

## Noemi Oggero

### Ph.D. Candidate in Economics at University of Turin

#### Personal Information

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#### Education

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- 2016-*present* Ph.D. Candidate in Economics, Vilfredo Pareto Doctorate in Economics, University of Turin. Main advisor: M. Rossi
- 2014-2015 M.Sc. *summa cum laude* in Economics (and publication recommended), University of Turin  
Thesis: “Human Capital Accumulation: Empirical Evidence from Italian Households.” Main advisor: M. Rossi; Co-supervisor: A. Sembenelli
- 2014-2015 M.A. in Economics, Collegio Carlo Alberto
- 2012-2014 B.A. *cum laude* in Economics, University of Turin
- 2013-2014 Allievi Honors Program, Collegio Carlo Alberto

#### Experience

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- 2018- *present* Researcher, Collegio Carlo Alberto  
Project: “*CLEAR – Closing the gender pension gap by increasing women’s awareness.*” Scientific coordinator: D. Del Boca
- 2018 Temporary Research Faculty Member, George Washington University School of Business
- 2017 Researcher, Center for Research on Pensions and welfare Policies (CeRP).  
Project: “*Information and Financial Literacy for a Socially Sustainable NDC Pension System.*” Supervisor: E. Fornero
- 2016-2017 Research Associate, Global Financial Literacy Excellence Center at the George Washington University School of Business. Academic Director: A. Lusardi
- 2015-2016 Research Assistant, Center for Research on Pensions and welfare Policies (CeRP).  
Project: “*Mopact – Mobilising the potential of active ageing in Europe.*” Supervisor: M. Rossi

## Teaching

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- 2017- *present* Teaching Assistant (*Docente a contratto*). Course “Microeconomics,” Bachelor in Business and Management, SAA School of Management, University of Turin
- 2017- *present* Teaching Assistant (*Docente a contratto*). Course “Interpreting the Macroeconomic Scenario,” Master in Business Administration, SAA School of Management, University of Turin
- 2018- *present* Teaching Assistant (*Docente a contratto*). Course “Quantitative Methods for Research (STATA),” PhD in Business and Management, School of Management and Economics, University of Turin

## Publications

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- 2019 “Information and Financial Literacy for Socially Sustainable NDC Pension Schemes.” (with E. Fornero and R. Puglisi). In *Progress and Challenges of Nonfinancial Defined Pension Schemes*, ed. R. Holzmann, E. Palmer, R Palacios, and S. Sacchi, Volume 2. Forthcoming. World Bank Publications.
- 2018 “The Changing Face of Debt and Financial Fragility at Older Ages.” (with A. Lusardi and O.S. Mitchell). *AEA Papers & Proceedings*, 108: 407–411.

## Working Papers

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- 2019 “*Financial Vulnerability in Later Life and its Implications for Retirement Well-being.*” (with A. Lusardi and O.S. Mitchell). TIAA Institute and Wharton School’s Pension Research Council/Boettner Center Working Paper.
- 2019 “[\*Entrepreneurial Spirits in Women and Men. The Role of Financial Literacy and Digital Skills.\*](#)” (with M. Rossi and E. Ughetto). Department of Economics and Statistics, University of Torino, Working Paper Series, Working Paper No. 59.
- 2018 “[\*Financial Fragility in the US: Evidence and Implications.\*](#)” (with A. Hasler and A. Lusardi). GFLEC Working Paper Series, Working Paper No. 2018/1.
- 2017 “[\*Debt and Financial Vulnerability on the Verge of Retirement.\*](#)” (with A. Lusardi and O.S. Mitchell). NBER Working Paper No. 23664.
- 2017 “[\*Does financial literacy of parents matter for the educational outcome of children?\*](#)” (with M. Rossi). CeRP Working Paper No. 164/16.

## White Papers

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- 2017 “[\*Millennials and Financial Literacy: A Global Perspective.\*](#)” (with A. Lusardi). Global Financial Literacy Excellence Center.

- 2017 “*Online Stock Market Games: An Academic Review.*” Global Financial Literacy Excellence Center.
- 2017 [“The TIAA Institute-GFLEC Personal Finance Index: A New Measure of Financial Literacy”](#) (with A. Lusardi and P. Yakoboski). TIAA Institute and GFLEC.
- 2016 [“Student Loan Debt in the US: An Analysis from 2015 NFCS Data.”](#) (with A. Lusardi and C. de Bassa Scheresberg). GFLEC Policy Brief.

### **Awards and scholarships**

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- 2016-2019 Doctoral scholarship, University of Turin
- 2017 Graduate of the Year Award, University of Turin
- 2016 GFLEC Award of Excellence, Global Financial Literacy Excellence Center
- 2011-2015 Scholarship, Allievi Honors Student, Collegio Carlo Alberto

### **Conferences**

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- 2018 Invited at “Research Day on Financial Education,” Italian Ministry of Economy and Finance, Rome.
- 2018 Speaker at the workshop “Female Entrepreneurship in the Digital Era,” Collegio Carlo Alberto, Turin. Paper presented: “*Entrepreneurial Spirits in Women and Men. The role of risk propensity and financial literacy*”
- 2018 Organizer of the “11<sup>th</sup> PhD Workshop in Economics,” Collegio Carlo Alberto, Turin
- 2018 Speaker at the TIAA Fellows Symposium on “Behavioral Finance and Saving: Determinants of Retirement Readiness,” Washington, D.C.
- 2018 Speaker at the 2018 ASSA Annual Meeting, Philadelphia. Paper presented: “*Debt and Financial Vulnerability on the Verge of Retirement*”
- 2017 Speaker at the “10<sup>th</sup> PhD Workshop in Economics,” Collegio Carlo Alberto, Turin. Paper presented: “*Debt and Financial Vulnerability on the Verge of Retirement*”
- 2017 “Third Non-Financial Defined Contribution Conference,” National Institute for Public Policy Analysis (INAPP), Rome. Paper presented: “*Information and Financial Literacy for a Socially Sustainable NDC Pension System*”
- 2017 Speaker at the “Conference on Investor Education for Life Time Financial Security,” European Association for Share Promotion, Stockholm. Presentation: “*Financial literacy and financial education: Empirical Studies and Findings*”
- 2017 Speaker at the roundtable “Higher Education Financing and Student Outcomes,” Bipartisan Policy Center, Washington, D.C.

- 2017 Speaker at the “GW Student Research Conference in Economics,” Student Association for Graduate Economists, Washington, D.C. Paper presented: “*Debt and Financial Vulnerability on the Verge of Retirement*”
- 2017 Invited at the “2017 PRC Symposium: Saving and Retirement in an Uncertain Environment,” Pension Research Council, The Wharton School of the University of Pennsylvania, Philadelphia
- 2017 Speaker at the roundtable “Understanding and Addressing the Retirement Savings Gap,” American Council of Life Insurers, Washington D.C.
- 2016 Invited at “The Global Future of Retirement, Pension and Investments,” Washington, D.C.
- 2016 Invited at the “2016 PRC Symposium: Financial Decision Making and Retirement Security in an Aging World,” Pension Research Council, The Wharton School of the University of Pennsylvania, Philadelphia
- 2016 Co-organizer of the kick-off meeting of the project “Financial Literacy: a Key Tool to Improve People’s Life Cycle,” Collegio Carlo Alberto, Moncalieri