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**OECD-Brazilian International Conference on Financial Education  
15-16 December 2009  
Rio de Janeiro, Brazil**

*Agenda*

**Day 1**

<b>Tuesday, 15 December 2009</b>	
<b>9:00 – 9:30</b>	<b>Registration of participants</b>
<b>9:30 –10:00</b>	<b>Opening remarks</b> <ul style="list-style-type: none"><li>• <b>Mr. Antônio Henrique Silveira, Secretary for Economic Monitoring, SEAE, Ministry of Finance, Brazil</b></li><li>• <b>Mr. Joaquim Vieira Ferreira Levy, Secretary of Finance of Rio de Janeiro State, Brazil</b></li><li>• <b>Mr. Aart De Geus, OECD Deputy Secretary-General</b></li></ul>
<b>10.00-10:30</b>	<b>Keynote address: <i>Financial Education Issues and Challenges in Latin America</i>, Dr. Kenneth Coates, Director General, Centre of Latin American Monetary Studies (CEMLA)</b>
<b>10:30- 11:00</b>	<b>Coffee break</b>
<b>11:00 – 12:30</b>	<b>Session I: National Financial Education Strategies in Latin America: Rationale and Purpose</b>
	<b>Moderator: Mr. Donald A. Stewart, Chair of the Canada’s Task Force on Financial Literacy and Chief Executive Officer of Sun Life Financial Inc.</b> <b>Speakers:</b> <ul style="list-style-type: none"><li>- <i>Brazilian Financial Education strategy</i> <b>Mr. José Alexandre Cavalcanti Vasco</b>, Head, Education and Investor Assistance Department, CVM, Brazil</li><li>- <i>Mexican National Initiative on Financial education</i> <b>Mr. Germán Saldivar</b>, Deputy General Director of Savings and Financial Regulation, Ministry of Finance and Public Credit, Mexico</li><li>- <i>Planned National Strategy on Financial Education in South Africa</i> <b>Ms. Olivia Davids</b>, Head of Department, Consumer Education, Financial Service Board, South Africa</li></ul>

<b>12:30 – 14:00</b>	<b>Lunch</b>
<b>14:00 – 15:30</b>	<b>Session II: Financial literacy baseline surveys: assessing needs and gaps to support the development of national strategies</b>
	<p><b>Moderator: Mr. André Laboul, Head of the Financial Affairs Division, OECD</b></p> <p><b>Speakers:</b></p> <ul style="list-style-type: none"> <li>- <i>INFE Stocktake on Baseline Surveys: challenges and main lessons</i> <b>Ms. Elaine Kempson</b>, OECD Consultant</li> <li>- <i>Canadian Financial Literacy Survey: methods and results</i> <b>Mr. Marc LeBrun</b>, Director General of the Canada Education Savings Program, Canada</li> <li>- <i>US Financial Capability Survey: methods and results</i> <b>Mr. John Gannon</b>, Senior Vice President, Office of Investor Education, Financial Industry Regulatory Authority (FINRA) and <b>Mrs. Annamaria Lusardi</b>, Prof. Dartmouth University, United States</li> </ul>
<b>15:30 – 16:00</b>	<b>Coffee break</b>
<b>16:00-17:30</b>	<b>Session III: Reaching out a wide audience and targeted groups: Development of tailored financial products, delivery channels and programmes</b>
	<p><b>Moderator: Dr. K.C. Chakrabarty, Deputy Governor, Reserve Bank of India</b></p> <p><b>Speakers:</b></p> <ul style="list-style-type: none"> <li>- <i>Reaching vulnerable and underserved groups : development of micro credit and insurance solution in Latin America</i> <b>Ms. Jennefer Sebstad</b>, Senior Advisor, Microfinance opportunities</li> <li>- <i>Reaching particular groups: military personal</i> <b>Mr. John Gannon</b>, Senior Vice President, Office of Investor Education, Financial Industry Regulatory Authority (FINRA)</li> <li>- <i>Role of financial intermediaries and advice : case of the insurance sector</i> <b>Miss. Flore-Anne Messy</b>, Principal Administrator, Financial Education, OECD</li> </ul>
<b>17:30 – 18:00</b>	<b>Keynote adress: <i>Financial Education and Behavioral Economics</i> – Dr. Eldar Shafir, Professor, Princeton University</b>
<b>19:00</b>	<b><i>Reception offered by the CVM</i></b>

Day 2

<b>Wednesday, 16 December 2009</b>	
<b>9:00 – 11:00</b>	<b>Session IV: Nurturing financially capable individuals through financial education at schools: Programmes and Evaluation</b>
	<p><b>Moderator: Ms. Maria Helena dos Santos Fernandes de Santana, Chair, CVM, Brazil</b></p> <p><b>Speakers:</b></p> <ul style="list-style-type: none"> <li>- <i>INFE work on financial education in schools, introduction of financial education issues in the PISA exercise</i> <b>Miss. Flore-Anne Messy</b>, Principal Administrator, Financial Education, OECD</li> <li>- <i>Introducing financial education in the school curriculum-</i> <b>Mr. Sander Verbaan</b>, Senior Policy Advisor, Ministry of Finance, The Netherlands</li> <li>- <i>NZ financial education framework for schools and its evaluation</i> <b>Ms. Diana Crossan</b>, Retirement Commissioner, New Zealand</li> <li>- <i>Role of other stakeholders: evaluation of financial education student programmes</i> <b>Mr. Brent Neiser</b>, Director of Strategic Programs and Alliances, National Endowment for Financial Education</li> </ul>
<b>11:00 – 11:30</b>	<b>Coffee break</b>
<b>11:30-13:00</b>	<b>Session V: Fostering better management of households' budget: Credit &amp; Investment</b>
	<p><b>Moderator: Mr. Hans-Helmut Kotz, Member of the Bundesbank Executive Board and Chair of the OECD Committee on Financial Market</b></p> <p><b>Speakers:</b></p> <ul style="list-style-type: none"> <li>- <i>OECD Good Practices on Financial Education relative to Credit Issues</i> <b>Mr. Bruno Levesque</b>, OECD Project Manager Financial Education</li> <li>- <i>Lessons learnt from the crisis relative to saving &amp; investment</i> <b>Mrs. Annamaria Lusardi</b>, Prof. Dartmouth University, United States</li> <li>- <i>Brazilian private programmes relative to investors' education</i> <b>Mr. Marcelo Fidêncio Giufrida</b>, Chairman of the Brazilian Financial and Capital Markets Association, ANBIMA</li> </ul>
<b>13:00–14:30</b>	<b>Lunch</b>

<b>14:30 – 16:00</b>	<b>Session VI: Changing individuals' behaviours as regards pensions issues: Needs and challenges</b>
	<p><b>Moderator: Mr. Ricardo Pena Pinheiro, National Secretary for Pension Funds, Secretariat for Pension Funds, Brazil</b></p> <p><b>Speakers:</b></p> <ul style="list-style-type: none"> <li>- <i>OECD Good Practices on Financial Education in relation to Pensions</i> <b>Mr. Ross Jones</b>, Australian Prudential Regulatory Authority (APRA), Australia and Vice Chair of the OECD Working Party on Private Pensions</li> <li>- <i>Role of the civil society and other stakeholders in changing individuals' behaviours</i> <b>Mr. Edward B. Johns, Jr.</b> Associate Director, International Affairs, American Association of Retired Persons (AARP)</li> </ul>
<b>16:00-16:30</b>	<b>Conclusion and closing remarks</b>
	<ul style="list-style-type: none"> <li>• <b>Mr. Antonio Gustavo Matos do Vale</b>, Deputy-Governor for Liquidation and Surveillance of Farm Credit Operations, Brazilian Central Bank</li> <li>• <b>Ms. Maria Helena dos Santos Fernandes de Santana</b>, Chairperson, Securities and Exchange Commission of Brazil (CVM)</li> <li>• <b>Ms. Patrícia Monteiro</b>, General-Coordinator for Economic Issues, National Secretary for Pension Funds, (SPC)</li> <li>• <b>Mr. Waldemir Bargieri</b>, Commissioner, Superintendence of Private Insurance (SUSEP)</li> <li>• <b>Mr. André Laboul</b>, Chair of the International Network on Financial Education, Head of the Financial Affairs Division, OECD</li> </ul>