

Elsa Fornero in Trento for the meeting organized by FBK-IRVAPP as part of Edufin 2025 Financial Education Month

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The public event “The basics of economics for informed individual decisions” was introduced by Mirco Tonin, Director of the Institute for Evaluative Research on Public Policies at Fondazione Bruno Kessler.

There was a strong turnout on November 21 at FBK’s Aula Grande in downtown **Trento** for the public meeting featuring economist **Elsa Fornero**, honorary professor of Economics at the Department of Economic-Social and Mathematical-Statistical Sciences at the University of Turin. The event was organized by [the Institute for Evaluative Research on Public Policies](#) at **Fondazione Bruno Kessler (FBK-IRVAPP)** as part of [Financial Education Month](#).

The event “[The basics of economics for informed individual Decisions](#)” was introduced by FBK-IRVAPP Director **Mirco Tonin**, full professor of Economic Policy at the Faculty of Economics and Management of the Free University of Bozen-Bolzano, and featured **Matteo Ploner**, full professor in the Department of Economics and Management at the University of Trento, as discussant.

*“We are living in challenging times,” **Elsa Fornero** summarized. “Thanks to economic development and advances in scientific and technological knowledge, along with the affirmation of universal and social rights, individual well-being has generally increased, and the scope of each person’s freedom, aspirations, and opportunities has greatly expanded. However, there is also a widespread sense that the many personal decisions we must make are not matched by an equally broad set of opportunities we can actually grasp. This is why it is more important than ever to have key reference points—elements of knowledge that help us make more informed choices, whether we are deciding how to use our time and personal resources, interacting with others in markets (where goods, services, labor, and savings are exchanged), or participating in*

public decision-making, helping define collective goals and policies as well as the financial contributions each of us is asked to make. Today more than ever, basic economic and financial education meets this need.”

*“Not all of us,” emphasized FBK-IRVAPP Director **Mirco Tonin**, “can or want to become experts in economics and finance. Still, we have to make many important decisions in these areas—from mortgages to supplementary pensions. It is therefore essential to understand some basic concepts so we can ask the right questions and distinguish between the various proposals presented to us. The interests at stake are huge and, unfortunately, adopting a passive attitude can be very costly.”*

The event, open to the public, was held as part of [Financial Education Month](#), an annual initiative promoted by the [Edufin Committee](#).



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