

Mirco Tonin joins the Scientific Panel of the Edufin Committee

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FBK-IRVAPP Director Mirco Tonin, full professor of Economic Policy at the Free University of Bozen/Bolzano, was recently appointed to the Scientific Panel of the Edufin Committee. We asked him a few questions to better understand how crucial this prestigious appointment is.

Director Tonin, what is the purpose of the Edufin Committee?

The Committee's mission is to plan and promote financial awareness and education initiatives to measurably improve Italian citizens' skills in savings, investments, retirement planning, and insurance. The scientific panel is composed of experts whose task is to contribute to the dissemination of quality research and academic and institutional work in the field.

Why is it important for financial education to be promoted among citizens in general and not only in schools?

Financial education is not just for young people, but for population in general. In fact, we all have to make financial decisions, be it for a mortgage or for a supplementary pension fund. Even choosing an electricity provider or telephone operator requires skills that cannot be taken for granted. These are decisions that have a strong impact on future well-being and require skills that most people do not have. In addition, awareness on these issues reduces the risk of falling victim to hoax and scams that are unfortunately widespread.

What are FBK-IRVAPP's activities in this area?

IRVAPP does a lot of work on financial education issues, especially in the area of savings for educational expenses. The Center has evaluated and is evaluating the impact of various interventions aimed at encouraging this type of savings, with the aim also of encouraging greater attention to medium- to long-term planning by low-income households. It is also conducting, in collaboration with ISPAT, a survey on the financial skills of micro-enterprises. Here, in addition to the issues that everyone has to deal with, there are topics related to, for example, investment financing or price formation that make these skills even more critical.

Mirco Tonin has been Director of Fondazione Bruno Kessler's Institute for Evaluative Research on Public Policies ([FBK-IRVAPP](#)) in Trento since 2022 and is a Professor at the University of Bozen-Bolzano. After earning a PhD in Economics from Stockholm University, he was a lecturer, then associate professor, then full professor at the University of Southampton, UK. From 2011-2015, Tonin was UniCredit Foscolo Research Fellow at Central European University in Budapest. He is currently a research affiliate at the Munich Society for the Promotion of Economic Research (CESifo), a research fellow at the Institute of Labor Economics (IZA) in Bonn and at the Dondena Centre for Research on Social Dynamics and Public Policy at Bocconi University in Milan. In 2024, he was elected a member of the Academia Europaea. His research focuses on labor economics, behavioral economics and public economics. Prof. Tonin has also worked as a consultant for international organizations such as the World Bank and the International Labor Organization.

Fondazione Bruno Kessler's Research Institute for the Evaluation of Public Policies has as its main purpose the analysis of public policies through impact evaluation tools using the counterfactual method. The ultimate goal is to provide evidence-based decision-making tools based on both quantitative and qualitative data so that public decision-makers will have a solid and complete information database to use. In particular, the center conducts evaluation research in the areas of active and passive labor policies, education, family policies, health, welfare, industrial and spatial development policies, using – among other – the tools inherent to experimental economics. It conducts both ex post and ex ante evaluations through micro-simulations based on administrative data. Research findings appear in policy reports, working papers and in articles published in scientific journals. It is also involved in the training of researchers, civil servants and public administrators.

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