

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 investments¹: 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

* Centre for Australian Financial Institutions (CAFI) at the University of Southern Queensland. The authors wish to thank the referees for their constructive comments. Any errors or omissions are our fault entirely.

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Innovations in Economic Research National Bureau of Economic Research, 1972 Warwick Economic Research Papers University of Warwick. Department of Economics, 1968 **Business and Economics Research Directory**, 1996 A comprehensive guide providing information on major research institutions concerned with business and economics throughout the world The first section consists of an exhaustive directory of institutes listed alphabetically according to country Where applicable each entry contains details of name address telephone fax and e mail numbers principal officers date of foundation activities and publications Entries are cross referenced to the periodicals in the publications section The second section lists periodicals and journals that publish the results of research into business and economics or which are widely used in such research Entry details include name address telephone fax and e mail editor publisher date of foundation subject of coverage frequency and circulation Distributed by Gale Research Annotation copyright by Book News Inc Portland OR *Handbook of Research on Economic and Political Implications of Green Trading and Energy Use* Das, Ramesh Chandra, 2019-06-14 Industrial houses have in recent years begun to favor green products and financial institutions are funneling investible funds to environmentally friendly industries as a priority Implementation of green policy to support these changes requires economic as well as political support from various influential countries Success of green policies will inevitably benefit biodiversity and global environmental health The Handbook of Research on Economic and Political Implications of Green Trading and Energy Use is a scholarly research publication that presents global perspectives on the impact of green financing and accounting on the health of the environment while highlighting issues related to carbon trading carbon credit energy use and energy efficiency and their impact on economic outputs This reference features a range of topics including environmental policies and sustainable development and is essential for academicians environmental scientists policymakers political scientists students and researchers *International economics research papers* Katholieke Universiteit te Leuven (1970-). Centrum voor Economische Studiën, 19?? *Center for Economic Studies Discussion Paper*, 1988 Research Ethics in Applied Economics Anna Josephson, Jeffrey D. Michler, 2023-09-29 Emphasizing the new challenges posed by the data science revolution digital media and changing norms Research Ethics in Applied Economics examines the ethical issues faced by quantitative social scientists at each stage of the research process The first section of the book considers project development including issues of project management selection bias in asking research questions and political incentives in the development and funding of research ideas The second section addresses data collection and analysis discussing concerns about participant rights data falsification data management specification search p hacking and replicability The final section focuses on sharing results with academic audiences and beyond with an emphasis on self plagiarism social media and the importance of achieving policy impact The discussion and related recommendations highlight emergent issues in research ethics Featuring perspectives from experienced researchers on how they address ethical issues

this book provides practical guidance to both students and experienced practitioners seeking to navigate ethical issues in their applied economics research

Recent Topics in Economic Research Ralf Fendel, Robert Czudaj, Sajid

Anwar, 2023-03-15 In 2023 Economies celebrates its 10th anniversary Thanks to the incredible support from all of you the journal has developed into a well respected academic journal Economies has been included in several journal rankings has a decent and growing number of submissions by well known experts and obtains very satisfactory citation scores given its young age We acknowledge these achievements with a dedicated Special Issue Therefore researchers from all areas of economic research have been invited to submit their contributions to this Special Issue The Special Issue is titled Recent Topics in Economic Research and covers a broad range of topics that are currently at the forefront of economics research and that are within Economies scope This includes original research papers as well as comprehensive review papers on topics of actual importance in economics

Quantitative and Applied Research Methodology in Economics Niranjana

Devkota, Sushanta Kumar Mahapatra, 2025-06-06 This book is an illustrative and comprehensive guide designed to help readers understand and navigate the complex world of academic writing and research in economics Written by experienced researchers this book offers theoretical and practical insights into the research process It provides an understanding of the foundations of the research process like research design methodology problem definition data collection and analysis among others The authors also share insights into the process of preparing proofreading and publishing academic papers With their experience in the field of academic research to this book they provide practical examples and step by step guidance to assist in research related issues The section on how to prepare and publish academic papers is a must read for students and early career researchers as it offers valuable guidance on how to succeed in the highly competitive world of academic publishing With its clear and concise writing this book will be an indispensable resource for undergraduate and postgraduate economics students teachers independent readers and early career researchers as well as those seeking a deeper understanding of research methodology in economics

The Art of Experimental Economics Gary Charness, Mark Pingle, 2021-08-26

Applying experimental methods has become one of the most powerful and versatile ways to obtain economic insights and experimental economics has especially supported the development of behavioral economics The Art of Experimental Economics identifies and reviews 20 of the most important papers to have been published in experimental economics in order to highlight the power and methods of this area and provides many examples of findings in behavioral economics that have extended knowledge in the economics discipline as a whole Chosen through a combination of citations recommendations by scholars in the field and voting by members of leading societies the 20 papers under review some by Nobel prize winning economists run the full gamut of experimental economics from theoretical expositions to applications demonstrating experimental economics in action Also written by a leading experimental economist each chapter provides a brief summary of the paper makes the case for why that paper is one of the top 20 in the field discusses the use made of the experimental

method and considers related work to provide context for each paper These reviews quickly expose readers to the breadth of application possibilities and the methodological issues leaving them with a firm understanding of the legacy of the papers contributions This text provides a survey of some of the very best research in experimental and behavioral economics and is a valuable resource for scholars and economics instructors students seeking to develop capability in applying experimental methods and economics researchers who wish to further explore the experimental approach

The Economics of Auditing Dan A. Simunic, 2024-12-12 The financial information provided to governments creditors investors etc by businesses has been verified by auditors since ancient times In its modern form the independent public accounting profession has its roots in 19th century Scotland A distinctive feature of this profession is that it consists of private for profit businesses operating as sole practitioners partnerships but mostly as large accounting firms The question naturally arises why should users of financial information provided by private for profit firms place trust in the verification of that information by other private for profit firms This is the interesting and complex economic issue that underlies research in what has come to be called the economics of auditing The author is one of the first researchers in this area This book traces the development of this important stream of research that applies economic analysis to the study of financial statement audits by professional public accounting firms It offers a narrative commentary along with a series of previously unpublished papers that the author presented during the 1970 s at Accounting Research workshops at the University of Chicago as part of his dissertation research that ultimately led to one of the bedrock papers in the field It provides an explanation and discussion of the economic regulatory and research environment at that time The book concludes with a discussion of important but currently unanswered questions in the field that flow from the author s thesis research but remain unresolved It will be of significant interest to advanced students and academics who are engaged in developing their own research programs as well as to any researcher who is working in the area of the economics of auditing

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Research Papers in Economic Education Arthur L. Welsh, 1972

Handbook of Research on Economic Growth and Technological Change in Latin America Christiansen, Bryan, 2014-06-30 Investment in Latin America is continuously developing in complex patterns due to the region s increasing role in the global economy The Handbook of Research on Economic Growth and Technological Change in Latin America helps readers to better understand the importance of Latin America in today s global economy The book discusses the developments of investments involving Latin American Multinational Corporations Multilatinas within the region This investment is having profound influences on the state of business government and technological development in Latin America which are all explored in this reference publication for use by researchers scholar practitioners business executives students and academicians

Working Papers in Economics and Econometrics Australian National University. Research School of Social Sciences. Department of Economics,

Lonergan's Early Economic Research Bernard J. F. Lonergan, Michael Shute, 2010-01-01 Lonergan s Early

Economic Research delves into the origins of Bernard Lonergan's economic theory through his own writing on the subject. Michael Shute provides transcriptions of many of Lonergan's private files on economics for a deeper understanding of his groundbreaking macroeconomic theory. An introduction by the editor contextualizes the works which also serve as archival materials relevant to the companion volume *Lonergan's Discovery of the Science of Economics*. Organized around specific themes such as dialectic of history, methodology, economic history, and price equilibrium, the book makes available a substantial amount of previously unpublished texts. Materials include Lonergan's earliest notes on economics prior to his move to Rome in 1933, the complete surviving portion of *An Essay in Fundamental Sociology* and notes on economists Heinrich Pesch and Lionel Robbins among others. These early works show that Lonergan built his economic discoveries on the methodological developments that he founded in his writings on the philosophy of history.

A Beginner's Guide to Economic Research and Presentation Jeffrey A. Edwards, 2013-10-23 Conducting good research is critical to any student today. Writing good research papers is equally important, yet many students have not been given the proper tools to convey cogently the results of their research. This book is for you or anyone who needs a step-by-step approach to the writing of a research paper in the field of economics. Most books concerned with research writing are broadly applied. They approach the subject generally, which is to say that they don't lay out a particular path to conducting research. Yet a specific path offering a specific focus to writing research is exactly what is needed for most students. This book provides that focus. For example, this book doesn't cover a dozen different search engines to perform a literature review; it specifies only EconLit. Nor are you left to decide what scholarly publications are important ones to review; the book emphasizes only the use of journal impact factors found through RePEc to rank journal articles and their importance to the literature at large. Whereas other books provide an overview of how to present research with only cursory suggestions and tips, inside this book the authors provide precise details on all aspects of research writing, including how many PowerPoint slides one should prepare for presentations and how much content should be on each slide. In short, unlike other books, this book provides a specific approach to conducting research, writing a paper, and presenting its material.

External Evaluation of IMF Economic Research Activities International Monetary Fund, 2000-04-11 This report, commissioned by the Executive Board, was prepared by a committee of academic economists. The report assesses the appropriateness of current research activities, the quality and added value of the IMF's economic research, and its utility in the IMF among its member countries and within the wider economics community. This publication also includes responses to the report by the IMF's staff, Managing Director, and Executive Board.

Papers and Proceedings of the ... Annual Meeting of the American Economic Association American Economic Association. Annual Meeting, 1929

Contemporary Economic Perspectives in Education Kristof De Witte, 2015-01-30 Efficiency and effectiveness in education economics. Economists are well placed to study education. They are intrinsically interested in public spending. They want to examine whether resources are spent in an effective i.e. doing the

right things and efficient i.e. doing things right way By focusing on educational efficiency economists can provide intuitive insights that engender more value for money Moreover the effectiveness concerns are related to the evidence based education idea Contemporary Economic Perspectives in Education contributes to this growing field of education economics This book provides a detailed approach to how economists treat earlier evidence how they avoid measurement problems and how they measure efficiency Applications covered include the underperformance of boys efficiency and equity in education and inter industry wage differentials in the health sector

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1. Understanding the eBook Research Papers Economics
 - The Rise of Digital Reading Research Papers Economics
 - Advantages of eBooks Over Traditional Books
2. Identifying Research Papers Economics
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Research Papers Economics
 - User-Friendly Interface
4. Exploring eBook Recommendations from Research Papers Economics
 - Personalized Recommendations
 - Research Papers Economics User Reviews and Ratings
 - Research Papers Economics and Bestseller Lists
5. Accessing Research Papers Economics Free and Paid eBooks
 - Research Papers Economics Public Domain eBooks
 - Research Papers Economics eBook Subscription Services
 - Research Papers Economics Budget-Friendly Options
6. Navigating Research Papers Economics eBook Formats

- ePub, PDF, MOBI, and More
- Research Papers Economics Compatibility with Devices
- Research Papers Economics Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Research Papers Economics
 - Highlighting and Note-Taking Research Papers Economics
 - Interactive Elements Research Papers Economics
- 8. Staying Engaged with Research Papers Economics
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Research Papers Economics
- 9. Balancing eBooks and Physical Books Research Papers Economics
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Research Papers Economics
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Research Papers Economics
 - Setting Reading Goals Research Papers Economics
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Research Papers Economics
 - Fact-Checking eBook Content of Research Papers Economics
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
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