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

*Agenda as at 27 November 2009*

**Day 1**

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| <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><br><b>Speakers:</b> <ul style="list-style-type: none"><li>- <i>Brazilian Financial Education strategy</i><br/><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><br/><b>Mr. Guillermo Zamarippa</b>, Head of the Banking and Savings Unit, Ministry of Finance and Public Credit, Mexico</li><li>- <i>Planned National Strategy on Financial Education in South Africa</i><br/><b>Ms. Olivia Davids</b>, Head of Department, Consumer Education, Financial Service Board, South Africa</li></ul> |

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| <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><br/><b>Ms. Elaine Kempson</b>, OECD Consultant</li> <li>- <i>Canadian Financial Literacy Survey: methods and results</i><br/><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><br/><b>Ms. Michelle Greene</b>, DAS for Financial Education, U.S. Department of the Treasury</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><br/><b>Ms. Jennefer Sebstad</b>, Senior Advisor, Microfinance opportunities</li> <li>- <i>Reaching particular groups: military personal</i><br/><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><br/><b>Miss. Flore-Anne Messy</b>, Principal Administrator, Financial Education, OECD</li> </ul> |
| <b>17:30 – 18:00</b> | <b>Keynote address: <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

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| <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><br/><b>Ms. Sue Lewis</b>, Head of Savings and Investment, HM Treasury, United Kingdom</li> <li>- <i>Introducing financial education in the school curriculum-</i><br/><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><br/><b>Ms. Diana Crossan</b>, Retirement Commissioner, New Zealand</li> <li>- <i>Role of other stakeholders: evaluation of financial education student programmes</i><br/><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 Chair</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><br/><b>Mr. Bruno Levesque</b>, OECD Project Manager Financial Education</li> <li>- <i>Lessons learnt from the crisis relative to saving &amp; investment</i><br/><b>Mrs. Annamaria Lusardi</b>, Prof. Dartmouth University, United States</li> <li>- <i>Brazilian private programmes relative to investors' education</i><br/><b>Mr. Marcelo Fidêncio Giufrida</b>, Chairman of the Brazilian National Association of Investment Banks, AMBIMA</li> </ul>   |
| <b>13:00–14:30</b>                 | <b>Lunch</b>   |

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| <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><br/><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>Enhancing pension awareness and education in Kenya</i><br/><b>Ms. Rose Musonye Kwena</b>, Head, Corporate Communications, Retirement Benefits Authority (RBA), Kenya</li> <li>- <i>Role of the civil society and other stakeholders in changing individuals' behaviours</i><br/><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. Henrique Meirelles</b>, Brazilian Central Bank Governor (BACEN)</li> <li>• <b>Ms. Maria Helena Santana</b>, Chairperson, Securities and Exchange Commission of Brazil (CVM)</li> <li>• <b>Mr. Ricardo Pena Pinheiro</b>, 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>  |