

OECD-CVM\* Global Symposium

**Aiming high: financial  
education for short-term  
needs and long-term goals**

# AGENDA

(Version 10 October 2019)

10-11 October 2019  
Rio Othon Palace hotel  
Rio de Janeiro, Brazil



\* with support from ANBIMA, B3 and SEBRAE

## ■ About the Organisation for Economic Cooperation and Development

The Organisation for Economic Cooperation and Development (OECD) is a forum in which governments compare and exchange policy experiences, identify good practices in light of emerging challenges, and promote decisions and recommendations to produce better policies for better lives. The OECD's mission is to promote policies that improve the economic and social well-being of people around the world.

## ■ About the OECD International Network on Financial Education

Created in 2008, the OECD International Network on Financial Education (INFE) promotes and facilitates international co-operation between policy makers and other stakeholders on financial education issues worldwide. More than 275 public institutions from 123 economies have joined the OECD/INFE.

Follow this link to learn about the different membership categories and how you can join:  
<http://www.oecd.org/financial/education/oecd-international-network-on-financial-education.htm>

## ■ About the Securities and Exchange Commission of Brazil (CVM)

CVM is the Brazilian securities regulator. It was created in 1976 and has a legal mandate that covers market development, efficiency and functioning of the market, protection of investors, access to appropriate information, and supervision and sanction.

## ■ Contact

**Jennah HUXLEY** | SecretariatINFE@oecd.org  
*OECD Directorate for Financial and Enterprise Affairs*

Simultaneous interpretation English <> Spanish <> Portuguese will be available.

We would very much appreciate your feedback after the event. Please take a minute to evaluate the symposium: <http://bit.ly/2pGCFdk>. Thank you.

# PROGRAMME | DAY 1

**09:00 – 10:00**      **Registration and welcome refreshments (1<sup>st</sup> floor Foyer)**

**10:00 – 10:30**      **Welcome remarks – Setting the scene**

- **Andre Laboul**, Senior Counsellor, Directorate for Financial and Enterprise Affairs, and Special Advisor to the G20 Sherpa, OECD; and Chair of the OECD/INFE
- **Marcelo Barbosa**, Chairman, CVM, Brazil

**10:30 – 11:45**      **Session 1 – Productive credit: Access to credit and financial literacy for MSMEs and potential entrepreneurs**

It is essential for new and existing micro, small and medium-sized enterprises (MSMEs) to have safe access to credit in starting, running or growing a business, and sufficient financial literacy to be able to choose and use credit safely. This session will explore ways of assessing the financial literacy levels of MSMEs, and discuss ways in which financial education can help them to understand their funding options, from access to credit through the banking sector to innovative avenues such as crowd-funding.

**Moderator**      **José Alexandre Cavalcanti Vasco**, Director of Investor Education, CVM, Brazil

- Speakers**
- **Erik Berwart**, Head of Inclusion and Financial Education, Financial Markets Commission, Chile
  - **Sarjito Sarjito**, Deputy Commissioner, Financial Education and Consumer Protection, Financial Services Authority of Indonesia
  - **Hugo Roth**, National Manager of Financial Education, Micro and Small Business Support Service (SEBRAE), Brazil

**11:45 – 12:15**      **Coffee break**

12:15 – 13:30

**Session 2 – How much credit is too much? Exploring the causes and potential solutions to problem debt**

Whilst access to credit remains an issue for many, others have many potential sources of borrowing, and face the risk of becoming overindebted. Digital loan offerings, credit cards and overdraft facilities can meet the needs of consumers, but they can also pave the way to problem debt. This session will ask whether we can identify those consumers most vulnerable to becoming overstretched, and ask how education and regulation can foster access while ensuring safe use.

**Moderator** **Adele Atkinson**, Senior Policy Analyst, Insurance, Private Pensions and Financial Markets Division, OECD

- Speakers**
- **Sue Lewis**, Independent Board Member and consultant, stl consultants, United Kingdom
  - **Laura Higgins**, Senior Executive Leader, Australian Securities and Investments Commission
  - **Adriana da Camara Tavares de Medeiros**, Analyst, Department for Financial Citizenship Promotion, Central Bank of Brazil

13:30 – 14:30

**Lunch**

14:30 – 15:45

**Session 3 – Aiming high in a digital world: the dual role of FinTech innovations in improving financial access and financial education**

FinTech and digitalisation can support financial inclusion. They also facilitate the development of tools that can help consumers manage their money better, whether it is credit, saving for retirement or investing. What can policy makers do to ensure that these benefits are attained, while consumers are also aware of the possible risks? This session will present innovative personal financial management tools and look at the broader implications of digitalisation for financial education.

**Moderator** **Mariela Zaldívar Chauca**, Deputy Superintendent, Superintendency of Banks, Insurance and Private Pensions, Peru

- Speakers**
- **Jill Tan**, Head of Communications and Resources, Investor and Financial Education Council, Hong Kong, China
  - **Nadia Linciano**, Head of Economic Studies Unit, Italian Companies and Exchange Commission
  - **Diego Perez**, Executive Director, Fintech Association of Brazil

15:45 – 16:15

**Coffee break**

**16:15 – 17:00 In the chair – Pension reform and the role of financial education**

Ensuring the long-term financial security of individuals from all walks of life remains a policy challenge. This special session focuses on the design and implementation of pension reforms, exploring their implications for all adults, including the self-employed, entrepreneurs and those with varied working lives, and considers the required response in terms of financial education.

**Moderator** **Flore-Anne Messy**, Head of the Insurance, Private Pensions and Financial Markets Division, OECD; Executive Secretary of the OECD/INFE

**Speakers**

- **Eduardo Fraga**, Superintendence of Private Insurance (SUSEP), Brazil
- **Celestyna Galicki**, Senior Research Analyst, Commission for Financial Capability, New Zealand

**17:00 – 17:30 Research spotlight – Aiming high: the power of financial education**

**Annamaria Lusardi**, Denit Trust Chair of Economics and Accountancy at the George Washington University School of Business (GWSB), Director of GWSB's Global Financial Literacy Excellence Center; and Chair of the OECD/INFE Research Committee

**17:30 – 19:00 Cocktail hosted by CVM (1<sup>st</sup> floor Foyer - Othon Palace Hotel)**

# PROGRAMME | DAY 2

09:30 – 10:00 Registration and welcome refreshments

10:00 – 11:15

**Session 4 – Don't be an easy target: teaching young people to limit impulsive spending, manage credit and look beyond immediate needs**

Young people have lower financial literacy, and they are also the “connected generation”. Digital finance provides young people with many opportunities for cashless spending, but young people also display more limited self-control and low risk aversion, and they can be more prone to succumb to society/peer pressure to spend as well as be the object of aggressive credit marketing online. What can financial education do to teach sound habits to the next generations?

**Moderator**

**Lyndwill Clarke**, Head of Department: Consumer Education, Financial Sector Conduct Authority, South Africa

**Speakers**

- **Gloria Caballero Núñez**, Deputy Director, Financial Education, National Securities Market Commission, Spain
- **Marcelo Junqueira Angulo**, Coordinator, Department for Financial Citizenship Promotion, Central Bank of Brazil
- **Pedro Garza Lopez**, Deputy Manager, Financial Education, Bank of Mexico

11:15 – 11:45

**Research spotlight – National strategy implementation in LAC**

**Diana Mejía**, Senior Specialist in Productive and Financial Development, Latin American Development Bank

11:45 – 12:15

**Coffee break**

12:15 – 12:35

**Keynote – Financial Education in an interconnected world: how national policies benefit from global insights**

**Ludger Schuknecht**, OECD Deputy Secretary-General

12:35 – 13:00

**Highlights and closing remarks**

- **Flore-Anne Messy**, OECD
- **Carlos Rebelo**, CVM, Brazil

# 3<sup>rd</sup> meeting of the OECD/INFE LAC Regional Network

11 October, 14:30 - 16:30

**13:30 – 14:30**     **LAC networking lunch**

**14:30 – 16:30**     **LAC Regional Network meeting**

Simultaneous interpretation English <> Spanish.

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Meeting and lunch open to all representatives of public authorities from **LAC**.

## ■ About the OECD/INFE LAC Regional Network

Under the aegis of the OECD/CVM Centre on Financial Education and Literacy in Latin America and the Caribbean (the Centre) and of the OECD/INFE, the OECD/INFE LAC Regional Network was created in 2016 to support members of the OECD/INFE from LAC in designing and implementing their financial education policies and programmes.

The Centre promotes efficient financial education in LAC through a range of activities including meetings, surveys, mutual learning through peer reviews, and research. Its activities build on the work of the OECD/INFE and include methodologies for collecting qualitative and quantitative data; policy analysis; instruments; and research.

Find out more: <http://www.oecd.org/finance/financial-education/oecd-cvm-financial-education.htm>

# Biographies | DAY 1

## Welcome remarks – Setting the scene



**André Laboul**, Senior Counsellor, Directorate for Financial and Enterprise Affairs, and Special Advisor to the G20 Sherpa, OECD; and Chair of the OECD/INFE

André Laboul is the Special Financial Advisor to the OECD G20 Sherpa and Deputy to OECD G20 Finance Deputy, covering financial issues related to G20, G7 and APEC, and the OECD Coordinator for infrastructure, in charge inter alia of the new OECD project on Strategic Policies for Sustainable Infrastructure involving 17 OECD Directorates and agencies.

He is the Secretary General of the International Organisation of Pension Supervisors, and the Senior Counsellor to the OECD's Directorate for Financial and Enterprise Affairs. Mr Laboul is also the Chairman of the International Network on Financial Education (INFE) and the Managing Editor of the Journal of Pension Economics and Finance, edited by Cambridge University Press. Mr Laboul is both an Economist and a Lawyer, with degrees from the universities of Liège and Louvain-La-Neuve.

## Session 1 – Productive credit: Access to credit and financial literacy for MSMEs and potential entrepreneurs



**José Alexandre Cavalcanti Vasco**, Director of Investor Education, CVM, Brazil

Mr. Vasco joined CVM in 1997 and became the Director of the Investor Protection and Assistance Office in 2005. He is Chairman of IOSCO Committee 8 and also a member of the G20/OECD Task Force on Financial Consumer Protection.

Over the course of his career, Mr. Vasco has helped to launch numerous financial literacy programmes and initiatives that have streamlined and made more accessible investor education programmes in Brazil. These include the Advisory Committee of Education, launched in 2006 to bring together the major representative bodies of the Brazilian capital markets to spearhead educational projects for investors, journalists, professors, and judges; CVM's new investor portal ([www.portaldoinvestidor.gov.br](http://www.portaldoinvestidor.gov.br)), which has become an essential online resource; and CVM's new social media brand ("CVMEducacional"), on Twitter, Facebook, YouTube and LinkedIn. He led the working group that drafted the Brazilian National Strategy for Financial Education (ENEF) and the Brazilian Financial Education in Schools pilot project. In 2014, he coordinated the committee that organized the 1st Money Week in Brazil, an ENEF initiative. His office also launched CVM's Behavioral Sciences Blog and designed CVM's Behavioral Sciences Advisory Board (Deliberation # 720, of 2014), a panel that gathers together psychologists, neuroscientists, anthropologists, designers and educators to deliver scientific advice for CVM policy-makers in the areas of investor and financial education.

Mr. Vasco earned a bachelor's degree in Logistics in 1990 from the Brazilian Naval Academy, a bachelor's degree in Law from Rio de Janeiro State University in 2001, and two master's degrees – one in Business Administration from the Fundação Getúlio, and a second in Science in Law, from Rio de Janeiro State University in 2007.



**Erik Berwart**, Head of Inclusion and Financial Education, Financial Markets Commission, Chile

Erik Berwart is a PhD in Finance, University Lecturer and the Head of Inclusion and Financial Education Department at the Financial Markets Commission (CMF) Chile. During the last 15 years he has been working on government institutions such as The Central Bank of Chile and CMF developing research and policy related work on Risk and Performance attribution, Stress testing and lately financial education. In Financial Education he worked on the CMF's financial education norm, he led the development of a financial education course for universities and have been working on research related to measure the impact of financial education and the differential impacts of diverse ways to perform financial education.



**Sarjito**, Deputy Commissioner, Financial Education and Consumer Protection, Financial Services Authority of Indonesia

Sarjito is Deputy Commissioner for Financial Education and Consumer Protection, Indonesia Financial Services Authority (IFSA).

He holds an Undergraduate Degree in Law specializing in Legal Practitioner from Faculty of Law, University of Indonesia. He also earned his Undergraduate Degree from Faculty of Economics, Gadjah Mada University, and obtained his MBA degree in Finance from Saint Louis University, Missouri, USA.

He has devoted the vast majority of his career in capital market sector. Prior to Financial Education and Consumer Protection, he was Deputy Commissioner for Capital Market Supervision I, IFSA. He was responsible for capital market supervision, especially in the field of regulation, investigation, sanction and appeal, sharia, corporate governance, and accounting standard.

On October 2017, he was appointed as Deputy Commissioner for Financial Education and Consumer Protection, Indonesia FSA. As Deputy Commissioner, he is aiming a higher target on financial literacy and inclusion through the several ongoing initiatives, such as targeted financial education programs, Regional Financial Access Acceleration Team (TPKAD), and Student Saving Account (SIMPEL). In the field of financial consumer protection, he puts forward the improvement of market conduct supervision along with the credibility of consumer protection through revitalization of the IFSA contact center and strengthening the dispute resolution mechanism.

## Session 2 – How much credit is too much? Exploring the causes and potential solutions to problem debt



**Adele Atkinson**, Head of Financial Education - Insurance, Private Pensions and Financial Markets Division, OECD

Adele Atkinson is a senior policy analyst within the OECD Financial Education and Consumer Protection Unit and lead expert on the OECD International Network on Financial Education (INFE) project on Financial Education in the Commonwealth of Independent States. She has almost 20 years' experience of undertaking policy research relating to education, personal finance and social policy. Her work currently focuses on the implementation of financial education policy recommendations, assessing levels of financial literacy of youth and adults and the role of financial education in increasing financial inclusion and supporting migrants, small business owners and other vulnerable groups.

Adele has a PhD from the School of Geographical Sciences at the University of Bristol, UK. Prior to joining the OECD in 2010 she was a research fellow at the Personal Finance Research Centre, University of Bristol.



**Sue Lewis**, Independent Board Member and consultant, stl consultants, UK

Sue is an independent consultant, specialising in financial consumer protection and financial education. She is a Director of the People's Pension, a large UK multi-employer scheme. She is a Trustee of StepChange debt advice charity, the FairBanking Foundation and Surviving Economic Abuse. Sue previously chaired the Financial Services Consumer Panel, an independent statutory body that advises the UK Financial Conduct Authority on consumer issues. Sue's international experience includes representing financial services consumers on EU stakeholder groups, and consultancy assignments for the OECD, Alliance for Financial Inclusion and Asian Development Bank Institute. As a senior UK Treasury official, Sue advised Ministers on financial services policy.



**Laura Higgins**, Senior Executive Leader, Australian Securities and Investments Commission

Laura leads ASIC's Financial Capability team responsible for Australia's National Financial Capability Strategy, fostering collaboration across the government, business, community, education and research sectors to empower Australians to be in control of their financial lives. Laura also manages the MoneySmart Teaching Program, Indigenous Outreach Program and the MoneySmart website. Laura has more than 25 years experience working in education and government policy development and implementation roles. Prior to joining ASIC Laura was a Senior Adviser in the Department of the Prime Minister and Cabinet and in the Department of Education and Training and was Education Manager - Europe (2009-2012) at the Australian Embassy in Brussels. Laura began her career as a teacher and has a Bachelor of Education (Queen's University) and an Honours Bachelor of Arts (University of Waterloo).



**Adriana da Camara Tavares de Medeiros**, Analyst, Department for Financial Citizenship Promotion, Central Bank of Brazil

Adriana Medeiros has been an analyst at the Central Bank of Brazil since 2015, having 18 years experience in the public service. Graduated in nutrition (University of Brasilia/2003), specialist in Health Management (Fiocruz/2010) and in Development Planning and Strategies (ENAP/2018) has interest in behavioral sciences and seeks achievement by contributing to the improvement People's welfare.

She has worked for 4 years in the area of financial education as a lecturer and facilitator in personal finance management courses promoted by the BC to the citizens. Currently integrates the team of the Department of Financial Citizenship promotion that studies the phenomenon of Overindebtedness in Brazil.

### Session 3 – Aiming high in a digital world: the dual role of FinTech innovations in improving financial access and financial education



**Mariela Zaldivar Chauca**, Deputy Superintendent, Superintendency of Banks, Insurance and Private Pension(SBS), Peru

Mariela Zaldivar is the Deputy Superintendent of Market Conduct and Financial Inclusion, SBS Peru, where she has worked since 1998. She is in charge of the Technical Secretariat in the Multisectoral Commission for Financial Inclusion that has designed and implements the National Policy of Financial Inclusion. Ms. Zaldivar represents SBS Peru in the Technical Committee of the OECD/INFE and is a member of its Advisory Board. Ms. Zaldivar is an Industrial Engineer of the “Universidad de Lima”, has a Master in Finance from the “Universidad del Pacífico” (Lima, Peru) and a Master in Public Administration from Syracuse University (US). She participated for one year in the Advanced Studies Program in International Economic Policy Research of the Institute of World Economics (Kiel, Germany).



**Jill Tan**, Head of Communications and Resources, Investor and Financial Education Council, Hong Kong, China

Established in 2012 and supported by Hong Kong's four financial regulators and the Education Bureau, the IFEC is a subsidiary of the Securities and Futures Commission (SFC) dedicated to improving financial literacy in Hong Kong.

Jill is responsible for the development and delivery of mass communication campaigns and initiatives that are designed to raise the financial literacy levels of the Hong Kong people. A wide range of educational content, tools and outreach activities are offered through the IFEC's consumer platform, The Chin Family, to help the general public and target segments such as parents, young adults, working adults, seniors and investors gain the knowledge and competencies to make well-informed financial decisions.

With more than twenty years of Public and Corporate Affairs experience across the Financial, Technology and Education sectors, Jill enjoys working on purpose-driven projects and she is also the Co-Chair of the SFC's Women's Network.



**Nadia Linciano**, Head of Economic Studies Unit, Italian Companies and Exchange Commission (CONSOB)

Nadia Linciano is Head of the Economic Research Unit, Research Department in Consob. She graduated from York University (UK) and from University of Naples Federico II with a D.Phil. in Economics. She was adjunct professor in Lecce (1995) and in Bari (1996-1997) and currently in LUISS and LUMSA (Rome). Her work includes several papers in the areas of economics and regulation of financial markets, published in Italian and international journals. Her research interests include: behavioral finance; household investment choices; consumer protection; financial education; corporate governance; FinTech; sustainable finance. She participates in ESMA, IOSCO and OECD Task forces working on systemic risks and consumer protection and is a Bureau member of the OECD Task Force on Financial Consumer Protection. She currently coordinates the following CONSOB Reports: Report on Corporate Governance of Italian Listed Firms and Report on Investment Choices of Italian Households. She is referee for Italian and English Journals.

#### In the chair – Pension reform and the role of financial education



**Flore-Anne Messy**, Head of the Insurance, Private Pensions and Financial Markets Division, OECD; Executive Secretary of the OECD/INFE

Flore-Anne is Head of the Insurance, Private Pensions and Financial Markets Division at the OECD. The division covers financial markets, public debt management, insurance, private pensions, long-term and sustainable investment and financing in SME and Infrastructure as well as financial literacy, financial consumer protection and financial inclusion issues.

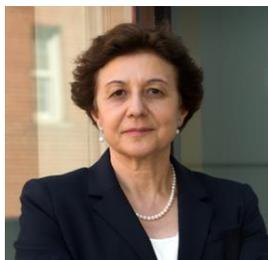
She joined the OECD in June 2000 to develop the activities of the Secretariat for the Insurance and Private Pensions Committee (IPPC). Starting in 2010 she has been steering the work of the OECD financial education unit (including the OECD/INFE and PISA financial literacy exercises) and subsequently the OECD financial consumer protection activities (including the G20/OECD Task Force on Financial Consumer Protection and FinCoNet). Prior to the OECD she worked at Deloitte Touche Tomatsu Audit Paris, in the banking and insurance fields. She graduated from the Institute of Political Studies of Paris and received her thesis in international economics from University Pantheon-Sorbonne of Paris in 1998.



**Celestyna Galicki**, Senior Research Analyst, Commission for Financial Capability, New Zealand

Celestyna Galicki is the research lead for the Commission's 2019 Review of Retirement Income Policies. She also manages the Financial Capability Barometer Survey - a study of financial behaviour and attitudes of New Zealanders and assists the Workplace Education Team in designing the evaluation of workplace financial education courses. Celestyna completed her PhD in 2018 at the University of Auckland (New Zealand), focusing on designing institutions and processes for inclusion of under-represented groups.

## Research spotlight – Aiming high: the power of financial education



Annamaria Lusardi is the Denit Trust Endowed Chair of Economics and Accountancy at the George Washington University School of Business (GWSB). Moreover, she is the founder and academic director of GWSB's Global Financial Literacy Excellence Center. She also taught at Dartmouth College, Princeton University, the University of Chicago Harris School of Public Policy, the University of Chicago Booth School of Business, and Columbia Business School. From January to June 2008, she was a visiting scholar at Harvard Business School. She holds a Ph.D. in Economics from Princeton University.

Dr. Lusardi has won numerous research and other awards. The more recent ones include delivering the Kahneman Lecture at the 2019 annual meeting of Economic Psychology and Behavioral Economics (IAREP/SABE), the 2018 Ketchum Prize from FINRA Investor Education Foundation, the 2017 Skandia Research Award on Long-Term Savings (awarded in Sweden), the 2015 Financial Literacy Award from the International Federation of Finance Museums (awarded in China), and the 2013 William E. Odom Visionary Leadership Award. In 2018, she received an honorary degree of Doctor of Science (Economics and Business Administration) from the University of Vaasa in Finland. In 2019, she was included in the Forbes list of the 100 successful women in Italy.

Dr. Lusardi chaired the Programme for International Student Assessment (PISA)'s Financial Literacy Expert Group. She also chairs the OECD/International Network on Financial Education's Research Committee. In 2009, she served as a faculty advisor for the Office of Financial Education of the U.S. Treasury. In August 2017, she was appointed Director of the Financial Education Committee in charge of designing the national strategy for financial literacy in Italy.

# BIOGRAPHIES | DAY 2

## Session 4 – Don't be an easy target: teaching young people to limit impulsive spending, manage credit and look beyond immediate needs



**Lyndwill Clarke**, Head of Department: Consumer Education, Financial Sector Conduct Authority, South Africa

Lyndwill Clarke is the Head of Consumer Education at the Financial Sector Conduct Authority (FSCA), a position he's held since 2011. He has a Senior Teachers Diploma, Bachelor of Science, Bachelor of Education and Master of Education degrees from the University of the Western Cape, South Africa. He served as a Teacher of Mathematics and Curriculum Adviser, and Chief Education Specialist at the Western Cape Education Department and National Department of Basic Education, respectively, before joining the then Financial Services Board as a Senior Project Manager in 2006.

Lyndwill is a member of the Advisory Board, the Technical Committee and the various Working Groups of the OECD's International Network on Financial Education (INFE). He is also a member of IOSCO's Committee 8 on Retail Investor Education. He further is the former Chairperson of the Consumer Financial Education Technical Committee of the Committee for Insurance, Securities and Non-banking Authorities (CISNA). CISNA facilitates the development and implementation of a harmonised, risk based regulatory framework for member states in Southern African Development Community (SADC).



**Gloria Caballero Núñez**, Deputy Director, Financial Education, National Securities Market Commission - CNMV, Spain

Gloria Caballero Núñez holds a degree in Economics and Business Administration from the Universidad Autónoma de Madrid.

Her professional career has been with the CNMV, where she started in 1994. Until 2012, she held positions, including Assistant Director of the Supervision Department, related to the supervision of credit institutions and investment service firms, specifically, the solvency and rules of conduct of these entities and their marketing of investment products.

Since then, she is the Assistant Director of the CNMV's Financial Education Department and part of the working group of the Spanish Financial Education Plan. She is also a member of IOSCO's Committee 8 on investor protection and financial literacy.



**Marcelo Junqueira Angulo**, Coordinator, Department for Financial Citizenship Promotion, Central Bank of Brazil

Marcelo graduated in business administration in 2001 (FGV/EAESP). In 2010, he has joined the Central Bank of Brazil, working in credit unions and non-bank financial institutions supervision. Since 2013, Marcelo coordinates a team at the Department for Financial Citizenship Promotion. Currently, his main assignment is to foster financial consumer education initiatives at financial service providers.



**Pedro Garza Lopez**, Deputy Manager, Financial Education, Bank of Mexico

Pedro Garza is an economist with a bachelor's degree from the Instituto Tecnológico Autónomo de México (ITAM). He also has a master's degree in international relations with a specialty in economic policy from Columbia University. He is currently Deputy Manager of Financial Education, having served previously at the central bank as Deputy Manager for Social Outreach, as Chief of the External Relations Unit, and as an economist in the departments of Analysis of Public Finances and of Prices.

He is a frequent speaker in Mexico on central banking topics.

### Research spotlight – National strategy implementation in LAC



**Diana Mejía**, Senior Specialist in Productive and Financial Development, Latin American Development Bank

Diana Mejía is a Senior Specialist in Productive and Financial Development at CAF. Prior to this position, she worked for the Central Bank of Colombia where she was Director of Economic and Financial Education and Director of Institutional Communication, among other functions. She is an economist with a master's degree in economics from Universidad de los Andes in Bogota, Colombia and has a master's degree in public administration from the Kennedy School of Government at Harvard University. In her work experience she has participated in various projects on financial inclusion and financial education in Latin America including projects that measure the financial capabilities of the population in various countries of the region, as well as having advised national governments on the design and implementation of national strategies on financial inclusion and financial education. She has also led projects on innovation, productivity and technical and vocational education and training in several countries in Latin America. She has authored several publications on the subject.



**Ludger Schuknecht**, OECD Deputy Secretary-General

Ludger Schuknecht took up his duties as OECD Deputy Secretary-General on the 3rd of September 2018. He employs his extensive experience in international economic policy and decision-making to promote the OECD efforts on sustainable development, growth, and “better policies for better lives”.

Mr. Schuknecht previously worked at the German Federal Ministry of Finance, where he held the position of Chief Economist. He advised the Minister on fiscal and economic policy issues and the international economy. He was also responsible for coordinating the finance track of the G20 process and worked closely alongside the OECD on programs such as the Compact With Africa, the promotion of OECD codes, and digital taxation.

He has had a long career in international organisations. Assignments included Senior Advisor at the European Central Bank, where he worked on fiscal policies, monetary policy decision-making and European policy coordination, the World Trade Organisation and the International Monetary Fund.

Mr. Schuknecht studied Economics at LMU Munich University (Germany, George Mason University (United States), where he received an MA, and at the University of Konstanz (Germany) where he got his PhD. His research focuses on fiscal policies and its linkages to the financial sector and the international economy.