

# FINANCIAL CAPABILITY SEMINAR

organised by



WITHIN THE OFFICE OF THE PERMANENT SECRETARY FOR THE  
MINISTRY OF THE FAMILY, CHILDREN'S RIGHTS AND SOCIAL SOLIDARITY

Monday 2<sup>nd</sup> December 2019

at the

Malta Chamber of Commerce, Enterprise and Industry  
64 Republic Street Valletta

## ENHANCING FINANCIAL CAPABILITY THROUGH RESEARCH-DRIVEN COMMUNICATION

- 08:00 - 08:30 Registration & Welcome Coffee
- 09:00 - 09:15 **Mr Gaetano Bugeja** - Director for Learning and Assessment Programmes (MEDE)
- 09:15 - 09:45 **David Spiteri Gingell** - The Adequacy Pension Income Conundrum
- 09:45 - 10:00 Fast Chat and Interactive Polling
- 10:00 - 10:30 **Dr Maria Brown** - Financial Capability Perceptions of specific socio-economic groups  
Presentation of the main findings of qualitative data from focus group research
- 10:15 - 10:30 Coffee Break
- 10:30 - 11:00 **Marika Fsadni** - Spending Habits: The Christmas Experience  
Presentation of main results from the 2018/9 Christmas Spending Survey
- 11:00 - 11:15 Fast Chat and Interactive Polling
- 11:15 - 12:00 **Panel Discussion** - How can we leverage these research findings to help better empower financial capability and encourage take up of Third Pillar initiatives?
- 12:00 - 12:15 **Dr Michael Falzon - Minister for the Family, Children's Right and Social Solidarity:**  
Concluding Address

Registration is FREE at [bit.ly/GEMMA-Seminar](https://bit.ly/GEMMA-Seminar)  
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