



Financial Literacy  
and Personal Finance  
Research Network

**RP**  
**TU** Rheinland-Pfälzische  
Technische Universität  
Kaiserslautern  
Landau

# Conference 2025

Mannheim, Germany | November 18-19, 2025

## PROGRAM

### Monday, November 17<sup>th</sup>

#### **19:00 | Welcome Dinner**

Location: Rheinterrassen Gasthaus am Fluss, Rheinpromenade 15, 68163 Mannheim, Germany

### Tuesday, November 18<sup>th</sup>

#### **Location:**

ZEW – Leibniz Centre for European Economic Research, L7,1, 68161 Mannheim, Germany

#### **08:30 – 09:00 | Registration and Welcome Coffee**

#### **09:00 – 09:15 | Welcome: Tabea Bucher-Koenen, Carmela Aprea, Tim Kaiser and Alessia Sconti**

#### **09:15 – 10:35 | Session 1 - Chair: Tabea Bucher-Koenen (University of Mannheim and ZEW)**

##### **Inflation Literacy, Inflation Expectations and Adjustments in Saving and Consumption Behavior of German Households**

Lora Pavlova (ZEW Mannheim)

*Discussant: Justus Meyer (European Central Bank & University of Glasgow)*

##### **Understanding Consumer Demand for “Buy Now, Pay Later”**

Daniel Mangrum (Federal Reserve Bank of New York)

*Discussant: Marius Cziriak (ZEW Mannheim)*

#### **10:35 – 11:00 | Coffee Break**

#### **11:00 – 12:20 | Session 2 - Chair: Carmela Aprea (University of Mannheim and ZEW)**

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### **Changing Pension Landscape: Heterogeneous Effects by Gender**

Maya Haran Rosen (Bank of Israel)

*Discussant: Anna Lo Prete (University of Turin)*

### **Financial Literacy in the Digital Environment: The Case of Cryptocurrencies**

Panu Kalmi (University of Vaasa)

*Discussant: Tobias Wekhof (ETH Zurich)*

**12:20 – 13:30 | Lunch at ZEW (Bistro)**

**13:30 – 14:50 | Session 3 - Chair: Rob Alessie (University of Groningen)**

### **How do Rising Temperatures Affect Inflation Expectations?**

Maarten Van Rooij (Dutch Central Bank)

*Discussant: Olga Balakina (Goethe University Frankfurt)*

### **Investment Criteria of Mutual Fund Investors: How Financial Literacy Shapes Investment Choices**

Kenneth De Beckker (Open Universiteit & KU Leuven)

*Discussant: Noemi Oggero (University of Turin)*

**14:50 – 15:10 | Coffee Break**

**15:10 – 16:30 | Session 4 - Chair: Francesco Saita (Bocconi University)**

### **Determinants and Life-Cycle Effects of Survival Ambiguity**

Irina Gemmo (HEC Montréal)

*Discussant: Margarita Machelett (Bank of Spain)*

### **Measuring Financial Literacy with the P-Fin Index**

Luis Oberrauch (RPTU Kaiserslautern-Landau)

*Discussant: Ronja Baginski (University of Mannheim)*

**16:30 – 17:30 | Break**

**17:30 – 18:30 | Guided Tour of Baroque Castle Mannheim**

**19:00 – 19:45 | Reception and Keynote Speech: The Importance of Financial Literacy: Evidence from a Personal Finance Approach**

Annamaria Lusardi (SIEPR and Stanford GSB)

**20:00 | Conference Dinner at ZEW (Bistro)**

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## **Wednesday, November 19<sup>th</sup>**

**08:30 – 09:00 | Welcome Coffee**

**09:00 – 10:20 | Session 5 - Chair: Tim Kaiser (RPTU Kaiserslautern-Landau)**

**Financial Education at Scale: Experimental Evidence on a National Information Campaign**

Alessia Sconti (University of Bergamo & Bocconi University)

*Discussant: Leah Zimmerer (ZEW Mannheim)*

**Rethinking the Stock Market Participation Puzzle: A Qualitative Approach**

Christine Laudenbach (Goethe University Frankfurt)

*Discussant: Laura Bottazzi (University of Bologna & Bocconi University)*

**10:20 – 10:40 | Break**

**10:40 – 12:00 | Session 6 - Chair: Alessia Sconti (University of Bergamo & Bocconi University)**

**Set it and Forget it: Engineering Saving Habits with FinTech**

Alberto Rossi (Georgetown University)

*Discussant: Tim Kaiser (RPTU Kaiserslautern-Landau)*

**The Impact of AI-Enhanced Personal Finance Education: A Field Experiment**

Hakan Özyilmaz (Stanford University)

*Discussant: Maya Haran Rosen (Bank of Israel)*

**12:00 – 13:00 | Lunch at ZEW (Bistro)**

**13:00 | Farewell or Transition to 5<sup>th</sup> Annual MIFE Conference**

**Scientific Committee:**

Tabea Bucher-Koenen, Tim Kaiser, Alessia Sconti and Andrea Sticha.

**Organizing Committee:**

Tabea Bucher-Koenen, Kristen Burnell, Tim Kaiser, Alessia Sconti and Andrea Sticha.

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