

Research Bibliography

Task Force on Financial Literacy



A Bill To Make Provision Amending the Financial Services and Markets Act 2000 (Including Provision About Financial Education) and Other Provision About Financial Services and Markets; and To Make Provision for the Administration of Court Funds by the Director of Savings, 54/5, U.K., House of Commons (2009-2010) (Revised 2009, November 19).

ABC News. (2010). Labor Promises \$10m for Financial Literacy Program. Retrieved from <http://www.abc.net.au/news/stories/2010/08/18/2986542.htm>

Adams, M. (2001). *Better Happy than Rich: Canadians, Money and the Meaning of Life*. Toronto, ON: Penguin Group.

Adams, M. (2003). *Fire and Ice: The United States, Canada and the Myth of Converging Values*. Toronto, ON: Penguin Group.

Adams, M., & Environics Institute For Survey Research. (2006). *Urban Aboriginal Peoples Study Main Report*.

Advocis. (2010), from <http://www.advocis.ca>

Akerlof, G. A., & Dickens, W. T. (1982). The Economic Consequences of Cognitive Dissonance. *American Economic Review*, 72(3), 307-319.

Alberta Capital Market Foundation. (2010), from <http://www.acmfoundation.org>

Alberta Securities Commission (ASC). (2010), from <http://www.albertasecurities.com>

Alexander, C., & Marple, J. (2010). *The Case for a Lifetime Learning Approach to Financial Literacy: Special Report*. TD Bank Financial Group.

Altman, M. (2006). Involuntary Unemployment, Macroeconomic Policy, and a Behavioral Model of the Firm: Why High Real Wages Need Not Cause High Unemployment. *Research in Economics*, 60(2), 97-111. doi: 10.1016/j.rie.2006.03.001

Altman, M. (2008). Behavioral Economics, Economic Theory and Public Policy. *Australian Journal of Economics Education*, 5(1&2).

Altman, M. (2010). *Behavioural Economics Perspectives: Implications for Policy and Financial Literacy*. Research paper prepared for the Task Force on Financial Literacy. Available from www.financialliteracyincanada.com

Ambachtsheer, K. (2008). *The Canada Supplementary Pension Plan (CSPP): Towards an Adequate, Affordable Pension for all Canadians*. (The Pension Papers No. 265). Retrieved from C.D. Howe Institute website: http://www.cdhowe.org/pdf/commentary_265.pdf

- Anderson, C. L., & Nevitte, N. (2006). Teach Your Children Well: Values of Thrift and Saving. *Journal of Economic Psychology*, 27(2), 247-261. doi: 10.1016/j.joep.2005.08.001
- Andrews, E. L. (2009, September 5). Obama Outlines Retirement Initiatives, *NY Times*. Retrieved from <http://www.nytimes.com/2009/09/06/us/politics/06address.html>
- Antolin, P. (2007). *Longevity Risk and Private Pensions*. Retrieved from Organisation for Economic Co-operation and Development (OECD) website: <http://www.oecd.org/dataoecd/38/22/37977228.pdf>
- Applied Research & Consulting LLC. (2009). *Financial Capability in the United States National Survey: Executive Summary*. Retrieved from FINRA Investor Education Foundation website: <http://www.finrafoundation.org/web/groups/foundation/@foundation/documents/foundation/p120535.pdf>
- Applied Research & Consulting LLC. (2009). *Financial Capability in the United States: Initial Report of Research Findings from the 2009 National Survey*. Retrieved from FINRA Investor Education Foundation website: <http://www.finrafoundation.org/web/groups/foundation/@foundation/documents/foundation/p120536.pdf>
- Applied Research & Consulting LLC. (2009). *National Financial Capability Study 2009 National Survey Questionnaire*. Retrieved from FINRA Investor Education Foundation website: <http://www.finrafoundation.org/web/groups/foundation/@foundation/documents/foundation/p120537.pdf>
- Ariely, D. (2009). *Predictably Irrational: The Hidden Forces that Shape Our Decisions*. New York, NY: Harper Collins.
- Atkinson, A. (2007). *Financial Capability Amongst Adults with Literacy and Numeracy Needs*. Retrieved from University of Bristol website: <http://www.bris.ac.uk/geography/research/pfrc/themes/fincap/pfrc0701.pdf>
- Atkinson, A. (2008). *Evidence of Impact: An Overview of Financial Education Evaluations*. (Consumer Research No. 68). Retrieved from Financial Services Authority (FSA) website: <http://www.fsa.gov.uk/pubs/consumer-research/crpr68.pdf>
- Atkinson, A. (2010). *Importance of Assessing Needs and Evaluating Impact*. Paper presented at the OECD-Bank of Italy Symposium on Financial Literacy, Rome, Italy.
- Atkinson, A., & Kempson, E. (2004). *Young People, Money Management, Borrowing and Saving*. Retrieved from Personal Finance Research Centre (PfRC) website: http://www.pfrc.bris.ac.uk/Reports/BCSB_young_people.pdf

- Atkinson, A., McKay, S., Collard, S., & Kempson, E. (2009). Levels of Financial Capability in the UK. *Public Money and Management*, 27(1), 29-36. doi: 10.1111/j.1467-9302.2007.00552.x
- Atkinson, A., McKay, S., Kempson, E., & Collard, S. (2006). *Levels of Financial Capability in the UK: Results of a Baseline Survey*. (Consumer Research No. 47). Retrieved from Financial Services Authority (FSA) website:
<http://www.fsa.gov.uk/pubs/consumer-research/crpr47.pdf>
- Austin, J. E. (2000). Strategic Collaboration Between Nonprofits and Business. *Nonprofit and Voluntary Sector Quarterly*, 29(suppl 1), 69-97. doi: 10.1177/089976400773746346 . University of Pennsylvania
- Australia. (2008). *Understanding Money: How To Make It Work For You*. Retrieved from <http://www.understandingmoney.gov.au/documents/Handbook/english.pdf>
- Australia. (2010, March 10). Improving Poor People's Access to Financial Services. Retrieved from http://www.usaid.gov.au/media/release.cfm?BC=Media&ID=8680_586_9626_1318_5439
- Australia and New Zealand Banking Group (ANZ). (2010). Saver Plus, from <http://www.anz.com/about-us/corporate-responsibility/community/financial-literacy-inclusion/programs/saver-plus>
- Australian Associated Press (AAP). (2010, August 18). PM Defends Financial Literacy Plan, *The Sydney Morning Herald*. Retrieved from <http://news.smh.com.au/breaking-news-national/pm-defends-financial-literacy-plan-20100818-12asr.html>
- Australian Curriculum, Assessment and Reporting Authority (ACARA). (2009, December 14). My School and Beyond, *ACARA Update Issue 2*. Retrieved from http://www.acara.edu.au/acara_update_14122009.html
- Australian Securities and Investments Commission (ASIC). (2007). *Internet Discussion Sites*. (Regulator Guide No. 162). Retrieved from [http://www.asic.gov.au/asic/pdflib.nsf/LookupByFileName/ps162.pdf/\\$file/ps162.pdf](http://www.asic.gov.au/asic/pdflib.nsf/LookupByFileName/ps162.pdf/$file/ps162.pdf)
- Australian Securities and Investments Commission (ASIC). (2008, November 7). AD08-54 New Financial Literacy Resource for Secondary Schools. Retrieved from <http://www.asic.gov.au/asic/asic.nsf/byheadline/AD08-54+New+financial+literacy+resource+for+secondary+schools>

- Australian Securities and Investments Commission (ASIC). (2008, August 28). Where Does All My Money Go? Retrieved from <http://www.understandingmoney.gov.au/content/media/releases/0042008.aspx>
- Australian Securities and Investments Commission (ASIC). (2009). *Advice to Super Fund Members*. (Regulatory Guide No. 200). Retrieved from [http://www.asic.gov.au/asic/pdflib.nsf/LookupByFileName/rg200.pdf/\\$file/rg200.pdf](http://www.asic.gov.au/asic/pdflib.nsf/LookupByFileName/rg200.pdf/$file/rg200.pdf)
- Australian Securities and Investments Commission (ASIC). (2009, February 6). Definition of Terms, from FIDO website: <http://www.fido.gov.au/fido/fido.nsf/byHeadline/Definition%20of%20terms>
- Australian Securities and Investments Commission (ASIC). (2009). *Helping Home Borrowers in Financial Hardship*. (Report No. 152). Retrieved from FIDO website: [http://www.fido.asic.gov.au/asic/pdflib.nsf/LookupByFileName/REP152_Helping%20home%20borrowers%20in%20financial%20hardship.pdf/\\$file/REP152_Helping%20home%20borrowers%20in%20financial%20hardship.pdf](http://www.fido.asic.gov.au/asic/pdflib.nsf/LookupByFileName/REP152_Helping%20home%20borrowers%20in%20financial%20hardship.pdf/$file/REP152_Helping%20home%20borrowers%20in%20financial%20hardship.pdf)
- Australian Securities and Investments Commission (ASIC). (2009). *Internet Discussion Sites*. (Consultation Paper No. 104). Retrieved from [http://www.asic.gov.au/asic/pdflib.nsf/LookupByFileName/Consultation-paper-104-Internet%20discussion%20sites.pdf/\\$file/Consultation-paper-104-Internet%20discussion%20sites.pdf](http://www.asic.gov.au/asic/pdflib.nsf/LookupByFileName/Consultation-paper-104-Internet%20discussion%20sites.pdf/$file/Consultation-paper-104-Internet%20discussion%20sites.pdf)
- Australian Securities and Investments Commission (ASIC). (2010, July 1). Australian Consumer Law: Unfair Contract Terms, from FIDO website: <http://www.fido.gov.au/asic/asic.nsf/byheadline/Unfair-contract-terms-law>
- Australian Securities and Investments Commission (ASIC). (2010). Understanding Money, from <http://www.understandingmoney.gov.au>
- Autorité des Marchés Financiers (AMF). (2010). It's Your Money, from <https://secure.tesaffaires.com/en/index.asp>
- Azmier, J. J., Kelley, R., & Todosichuk, P. (2001). *Triumph, Tragedy or Trade-off? Considering the Impact of Gambling*. (Gambling in Canada Research Report No. 14). Canada West Foundation. Retrieved from <http://dspace.ualgary.ca/bitstream/1880/48165/1/200108.pdf>
- Baghana, R., & Mohnen, P. (2009). *Effectiveness of R&D Tax Incentives in Small and Large Enterprises in Québec*. (UNU-MERIT Working Paper Series No. 1). Retrieved from United Nations University, Maastricht Economic and Social Research and Training Centre on Innovation and Technology website: <http://www.merit.unu.edu/publications/wppdf/2009/wp2009-001.pdf>

- Baker, M., & Milligan, K. (2009). *Government and Retirement Incomes in Canada*. Retrieved from Department of Finance Canada website: <http://www.fin.gc.ca/activty/pubs/pension/ref-bib/baker-eng.asp>
- Baldwin, B. (2009). *Research Study on the Canadian Retirement Income System*. Retrieved from Ontario Ministry of Finance website: <http://www.fin.gov.on.ca/en/consultations/pension/dec09report.html>
- Barbosa, S. (2010). *Risk Sharing: Information for Employers Considering Making Changes to Defined Benefit Pension Schemes*. Retrieved from Department of Work and Pensions (DWP) website: <http://www.dwp.gov.uk/docs/risk-sharing-db-pension-schemes.pdf>
- Barr, M. S., Mullainathan, S., & Shafir, E. (2008). *Behaviorally Informed Financial Services Regulation*. Retrieved from New America Foundation website: http://www.newamerica.net/files/nafmigration/naf_behavioral_v5.pdf
- Barr-Telford, L., Nault, F., & Pignal, J. (2005). *Building on our Competencies: Canadian Results of the International Adult Literacy and Skills Survey: 2003*. (Catalogue No. 89-617-XIE). Human Resources and Skills Development Canada (HRSDC) & Statistics Canada. Retrieved from <http://www.statcan.gc.ca/bsolc/olc-cel/olc-cel?catno=89-617-XIE&lang=eng>
- Bayer, P. J., Bernheim, B. D., & Scholz, J. K. (2008). *The Effects of Financial Education in the Workplace: Evidence from a Survey of Employers*. Retrieved from Social Science Computing Cooperative (SSCC) website: http://www.ssc.wisc.edu/~scholz/Research/Financial_Education.pdf
- Bebee, G. (2008). *No Hype: The Straight Goods on Investing Your Money*. Toronto, ON: The Ganneth Company.
- Benartzi, S. (2010). *Behavioral Finance and the Post-retirement Crisis*. Retrieved from United States Department of Labor website: <http://www.dol.gov/ebsa/pdf/1210-AB33-617.pdf>
- Benartzi, S., & Thaler, R. H. (2007). Heuristics and Biases in Retirement Savings Behavior. *Journal of Economic Perspectives*, 21(3), 81-106. doi: 10.1257/jep.21.3.81
- Benefits Canada. (2009). *New Perspectives: The Benefits Canada Survey of Capital Accumulation Plan Members*. Retrieved from https://www.cowangroup.ca/cigl/pages/products-services/businesses-organizations/retirement-ervices/pdf/CAP-Member-Survey_en.pdf
- Ben-Ishai, S., & Goodtrack, K. (2006). *Enforcing Security Interests and Money Judgments on Reserve: Final Report*. Toronto, ON: Osgood Hall Law School.

- Berman, K., Knight, J., & Case, J. (2006). *Financial Intelligence: A Manager's Guide to Knowing What the Numbers Really Mean*. Boston, MA: Harvard Business School Press.
- Bernheim, B. D., & Garrett, D. M. (2003). The Effects of Financial Education in the Workplace: Evidence from a Survey of Households. *Journal of Public Economics*, 87(7-8), 1487-1519.
- Bernheim, B. D., Garrett, D. M., & Maki, D. M. (2000). Education and Saving: The Long-term Effects of High School Financial Curriculum Mandates. *Journal of Public Economics*, 80, 435-465.
- Bertola, G., & Hochguertel, S. (2007). Household Debt and Credit: Economic Issues and Data Problems. *Economics Notes*, 36(2), 115-146.
- Bérubé, G., & Côté, D. (2009). *Long-term Determinants of the Personal Savings Rate: Literature Review and Some Empirical Results for Canada*. (Working Paper No. 2000-3). Retrieved from Bank of Canada website:
<http://www.bankofcanada.ca/en/res/wp/2000/wp00-3.pdf>
- Blumenthal, K. (2009). *The Wall Street Journal Guide to Starting Your Financial Life*. New York, NY: Three Rivers Press.
- Bolton, P., & Rosenthal, H. (2002). Political Intervention in Debt Contracts. *Journal of Political Economy*, 110(5), 1103-1134. doi: 10.1086/341867
- Bone, P. F. (2008). Toward a General Model of Consumer Empowerment and Welfare in Financial Markets with an Application to Mortgage Servicers. *Journal of Consumer Affairs*, 42(2), 165-188.
- Boshara, R., & Sherraden, M. (2004). *Status of Asset Building Worldwide*. Retrieved from New America Foundation website:
http://www.newamerica.net/files/archive/Pub_File_1526_1.pdf
- Boughen, R. (2009, May 6). Helping Senior's Literacy, *Moose Jaw Times Herald*. Retrieved from <http://rayboughen.ca/EN/8442/92571>
- Bouw, B. (2009, September 11). Consumer Confusion: Save More, or Spend More to Help Canada's Economy, *The Canadian Press*. Retrieved from <http://money.ca.msn.com/investing/news/business-news/article.aspx?cp-documentid=21659175>
- British Columbia Securities Commission (BCSC). Planning 10, from <https://www.bcsc.bc.ca/planning10>

- British Columbia Securities Commission (BCSC). (2010). Invest Right, from <http://www.investright.org>
- Brown, J. R. (2009). *Financial Education and Annuities*. Retrieved from Organisation for Economic Co-operation and Development (OECD) website: <http://www.oecd.org/dataoecd/38/0/44509379.pdf>
- Brown, J. R., Kling, J. R., Mullainathan, S., & Wrobel, M. V. (2008). Why Don't the People Insure Late Life Consumption? A Framing Explanation of the Under-annuitization Puzzle. *American Economic Review*, 98(2), 304-309.
- Brown, S., Taylor, K., & Wheatley Price, S. (2005). Debt and Distress: Evaluating the Psychological Cost of Credit. *Journal of Economic Psychology*, 26(5), 642-663.
- Bryant, J. H. (2009). *Report to President's Advisory Council on Financial Literacy*. Retrieved from United States Department of the Treasury website: <http://www.ustreas.gov/offices/domestic-finance/financial-institution/fin-education/council/8th-meeting-2009/Underserved%20Committee%20Report%2010-29.pdf>
- Buckland, J. (2010). *Money Management on a Shoestring: A Critical Literature Review of Financial Literacy & Low-income People*. Winnipeg: Menno Simons College. Research paper prepared for the Task Force on Financial Literacy. Available from www.financialliteracyincanada.com
- Buckland, J., & Dong, X.-Y. (2008). Banking on the Margin in Canada. *Economic Development Quarterly*, 22(3), 252-263. doi: 10.1177/0891242408318738
- Bureau of Economic Analysis (BEA). (2009). *Personal Income and Its Disposition*. (Table 2.1). Retrieved from <http://www.bea.gov/national/nipaweb/TableView.asp?SelectedTable=58&Freq=Qtr&FirstYear=2008&LastYear=2010>
- Business Credit Management. (2010). Consumer Financial Education Body in Financial Services Bill Receives Royal Assent. Retrieved from <http://www.creditman.biz/uk/members/news-view.asp?newsviewID=11552>
- Cakebread, C. (2006). *Investor Education in Canada: Towards A Better Framework*. Retrieved from Task Force to Modernize Securities Legislation in Canada website: [http://www.tfmsl.ca/docs/V3\(5\)%20Cakebread.pdf](http://www.tfmsl.ca/docs/V3(5)%20Cakebread.pdf)

- Cakebread, C. (2009). *Is Financial Education in Canada Working? Research and Recommended Best Practices for Evaluating Financial Education Programs*. Retrieved from Financial Consumer Agency of Canada (FCAC) website: <http://www.fcac-acfc.gc.ca/eng/publications/SurveyStudy/Misc/PDFs/FinEducation-eng.pdf>
- Campbell, D. D. (2006). *Financial Navigation: Powerful Strategies for Investments & Insurance For Everyone Who Invests*. Victoria, BC: Trafford Publishing.
- Canada Deposit Insurance Corporation (CDIC). (2009), from <http://www.cdic.ca>
- Canada Mortgage and Housing Corporation (CMHC). (2010), from <http://www.cmhc-schl.gc.ca>
- Canada Revenue Agency (CRA). (2010), from <http://www.cra-arc.gc.ca>
- Canadian Alliance of Student Associations. (2010). *Next Steps: Upper-year Canadian PSE Students' Future Plans and Debt*. Retrieved from <http://www.casa-acae.com/wp-content/uploads/2009/10/2nd-Report-Canadian-Student-Survey.pdf>
- Canadian Anti-Fraud Call Centre (CAFCC) Criminal Intelligence Analytical Unit. (2008). *Annual Statistical Report 2008: Mass Marketing Fraud Activities*.
- Canadian Anti-Fraud Call Centre (CAFCC) Criminal Intelligence Analytical Unit. (2009). *Annual Statistical Report 2009: Mass Marketing Fraud & ID Theft Activities*. Retrieved from http://www.antifraudcentre.ca/english/documents/AnnualStatisticalReport2009_01.pdf
- Canadian Bankers Association (CBA). (2008, September 4). Money 101 Seminar for Students Builds Financial Literacy in the Classroom. Retrieved from <http://www.cba.ca/en/media-room/65-news-releases/229-money-101-seminar-for-students-builds-financial-literacy-in-the-classroom>
- Canadian Bankers Association (CBA). (2009). *Modernizing Canada's Retirement Savings System*. Retrieved from http://www.cba.ca/contents/files/submissions/sub_20091209_pension_en.pdf
- Canadian Bankers Association (CBA). (2010). Your Money, from <http://www.yourmoney.cba.ca>
- Canadian Council on Learning (CCL). (2009). State of E-learning in Canada, from http://www.ccl-cca.ca/pdfs/E-learning/E-Learning_Report_FINAL-E.PDF

- Canadian Foundation for Economic Education (CFEE). Building Futures Network, from <http://www.buildingfuturesnetwork.com>
- Canadian Foundation for Economic Education (CFEE). Money and Youth, from <http://www.moneyandyouth.cfee.org>
- Canadian Foundation for Economic Education (CFEE). Virtual Adviser, from <http://www.virtualadvisor.ca>
- Canadian Foundation for Economic Education (CFEE). (2009). *A Proposed Policy Framework for Improving Financial Capability in Canada*. Retrieved from http://www.cfee.org/assets/u/proposed_framework_capability.pdf
- Canadian Imperial Bank of Commerce (CIBC). SmartStart for Kids, from <http://www.cibc.com/ca/youth/index.html>
- Canadian Investor Protection Fund (CIPF). (2010), from <http://www.cipf.ca>
- Canadian Life and Health Insurance Association (CLHIA) Inc. (2009), from <http://www.clhia.ca>
- Canadian Payroll Association (CPA). (2009). *Canadian Payroll Association's 2009 National Payroll Week Employee Survey*.
- Canadian Radio-television and Telecommunications Commission (CRTC). (2009). *Communications Monitoring Report*. Retrieved from <http://www.crtc.gc.ca/eng/publications/reports/policymonitoring/2009/cmr53.htm>
- Canadian Securities Administrators (CSA). (2009), from <http://www.securities-administrators.ca>
- Canadian Securities Administrators (CSA). (2009, October 5). Canadians Still Not Putting Investing Knowledge into Practice, National Study Reveals. Retrieved from http://www.gov.ns.ca/nssc/docs/csapressOct_05_2009.pdf
- Canadian Securities Administrators (CSA). (2010). Financial Fitness Challenge, from <http://www.financialfitnesschallenge.ca>
- Canadian Securities Administrators (CSA). (2010). Make It Count, from <http://www.makeitcountonline.ca>
- Canova, L., Manganelli Rattazzi, A. M., & Webley, P. (2005). The Hierarchical Structure of Saving Motives. *Journal of Economic Psychology*, 26(1), 21-34. doi: 10.1016/j.joep.2003.08.007

- Capital One. (2009). The Road to Better Credit, from <http://www.roadtobettercredit.ca>
- Cassidy, J. (2009, October 5). Rational Irrationality: The Real Reason That Capitalism Is So Crash-prone, *The New Yorker*. Retrieved from http://www.newyorker.com/reporting/2009/10/05/091005fa_fact_cassidy
- CentiQ. Wijzer in geldzaken, from <http://www.wijzeringeldzaken.nl>
- CentiQ. (2008). *Correlations in Financial Behaviour Between Children and Their Parents*. Retrieved from Wijzer in geldzaken website: http://www.wijzeringeldzaken.nl/media/13197/correlations_financial_behaviour_children_parents.pdf
- CentiQ. (2008). *Summary Financial Understanding and Behaviour of 8- to 18-year-olds in the Netherlands*. Retrieved from Wijzer in geldzaken website: http://www.wijzeringeldzaken.nl/media/13194/summary_financial_understanding_%20to18_netherlands.pdf
- CentiQ. (2008). *Summary of Action Plan: Wiser in Money Matters*. Retrieved from Wijzer in geldzaken website: http://www.wijzeringeldzaken.nl/media/13188/summary_action_plan_wiser_in_money_matters.pdf
- CentiQ. (2008). *Summary of Financial Insight Among the Dutch*. Retrieved from Wijzer in geldzaken: http://www.wijzeringeldzaken.nl/media/13191/summary_financial_insight_among_the_dutch.pdf
- CentiQ. (2009). *Learning to Handle Money: Financial Education in Primary and Secondary Education*. Retrieved from Wijzer in geldzaken website: http://www.wijzeringeldzaken.nl/media/13200/learning_to_handle_money.pdf
- Certified General Accountants Association of Canada (CGA-Canada). (2008). *Where Has the Money Gone: The State of Canadian Household Debt in a Stumbling Economy*. Retrieved from http://www.cga-canada.org/en-ca/ResearchReports/ca_rep_2009-05_debt-consumption.pdf
- Chang, Y., & Lyons, A. C. (2008). Are Financial Education Programs Meeting the Needs of Financially Disadvantaged Consumers? *Journal of Personal Finance*, 7(2), 84-109.
- Chant Link & Associates. (2009). *Understanding the Success of Saver Plus: Summary Report*. Retrieved from Australia and New Zealand Banking Group (ANZ) website: <http://www.anz.com/resources/0/2/02a0c6004043f25b9c1d9c628a894257/Understanding-Success-SaverPlus.pdf>

- Charles Schwab. (2008). *Responding to the New Retirement: Seven Key Strategies for Employers*. Retrieved from http://scrs.schwab.com/retirement_plan_services/collateral/Seven_Key_Strategies_Exec_Guide.pdf
- Charron, L. (2007). *Canada's Pension Predicament: The Widening Gap Between Public and Private Sector Retirement Trends and Pension Plans*. Retrieved from Canadian Federation of Independent Business (CFIB) Research website: <http://www.cfib-fcei.ca/cfib-documents/rr3028.pdf>
- Chawla, R. K., & Wannell, T. (2005). *Spenders and Savers*. (Catalogue No. 75-001-XIE). Retrieved from Statistics Canada website: <http://www.statcan.gc.ca/pub/75-001-x/10305/7797-eng.pdf>
- Chen, H., & Volpe, R. P. (1998). An Analysis of Personal Financial Literacy Among College Students. *Financial Services Review*, 7(2), 107-128.
- Cheng, A., & Evans, M. (2009, June). Inside Twitter: An In-depth Look Inside the Twitter World, *Sysomos Inc*. Retrieved from <http://www.sysomos.com/insidetwitter>
- Chevreau, J. (2008). *Findependence Day: One Couple's Turbulent Journey to Financial Independence*. Toronto, ON: Power Publishers Inc.
- Christen, M., & Morgan, R. M. (2005). Keeping Up With the Joneses: Analyzing the Effect of Income Inequality on Consumer Borrowing. *Quantitative Marketing and Economics*, 3(2), 145-173. doi: 10.1007/s11129-005-0351-1
- Cipollone, P. (2010). *The Involvement of Schools*. Paper presented at the OECD-Bank of Italy Symposium on Financial Literacy, Rome, Italy.
- Clancy, N., & Carroll, S. J. (2007). *Prebankruptcy Credit Counseling*. Santa Monica: RAND Infrastructure, Safety and Environment Program.
- Clark, R. L., & d'Ambrosio, M. (2003). *Ignorance is Not Bliss: The Importance of Financial Education*. (Issue No. 78). Retrieved from TIAA-CREF Institute website: <http://www.tiaa-crefinstitute.org/articles/78.html>
- Cohen, B., & Fitzgerald, B. (2007). *The Pension Puzzle: Your Complete Guide to Government Benefits, RRSPs and Employer Plans* (3rd ed.). Mississauga, ON: John Wiley and Sons Canada, Ltd.
- Collard, S. (2009). *Individual Investment Behaviour: A Brief Review of Research*. Retrieved from Personal Finance Research Centre (PfRC) website: <http://www.bris.ac.uk/geography/research/pfrc/themes/psa/investment-behaviour.html>

- Collin, D. (2010). *Aboriginal Financial Literacy in Canada: Issues and Directions*. Waterstone Strategies. Research paper prepared for the Task Force on Financial Literacy. Available from www.financialliteracyincanada.com
- Colmar Brunton. (2009). *2009 Financial Knowledge Survey*. Retrieved from New Zealand Retirement Commission website: <http://www.financialliteracy.org.nz/sites/default/files/webfm/Research/r-fksurvey-2009.pdf>
- Commonwealth Bank of Australia. (2009, November 19). Commonwealth Bank Determined to Bring Financial Literacy to One Million Kids. Retrieved from <http://www.commbank.com.au/about-us/news/media-releases/2009/191109-one-million-kids.aspx>
- Commonwealth Bank of Australia. (2009, December 8). One Million Kids, from <http://www.onemillionkids.com.au>
- Communautés européennes. (2008). *Vers une définition européenne opérationnelle commune du surendettement*. (Conclusions d'études politiques No. 11). Retrieved from <http://ec.europa.eu/social/BlobServlet?docId=4590&langId=fr>
- Community Development Financial Institutions (CDFI) Fund. (2010). Financial Education and Counseling Pilot Program from http://www.cdfifund.gov/what_we_do/programs_id.asp?programID=8
- COMPAS. (2010). *Financial Literacy for Canadians - Schools Should Teach the Value of Avoiding High Cost Debt, Higher Education, RSPs, and Owning a Family Home*. Retrieved from <http://www.compas.ca/data/100308-FinancialLiteracy-PB.pdf>
- Competition Bureau Canada. (2010, February 11). Fraud Prevention Month, from http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/h_00122.html
- Competition Policy Review Panel. (2007). *Sharpening Canada's Competitive Edge*. Retrieved from Industry Canada website: [http://www.ic.gc.ca/eic/site/cprp-gepmc.nsf/vwapj/sharpening_e.pdf/\\$FILE/sharpening_e.pdf](http://www.ic.gc.ca/eic/site/cprp-gepmc.nsf/vwapj/sharpening_e.pdf/$FILE/sharpening_e.pdf)
- Consumer Action. (2009). *Implementation of Community-based Financial Literacy Programs in the US: Results of a National Survey*. Retrieved from http://www.consumer-action.org/downloads/english/CBO_Survey_Report.pdf
- Consumer and Financial Literacy Taskforce. (2004). *Australian Consumers and Money*. Retrieved from http://cfltaskforce.treasury.gov.au/content/_download/DiscussionPaper/Full_Version_no_cover.pdf

- Consumer Financial Education Body (CFEB). Moneymadeclear, from <http://www.moneymadeclear.org.uk>
- Consumer Financial Education Body (CFEB). (2010), from <http://www.cfebuk.org.uk>
- Consumer Financial Education Body (CFEB). (2009). *Financial Capability Targets for 2009/10*. Retrieved from Financial Services Authority (FSA) website: http://www.fsa.gov.uk/pubs/other/fc_targets.pdf
- Consumer Financial Education Body (CFEB). (2009). *Young People and Money: A Free Training Programme to Help Practitioners Help 'NEET' Young People Make Sense of Money*. Retrieved from Financial Services Authority (FSA) website: http://www.cfebuk.org.uk/pdfs/NEET_training.pdf
- Consumer Financial Education Body (CFEB). (2009, December 9). Announcements from the Government's Pre-budget Report. Retrieved from http://www.cfebuk.org.uk/about_us/news/9dec09.shtml
- Consumer Financial Education Body (CFEB). (2010). *Transforming Financial Behaviour: A Summary*. (Consumer Research Report 01). Retrieved from http://www.cfebuk.org.uk/pdfs/20100709_transforming_financial_behaviour_summary.pdf
- Consumer NZ. (2009). *Financial Advisers Report*. (Last Updated November 4). Retrieved from <http://www.consumer.org.nz/reports/financial-advisers>
- Corporate Adviser. (2009, December). Engage and Educate. Retrieved from <http://www.moneymarketing.co.uk/channels/corporate-adviser/engage-and-educate/1002741.article>
- Corporation for Enterprise Development (CFED). (2007). *Individual Development Accounts: Providing Opportunities to Build Assets*.
- Corporation for Enterprise Development (CFED). (2009). *Resource Guide: State IDA Program Support*. Retrieved from http://scorecard.cfed.org/downloads/pdfs/resource_guides/rg_StateIDAProgramSupport.pdf
- Council of Ministers of Education, Canada (CMEC). (2008). *Learn Canada 2020: Joint Declaration Provincial and Territorial Ministers of Education*. Retrieved from <http://www.cmec.ca/Publications/Lists/Publications/Attachments/187/CMEC-2020-DECLARATION.en.pdf>

- Cramer, R. (2007). *Asset-based Welfare Policy in the UK: Findings from the Child Trust Fund and Saving Gateway Initiatives*. Retrieved from New America Foundation website: http://www.newamerica.net/files/nafmigration/UK_AB_Policies1107.pdf
- Credit and Debt Solutions. (2010), from <http://www.creditanddebtsolutions.ca>
- Credit Canada. (2005). *Monthly Budget Tracker*. Retrieved from <http://www.creditcanada.com/documents/BudgetTracker.pdf>
- Credit Canada. (2008). PiggyPal, from <https://piggypal.ca>
- Credit Canada. (2010), from <http://www.creditcanada.com>
- Credit Counselling Canada (CCC). (2009), from <http://www.creditcounsellingcanada.ca>
- Credit Counselling Services of Atlantic Canada (CCSAC). (2009), from <http://www.solveyourdebts.com>
- Credit Counselling Society. No More Debts, from <http://www.nomoredebts.org>
- Crompton, S. (2004). *Off-reserve Aboriginal Internet Users*. (Statistics Canada Catalogue No. 11-008). Retrieved from <http://www.statcan.gc.ca/pub/11-008-x/2004003/article/7732-eng.pdf>
- Cross, P. (2009). The Impact of Recessions in the United States on Canada. *Canadian Economic Observer*, 22(3). Retrieved from Statistics Canada website: <http://www.statcan.gc.ca/pub/11-010-x/2009003/part-partie3-eng.htm>
- Crossan, D. (2008). *Evaluating Financial Education Programmes & Measuring Financial Literacy*. Paper presented at the OECD-Bank of Indonesia International Conference on Financial Education, Bali, Indonesia. PowerPoint presentation retrieved from <http://www.oecd.org/dataoecd/26/58/41629426.pdf>
- Crossan, D. (2009). *Recent Developments and Priorities - New Zealand*. Paper presented at the OECD-IEPP Symposium on Financial Education, Paris, France. PowerPoint presentation retrieved from <http://www.financialliteracy.org.nz/sites/default/files/webfm/News/fl-dcparis-20090519.ppt>
- Cude, B. J. (2010). Financial Literacy 501. *Journal of Consumer Affairs*, 44(2), 271-275. doi: 10.1111/j.1745-6606.2010.01168.x
- Curriculum Services Canada (CSC). (2009). *Curriculum Services Canada Annual Report 2008-2009*. Retrieved from <http://www.curriculum.org/csc/CSCreport2009.pdf>

- Danes, S. M., & Haberman, H. R. (2007). Teen Financial Knowledge, Self-efficacy, and Behavior: A Gendered View. *Financial Counseling and Planning, 18*(2), 48-60.
- DataAngel Policy Research Incorporated. (2009). *The Economic Dimensions of Literacy in Portugal: A Review*. Retrieved from http://www.dataangel.ca/en/LiteracyPortugal%202009_English_version.pdf
- Davies, E., & Lea, E. G. S. (1995). Student Attitudes to Student Debt. *Journal of Economic Psychology, 16*(4), 663-679. doi: 10.1016/0167-4870(96)80014-6
- Davies, J. B. (2009). *Efficiency and Effectiveness of Savings Instruments Design*. Department of Finance Canada Retrieved from <http://www.fin.gc.ca/activty/pubs/pension/ref-bib/davies-fra.asp>
- de Bruine, W. B., Vanderklaauw, W., Downs, J. S., Fischhoff, B., Topa, G., & Armantier, O. (2010). Expectations of Inflation: The Role of Demographic Variables, Expectation Formation, and Financial Literacy. *Journal of Consumer Affairs, 44*(2), 381-402.
- de Mello Ferreira, V. R. (2010). *Financial Education: Can Economic Psychology and Behavioural Economics Help to Improve It?* Paper presented at the OECD-Bank of Italy Symposium on Financial Literacy, Rome, Italy.
- de Meza, D., Irlenbusch, B., & Reyniers, D. (2008). *Financial Capability: A Behavioural Economics Perspective*. (Consumer Research Report No. 69). Retrieved from Financial Services Authority (FSA) website: <http://www.fsa.gov.uk/pubs/consumer-research/crpr69.pdf>
- Deaves, R., Dine, C., & Horton, W. (2006). *How Are Investment Decisions Made?* Retrieved from Task Force to Modernize Securities Legislation in Canada website: [http://www.tfmsl.ca/docs/V2\(3\)%20Deaves.pdf](http://www.tfmsl.ca/docs/V2(3)%20Deaves.pdf)
- Decima Research. (2007). *Final Report: Stakeholder and Partner Research*. Retrieved from Financial Consumer Agency of Canada (FCAC) website: <http://www.fcac-acfc.gc.ca/eng/Publications/SurveyStudy/Misc/PDFs/2007SurSPR-eng.pdf>
- Department for Business Innovation & Skills (BIS), & National Consumer Council (NCC). (2007). *Warning: Too Much Information Can Harm*. Retrieved from <http://www.berr.gov.uk/files/file44588.pdf>
- Department for Work and Pensions (DWP). Policy, from <http://www.dwp.gov.uk/policy>
- Department for Work and Pensions (DWP). *Staging Dates by Employer*. Retrieved from <http://www.dwp.gov.uk/docs/staging-dates-by-employer.pdf>

- Department for Work and Pensions (DWP). (2006). *Personal Accounts: A New Way To Save*. Retrieved from <http://www.dwp.gov.uk/docs/pa-personalaccountsfull.pdf>
- Department for Work and Pensions (DWP). (2006). *Security in Retirement: Towards a New Pensions System*. Retrieved from <http://www.dwp.gov.uk/docs/white-paper-complete.pdf>
- Department for Work and Pensions (DWP). (2009). *Automatic Saving: Changing Workplace Pensions*. Retrieved from <http://www.dwp.gov.uk/docs/automatic-savings-changing-workplace-pensions-nov09.pdf>
- Department for Work and Pensions (DWP). (2010). *Making Automatic Enrolment Work: Terms of Reference*. Retrieved from <http://www.dwp.gov.uk/docs/making-automatic-enrolment-work-tor.pdf>
- Department of Finance Canada. (2003). *Wise Persons Committee to Review the Structure of Securities Regulation in Canada*. Ottawa, Canada.
- Department of Human Resources and Social Development Canada (HRSDC). (2010). CanLearn, from <http://www.CanLearn.ca>
- Department of Justice Canada. (2009). *Backgrounder: Tackling White-collar Crime*. Retrieved from http://www.justice.gc.ca/eng/news-nouv/nr-cp/2009/doc_32440.html
- Desjardins Financial Security. (2006). *Perfect Garden: The Psychology of Retirement*. Retrieved from <http://www.desjardinslifeinsurance.com/en/life-events/documents/perfect%20garden%20booklet.pdf>
- DeVoretz, D. J. (2007). *Understanding and Minimizing Vulnerabilities of New Canadian Consumers: Final Draft*. Office of Consumer Affairs Industry Canada.
- Dew, J. (2007). Two Sides of the Same Coin? The Differing Roles of Assets and Consumer Debt in Marriage. *Journal of Family and Economic Issues*, 28(1), 89-104. doi: 10.1007/s 10834-006-9051-6
- Directgov. (2010, May 19). Saving Gateway - What It Is and Who Qualifies, from http://www.direct.gov.uk/en/MoneyTaxAndBenefits/ManagingMoney/SavingsAndInvestments/DG_10010450
- Dixon, M. (2006). *Rethinking Financial Capability: Lessons from Economic Psychology and Behavioural Finance*. Retrieved from Institute for Public Policy Research (IPPR) website: <http://www.ippr.org/publicationsandreports/publication.asp?id=471>

- Dodge, D. (2003). *On Economic Education, Speech Presented at the David Dodge Tribute Dinner hosted by the Canadian Foundation of Economic Education in Toronto, ON*. Retrieved from <http://www.bankofcanada.ca/en/speeches/2003/sp03-14.html>
- Dodge, D. A., Laurin, A., & Busby, C. (2010). *The Piggy Bank Index: Matching Canadians' Saving Rates to Their Retirement Dreams*. Retrieved from C.D. Howe Institute website: http://www.cdhowe.org/pdf/ebrief_95.pdf
- Earl, P. E. (1990). Economics and Psychology: A Survey. *Economic Journal*, 100(402), 718-755.
- Earl, P. E. (2001). Review of The Psychology of Saving: A Study on Economic Psychology by K-E. Warneryd, Edwzrd Elgar Publishin, UK. *Journal of Economic Psychology*, 22(2), 295-299. doi: 10.1016/S0167-4870(00)00038-6
- Earl, P. E. (2005). *Behavioural Economics and the Economics of Regulation*. Wellington, New Zealand: The University of Queensland.
- Earl, P. E. (2005). Economics and Psychology in the Twenty-first Century. *Cambridge Journal of Economics*, 29(6), 909-926. doi: 10.1093/cje/bei077
- ECOTEC Research and Consulting Ltd. (2009). *Evaluation of the Young People and Money Training for Youth Work Practitioners*. Retrieved from Financial Services Authority (FSA) website: http://www.fsa.gov.uk/pubs/other/young_people_money.pdf
- Ekos Research Associates. (2009). *Canadians and Privacy: Final Report*. (POR #072-08). Retrieved from Office of the Privacy Commissioner of Canada website: http://www.priv.gc.ca/information/survey/2009/ekos_2009_01_e.pdf
- Eliadis, F. P. (2004). *Poverty and Exclusion: Normative Approaches to Policy Research*. Retrieved from Policy Research Initiative website: http://www.policyresearch.gc.ca/doclib/DP_PEX_Norm2_200411_e.pdf
- Elliott, A., Dolan, P., Vlaev, I., Adriaenssens, C., & Metcalfe, R. (2010). *Transforming Financial Behaviour: Developing Interventions That Build Financial Capability*. (CFEB Consumer Research Report 01). Retrieved from Consumer Financial Education Body (CFEB) website: http://www.cfebuk.org.uk/pdfs/20100713_transforming_financial_behaviour.pdf
- Envionics Research Group. (2008). *2007 Canadian Consumer Mass Marketing Fraud Survey*. (POR #459-06). Retrieved from Industry Canada website: <http://www.ic.gc.ca/eic/site/ic1.nsf/eng/04280.html>

- EnviroNics Research Group. (2008). *Youth Financial Literacy Study*. (POR #441-07). Retrieved from Financial Consumer Agency of Canada (FCAC) website: <http://www.fcac-acfc.gc.ca/eng/publications/SurveyStudy/YouthFinLit2008/pdf/YouthFinLit2008-eng.pdf>
- Erskine, M., Kier, C., Leung, A., & Sproule, R. (2006). Peer Crowds, Work Experience, and Financial Saving Behaviour of Young Canadians. *Journal of Economic Psychology*, 27(2), 262-284. doi: 10.1016/j.joep.2005.05.005
- espace j: Le portail jeunesse du gouvernement du Québec. (2010), from <http://www.espacej.gouv.qc.ca>
- EU Project FES. (2007). *Financial Education & Better Access to Adequate Financial Services*. Vienna, Austria: European Commission.
- European Commission. (2008). *Financial Services Provision and Prevention of Financial Exclusion*. Retrieved from <http://ec.europa.eu/social/BlobServlet?docId=761&langId=en>
- European Credit Research Institute (ECRI), & Personal Finance Research Centre. (2008). *Consumer Financial Vulnerability: Technical Report*.
- European Union (EU). (2007). *Education financière principes et recommandations*. Schulden Beratung.
- European Union (EU). (2007). *Report of the Survey on Financial Education*. (Report No. VS/2006/0319). L'observatoire du crédit et de l'endettement.
- Expert Commission on Pensions. (2008). *A Fine Balance: Safe Pensions, Affordable Plans, Fair Rules*. Retrieved from Ontario Department of Finance website: http://www.fin.gov.on.ca/en/consultations/pension/report/Pensions_Report_Eng_web.pdf
- Expert Panel on Securities Regulation. (2008). *Creating an Advantage in Global Capital Markets: A Public Consultation Paper Issued by the Expert Panel on Securities Regulation in Canada*. Retrieved from <http://www.expertpanel.ca/eng/documents/public-consultation-paper.pdf>
- Facebook. (2009). Advertise on Facebook. Retrieved September 23, 2009, from <http://www.facebook.com/ads/create>
- Fadel, C. (2010). *Financial Literacy and 21st Century Skills*. Research paper prepared for the Task Force on Financial Literacy. Available from www.financialliteracyincanada.com

- Fairchild, R. (2003). Abstracts from Key Papers to be Presented at the 1st Institute of Consumer Sciences Incorporating Home Economics, International Research Conference. *International Journal of Consumer Studies*, 27(3), 218-219. doi: 10.1046/j.1470-6431.2003.00308_1.x
- Faith, J. (2010). Budget 2010: Financial skills to form part of Maths GCSE. Retrieved from IFAonline website: <http://www.ifaonline.co.uk/ifaonline/news/1597918/budget-2010-financial-skills-form-maths-gcse>
- Federal Deposit Insurance Corporation (FDIC). (2009). *FDIC National Survey of Unbanked and Underbanked Households*. Retrieved from http://www.fdic.gov/householdsurvey/full_report.pdf
- Federal Labour Standards Review. (2005). *Modernizing Federal Labour Standards: Review of Part III of the Canada Labour Code: Consultation Paper*. Retrieved from http://www.rhdcc-hrsc.gc.ca/eng/labour/employment_standards/fls/pdf/consultation.pdf
- Fidelity Investments. (2007). *Building Futures Volume VIII: A Report on Corporate Defined Contribution Plans*.
- Financial and Banking Information Infrastructure Committee, & Financial Services Sectors Coordinating Council. (2004). *Lessons Learned by Consumers, Financial Sector Firms, & Government Agencies during the Recent Rise of Phishing Attacks*. Retrieved from American Bankers Association (ABA) website: <http://www.aba.com/NR/rdonlyres/CA9C35F0-34FB-4F56-99CA-BC6FD0E87033/36039/LessonsLearnedPhishingAttacks.pdf>
- Financial Consumer Agency of Canada (FCAC). Money Tools, from <http://www.moneytools.ca>
- Financial Consumer Agency of Canada (FCAC). (2005). The Money Belt, from <http://www.themoneybelt.gc.ca>
- Financial Consumer Agency of Canada (FCAC). (2008). *Aller de l'avant en matière de littératie financière*. Retrieved from <http://www.fcac-acfc.gc.ca/fra/publications/sondageetude/verssommetsconf/pdf/verssommets-fra.pdf>
- Financial Consumer Agency of Canada (FCAC). (2008). *Moving Forward with Financial Literacy: Synthesis Report on Reaching Higher*. Retrieved from <http://www.fcac-acfc.gc.ca/eng/publications/SurveyStudy/reachhigherConf/pdf/reachhigher-eng.pdf>

- Financial Consumer Agency of Canada (FCAC). (2009). FCAC's Financial Literacy NewsLetter, *May 2009, Issue No. 1*. Retrieved from <http://www.fcac-acfc.gc.ca/eng/publications/NewsLetter/200905/newsletter-1-eng.asp>
- Financial Literacy and Education Commission. (2006). *Taking Ownership of the Future: The National Strategy for Financial Literacy*. Retrieved from United States Department of The Treasury website: <http://www.treas.gov/offices/domestic-finance/financial-institution/fin-education/strategy.pdf>
- Financial Literacy and Education Commission. (2009). *Financial Literacy and Education Commission Meeting September 24, 2009*. Retrieved from United States Department of The Treasury website: <http://www.treas.gov/offices/domestic-finance/financial-institution/fin-education/commission/FLEC%20SUMMARY%209-24-09.pdf>
- Financial Literacy and Education Commission. (2010). *National Strategy for Financial Literacy 2010: Draft*. Retrieved from United States Department of The Treasury website: [http://treasury.gov/offices/domestic-finance/financial-institution/fin-education/commission/Nationalstrategy%202010%20\(FLEC%20%20Treas%20Cl eared\)%20mjb%208%2012%2010.pdf](http://treasury.gov/offices/domestic-finance/financial-institution/fin-education/commission/Nationalstrategy%202010%20(FLEC%20%20Treas%20Cl eared)%20mjb%208%2012%2010.pdf)
- Financial Literacy and Education Commission. (2010). *Why and How: Background Report Developing the 2010 National Strategy*. Retrieved from United States Department of The Treasury website: <http://treasury.gov/offices/domestic-finance/financial-institution/fin-education/commission/NationalStrategybackground%208-23-2010.pdf>
- Financial Literacy Foundation. (2007). *Financial Literacy: Australians Understanding Money*. Retrieved from <http://www.understandingmoney.gov.au/documents/Australiansunderstandingmoneyweb.pdf>
- Financial Literacy Foundation. (2008). *Financial Literacy: Women Understanding Money*. Retrieved from <http://www.understandingmoney.gov.au/documents/women/womenunderstandingmoney.pdf>
- Financial Planners Standards Council (FPSC). (2010), from <http://www.fpsccanada.org>
- Financial Regulator. (2008). *Preliminary Report on Financial Capability in Ireland*. Retrieved from <http://www.financialcapability.ie/files/Preliminary%20Report%20on%20Financial%20Capability.pdf>

- Financial Regulator. (2009). *Financial Capability in Ireland: An Overview*. Retrieved from http://www.financialcapability.ie/files/file_20090423122705Financial%20Capability%20-%20An%20Overview.pdf
- Financial Services Authority (FSA). (1999). *Consumer Education: A Strategy for Promoting Public Understanding of the Financial System*. Retrieved from <http://www.fsa.gov.uk/pubs/policy/p16.pdf>
- Financial Services Authority (FSA). (2003). *Building Financial Capability in the UK*. Retrieved from http://www.fsa.gov.uk/pubs/other/financial_capability_uk.pdf
- Financial Services Authority (FSA). (2006). *Financial Capability in the UK: Delivering Change*. Retrieved from http://www.fsa.gov.uk/pubs/other/fincap_delivering.pdf
- Financial Services Authority (FSA). (2006). *Financial Capability in the UK: Establishing a Baseline*. Retrieved from http://www.fsa.gov.uk/pubs/other/fincap_baseline.pdf
- Financial Services Authority (FSA). (2008). *Business Plan 2008/09*. Retrieved from http://www.fsa.gov.uk/pubs/plan/pb2008_09.pdf
- Financial Services Authority (FSA). (2009). *Business Plan 2009/10*. Retrieved from http://www.fsa.gov.uk/pubs/plan/pb2009_10.pdf
- Financial Services Authority (FSA). (2009). FSA and HM Treasury Announce Partners to Help Deliver Money Guidance. Retrieved from <http://www.fsa.gov.uk/pages/Library/Communication/PR/2009/007.shtml>
- Financial Services Authority (FSA). (2009). *Money for LiFE Guide*.
- Financial Services Authority (FSA). (2009, February). National Strategy for Financial Capability Newsletter, Issue 15.
- Financial Services Authority (FSA). (2009, June). National Strategy for Financial Capability Newsletter, Issue 16.
- Financial Services Authority (FSA). (2009, September). National Strategy for Financial Capability Newsletter, Issue 17.
- Financial Services Authority (FSA). (2009). *The Parent's Guide to Money: Evaluation - December 2007 to May 2009*. Retrieved from http://www.cfes.org.uk/pdfs/pgm_report.pdf
- Financial Services Authority (FSA). (2010, April 10), from <http://www.fsa.gov.uk>
- Financial Services Authority (FSA). (2010, April). Financial Capability Newsletter, Issue 19.

- Financial Services Authority (FSA). (2010, January). National Strategy for Financial Capability Newsletter, Issue 18.
- Financial Services Commission of Ontario. (2010). Your Financial Literacy Portal, from <http://www.fsco.gov.on.ca/English/about/finlit.asp>
- Finlayson, A. (2009). Financialisation, Financial Literacy and Asset-based Welfare. *The British Journal of Politics and International Relations*, 11(3), 400-421. doi: 10.1111/j.1467-856X2009.00378.x
- Finney, A., & Kempson, E. (2008). *Consumer Purchasing and Outcomes Survey*. (Consumer Research No. 76). University of Bristol - Personal Finance Research Centre. Retrieved from Financial Services Authority (FSA) website: <http://www.fsa.gov.uk/pubs/consumer-research/crpr76.pdf>
- Fischer, M. (2007). *Saving and Investing: Financial Knowledge and Financial Literacy that Everyone Needs and Deserves to Have*. Bloomington, IN: AuthorHouse.
- Foran, P. (2009). *The Smart Canadian's Guide to Saving Money* (2nd ed.). Mississauga, ON: John Wiley and Sons Canada, Ltd.
- Foster, W. L., Kim, P., & Christiansen, B. (2009). Ten Nonprofit Funding Models. *Stanford Social Innovation Review*, Spring 2009, 32-39.
- Fox, J., Bartholomae, S., & Lee, J. (2005). Building the Case for Financial Education. *Journal of Consumer Affairs*, 39(1), 195-214. doi: 10.1111/j.1745-6606.2005.00009.x
- Francis, T. (2010, January 8). Retiree Annuities May Be Promoted by Obama Aides, *Bloomberg Businessweek*. Retrieved from http://www.businessweek.com/investor/content/jan2010/pi2010018_130737.htm
- Frostiak, L., & Bartman, J. (2009). *Master Your Investment in the Family Business*. Winnipeg, MN: Knowledge Bureau, INC.
- Fry, T. R. L., Mihajilo, S., Russell, R., & Brooks, R. (2008). The Factors of Influencing Saving in a Matched Savings Program: Goals, Knowledge and Payment Instruments, and Other Behavior. *Journal of Family and Economic Issues*, 29(2), 234-250. doi: 10.1007/s10834-008-9106-y
- Fuller, S. (2009). *Youth Participation in Arts, Heritage, Culture and Community: A National Conversation*. Retrieved from Canadian Heritage website: <http://www.canadianheritage.gc.ca/progs/pc-cp/publctn/2009-01/2009-01-eng.pdf>

- Gartner, K., & Todd, R. M. (2005). *Effectiveness of Online "Early Intervention" Financial Education for Credit Cardholders*. Retrieved from Federal Reserve Bank of Chicago website:
http://www.chicagofed.org/digital_assets/others/events/2005/promises_and_pitfalls/paper_intervention.pdf
- Gee, J. P. *Good Video Games and Good Learning*. University of Wisconsin-Madison. Retrieved from http://www.academiccolab.org/resources/documents/Good_Learning.pdf
- Ghilarducci, T. (1990). Pensions and the Uses of Ignorance by Unions and Firms. *Journal of Labor Research*, 11(2), 203-216. doi: 10.1007/BF02685388
- Gionet, L. (2009). *First Nations People: Selected Findings of the 2006 Census*. Retrieved from Statistics Canada website: <http://www.statcan.gc.ca/pub/11-008-x/2009001/article/10864-eng.htm>
- Godfrey, N., Levesque, B., Miller, M. & Stark, E. (2009). *The Case for Financial Literacy in Developing Countries Promoting Access to Finance by Empowering Consumers*. The International Bank for Reconstruction and Development/The World Bank. Retrieved from Organisation for Economic Co-operation & Development (OECD) website: <http://www.oecd.org/dataoecd/35/32/43245359.pdf>
- Grant, M. W. (2009). *Financial Literacy and Essential Skills*. Grant Insights.
- Great Britain. *Pensions Act 2008, c 30*. London, U.K.: The Stationery Office.
- Greene, S. (2010, September 12). UK Industry Gives a Mixed Response to Pension Plan, *Financial Times*. Retrieved from http://www.ft.com/cms/s/0/82e73900-bd04-11df-954b-00144feab49a,dwp_uuid=571fa9ea-b6a7-11db-8bc2-0000779e2340.html
- Grimes, P. W., Rogers, K. E., & Campbell Smith, R. (2010). High School Economic Education and Access to Financial Services. *Journal of Consumer Affairs*, 44(2), 317-335. doi: 10.1111/j.1745-6606.2010.01171.x
- Gunderson, M., & Wilson, T. (2009). *Encouraging Small and Medium Sized Firms to Participate in Pension Plans*. Retrieved from Advocis website:
<http://link.advocis.ca/pdf/Pension-Study-se11-09.pdf>
- Halliwell, C. (2007). *Retirement in Canada: Some Trends... Some Issues*. Paper presented at the John Deutsch Institute Conference on Retirement Policy Issues in Canada, Kingston, ON. PowerPoint Presentation retrieved from <http://jdi-legacy.econ.queensu.ca/Files/Conferences/Retirementconferencepapers/Halliwell-revised.PPT>

- Hamilton, J. A. (2010, September 15). Insurers Ask Feds to Open Up Annuities as an Easier Retirement Income Option, *BestWire Services*. Retrieved from <http://insurancenewsnet.com/article.aspx?id=225833>
- Hamilton, M. (2001). The Financial Circumstances of Elderly Canadians and the Implications for the Design of Canada's Retirement Income System. In P. Grady & A. Sharpe (Eds.), *The State of Economics in Canada: Festschrift in Honour of David Slater* (pp. 225-253). Montreal, QB: McGill-Queen's University Press.
- Hamilton, M. (2009). *Retirement Savings Research Program Investment and Longevity Risks*. Retrieved from Ministry of Finance Canada website: <http://www.fin.gc.ca/activty/pubs/pension/ref-bib/hamilton-fra.asp>
- Harris Interactive Inc. (2009). *The 2009 Consumer Financial Literacy Survey: Final Report*. Retrieved from National Foundation for Credit Counseling (NFCC) website: <http://www.nfcc.org/NewsRoom/FinancialLiteracy/files/2009FinancialLiteracySurveyFINAL.pdf>
- Hayashi, C., Olkkonen, H., Sikken, B. J., & Yermo, J. (2009). *Transforming Pensions and Healthcare in a Rapidly Ageing World: Opportunities and Collaborative Strategies*. Retrieved from World Economic Forum website: <http://www.weforum.org/pdf/scenarios/Transforming-Pensions-Healthcare.pdf>
- Her Majesty's Treasury (HM Treasury). Financial Services Act: Frequently Asked Questions, from http://www.hm-treasury.gov.uk/fin_bill_faqs.htm
- Her Majesty's Treasury (HM Treasury). (2007). *Financial Capability: The Government's Long-term Approach*. London, England: Controller of her Majesty's Stationery Office.
- Her Majesty's Treasury (HM Treasury). (2009, November 19). Government introduces Financial Services Bill. Retrieved from http://www.hm-treasury.gov.uk/press_108_09.htm
- Her Majesty's Treasury (HM Treasury), & Financial Services Authority (FSA). (2008). *Helping You Make the Most of Your Money: A Joint Action Plan for Financial Capability*. Retrieved from http://www.hm-treasury.gov.uk/d/fincap_jointactionplan070708.pdf
- Hicks, P. (2008). *The Olivia Framework: Concepts for Use in Finely-grained, Integrated Social Policy Analysis*. (Working Paper No. 45). Retrieved from Queen's University website: http://www.queensu.ca/sps/publications/working_papers/45-Hicks.pdf
- Hicks, P. (2008). *Social Policy in Canada - Looking Back, Looking Ahead*. (Working Paper No. 46). Retrieved from Queen's University website: http://www.queensu.ca/sps/publications/working_papers/46-Hicks.pdf

- Hicks, P., & Murray, T. S. (2010). *A Breakthrough in Understanding: Policy Consequences for Alberta*. Retrieved from DataAngel Policy Research Incorporated website: <http://www.dataangel.ca/en/scott%20Alberta%20final%20Jan27.pdf>
- Hilgert, M. A., Hogarth, J. M., & Beverley, S. G. (2003). Household Financial Management: The Connection Between Knowledge and Behavior. *Federal Reserve Bulletin July 2003*. Retrieved from Federal Reserve website: <http://www.federalreserve.gov/pubs/bulletin/2003/0703lead.pdf>
- Hill, N. (2004). *Think and Grow Rich*. Clemson, SC: Aventine Press.
- Hira, T. K. (2009). *Personal Finance: Past, Present and Future*. (Networks Financial Institute Policy Brief 2009-PB-10). Retrieved from Networks Financial Institute website: http://www.networksfinancialinstitute.org/Lists/Publication%20Library/Attachments/153/2009-PB-10_Hira.pdf
- Hira, T. K., & Loibl, C. (2005). Understanding the Impact of Employer-provided Financial Education on Workplace Satisfaction. *Journal of Consumer Affairs*, 39(1), 173-194. doi: 10.1111/j.1745-6606.2005.00008.x
- Hogarth, J. M., & Hilgert, M. (2005). *Patterns of Financial Behaviors as Evidence of Financial Capability*. (PowerPoint Presentation). Retrieved from Policy Research Initiative website: <http://www.policyresearch.gc.ca/doclib/FCAC/Session%202%20J%20Hogarth.pdf>
- Holden, R. (2006). *Shift Happens! Powerful Ways to Transform Your Life*. Santa Monica, CA: Jeffers Press.
- Holzmann, R. (2006). *Financial Education for Pensions and Insurance: Importance, Limits and Default Options*. Paper presented at the G8 International Conference Improving Financial Literacy, Moscow, Russia. PowerPoint retrieved from <http://www.oecd.org/dataoecd/57/11/37713841.pdf>
- Horner, K. (2009). *Retirement Saving by Canadian Households: Report for the Research Working Group on Retirement Income Adequacy*. Retrieved from Department of Finance Canada website: <http://www.fin.gc.ca/activty/pubs/pension/ref-bib/horner-eng.asp>
- HSBC Insurance. (2009). *The Future of Retirement: It's Time to Prepare*. Retrieved from http://www.hsbc.com/1/PA_1_1_S5/content/assets/retirement/2009_for_report_en.pdf
- Huhmann, B. A., & McQuitty, S. (2009). A Model of Consumer Financial Numeracy. *International Journal of Bank Marketing*, 27(4), 270-293. doi: 10.1108/02652320910968359

- Huston, S. J. (2010). Measuring Financial Literacy. *Journal of Consumer Affairs*, 44(2), 296-316. doi: 10.1111/j.1745-6606.2010.01170.x
- Iannicola, D., Jr. (2008, May 7). *Taking Financial Literacy to the Next Level: Important Challenges and Promising Solutions*. Paper presented at the OECD/US Treasury International Conference on Financial Education, Washington, DC.
- Imagine Canada. (2006). *Social Services Organizations in Canada*. Retrieved from http://www.imaginecanada.ca/files/www/en/nsnvo/j_social_services_factsheet.pdf
- Indebted. (2009). Debt Ski, from <http://www.indebted.com/the-game/debtski>
- Industry Canada. (2010). Prime Minister's Awards (PMAs) for Teaching Excellence Retrieved July, 2010, from <http://www.ic.gc.ca/eic/site/pmte-ppmee.nsf/eng/wz01618.html>
- Industry Canada Office of Consumer Affairs. Canada's Office of Consumer Affairs, from http://www.ic.gc.ca/eic/site/oca-bc.nsf/eng/h_ca00000.html
- ING Direct. (2009). Planet Orange, from <http://www.orangekids.ca>
- Innovative Research Group (IRG). (2006). *CSA Investor Index*. Retrieved from Canadian Securities Administrators (CSA) website: https://www.securities-administrators.ca/uploadedFiles/General/pdfs/CSA_Investor_Index_October_18.pdf
- Innovative Research Group (IRG). (2006). *Program Evaluation: Financial Life Skills for Planning 10*. British Columbia Securities Commission (BCSC).
- Innovative Research Group (IRG). (2007). *The 21st Century Investor*. Retrieved from British Columbia Securities Commission (BCSC) website: http://www.bcsc.bc.ca/uploadedFiles/news/publications/21st_Century_Investor_Sept_18.pdf
- Innovative Research Group (IRG). (2007). *Canada 20/20 Online Panel: Maclean's Retirement Poll*. Retrieved from http://innovativeresearch.ca/Macleans%20Retirement%20Factum_Jan07.pdf
- Innovative Research Group (IRG). (2007). *Canadian Attitudes Towards Prosperity*. Retrieved from http://innovativeresearch.ca/ICP_presentation_20070308.pdf
- Innovative Research Group (IRG). (2010). *Assessing the Private Sector's Contribution to Financial Literacy in Canada*.

- Inside Ireland. (2010, March 29). Financial Literacy Website Announced. Retrieved from <http://www.insideireland.ie/index.cfm/section/news/ext/makingcentsie001/category/1095>
- Institute for Socio-financial Studies (ISFS). (2006). Evaluation of Personal Risk Management, from <http://isfs.org/marmc.html>
- Insurance Canada. (2005). *Two-thirds of Canadians Have an RRSP: Ipsos-Reid Study*. Retrieved from <http://www.insurance-canada.ca/market/canada/Ipsos-Reid-RRSP-501.php>
- Interac Association. (2009). 2009 Statistics: Fraud, from <http://www.interac.ca/media/stats.php>
- International Gateway for Financial Education. (2004). *International Pensions Readiness Report*. World Economic Forum (WEF) Retrieved from www.watsonwyatt.com/news/featured/wef
- International Gateway for Financial Education (IGFE). (2008, September), from www.financial-education.org
- Investment Funds Institute of Canada (IFIC). (2010), from www.ific.ca
- Investment Industry Regulatory Organization of Canada (IIROC). (2010), from www.iiroc.ca
- Ipsos Reid. (2005). *Public Experience with Financial Services and Awareness of the FCAC*. Retrieved from Financial Consumer Agency of Canada (FCAC) website: <http://www.fcac-acfc.gc.ca/eng/publications/SurveyStudy/Consumer/PDFs/PublicExpFinServAwareRpt-eng.pdf>.
- Ipsos Reid. (2009). *9th Annual National Report Card on Health Care*. Retrieved from Canadian Medical Association (CMA) website: http://www.cma.ca/multimedia/CMA/Content/Images/Inside_cma/Media_Release/2009/report_card/Report-Card_en.pdf
- Ipsos Reid. (2009). *CSA Investor Index 2009: Final Report*. Retrieved from Canadian Securities Administrators (CSA) website: http://www.securities-administrators.ca/uploadedFiles/General/pdfs/CSA%20Investor%20Index%202009%20Final_EN.pdf?n=6519.

- Ipsos Reid. (2010). *Investor Research: The Value of Advice*. Paper presented at the Investment Funds Institute of Canada Retirement Savings Luncheon. PowerPoint Presentation retrieved from http://www.mutualfundreporter.com/articles/2010_issues/Ipsos_Reid_May_2010.pdf
- Iyengar, S. (2010). *The Art of Choosing*. New York, NY: Hachette Book Group.
- Jacks, E. (2007). *Make Sure It's Deductible*. Toronto, ON: McGraw-Hill Ryerson.
- Jacks, E. (2008). *Master Your Taxes*. Winnipeg, MN: Knowledge Bureau, INC.
- Jacks, E. (2009). *Essential Tax Facts* (2010 ed.). Winnipeg, MN: Knowledge Bureau, INC.
- Jog, V. (2009). *Investment Performance and Costs of Pension and Other Retirement Savings Funds in Canada: Implications on Wealth Accumulation and Retirement*. Retrieved from Department of Finance Canada website: <http://www.fin.gc.ca/activty/pubs/pension/ref-bib/jog-eng.asp>
- Johnston, B., & Maguire, T. (2005). *Adult Numeracy: Policy and Practice in Global Contexts of Lifelong Learning*. Retrieved from <http://www.staff.vu.edu.au/alnarc/revamp/publications/05bettyjohns.pdf>
- Joint Expert Panel on Pension Standards. (2008). *Getting Our Acts Together: Pension Reform in Alberta and British Columbia*. Retrieved from http://www.finance.alberta.ca/publications/pensions/pdf/2008_1125_jepps_final_report.pdf
- Jones, R. (2010). *Longevity Risk: Public and Private Sector Solutions and the Government's Role*. (PowerPoint Presentation). Retrieved from Australian Prudential Regulation Authority (APRA) website: <http://www.longevity-risk.org/Presentations/Jones.ppt>
- Joo, S.-H., & Grable, J. E. (2005). *Employee Education and the Likelihood of Having a Retirement Savings Program*. Association for Financial Counseling and Planning Education. Retrieved from <http://6aa7f5c4a9901a3e1a1682793cd11f5a6b732d29.gripelements.com/pdf/vol1615.pdf>
- Jump\$tart Coalition for Personal Financial Literacy. (2007). *National Standards in K-12 Personal Finance Education*. 3rd ed. Retrieved from http://rijumpstart.org/matriarch/documents/jumstart_national_standards_07.pdf
- Jump\$tart Coalition for Personal Financial Literacy. (2009). State Financial Education Requirements. Retrieved October 29, 2009, from <http://www.jumpstart.org/state-financial-education-requirements.html>

- Junior Achievement of Canada (JA Canada). (2010), from <http://www.jacan.org>
- Kahneman, D. (1991). Commentary: Judgment and Decision Making: A Personal View. *Psychological Science*, 2(3), 142-145.
- Kahneman, D. (2003). A Psychological Perspective on Economics. *American Economic Review*, 93(2), 162-168.
- Kahneman, D., & Tversky, A. (1979). Prospect Theory: An Analysis of Decision Under Risk. *Econometrica*, 47(2), 263-292.
- Kamenetz, A. (2009). Celebrity Calamity: A Game That Teaches Finance Through Stardom, *Fast Company*. Retrieved from <http://www.fastcompany.com/blog/anya-kamenetz/green-day/help-im-celebritys-budgeter>
- Karvelas, P. (2010, August 18). Students to Learn Financial Literacy. Retrieved from The Australian National Affairs website: <http://www.theaustralian.com.au/national-affairs/students-to-learn-financial-literacy/story-fn59niix-1225906555067>
- Kelly, G. (2000). Providing Public Services: How great a role for PPPs? *New Economy*, 7(3), 132-137.
- Kempson, E., & Atkinson, A. (2006). *Overstretched: People at Risk of Financial Difficulties*. Retrieved from University of Bristol: Personal Finance Research Centre website: <http://www.bris.ac.uk/geography/research/pfrc/themes/fincap/pfrc0611.pdf>
- Kempson, E., & Atkinson, A. (2007). *Policies to Tackle Over-indebtedness*. Paper presented at the Conference Towards a Common Operational European Definition of Over-indebtedness: Promoting Financial Inclusion for All in the European Union, Brussels, Belgium. PowerPoint Presentation retrieved from <http://www.bris.ac.uk/geography/research/pfrc/themes/credit-debt/pfrc0817.pdf>
- Kempson, E., McKay, S., & Collard, S. (2005). *Incentives to Save: Encouraging Saving Among Low-income Households*. Retrieved from Personal Finance Research Centre (PfRC) website: http://www.pfrc.bris.ac.uk/publications/Reports/SG_Incentives_to_save_final.pdf
- Kim, J., & Garman, E. T. (2003). Financial Education and Advice Changes Worker Attitudes and Behaviors. *Journal of Compensation and Benefits*, September/October, 7-13.
- Kim, J., Sorhaindo, B., & Garman, E. T. (2006). Relationship Between Financial Stress and Workplace Absenteeism of Credit Counseling Clients. *Journal of Family and Economic Issues*, 27(3), 458-478.

- Kingwell, P., Dowie, M., Holler, B., & Jimenez, L. (2004). *Helping People Help Themselves, An Early Look at learn\$ave: The learn\$ave Project*. Social Research and Demonstration Corporation (SRDC). Retrieved from Social and Enterprise Development Innovations (SEDI) website: [http://www.sedi.org/DataRegV2-unified/sedi-Reports/L\\$AnnualReport.pdf](http://www.sedi.org/DataRegV2-unified/sedi-Reports/L$AnnualReport.pdf)
- Kingwell, P., Dowie, M., Holler, B., Vincent, C., Gyarmati, D., & Cao, H. (2005). *Design and Implementation of a Program to Help the Poor Save: The learn\$ave Project*. Retrieved from Social Research and Demonstration Corporation (SRDC) website: http://srdc.org/uploads/learnsave_implementation.pdf
- Kitching, A., & Starky, S. (2006). *Payday Loan Companies in Canada: Determining the Public Interest*. Parliamentary Information and Research Service (PIRS). Retrieved from <http://www2.parl.gc.ca/content/lop/researchpublications/prb0581-e.pdf>
- Klyuev, V., & Mills, P. (2007). Is Housing Wealth an "ATM"? The Relationship Between Household Wealth, Home Equity Withdrawal and Savings Rates. *IMF Working Papers 06/162*, 54(3), 539-561. doi: 10.1057/palgrave.imfsp.9450018
- Koonce, J. C., Mimura, Y., Mauldin, T. A., Rupured, A. M., & Jordan, J. (2008). Financial Information: Is it Related to Savings and Investing Knowledge and Financial Behavior of Teenagers? *Journal of Financial Counseling and Planning*, 19(2), 19-28.
- Kozup, J., & Hogarth, J. M. (2008). Financial Literacy, Public Policy, and Consumers' Self-protection - More Questions, Fewer Answers. *Journal of Consumer Affairs*, 42(2), 127-136. doi: 10.1111/j.1745-6606.2008.00101.x
- Kramer, M., Rogers, J., & Kaznowska, E. (2010). *The Illiteracy of the Literate: The Lack of Financial Aid Knowledge among Canadian University Students*. Ottawa: Canadian Alliance of Student Associations.
- Kryvtsov, O., Shukayev, M., & Ueberfeldt, A. (2007). *Optimal Monetary Policy and Price Stability Over the Long Run*. (Working Paper 2007-26). Retrieved from Bank of Canada website: <http://www.bankofcanada.ca/en/res/wp/2007/wp07-26.pdf>
- La Cava, G., & Simon, J. (2005). Household Debt and Financial Constraints in Australia. *The Australian Economic Review*, 38(1), 40-60. doi: 10.1111/j.1467-8462.2005.00351.x
- Lachance, M. J., Beaudoin, P., & Robitaille, J. (2006). Quebec Young Adults' Use Of and Knowledge Of Credit. *International Journal of Consumer Studies*, 30(4), 347-359.
- Lachance, M. J., & Clouthier, J. (2009). *Les jeunes adultes québécois, l'épargne et l'investissement: Pratiques, connaissances et attitudes*. (Dossier consommation No. 16). Retrieved from <http://www.lautorite.qc.ca/files/pdf/fonds-education-saine-gouvernance/finances-perso/jeunes-adult-epar-cns-08-09.pdf>

- Laidler, D., & Robson, W. B. P. (2007). *Ill-defined Benefits: The Uncertain Present and Brighter Future of Employee Pensions in Canada*. (The Pensions Papers No. 250). Retrieved from C.D. Howe website
http://www.cdhowe.org/pdf/commentary_250.pdf
- Langley, P. (2010). Uncertain Subjects of Anglo-American Financialization. *Cultural Critique*, 65, 67-91. doi: 10.1353/cul.2007.0009
- Lasby, D., & Barr, C. (2010). Sector Monitor, Vol. 1, No. 1. Retrieved from Imagine Canada website:
http://www.imaginecanada.ca/files/www/en/sectormonitor/sectormonitor_vol1_no1_2010.pdf
- Lauber, G. (2009). *Prepared Testimony by Dr. Gerald Lauber: Financial Literacy Advisor to the National Urban Alliance before the Subcommittee on Financial Institutions and Consumer Credit*. Committee on Financial Services. Retrieved from
http://www.house.gov/apps/list/hearing/financialsvcs_dem/lauber_testimony.pdf
- Laurence, E. C., & Elliehausen, G. (2008). A Comparative Analysis of Payday Loan Customers. *Contemporary Economic Policy*, 26(2), 299-316. doi: 10.1111/j.1465-7287.2007.00068.x
- Lavoie, M. (2004). Post Keynesian Consumer Theory: Potential Synergies with Consumer Research and Economic Psychology. *Journal of Economic Psychology*, 25(5), 639-649.
- Lawder, D. (2009, December 15). Obama Administration Aims for High School Financial Literacy. Retrieved from Reuters website:
<http://www.reuters.com/article/idUSTRE5BE3GG20091215>
- Lea, S. E. G., Webley, P., & Levine, R. M. (1992). The Economic Psychology of Consumer Debt. *Journal of Economic Psychology*, 14(1), 85-119.
- Lea, S. E. G., Webley, P., & Walker, C. M. (1995). Psychological Factors in Consumer Debt: Money Management, Economic Socialization, and Credit Use. *Journal of Economic Psychology*, 16(4), 681-701.
- Learning and Teaching Scotland (LTS). (1999). *Financial Education in Scottish Schools: A Statement of Position*. Retrieved from
http://www.ltscotland.org.uk/resources/f/genericresource_tcm4630319.asp
- Learning and Teaching Scotland (LTS). (2005). *Financial Education in Scottish Primary Schools: Building on Existing Practice*. Retrieved from
http://www.ltscotland.org.uk/resources/f/genericresource_tcm4630317.asp

- Leckie, N., Hui, T. S. W., Tattrie, D., & Cao, H. (2009). *Learning to Save, Saving to Learn: Intermediate Impacts of the learn\$ave Individual Accounts Project*. Retrieved from Social Research and Demonstration Corporation (SRDC) website: http://www.srdc.org/uploads/learnSave_IIR_ENG.pdf
- Lee, J., Abdul-Rahman, F., & Kim, H. (2007). Debit Card Usage: An Examination of its Impact on Household Debt. *Financial Services Review*, 16, 73-87.
- Lee, Y. G., Lown, J. M., & Sharpe, D. L. (2007). Predictors of Holding Consumer and Mortgage Debt Among Older Americans. *Journal of Family and Economic Issues*, 28(2), 305-320. doi: 10.1007/s10834-007-9055-x
- Les Études de Marché Créatec. (2006). *Executive Summary: General Survey on Consumers' Financial Awareness, Attitudes and Behaviour*. (POR 220-06). Retrieved from The Financial Consumer Agency of Canada (FCAC) website: http://www.fcac-acfc.gc.ca/eng/Publications/SurveyStudy/Consumer/PDFs/FCAC_GenSurvExec_2006-eng.pdf
- Les Études de Marché Créatec. (2007). *Final Summary Report: Evaluation of FCAC's Consumer Contact Centre*. Retrieved from Financial Consumer Agency of Canada (FCAC) website: <http://www.fcac-acfc.gc.ca/eng/Publications/SurveyStudy/Consumer/PDFs/2007SurCCC-eng.pdf>
- Levitin, A. J. (2008). *Priceless? The Social Costs of Credit Card Merchant Restraints*. (Georgetown Public Law Research Paper No. 973970).
- Lieberman Research Worldwide. (2009). *Charles Schwab 2009 Young Adults & Money Survey Findings: Insights into Money Attitudes, Behaviors and Concerns of 23- to 28-Year-Olds*. Retrieved from Charles Schwab website: http://www.schwabmoneywise.com/downloads/YoungAdults_and_MoneyFactSheet.pdf
- Linfield, L. E. (2008). *Three Elements to a Successful Financial Literacy Education Program*. (PowerPoint Presentation). Institute of Financial Literacy. Retrieved from http://www.dupontfund.org/learning/ppt/Successful_Financial_Literacy_Education_Program.ppt
- Livingstone, S. M., & Lunt, P. K. (1992). Predicting Personal Debt and Debt Repayment: Psychological, Social and Economic Determinants. *Journal of Economic Psychology*, 13(1), 111-134.
- Loibl, C., & Hira, T. K. (2005). Self-directed Financial Learning and Financial Satisfaction. *Association for Financial Counseling and Planning Education*, 16(1), 11-22.

- Loibl, C., Hira, T. K., & Rupured, M. (2006). First Time Versus Repeat Filers: The Likelihood of Completing a Chapter 13 Bankruptcy Repayment Plan. *Association for Financial Counseling and Planning Education*, 17(1), 23-35.
- Lopez-Fernandini, A., & Schultz, C. (2010). *Automating Savings in the Workplace - Insights from the AutoSave Pilot*. Retrieved from New America Foundation website: http://assets.newamerica.net/sites/newamerica.net/files/policydocs/AutoSave%20Insights%20Paper%20Final%201-15-10_0.pdf
- Lucey, T. A. (2005). Assessing the Reliability and Validity of the Jump\$tart Survey of Financial Literacy. *Journal of Family and Economic Issues*, 26(2), 283-294. doi: 10.1007/s10834-005-3526-8
- Lunt, P. K., & Livingstone, S. M. (1991). Psychological, Social and Economic Determinants of Saving: Comparing Recurrent and Total Savings. *Journal of Economic Psychology*, 12(4), 621-641.
- Lusardi, A. (2008). *Financial Literacy: An Essential Tool for Informed Consumer Choice?* (Working paper 2008-WP-13). Retrieved from Networks Financial Institute website: http://www.networksfinancialinstitute.org/Lists/Publication%20Library/Attachments/125/2008-WP-13_Lusardi.pdf
- Lusardi, A. (Ed.). (2008). *Overcoming the Saving Slump: How to Increase the Effectiveness of Financial Education and Saving Programs*. Chicago, IL: University of Chicago Press.
- Lusardi, A. (2010). *The Great Shift from DB to DC Pensions: The Importance of Financial Literacy*. Paper presented at the OECD-Bank of Italy Symposium on Financial Literacy, Rome, Italy.
- Lusardi, A., & Mitchell, O. S. (2006). *Financial Literacy and Planning: Implications for Retirement Wellbeing*. (WP2006-01). Retrieved from The Pension Research Council website: <http://www.pensionresearchcouncil.org/publications/document.php?file=6>
- Lusardi, A., & Mitchell, O. S. (2007). Baby Boomer Retirement Security: The Roles of Planning, Financial Literacy, and Housing Wealth. *Journal of Monetary Economics*, 54(1), 205-224. doi: 10.1016/j.moneco.2006.12.001
- Lusardi, A., & Mitchell, O. S. (2007). *Financial Literacy and Retirement Preparedness: Evidence and Implications for Financial Education Programs*. (WP2007-04). Retrieved from The Pension Research Council website: <http://www.pensionresearchcouncil.org/publications/document.php?file=296>

- Lusardi, A., & Mitchell, O. S. (2009). *Financial Literacy, Retirement Planning, and Retirement Wellbeing: Lessons and Research Gaps*. Paper presented at the Conference on Financial Literacy, Washington, DC.
- Lusardi, A., Mitchell, O. S., & Curto, V. (2009). *Financial Literacy and Financial Sophistication Among Older Americans*. National Bureau of Economic Research (NBER). Retrieved from <http://www.aeaweb.org/aea/conference/program/retrieve.php?pdfid=292>
- Lusardi, A., Mitchell, O. S., & Curto, V. (2010). Financial Literacy Among the Young. *Journal of Consumer Affairs*, 44(2), 358-380. doi: 10.1111/j.1745-6606.2010.01173.x
- Lusardi, A., & Tufano, P. (2009). *Debt Literacy, Financial Experiences and Overindebtedness*. Retrieved from World Bank website: <http://siteresources.worldbank.org/INTFR/Resources/LusardiandTufano122208.pdf>
- Lyons, A. C., Palmer, L., Jayaratne, K. S. U., & Scherpf, E. (2006). Are We Making the Grade? A National Overview of Financial Education and Program Evaluation. *The Journal of Consumer Affairs*, 40(2), 208-235.
- MacDonald, M. (2010, March 25). Lord Myners Rubbishes Tory FSA Plans. Retrieved from Post Online website: <http://www.postonline.co.uk/post/news/1598195/lord-myners-rubbishes-tory-fsa-plans>
- McKay, S. (2010). *Understanding financial capability in Canada: Analysis of the CFCS*. Research paper prepared for the Task Force on Financial Literacy. Available from: financialliteracyincanada.com
- Mandell, L. (2006). *Teaching Young Dogs Old Tricks: The Effectiveness of Financial Literacy Intervention in Pre-high School Grades*. Paper presented at the Academy of Financial Services 2006 Annual Conference, Salt Lake City, UT.
- Mandell, L. (2009). *The Financial Literacy of Young American Adults: Results of the 2008 National Jump\$tart Coalition Survey of High School Seniors and College Students*. Retrieved from Jump\$tart Coalition for Personal Financial Literacy website: <http://www.jumpstart.org/assets/files/2008SurveyBook.pdf>
- Mandell, L., & Klein, L. S. (2009). The Impact of Financial Literacy Education on Subsequent Financial Behavior. *Journal of Financial Counseling and Planning*, 20(1), 15-24.
- Mandell, L., & Schmid Klein, L. (2007). Motivation and Financial Literacy. *Financial Services Review*, 16, 105-116.
- Manitoba Securities Commission. (2010), from <http://www.msc.gov.mb.ca>

- Mason, C. L. J., & Wilson, R. M. S. (2000). *Conceptualising Financial Literacy*. (Research Series Paper 2000:7). Retrieved from Loughborough University website: <https://dspace.lboro.ac.uk/dspace-jspui/bitstream/2134/2016/3/2000-7.pdf>
- McCracken, M., & Murray, T. S. (2008). *The Economic Benefits of Literacy: Evidence and Implications for Public Policy*. Retrieved from National Strategy for Early Literacy (NSEL) website: http://nsewiki.cllrnet.ca/index.php/The_Economic_Benefits_of_Literacy:_Evidence_and_Implications_for_Public_Policy
- McFeat, T. (2010, February 8). Web-based Retirement Calculators. Retrieved from Canadian Broadcasting Corporation (CBC) website: <http://www.cbc.ca/money/taxseason/story/2009/12/29/f-taxseason-calculators.html>
- McGagh, M. (2009, November 23). Consumer Financial Education Body: 'What's In It For Us' Ask Providers, *Citywire*. Retrieved from <http://citywire.co.uk/new-model-adviser/consumer-financial-education-body-whats-in-it-for-us-ask-providers/a369210>
- McKay, S. (2010). *Understanding financial capability in Canada: Analysis of the CFCS*. Research paper prepared for the Task Force on Financial Literacy. Available from: www.financialliteracyincanada.com
- McKay, S., Kempson, E., Atkinson, A., & Crame, M. (2008). *Debt and Older People: How Age Affects Attitudes to Borrowing*.
- Mckenna, B. H. (2009, September 24). Canadian Credit Card Default Rate at Record Level in Q2, Moody's Says, *The Canadian Press*. Retrieved from <http://ca.news.finance.yahoo.com/s/24092009/2/biz-finance-canadian-credit-card-default-rate-record-level-q2.html>
- McKinsey & Company. (2009). *"And the Winner Is ..." Capturing the Promise of Philanthropic Prizes*. Retrieved from http://www.mckinsey.com/App_Media/Reports/SSO/And_the_winner_is.pdf
- McKinsey & Company. (2010). *Debt and Deleveraging: The Global Credit Bubble and its Economic Consequences*. Retrieved from http://www.mckinsey.com/mgi/reports/freepass_pdfs/debt_and_deleveraging/debt_and_deleveraging_full_report.pdf
- McLaughlin, M. (2010, March 3). Black Horse is Trampling All Over Us Say Charities, *Edinburgh Evening News*. Retrieved from <http://edinburghnews.scotsman.com/features/Black-horse-is-trampling-all.6118605.jp>

- Media Research Consultants Pte Ltd. (2005). *Quantitative Research on Financial Literacy Levels in Singapore*. MoneySENSE. Retrieved from Monetary Authority of Singapore (MAS) website:
http://www.mas.gov.sg/resource/news_room/press_releases/2005/Financial%20Literacy%20Levels%20in%20Singapore,%20Full%20Report.pdf
- Meh, C. A., Terajima, Y., Chen, D. X., & Carter, T. (2009). *Household Debt, Assets, and Income in Canada: A Microdata Study*. (Discussion Paper 2009-7). Retrieved from Bank of Canada website: <http://www.bankofcanada.ca/en/res/dp/2009/dp09-7.pdf>
- Melhuish, E., Belsky, J., & Malin, A. (2008). *An Investigation of the Relationship Between Financial Capability and Psychological Well-being in Mothers and Young Children in Poor Areas in England*. (Occasional Paper No. 30). Retrieved from Financial Services Authority (FSA) website: <http://www.fsa.gov.uk/pubs/occpapers/op30.pdf>
- Messy, F. A. (2006). *Enhancing Risk Awareness and Education on Insurance Issues*. Paper presented at the G8 International Conference Improving Financial Literacy, Moscow, Russia. PowerPoint retrieved from
<http://www.oecd.org/dataoecd/28/54/37735256.pdf>
- Ministère de l'Éducation, du Loisir et du Sport. (2006). *Education in Québec: An Overview*. (2005-05-00118). Québec, Québec: Gouvernement du Québec.
- Ministerial Council on Education, Employment, Training and Youth Affairs. (2005). *National Consumer and Financial Literacy Framework*. Retrieved from Education Services Australia website:
http://www.curriculum.edu.au/verve/_resources/Financial_Literacy_Framework.pdf
- Ministerial Council on Education, Employment, Training and Youth Affairs. (2009). *National Consumer and Financial Literacy Framework (Revised 2009)*. Retrieved from
http://www.mceecdya.edu.au/verve/_resources/Financial_Literacy_Framework_revised2009.pdf
- Ministry of Finance of the Russian Federation. (2006). *The Financial Education in the Insurance Sector in the Russian Federation*. Paper presented at the G8 International Conference Improving Financial Literacy, Moscow, Russia. PowerPoint retrieved from <http://www.oecd.org/dataoecd/63/2/37698526.pdf>
- Mintz, J. M. (2009). *Rapport sommaire des travaux de recherche sur le niveau adéquat du revenu de retraite*. Retrieved from Department of Finance Canada website:
<http://www.fin.gc.ca/activty/pubs/pension/riar-narr-fra.asp>

- Mintz, J. M. (2009). *Summary Report on Retirement Income Adequacy Research*. Retrieved from Department of Finance Canada website:
<http://www.fin.gc.ca/activty/pubs/pension/riar-narr-eng.asp>
- Mitchell, O. S. (2001). *Developments in Decumulation: The Role of Annuity Products in Financing Retirement*. (Discussion Paper PI-0110). Retrieved from The Pensions Institute website: <http://www.pensions-institute.org/workingpapers/wp0110.pdf>
- Molina, A. (2010). *Financial Literacy and the Canadian Credit Counselling Services Industry*. Research paper prepared for the Task Force on Financial Literacy. Available from: www.financialliteracyincanada.com
- Money Mentors. (2009), from <http://www.moneymentors.ca>
- MoneySENSE. (2010), from <http://www.moneysense.gov.sg>
- MoneySENSE. (2003). *Fact Sheet 1: What MoneySENSE Aims To Do*. Retrieved from Monetary Authority of Singapore (MAS) website:
http://www.mas.gov.sg/resource/news_room/press_releases/2003/Fact%20Sheet%201.pdf
- MoneySENSE. (2003). *Fact Sheet 2: What MoneySENSE Will Offer in the Year Ahead*. Retrieved from Monetary Authority of Singapore (MAS) website:
http://www.mas.gov.sg/resource/news_room/press_releases/2003/Fact%20Sheet%202.pdf
- MoneySENSE. (2003). *Fact Sheet 3: MoneySENSE Logo*. Retrieved from Monetary Authority of Singapore (MAS) website:
http://www.mas.gov.sg/resource/news_room/press_releases/2003/Fact%20Sheet%203.pdf
- MoneySENSE. (2003). *Fact Sheet 4: Financial Education Steering Committee (FESC)*. Retrieved from Monetary Authority of Singapore (MAS) website:
http://www.mas.gov.sg/resource/news_room/press_releases/2003/Fact%20Sheet%204.pdf
- MoneySENSE. (2003). *Fact Sheet 5: MAS "For the Consumer" Portal*. Retrieved from Monetary Authority of Singapore (MAS) website:
http://www.mas.gov.sg/resource/news_room/press_releases/2003/Fact%20Sheet%205.pdf
- MoneySENSE. (2003). *Fact Sheet 6: First Interactive Skit Planned*. Retrieved from Monetary Authority of Singapore (MAS) website:
http://www.mas.gov.sg/resource/news_room/press_releases/2003/Fact%20Sheet%206.pdf

- MoneySENSE. (2003). *Fact Sheet 7: Other Activities Under MoneySENSE*. Retrieved from Monetary Authority of Singapore (MAS) website:
http://www.mas.gov.sg/resource/news_room/press_releases/2003/Fact%20Sheet%207.pdf
- MoneySENSE. (2005). *National Financial Literacy Survey 2005 Findings and Recommendations: Summary Report*. Retrieved from
http://www.moneysense.gov.sg/resource/news_events/news_archive/2005/Summary%20Report.pdf.
- Monticone, C. (2010). How Much Does Wealth Matter in the Acquisition of Financial Literacy? *The Journal of Consumer Affairs*, 44(2), 403-422.
- Morley, M. (2009). *Credit for Canadians*. Toronto, ON: Nixon-Carre Ltd.
- Morrison, W., & Oxoby, R. (2010). *Economic Research Using Laboratory Experiments to Investigate Behavioural Aspects of Savings Decisions*. Research paper prepared for the Task Force on Financial Literacy. Available from:
www.financialliteracyincanada.com
- Mottola, G. R., & Utkus, S. P. (2003). *Can There Be Too Much Choice In a Retirement Savings Plan?* Retrieved from Vanguard Centre for Retirement Research website:
<https://institutional.vanguard.com/VGApp/iip/site/institutional/researchcommentary/article?File=TooMuchChoiceInRSP>
- Mullainathan, S., & Shafir, E. (2009). Savings Policy and Decision-making in Low-income Households. In M. Barr & R. Blank (Eds.), *Insufficient Funds: Savings, Assets, Credit and Banking Among Low-income Households* (pp. 121-145). New York, NY: Russell Sage Foundation Press.
- Mundy, S. (2009). *Financial Education Programmes in Schools: Analysis of Selected Current Programmes and Literature, Draft Recommendations for Best Practices*. (INFE(2008)7). Retrieved from Organisation for Economic Co-operation and Development (OECD) website:
<http://www.oecd.org/dataoecd/38/43/44509425.pdf>
- Munro, C. (2010, March 1). New Appointments to Financial Literacy Board, *Money Management*. Retrieved from <http://www.moneymanagement.com.au/news/new-appointments-to-financial-literacy-board>
- Murray, T. S. (2010). *Financial Literacy: a Conceptual Review*. DataAngel Policy Research. Research paper prepared for the Task Force on Financial Literacy. Available from:
www.financialliteracyincanada.com
- Murray, T. S. (2010). *Literacy & Financial Literacy*. DataAngel Policy Research.

- Murray, T. S., Jones, S., Willms, D., Shillington, R., McCracken, M., & Glickman, V. (2008). *Reading the Future: Planning to Meet Canada's Future Literacy Needs*. Retrieved from Canadian Council on Learning (CCL) website: <http://www.ccl-ca.ca/pdfs/ReadingFuture/LiteracyReadingFutureReportE.PDF>
- Murray, T. S., McCracken, M., Willms, D., Jones, S., Shillington, R., & Strucker, J. (2007). *Addressing Canada's Literacy Challenge: A Cost/Benefit Analysis*. Retrieved from DataAngel Policy Research website: <http://www.dataangel.ca/en/cost-benefit-jan26.pdf>
- Murray, T. S., & Shillington, R. (2010). *Understanding the Literacy Market in Alberta: A Segmentation Analysis*. Retrieved from DataAngel Policy Research website: <http://www.dataangel.ca/en/Alberta%20master%20August%206-new-jan28.pdf>
- Mutual Fund Dealers Association of Canada (MFDA). (2010), from <http://www.mfda.ca>
- MyMoney. (2010), from <http://www.mymoney.gov>
- National Association of State Boards of Education (NASBE). (2006). *Who Will Own Our Children?* Alexandria, VA: NASBE Commission on Financial and Investor Literacy.
- National Centre for Social Research. (2006). *Personal Finance Education in Schools: A UK Benchmark Study*. (Consumer Research No. 50). Retrieved from Financial Services Authority (FSA) website: <http://www.fsa.gov.uk/pubs/consumer-research/crpr50.pdf>
- National Consumer Agency (NCA). Financial Capability, from <http://www.financialcapability.ie>
- National Consumer Agency (NCA). (2009). Audit of Personal Finance Education Update. Retrieved from <http://www.financialcapability.ie/index.jsp?p=581&n=598&a=1080>
- National Consumer Agency (NCA). (2009). Financial Regulator Continues Consumer Information Seminars. Retrieved from <http://www.financialcapability.ie/index.jsp?p=581&n=598&a=1081>
- National Consumer Agency (NCA). (2009). Financial Regulator Issues Resources to Leaving Cert Applied Teachers. Retrieved from <http://www.financialcapability.ie/index.jsp?p=581&n=598&a=1082>
- National Foundation for Credit Counseling (NFCC). (2010, April 13). National Financial Literacy Survey Reveals Silver Lining to Financial Crisis. Retrieved from http://www.nfcc.org/NewsRoom/newsreleases/files10/FLS_ReleaseFINAL2.pdf

- National Steering Group on Financial Education. (2009). *Improving Financial Capability: A Multi-stakeholder Approach*. Retrieved from Central Bank of Ireland website: <http://www.financialregulator.ie/publications/Documents/Improving%20Financial%20Capability%20-%20a%20multi%20stakeholder%20approach.pdf>
- Nelson, D. V. (2008). *Master Your Retirement*. Winnipeg, MN: Knowledge Bureau, INC.
- Nessmith, W. E., Utkus, S. P., & Young, J. A. (2007). *Measuring the Effectiveness of Automatic Enrollment*. (Volume 31). Retrieved from Vanguard Centre for Retirement Research website: <https://institutional.vanguard.com/iip/pdf/CRRAUTO.pdf>
- Networks of Centres of Excellence (NCE). (2009). *Delivering Research Excellence and Innovation: The Networks of Centres of Excellence Year in Review 2008-2009*. Retrieved from http://www.nce-rce.gc.ca/_docs/reports/annual-annual/Annual_Report_08-09_Rapport_Annuel-e.pdf
- Neuhoff, A., & Searle, R. (2008). More Bang for the Buck. *Stanford Social Innovation Review*, Spring 2008.
- New Brunswick Securities Commission (NBSC). (2010). Invest in Knowing More, from <http://www.investknowingmore.ca>
- Nexus Consortium. (2008). *2008 Graduate Outcomes Survey*. Retrieved from The British Columbia Securities Commission (BCSC) website: http://www.llbc.leg.bc.ca/public/pubdocs/bcdocs/454941/2008_graduate_outcomes_survey.pdf
- Observatoire de l'Épargne Européenne, Centre for European Policy Studies, University of Bristol Personal Finance Research Centre. (2008). *Towards a Common Operational European Definition of Over-indebtedness*. (Report No. 1830-5423). Retrieved from European Commission website: <http://ec.europa.eu/social/BlobServlet?docId=763&langId=en>
- O'Connell, A. (2007). *Measuring the Effectiveness of Financial Education*. Retrieved from Retirement Commission website: <http://www.financialliteracy.org.nz/sites/default/files/webfm/Research/Library/r-fe-effectiveness-200704.pdf>
- Oehler, A., & Werner, C. (2008). Saving for Retirement - A Case for Financial Education in Germany and UK? An Economic Perspective. *Journal of Consumer Policy*, 31(3), 253-283.
- Office of Consumer Affairs. (2004). *The Consumer Trends Report*. Retrieved from Industry Canada website: [http://www.ic.gc.ca/eic/site/oca-bc.nsf/vwapj/EN_CTR.pdf/\\$FILE/EN_CTR.pdf](http://www.ic.gc.ca/eic/site/oca-bc.nsf/vwapj/EN_CTR.pdf/$FILE/EN_CTR.pdf)

- Office of Management and Budget. (2010). *Analytical Perspective: Budget of the U.S. Government Fiscal Year 2011*. Retrieved from <http://www.gpo.gov/fdsys/pkg/BUDGET-2011-PER/pdf/BUDGET-2011-PER.pdf>.
- Office of the Privacy Commissioner of Canada. (2008). *Annual Report to Parliament 2008: Report on the Personal Information Protection and Electronic Documents Act*. Retrieved from http://www.priv.gc.ca/information/ar/200809/2008_pipeda_e.pdf
- Office of the Superintendent of Financial Institutions Canada (OSFI). (2009), from <http://www.osfi-bsif.gc.ca>
- Olsen, A., & Whitman, K. (2007). Effective Retirement Savings Programs: Design Features and Financial Education. *Social Security Bulletin*, 67(3), 53-72.
- Omidvar, R. (2010). *Canada's Immigration Score: Recommendations for a Win-win*. Retrieved from Institute for Public Policy Research website: <http://www.irpp.org/po/archive/jul10/omidvar.pdf>
- Ontario Ministry of Children and Youth Services. (2009). *Ontario Child Benefit Equivalent Savings Program: Financial Literacy Program - Program Framework*. Ontario: Child Welfare Secretariat.
- Ontario Ministry of Education Working Group on Financial Literacy. (2010). *A Sound Investment: Financial Literacy Education in Ontario Schools*. Retrieved from http://www.edu.gov.on.ca/eng/Financial_Literacy_Eng.pdf
- Ontario Securities Commission. (2010). Investor Education, from <http://www.GetSmarterAboutMoney.ca>
- Organisation for Economic Co-operation & Development (OECD). (2010), from <http://www.oecd.org>
- Organisation for Economic Co-operation & Development (OECD). (2003). *Asset Building and the Escape from Poverty: A New Welfare Policy Debate*. Retrieved from http://www.oecd.org/document/8/0,3343,en_2649_34417_20337326_1_1_1_1,00.html
- Organisation for Economic Co-operation & Development (OECD). (2005). *Improving Financial Literacy: Analysis of Issues and Policies*.
- Organisation for Economic Co-operation & Development (OECD). (2006). *The Importance of Financial Education*. OECD Observer. Retrieved from <http://www.oecd.org/dataoecd/8/32/37087833.pdf>

- Organisation for Economic Co-operation & Development (OECD). (2008). *Improving Financial Education and Awareness on Insurance and Private Pensions*.
- Organisation for Economic Co-operation & Development (OECD). (2008). OECD Economic Outlook No. 87. Statistics Annex Table 58: Household Wealth and Indebtedness, from http://www.oecd.org/document/61/0,3343,en_2649_34573_2483901_1_1_1_1,00.html
- Organisation for Economic Co-operation & Development (OECD). (2009). *Financial Literacy and Consumer Protection: Overlooked Aspects of the Crisis*. Retrieved from <http://www.oecd.org/dataoecd/32/3/43138294.pdf>
- Organisation for Economic Co-operation & Development (OECD). (2009). *OECD Evaluation Table*. Paper presented at the International Network on Financial Education - 4th Session, Rio, Brazil.
- Organisation for Economic Co-operation & Development (OECD). (2009). *OECD Strategic Response to the Financial and Economic Crisis: Contributions to the Global Effort*. Retrieved from <http://www.oecd.org/dataoecd/33/57/42061463.pdf>
- Organisation for Economic Co-operation & Development (OECD). (2009). *Private Pensions and Policy Responses to the Crisis: Recommendation on Core Principles of Occupational Pension Regulation*. Retrieved from <http://www.oecd.org/dataoecd/30/50/43136337.pdf>
- Organisation for Economic Co-operation & Development (OECD). (2009). *Progress on the Work of the Expert Subgroup on the Measurement of Financial Literacy and Inclusion-measuring Levels of Financial Literacy at an International Level*. (INFE (2009) 3). Paris, France: OECD International Network on Financial Education.
- Organisation for Economic Co-operation & Development (OECD). (2009). *Réponse stratégique de l'OCDE à la crise financière et économique: Contributions à l'effort mondial*. Retrieved from <http://www.oecd.org/dataoecd/3/22/42081203.pdf>
- Orton, L. (2007). *Financial Literacy: Lessons from International Experience*. Retrieved from Canadian Policy Research Networks website: http://www.cprn.org/documents/48647_EN.pdf
- Orton, L. (2007). *La littératie en matière financière: Leçons tirées de l'expérience internationale*. Retrieved from Canadian Policy Research Networks website: http://cprn.org/documents/48648_FR.pdf

- Papadaki, E., Patenaude, J., Roberge, H., & Tompa, E. (2000). *A Longitudinal Analysis of Young Entrepreneurs in Canada*. Retrieved from Industry Canada website: [http://www.ic.gc.ca/eic/site/sbrp-rppe.nsf/vwapj/A_Longitudinal_Analysis_e.pdf/\\$FILE/A_Longitudinal_Analysis_e.pdf](http://www.ic.gc.ca/eic/site/sbrp-rppe.nsf/vwapj/A_Longitudinal_Analysis_e.pdf/$FILE/A_Longitudinal_Analysis_e.pdf)
- ParticipACTION. (2010), from <http://www.participaction.com>
- ParticipACTION. (2010). *Annual Report*. Retrieved from <http://www.participaction.com/AnnualReport/downloads/ParticipactionAnnualReport2010.pdf>
- Penner, E. (2009). *Master Your Real Wealth*. Winnipeg, MN: Knowledge Bureau, INC.
- Pennings, J. M. E. (2002). Book Review of Stock-market Psychology: How People Value and Trade Stocks. *Journal of Economic Psychology*, 23(4), 546-548.
- Perry, V. G. (2008). Giving Credit Where Credit is Due: The Psychology of Credit Ratings. *The Journal of Behavioral Finance*, 9(1), 15-21. doi: 10.1080/154275608096784
- Perry, V. G., & Morris, M. D. (2005). Who is in Control? The Role of Self-perception, Knowledge and Income in Explaining Consumer Financial Behavior. *Journal of Consumer Affairs*, 39(2), 299-313. doi: 10.1111/j.1745-6606.2005.00016.x
- Personal Finance Research Centre, University of Bristol. (2005). *Measuring Financial Capability: An Exploratory Study*. (Consumer Research No. 37). Retrieved from Financial Services Authority (FSA) website: <http://www.fsa.gov.uk/pubs/consumer-research/crpr37.pdf>
- Phoenix Strategic Perspectives Inc. (2008). *EI Tracking Survey 2008: Final Report*. (POR No. 246-07). Retrieved from Human Resources and Social Development Canada (HRSDC) website: http://www.hrsdc.gc.ca/eng/publications_resources/por/subjects/employment_insurance/2008/24607/HRSDC_EI_Survey_final_report_May_4_2008_E.pdf
- Pierlot, J. (2008). *A Pension in Every Pot: Better Pensions for More Canadians*. (The Pension Papers No. 275). Retrieved from C.D. Howe Institute website: http://www.cdhowe.org/pdf/commentary_275.pdf
- Place aux jeunes en région. (2010), from <http://www.placeauxjeunes.qc.ca>
- Plain Language Association International (PLAIN). (2010), from <http://plainlanguagenetwork.org>

- Planned Lifetime Advocacy Network (PLAN). (2010), from <http://www.plan.ca>
- Policy Research Initiative (PRI). (2003, December 8-9). *Exploring the Promise of Asset-based Social Policies: Reviewing Evidence and Research and Practice*. Paper presented at the Conference on Asset-based Approaches, Quebec City, QC.
- Policy Research Initiative (PRI). (2004). *A Life-course Approach to Social Policy Analysis: A Proposed Framework*. Retrieved from <http://policyresearch.gc.ca/doclib/PRI%20Lifecourse%20Final%20with%20cover%20e.pdf>
- Policy Research Initiative (PRI). (2005). *Social Capital as a Public Policy Tool: Project Report*. Retrieved from http://www.policyresearch.gc.ca/doclib/SC_Synthesis_E.pdf
- Pollara. (2007). *Payday Loan Customer Survey: British Columbia*. (PowerPoint Presentation). Retrieved from Canadian Payday Loan Association website: [http://www.cpla-acps.ca/english/reports/3631%20BC%20CPLA%20Report%20FINAL%20\(Oct%2026\).pdf](http://www.cpla-acps.ca/english/reports/3631%20BC%20CPLA%20Report%20FINAL%20(Oct%2026).pdf)
- Porter, D. (2010). Canadian Savings: Return of the Profligate Sums? BMO Capital Markets. *Focus, October 8*.
- President's Advisory Council on Financial Literacy. (2008). *2008 Annual Report to the President*. Retrieved from United States Department of the Treasury website: http://www.treas.gov/offices/domestic-finance/financial-institution/fin-education/docs/PACFL_ANNUAL_REPORT_1-16-09.pdf
- President's Advisory Council on Financial Literacy. (2009). *2008 Annual Report to the President Executive Summary*. Retrieved from United States Department of The Treasury website: http://www.treasury.gov/offices/domestic-finance/financial-institution/fin-education/council/exec_sum.pdf
- PriceWaterhouseCoopers. (2009). *Economic Crime in a Downturn: The 2009 Global Economic Crime Survey: The Canadian Perspective*. Retrieved from http://www.pwc.com/en_CA/ca/risk/forensic-services/publications/economic-crime-2009-en.pdf
- Prime Minister of Canada. (2009, July 30). PM Announces Major Improvement to Broadband Internet Access in Rural Canada. Retrieved from <http://pm.gc.ca/eng/media.asp?category=1&id=2702>

- Princeton Survey Research Associates International. (2008). *2008 Financial Literacy Survey*. Retrieved from National Foundation for Credit Counseling website: <http://www.nfcc.org/Newsroom/FinancialLiteracy/files/2008SummaryReportTopline.pdf>
- Pyper, W. (2007). Payday Loans. *Perspectives on Labour and Income*, 8(4). Retrieved from Statistics Canada website: <http://www.statcan.gc.ca/pub/75-001-x/10407/9617-eng.htm>
- Pyper, W. (2008). *RRSP Investments*. (Catalogue No. 75-001-X). Perspectives. Retrieved from Statistics Canada website: <http://www.statcan.gc.ca/pub/75-001-x/2008102/pdf/10520-eng.pdf>
- Quantum Market Research. (2009). *Fair Trading Week 2009: Confident and Connected New South Wales (NSW) Youth Consumer Survey*. Retrieved from NSW Fair Trading website: http://www.fairtrading.nsw.gov.au/pdfs/About_us/Youth_consumer_survey_findings_09.pdf
- Rabbior, G. (2007). *Money and Youth*. Retrieved from Money and Youth website: <http://www.moneyandyouth.cfee.org/en/resources/pdf/moneyandyouth.pdf>
- Rabbior, G. (2010). *Case Studies of International Financial Education Initiatives*. Canadian Foundation for Economic Education (CFEE). Research paper prepared for the Task Force on Financial Literacy. Available from www.financialliteracyincanada.com
- Rabin, M. (1998). Psychology and Economics. *Journal of Economic Literature*, 36(1), 11-46.
- Rabin, M. (2002). *A Perspective on Psychology and Economics*. (Working Paper No. E02-313). Retrieved from University of California website: <http://escholarship.org/uc/item/2wr3z049>
- Remund, D. L. (2010). Financial Literacy Explicated: The Case for a Clearer Definition in an Increasingly Complex Economy. *Journal of Consumer Affairs*, 44(2), 276-295. doi: 10.1111/j.1745-6606.2010.01169.x
- Retirement Commission. New Zealand Network for Financial Literacy, from <http://www.financialliteracy.org.nz>
- Retirement Commission. (2007). *Statement of Intent 2007/08*. Retrieved from http://www.retirement.org.nz/webfm_send/~retirement-files~Media~Publications~Statement-of-intent07.pdf

- Retirement Commission. (2008). *Our Vision - New Zealanders are Financially Sorted: Annual Report 2008*. Retrieved from <http://www.retirement.org.nz/files/retirement-files/Publications/Annual%20reports/Annual-Report-2008.pdf>
- Retirement Commission. (2009). *National Strategy for Financial Literacy*. Retrieved from http://www.retirement.org.nz/webfm_send/~retirement-files~Centre%20for%20Financial%20Literacy~NationalStrategyfinal27June.pdf
- Retirement Commission. (2009). *Statement of Intent 2009/12*. Retrieved from <http://www.retirement.org.nz/files/file/state-intent-2009-2012-3-0%20HR.pdf>
- Retirement Commission. (2009, February 12). Encouraging New Zealanders to Start the Sorted Journey. Retrieved from <http://www.retirement.org.nz/news-media/media-releases/2009-media-releases/encouraging-new-zealanders-start-sorted-journey>
- Retirement Commission. (2009, June 26). Financial Literacy on Agenda for New Zealand Schools. Retrieved from <http://www.retirement.org.nz/news-media/media-releases/2009-media-releases/financial-literacy-agenda-new-zealand-schools>
- Retirement Commission. (2009, October 14). New Sorted Calculator Helps New Zealanders Make Good Decisions About Insurance. Retrieved from <http://www.retirement.org.nz/news-media/media-releases/2009-media-releases/new-sorted-calculator-helps-new-zealanders-make-good-d>
- Retirement Commission. (2009, September 7). Retirement Commission Helps Secondary Students Improve Financial Literacy. Retrieved from <http://www.retirement.org.nz/news-media/media-releases/2009-media-releases/retirement-commission-helps-secondary-students-improve>
- Reynolds, J. L. (2007). *The Naked Investor: Why Almost Everybody But You Gets Rich on Your RRSP*. Toronto, ON: Penguin Group.
- Rinaldi, A. (2010). *Pension Awareness, Enrolment, and Auto-enrolment: Checking for Policy Consistency in the Development of Pension Funds in Italy*. Paper presented at the OECD-Bank of Italy Symposium on Financial Literacy, Rome, Italy. PowerPoint Presentation.
- Robson, J., Gosse, B., & Kukacka, P. (2007). *Financial Literacy Products and Services: Preferences Among Vulnerable Populations*. Retrieved from Social and Enterprise Development Innovations (SEDI) website: <http://www.sedi.org/DataRegV2-unified/sedi-Reports/Financial%20Literacy%20Products%20and%20Services.pdf>
- Robson, J., & Kukacka, P. (2005). *Research on the Supply of Financial Literacy Products and Services in Canada*. Toronto: Social and Enterprise Development Innovations (SEDI).

- Rochfort, S. (2010, March 12). Guidance from the Grime Fighter, *The Sydney Morning Herald*. Retrieved from <http://www.smh.com.au/business/guidance-from-the-grime-fighter-20100311-q1nx.html>
- Rogers Communications Inc. (2009). *Consultation Paper on Using a Portion of the Band 14.5-15.35 GHz for Tactical Common Data Link (TCDL) Systems*. (Canada Gazette Notice No. DGTP-004-08). Published in the Canada Gazette, Part I, January 10, 2009. Retrieved from [http://www.ic.gc.ca/eic/site/smt-gst.nsf/vwapj/comments_commentaires-DGTP-004-08-Rogers.pdf/\\$FILE/comments_commentaires-DGTP-004-08-Rogers.pdf](http://www.ic.gc.ca/eic/site/smt-gst.nsf/vwapj/comments_commentaires-DGTP-004-08-Rogers.pdf/$FILE/comments_commentaires-DGTP-004-08-Rogers.pdf)
- Rosacker, K. M., Ragothaman, S., & Gillispie, M. (2009). Financial Literacy of Freshmen Business School Students. *College Student Journal*, 43(2), 391-399.
- Rotella, C. (2010, February 1). Profiles - Class Warrior - Arne Duncan's Bid to Shake Up Schools, *The New Yorker*, pp. 24-29.
- Rotfeld, H. J. (2010). A Pessimist's Simplistic Historical Perspective on the Fourth Wave of Consumer Protection. *Journal of Consumer Affairs*, 44(2), 423-429. doi: 10.1111/j.1745-6606.2010.01176.x
- Royal Canadian Mounted Police (RCMP). (2009). Counterfeiting and Credit Card Fraud, from <http://www.rcmp-grc.gc.ca/count-contre/cccf-ccp-eng.htm>
- Russell, R., Brooks, R., Cabraal, A., & Grahlmann, L. (2007). *Evaluation of MoneyMinded: An Adult Financial Education Program*. Retrieved from Australia and New Zealand Banking Group (ANZ) website: <http://www.anz.com/resources/f/c/fc446b804f22081d90ffb36edaf3a73e/Evaluation-of-MoneyMinded-Sept-2007.pdf>
- Russell, R., Harlim, J., & Brooks, R. (2008). *Saver Plus 2008 Follow-up Survey Results*. Retrieved from Australia and New Zealand Banking Group (ANZ) website: http://www.anz.com/resources/5/f/5f24d4804d2fa537a3a9b7766a918285/SP_Followup_Report_May2008.pdf
- Russell, R., Wall, L., Doan, M. P., & Brooks, R. (2009). *Saver Plus Evaluation - December 2009 - Phase III: 2006-2009 Summary Report*. Retrieved from Australia and New Zealand Banking Group (ANZ) website: <http://www.anz.com/resources/8/6/862fe3004104f20a9aa2dbd5d7811059/Saver+Plus+Phase+III+2006+-+2009+Summary+Report+FINAL.pdf>
- Ruta, J. (2009). *Master Your Money Management*. Winnipeg, MN: Knowledge Bureau, INC.
- Ryan, J. S. (2008). *Personal Financial Literacy*. Mason, OH: Cengage Learning.

- Saunders, L. (2009, September 26). Unused Vacation Days? Roll Them Into Your 401(k), *The Wall Street Journal*. Retrieved from <http://online.wsj.com/article/SB10001424052970204488304574434910094367886.html>
- Sauvé, R. (2009). *The Current State of Canadian Family Finances - 2008 Report*. Retrieved from The Vanier Institute of the Family website: <http://www.vifamily.ca/node/142>
- Schönemann, D. M. (2006). *Improving Financial Literacy: Financial Education for Pensions and Insurances*. Paper presented at the G8 International Conference Improving Financial Literacy, Moscow, Russia. PowerPoint retrieved from <http://www.oecd.org/dataoecd/57/31/37736838.pdf>
- Sent, E. M. (2004). Behavioral Economics: How Psychology Made Its (Limited) Way Back Into Economics. *History of Political Economy*, 36(4), 735-760.
- Seradj, L. (2009, December 8). In Australia, Matched Savings in Times of Crisis. Blog. Retrieved from http://assets.newamerica.net/blogposts/2009/in_australia_matched_savings_in_times_of_crisis-24818
- Servon, L. J., & Kaestner, R. (2008). Consumer Financial Literacy and the Impact of Online Banking on the Financial Behavior of Lower-income Bank Customers. *Journal of Consumer Affairs*, 42(2), 271-305. doi: 10.1111/j.1745-6606.2008.00108.x
- Shepell fgi Research Group. (2009). *Financial Distress Impacts Health and Productivity: Employees Turning to EAP for Help*. Retrieved from <http://www.shepellfgi.com/EN-CA/AboutUs/News/Research%20Report/pdf/Financial%20Research%20Bulletin.pdf>
- Shillington, R. (2008). *Retirement Planning for the "Rest of Us" Retiring Without a Pension: What you need to know*. Retrieved from <http://www.shillington.ca>
- Shillington, R. (2010). *Financial Literacy and the Take-up of Government Benefits*. Tristat Resources. Research paper prepared for the Task Force on Financial Literacy. Available from www.financialliteracyincanada.com
- Shockey, S. S., & Seiling, S. B. (2004). Moving Into Action: Application of the Transtheoretical Model of Behavior Change to Financial Education. *Financial Counseling and Planning*, 15(1), 41-52.
- Shoffman, M. (2010, June 24). Gov't Works on Family Financial Health Check. Retrieved from Financial Times Adviser (FT Adviser) website: <http://www.ftadviser.com/FinancialAdviser/Regulation/Regulators/Treasury/News/article/20100624/0a1b5fd6-7e13-11df-a5d0-00144f2af8e8/Govt-works-on-family-financial-health-check.jsp>

- Shropshire Star. (2010, March 23). Assembly Inquiry Over Financial Affairs, *Shropshire Star*. Retrieved from <http://www.shropshirestar.com/latest/2010/03/23/assembly-inquiry-over-financial-affairs>
- Smith, V. L. (2005). Behavioral Economics Research and the Foundations of Economics. *The Journal of Socio-Economics*, 34(2), 135-150. doi: 10.1016/j.socec.2004.09.003
- Social and Enterprise Development Innovations (SEDI). *Asset-building Guide*. Retrieved from <http://www.sedi.org/DataRegV2-unified/sedi-Publications/AB%20Guide%20-%202003.pdf>
- Social and Enterprise Development Innovations (SEDI). (2004). *Financial Capability and Poverty: Discussion Paper*. Retrieved from Policy Research Initiative website: http://www.policyresearch.gc.ca/doclib/Poverty_SEDI_final_E.pdf
- Social and Enterprise Development Innovations (SEDI). (2005). *Why Financial Capability Matters: Synthesis Report on Canadians and Their Money: A National Symposium on Financial Capability held on June 9-10, 2005 in Ottawa*. Ottawa, ON: Government of Canada. Available from http://www.policyresearch.gc.ca/doclib/PE/SR_PE_fincap_200603_e.pdf
- Social and Enterprise Development Innovations (SEDI). (2006). *Environmental Scan of the Supply of Financial Capability Information Education and Advice in Canada*. Retrieved from Canadian Centre for Financial Literacy (CCFL) website: <http://www.theccfl.ca/getmedia/a25182a4-de5a-4695-a98c-d04aa957980d/Environmental-Scan-of-Financial-Literacy-in-Canada.aspx>
- Social and Enterprise Development Innovations (SEDI). (2008). *Delivery Models for Financial Literacy Interventions: A Case Study Approach*. Retrieved from <http://www.sedi.org/DataRegV2-unified/sedi-Reports/FINAL%20case%20studies%20English.pdf>
- Social and Enterprise Development Innovations (SEDI). (2008). *Financial Literacy: Resources for Newcomers to Canada*. Retrieved from <http://www.sedi.org/DataRegV2-unified/sedi-Reports/FINAL%20newcomers%20English.pdf>
- Social and Enterprise Development Innovations (SEDI). (2008). *Financial Literacy: Resources for People with Disabilities*. Retrieved from <http://www.sedi.org/DataRegV2-unified/sedi-Reports/FINAL%20pwd%20English%20Nov%202008.pdf>

- Social and Enterprise Development Innovations (SEDI). (2009). *Independent Living Accounts: Leaving Homelessness in the Past*. Retrieved from <http://www.sedi.org/dataregv2-unified/sedi-reports/roi%20on%20ila.pdf>
- Social and Enterprise Development Innovations (SEDI). (2010), from <http://www.sedi.org>
- Social and Enterprise Development Innovations (SEDI). (2010). Canadian Centre for Financial Literacy (CCFL), from <http://www.theccfl.ca>
- Social and Enterprise Development Innovations (SEDI), & Ryerson University. (2006). *Building Foundations for Canadians in Transition: Final Report*. Retrieved from Canadian Centre for Financial Literacy (CCFL) website: <http://www.theccfl.ca/getmedia/2b3d0871-8a78-42a8-a7ac-becc17cc599b/Building-Foundations-for-Canadians-in-Transition.aspx>
- Social and Enterprise Development Innovations (SEDI), & St. Christopher House. (2006). *Financial Capability: Learning from Canadian Communities*. Retrieved from Canadian Centre for Financial Literacy (CCFL) website: <http://www.theccfl.ca/getmedia/676dad22-9759-4061-b166-c0a8aae566a6/Financial-Capability-Learning-from-Canadian-Communities.aspx>
- Society for Financial Education and Professional Development (SFE&PD). (2009). *Key Financial Literacy Bills in Congress*. Retrieved from <http://www.sfepd.org/KeyFinancialLiteracyBills2009.pdf>
- Sodha, S., & Lister, R. (2006). *The Saving Gateway: From Principles to Practice*. Retrieved from Institute for Public Policy (IPPR) website: <http://www.ippr.org.uk/publicationsandreports/publication.asp?id=502>
- Soman, D. (2009). *Using Psychology to Encourage Household Savings*. Paper presented at the Capitalism without Poverty Conference, University of Chicago.
- Soman, D. (2010). *The Trouble with Consumer Credit: Literacy Considerations and Policy Implications*. Toronto. Research paper prepared for the Task Force on Financial Literacy. Available from www.financialliteracyincanada.com
- Standard Life Assurance Limited. (2007). *Easy Come, Easy Go: Borrowing Over the Life-cycle*. Edinburgh: Standard Life Assurance, Standard Life House.
- Standing Senate Committee on Banking, Trade and Commerce. (2006). *Consumer Protection in the Financial Services Sector: The Unfinished Agenda*. Retrieved from <http://parl.gc.ca/39/1/parlbus/commbus/senate/com-e/bank-e/rep-e/rep02jun06-e.pdf>

- Standing Senate Committee on Banking, Trade and Commerce. (2009). *Transparency Balance and Choice: Canada's Credit Card and Debit Card Systems*. Retrieved from <http://www.parl.gc.ca/40/2/parlbus/commbus/senate/com-e/bank-e/rep-e/rep04Jun09-e.pdf>
- Statistics Canada. (2004, April 26). National Graduates Survey: Student Debt, Class of 2000, *The Daily*. Retrieved from <http://www.statcan.gc.ca/daily-quotidien/040426/dq040426a-eng.htm>
- Statistics Canada. (2005). *The Wealth of Canadians: An Overview of the Results of the Survey of Financial Security*. (Pension and Wealth Research Paper Series 2005 No. 1). Ottawa, ON.
- Statistics Canada. (2006). Census.
- Statistics Canada. (2006). *Portrait of the Canadian Population in 2006, 2006 Census*. (Catalogue No. 97-550-XIE). Retrieved from <http://www12.statcan.ca/english/census06/analysis/popdwell/pdf/97-550-XIE2006001.pdf>
- Statistics Canada. (2006). *Report on the Demographic Situation in Canada: 2003 and 2004*. (Catalogue No. 91-209-XIE). Retrieved from <http://www.statcan.gc.ca/pub/91-209-x/91-209-x2003000-eng.pdf>
- Statistics Canada. (2008, June 12). Canadian Internet Use Survey, *The Daily*. Retrieved from <http://www.statcan.gc.ca/daily-quotidien/080612/dq080612b-eng.htm>
- Statistics Canada. (2008, November 5). Registered Retirement Savings Plan Contributions, *The Daily*. Retrieved from <http://www.statcan.gc.ca/daily-quotidien/081105/dq081105a-eng.htm>
- Statistics Canada. (2009). *Information and Communications Technology*. Retrieved from http://www41.statcan.gc.ca/2008/2256/ceb2256_000-eng.htm
- Statistics Canada. (2009). *Sector Accounts, Persons and Unincorporated Businesses, Quarterly*. (CANSIM Table 380-0004). Retrieved from http://cansim2.statcan.gc.ca/cgi-win/CNSMCGI.EXE?Lang=E&ArrayId=3800004&Array_Pick=1&Detail=1&ResultTemplate=CII/CII__&RootDir=CII/&TblDetail=1
- Statistics Canada. (2010). *Internet Use by Individuals, by Location of Access, by Province*. Retrieved from <http://www40.statcan.gc.ca/l01/cst01/comm36a-eng.htm?sdi=library%20internet>

- Statistics Canada. (2010). *Internet Use by Individuals, by Selected Characteristics*. Retrieved from <http://www40.statcan.gc.ca/l01/cst01/comm35a-eng.htm>
- Statistics Canada. (2010). *Internet Use by Individuals, by Type of Activity (Internet Users at Home)*. Retrieved from <http://www40.statcan.gc.ca/l01/cst01/comm29a-eng.htm>
- Statistics Canada. Special Surveys Division. (2010). *Initial Findings from the 2009 Canadian Financial Capability Survey*. Research paper prepared for the Task Force on Financial Literacy. Available from www.financialliteracyincanada.com
- Stewart, D. A. (2007, May 3). *The Retirement SPENDING Challenge, Speech Presented to The Economic Club in Toronto, ON*.
- Stewart, F. (2006). *Financial Education and Pensions*. Paper presented at the G8 International Conference Improving Financial Literacy, Moscow, Russia. PowerPoint retrieved from <http://www.oecd.org/dataoecd/28/11/37734714.pdf>
- Stromberg, G. (1999). *Streetproofing for Investors: Strategies for Moving Beyond Hope, Greed and Fear*. Markham, ON: Small Investor Protection Association of Canada.
- Swan, W. (2008, May 13). Treasurer Announces ASIC to Take On Financial Literacy. Retrieved from <http://www.treasurer.gov.au/DisplayDocs.aspx?doc=pressreleases/2008/055.htm&pageID=&min=wms&Year=&DocType=0>
- Taylor, M. (2009). *The Impact of Life Events on Financial Capability: Evidence from the BHPS*. (Consumer Research No. 79). Retrieved from Financial Services Authority (FSA) website: <http://www.fsa.gov.uk/pubs/consumer-research/crpr79.pdf>
- Taylor, M., Jenkins, S., & Sackler, A. (2009). *Financial Capability and Wellbeing: Evidence from the BHPS*. (Occasional Paper Series No. 34). Retrieved from Financial Services Authority (FSA) website: <http://www.fsa.gov.uk/pubs/occpapers/op34.pdf>
- TD Bank Financial Group. (2009). *Helping Newcomers Unlock Their Potential*. Retrieved from http://www.td.com/economics/special/ca0909_literacy.pdf
- TD Canada Trust. (2010). TD Money Lounge, from <http://www.tdmoneylounge.com>
- TD Economics. (2010, June 10). *Pension Reform is Critical to protect Canadians' Standard of Living*. Retrieved from http://www.td.com/economics/special/gb0610_retire_pr.pdf
- TD Waterhouse. (2008, September). *Women Hold Their Own Despite Recession, But Worry About Retirement*. Retrieved from http://www.td.com/mediaroom/FIC/pdfs/TD_Waterhouse_Female_Investor_Poll.pdf

- Thaler, R. H., & Benartzi, S. (2004). Save More Tomorrow: Using Behavioral Economics to Increase Employee Saving. *Journal of Political Economy*, 112(1), S164-S189.
- Thaler, R. H., & Sunstein, C. R. (2003). Libertarian Paternalism. *The American Economic Review*, 93(2), 175-179. doi: 10.1257/000282803321947001
- Thaler, R. H., & Sunstein, C. R. (2009). *Nudge*. New York, NY: Penguin Books Ltd.
- The Centre for Financial Literacy. (2009). Financial Literacy 09 Summit, from <http://www.financialliteracy.org.nz/news/events/financial-literacy-09>
- The Conference Board of Canada. (2010). Education and Skills Overview, from <http://www.conferenceboard.ca/HCP/overview/EducationSkills.aspx>
- The Mentoring Partnership. (2010), from <http://www.thementoringpartnership.com>
- The Social Research Centre. (2008). *ANZ Survey of Adult Financial Literacy in Australia*. Retrieved from Australia and New Zealand Banking Group (ANZ) website: http://www.anz.com/Documents/AU/Aboutanz/AN_5654_Adult_Fin_Lit_Report_08_Web_Report_full.pdf
- The Strategic Counsel. (2008). *Canadian National Survey on Economic and Financial Capability*. Retrieved from Canadian Foundation for Economic Education (CFEE) website: <http://www.cfee.org/assets/u/Canadian-National-Survey-on-Economic-and-Financial-Capability.pdf>
- The Strategic Counsel. (2009). *Financial Literacy: Teens and Parents*. Retrieved from Canadian Bankers Association (CBA) website: http://www.cba.ca/contents/files/misc/msc_20100210_finlitsurvey_en.pdf
- The Strategic Counsel. (2009). *A Report to The Joint Standing Committee on Retail Investor Issues: Retail Investor Information Survey*. Retrieved from The Ontario Securities Commission website: http://www.osc.gov.on.ca/static/_/JSC/jsc_retail-investor-info-survey.pdf
- The Vanier Institute of the Family. (2008). *2008 Annual Report*. Retrieved from http://www.vifamily.ca/media/2008_annual_report.pdf
- Thoresen, O. (2008). *Thoresen Review of Generic Financial Advice: Final Report*. Retrieved from Her Majesty's Stationery Office (HMSO) website: http://www.hm-treasury.gov.uk/d/thoresenreview_final.pdf

- Thoresen, O. (2009). Get The Inside Track. Retrieved from Financial Times Adviser (FTAdviser) website:
<http://www.ftadviser.com/FinancialAdviser/Advisers/Industry/People/Features/article/20091210/6f413998-df36-11de-a97c-00144f2af8e8/Get-the-inside-track.jsp>
- Tippet, J., & Kluvers, R. (2007). A Practical Evaluation of an Adult Financial Literacy Programme. *International Review of Business Research Papers*, 3(2), 442-455.
- TNS Canadian Facts. (2010). *Risk Literacy Survey Charts*. Retrieved from <http://www.tns-cf.com/news/10.02.04-financial-risk-charts.pdf>
- Toronto Money Exchange. (2010). TMX Money, from <http://www.tmxmoney.com>
- Trahair, D. (2009). *Enough Bull*. Mississauga, ON: John Wiley and Sons Canada, Ltd.
- Turner, J. (2006). *Designing 401(K) Plans That Encourage Retirement Savings: Lessons From Behavioral Finance*. Retrieved from AARP Public Policy Institute website:
http://assets.aarp.org/rgcenter/econ/ib80_pension.pdf
- Tversky, A., & Kahneman, D. (1974). Judgment Under Uncertainty: Heuristics and Biases. *Science, New Series*, 185(4175), 1124-1131. doi: 10.1126/science.185.4157.1124
- Tyson, E., & Martin, T. (2006). *Personal Finance for Canadians for Dummies* (4th ed.). Mississauga, ON: John Wiley and Sons Canada, Ltd.
- U.S. Department of Justice. (2008). *Report to Congress: Evaluation of Instructional Classes in Personal Financial Management for Consumer Bankruptcy Debtors*. Retrieved from http://www.justice.gov/ust/eo/public_affairs/reports_studies/docs/Rpt_to_Congress_on_DE_Pilot_Study.pdf
- Uchitelle, L. (2001, February 11). Following the Money, But Also the Mind, *New York Times*, p. 10.
- United States Department of Labor. Taking the Mystery Out of Retirement Planning, from <http://askebsa.dol.gov/retirementcalculator/UI/general.aspx>
- United States Department of Labor. (2010). *The Budget for Fiscal Year 2011*. Retrieved from <http://www.whitehouse.gov/sites/default/files/omb/budget/fy2011/assets/budget.pdf>
- United States Department of the Treasury. (2010). President's Advisory Council on Financial Literacy, from <http://www.treasury.gov/offices/domestic-finance/financial-institution/fin-education/council/index.shtml>

- United States Government Accountability Office (GAO). (2006). *Report to Congressional Committees - Financial Literacy and Education Commission: Further Progress Needed to Ensure an Effective National Strategy*. Retrieved from <http://www.gao.gov/new.items/d07100.pdf>
- United States Government Accountability Office (GAO). (2007). *Testimony Before the Subcommittee on Oversight of Government Management, the Federal Workforce, and the District of Columbia, Committee on Homeland Security & Governmental Affairs, U.S. Senate - Financial Literacy and Education Commission: Further Progress Needed to Ensure an Effective National Strategy*. Retrieved from <http://www.gao.gov/new.items/d07777t.pdf>
- United States Government Accountability Office (GAO). (2009). *Report to the Chairman, Special Committee on Aging, U.S. Senate: Retirement Savings - Automatic Enrollment Shows Promise for Some Workers, But Proposals to Broaden Retirement Savings for Other Workers Could Face Challenges*. Retrieved from <http://www.gao.gov/new.items/d1031.pdf>
- United States Government Accountability Office (GAO). (2009). *Testimony Before the Subcommittee on Oversight of Government Management, the Federal Workforce, and the District of Columbia, Committee on Homeland Security and Governmental Affairs, U.S. Senate - Financial Literacy and Education Commission: Progress Made in Fostering Partnerships, But National Strategy Remains Largely Descriptive Rather Than Strategic*. Retrieved from <http://www.gao.gov/new.items/d09638t.pdf>
- University of Waterloo. (2007). *Planning for Retirement: Are Canadians Saving Enough?* Retrieved from Canadian Institute of Actuaries (CIA) website: http://www.actuaries.ca/members/publications/2007/Final%20CIA_Retirement_e.pdf
- van Rooij, M., Lusardi, A., & Alessie, R. (2009). *Financial Literacy and Retirement Planning in the Netherlands*. (DNB Working Paper No. 231). Retrieved from De Nederlandsche Bank website: http://www.dnb.nl/binaries/231%20Financial%20Literacy%20and%20Retirement%20Planning%20in%20the%20Netherlands_tcm46-225547.pdf
- Vaz-Oxlade, G. (2009). *Debt-free Forever*. Toronto, ON: HarperCollins Publishers Ltd.
- Veenhof, B., & Timusk, P. (2009). Online Activities of Canadian Boomers and Seniors. *Canadian Social Trends*, 88. Retrieved from Statistics Canada website: <http://www.statcan.gc.ca/pub/11-008-x/2009002/article/10910-eng.htm>
- Visa Canada. (2010). Practical Money Skills, from <http://www.practicalmoneyskills.ca>

- Vitt, L. A., Anderson, C., Kent, J., Lyter, D. M., Siegenthaler, J. K., & Ward, J. (2000). *Personal Finance and the Rush to Competence: Financial Literacy Education in the U.S.* Middleburg, VI: The Fannie Mae Foundation.
- Wagmiller, R. (2003). *Debt and Assets Among Low-income Families*. Retrieved from National Center for Children in Poverty (NCCP) website: http://nccp.org/publications/pdf/text_534.pdf
- WalesOnline. (2009). New Agency to Take on Consumer Financial Education. Retrieved from <http://www.walesonline.co.uk/business-in-wales/business-news/2009/11/18/new-agency-to-take-on-consumer-financial-education-91466-25198071>
- Walker, C. M. (1996). Financial Management, Coping and Debt in Households Under Financial Strain. *Journal of Economic Psychology*, 17(6), 789-807.
- Walne, T. (2010, July 31). Our Children Will Suffer in Axeing of Cash Lessons, *Mail on Sunday*. Retrieved from <http://www.dailymail.co.uk/money/article-1299223/Our-children-suffer-axeing-cash-lessons.html>
- Walstad, W. B., Rebeck, K., & MacDonald, R. A. (2010). The Effects of Financial Education on the Financial Knowledge of High School Students. *Journal of Consumer Affairs*, 44(2), 336-357.
- Wärneryd, K.-E. (1989). On the Psychology of Saving: An Essay on Economic Behavior. *Journal of Economic Psychology*, 10(4), 515-541.
- Watson, J. J. (2003). The Relationship of Materialism to Spending Tendencies, Saving and Debt. *Journal of Economic Psychology*, 24(6), 723-739. doi: 10.1016/j.joep.2003.06.001
- Watson Wyatt. (2009). More Employers Considering Annuities in 401(k) Plans, Watson Wyatt Survey Finds. Retrieved from <http://www.watsonwyatt.com/render.asp?catid=1&id=22888>
- Way, W. L., & Holden, K. C. (2009). 2009 Outstanding AFCPE Conference Paper - Teachers' Background and Capacity to Teach Personal Finance: Results of National Study. *Journal of Financial Counseling and Planning*, 20(2), 64-78.
- White House. (2009). *Retirement Security for American Families*. Retrieved from http://www.whitehouse.gov/assets/documents/Retirement_Savings_Fact_Sheet.pdf

- Whitehouse, E. (2009). *Canada's Retirement-income Provision: An International Perspective*. Retrieved from Ministry of Finance Canada website:
<http://www.fin.gc.ca/activty/pubs/pension/ref-bib/whitehouse-eng.asp>
- Wiener, R. L., Baron-Donovan, C., Gross, K., & Block-Lieb, S. (2005). Debtor Education, Financial Literacy and Pending Bankruptcy Legislation. *Behavioral Sciences and the Law*, 23(3), 347-366. doi: 10.1002/bsl.634
- Wilkins, K. (2005). *Predictors of Death in Seniors*. (Supplement to Health Reports, Volume 16; Statistics Canada, Catalogue 82-003). Retrieved from
<http://www.statcan.gc.ca/pub/82-003-s/2005000/pdf/9090-eng.pdf>
- Williams, T. (2007). Empowerment of Whom and For What? Financial Literacy Education and the New Regulation of Consumer Financial Services. *Law & Policy*, 29(2), 226-256.
- Willis, L. E. (2008). *Against Financial Literacy Education*. (U of Penn Law School, Public Law Research Paper No. 08-10). Retrieved from
<http://papers.ssrn.com/abstract=1105384>
- Willis, L. E. (2008). *Evidence and Ideology in Assessing the Effectiveness of Financial Literacy Education*. (Loyola-LA Legal Studies Paper No. 2008-6). Retrieved from Social Science Research Network website:
http://papers.ssrn.com/sol3/papers.cfm?abstract_id=1098270
- Wilson, D. (2009). *The Role of Securities Regulation in the Fight Against Economic Crime - Speech to the 2009 McMaster World Conference*. Retrieved from Ontario Securities Commission (OSC) website:
http://www.osc.gov.on.ca/documents/en/News/sp_20090114_dw_world-conf.pdf
- Women in Capital Markets. (2010), from <http://www.wcm.ca>
- Worthington, A. C. (2004). Emergency Funds in Australian Households: An Empirical Analysis of Capacity and Sources. *Financial Counseling and Planning*, 15(1), 21-32.
- Yerema, R., & Leung, K. (2009). Chosen as One of Canada's Top 100 Employers and Alberta's Top Employers for 2010. Retrieved from Eluta website:
<http://www.eluta.ca/top-employer-alberta-treasury-branches>
- YMCA Canada. (2010), from <http://www.ymca.ca>
- Yoong, J. (2010). *Financial Literacy Among OECD Member Countries*. Paper presented at the OECD-Bank of Italy Symposium on Financial Literacy, Rome, Italy.

- Yoong, J. (2010). *Making Financial Education More Effective: Lessons from Behavioural Economics*. Paper presented at the OECD-Bank of Italy Symposium on Financial Literacy, Rome, Italy.
- Yoong, J. (2010). *Retirement Preparedness and Individual Decision Making: Implications for Canada*. RAND Corporation. Research paper prepared for the Task Force on Financial Literacy. Available from www.financialliteracyincanada.com
- Youth Canada. (2010), from <http://www.youth.gc.ca>
- Youthography. (2009). *Youth Financial Literacy Landscape*. (PowerPoint Presentation). Investor Education Fund. Retrieved from <http://www.getsmarteraboutmoney.ca/Investor-research/Documents/ief-youth-financial-literacy-landscape.pdf>
- Yudelman, D. (2001). *The Scorpion and the Frog: A Consumer View of Canadian Financial Services and Ways to Transform Them - A Report Prepared for the Consumers Council of Canada for Presentation to the Office of Consumer Affairs Industry Canada*. Consumers Council of Canada. Retrieved from http://www.investorvoice.ca/Research/CCC_ScorpionandFrog_Mar01.pdf
- Zweig, J. (2007). *Your Money and Your Brain: How the New Science of Neuroeconomics Can Help Make You Rich*. New York, NY: Simon and Schuster.