Economic Psychology

Financial Literacy

There has been an increasing recognition that financial know-how (i.e., literacy) is lacking across the population. Moreover, there is recognition that this lack of knowledge poses real problems as credit, mortgages, health insurance, retirement benefits, and savings and investment decisions become increasingly complex. Financial Decisions Across the LifeSpan bring together the work of scholars from various disciplines (family and consumer sciences, economics, law, finance, sociology, and public policy) to provide a broad range of perspectives on financial knowledge, financial decisions, and policies. For consistency across the volumes each chapter follows a similar format: (1) what individuals know or need to know (2) how what they know or need to know affects financial decisions and outcomes (3) ways in which policies or programs of financial innovations can enhance their knowledge, or decisions, or outcomes. Contributors will provide both new and existing research to create a valuable picture of the state of financial literacy and how it can be improved.


The Impact of Financial Literacy on Investment Decisions

OECD’s 2013 Economic Survey of Iceland examines recent economic developments, policies and prospects. It includes a special feature on reinforcing the public debt reduction strategy.

Research Anthology on Personal Finance and Improving Financial Literacy

Designed to educate consumers about financial issues associated with aging, these two volumes contain 185 alphabetically arranged articles on topics related to financial education, advisors, and support; economic and income security; employment, work, and retirement; family and intergenerational issues; financial investments and insurance; health care and health coverage; housing and housing finance; legal issues; and quality of life and well-being. Topics include consumer trends in aging, findings on the aging workforce, how to select and hire a financial advisor, the roles of retirement management; income security: retirement planning; financial assets: BEA; and the role of the aging consumer.

Catalog of Copyright Entries. Third Series

How to Make Money Organizing Information

Overview. The book is organized into six parts. The first three parts provide a conceptual framework, which discusses what financial literacy is, how it should be measured, and explains why it represents a relevant topic and effective tool in understanding decision-making among consumers as well as consumer protection strategies. Part IV addresses the connection between financial education in school settings as well as for adults. This part includes an analysis of the role of Finnish and the use of gamification in financial education. Part V is a collection of contributions that analyze financial literacy and financial education around the world, with a focus on geographic differences — especially in the U.S., Western Europe, Eastern Europe, Asia, and Africa. This part also considers how financial literacy should be addressed in the area of Islamic finance. The concluding part of the book examines how financial literacy is related to other possible approaches to consumer finance and consumer protection, addressing the relationships between financial literacy and behavioral economics, financial well-being, and financial inclusion. This volume is an indispensable reference for scholars who are new to the topic, including undergraduate and graduate students, and for experienced researchers who wish to enrich their knowledge, policymakers seeking a broader understanding and an international perspective, and practitioners who seek knowledge of best practices as well as innovative approaches.

How to Make Money Organizing Information

Promoting Better Lifetime Planning Through Financial Education

Financial regulation has entered into a new era, as many foundational economic theories and policies supporting the existing institutions have been and are being questioned following the financial crisis. Goodhart et al’s seminal monograph “Financial Regulation: Why, How and Where Now?” (Goodhart 1998) took stock of the extent of financial innovation and the maturity of the financial services industry at that time, and mapped out a new regulatory roadmap. This book offers a timely exploration of the “Why, How and Where Now?” of financial regulation in the aftermath of the crisis in order to map the future for “Where Now?” regulation in an age where financial stability is being emphasised as a key macro-prudential regulation. The book is split into four sections: the objectives and regulatory landscape of financial regulation; the regulatory regime for insurer protection; the regulatory regime for financial institutional safety and soundness; and micro-prudential regulation. The discussion ranges from theoretical and policy perspectives to comprehensive and critical consideration of financial regulation in the specific. The focus of the book is on the substantive regulation of the UK and the EU, as critical examination is made of the unresolved and the future of financial regulation with comparative insights of fund where relevant especially from the US. Running throughout the book is consideration of the relationship between financial regulation, financial stability and the responsibility of various actors in this context.

Financial System Stability, Regulation, and Financial Inclusion

The More You Know, the Better Buyer You Become

Federal Government’s Role in Empowering Americans to Make Informed Financial Decisions

Wealth Principles

"This book presents an accessible overview of contemporary economic psychology. The science of economic mental life and behavior is increasingly relevant as people are expected to take more responsibility for their household and personal economic decisions. The text will, in addition to reviewing current knowledge on each topic presented, consider the practical and policy implications for supporting economic decision-making –“

Encyclopedia of Retirement and Finance

The global financial crisis has intensified the problem of over-stretchedness, especially for the poor. In this context, the micro-finance industry is giving more attention to building their customers’ financial capabilities, designing products that respond to their needs and preferences, and ensuring their protection as consumers.

Financial Decision-Making

Financial literacy is one of the key challenges, including maintaining financial stability; ensuring long-term finance for stable economic growth; promoting greater access to financial services for both households and small and medium-sized enterprises (SMEs); and fostering a competitive financial industry. Access to finance for SMEs is particularly important, given their large share in economic activity and employment in Asia economies. Striking the appropriate balance in addressing these issues through financial supervision and regulation is an important policy for financial regulators. This book is the record of a joint conference in 2014 organised by the Asian Development Bank Institute; Financial Services Agency, Japan; and International Monetary Fund Regional Office for Asia and the Pacific on the topic of financial system stability, regulation, and financial inclusion. Participants included noted scholars, policymakers, and financial industry experts from 26 countries.

Dynamic Perspectives on Globalization and Sustainable Business in Asia

Advances in Business, Management and Entrepreneurship

Surveys show that financial literacy levels are typically low around the world, despite the widening access to financial services and the increasing financial risks borne by households in many countries. This suggests that there will be mounting dynamic perspectives in globalisation and sustainable business in Asia.
Financial literacy plays an important role in helping ensure the financial health and stability of individuals, families, and our broader national economy. Economic changes in recent years have highlighted the need to empower Americans to make informed financial decisions in order to achieve their goals in life, including building a successful career, raising a family, and preparing for retirement.

The contributions in this book come from a symposium titled, Promoting Better Financial Planning through Financial Education, organized by the Asian Development Bank Institute, the Bank of Japan, the Japan Financial Services Agency, the Ministry of Education, Culture, Sports, Science and Technology of Japan, the Ministry of Land, Infrastructure, Transport and Tourism of Japan, and the Ministry of Internal Affairs and Communications of Japan. The symposium was held on 22-23 January 2015 in Tokyo. The topics discussed were effective pension management, financial education in schools, training for teachers of financial literacy, internationally comparable data on financial literacy and the evaluation of the effectiveness of financial education programs. There are also case studies on financial inclusion, regulation, and education in Indonesia, Pakistan, Philippines, Viet Nam, Thailand, and Japan.

J.K. Lasser Pro Advising Mature Clients

Many surveys in the state of accounting/education/training underscore in several countries over the past 40 years, here meant that it must change if it is to be more relevant to students, to the accounting profession, and to stakeholders in the economy. The education to individuals providing advice is to provide them with the appropriate and authoritative source of reference which defines the domain of accounting in practice, and which provides a critical exercises of the aim of this domain (including emerging and cutting edge issues) as a foundation for facilitating improved accounting/education/training and research in order to enhance the educational base of accounting practice. The Routledge Companion to Accounting Advisory Services highlights drivers of change — Chapter 1 in the book on the role of (a) increased regulation, globalization, risk, and complexity, and (b) from developments in the academy on the other (e.g., pressures related to technology changes in the classroom, or to most accreditation criteria on the other). The book is written by leading scholars from around the world, and grouped into themed sections which focus on different facets of their respective themes — including student, curriculum, pedagogic, and assessment consideration.

Advances in Applied Economic Research

The OECD Economic Surveys: Iceland 2013

The financial system plays a vital role in the growth and development of the economy. The market evaluation of financial instruments has dramatically broadened the opportunities to consumers and investors, business houses, policymakers and the economy of a country. The growing innovations and increasing complexity of financial products over the past decade have put enormous pressures and responsibilities on shoulders of financial investors. Financial literacy is must to understand associated with doing business in Asia. Dynamic Perspectives on Globalization and Sustainable Business in Asia provides perspectives on the challenges and opportunities of business growth in Asia and appears annually. The year 2019 theme of book and conference is "Transforming Sustainable Business in The Era Of Society 5.0". The ultimate goal of GCBME is to provide a medium forum for educators, researchers, scholars, managers, practitioners, and the diverse cultural backgrounds, to present and discuss their research, knowledge and innovation within the fields of business, management and entrepreneurship. The GCBME conferences cover major theme groups, yet open to other relevant topics: Organizational Behavior, Innovation, Marketing Management, Financial Management and Accounting, Strategic Management, Entrepreneurship and Green Business.

Departments of Labor, Health and Human Services, and Education, and Related Agencies Appropriations for Fiscal Year 2014

The Routledge Handbook of Financial Literacy

Money has tremendous power over us. Not only do money limits our choices and restrict our ability to share in society's abundance. One of the biggest problems related to money is debt. Debt injects unnecessary stress in our lives that can affect our career, our family, our marriage, our relationships, our friends, etc. The solution is to take control of your money.

5 Simple Steps to a Debt Free Life

The financial system plays a vital role in the growth and development of the economy. The market evaluation of financial instruments has dramatically broadened the opportunities to consumers and investors, business houses, policymakers and the economy of a country. The growing innovations and increasing complexity of financial products over the past decade have put enormous pressures and responsibilities on shoulders of financial investors. Financial literacy is must to understand associated with doing business in Asia. Dynamic Perspectives on Globalization and Sustainable Business in Asia provides perspectives on the challenges and opportunities of business growth in Asia and appears annually. The year 2019 theme of book and conference is "Transforming Sustainable Business in The Era Of Society 5.0". The ultimate goal of GCBME is to provide a medium forum for educators, researchers, scholars, managers, practitioners, and the diverse cultural backgrounds, to present and discuss their research, knowledge and innovation within the fields of business, management and entrepreneurship. The GCBME conferences cover major theme groups, yet open to other relevant topics: Organizational Behavior, Innovation, Marketing Management, Financial Management and Accounting, Strategic Management, Entrepreneurship and Green Business.

The Routledge Companion to Accounting Education

This book takes a wide-angle look at the ways in which the field of community development is evolving in an era of reduced resources, changing priorities, privatization, competition, and performance management at the federal, state, and local government levels, as well as for non-profit and private sector entities. It shows how community development programs and organizations are facing many new services, entering into new partnerships, developing electronic networks, and attracting new and alternative sources of funding — and, in the process, those organizations are becoming more innovative, leaner in their operations, more competitive, and much more effective than ever before. Students, researchers, and policymakers will find this book a valuable resource to assess the current state of the community development field and the challenges and opportunities that lie ahead.

Reengineering Community Development for the 21st Century

Financial Literacy Making Sense Of Your Money

Financial Literacy Making Sense Of Your Money

The challenges for households and SMEs to invest wisely and to use strategically knowing products and services, and governments shift away from dual-track to dual-track and, as a result, we see a series of new policies that affect early age and is pursued throughout adulthood.

The contributions in this book come from a symposium titled, Promoting Better Financial Planning through Financial Education, organized by the Asian Development Bank Institute, the Bank of Japan, the Japan Financial Services Agency, the Ministry of Education, Culture, Sports, Science and Technology of Japan, the Ministry of Land, Infrastructure, Transport and Tourism of Japan, and the Ministry of Internal Affairs and Communications of Japan. The symposium was held on 22-23 January 2015 in Tokyo. The topics discussed were effective pension management, financial education in schools, training for teachers of financial literacy, internationally comparable data on financial literacy and the evaluation of the effectiveness of financial education programs. There are also case studies on financial inclusion, regulation, and education in Indonesia, Pakistan, Philippines, Viet Nam, Thailand, and Japan.
Financial Education in U.S. State Colleges and Universities

As an ever-changing economy, market specialists strive to find new ways to evaluate the risks and potential reward of economic ventures by assessing the importance of human reaction during the economic planning process. The Handbook of Research on Behavioral Finance and Investment Strategies: Decision Making in the Financial Industry presents an interdisciplinary, comparative, and competitive analysis of the thought processes and planning necessary for individual and corporate economic management. This publication is an essential reference source for professionals, practitioners, and managers working in the field of finance, as well as researchers and academics interested in an interdisciplinary approach to combine financial management, sociology, and psychology.

Reframing Financial Literacy

This book presents selected papers on the factors that serve to influence an individual's capacity in financial decision-making. Initial chapters provide an overview of the cognitive factors affecting financial decisions and suggest a link between limited cognitive capacity and the need for financial education. The book then expands on these cognitive limitations to explore the tendency for overconfidence in decision-making and the interplay between rational and irrational factors. Later chapters show how credit card companies benefit from limitations in consumer financial literacy, how gender and cognition interact to play an important role in financial decision-making, and how to improve financial fitness through financial literacy and education campaigns, including those addressing developed marketplaces. This comprehensive collection of papers will be of value to all readers who seek to better understand the multi-factorial and complex nature of personal financial management in today's economic climate.

Financial Literacy: the Federal Government's Role in Empowering Americans to Make Sound Financial Choices

Developing personal financial skills and improving financial literacy are fundamental aspects for managing money and propelling a bright financial future. Considering life events and risks that unexpectedly present themselves, especially in the light of recent global events, there is often an uncertainty associated with financial outcomes in unsteady times. It is important to have personal finance management to prepare for times of crisis, and personal finance is something to be thought about in everyday life. The incorporation of financial literacy for individuals is essential for a decision-making process that could affect their financial future. Having a keen understanding of beneficial and detrimental financial decisions, a plan for personal finances, and personalized goals are key elements for money management that will create stability and prosperity. In a world that is rapidly digitalized, there are new tools and technologies that have entered the sphere of finances as well that should be integrated into the conversation. The latest methods and models for improving financial literacy along with critical information on budgeting, saving, and managing spending are essential topics in today's world. The Research Anthology on Personal Finance and Improving Financial Literacy provides readers with the latest research and developments in how to improve, understand, and utilize personal finance methodologies or services and obtain critical financial literacy. The chapters within this essential reference work will cover personal finance technologies, banking, investing, budgeting, saving, and the best practices and techniques for optimized money management. This book is ideally designed for business managers, financial consultants, entrepreneurs, auditors, economists, accountants, academicians, researchers, and students seeking current research on modern advancements and recent findings in personal finance.

Examining how Technology Can Promote Consumer Financial Literacy

This book addresses the uncertain state of financial literacy among today's college students and examines efforts colleges and universities are taking to address this widespread concern. This work introduces a four-fold typology of organizational models for college-based financial education programs and uses these as optics for grouping and presenting case studies. The case studies presented provide a holistic representation of how universities develop, sustain and grow financial education programs. Details on the nature of programs, goals, administrative support, resources, partnerships, scale of operations, program content and delivery, advertising, evaluation, program goals, and much more are captured in this work. In addition to detailed case studies, this book presents general findings on the availability and delivery modes for college-based financial education. This work has significant utility for universities and colleges working to implement new financial education programs, changing existing programs, improving program relevancy or expanding program delivery on campus. It is an important contribution to the experiential understanding on how college students as consumers can acquire financial education as part of their broader college curricula and be able to better manage their financial lives. Included in the coverage: The financial literacy imperative. Program delivery and organizational models in state colleges and universities. The academic model. The full-fledged money management center. The experiential/used program. The branching/interoperable model. An academic model. The full-fledged money management center. The experiential/used program. The branching/interoperable model. An academic model.

Personal Financial Education in U.S. State Colleges and Universities is salient reading for college and university administrators, social workers and mental health professionals working with college students, policy analysts and faculty from any discipline interested in promoting the financial literacy of their students.

The Importance of Financial Literacy Among College Students

This workbook was developed to help you gain the knowledge and skills to make good money decisions and attain a level of financial stability and security. The tools, strategies and methods in this workbook will help you take ownership of your finances and create the life that you choose to live. Enjoy the journey!

The State of Financial Literacy and Education in America

Scholarship related to financial and consumer education largely concerns itself with the acquisition, management, and growth of financial resources. In a global setting that witnesses increasing competition for natural resources, along with diminishing appreciation for human rights, a challenge for both financial and consumer educators involves developing foundations for fostering individual wealth in manners that respect all members of a global society. Reframing Financial Literacy fills this need by providing literature that examines a broad view of financial literacy by connecting financial practice with issues of citizenship, along with personal and professional identity. It relates these issues to educational theory and practice to provide the reader with information about the relevance of improving social worth, while helping financial wealth. Featuring 15 previously unpublished chapters from an international slate of authors, and classroom adaptable lesson plans for each chapter, Reframing Financial Literacy will interest both teachers and researchers with its exciting classroom activities and its provocative content. This is a must work that no education professional should be without.

Congressional Record

The Foundations and Future of Financial Regulation

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