



## PROGRAMME OF THE EDUFINET FINANCIAL EDUCATION INTERNATIONAL CONGRESS *(latest update)*

**Venue:** Unicaja Banco Assembly Hall, Avda. de Andalucía, 10-12

### **Thursday, 22 November 2018**

08:15h - 09:00h	Registration
09:00h - 09:45h	<b>Institutional Opening Ceremony</b> <i>Braulio Medel</i> (Chairman of Fundación Unicaja) <i>Victorio Valle</i> (Vice Chairman of Unicaja Banco) <i>Carlos Ocaña</i> (General Director of Funcas) José M. Domínguez (Head of the Edufinet Project)
09:45h - 10:00h	Recess
10:00h - 10:55h	<b>Inaugural session</b> Speakers: <i>Julio Gil</i> (Head of the Division of Relations with Banking Customers of the Bank of Spain) <i>Gloria Caballero</i> (Deputy Director of Financial Education of the CNMV) Chair: <i>Victorio Valle</i> (President of the Advisory Board of Funcas)
10:55h - 11:15h	Break
11:15h - 12:10h	<b>1<sup>st</sup> session: ‘The level of financial knowledge of the Spanish population after the financial crisis’ (Subject: Level of financial education).</b> Speakers: <i>Elisa Chuliá</i> (Associate Professor at the Faculty of Political Science and Sociology at the UNED –National Distance Education University) <i>Verónica López</i> (Consultant of the Area of Applied Economics at Analistas Financieros Internacionales) <i>Andrea Carreras-Candi</i> (EFPA) <i>Juan Aguirre</i> (azValor) Chair: <i>Fernando Pampillón</i> (Professor of Applied Economics at the UNED)
12:10h - 12:15h	Recess
12:15h - 13:10h	<b>2<sup>nd</sup> session: ‘Transmitting knowledge of a financial nature: methodology, stimuli to learning and areas for improvement’ (Subject: Didactics and methodology of financial education).</b> Speakers: <i>Laura Hospido</i> (Economist at the Directorate General of Economics and Statistics of the Bank of Spain) <i>Félix Domínguez</i> (Associate Professor at the University of Zaragoza) <i>Miguel González</i> (Professor of Economic Policy at the University of Granada) Chair: <i>Sergio Corral</i> (General Director of Fundación Unicaja)



13:10h - 13:15h	Recess
13:15h - 14:10h	<p><b>3<sup>rd</sup> session: ‘Measuring the economic return to society of a financial education project: main variables to take into account’ (Subject: Effects of financial education programs).</b></p> <p>Speakers: <i>Noelia Cámara</i> (Research economist on Financial Inclusion at BBVA Research) <i>Rafael López</i> (CEO of Analistas Económicos de Andalucía) and <i>Victoria Romero</i> (Edufinet) <i>Agustín Molina</i> (Professor of Applied Economics at the University of Almería), <i>Francisco J. Oliver</i> (Lecturer at the department of Economics and Business of the University of Almería), <i>Almudena Guarnido</i> (Associate Professor at the Department of Economics and Business of the University of Almería) and <i>Ignacio Amate</i> (Associate Professor at the Department of Economics and Business of the University of Almería) Chair: Ana Lozano (Professor of Fundamentals of Economic Analysis at the University of Malaga)</p>
14:10h - 14:15h	Recess
14:15h - 15:00h	<p><b>Roundtable discussion: ‘Financial education from the point of view of the media’</b></p> <p>Speakers: <i>Gumersindo Ruiz</i> (Professor of Economic Policy at the University of Malaga) <i>Alejandro Menéndez</i> (Professor of Financial and Tax Law at the University of Valladolid) <i>Carlos Hernanz</i> (El Confidencial) <i>Nicolás M. Sarriés</i> (Expansión) <i>Cristina Triana</i> (El Economista) Chair: Pedro Fernández (Trustee of Fundación Unicaja)</p>
16:30h - 17:30h	<p><b>4<sup>th</sup> session:</b></p> <p><b>‘A good way to transmit financial knowledge: ideas and teachings of the main actors in good financial education practices’ (Subject: Good practices in financial education programs).</b></p> <p>Speakers: <i>José María López</i> (Edufinet) <i>Fernando Zunzunegui</i> (Lecturer of Financial Market Law at University Carlos III de Madrid) <i>Antonio Argandoña</i> (Emeritus Professor of Business Economics and Ethics at IESE) Chair: Alberto Ruiz (Ph. D. in Law and in Economic and Business Sciences by the University of Malaga)</p>
17:30h - 17:35h	Recess
17:35h - 18:55h	<p><b>5<sup>th</sup> session: ‘Is a high level of knowledge of financial issues sufficient to make a good financial decision? Financial literacy, cognitive bias and influence of the environment (Subject: Decision-making. The psychology of financial decisions).</b></p> <p>Speakers:</p>



*María Eugenia Cadenas* (Financial Education Analyst at the CNMV)  
*Eusebio Martín* (Associate Professor of Private Equity and Behavioral Finance at IE Business School)  
*Rafael Romero* (Edufinet)  
*José M. Domínguez and José María López* (Edufinet)  
Chair: Manuel Conthe (Chair of the Advisory Board of Expansión and Actualidad Económica)

18:55h - 19:00h

Recess

19:00h - 20:00h

**6<sup>th</sup> session: ‘Do people with a greater degree of financial knowledge have more possibilities of launching successfully a business?’ (Subject: Financial education and entrepreneurship).**

Speakers:

*Marco Trombetta* (Lecturer of Accounting and Management Control and Vice-Dean of Research at the IE University)

*Zulima Fernández* (Professor of Business Organization at the University Carlos III de Madrid)

*Antonio Ruiz* (Associate Professor of Business Organization at the University of Malaga)

Chair: Natalia Sánchez (Executive Vice-President and General Secretary of the Confederación de Empresarios de Málaga)

## **Friday, 23 November 2018**

09:00h - 09:55h

**7<sup>th</sup> session: ‘How to measure the returns of a financial education project in the population’ (Subject: Economic analysis of the effectiveness of financial education projects)**

Speakers:

*Germán Carrasco* (Lecturer of Applied Mathematics at the University of Malaga)

*Juan J. Torres* (Edufinet)

*José Antonio Molina* (Teacher of Economics at the IES Emilio Prados)

Chair: Fernando Rodríguez (Associate Professor at the University of Salamanca)

09:55h - 10:00h

Recess

10:00h - 10:55h

**8<sup>th</sup> session: ‘Economic-financial knowledge in educational curricula: how and when to begin to teach them. Comparative international experience’ (Subject: Economic-financial knowledge in the educational system/International experience). *This session will be held in English.***

Speakers:

*Andrés González* (European Center for Innovation and Entrepreneurship, ECIE)

*Valentina Nina Barabas* (Teacher of English at the Higher School of Commerce Nicolae Kretzulescu - Romania)

*Monika Kubiszova* (Deputy Head-Teacher at the Mendelova Stredni Skola – Czech Republic)



	<p><i>Barbara Hauswiesner</i> (Teacher of Economics at BHAK/BHAS - Austria) <i>Beatriz Morilla</i> (Head of CSR at AEB) Chair: D. Santiago Carbó (Professor of Economics and Finance at Cunef)</p>
10:55h - 11:15h	Break
11:15h - 12:25h	<p><b>9<sup>th</sup> session: ‘How digitalization affects the transmission of financial knowledge: opportunities and challenges’ (Subject: Financial education and the digitalization challenge).</b></p> <p>Speakers: <i>Carlos Trias</i> (Member of the European Economic and Social Committee in the name of the Spanish Council of Consumers) <i>Carlos Caballer</i> (Partner of the Governance, Risk &amp; Compliance and Audit Area at PwC) <i>Enrique Fernández</i> (Legal and Regulatory Manager Partner at EY Abogados) <i>Pau Antoni Monserrat</i> (Lecturer of Financial Economics at the Universitat de les Illes Balears)</p> <p>Chair: María Antonia Otero (Member of the Board of Directors of Unicaja Banco)</p>
12:35h - 13:55h	<p><b>10<sup>th</sup> session: ‘The influence of financial education in financial inclusion: cause or consequence?’ (Subject: Financial inclusion).</b></p> <p>Speakers: <i>José Ignacio Sánchez</i> (Head of the Department of Applied Economics at the University of Salamanca) <i>Francisca García</i> (Associate Professor of the Department of Applied Economics at the University of Malaga) <i>José A. Díaz</i> (Edufinet) <i>José Luis Gómez</i> (Trustee of Fundación Unicaja) <i>Alexander A. Mejía</i> (United Nations Institute for Training and Research-Unitar)</p> <p>Chair: Antonio Romero (Member of the Management Committee of Cecabank)</p>
13:55h - 14:00h	Recess
14:00h - 14:30h	<p><b>Conclusions of the Congress</b> <i>José M. Domínguez</i> (Head of the Edufinet Project)</p> <p><b>Closing ceremony</b> <i>Sergio Corral</i> (General Director of Fundación Unicaja) <i>Manuel Azuaga</i> (Chairman of Unicaja Banco)</p>

## SUPPLEMENTARY ACTIVITIES (*latest update*)



**Venue:** Unicaja Banco Assembly Hall, Avda. de Andalucía, 23 (Malaga)

**Tuesday, 20 November 2018**

**Exercise of financial psychology** (with no public)

18:00 – 20:00

**Wednesday, 21 November 2018**

- **Workshop 1. Financial education proposals and initiatives from the basis of the training experience gained**

09:30 - 10:30

*Chair:* Juan F. García Aranda (Edufinet)

*Participants:* Joaquín Bermejo Salas, Beatriz Cestino Castilla, Gregorio Martín Caballero, Rafael Navarro Almón, Beatriz Rodríguez Díaz, José M<sup>a</sup> Sánchez Ros, M<sup>a</sup> del Mar Molina Parra, Arnie Zareei Bogoya and Alberto Ondo Sango

- **Workshop 2. Basic concepts of Law for financial education**

10:30 - 11:30

*Chair:* Vicente Orti (Edufinet)

*Participants:* José A. Díaz Campos, María Isabel Fernández Machuca, Juan Francisco García Aranda, M<sup>a</sup> Cruz Mayorga Toledano, Juan Medina Serramitjana, Isabel Rodríguez Navarro, Juan José Hinojosa Torralvo, Lucas Ruiz Plaza and Francisco Domínguez Franco.

- **Workshop 3. Financial education as a tool for citizens and businesses to learn about the tax system**

11:45 - 12:45

*Chair:* Julián Muñoz Ortega (Edufinet)

*Participants:* M<sup>a</sup> José Castaño Martín, Pedro Fernández Gómez, José Luis González García, Aurelio López López, Fernando Marcos Gómez, Antonio Narváez Luque and Alejandro Menéndez Moreno

- **Presentation of the papers submitted to the Financial Education Congress**

12:45 – 13:00

Speakers: Beatriz Benítez-Aurioles and Carmen Blanco-Arana

- **Workshop 4. The role of the media in the dissemination of financial education**

13:00 - 14:00

*Speaker:* M<sup>a</sup> Eugenia Martínez-Oña López (Unicaja Banco)



*Participants:* José Vicente Astorga (SUR), Francisco Morón (EP Andalucía), Ángel Recio (Málaga Hoy), José Vicente Rodríguez (La Opinión de Málaga), Salvador Ruiz (EFE Málaga) and Fernando del Valle (ABC Andalucía).

- **Workshop 5. The role of investment funds managers in the promotion of financial education**

14:00 - 15:00

*Chair:* Ana Llorens (Futuro a Fondo)

*Participants:* Bárbara Echazarra, José María López Jiménez, José A. Díaz Campos and Juan Aguirre.