

**OECD-Conassif Symposium on  
Financial Literacy: Supporting  
Financial Consumers in Navigating  
Risks**

**PROGRAMME**

24 May 2024  
San José, Costa Rica



## ■ About the OECD

The [OECD](#) is a forum in which governments compare and exchange policy experiences, identify good practices in light of emerging challenges, and promote decisions and recommendations to produce better policies for better lives. The OECD's mission is to promote policies that improve the economic and social well-being of people around the world.

## ■ About the OECD International Network on Financial Education (INFE)

Created in 2008, the [OECD/INFE](#) promotes and facilitates international co-operation between policy makers and other stakeholders on financial education issues worldwide. 280 public institutions from 130 countries have joined the OECD/INFE.

## ■ About Costa Rica's Council for Supervision of the Financial System (Conassif)

Conassif is the equivalent to the board of directors for the four financial superintendencies of Costa Rica: General Superintendence for Financial Institutions (Sugef), General Superintendence for Insurances (Sugese), General Superintendence for Securities (Sugeval) and General Superintendence for Pensions (Supen).

## ■ Venue

Conassif HQ  
Auditorium of the Central Bank's ODMs Building  
Avenida 13 y 17, C. 3A  
Barrio Tournón, San Jose  
Costa Rica  
(opposite the Headquarters of the Ministry of Labor and Social Security)

## ■ Contact

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*Conassif representatives to the INFE*

09:00	Welcome coffee
09:30	<b>Opening remarks</b>
10:00	<p><b>Session 1: Financial literacy and risks facing financial consumers</b></p> <p><i>The <a href="#">OECD Consumer Finance Risk Monitor</a> highlighted current and emerging risks affecting financial consumers. This session will be an opportunity to discuss the role of financial literacy policies in addressing some demand-side risks, from limited overall and digital financial literacy to over-indebtedness, and how financial literacy can help consumers protect themselves from risks related to the broader operating environment, from inflation and rising interest rates to financial scams and frauds.</i></p>
11:30	Coffee break
11:45	<p><b>Session 2: The financial well-being and financial literacy of migrants</b></p> <p><i>Money remitted by international migrants is a major source of income for many countries around the world. Yet individual migrants and their families are often amongst the most vulnerable people in society, and many face significant barriers to access and use appropriate financial products. Several home and host countries are taking measures to support migrants and their families to improve their financial literacy and inclusion. This session will present evidence on the financial literacy of migrants across Latin America and discuss how financial literacy initiatives can contribute to improving their socio-economic outcomes.</i></p>
13:15	Buffet lunch
14:30	<p><b>Session 3: Financial literacy and financial resilience in the context of climate-related risks</b></p> <p><i>The increase in environmental and climate-related risks is putting additional strain on the financial resilience of households living in the countries and regions most affected by climate change. This session will be an opportunity to discuss the role of financial literacy in helping people to plan for – and mitigate – the impact of these risks through appropriate forward-looking personal finance management and appropriate financial products.</i></p>
16:00	<b>Concluding remarks</b>
16:15	End