



ALMA MATER STUDIORUM  
UNIVERSITÀ DI BOLOGNA  
DIPARTIMENTO DI SCIENZE ECONOMICHE

## Financial Education - Autumn School

### Article 1 - Recitals

Improving one's understanding of financial products and the concepts behind them helps to manage one's finances with greater awareness while also understanding possible risks and assessing investment opportunities.

For this reason, the University of Bologna, through its Department of Economics and in cooperation with Fondazione Innovazione Urbana (FIU), is offering 20 students the opportunity to participate in a free training course on financial education to increase their basic knowledge of how to manage their personal financial resources and plan their insurance and pension position.

The 48-hour course is in pending certification by the Committee for Planning and Coordinating Financial Education Activities, established by Decree of the Ministry for Economy and Finance, in agreement with the Ministry for Education, University and Research and the Ministry for Economic Development, in implementation of Legislative Decree No. 237/2016, converted into Law No. 15/2017 as part of the National Strategy for Financial, Insurance and Pension Education.

### Article 2 – Goals

The course aims to provide useful skills and tools for the daily management of one's finances, in order to deal with everyday transactions: choosing a current account, assessing a mortgage, analysing the advantages of proper financial planning, avoiding inappropriate financing proposals, and much more besides.

At the end of the training course, it may be possible to participate in an internship at Fondazione Innovazione Urbana, conducting surveys on the needs of citizens with regard to financial education issues. It may then be possible to consider applying the skills acquired by becoming involved in financial education projects at the Bologna Town Council's *Case di Quartiere*.

### Article 3 - Recipients

Participation is open to 20 students of the University of Bologna who, at the time of applying, are enrolled for the 2023/2024 academic year in one of the following second cycle degrees:

#### **Economics and Management field**

Business administration and management, code 8842

Applied economics and markets, code 5959

Business administration and sustainability, code 5944

Digital Transformation management, code 5815

Corporate management, code 0897



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Economics, code 0905

Economics and law, code 5913

Economics and Management, code 9203

Economics, consulting and accounting, code 5981

Economics and econometrics, code 5977

Economics and public policy, code 5945

Finance, brokerage and markets, code 0901

Health economics and management, code 5902

Innovation and organization culture and the arts, code 0902

International Management, code 5891

International Politics and Economics, code 5702

Law, economics and governance 5811

Social economy management, code 8843

Resource economics and sustainable development, code 8839

Service Management, code 5943

Tourism economics and management, code 5910

#### **Statistical Sciences field**

Greening energy market and finance, code 5885

Quantitative finance, code 8854

Statistical, financial and actuarial sciences, code 8877

Statistics, economics and business, code 8876

Statistical sciences, code 9222

#### **Political Sciences field**

Media, public and corporate communication, code 5703

East European and Eurasian studies, code 5911

Governance and digital innovation policies, code 5889

**Dipartimento di Scienze Economiche**

PIAZZA SCARAVILLI 2 | 40126 Bologna | Italia | [dse.segreteria@unibo.it](mailto:dse.segreteria@unibo.it)



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International cooperation on human rights and intercultural heritage, code 9237

International politics and economics, code 5702

International relations, code 9084

Politics, administration and organisation, code 9085

International and diplomatic sciences, code 9247

Local and global development, code 5912

### **Law field**

Law, code 5903

Law, code 9232

### **Sociology field**

Sociology and social services

### **Article 4 - Duration and programme**

The course, lasting a total of 48 hours, will be held in person at Sala Tassinari, Palazzo D'Accursio, Piazza Maggiore 6, Bologna **from 30/10/23 to 18/12/23** with the following schedule:

**Module 0** - Course introduction, context analysis and introduction to the proximity approach. New structures and tools to intercept the needs of a continuously evolving territory in as ecosystemic a vision as possible and to imagine innovative solutions and responses meeting the needs of a changing society.

Monday 30/10/23, 3.00 pm to 7.00 pm

**Module 1** - The importance of personal finance: Evolution of the family life cycle. Identification and quantification of life goals and priorities. Defining a balance sheet and profit and loss account. The concepts of present value (PV), net present value (NPV) and internal rate of return (IRR) are introduced and applied to solve various personal finance problems.

Monday 06/11/23, 3.00 pm to 7.00 pm

**Module 2** - Budgeting, savings optimisation and economic stabilisation. Financial situation analysis and assessment. Planning and managing personal finances, payment instruments, financing and savings. Inflation and its effects on the family budget and savings. Cognitive distortions that influence our choices. Banking: advantages, types of banks and how they work, fees and services, types of accounts and online banking services, mortgages.



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Monday 13/11/23, 3.00 pm to 7.00 pm

Friday 17/11/23, 3.00 pm to 7.00 pm

**Module 3** - Debt planning: Stability indicators and assessing the current debt position. Optimisation actions. Objective assessment of sustainability and identification of situations of fragility. Immediate goals and priorities, determination of the need for debt, criteria for making choices, evaluation of the consistency of solutions.

Monday 20/11/23, 3.00 pm to 7.00 pm

**Module 4** - Protection: who to protect, from what and why. Protection goals: tools according to individual risks. Analysis and measurement of the current situation: rationales, calculations and outcomes of public benefits for survivors, disability and insurance. Definition of solution strategies.

Friday 24/11/23, 4.00 pm to 7.00 pm

Monday 27/11/23, 4.00 pm to 7.00 pm

**Module 5** - Retirement: why think about it, and why now. The 3 periods and the goals of retirement. Inaugurating the future: tomorrow is not today. Measuring what you will need. Estimating public pension variables: redemptions, contribution discontinuities. Complementary and private pensions. Needs. Solution strategies.

Thursday 30/11/23, 3.00 pm to 7.00 pm

Monday 04/12/23, 3.00 pm to 7.00 pm

**Module 6** - Savings/Investments: investment choices, the main financial instruments and services. The value of financial planning. Investment needs: security, aspiration, potential. From needs to investment requirements: quantification and prioritisation. Investment and risk: determining objective capacity and subjective aptitude. The objective parameters of risk profiles. Estimating the maximum potential loss, the minimum investment time, the return on expected and prudent market scenarios. Selecting consistent and optimal investment strategies.

Thursday 7/12/23, 3.00 pm to 7.00 pm, Sala Tassinari

Monday 11/12/23, 3.00 pm to 7.00 pm, Sala Tassinari

**Module 7** – The role of the Proximity Agent as a multifaceted figure, capable of making a fundamental contribution to needs analyses and to activating communities in the co-production of processes in the public sector, in the third sector and within the context of corporate strategies; and the creation of networks for the enhancement of proximity places: the experience of the Bologna *Case di Quartiere*.

Thursday 14/12/23, 4.00 pm to 7.00 pm

Monday 18/12/23, 4.00 pm to 7.00 pm

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Please note that for organisational reasons some dates may be subject to change.

At the end of the course, a certificate of attendance will be issued subject to an attendance of at least 80% of the programmed course hours. No University educational credit are provided.

#### **Article 5 - Participation deadline and method**

The application form (see the facsimile in Annex 1) shall be sent exclusively by e-mail, stating "Autumn School Financial Education Registration" in the subject line, to the address: [edufin@unibo.it](mailto:edufin@unibo.it) by **12:00 pm (noon) of Friday October 20, 2023**. Please attach your Curriculum Vitae to the application.

#### **Article 6 - Selection criteria and methods**

The course is limited to 20 participants. If the number of applications exceeds the number of places available, a selection will be made on the basis of the candidates' CVs to assess their characteristics and motivations in relation to the specific nature of the course.

The commission will include the following members: Prof. Laura Bottazzi University of Bologna, Department of Economics, University of Bologna, Prof. Maria Letizia Guerra, Rector Delegate for Public Engagement, University of Bologna, Erika Capasso, Fondazione Innovazione Urbana, Elena Gecchelin, ARIN, Development Cooperation and Capacity Building Unit.

The selected candidates will be notified by e-mail sent by 24 October 2023 to the account provided when submitting the application.

If a candidate decides not to accept the place offered, they should notify their withdrawal by 25 October 2023 at 11.59 pm so that the place can be offered to the next candidate on the ranking list. Any reserve candidates will be contacted by 26 October. Candidates are urged to also check the spam/unwanted email folders in their email account.

#### **Article 7 – Processing of personal data**

Candidates' personal data will be processed by Alma Mater Studiorum University of Bologna and Fondazione Innovazione Urbana, in their capacity as data controllers, for the purpose of managing the selection and application procedure in compliance with the principles and provisions on the protection of personal data and confidentiality set forth in a specific Data Protection Agreement drawn up pursuant to art. 26 of the GDPR (General Data Protection Regulation - Reg. EU 679/2016).

The provision of the personal data indicated in this Call for Applications and in the attached forms is mandatory for the purpose of participating in the procedure and to carry out related operations.

For the complete and updated list of Data Processors, please write to [privacy@unibo.it](mailto:privacy@unibo.it) or contact the Data Protection Officer of Alma Mater Studiorum - University of Bologna at [dpo@unibo.it](mailto:dpo@unibo.it).



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Data processing procedures are set out in the privacy policy for students who wish to enrol in a university programme, published on the University website (<https://www.unibo.it/it/ateneo/privacy-e-note-legali/privacy/informative-per-studenti-sultrattamento-dei-dati-personali>).

#### **Article 8 – Information**

For any information on the Financial Education Training Course, please contact [edufin@unibo.it](mailto:edufin@unibo.it)

#### **Article 9 - Administration Procedure Supervisor**

The Administration Procedure Supervisor is dott.ssa lembo, Annamaria, [annamaria.iembo2@unibo.it](mailto:annamaria.iembo2@unibo.it), +39 051 20 9 2641

Annexes

Application Form Facsimile

The Head of the Department of Economics

Prof. Matteo Cervellati

*Digitally signed*