

CMF announces results of its new call for research projects

- *The Commission selected three proposals delving into the following topics: impact of financial education on indebtedness; financial stress and worker safety and security; elements influencing on the success of loan renegotiations that relieve debtors' financial tension; and effects of climate events on the Chilean banking system.*

August 8, 2024 — The Financial Market Commission (CMF) announces the results of its latest call for research projects to conduct joint studies on topics of interest to the Commission. Between May 23 and June 21, 2024 the CMF issued a public call to the academic community to submit joint project proposals. The Commission's Editorial Committee received six proposals and accepted three of them based on the relevance of the topic for the CMF, institutional priorities, and available resources.

The accepted projects are:

- *"Assessment on the Impact of a Digital Personal Finance Management Tool on Debt Levels and Composition, Financial Stress, and Occupational Health and Safety of ACHS-affiliated Workers"* by Marianne Moreira, José Arenas, Marcelo Olivares, Daniel Schwartz and Vicente Sule (all affiliated to the University of Chile).
- *"Successful Renegotiations in Chile: Characteristics and Determinants"* by Pablo Troncoso (University of Houston, Texas, United States).
- *"Effects of Extreme Climate Events on the Chilean Banking System"* by Mauricio Larraín (University of Los Andes), Claudio Raddatz (University of Chile) and Sergio Schmukler (World Bank).

Projects and their authors must comply with the conditions and requirements detailed in Annex 1 of the CMF's [Policy for Publishing Non-Regular Documents and Institutional Reports](#). They must include at least one internal researcher, and research agreements with external parties do not commit payments to the researcher nor will they have any kind of related costs.

The Commission's internal researchers who will participate in these projects are, respectively, Juan Galleguillo (General Directorate of Prudential Supervision); Diego Beas (General Directorate of Prudential Regulation); and Cristian Rojas (General Directorate of Prudential Regulation).

The CMF appreciates the interest shown in this call and invites interested parties to submit their work in future calls.

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