

# OECD/CVM Centre on Financial Education and Literacy in Latin America and the Caribbean

## Second Regional Seminar on financial education trends in the LAC region

# DRAFT AGENDA

11-12 December 2017

Hotel Othon, Rio de Janeiro, Brazil



The meeting will be conducted in English, Spanish and Portuguese with simultaneous interpretation.

## ■ Contact

*OECD CVM Centre*

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## ■ Draft agenda

### Monday 11 December

14:00 Registration

#### 14h00-14h30 Opening Ceremony

- Marcelo Barbosa, Chairman, CVM
- Flore-Anne Messy, Executive Secretary of the OECD International Network on Financial Education and Head of the Financial Affairs Division, OECD

#### 14h30-15h00 Financial Literacy Research

**Objectives** Prof Lusardi will present the most recent advances in financial literacy research focusing on the most relevant for policy makers in the LAC region

**Keynote speaker** Prof. Annamaria Lusardi, Academic Director, GFLEC, George Washington University, Washington D.C., US, Chair of the OECD/INFE Research Committee

#### 15h00-16h30 Special Session – State of play, innovations and challenges in the LAC Region

**Objectives** Beginning with an overview of the financial education policies in the LAC region as well as the latest financial literacy measurement results, this session will feature a discussion among policy makers (central banks and securities authorities) on the most recent evidence, where we stand, what we have improved, and the role of public authorities.

**Chair** Vasco Cavalcanti, Director, Investment Protection and Assistance Department, CVM

**Panellists**

- Mariela Zaldívar Chauca, Superintendency for Banks, Insurance and Private Pensions, Peru
- Paula Bustos, Central Bank of Chile
- Paola Cuadros Sierra, Central Bank of Colombia
- Dr. Julian Costoya and María M. Geandet, National Securities Commission of Argentina

16:30 Coffee break

#### 17h00-18h00 The impact of culture in financial literacy and behaviours

**Objectives** Cultural elements have an impact on personal decision-making and can play a role in financial behaviours. This panel will feature researchers that have analysed the role of culture and values on (financial) behaviours, and will discuss how this can inform evidence-based policy making.

Chair	Luciana Asper, District Attorney, Federal District, Brazil
Panellists	<ul style="list-style-type: none"> <li>• Dr. Pushpa Wood , Director, Massey University, New Zealand</li> <li>• Prof. Henrique Carlos de Oliveira de Castro, Associate Professor at Federal University of Rio Grande do Sul, Principal Investigator for the World Values Survey</li> </ul>

## Tuesday 12 December

### 9h30-11h00 Keynote Panel on Financial well-being by the Consumer Financial Protection Bureau, United States

Objectives	The US Consumer Financial Protection Bureau will explain the development of their financial well-being scale and its deployment, as well as the findings of their most recent survey on the state of financial well-being in America (2016). This special keynote will focus on how this approach has informed public policy in the US, and potential learnings for LAC economies.
Chair	Sandie McHugh, University of Bolton, United Kingdom
Keynote speaker	Genevieve Melford, Senior Financial Education Research Analyst, Consumer Financial Protection Bureau - CFPB, United States
Debaters	<ul style="list-style-type: none"> <li>• Marcela de Carvalho Ponce Kawauti, Chief Economist, SPC Brasil</li> <li>• Dr. Jerson Laks MD, PhD, Institute of Psychiatry, UFRJ</li> </ul>

11:00 *Coffee break*

### 11h30-12h30 Financial education for women in LAC and beyond: what have we learnt and what can we achieve

Objectives	The panel will focus on how to best meet the financial literacy needs of women, with a view to contributing to women empowerment as well as entrepreneurship. Panellists will discuss relevant experiences covering several LAC economies as well as from outside LAC, together with the evaluation of successful programmes.
Chair	Mara Luquet, Financial Journalist
Panellists	<ul style="list-style-type: none"> <li>• Floor Elize Knoote, Founder &amp; Senior Consultant at Dimes, Netherlands</li> <li>• Hilda Garcia, ProMujer Argentina</li> <li>• Hans Landolt Pardo, Comité Latinoamericano de Educación e Inclusión Financiera de la Federación Latinoamericana de Bancos, and Banks Association of Peru (ASBANC)</li> </ul>

### 12h30-13h30 Special session: advances in financial education for low-income groups in Brazil

Objectives	This special panel will present the provision of financial education to low-income groups in Brazil, taking into account both financial consumer protection implications and behavioural economics insights.
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Chair	Dr. Caroline Stumpf Buaes, PhD, Psychologist
Panellists	<ul style="list-style-type: none"> <li>• Dr. Johannes Doll, School of Education, Federal University of Rio Grande do Sul</li> <li>• Dr. Dany Rogers Silva, Coordinator, Financial Education Center at Federal University of Uberlândia</li> <li>• Myrian Lund, Financial Planner, Sistema de Cooperativas de Crédito do Brasil, SICOOB</li> </ul>

13:30 Lunch

### 14h30-16h00 PISA Financial Literacy

Objectives	The panel will present the results of the Financial Literacy Option of the OECD Programme for International Students Assessment (PISA), with a special focus on the results of the countries that participated from the LAC Region: Brazil, Chile, Colombia, Peru. Policy makers from these countries will discuss how participation in PISA has or can inform financial education policies for young people in the LAC region.
Chair & Keynote	Flore-Anne Messy, OECD
Panellists	<ul style="list-style-type: none"> <li>• Paola Cuadros Sierra, Central Bank of Colombia</li> <li>• Dr. Sandra Zita Silva Tiné, Coordinator, Secretary of Basic Education, Ministry of Education, Brazil</li> <li>• Fernando Tejada, Bank of Spain</li> </ul>

### 16h00-17h00 Digital Financial Literacy

Objectives	The digitalisation of finance and the consequent need to strengthen digital financial literacy is key to the financial well-being of LAC citizens and MSMEs and has become an important component of the global policy making agenda. This session will address the opportunities provided by digital financial services in LAC, as well as the most recent global policy developments and instruments.
Chair	Andrea Grifoni, OECD
Panellists	<ul style="list-style-type: none"> <li>• Adriana Insaurralde, Ministerio de Hacienda / Comite de Inclusion Financiera, Paraguay</li> <li>• Mariela Zaldívar Chauca, Superintendency for Banks, Insurance and Private Pensions, Peru</li> <li>• Mónica Mendoza Archer, Comisión Nacional del Sistema de Ahorro para el Retiro (CONSAR), Mexico</li> </ul>

### 17h00 Concluding remarks