



Programme of the 6th Financial Education Project
‘Financial education in a context of transition towards sustainability’
(subject to updating)

Venue: Centro Cultural Fundación Unicaja de Málaga (Palacio Episcopal)

Link to access the sessions: <https://edufinetcongress.com/>

Wednesday, 15 November:

- 09.30-0950 h **Opening**
Proyecto Edufinet
Funcas Educa
Fundación Unicaja
Unicaja Banco
- 09.55-10.45 h **First session:** *15 years of the first Financial Education Plan: a review of the trajectory of the different Plans and future challenges*
M^a Eugenia Cadenas (CNMV)
- 10.50-11.45 h **Second session:** *Human rights, education and financial education*
Rafael Estrada (university professor at several institutions in Mexico and research professor at Instituto Universitario de Investigación Ortega y Gasset in México)
- 11.45-12.05 h **Break**
- 12.10-13.00 h **First colloquium:** *Theory vs. real world: why are bad financial decisions still being made if the general level of financial literacy has increased?*
Moderador: Ángela Callejón (University of Málaga)
Luis Viceira (University of Harvard)
Mónica Malo (CECA)
Francisca García (UNED/University of Málaga)
- 13.05-13.55 h **Third session:** *An economic training programme from the Bank of Spain*
M^a Carmen Sánchez (Bank of Spain)
- 16.45-17.35 h **Fourth session:** *The sustainability of pension systems*
José M. Jiménez (Instituto Santalucía)
- 17.40-18.30 h **Fifth session:** *Family businesses and family protocols: the importance of financial education*
María Enciso Alonso-Muñumer (University Rey Juan Carlos)
- 18.35-19.25 h **Second colloquium:** *ESG: What do the perspectives of supervisors and financial services users have in common?*
Moderator: Eugenio Olmedo (University of Málaga)
Joe McGrath (University College de Dublín)
Carmen de Vivero (University of Málaga)
José María López (Edufinet)



19.30-20.20 h **Sixth session:** *Assessing the experimental trajectory of financial education. A systematic review*
Gonzalo Llamosas (University of Málaga)

Thursday, 16 November:

09.30-10.20 h **Seventh session:** *Corporate codes of ethics and financial education*
Daniel Coronas (University of Málaga)

10.25-11.15 h **Third colloquium:** *The Montes and financial education*
Moderator: Manuel García (Fundación Unicaja)
Ramón Alba (PRESEA)
Ana Soto (CrediMonte)
Santiago Gil (Fundación Montemadrid)

11.15-11.35 h **Break**

11.40-12.30 h **Eighth session:** *Financial literacy, tax ethics and tax compliance: a theoretical and statistical approach*
José M. Domínguez, Carmen Molina and Ana Patricia Montes (University of Málaga)

12.35-13.25 h **Ninth session:** *The impact of banking laws on the social and politic evolution of Spain*
Antonio Romero (CECA)

13.30-14.20 h **Tenth session:** *An analysis of the topics issued through Facebook by financial institutions*
Inmaculada Rabadán (University of Huelva)

17.35-18.25 h **Eleventh session:** *The importance of financial education in times of climate change and natural disasters*
Félix Villalba and Belén Salas (University of Málaga)

18.30-19.20 h **Twelfth session:** *Common topics in financial education and training of junior athletes*
Juan Carlos Bonilla (Edufinet)

19.25-20.15 h **Fourth colloquium:** *Monetary policy and its struggle to contain inflation levels not seen in the last three decades: possible consequences*
Moderator: Mariam Salvador (University of Navarra)
Ignacio Fernández-Montes (Instituto Español de Analistas)
Jon Aldekoa (Instituto Juan de Mariana)
José Antonio Muñoz (Analistas Económicos de Andalucía)

Friday, 17 November:

09.30-10.20 h **Fifth colloquium:** *Financial education and sustainability*
Moderator: Andrés González (Academia de Ciencias Sociales y del Medio Ambiente de Andalucía)
Clara Plata (Smart City Cluster of Málaga)
Mercedes Luque (University of Cordoba)



- Estefanía Lorente (Deloitte)
- 10.25-11.15 h **Thirteenth session: Cryptocurrencies and cybercrime: National Police perspective**
Román Izquierdo (National Police)
- 11.15-11.35 h **Break**
- 11.40-12.30 h **Fourteenth session: Notaries and financial education**
Antonio Chaves (notary public)
- 12.35-13.25 h **Fifteenth session: Sustainability management: a legal view**
Joan Roca (RocaJunyent)
- 13.30-14.20 h **Sixteenth session: The constant (and growing) digitization of finance: from ATMs to Artificial Intelligence**
Javier Porras (Unicaja Banco)
- 14.20-14.30 h **Closing**
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