

3 March 2020

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# EBA Financial education conference

## 27 March 2020, Tour Coeur défense, Paris

### *Draft programme*

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8.30 - 9.00

Welcome & registration

9.00

Keynote/welcome speech

José Manuel Campa, Chairperson, EBA

9.15 - 9.30

Keynote speech

Stéphanie Yon-Courtin, Vice-Chair of the Economic and Monetary Affairs (ECON Committee and substitute of the Internal Market and Consumer Protection (IMCO), Member of the European Parliament.

9.30 – 9.45

Insights – Financial education and European policy

Presentation of the EBA new report on financial education by Dr. Dirk Haubrich, Head of Conduct, Payments and Consumers, EBA

9.45-11.00

## PANEL DISCUSSION 1: Financial education and consumer protection

*The objective of this session is to exchange views on the importance of financial education in the EU and provide examples on its concrete application and the way to address some of the existing challenges linked to consumer protection. It would allow the EBA to gather further input on how to exercise its coordinating mandate in Europe.*

Moderator: Dr. Dirk Haubrich, Head of Conduct, Payments and Consumers, EBA

- Eric Ducoulombier, Head of Unit, Retail Financial Services (DG FISMA), European Commission
- Maria Lucia Leitão, Head of Conduct Supervision Department, Banco de Portugal and Chair of FinCoNet
- Aleksandra Mączyńska, Executive Director, Better Finance
- Wim Mijs, CEO, European Banking Federation

11.00 - 11.45

## Coffee break

11.45

## Insights – Financial education and innovation

### *Keynote*

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

12.00-13.00

## PANEL DISCUSSION 2: Role of financial education in the digital age

*This session will focus on the impact of digitalisation in financial education in a fast-paced environment, exploring the changes affecting the financial services, the risks and opportunities for consumers following the emergence of crypto-assets, advanced analytics and big data as well as cybersecurity matters. This session would support the EBA in identifying further actions in the field of financial education.*

Moderator: Slavka Eley, Head of Banking Markets, Innovation and Products, EBA

- JUDr. Alex Ivančo, Ph.D. Director, Ministry of Finance of the Czech Republic
- Mark Béguery, Director Economic and Financial Education, Banque de France
- Goran Maric, CEO, Three coins
- Martin Schmalzried, Senior Policy and Advocacy Manager, COFACE-Families Europe and member of the EBA Banking Stakeholder Group
- Lidia del Pozo, Director of Community Investment Programs and responsible of the Global Financial Education Program, BBVA

13.00-14.00

## Lunch break

14.00

## Insights – Child & Youth

### *Keynote*

Lukas Menkhoff, University of Koblenz-Landau, Department of Economics; German Institute for Economic Research (DIW Berlin)

14.15-15.15

## PANEL DISCUSSION 3: Financial education at schools

*This session will explore the challenges the young generations are facing in the context of increasing financial risks, sophisticated financial products and present concrete cases and the role of public authorities to empower youth and strengthen their participation in public life, notably via school. It would allow the EBA to gather further input to emphasize the importance to develop more coordinated actions between ministries or finance or in charge of education and financial supervisory authorities.*

Moderator: Maria Demertzis, Deputy Director, Bruegel

- Michel Magnier, Principal Adviser for Cross-sectoral Cooperation, Directorate-General for Education, Youth, Sport and Culture (DG EAC), European Commission
- Olaf Simonse, Head, Money Wise Platform, Ministry of Finance of the Netherlands and Vice Chair, OECD/INFE
- Magda Bianco, Head of the Consumer Protection and AML Directorate, Banca d'Italia
- Salvatore Nigro, CEO, Junior Achievement Europe
- Philip List, Director Financial Literacy Park, Erste Group

15.15-15.45

## Coffee break

15.45

## Insights – Ageing financial consumers

### *Keynote*

Annamaria Lusardi, George Washington University - Department of Accountancy; National Bureau of Economic Research (NBER) (Invited)

16.00-16.50

## PANEL DISCUSSION 4: Understanding issues and challenges faced by older financial consumers

*In a context where Europe is confronted with an ageing population and the number of elderly is set to reach 29% of the total EU population by 2050, this session will present some of these key issues and challenges and proposed solutions to overcome them. This session would allow the EBA to have a better understanding of the risks that some financial consumers could incur.*

Moderator: Prof. Dr. Tabea Bucher-Koenen, Chair of Financial Markets, University of Mannheim and head of the ZEW International Finance and Financial Management Research Department (Invited)

- Fernando Tejada, Director of the Conduct Market and Claims Department, Banco de España
- Therése Wieselqvist Ekman, Head of Financial Education, Swedish Supervisory Authority
- Olivier Jérusalmy, Senior research and advocacy officer, Finance Watch
- Anne Sophie Parent, Secretary General, AGE Platform
- Chris De Noose, Managing Director, European Savings Banks Group

16.50-17.00

## Highlights and concluding remarks

- Keynote: Piers Haben, Director of Banking Markets, Innovation and Consumers, EBA

## Networking drink