



Financial Literacy  
and Personal Finance  
Research Network

# Annual Conference 2023

Hamburg, Germany

## PROGRAM

Thursday, June 22, 2023

**1:00—1:10 p.m.**

***Welcome Remarks (Auditorium)***

***Wolf Prieß, Joachim Herz Stiftung (Germany)***

***Annamaria Lusardi, The George Washington University and GFLEC (USA)***

**1:10—1:55 p.m.**

***Keynote Address (Auditorium)***

***Chair: Annamaria Lusardi, The George Washington University and GFLEC (USA)***

***Bilal Zia, World Bank (USA)***

**1:55—2:10 p.m.**

***Break***

**2:10—3:25 p.m.**

***Session 1 (Seminar Room)***

***Session Chair: Anita Mukherjee, University of Wisconsin-Madison (USA)***

***Andrea Sticha, The George Washington University and GFLEC (USA): “Development and Testing of a Comprehensive Financial Well-being Measure”***

***Luis Oberrauch, University of Kaiserslautern-Landau (Germany): “Measuring Financial Literacy with the Big Three”***

**3:25—3:40 p.m.**

***Break***

**3:40—4:55 p.m.**

***Session 2 (Seminar Room)***

***Session Chair: Laura Bottazzi, University of Bologna (Italy)***

***Riccardo Calcagno, Polytechnic University of Turin (Italy): “Financial Literacy of MSME Owners and Access to Credit”***

***Marco Trombetta, IE Business School (Spain): “What do Immigrant Entrepreneurs Know about Finance and Accounting? An International Study”***

**4:55 — 5:00 p.m.**

***End of Day 1***

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Friday, June 23, 2023

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9:00—9:55 a.m.

***Fireside Chat with Journal Editors: From Research to Publishing (Seminar Room)***

**Moderator:** Alessia Sconti, *The Global Financial Literacy Excellence Center at GWSB (USA)*  
Annamaria Lusardi, *The George Washington University and GFLEC (USA)*  
Marco Trombetta, *IE Business School (Spain)*

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9:55—11:10 a.m.

***Session 3 (Seminar Room)***

**Session Chair:** Panu Kalmi, *University of Vaasa (Finland)*

Lukas Menkhoff, *Humboldt-University of Berlin and DIW Berlin (Germany)*: “Is Patience Malleable via Educational Intervention? Evidence from Field Experiments”

Anita Mukherjee, *University of Wisconsin-Madison (USA)*: “Inequities in the Golden Years: How Wealth Shapes Healthy and Work-Free Life”

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11:10—11:25 a.m.

***Break***

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11:25 a.m.—12:40 p.m.

***Session 4 (Seminar Room)***

**Session Chair:** Bilal Zia, *World Bank (USA)*

Anna Lo Prete, *University of Turin (Italy)*: “Financial Literacy and Risk Protection during the COVID-19 Pandemic”

Georgios Panos, *University of Glasgow (UK)*: “Financial Knowledge and Financial Resilience in Greece”

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12:40 a.m.— 1:40 p.m.

***Lunch***

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1:40 —3:30 p.m.

***Session 5 (Seminar Room)***

**Session Chair:** Carmela Aprea, *University of Mannheim (Germany)*

Panu Kalmi, *University of Vaasa (Finland)*: “The Effect of Financial Education on Risky Financial Decisions: Experimental Evidence”

Gianni Nicolini, *University of Rome Tor Vergata (Italy)*: “Delivery Methods in Financial Education: A Comparative Analysis of Face-to-Face Classes, Live Streaming, Videos, and Gaming”

Alessia Sconti, *The Global Financial Literacy Excellence Center at GWSB (USA)*: “The Importance of Financial Literacy: Evidence from Singapore”

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3:30—4:30 p.m.

***Policy Panel (Seminar Room)***

**Moderator:** Annamaria Lusardi, *The George Washington University and GFLEC (USA)*

Maria Demertzis, *Bruegel and European University Institute (Belgium)*

Elsa Maria Fornero, *University of Turin and Former Italian Minister of Labour (Italy)*

Dirk Loerwald, *German Association for Economic Education and University of Oldenburg (Germany)*

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4:30—4:40 p.m.

***Closing Remarks***

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