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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 (Skiba and Tobacman, 2008; Cole et al., 2014), as well as poor financial management (Perry and Morris, 2000; De Beekun 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 Beekun 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

**Scott C. Dulebohn**



## **Specializing Education Behaviorally:**

## Unveiling the Magic of Words: A Review of "**Specializing Education Behaviorally**"

In a world defined by information and interconnectivity, the enchanting power of words has acquired unparalleled significance. Their power to kindle emotions, provoke contemplation, and ignite transformative change is truly awe-inspiring. Enter the realm of "**Specializing Education Behaviorally**," a mesmerizing literary masterpiece penned with a distinguished author, guiding readers on a profound journey to unravel the secrets and potential hidden within every word. In this critique, we shall delve to the book's central themes, examine its distinctive writing style, and assess its profound effect on the souls of its readers.

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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 eBook Platform
  - 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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