



FINANCIAL LITERACY

Landscape of Knowledge EU-CO

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 Round Table - 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: *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)

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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 choices in the light of Financial crises.*
11:30 **Andrea Uselli**, University of Insubria
to be defined
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*