



BUILDING FINANCIAL WELLBEING
FINANCIAL LITERACY RESEARCH CENTER
November **3 & 4**, 2025 | 📍 Veracruz, Mexico

1. Introduction

Global modern issues confront us with challenges such as the change of pension schemes and the evolution of financial services. Given these circumstances it is essential to consider the role of how individuals ought to effectively utilize their resources so that they may achieve welfare in the short and long run.

Financial literacy can be described as the combination of awareness, knowledge, skills, and behavior required to make informed financial decisions and ultimately attain personal financial wellness (OECD, 2011).

2. Goals

The First International Conference on Financial Literacy 2025, funded by the Financial Literacy Research Center at Universidad Cristóbal Colón in Veracruz, aims to offer a platform for reflection, training, and exchange of ideas about the main lines of research on financial literacy.

This hybrid conference will take place at the Calasanz Campus of Universidad Cristóbal Colón in Veracruz and will serve as a forum for discussing financial literacy research initiatives with both, theoretical and practical implications. Among the main topics for the conference are, but not limited to, the following:

3. Lines of research

- Sociodemographic determinants of financial literacy
- Financial education and its effects on financial literacy
- Financial literacy and financial wellness
- Retirement planning and saving
- Mathematics skills and financial literacy
- Financial literacy and financial inclusion
- Energy related financial literacy
- Financial literacy and business decision-making
- Financial inclusion and resilience in the face of a climate-changing world

4. Important dates

Deadline for papers and posters: **31 August 2025**

Registration deadline: 15 October 2025

Conference program publishing: 30 October 2025

5. Participation types

a. Researcher Papers and Graduate Colloquium

A maximum of three authors may be included in theoretical or empirical papers, published or unpublished (the latter with the potential to be published in an e-book with ISBN). Student-submitted progress reports will be authored by the student as first author.

To be accepted, received works will undergo a double-blind arbitration process.

Those interested should send their documents to ucc.flrc@ucc.mx pursuant the following guidelines:

1. Cover page
 - a) Title of the paper, full name of the authors, email addresses, and university or institutional affiliation. Please point out the corresponding author.
 - b) An abstract (not more than 200 words) including: objective, method, results, recommendations and limitations. Key words (max. 4).

2. Research work

- a) Title of the paper, objective, research questions, theoretical framework, hypotheses, method, results, discussion, conclusions and references (APA 7). Project reports sent to the Graduate Colloquium may contain preliminary findings or expected results.
- b) Format: Word document and PDF with a maximum length of 20 pages (Times New Roman 12 points, double-spacing).

3. Thesis director's letter

- a) Reports of projects presented to the Graduate Colloquium must be accompanied by a letter signed by the director of the thesis wherein he should state that the student is enrolled in a master's or doctoral program. The letter must contain the name of the institution, the name of the student's program, the full name of the thesis advisor and email address.

b) Posters

On Tuesday morning, November 4, a poster presentation—a visual description of a research project by undergraduate or graduate students—will be presented at Universidad Cristóbal Colón's Campus Calasanz. Presenters are going to share their findings with the audience through concise and careful explanation. It is an easy format to show a short study presentation and at the same time, it facilitates an exchange of ideas among participants. Research proposals must be within the proposed thematic areas of the conference.

Posters must contain the following elements: Title (maximum 20 words), name and affiliation of the author(s), including faculty and university, introduction (problem), objective(s), methodology, results, conclusion, references (APA 7 format). All images and graphs must state the source.

Posters must comply with the following characteristics:

- a) Poster design will rely on the creativity of the author(s), taking into account that the information provided should be clear, concise and with the aim of attracting the audience's attention.
- b) Size and font on the posters, pictures, charts or tables must be chosen by the author; however, font size ranging from 24 to 36 points is recommended.
- c) The orientation of posters will be vertical. Poster sizes will be downsized to 90 cm wide by 120 cm tall.
- d) Printing material will be tarpaulin (without rings), quality of text and images is highlighted.

6. Registration

The papers and posters will be reviewed by visiting scholars and academics at the Financial Literacy Research Center. A notification of acceptance will be sent by email. Please register online using the following link after acceptance: <https://forms.gle/zvWsEjstMhWUFjYw9>
The participation certificates will bear the names as they were spelled on the registration form.

7. Registration fee and invoicing

Online

Up to 15 October 2025: 35 USD

From 16 October 2025 on: 55 USD

It includes access to all Conference online activities (Keynote speech, papers, and workshops), a digital format certificate, and, as an optional feature, the option of your paper being included in the digital book with an ISBN.

In person

Up to 15 October 2025: 165 USD

From 16 October 2025 on: 190 USD

It includes all Conference activities, conference package, a printed version certificate, coffee break, lunch (on 3rd and 4th of November), city tour (afternoon of the 4th of November) and, as an added value benefit, being able to publish your paper in the digital book with an ISBN.

Payment options

a) Transfer or bank deposit

If you need an invoice, please make a transfer or a bank deposit to the following account:

Centro de Estudios Cristóbal Colón A.C.

Scotiabank Inverlat

Account number: 05506375286

Standardized Bank Code:

044905055063752867

SWIFT Code / BIC: MBCOMXMM

After paying, please send a copy of your payment receipt and participant's full name to: secretaria.flrc@ucc.mx If you need an invoice, please indicate.

b) Using credit or debit card

In case you make your payment by card, go to: <https://shorturl.at/raoqX>

8. Tentative conference program

Monday, 3 November, 2025

Opening ceremony

Paper presentation

Coffee break

Statistics workshop

Lunch

Graduate colloquium

Financial Literacy Research

Network Meeting

Tuesday, 4 November, 2025

Paper presentation

Coffee break

Financial literacy workshop

Poster exhibit

Best literacy thesis prize presentation

Certificate Delivery

Lunch

City of Veracruz tour

9. Conference site: Campus Calasanz of Universidad Cristóbal Colón

Address: Carretera Veracruz-El Tejar-Medellín No. 1946, Boca del Río, Veracruz (next to the CRIVER facility). Just 19 minutes away from the local bus station and 13 minutes away from Veracruz Intl' Airport.

How to get there:

From the local bus station (ADO) Veracruz to Campus Calasanz

<https://goo.su/i0zcQue>

From Veracruz Heriberto Jara Airport to Campus Calasanz

<https://goo.su/ongZ2>

Contact:

Email address: secretaria.flrc@ucc.mx

10. Hotel with preferential rates



The advertisement features a collage of four diamond-shaped images: a hotel room with a large bed, a swimming pool with lounge chairs and palm trees, and two different views of hotel rooms. The background is a light, textured surface.

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