



Cornell Brooks
Public Policy



PROGRAM

2024 Global Forum for Financial Consumers

August 8-9, 2024

Cornell University, Ithaca NY USA

The **Global Forum for Financial Consumers (GFFC)** is the annual conference of the International Academy of Financial Consumers (IAFICO), providing an opportunity for international academics, policymakers, and professionals to share knowledge, experiences, and practical solutions for financial consumer protection.



Conference Theme:

Financial Inclusion &
Financial Protection in a
Changing Environment

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Day 1 - August 8	
8:45-9:05	Opening and Welcome Speeches
9:05-9:45	Keynote Speaker 1
9:45-10:00	Morning Break
10:00-11:15	Plenary Session 1
11:15-12:30	Plenary Session 2
12:30-1:30	Lunch
1:30-3:15	Special Lecture and Panel 1
3:15-3:30	Afternoon Break
3:30-5:00	Concurrent Sessions
5:00-5:45	<i>IAFICO General Business Meeting</i>
5:45-7:30	Conference Dinner
Day 2 - August 9	
8:45-10:00	Concurrent Sessions (w/online)
10:00-10:15	Morning Break
10:15-11:00	General Session: Keynote Speaker 2
11:00-12:15	Plenary Session 3
12:15-1:30	Lunch
1:30-3:15	Special Lecture and Panel 2
3:15-3:30	Afternoon Break
3:30-5:00	Concurrent Sessions
5:00	Closing

Keynote Speakers



Dr. Robert (Bob) M. Hunt is Senior Vice President and Associate Director of the Philadelphia Federal Reserve Bank's Consumer Finance Institute (CFI), which studies credit and payment markets to understand how they affect consumers and the economy. His research within the CFI focuses on gaps in our understanding of consumer credit and payments. By filling in those holes Bob's research, and that of his colleagues, can make important contributions to the literature and inform important policy decisions. Bob conducts research on consumer payments, consumer finance, and the economics of innovation. His work includes studies of payment cards, adoption of new payment technologies, antitrust issues in consumer payment networks, identity theft, regulation of credit cards, mortgage default, consumer credit reporting, credit counseling organizations, and the collections industry. He has a Ph.D. in economics from the University of Pennsylvania and a bachelor's degree in political science and economics from Butler University.



Dr. Vicki Bogan is Professor of economics in the Sanford School of Public Policy at Duke University. She was previously the Geller Family Professor of Applied Economics and Policy in the SC Johnson College of Business at Cornell University. Dr. Bogan was the founder and director of Cornell University's Institute for Behavioral and Household Finance and she a founding co-editor of the academic journal, *Financial Planning Review*. She also served as the Chair of the Academic Research Council for the Consumer Financial Protection Bureau (CFPB). Dr. Bogan's research has been published in leading economics and finance journals and she has testified before the U.S. House Committee on Financial Services. Dr. Bogan holds a Sc.B. in Applied Mathematics and Economics from Brown University, an MBA in Finance and Strategic Management from the Wharton School of the University of Pennsylvania, an M.A. in Economics from Brown University, and a Ph.D. in Economics from Brown University.

Special Lectures -- Research to Practice



Rafe Mazer is a leading global voice on consumer protection and competition policy in digital financial services and the digital economy. For 15 years, Rafe has brought the consumer's perspective to product design and policymaking with governments and financial service providers in countries across Africa, Asia, and Latin America. As the first Director of IPA's Consumer Protection Research Initiative from 2019-2022, Rafe developed a portfolio of more than 20 consumer protection research projects addressing digital consumer credit, pricing transparency, fraud in digital app stores, and other emerging risks in digital economies. Prior to his time at IPA, Rafe was the director of a Kenyan consulting firm specializing in consumer protection policy, and before that led CGAP's work on consumer protection and behavioral research for 7+ years.



Tamiko Toland is a seasoned industry expert on retirement and annuities and is known as the “annuity Yoda.” Tamiko is co-founder and CEO of IncomePath and the founder of the 401(k) Annuity Hub, a market intelligence service for retirement plan fiduciaries. IncomePath provides innovative retirement income planning software that helps people make better decisions that enable them to meet their retirement lifestyle goals. Since 2023, Tamiko has offered speaking engagements, business strategy, and content marketing. Previously, she served as Managing Director, Head of Lifetime Income Strategy and Market Intelligence within the Product and Business Development area at TIAA. There, she supported strategy, product innovation, and represented TIAA/ Nuveen as a speaker at many industry events.