
**WORKSHOP ON FINANCIAL EXCLUSION,
EXPECTATIONS AND OVER-COMMITMENT**

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Place du Congrès 1, 1000 Brussels

Speaker Biographies**Maria Cristina Rossi**

Assistant Professor, Department of Economics, University of Rome, Tor Vergata

Maria Cristina Rossi is Assistant Professor of Economics in the University of Rome Tor Vergata. She also serves as Research Fellow at Center for Research on Pensions and Welfare Policies, in Turin, Italy. Her main research interests are household saving and consumption in European countries and malnutrition and child labor in developing countries. She did her post-graduate studies at the University of Rome and at the University of Essex. Mrs. Rossi has published in the World Bank Economic Review, the Journal of Health Economics and the Oxford Economic Papers. In addition, she has served as consultant to the World Bank, UNICEF and the Commission of the European Communities.

Adele Atkinson

Senior Research Fellow at Personal Finance Research Centre, University of Bristol

Adele Atkinson is Senior Research Fellow at the Personal Finance Research Centre (University of Bristol). She studied Economics and Accounting at the Bristol University and has since worked in academic and policy related research, primarily focusing on issues relating to Families, young people and children. She has undertaken research for and provided professional advice to a range of organisations including the British Financial Services Authority (FSA), the Royal Bank of Scotland, The Child Support Agency, the British Department for Work and Pensions, and the Department for International Development. Mrs. Atkinson is the lead author of the FSA Baseline Survey of Financial Capability, and she has undertaken secondary analysis of the data for a variety of clients including the Basic Skills Agency.

Professor Dieter Steinbauer

Managing Director, Schufa Holding AG

Professor Dieter Steinbauer serves as Managing Director (CIO, CFO and COO) of the Schufa Holding AG, Germany's largest credit bureau. He holds this position since 2001. In addition, he is professor at the RWTH, the Rheinisch-Westfaelische Technische Hochschule in Aachen, Germany. In the past he led the German GEZ as General Manager (1991-2001). Professor Steinbauer has received his doctoral degree in computer science (database technology) in 1983 from the Friedrich-Alexander Universitaet Erlangen-Nuernberg. He is one of the editors of the journal *Informatik Spektrum*.

Astrid Berle
Head of International Affaires, Schufa Holding AG

Since 2001, Astrid Berle has served in different positions at the Schufa Holding AG such as at the System Technology Department and as Manager of the Customer Service Center and Consumer Care Center. She has graduated from the Gerhard-Mercator Universitaet Duisburg in Mathematics and received a Master's Degree in Operations Research at the RWTH, the Rheinisch-Westfaelische Technische Hochschule in Aachen, Germany. She is responsible for international cooperation and projects of the Schufa Holding AG.

Lise Disneur
Senior Research Fellow at Réseau Financement Alternatif

Lise Disneur currently works as a researcher at the Réseau Financement Alternatif (RFA), a Belgian research centre. She has received a Master's Degree in Law from the Free University of Brussels. In 2005, she carried out a study on behalf of the Belgian Minister in charge of consumer protection in order to evaluate the effects of the 2003 Belgian law on basic bank accounts. At the moment, she is the RFA coordinator of a 1-year study on "Financial Services Provision and Prevention of Financial Exclusion" carried out for the European Commission by RFA and three European universities. That study will analyze and draw conclusions on the mix of policies and programmes at both national and local levels that are necessary to monitor and promote access to financial services.

Georges Gloukoviezzoff
Researcher, University of Lyon

Georges Gloukoviezzoff is researcher in the Economics Department of the University of Lyon in France. His main field of research is financial exclusion. He conducted research on different aspects of this subject for various French banks (Post Office, Saving Bank), financial institutions (Caisse des Dépôts et Consignations, Banque de France) and international organizations such as the International Labor Organisation. Mr. Gloukoviezzoff is member of the French National Observatory of Poverty and Social Exclusion. In 2005, he published the report "Exclusion et liens financiers: L'exclusion bancaire des particuliers."

Antoine Saint-Denis
European Commission, DG Employment and Social Affairs

Antoine Saint-Denis is a seconded national expert at the Directorate General for Employment, Social Affairs and Equal Opportunities of the European Commission. Before joining the Commission in April 2007, Mr. Saint-Denis was Head of the Unit for Minimum Income and Social Assistance at the French Ministry for Social Affairs. He represented France in the Social Protection Committee of the European Union and in the European Committee for Social Cohesion of the Council of Europe. He is a former student of the French National School of Administration and taught social affairs at the Institute for Political Studies in Paris.