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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 standings in unsettled 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 baselines 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 finance 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 optimal 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.

Essential Personal Finance Lien Luu,Jonquil Lowe,Jason Butler,Tony Byrne,2017-02-24

Young people face unprecedented financial challenges rising student debt stiff competition for jobs barriers to home ownership dwindling state benefits and prospects of a longer working life. Today students need financial knowledge and skills more than ever before not just to build their own financial security but to create the new generation of advisers that can help all citizens navigate the complex world of personal finance. Essential Personal Finance is a guide to all the key areas of personal finance budgeting managing debt savings and investments insurance securing a home and laying the foundations for retirement. It also provides an introduction to some of the essential foundations of a modern undergraduate finance qualification including The nature of financial institutions markets and economic policy that shape the opportunities and decisions that individuals face. The range of financial assets available to households the risk return trade off basics of portfolio construction and impact of tax. The importance of the efficient market hypothesis and modern portfolio theory in shaping investment strategies and the limitations of these approaches. Behavioural finance as a key to understanding factors influencing individual and market perceptions and actions. Using financial data to inform investment

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