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The Effectiveness of Youth Financial Education: A Review of the Literature

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Abstract

In the current financial crisis, children and youth are uniquely impacted by household finance complexities. Moments of financial trouble are teachable opportunities for children and youth to learn about personal finance and to improve their own money management skills. However, comprehensive strategies for educating them about personal finance have not yet emerged. This review of the literature explores the state of youth financial education and policy, including definitions and measures of effectiveness. Delineating a range of approaches to the delivery and assessment of youth financial education, this paper reports on impact data and best practices and highlights some controversies. It concludes with a discussion of the gaps in knowledge and suggestions for further research.

Keywords: financial literacy, personal finance, review of literature, youth financial education[Suggested Citation](#) >[Show Contact Information](#) >[Download This Paper \(Delivery.cfm/SSRN_ID2225339_code1099219.pdf?abstractid=2225339&mirid=1\)](https://papers.ssrn.com/sol3/Delivery.cfm/SSRN_ID2225339_code1099219.pdf?abstractid=2225339&mirid=1)[Open PDF in Browser \(Delivery.cfm/SSRN_ID2225339_code1099219.pdf?abstractid=2225339&mirid=1&type=2\)](https://papers.ssrn.com/sol3/Delivery.cfm/SSRN_ID2225339_code1099219.pdf?abstractid=2225339&mirid=1&type=2)

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