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*Are people ready to take pivotal financial decisions like choosing a mortgage, saving for retirement, or investing their savings? How does the degree of knowledge about financial products and services affect the quality of their choices? Can financial fraud be prevented by increasing consumer financial knowledge? Financial Literacy in Europe addresses these important questions and more. In the first part, the author investigates the concept of financial literacy by analyzing its components and comparing different definitions from previous studies. This then forms a comprehensive measure of financial literacy to be applied in empirical studies that analyze the role of financial literacy in explaining consumers' financial behaviors. In the second part of the study, the author uses brand new data collected by the Consumer Finance Research Center (CFRC) from several European countries (the UK, Germany, France, Italy, Sweden, and Spain) to assess financial literacy in Europe and highlight similarities and differences across countries. Filling an important gap in previous research, the author develops a rigorous approach in the measurement of financial literacy in order to examine European financial literacy issues in great detail. This book, therefore, is a useful resource for assessing the effectiveness of single financial education programs or planning national strategies on financial education. It can also support policy makers*

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*in developing financial regulation and consumer protection strategies, considering the consumer perspective and their ability to deal with financial markets and institutions.*

*Across the EU, populations are shrinking and ageing. An increasing burden is being placed on a smaller working population to generate the taxes required for pensions and care costs. Welfare states are weakening in many countries and across Europe, households are being increasingly expected to plan for their retirement and future care needs within this risky environment. At the same time, the proportion of people buying their own home in most countries has risen, so that some two-thirds of European households now own their homes. Housing equity now considerably exceeds total European GDP. This book discusses questions like: to what extent might home ownership provide a potential cure for some of the consequences of ageing populations by realizing housing equity in order to meet the consumption needs of older people? What does this mean for patterns of inheritance and longer-term inequalities across Europe? And to what extent are governments banking on their citizens utilising their housing wealth now and in the future?*

*CCH's Corporate Controller's Handbook of Financial Management is a comprehensive source of practical solutions, strategies, techniques, procedures, and formulas covering all key aspects of accounting and financial management. Its examples, checklists, step-by-step instructions, and other practical working tools simplify complex financial management issues and give CFOs, corporate financial managers, and controllers quick answers to day-to-day questions.*

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[The Human Rights-Based Approach to Carbon Finance Hearing Before the Committee on Finance, United States Senate, One Hundred Eleventh Congress, First](#)

[Session, on the Nominations of Dr. Lael Brainard, to be Under Secretary of the Treasury for International](#)

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Incorporating HC 1038-i-ii, session 2008-09. The DCLG departmental annual report 2009 was published as Cm. 7598 (ISBN 9780101759823)

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