



## Linking Financial Literacy, Economic Measures and Delayed Gratification

By Colette Symanowitz

VDM Verlag. Paperback. Book Condition: New. Paperback. 136 pages. Dimensions: 8.7in. x 5.9in. x 0.3in. The study's main aim was to measure financial literacy (FL) levels in South African (SA) high school learners. Differences in FL levels were identified for different demographic and psychographics and between 4 categories. Other aims were to compare SA and US FL levels, and to assess if FL and ability to delay gratification are related. A quantitative survey was conducted on 12th grade learners of different population groups and genders in 7 SA schools. The results show significant differences in FL levels if from different schools, population groups and public vs. private schools, but not across different genders. Significant differences exist between different psychographics and between FL categories. An unclear relationship exists between FL and propensities for debt, saving and spending, suggesting further research. SA FL levels are poor and below US youth. FL and ability to delay gratification are unrelated. A model is proposed relating SA FL to major conclusions from the null hypotheses. Results should enable SA business, educational settings and government to understand the impact of demographic, psychographic and educational differences on FL and need for improvement in FL. This item ships from...



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