

***2009 Finsia – MCFS Consumer Finance symposium and research  
workshop***

***Final Call for papers and participation in research workshop***

One day combined symposium and research workshop to be held in Melbourne Thursday  
27<sup>th</sup> August 2009

***Workshop Structure***

The workshop will include presentations of selected academic, regulatory and policy centre working papers and an open forum discussion of possible future research agendas. The workshop is to follow the breakfast and morning symposium, both of which workshop participants will be encouraged to attend.

*The breakfast keynote address will be by the Federal Minister for Superannuation and Corporate Law on the broad scope of proposed consumer credit protection amendments.*

***Background***

MCFS in conjunction with Finsia is organising the workshop with the objective of encouraging high quality research into topics of interest and value to policy-makers, lenders, advisors and individual consumer finance professionals; and identifying areas where Finsia and industry may be able to provide support for future research. The inaugural Consumer Finance symposium and research workshop was held in 2008 and provided a useful platform for academics, industry and policy makers to make a valuable and informative contribution in a variety of areas relating to consumer finance.

Topics of interest that the MCFS and Finsia wish to see covered in the 2009 workshop include:

<ul style="list-style-type: none"> <li>- Breadth and depth of consumer financial distress</li> <li>- Impact of government assistance via targeted financial instruments e.g. income-contingent loans</li> <li>- Assessment of initiatives such as soft compulsion and opt-in products</li> <li>- Post-consumption payment risks</li> <li>- Microfinance issues</li> <li>- Financial literacy initiatives</li> <li>- Issues relating to retirement accommodation / reverse mortgages / self-funded retirees</li> <li>- Impact of payment system reform such as foreign ATM fees &amp; low value payments infrastructure</li> </ul>	<ul style="list-style-type: none"> <li>- Review of PDS requirements</li> <li>- Debenture and MIS fund raising</li> <li>- Investment in illiquid securities</li> <li>- MIS liquidity management</li> <li>- Pay-day lending / pawn-broking</li> <li>- Consumer finance regulations</li> <li>- Consumer finance issues affecting migrants</li> <li>- Credit scoring</li> <li>- Positive credit ratings/rating methods</li> <li>- Margin-lending &amp; stock-lending</li> <li>- Consumers' understanding of finance products</li> <li>- Policy responses to household under-insurance</li> <li>- Mortgage broking</li> <li>- Behavioural finance insights</li> </ul>
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PowerPoint presentations of 15-20 minutes are required at the workshop and should be available to post on the MCFS website after the workshop. A formal paper is not a pre-requisite of participation but such papers may be eligible to be published in Finsia's technical journal, *JASSA*.

Presentation of recently published and accepted papers plus working papers and academic consulting are all encouraged.

Honours and post-graduate students are encouraged to attend, ideally with their supervisors.

Potential participants are directed to the 2008 symposium on the MCFS website:

Symposium Overview and Outcomes

[http://www.melbournecentre.com.au/ConsumerFinance190808\\_OverviewOutcomes.pdf](http://www.melbournecentre.com.au/ConsumerFinance190808_OverviewOutcomes.pdf)

Program and Presentations

<http://www.melbournecentre.com.au/ConsumerFinanceSymposium.html>

You are invited to submit an expression of interest to [david.michell@melbournecentre.com.au](mailto:david.michell@melbournecentre.com.au). The workshop will be limited to approximately 30-40 participants, of whom around half are anticipated to be academic researchers.

**For priority consideration, expressions of interest are requested by Monday 22<sup>nd</sup> June 2009.**