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The Routledge Handbook of Financial Literacy Gianni Nicolini, Brenda J. Cude, 2021-12-30 Financial literacy and financial education are not new topics even though interest in these topics among policymakers financial authorities and academics continues to grow The Routledge Handbook of Financial Literacy provides a comprehensive reference work that addresses both research perspectives and practical applications to financial education This is the first volume to summarize the milestones of research in financial literacy from multiple perspectives to offer an 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 enhancing decision making among consumers as well as consumer protection strategies Part IV addresses the connection between financial education and financial literacy with chapters about financial education in school settings as well as for adults This part includes an analysis of the role of Fintech 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 geographical areas including the U S South America Western Europe Eastern Europe Asia and Africa This part also considers how financial literacy should be addressed in the case 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

American Banker, 2006 **On Capitalism and Inequality** Robert U. Ayres, 2020-05-29 Capitalism is under attack Defenders say that capitalism has raised billions of people from poverty But a central activity of capitalism today Wall Street style is speculation gambling using other people's money and privatizing the profits while socializing the debts Skeptics argue that capitalism has redistributed the wealth of the planet in favor of a very few meanwhile leaving the planet in bad shape and leaving billions of people out in the cold Wealth is now extremely mal distributed opportunity is far from equal and upward social mobility has declined significantly in recent decades This book reviews the evidence and arguments pro and

con in considerable detail The evidence is mixed The main virtue of capitalism is its emphasis on competition as a driver of innovation and thus of economic growth It is true that economic growth has accelerated in recent centuries and it is true that billions of people have been lifted from poverty But it is not necessarily true that intense winner take all competition in the marketplace is the explanation for growth Neoclassical economic theory posits that self interest is the primary motive for all economic decisions leaving little room for cooperation and even less for altruism The theory applies to an unrealistic model of human behavior known as Homo economicus or economic man whose characteristic activity is buying or selling The reason for using the adjective word social as in socialism or social service or social democracy is essentially to deny those postulates of standard economic theory Real humans are not rational utility maximizers whatever that is and very often do things that are not in their own personal best interests This can happen because other interests such as family loyalty professional religious or patriotic duty may take precedence Real people rarely behave like Homo economicus who has rivals but no friends He or she does not trust anyone hence cannot cooperate with others and can never create or live in a viable social system or marriage Yet social systems ranging from families and tribes to firms cities and nations do and must exist or civilization cannot exist A viable social system must not allow winner takes all It must reallocate some of the societal wealth being created by competitive activities to support the young the old and the weak because all of those people have equal rights if not the same luck or the same skills Both competition and cooperation have important roles to play A hybrid capitalism involving both is the only viable solution The book ends with a specific suggestion namely Universal Basic Income or UBI

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