

FINANCIAL LITERACY

AND WHY WE NEED IT

MONEY HABITS OF THE AVERAGE AMERICAN

Only 40% of US adults keep a budget and track their spending

76% of American families say they live paycheck to paycheck

50% of American families have less than 3 months' worth of expenses saved;
27% have no savings at all

Though they believe in a college education for their children, only one-third of parents have a plan to pay for college expenses



11.52 TRILLION

is the total amount of debt that American consumers owe

OUR DEBT PROBLEM

If anything illustrates why we need to increase financial literacy in America, it's our collective debt burden. Being in debt holds us back from reaching financial goals and security.



38% of adults believe they won't have enough saved by their retirement age



Student loan debt increased by 11.8% last year (to over \$1 billion)



43% of adults are concerned they don't have enough saved for emergencies

WE'RE READY FOR FINANCIAL EDUCATION

52% of teens

said they want to learn more about how to manage their money. They are most interested in budgeting, saving, checking accounts, and investing

Only 33% of parents

talk to their kids about money regularly

While only 5% of Americans say they learned about money from a teacher,

85% of American parents

thought that a course in personal finance should be a high school graduation requirement.

40% of adults

gave themselves a grade of C, D, or F on their knowledge of personal finance

78% agree they could benefit from answers to everyday financial questions from a professional

Information Compiled by Kelli Hawk for Gen Y Planning

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Financial Literacy Cumulative Answers

R Sanford



Financial Literacy Cumulative Answers:

Unveiling the Energy of Verbal Art: An Mental Sojourn through **Financial Literacy Cumulative Answers**

In a world inundated with displays and the cacophony of quick transmission, the profound energy and mental resonance of verbal beauty often fade in to obscurity, eclipsed by the continuous barrage of noise and distractions. However, nestled within the lyrical pages of **Financial Literacy Cumulative Answers**, a charming work of literary brilliance that pulses with fresh emotions, lies an wonderful trip waiting to be embarked upon. Published by a virtuoso wordsmith, this exciting opus courses viewers on an emotional odyssey, softly revealing the latent potential and profound impact stuck within the delicate web of language. Within the heart-wrenching expanse with this evocative evaluation, we can embark upon an introspective exploration of the book is key themes, dissect their interesting writing type, and immerse ourselves in the indelible effect it leaves upon the depths of readers souls.

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