

Personal Finance Essay Paper

This collection of essays, coauthored with other distinguished economists, offers new perspectives on saving, intergenerational economic ties, retirement planning, and the distribution of wealth. The book links life-cycle microeconomic behavior to important macroeconomic outcomes, including the roughly 50 percent postwar decline in America's rate of saving and its increasing wealth inequality. The book traces these outcomes to the government's five-decade-long policy of transferring, in the form of annuities, ever larger sums from young savers to old spenders. The book presents new theoretical and empirical analyses of altruism that rule out the possibility that private intergenerational transfers have offset those by the government. While rational life-cycle behavior can explain broad economic outcomes, the book also shows that a significant minority of households fail to make coherent life-cycle saving and insurance decisions. These mistakes are compounded by reliance on conventional financial planning tools, which the book compares with Economic Security Planner (ESPlanner), a new life-cycle financial planning software program. The application of ESPlanner to U.S. data indicates that most Americans approaching retirement age are saving at much lower rates than they should be, given potential major cuts in Social Security benefits.

Written evidence is contained in Volume 2, available on the Committee website at www.parliament.uk/treascom

*There's no denying the importance of knowledge in today's information age. There's no denying the importance of money in today's consumption age. The days of limited and assured-return investment options are history. The future belongs to the multitude but market-linked investment opportunities. You are very well aware that you need three things to grow a plant. Consumption too has seen a phenomenal explosion. Not only do we see many new models or varieties within the existing product range, but also innovative products coming into the markets quite regularly. Availability of finance also has not lagged behind. Getting loans at your door-step may appear normal to the today's younger generation. However, their parents only know how impossible it was to get credit from banks to finance their need and desires. In fact, debt was not only unheard of but also a sacrilege. Today the attitudes have changed so much that borrowing money is considered quite normal. This whole host of investment, borrowing and spending avenues have turned the world of personal finance into a virtual mine-field. One right move and you could multiply your money. But one wrong move and you could end-up in a deep financial mess. Therefore, knowledge has become critical to both successful wealth creation and its management. In addition to IQ (Intelligence Quotient) and EQ (Emotional Quotient), you need to work upon FQ (Financial Quotient) too. In this book I have covered many areas of your personal finance and endeavoured to present them in a unique and interesting manner. The essays have been divided into five categories viz. * Emotions - acquire mastery over emotional aspects * Elementary - it's all about getting the basics right * Entertainment - learn with a bit of fun element * Education - discern new insights/insights into new products * Enquiry - get answers to some of your everyday queries I am quite hopeful that each of the articles would add value and improve your Financial Quotient, thereby making you more adept and financially savvy.*

The persistence of poverty hurts us all, and attacking poverty is a major policy objective everywhere. In Britain, the main political parties have an anti-poverty mandate and in particular an agreed commitment to eliminate child poverty by 2020, but there is controversy over how this should be done. This book addresses one of the main causes of poverty, financial exclusion - the inability to access finance from the high-street banks. People on low or irregular incomes typically have to resort to loan sharks, 'doorstep lenders' and other informal credit sources, a predicament which makes escape from the poverty trap doubly difficult. Over the last fifteen years, a strategy of breaking down the poverty trap has been implemented, known in the UK as community development financial institutions (CDFIs), typically non-profit lending institutions focussed on the financially excluded, and seeking to learn from the achievements of microfinance around the world. Focussing on the period 2007-09, during which the UK went into a global recession, this book investigates how CDFIs work and how well they have helped low-income people and businesses to weather the recession. The book asks whether CDFIs in the UK have been successful in their work, and which have worked better? What can we learn from the experience of these CDFIs which can help reduce poverty in this country and globally? We assess the impact of CDFIs using a range of indicators (including income, assets, education, health) and ask what changes in policy by both CDFIs and government agencies (for example, benefits agencies) might be able to increase impact. Some of the key lessons are: CDFIs need to work with appropriate partners to build up savings capacity in their clients; the community environment is vital in determining who escapes from the poverty trap; and CDFIs can never function properly unless they learn how to control their overdue debts. This book will be vital reading for those concerned with social policy, microfinance and anti-poverty policies in industrialised countries and around the world.

Public Private Partnerships and Constitutional Law

Overcoming Deprivation in the Inner City

Partnerships in Urban Property Development

Handbook of Consumer Finance Research

De Gruyter Handbook of Personal Finance

The Routledge Handbook of Personal Finance provides a robust review of the core topics comprising personal finance. Including the primary models, approaches, and methodologies being used to study particular topics that comprise the field of personal finance today. The contributors include many of the world's leading personal finance researchers, financial services and academic researchers. The handbook provides a broad introduction to the discipline of personal finance. The following two sections are organized around the core elements of personal finance research and practice: saving, investing, and consumer studies, and household finance. The handbook concludes with a discussion on an educational and research agenda for the future. This handbook will be a core reference work for researchers, financial service practitioners, educators, and policymakers and an excellent supplementary source of readings for those teaching undergraduate and postgraduate students in financial services and consumer studies, and household finance.

In this completely revised edition, young people learn how to get and manage credit, how to make and stick to a budget, how to pay for college, how to determine needs versus wants, how to pay for a car, how to open a bank account, how to balance a checkbook, how to manage finances online, and how to avoid financial mistakes. You will also learn about investing and how to make the most of your money. Managing PPP projects is not a routine job, as every PPP project is different and should be managed accordingly. These projects require considerable capability and skills from both public sector and private sector managers involved. Strategic Issues in Public-Private Partnerships, Second Edition, delivers the insight and tools necessary to assist those managers. As P&P projects become increasingly popular for national governments to fund and develop public infrastructure and urban areas with private sector contributions, a better understanding of the risks involved is crucial. The second edition of Strategic Issues in Public-Private Partnerships: Provides an international overview of the application of concessions - the most common form of P&P (Build/Own/Operate/Transfer) or DBFM (Design/Build/Finance/ Maintain/Operate). Focuses on the introduction of concessions and the problems encountered, the solutions found for these problems, and the different approaches to concessions chosen across different countries. Provides a strategic overview for those involved in setting up and managing PPP projects.

managers the insight and tools to manage PPP projects effectively. Essential reading for Contractors & funding organizations involved in PPP projects as well as Researchers in construction management and public administration. This book examines the operation of private businesses form an important sector of the U.S. labor market, accounting for over 400,000 new organizations launched annually in recent years and nearly two-thirds of job creation according to the Small Business Administration. Yet, ownership of a business is fraught with financial risks, leading some economists to suggest that those of traditional employment. The three essays that follow explore (a) the motives that may drive people to pursue entrepreneurship despite the financial risk, (b) the asset allocation behavior of practicing entrepreneurs, and (c) the resulting satisfaction levels of those who transition into entrepreneurship. The first essay examines a population of users in the private sector who have given the lower expected financial returns from entrepreneurship that motivations to launch a business might be driven by preferences for high degrees of autonomy, overly optimistic assessments of financial outcomes, or higher risk preferences. Measures of each of these phenomena are included in a cohesive model guided by the Theory of Planned Behavior along with a launch a business in the future reveals that more general attitudes towards entrepreneurship increase the likelihood of interest in business ownership, while financial motivations are tied to decreased likelihood. The second essay examines the impact of business ownership during the operation of the business. Granted that business owners possess illiquid private equity exposure to their own risk asset classes (e.g., stocks). This essay examines stock ownership with consideration given to entrepreneurial status as well as the level of risk exposure stemming from owning a business. Logistic regression using data from the 2016 Survey of Consumer Finances reveals that business owners are less likely to participate in the stock market and financial assets, however, reveals no significant differences in levels of equity ownership among business owners and the traditionally employed. Collectively, these findings may indicate that entrepreneurs face initial barriers to stock market investment that later fade if participation in the equity market does begin. Finally, the third essay utilizes longitudinal 2008-2012 data on financial, and life satisfaction. Variable selection is guided by the Job-Demand-Control model, and three random effects cumulative logits are produced. Findings suggest that transitions into entrepreneurship are associated with increased odds of job satisfaction but reduced odds of financial or life satisfaction. Results from these three studies imply that individuals who are engaged in the launch of a business could affect financial decision making and asset allocation behavior, as well as subsequent levels of satisfaction with personal finances and life. Implications for organizations and professionals who support prospective entrepreneurs are discussed.

Handbook of Research on Institution Development for Sustainable and Inclusive Economic Growth in Africa

Essays in Household Finance

Essays in Empirical Personal Finance: The Impact of Experiences and Sentiment on Individual Financial Decision Making

Financial Exclusion and the Poverty Trap

Financial Planning and Personal Finance

Individual Investor Reactions to Low Interest Rates and Robo-advice

This dissertation consists of three essays that examine the determinants of individual financial decision making and the welfare implications of those decisions. In the first essay, I consider an important dimension of individual welfare, namely mental health, to study whether the use of different financial services helped to withstand the damage caused by a large earthquake that hit Chile in February 2010. Using a rich nationally representative panel data set and geographic differences in ground shaking caused by the earthquake as an exogenous source of damage, I find that earthquake insurance reduced the incidence of post-traumatic stress disorder (PTSD) by more than 50% among individuals who lived in properties that were damaged by the earthquake. However, I find no significant effects for the amount of savings and bank relationships. Overall, these results suggest that the welfare impact of financial services is driven by the ability to transfer resources across states of the world, but not through time. In the second essay, I study the extent to which low income students in the U.S. understand and take into consideration the financial aspects of their higher education. Using a rich data set from a large U.S. non-profit organization, I find that low income post-secondary students are poorly informed about three main financial aspects of their higher education: expected income, financing costs and opportunity cost of being enrolled. This result holds for students who are academically talented, have been exposed to financial education (including a semester-long personal finance class) and relevant financial experiences. Furthermore, preliminary results of a randomized controlled trial (N=117) suggest that an hour-long financial education workshop on the main financial aspects of college increases students' GPA by 0.2 points (p-value=0.15) and their ability to receive financial aid from the non-profit organization by 11.4 percentage points (p-value=0.25). Overall, these results suggest that (lack of) financial literacy can affect both educational attainment and financial outcomes of low income post-secondary students. In the third essay, I study if civic capital, defined as the set of values and beliefs within a community that promote cooperation for socially valuable purposes (Guiso, Sapienza and Zingales, 2011), affects the use of deposit accounts among Chilean households. Using an institutional setting of limited supply side barriers for access to deposit accounts and a rich household data set, I find that households from areas with higher levels of civic capital, measured as the rate of registration to vote, are more likely to have savings accounts and hold larger amounts in those accounts. This association is stronger for households that are less educated and less intensive users of communication and information devices such as phone, computer and the internet. These results are consistent with the idea that civic capital helps to overcome educational and informational barriers that limit the demand for deposit accounts.

The objective of this book is to prompt a re-examination of financial literacy, its social foundations, and its relationship to citizenship education. The collection includes topics that concern indigenous people's perspectives, critical race theory, and transdisciplinary perspectives, which invite a dialogue about the ideologies that drive traditional and critical perspectives. This volume offers readers opportunities to learn about different views of financial literacy from a variety of sociological, historical and cultural perspectives. The reader may perceive financial literacy as representing a multifaceted concept best interpreted through a non-segregated lens. The volume includes chapters that describe groundings for revising standards, provide innovative teaching concepts, and offer unique sociological and historical perspectives. This book contains 13 chapters, with each one speaking to a distinctive topic that, taken as a whole, offers a well-rounded vision of financial literacy to benefit social education, its research, and teaching. Each chapter provides a response from an alternative view, and the reader can also access a resource featuring the authors' rejoinders. It therefore offers contrasting visions about the nature and purpose of financial education. These dissimilar perspectives offer an opportunity for ongoing dialogues that might help to guide approaches to financial literacy and citizenship, along with the philosophies and principles that shape them. The principles that teach and inform about financial literacy defines the premises for base personal and community responsibility. The work invites researchers and practitioners to reconsider financial literacy/financial education and its social foundations. The book will appeal to a range of students, academics and researchers across a number of disciplines, including economics, personal finance/personal economics, business ethics, citizenship, moral education, consumer education, and spiritual education.

Due to the global health crisis, economies had to adapt to combat pandemic situations. In the present pandemic crisis, new legislation, methods, labor approaches, values, and social behaviors have emerged with a huge impact in all organizations. However, countries have applied different solutions, procedures, and rules to deal with crises. Therefore, the impact has been different per country. Organizations need to understand their customers and businesses not only to increase operational efficiency but also to increase stakeholder's satisfaction and their competitiveness in a sustainable way. Customers are becoming more exigent and markets more complex, calling for the need for higher differentiation. This was enhanced in this pandemic situation, and to survive, organizations needed to change and adapt to the new normal. The Handbook of Research on Re inventing Economies and Organizations Following a Global Health Crisis deals with management and economic issues, particularly with the reinvention of businesses and economies due to the pandemic situation and the relevance of entrepreneurship, innovation, and intensive knowledge used to deal with these changes. This book emphasizes the challenges, difficulties, and opportunities for the success of businesses and economies in periods of crisis and provides information for dealing with entrepreneurship and innovation, networks, and complementarities to recover businesses. The chapters also point out possible opportunities, challenges, and risks in the process of recovery highlighting innovation, internationalization, technology, and intensive knowledge in promoting economies and companies' competitiveness. This book is ideal for entrepreneurs, managers, economists, directors, shareholders, researchers, academicians, and students interested in how businesses reinvent and recover following a global health crisis.

Broad-based and inclusive financial systems significantly raise growth, alleviate poverty, and expand economic opportunity. Households, small enterprises, and the rural poor often have difficulty obtaining financial services for a multitude of reasons, including transaction costs, perceived risk, inadequate infrastructure, and information barriers. Yet many financial institutions are now making profitable inroads into underserved markets through formal banking, investment in equities, venture capital, postal banks, and microfinance. Access to Finance addresses the challenges of making financial systems more inclusive, emulating successful ventures in new markets, and utilizing technologies and government policies to support the expansion of financial access. The contributors examine many dimensions of financial access, including: • Measuring financial access • Understanding the impact of expanded access • Examining alternative institutional models • Exploring new technologies and information infrastructure • Evaluating government policies toward outreach.

Clever Girl Finance

Assessment Methodologies and Evidence from European Countries

The Money Gyaan

Financialization, Financial Literacy, and Social Education

Essays in Empirical Personal Finance

From Start of Career to Retirement and More

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Is wealth inherently good? Is it inherently evil? How much is morally acceptable to enjoy? Should all excess be given away? Do we feel ashamed of having wealth? Do we feel "blessed" by it? How much of our wealth is due to our own hard work and smart decisions, and how much is due to social injustices? Answers to such questions are not clear. As a result, many Christians are confused, divided, and uneasy about these topics, and choose to keep faith, personal finance, and social justice compartmentalized. Faith is relegated to a social activity on Sundays, personal finance is a household chore, and social justice is only a cause to be advocated for with social media posts and voting choices. While this is certainly the easy route, it is an unsatisfying way of life which damages progress towards true human unity. In Essays on Wealth, Generosity, and Legacy, Travis C. Mallett invites fellow Progressive Christians to struggle with these ancient questions together. Each essay brings the topics of faith, personal finance, and social justice into uncomfortably close proximity with each other. Persons are acknowledged and harmonies are highlighted. This book discusses diverse topics, such as the relationship between personal finance and social justice, the moral status of wealth, biblical interpretation, evolutionary wisdom, investing, minimalism as the modern face of contentment, wealth as a spiritual motivator, legacy and the afterlife, and unity. This book does not promise answers to our questions. Instead, it calls us to engage with our sacred responsibility to struggle with them and have the courage to live in their tension.

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Essays on Wealth, Generosity, and Legacy

Financial Planning and Personal Finance

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Is wealth inherently good? Is it inherently evil? How much is morally acceptable to enjoy? Should all excess be given away? Do we feel ashamed of having wealth? Do we feel "blessed" by it? How much of our wealth is due to our own hard work and smart decisions, and how much is due to social injustices? Answers to such questions are not clear. As a result, many Christians are confused, divided, and uneasy about these topics, and choose to keep faith, personal finance, and social justice compartmentalized. Faith is relegated to a social activity on Sundays, personal finance is a household chore, and social justice is only a cause to be advocated for with social media posts and voting choices. While this is certainly the easy route, it is an unsatisfying way of life which damages progress towards true human unity. In Essays on Wealth, Generosity, and Legacy, Travis C. Mallett invites fellow Progressive Christians to struggle with these ancient questions together. Each essay brings the topics of faith, personal finance, and social justice into uncomfortably close proximity with each other. Persons are acknowledged and harmonies are highlighted. This book discusses diverse topics, such as the relationship between personal finance and social justice, the moral status of wealth, biblical interpretation, evolutionary wisdom, investing, minimalism as the modern face of contentment, wealth as a spiritual motivator, legacy and the afterlife, and unity. This book does not promise answers to our questions. Instead, it calls us to engage with our sacred responsibility to struggle with them and have the courage to live in their tension.

Are people ready to take pivotal financial decisions like choosing a mortgage, saving for retirement, or investing their savings? How does the degree of knowledge about financial products and services affect the quality of their choices? Can financial fraud be prevented by increasing consumer education? The Handbook of Research on Financial Literacy in Europe addresses these important questions and more. In the first part, the author investigates the concept of financial literacy by analyzing its components and comparing different definitions from previous studies. This then forms a comprehensive measure of financial literacy to be applied in empirical studies that analyze the role of financial literacy in explaining consumers' financial behaviors. In the second part of the study, the author uses brand new data collected by the Consumer Finance Research Center (CFRC) from several European countries (the UK, Germany, France, Italy, Sweden, and Spain) to assess financial literacy in Europe and highlight similarities and differences across countries. Filling an important gap in previous research, the author develops a rigorous approach in the measurement of financial literacy in order to examine European financial literacy issues in great detail. This book, therefore, is a useful resource for assessing the effectiveness of single financial education programs or planning national strategies on financial education. It can also support policy makers in developing financial regulation and consumer protection strategies, considering the consumer perspective and their ability to deal with financial markets and institutions.

Take charge of your finances and achieve financial independence - the Clever Girl way Join the ranks of thousands of smart and savvy women who have turned to money expert and author Bola Sokunbi for guidance on ditching debt, saving money, and building real wealth. Sokunbi, the force behind the hugely popular Clever Girl Finance website, draws on her personal money mistakes and financial redemption to educate and empower a new generation of women on their journey to financial freedom. Lighthearted and accessible, Clever Girl Finance encourages women to talk about money and financial wellness and shows them how to navigate their own murky financial waters and come out afloat on the other side. Monitor your expenses, build a budget, and stick with it! Make the most of a modest salary and still have money to spare Keep your credit in check and clean up credit card chaos Start and succeed at your side hustle Build a nest egg and invest in your future Transform your money mindset and be accountable for your financial well-being Feel the power of real-world stories from other "clever girls" Put yourself on the path to financial success with the valuable lessons learned from Clever Girl Finance

Essays on Wealth, Generosity, and Legacy

Financial Planning and Personal Finance

Essays in Empirical Personal Finance

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**Economic Background and Future Trends
Perspectives from Progressive Christianity
For Teenagers and College Students
Sierra Leone Private Investment and Financial Sector Development
Financial Literacy in Europe**

**Personal Financial Management. Which Factors Affect it?
Accountability in the United Kingdom and the United States of America**

This second edition of the authoritative resource summarizes the state of consumer finance research across disciplines for expert findings on—and strategies for enhancing—consumers' economic health. New and revised chapters offer current research insights into familiar concepts (retirement saving, bankruptcy, marriage and finance) as well as the latest findings in emerging areas, including healthcare costs, online shopping, financial therapy, and the neuroscience behind buyer behavior. The expanded coverage also reviews economic challenges of diverse populations such as ethnic groups, youth, older adults, and entrepreneurs, reflecting the ubiquity of monetary issues and concerns. Underlying all chapters is the increasing importance of financial literacy training and other large-scale interventions in an era of economic transition. Among the topics covered: Consumer financial capability and well-being. Advancing financial literacy education using a framework for evaluation. Financial coaching: defining an emerging field. Consumer finance of low-income families. Financial parenting: promoting financial self-reliance of young consumers. Financial sustainability and personal finance education. Accessibly written for researchers and practitioners, this Second Edition of the Handbook of Consumer Finance Research will interest professionals involved in improving consumers' fiscal competence. It also makes a worthwhile text for graduate and advanced undergraduate courses in economics, family and consumer studies, and related fields. Many enquiries into the state of accounting education/training, undertaken in several countries over the past 40 years, have warned that it must change if it is to be made more relevant to students, to the accounting profession, and to stakeholders in the wider community. This book's over-riding aim is to provide a comprehensive and authoritative source of reference which defines the domain of accounting education/training, and which provides a critical overview of the state of this domain (including emerging and cutting edge issues) as a foundation for facilitating improved accounting education/training scholarship and research in order to enhance the educational base of accounting practice. The Routledge Companion to Accounting Education highlights the key drivers of change - whether in the field of practice on the one hand (e.g. increased regulation, globalisation, risk, and complexity), or from developments in the academy on the other (e.g. pressures to embed technology within the classroom, or to meet accreditation criteria) on the other. Thirty chapters, written by leading scholars from around the world, are grouped into seven themed sections which focus on different facets of their respective themes - including student, curriculum, pedagogic, and assessment considerations.

Financial literacy and financial education are not new topics, even though interest in these topics among policymakers, financial authorities, and academics continues to grow. The Routledge Handbook of Financial Literacy provides a comprehensive reference work that addresses both research perspectives and practical applications to financial education. This is the first volume to summarize the milestones of research in financial literacy from multiple perspectives to offer an overview. The book is organized into six parts. The first three parts provide a conceptual framework, which discusses what financial literacy is, how it should be measured, and explains why it represents a relevant topic and effective tool in enhancing decision-making among consumers as well as consumer protection strategies. Part IV addresses the connection between financial education and financial literacy, with chapters about financial education in school settings as well as for adults. This part includes an analysis of the role of fintech and the use of gamification in financial education. Part V is a collection of contributions that analyze financial literacy and financial education around the world, with a focus on geographical areas including the U.S., South America, Western Europe, Eastern Europe, Asia, and Africa. This part also considers how financial literacy should be addressed in the case of Islamic finance. The concluding part of the book examines how financial literacy is related to other possible approaches to consumer finance and consumer protection, addressing the relationships between financial literacy and behavioral economics, financial well-being, and financial inclusion. This volume is an indispensable reference for scholars who are new to the topic, including undergraduate and graduate students, and for experienced researchers who wish to enrich their knowledge, policymakers seeking a broader understanding and an international perspective, and practitioners who seek knowledge of best practices as well as innovative approaches.

Annually, the government commits significant expenditure to a type of public contracts which are known as Public-Private Partnerships (PPPs) or the Private Finance Initiative (PFI). These contracts bind the public purse for decades in sectors such as Health, Defence and Detention, and involve the assignment of a significant role to the private sector in the provision of public services. This book explores the controversial subject of the public accountability of these contracts, and the corresponding large sums of public money involved. It explains how public accountability works for PPPs and the PFI, and it argues that it should be provided as part of the Economic Constitution. Drawing comparative understandings from the UK and the USA constitutional legal traditions, the book investigates public accountability from the perspective of the Economic Constitution, focusing on three accountability criteria - legal, accounting and administrative. In doing so, it provides an analysis which informs both from the perspective of academic research and from that of legal and consulting practice.

Financial, Economic, Personal

Individual Behaviors and Technologies for Financial Innovations

Building Inclusive Financial Systems

Kiplinger's Personal Finance

Strategic Issues in Public-Private Partnerships

Three Essays on Personal Financial Difficulties of Military Members

In an ever-changing economy, market specialists strive to find new ways to evaluate the risks and potential reward of economic ventures by assessing the importance of human reaction during the economic planning process. The Handbook of Research on Behavioral Finance and Investment Strategies: Decision Making in the Financial Industry presents an interdisciplinary, comparative, and competitive analysis of the thought processes and planning necessary for individual and corporate economic management. This publication is an essential reference source for professionals, practitioners, and managers working in the field of finance, as well as researchers and academicians interested in an interdisciplinary approach to combine financial management, sociology, and psychology.

Research Paper (postgraduate) from the year 2019 in the subject Didactics - Home Economics, grade: 12.00, Ethiopian Civil Service University (financial management), course: accounting and finance, language: English, abstract: Medical practitioners learn money management by trial and error and often realize the mistakes and shortfalls at later stages of life. This study measured the levels of personal financial management knowledge and attitude of the medical practitioners in yeka and bole sub. In this cross sectional study, a pre-tested questionnaire was used to conduct face to face interviews with randomly selected medical specialist, medical officers, nurses and other health officers through a multistage sampling. A total of 395 (53.0% yeka sub city and 47.0% bole sub city) medical practitioners. The aim of this study is to assess the level of knowledge and attitude of medical practitioners towards personal financial management in Addis Ababa city administration yeka and bole sub city public health center. Thus, the target population of this study is all medical practitioners in Addis Ababa city administration yeka and bole sub city. The number of medical practitioners considered for this study was 197 using stratified random sampling technique. The analysis is done through using descriptive statistics including cross tabulation, charts and tables and from inferential statistics Chi-square test of independence and Logistic regression model, which are used to determine the factor that affect medical practitioner's attitude and knowledge on personal financial management. Based on the result of this research paper, Academic qualification, financial knowledge, cash & credit management and saving & risk management is the most effective variable to affect the attitude and knowledge of medical practitioners towards personal financial management.

This Handbook aims to support policy-makers, national governments, national and regional public administrations, PPP officers, practitioners and academia in the design, implementation and assessment of appropriate responses to foster PPPs' uptake in the context of developing and emerging economies.

Research Anthology on Personal Finance and Improving Financial Literacy

The Emerald Handbook of Public-Private Partnerships in Developing and Emerging Economies

Policy, Management and Finance of Public-Private Partnerships

Essays in History