

Noemi Oggero

Post-doctoral Researcher at the University of Turin

Personal Information

E-mail: noemi.oggero@carloalberto.org

Position

2019- *present* Post-doctoral Researcher, Department of Economics, Mathematics, and Statistics, University of Turin

Education

- 2016-2019 Ph.D. in Economics, University of Turin and Collegio Carlo Alberto (host)
Supervisor: M. Rossi
Evaluation Committee: Elsa Fornero (Chair), Gabriella Berloffia, Giam Pietro Cipriani
- 2014-2015 M.Sc. *summa cum laude* and recommendation for publication (*dignità di stampa*) in Economics, University of Turin
- 2014-2015 M.A. in Economics, Allievi Honors Program, Collegio Carlo Alberto
- 2012-2014 B.A. *summa cum laude* in Economics, University of Turin
- 2013-2014 Allievi Honors Program, Collegio Carlo Alberto

Experience

- 2019 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

Publications

- 2019 “Debt and Financial Vulnerability on the Verge of Retirement.” (with A. Lusardi and O.S. Mitchell). *Journal of Money, Credit and Banking*. Forthcoming.
- 2019 “Entrepreneurial Spirits in Women and Men. The Role of Financial Literacy and Digital Skills.” (with M. Rossi and E. Ughetto). *Small Business Economics*. Forthcoming.
- 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*, eds. R. Holzmann, E. Palmer, R. Palacios, and S. Sacchi, Vol. 2. Forthcoming. Washington, DC: World Bank Publications.
- 2018 “The Changing Face of Debt and Financial Fragility at Older Ages.” (with A. Lusardi and O.S. Mitchell). *American Economic Association P&P*, 108: 407–411.

Working Papers

- 2019 “Debt Close to Retirement and Its Implications for Retirement Well-being.” (with A. Lusardi and O.S. Mitchell). CFS Working Paper No. 631.
- 2018 [“Financial Fragility in the US: Evidence and Implications.”](#) (with A. Hasler and A. Lusardi). GFLEC Working Paper No. 2018/1.

Other publications

- 2017 [“Millennials and Financial Literacy: A Global Perspective.”](#) (with A. Lusardi). GFLEC. Washington, DC.
- 2017 [“The TIAA Institute-GFLEC Personal Finance Index: A New Measure of Financial Literacy.”](#) (with A. Lusardi and P. Yakoboski). TIAA Institute and GFLEC. Washington, DC.
- 2016 [“Student Loan Debt in the US: An Analysis from 2015 NFCS Data.”](#) (with A. Lusardi and C. de Bassa Scheresberg). GFLEC Policy Brief. Washington, DC.

Teaching

- 2019 Holder of the course. “Quantitative Methods for Research (STATA),” PhD in Business and Management, School of Management and Economics, University of Turin
- 2017- 2019 Teaching Assistant. “Microeconomics,” Bachelor in Business and Management, SAA School of Management, University of Turin (course taught in English)
- 2017- 2019 Teaching Assistant. “Interpreting the Macroeconomic Scenario,” Master in Business Administration, SAA School of Management, University of Turin (course taught in English)

Media coverage

Research papers featured on [The Washington Post](#), [The New York Times](#), [Forbes](#), [La Repubblica - D](#), [CNBC](#), [USA Today](#), [MarketWatch](#), [The NBER Digest](#), [Knowledge@Wharton](#), [inGenere](#), [The Inquirer](#), [Money Times](#), [ThinkAdvisor](#), [Markets Insider](#), [NJTV News](#), [PRB](#), [CreditCards.com](#), [Nasdaq](#), [Behavioral Scientist](#), [Seeking Alpha](#), [Benefitspro.com](#).

Awards and scholarships

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

Refereeing

Review of Economics of the Household, Review of Public Economics, Psychological Reports

Conferences

2019 60th Annual Conference of the Italian Economic Association, EU-SPRI Conference “The changing entrepreneurial finance landscape: challenges for policy,” Collegio Carlo Alberto Workshop “Pensions, housing and entrepreneurship” (invited discussant and co-author presentation)
2018 Collegio Carlo Alberto Workshop “Female Entrepreneurship in the Digital Era,” 11th VPDE Workshop in Economics (organizer), TIAA Fellows Symposium “Behavioral Finance and Saving: Determinants of Retirement Readiness,” ASSA Annual Meeting, Capitol Hill Debriefing (co-author presentation)
2017 10th VPDE Workshop in Economics, Third Non-Financial Defined Contribution Conference (co-author presentation), European Association for Share Promotion Conference, Bipartisan Policy Center Roundtable, GW Student Research Conference in Economics, American Council of Life Insurers Roundtable, FED-GFLEC Financial Literacy Seminar Series (co-author presentation)
2016 CeRP-Collegio Carlo Alberto kick-off meeting “Financial Literacy: a Key Tool to Improve People’s Life Cycle” (co-organizer)