

Communications Department

Phone: 0049 (0)621 181-1016

pressestelle@uni-mannheim.de

www.uni-mannheim.de

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Press Release

Financial Literacy in the Age of Digitalization

Fifth annual conference of the Mannheim Institute for Financial Education (MIFE) on 19 November

Interest rates, inflation, risk diversification—when it comes to investments and private pension plans, your degree of familiarity with these topics plays a major role. This is because people with a high level of financial literacy invest more and build up higher assets over the course of their lives.

But which educational opportunities do people benefit from the most? What should they know and what do they actually know about topics such as pension plans, saving behavior, interest rates, or financial loans?

These and other questions are the focus of the fifth annual conference of the Mannheim Institute for Financial Education (MIFE).

The conference on “[Financial Literacy in the Age of Digitalization](#)” will take place on 19 November 2025 at the Leibniz Centre for European Economic Research (ZEW) in Mannheim (in English).

The keynotes will be delivered by leaders from politics and international research, including:

- **Lutz Lienenkämper** (Deutsche Bundesbank)
- **Panu Kalmi** (University of Vaasa, Finland)
- **Alberto Rossi** (Georgetown University, US)

Another guest will be [Renke Deckarm](#). He is the Deputy Head of the European Commission Regional Representation and will talk about the European Union’s current financial literacy strategy.

Organizers of this conference are institute’s directors [Professor Carmela Aprea](#) and [Professor Tabea Bucher-Koenen](#).

Information on the [program](#)

Information on the institute

The Mannheim Institute for Financial Education (MIFE) is a cooperation between the University of Mannheim and the Leibniz Centre for European Economic Research (ZEW). It focuses on comprehensive research into issues relating to financial literacy. In addition, the MIFE is closely networked with people and institutions from science, politics, and practice in Germany and abroad having expertise in this area.

Contact:

Yvonne Kaul
Research Communication Officer
University of Mannheim
Phone: +49 (0)621 181-1266
E-mail: kaul@uni-mannheim.de