



EBA virtual panel

Digital financial education and literacy in the Covid-19 context

30 September – 15.00-17.00 CET

BIOGRAPHIES



José Manuel Campa

Chairperson, EBA

José Manuel Campa, is the Chairperson of the European Banking Authority (EBA). He was appointed in March 2019 and is serving a renewable five-year term. He represents the Authority and by chairing the meetings of the Board of Supervisors and of the Management Board, he steers the strategic direction of the Authority.

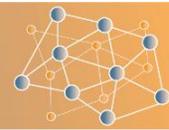
From 2015 and prior to this appointment, Campa served as Global Head of Regulatory Affairs, for the Grupo Santander. Prior to that, he was Professor of Finance and Economics at IESE Business School.

Between 2009 and 2011, Campa served as Secretary of State for the Economy in the Ministry of Economy and Finances of Spain. He was a member of the Financial Stability Board, the board of the European Financial Stability Facility, the Economic and Financial Committee and alternate governor in multilateral financial institutions. He has served in the Expert Group, chaired by Mr. Erkki Liikanen, evaluating policy recommendations on structural reforms for the European Banking industry.

He has also taught at the Stern School of Business of New York University and at Columbia University. He has been Research Associate at the National Bureau of Economic Research and Research Fellow at the Center for Economic Policy Research. Mr. Campa has also been a consultant to a large number of international organizations, including the International Monetary Fund, the Inter-American Development Bank, the Bank of International Settlements in Basel, and the European Commission.

He has served on the boards of Prime Collateralised Securities (PCS) Europe, Bruegel, and General de Alquiler de Maquinaria.

José Manuel Campa holds a Ph.D. and a master degree in economics from Harvard University and a Licenciatura in law and in economics from the Universidad de Oviedo.

**Francois-Louis Michaud**

Executive Director, EBA

François-Louis Michaud is the Executive Director of the European Banking Authority. He was appointed on 1 September 2020 for a five-year renewable term.

Since March 2014, he had been a Deputy Director General at the European Central Bank, with responsibilities in the Single Supervisory Mechanism (SSM) first for horizontal and specialised topics, then for the supervision of the largest European banks.

Previously, whilst a Deputy Director at France's Autorité de Contrôle Prudentiel et de Résolution, he had been closely involved in the preparations for the SSM since 2012. From 2005 to 2009 he worked at the Bank for International Settlements before on the global financial system's vulnerabilities and served as the Secretary to the Markets Committee, a forum for central banks' market operations officials.

He started his career at Banque de France in 1996, where he held various roles in banking supervision, policy and financial stability, before being seconded to the Federal Reserve Bank of New York from 2004 to 2005.

He graduated in Economics, Finance, and Philosophy.

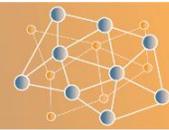
**Eva Maydell**

Member of the European Parliament

Eva Maydell is a Member of the European Parliament. She is President of the largest organisation of associations and civil societies in Europe – European Movement International, vice-president of SME Europe as well as initiator and co-founder of Education Bulgaria 2030.

Maydell's priorities focus on enhancing skills-creation and the use of innovation and technologies, supporting entrepreneurs and investments in Europe. In the European Parliament, she is a member of the Committee on Industry, Research and Energy as well as the Committee on Economic and Monetary Affairs.

Eva Maydell was the main Parliament rapporteur on the Regulation on charges on cross-border payments as well as several legislative files, part of the Digital Single Market Strategy – the e-Privacy Regulation, the Directive for the supply of digital content, the Regulation on portability, Digitising European industry and the European cloud initiative. She was also rapporteur for the EPP Group on the implementation of the European Fund for Strategic Investments, the New Skills Agenda and the Influence of technology on the future of the financial sector. Amongst others, her work has been recognized by the Financial Times, which included her in the „New Europe 100“. Mrs. Maydell is also part of the European Forbes 30 under 30 list. She was awarded the “MEP of the Year” Award twice.

**Annamaria Lusardi**

Professor of Economics and Accountancy at the George Washington University School of Business (GWSB)

Annamaria Lusardi is University Professor 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. Previously, she was the Joel Z. and Susan Hyatt Professor of Economics at Dartmouth College, where she taught for twenty years. She has also taught at 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 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 2018 Oscar and Shoshana Trachtenberg Prize for Faculty Scholarship, 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 from the Jump\$tart Coalition for Personal Financial Literacy. 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 has served in several policy roles. In 2009, she worked for the Office of Financial Education at the U.S. Treasury. In 2017, she was appointed Director of the Financial Education Committee in charge of designing the national strategy for financial literacy in Italy.

**Marcel Haag**

Director for Horizontal Policies, European Commission (DG FISMA)

He is currently Director for Horizontal policies at the Directorate-General for Financial Stability, Financial Services and Capital Markets Union.

Marcel Haag studied law at the universities of Freiburg, Bonn, Strasbourg and at the EUI in Florence and qualified as a judge in Düsseldorf.

After a short stint in business, he joined the European Commission and worked in different Commission services. Until the summer of 2020 Mr Haag served as a Director for policy coordination in the Secretariat-General of the Commission.

**Dr. Dirk Haubrich**

Head of Conduct, Payments and Consumers, EBA

Dr Dirk Haubrich is Head of Conduct, Payments and Consumers at the European Banking Authority (EBA). Dirk leads the EBA's work on payment services, electronic money; deposit guarantee schemes; anti-money laundering; and consumer protection, including financial education.

Previously, Dirk held roles across the private, academic and public sectors, with consulting firm Accenture, University College London, the University of Oxford, the UK Prime Minister's Strategy Unit, the UK Electoral Commission; and the UK Financial Conduct Authority.

He holds academic degrees in business economics, politics and philosophy.

**Monique Goyens**

Director General, The European Consumer Organisation (BEUC)

As Director General of BEUC, Monique represents 44 independent national consumer associations in 32 European countries, acting as a strong consumer voice in Brussels, ensuring that consumer interests are given weight in the development of policies and raising the visibility and effectiveness of the consumer movement through lobbying EU institutions and media contacts.

As a consumer expert and advocate, and on behalf of BEUC, Monique is currently member of the EU High Level Forum for the Capital Market Union. She is a member of the sub-group on Artificial Intelligence, Connected Products and other new Challenges in Product Safety (2020), an effective member of the Euro Retail Payments Board, a member of the expert group on "trade agreements" (2018-2019) and Vice-Chair of the European Advisory Board of the Open Society Foundations. She was a member to the expert group on "Online Disinformation" (2018).

In her capacity as BEUC Director General, Monique is currently EU co-chair of the [Transatlantic Consumer Dialogue](#) (TACD) a network of EU and US consumer organisations, and she also represents BEUC at [Consumers International](#), the international consumer organisation.

Apart from championing consumer' rights, Monique's passions/challenges are her family & cooking for friends.

**Wim Mijs**

Chief Executive Officer, European Banking Federation (EBF)

Wim Mijs (1964) was appointed Chief Executive Officer of the European Banking Federation in 2014. Between 2007 and 2014 Wim served as CEO of the Dutch banking association NVB. During this tenure he transformed the NVB into a modern industry association, positioning it as the key representative of the banking sector in the wake of the financial crisis.

Wim studied law at the University of Leiden in the Netherlands, specialising in European and International law. After his studies he worked at the International Court of Arbitration at the Peace Palace in The Hague.

In 1993 he joined ABN AMRO in Amsterdam before moving to Brussels to head up the bank's EU liaison office. Wim moved back to The Hague in 2002 where he became the Head of Government Affairs for ABN AMRO.

Wim is a member of the Advisory Board of the BBVA Center for Financial Education and Capability, the Industry Chair of the European Parliamentary Financial Services Forum and member of the Advisory board of Leiden Law School.

Between 2011 and 2018, Wim held various institutional roles within the international and European financial/banking community: chairman of the International Banking Federation; chairman of the Executive Committee of the EBF; and chairman of the Board of Euribor, now known as the European Money Market Institute.

Wim is married and has two children.