



PROGRAMME OF THE EDUFINET FINANCIAL EDUCATION INTERNATIONAL CONGRESS

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

Thursday, 22 November 2018

08:15h - 09:00h	Registration
09:00h - 09:45h	Institutional Opening Ceremony <i>Sergio Corral</i> (General Director 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	Opening ceremony 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	1st session: ‘The level of financial knowledge of the Spanish population after the financial crisis’ (Subject: Level of financial education). 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	2nd session: ‘Transmitting knowledge of a financial nature: methodology, stimuli to learning and areas for improvement’ (Subject: Didactics and methodology of financial education). 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>3rd session: ‘Measuring the economic return to society of a financial education project: main variables to take into account’ (Subject: Effects of financial education programs).</p> <p>Speakers:</p> <p><i>Noelia Cámara</i> (Research economist on Financial Inclusion at BBVA Research)</p> <p><i>Rafael López</i> (CEO of Analistas Económicos de Andalucía) and <i>Victoria Romero</i> (Edufinet)</p> <p><i>Agustín Molina</i> (Professor of Applied Economics at the University of Almería) and <i>Francisco J. Oliver</i> (Lecturer at the department of Economics and Business of the University of Almería)</p> <p>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>Roundtable discussion: ‘Financial education from the point of view of the media’</p> <p>Speakers:</p> <p><i>Gumersindo Ruiz</i> (Professor of Economic Policy at the University of Malaga)</p> <p><i>Alejandro Menéndez</i> (Professor of Financial and Tax Law at the University of Valladolid)</p> <p><i>Carlos Hernanz</i> (El Confidencial)</p> <p><i>Nicolás M. Sarriés</i> (Expansión)</p> <p><i>Cristina Triana</i> (El Economista)</p> <p>Chair: Pedro Fernández (Trustee of Fundación Unicaja)</p>
16:30h - 17:30h	<p>4th session:</p> <p>‘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).</p> <p>Speakers:</p> <p><i>José María López</i> (Edufinet)</p> <p><i>Fernando Zunzunegui</i> (Lecturer of Financial Market Law at University Carlos III de Madrid)</p> <p><i>Antonio Argandoña</i> (Emeritus Professor of Business Economics and Ethics at IESE)</p> <p>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>5th 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).</p> <p>Speakers:</p> <p><i>María Eugenia Cadenas</i> (Financial Education Analyst at the CNMV)</p> <p><i>Eusebio Martín</i> (Associate Professor of Private Equity and Behavioral Finance at IE Business School)</p>



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

6th 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

7th 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

8th 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)

Barbara Hauswiesner (Teacher of Economics at BHAK/BHAS - Austria)

Beatriz Morilla (Head of CSR at AEB)

Chair: D. Santiago Carbó (Professor of Economics and Finance at CuneF)



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