

# FINANCIAL LITERACY AMONG AUSTRALIAN UNIVERSITY STUDENTS

by

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## 1 Introduction

Astute savers are distinguished by the diversity of the assets to which they allocate their funds, and the dynamic manner in which they manage their investments<sup>1</sup>: so Connelly (2001, p. 7) characterises people with investment literacy. Financial literacy, however, is a broader concept for which the terminology has possibly only been in existence for a decade or so.

Financial literacy was defined in the UK by Noctor, Stoney and Stradling (1992) as 'the ability to make informed judgements and to take effective decisions regarding the use and management of money'. Schagen and Lines (1996, p. 91) operationalised this definition by proposing that a financially-literate person would enjoy a range of abilities and attitudes comprising:

- an understanding of the key concepts central to money management;
- a working knowledge of financial institutions, systems and services;
- a range of [analytical and synthetical] skills, both general and specific;
- attitudes which ...allow effective and responsible management of financial affairs.

Notwithstanding the exact definition of, and the skills required for, financial literacy, commentators throughout the developed world during the last decade have warned of insufficient personal financial literacy. Having financial skills has become more important as financial markets have been deregulated and credit has become easier to obtain as financial institutions compete strongly with each other for market share. Additionally, the easy issue and ubiquitous acceptance of credit cards have facilitated spending on consumption. Moreover, the development and marketing of financial products has burgeoned, people have been encouraged to invest directly by means of the internet and discussion of financial strategies has become part of everyday conversation. Furthermore, governments world-wide are moving down the path of encouraging their citizens to take more responsibility for their retirement incomes and to move away from public pensions. Employers are equally trying to shed the responsibility and risk associated with defined-benefit retirement schemes by changing to defined-contribution accumulation schemes where beneficiaries are responsible for their own investment strategies and eventual retirement benefits.

Symptoms of insufficient personal financial literacy include rising individual debt levels with overuse of credit cards, using personal loans for consumption and

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