giannina Puddu**

Rita D'Ecclesia, Roma "La Sapienza"

Andrea Uselli, Università dell'Insubria

Pierluigi Fadel, legale ASSOFINANCE

Francesco Avallone, Federconsumatori

Oscar Giannino, giornalista

16:30 - Domande del pubblico

17:00 **Silvana Stefani**, Bicocca University, *Final remarks*