



**President's Advisory Council on Financial Capability – Public Meeting  
July 16, 2012 10 a.m. – 12 p.m.  
Cash Room – US Department of the Treasury**

**Opening Remarks**

Cyrus Amir-Mokri, Assistant Secretary for Financial Institutions, US Department of the Treasury

John Rogers, CEO, Ariel Investments, and Chair, President's Advisory Council on Financial Capability

**Importance of Financial Capability Research – Private Sector Perspective**

Alison T. Borland, Vice President, Retirement Strategy and Product Development Aon Hewitt

**Panel: Financial Capability Research – What else do we need to know?**

**Introduction:** Ted Beck, President and CEO, National Endowment for Financial Education, and Chair, Research and Evaluation Subcommittee

Moderator: **Melissa Koide**, Deputy Assistant Secretary for Financial Access, Education, and Consumer Protection, US Department of the Treasury, and Executive Director, President's Advisory Council on Financial Capability

Panelists:

- **Annamaria Lusardi**, Denit Trust Distinguished Scholar in Economics and Accountancy, George Washington University School of Business
- **John Lynch**, Ted Andersen Professor of Free Enterprise, Leeds School of Business, University of Colorado Boulder, and the Director of the Center for Research on Consumer Financial Decision Making
- **Richard Thaler**, Ralph and Dorothy Keller Distinguished Service Professor of Behavioral Science and Economics, University of Chicago, Booth School of Business

**Subcommittee Updates**

- **John Bryant**, Chairman and CEO, Operation HOPE, Underserved and Community Empowerment Subcommittee Chair
- **Amy Rosen**, President and CEO, the Network for Teaching Entrepreneurship (NFTE), Youth Subcommittee Chair
- **Carrie Schwab-Pomerantz**, President, The Charles Schwab Foundation, Partnerships Subcommittee Chair

**Commission Discussion**

**Conclusion**