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A behaviorally informed financial education program for the financially vulnerable: Design and effectiveness

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Financially vulnerable consumers are often associated with suboptimal financial behaviors. Evaluated financial education programs so far show difficulties to effectively reach this target population. In our attempt to solve this problem, we built a behaviorally informed financial education program incorporating insights from both motivational and behavioral change theories. In a quasi-experimental field study among Dutch financially vulnerable people, we compared this program with both a control group and a traditional program group. In comparison with the control group, we found robust positive effects of the behaviorally informed program on financial skills and knowledge and self-reported financial behavior, but not on other outcomes. Additionally, we did not find evidence that the behaviorally informed program performed better than the traditional program. Finally, we discuss the findings and limitations of this study in light of the financial education literature and provide implications for policymaking and directions for future research.

KEYWORDS

financial literacy and education, financial behavior, financially vulnerable people, behavioral insights, quasi-experimental field study, financial education

Introduction

A growing number of studies show the occurrence of suboptimal financial behaviors among low-income, low-educated, and unemployed consumers. These behaviors range from undersaving (Shurtleff, 2009) to excessive and overly expensive overborrowing (Skeiba and Tibacman, 2008; Cole et al., 2014), as well as poor financial management (Perry and Morris, 2000; De Beekker et al., 2019). Furthermore, low-income and low-educated consumers are less able to deal with shocks in income or expenses, for example, due to the Covid-19 outbreak, which makes them financially vulnerable (Flasler et al., 2018). Survey studies consistently show that financially vulnerable consumers have lower levels of financial knowledge and skills than others (Bernheim, 1998; Lusardi and Mitchell, 2014; De Beekker et al., 2019; Klapper and Lusardi, 2020; Lusardi et al., 2020b), while lower levels of financial knowledge are associated with poorer financial management (Hilgert et al.,

Specializing Education Behaviorally

Gary S. Belkin



Specializing Education Behaviorally:

Specializing Education Behaviorally Robert Douglas Greer, Laura Gilbert Dorow, 1976 *Designing Teaching Strategies*
R. Douglas Greer, 2002-07-17 can provide an educational system that treats the students and the parents as the clients

Progress in Behavioral Studies A. J. Brownstein, R. Epstein, P. Harzem, 2019-01-22 Advancing the study of behavior and its humane applications in society this book explores behavioral studies and the analysis of behavior Progress in Behavioral Studies outlines the contributions of behavioral science to education behavioral medicine and other related disciplines Individual papers report on progress made through the cautious introduction of quantitative formulations into analysis the increased interchange of analysis with other disciplines such as economics and ethology and the continuation of behavioral science as a basis for understanding more complex phenomena *The Developmental Psychology of Music* David J. Hargreaves, 1986-12-18 This book sets out the psychological basis of musical development in children and adults The study has two major objectives to review the research findings theories and methodologies relevant to the developmental study of music and to offer a framework within which these can be organised so as to pave the way for future research It describes the relationship between thinking and music and discusses the relationship between thinking and music in pre schoolers and schoolchildren in areas such as singing aesthetic appreciation rhythmic and melodic development and the acquisition of harmony and tonality The book describes the development of musical taste and discusses the questions of musical creativity and of the social psychology of musical taste and fashion As a comprehensive study of the links between developmental psychology and music education Hargreaves work demonstrates the practical and theoretical importance of psychological research on the process underlying children s musical perception cognition and performance *The Resource Room* Barry Edwards McNamara, 1989-07-01 There are few comprehensive textbooks available to special educators responsible for developing implementing and monitoring resource room programs McNamara s book fills this void by providing teachers and administrators with helpful practical information and by exploring the role of the resource room teacher as it relates to three major functions assessment instruction and consultation The information provided should also assist administrators and supervisors to evaluate their own existing resource room programs Learning Disabilities Barry Edwards McNamara, 1998-08-13 This book addresses issues in teacher preparation and parental roles in the education of children with learning disabilities It provides a variety of instructional approaches that recognize the cultural and linguistic diversity found in students classified as learning disabled There is a critical need to incorporate a sensitivity to issues of diversity into educational assessment curriculum planning teacher training and interactions with parents especially in large urban areas which are characterized by cultural and linguistic diversity Significant changes in traditional special education assessment and instruction are needed to effectively deal with the overrepresentation of minority students classified as learning disabled and resolve the inherent problems with the definition and diagnosis of learning disabilities *Education and Training of the*

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Table of Contents Specializing Education Behaviorally

1. Understanding the eBook Specializing Education Behaviorally
 - The Rise of Digital Reading Specializing Education Behaviorally
 - Advantages of eBooks Over Traditional Books
2. Identifying Specializing Education Behaviorally
 - 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 Specializing Education Behaviorally
 - User-Friendly Interface
4. Exploring eBook Recommendations from Specializing Education Behaviorally
 - Personalized Recommendations
 - Specializing Education Behaviorally User Reviews and Ratings
 - Specializing Education Behaviorally and Bestseller Lists

5. Accessing Specializing Education Behaviorally Free and Paid eBooks
 - Specializing Education Behaviorally Public Domain eBooks
 - Specializing Education Behaviorally eBook Subscription Services
 - Specializing Education Behaviorally Budget-Friendly Options
6. Navigating Specializing Education Behaviorally eBook Formats
 - ePub, PDF, MOBI, and More
 - Specializing Education Behaviorally Compatibility with Devices
 - Specializing Education Behaviorally Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Specializing Education Behaviorally
 - Highlighting and Note-Taking Specializing Education Behaviorally
 - Interactive Elements Specializing Education Behaviorally
8. Staying Engaged with Specializing Education Behaviorally
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Specializing Education Behaviorally
9. Balancing eBooks and Physical Books Specializing Education Behaviorally
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Specializing Education Behaviorally
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Specializing Education Behaviorally
 - Setting Reading Goals Specializing Education Behaviorally
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Specializing Education Behaviorally
 - Fact-Checking eBook Content of Specializing Education Behaviorally
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
- Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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