Financial Literacy and Personal Finance Research Network

Conference 2026

University of Bergamo | Italy | November 10–11, 2026

PROGRAM

Tuesday, November 10th

11:00 – 11:30 **Registration**

11:30 – 11:45 **Welcome Remarks**

11:45 – 12:45 **Session 1 – Financial Literacy, Longevity and Retirement Planning**
Session Chair: Francesco Saita, Bocconi University

Trust, Financial Literacy, and Retirement Security
Maya Haran Rosen, Bank of Israel

Talking About Stocks: Pathways into Financial Engagement
Jonathan Seim, University of Cologne

12:45 – 13:15 **Lunch**

13:15 – 14:15 **Session 2 – Financial Literacy and Investing Behavior**
Session Chair: Giovanna Zanotti, University of Bergamo

Can Robo-Advisors Reduce the Gender Wealth Gap?
Milo Bianchi, Toulouse School of Economics

Understanding ESG Investments: The Joint Role of Literacy and Attention
Abigail Hurwitz, The Hebrew University of Jerusalem

14:15 – 14:30 **Break**

14:30 – 15:30 **Session 3 – The Importance of Financial Education**
Session Chair: Tabea Bucher-Koenen, University of Mannheim and ZEW

Effects of Financial Education among Young Adults in Baden-Württemberg
Leah Zimmerer, ZEW and University of Mannheim

Financial Education Beyond School: Evidence on Students' Financial Inclusion and Confidence from PISA 2022
Panu Kalmi, University of Vaasa

15:30 – 15:45 **Break**

15:45 – 17:15 **Session 4 – Rising Scholars I**
Session Chair: Andrea Rebucini, University of Bergamo

Pension Information, Belief Updating, and Retirement-Planning Behavior
Alessandro Castagnetti, University of Verona

Financial Literacy of the Self-Employed: Evidence from the OECD Financial Literacy Surveys
Federico Malerba, University of Milano-Bicocca

Part-Time, Full Cost: a survey experiment on public attitudes toward mothers working part-time
Maddalena Davoli, University of Zurich

17:15 – 17:30 **Group Picture**

17:30 – 18:15 **Keynote Speech: Annamaria Lusardi, Stanford University**

18:15 – 18:30 **Concluding Remarks**

18:30 – 20:00 **Reception and Dinner**

Wednesday, November 11th

9:15 – 9:30 **Registration**

9:30 – 9:45 **Welcome Remarks**

9:45 – 11:15 **Session 5 – The Importance of Financial Literacy**
Session Chair: Manuela Geranio, University of Bergamo

What Makes Survival Beliefs Imprecise? Longevity Literacy, Private Information, and Retirement Planning
Irina Gemmo, HEC Montreal

Financial Literacy, Return on Saving, and Poverty Traps
Riccardo Calcagno, Polytechnic University of Turin

Five-Year Impacts of High School Financial Education on Knowledge, Preferences and Schooling Decisions
Ernesto Villanueva, Bank of Spain

11:15 – 11:30 **Break**

11:30 – 13:00 **Session 6 – Rising Scholars II**
Session Chair: Alessia Sconti, University of Bergamo

The Value of Knowing What You Don't Know: Financial Literacy and Investor's Trading Behavior
Mariachiara Tedde, Università degli Studi di Sassari, Ghent University

Learning by Playing: Experimental Evidence on Financial Education
Leopoldo Lazcano, Swedish Institute for Social Research (SOFI), Stockholm University

Financial literacy and self-efficacy mitigate students' financial stress
Saija Alanko, University of Vaasa

13:00 – 14:00 **Concluding Remarks and Farewell Lunch**