



# FIRST TURIN WORKSHOP ON FINANCIAL LITERACY

## Financial education: From better personal finance to improved citizenship

November 15 - 16, 2023

Collegio Carlo Alberto, Piazza Arbarello 8, Turin

### PROGRAM

#### Wednesday, November 15, 2023

12:00 - 13:45 Registration and Lunch

13:45 - 14:00 Opening Remarks: **Riccardo Calcagno**, Polytechnic University of Torino, G53, CeRP-CCA; **Anna Lo Prete**, University of Torino, G53, CeRP-CCA

14:00 - 15:30 Session 1: *Policy interventions in financial education*  
Session Chair: **Joachim Winter**, LMU München, G53

**Carly Urban**, Montana State University, G53: "Does State-Mandated Financial Education Affect Financial Well-being?"

**Tim Kaiser**, University of Kaiserslautern-Landau (RPTU), G53: "Is Patience Malleable via Educational Intervention? Evidence on the Role of Age in Field Experiments"

**Alessia Sconti**, University of Kaiserslautern-Landau (RPTU), G53: "Evaluating a Financial Education National Campaign: Experimental Evidence from Italy"

15:30 - 16:00 Coffee Break

16:00 - 17:30 Session 2: *Beliefs, confidence, competence*

Session Chair: **Giovanna Nicodano**, University of Torino, Collegio Carlo Alberto, CEPR

**Melanie Lührmann**, Royal Holloway - University of London, G53: "The Formation of Subjective House Price Expectations"

**Carmela Aprea**, University of Mannheim, G53: "Development and validation of a test instrument measuring the understanding of pension systems"

**Tabea Bucher-Koenen**, University of Mannheim, G53: "Beyond knowledge: Confidence and the Gender Gap in Financial Literacy"

17:30 - 18:30 Keynote Address

Chair: **Elsa Fornero**, Scientific Coordinator, CeRP-CCA, University of Torino

**Annamaria Lusardi**, Stanford Institute for Economic Policy Research (SIEPR), G53: "Financial literacy gaps and inflation: Evidence from seven years of personal finance data"

End of Day 1



## Thursday, November 16, 2023

- 9:00 - 10:30      Session 3: *Lessons from the COVID-19 pandemic*  
Session Chair: **Rob Alessie**, Rijksuniversiteit Groningen, G53  
**Luc Arrondel**, Paris School of Economics: "Savers' preferences and beliefs during covid pandemic"  
**Marianna Brunetti**, University of Roma "Tor Vergata": "In dire straits ask for counseling: Covid-19 income shock and financial professional advice"  
**Anna Lo Prete**, University of Torino, G53, CeRP-CCA: "Financial literacy and risk protection during the Covid-19 pandemic"
- 10:30 - 10:45      Coffee Break
- 10:45 - 11:45      Session 4: *Financial literacy of entrepreneurs*  
Session Chair: **Giuseppe Bertola**, University of Torino, CEPR  
**Anita Quas**, University of Milano Statale: "Financial literacy of microentrepreneurs and access to credit"  
**Noemi Oggero**, University of Torino, G53, CeRP-CCA: "Financial knowledge and career aspirations among the young: a route to entrepreneurship"
- 11:45 - 12:45      Session 5: *Macroeconomic effects of financial literacy*  
Session Chair: **Margherita Borella**, University of Torino, CeRP-CCA  
**Riccardo Calcagno**, Polytechnic University of Torino, G53, CeRP-CCA: "Financial literacy, human capital and long-run economic growth"  
**Raffaele Corvino**, University of Torino, CeRP-CCA: "Skills, Education and Wealth Inequality"
- 12:45 - 12:50      Closing Remarks
- End of Day 2
- 12:50 - 14:20      Lunch