

2,605	62	10
Views	CrossRef citations to date	Altmetric

What Does Financial Literacy Training Teach Us?

“Cite this article” <https://doi.org/10.1080/00220485.2012.686385>

Sample our
Economics, Finance,
Business & Industry Journals

>> **Sign in here** to start your access
to the latest two volumes for 14 days

Reprints & Permissions | Read this article

We Care About Your Privacy

We and our 845 partners store and/or access information on a device, such as unique IDs in cookies to process personal data. You may accept or manage your choices by clicking below, including your right to object where legitimate interest is used, or at any time in the privacy policy page. These choices will be signaled to our partners and will not affect browsing data. [Privacy Policy](#)

We and our partners process data to provide:

Use precise geolocation data. Actively scan device characteristics for identification. Store and/or access

I Accept

Essential Only

Show Purpose

List of Partners (vendors)

Show Purpose financing



Q Keyword

Acknowledgments

The authors thank Viral Acharya, Doug Bernheim, Annamaria Lusardi, John Lynch, Adair Morse, Bill Walstad, and seminar participants at Vanderbilt University, Georgetown University, Duke University, the 2012 American Economic Association meetings, and the 2010 Fall NBER Corporate Finance meeting for helpful comments and feedback. The authors also thank and acknowledge colleagues at Junior Achievement of Southern California for helpful discussions and guidance throughout the project. This work was conducted in compliance with IRB human subject guidelines and was approved by the IRBs at Duke and UCLA. Dan Blanchette provided excellent research assistance.

Notes

1. One exception is Bernheim and Garrett ([2003](#)), who show that financial education leads to higher aggregate savings; however, behavior at the individual level is not measured in their study.
2. A full description of the curriculum is available in Carlin and Robinson ([2009](#)), and at <http://www.jasocal.org>.
3. Examples are taken from the JA Finance Park Student Workbook, which is available upon request.
4. Addition × [271](#).
5. Tables
6. Confidence × school.
However × nt black and
- 47 p × n the lowest
- decile, × level math
- proficiency
7. These ×
<http://www>
8. This question is also explored in greater detail in Carlin and Robinson ([2012](#)).

9. Difficulty in extrapolating beyond the scenarios used to illustrate educational principles is discussed in the educational psychology literature. See, for example, Thompson, Gentner, and Lowenstein ([2000](#)) or Gentner, Lowenstein, and Thompson ([2003](#)).

Related Research Data

Factors that influence the financial literacy of young Spanish consumers

Source: Wiley

Déficit de educación financiera induce el uso de préstamos en mercados informales

Source: FapUNIFESP (SciELO)

On the Impact of Regulating Commissions: Evidence from the Indian Mutual Funds Market

Source: Elsevier BV

Financial literacy, financial advice, and financial behavior

Source: Springer Nature

“Four Bright Coins Shining at Me”: Financial Education in Childhood, Financial Confidence in Adulthood

Source: Wiley

Financial Illiteracy and Pension Contributions: A Field Experiment on Compound Interest in China

Source: Oxford University Press (OUP)

Financial literacy and risky asset holdings: evidence from China

Source

Impact of Financial Education on Financial Literacy: A Pilot Study

Random

Source

Visual

Source

Financial

Source

Identifying Financial Literacy and Financial Education in Taiwan

Source

Source

Linkin



Cited by
62

Books



X

Register
5 How

