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Financial Illiteracy in America: Its Causes, Impact & Solutions

CFP, Eric Weiss

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Many of the financial problems facing the U.S. can be traced to financial illiteracy among large segments of the population. Consider: 1. If people understood the relation between the economy and monetary policy they probably would not have taken out adjustable rate mortgages at precisely the time the Federal Reserve was set to raise interest rates. 2. If people understood the difference between the effective annual and the annual percentage rate they would likely incur less high cost credit card debt. 3. If people understood the benefits of tax-deferred compounding they likely would begin contributing to their retirement plan earlier in life -- resulting in substantially more wealth when they retire. Financial Illiteracy in America argues that financial illiteracy derives from the absence of personal finance instruction in most U.S. public high schools and a mistaken reliance, on the part of many, that the best way to learn about financial topics is through one's parents or life experiences. The problem is that most parents do not have the financial background to impart financial knowledge to their children, while learning through life experiences often results in costly mistakes or realizing a problem when it is too late. Financial Illiteracy in America outlines what young people need to know to get a head start in putting their lives on a sound financial footing including topics such as: - Using financial services intelligently - Does a young person need insurance? - Opening and operating a brokerage account - Investments a young person should make - Globalization effects on the prices of goods and services purchased by young people Finally, Financial Illiteracy in Americaâ presents a curriculum for teaching personal finance to high school students. Financial Illiteracy in America was written by Eric J. Weiss, Certified Financial Planner PROFESSIONAL who also teaches an "Introduction to Finance" course to college students. Mr. Weiss's experience with clients and students sparked the idea for this book and has convinced him of the paramount importance of increasing financial literacy in the U.S.

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