

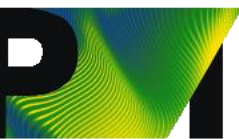
Educação Financeira pelo Mundo



Thiago Godoy

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Financial Literacy Around the World:

**INSIGHTS FROM THE STANDARD & POOR'S
RATINGS SERVICES GLOBAL FINANCIAL
LITERACY SURVEY**

Leora Klapper,
World Bank Development Research Group

Annamaria Lusardi,
The George Washington University School of Business

Peter van Oudheusden,
World Bank Development Research Group



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Financial Literacy Around the World:

INSIGHTS FROM THE STANDARD & POOR'S RATINGS SERVICES GLOBAL FINANCIAL LITERACY SURVEY

Survey examines four financial concepts in



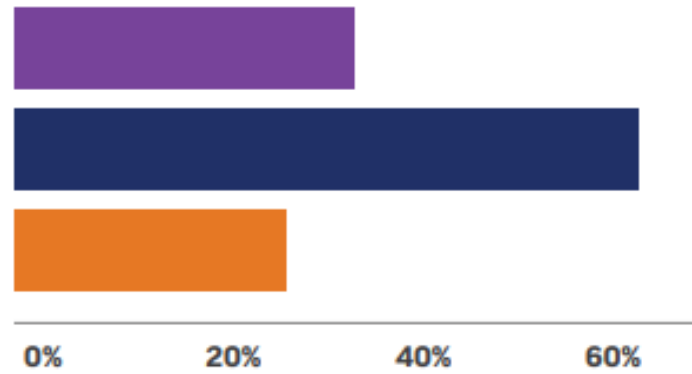
It measures people's knowledge of



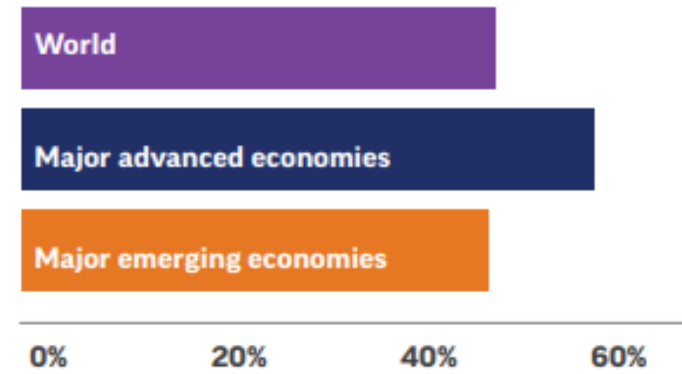
FIGURE 3: STRONGER GRASP OF FINANCIAL CONCEPTS IN ADVANCED ECONOMIES

(% OF ADULTS WITH CORRECT ANSWERS)

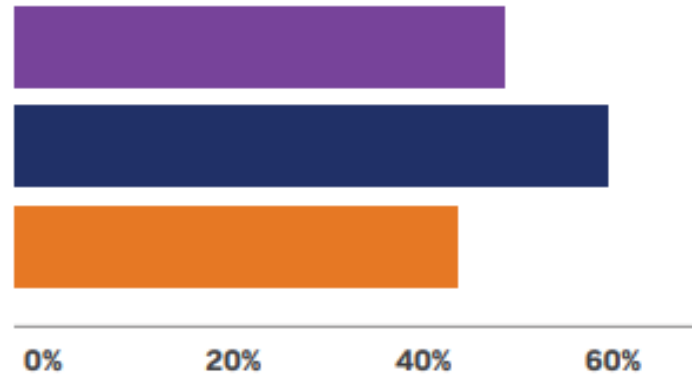
RISK DIVERSIFICATION



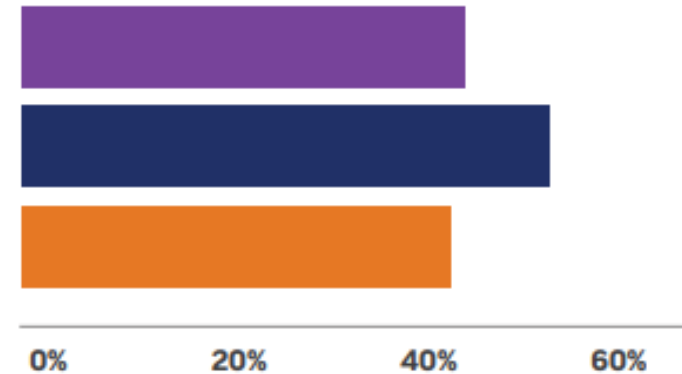
NUMERACY (INTEREST)



INFLATION



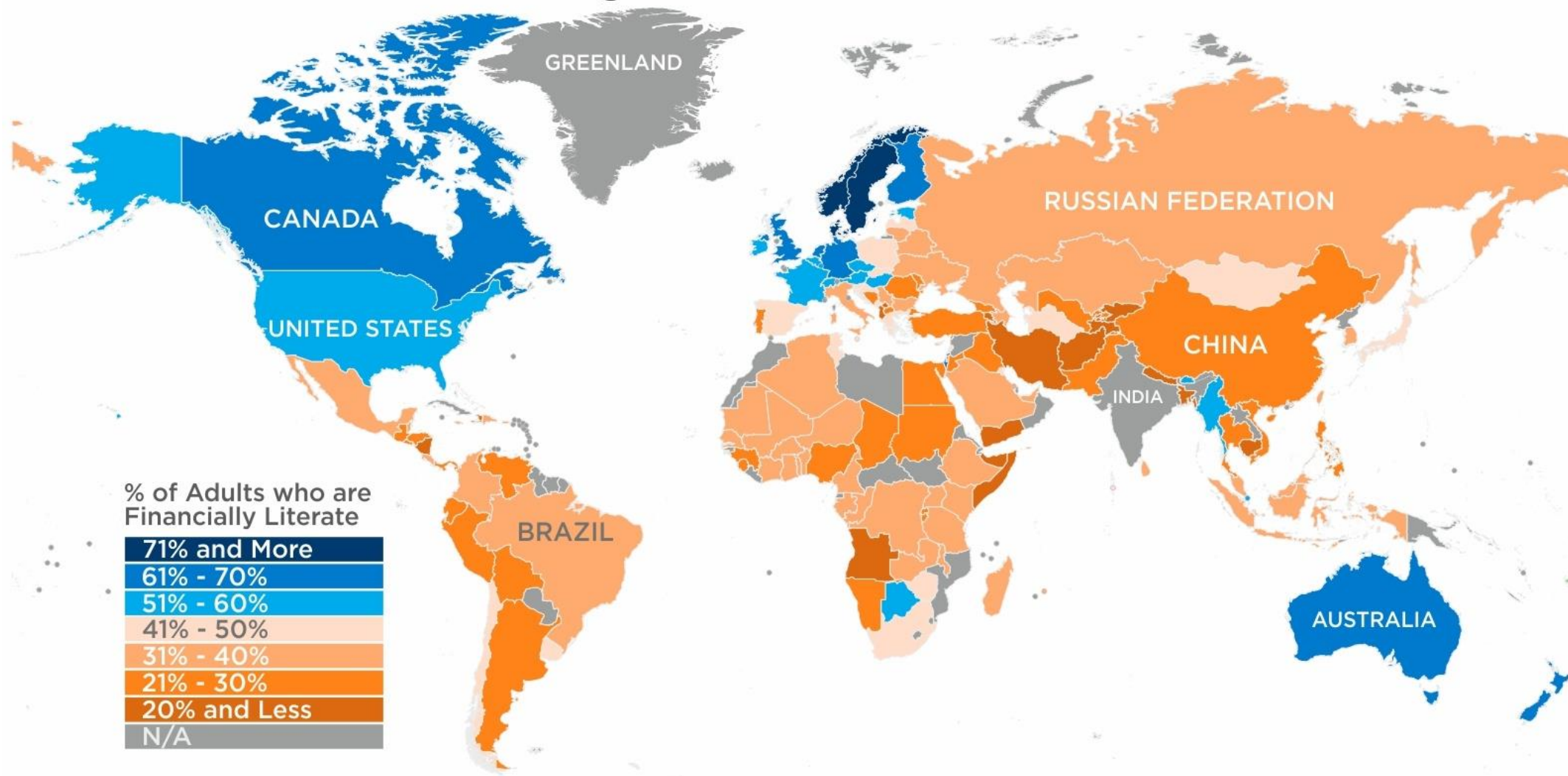
COMPOUND INTEREST



Source: S&P Global FinLit Survey

Note: Major advanced and emerging economies are listed in Figure 1.

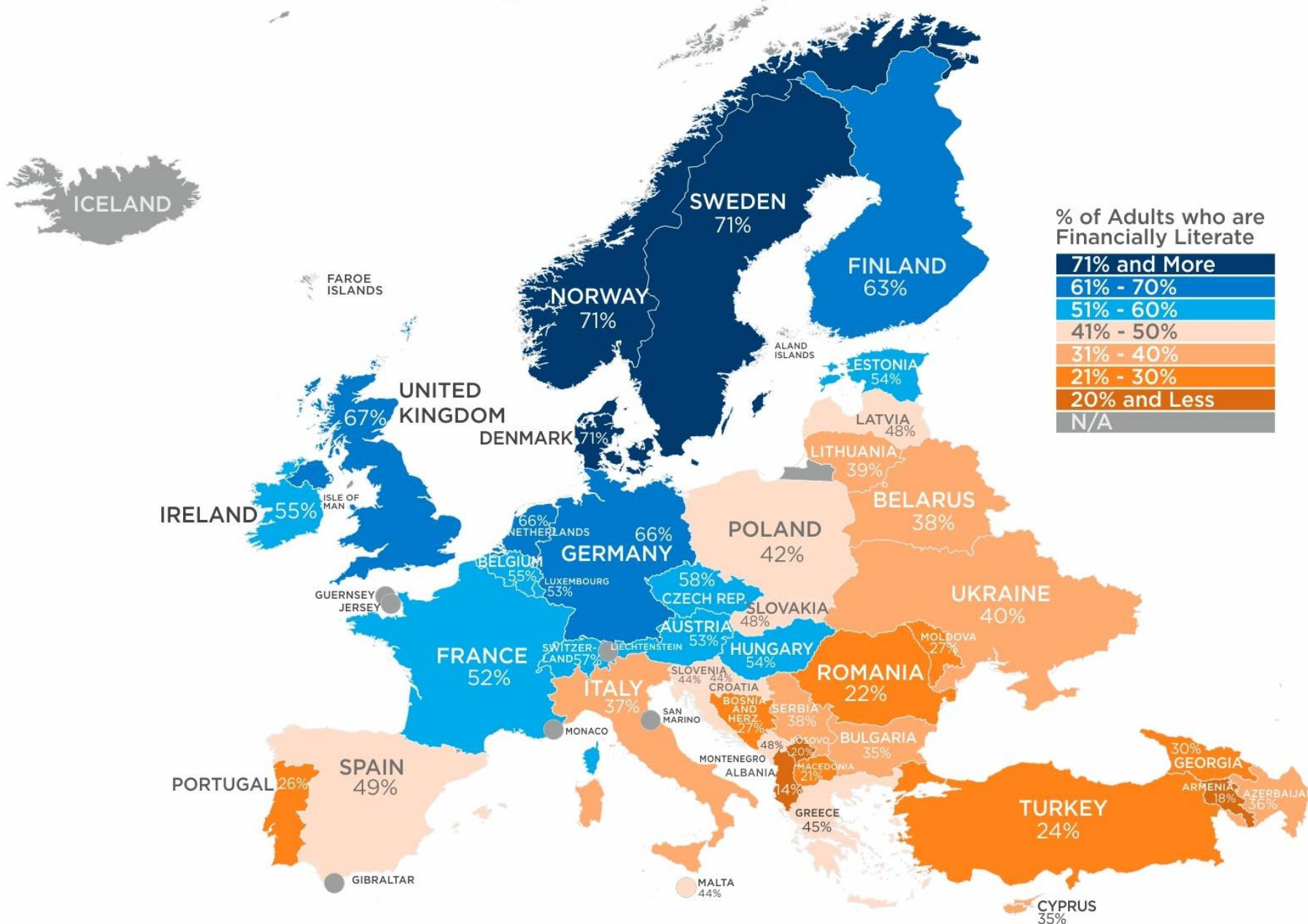
Financial Literacy Around the World



Article & Sources:

<https://howmuch.net/articles/financial-literacy-around-the-world>
 Global Financial Literacy Excellence Center (GFLEC) - <http://gflec.org/>

Financial Literacy in Europe

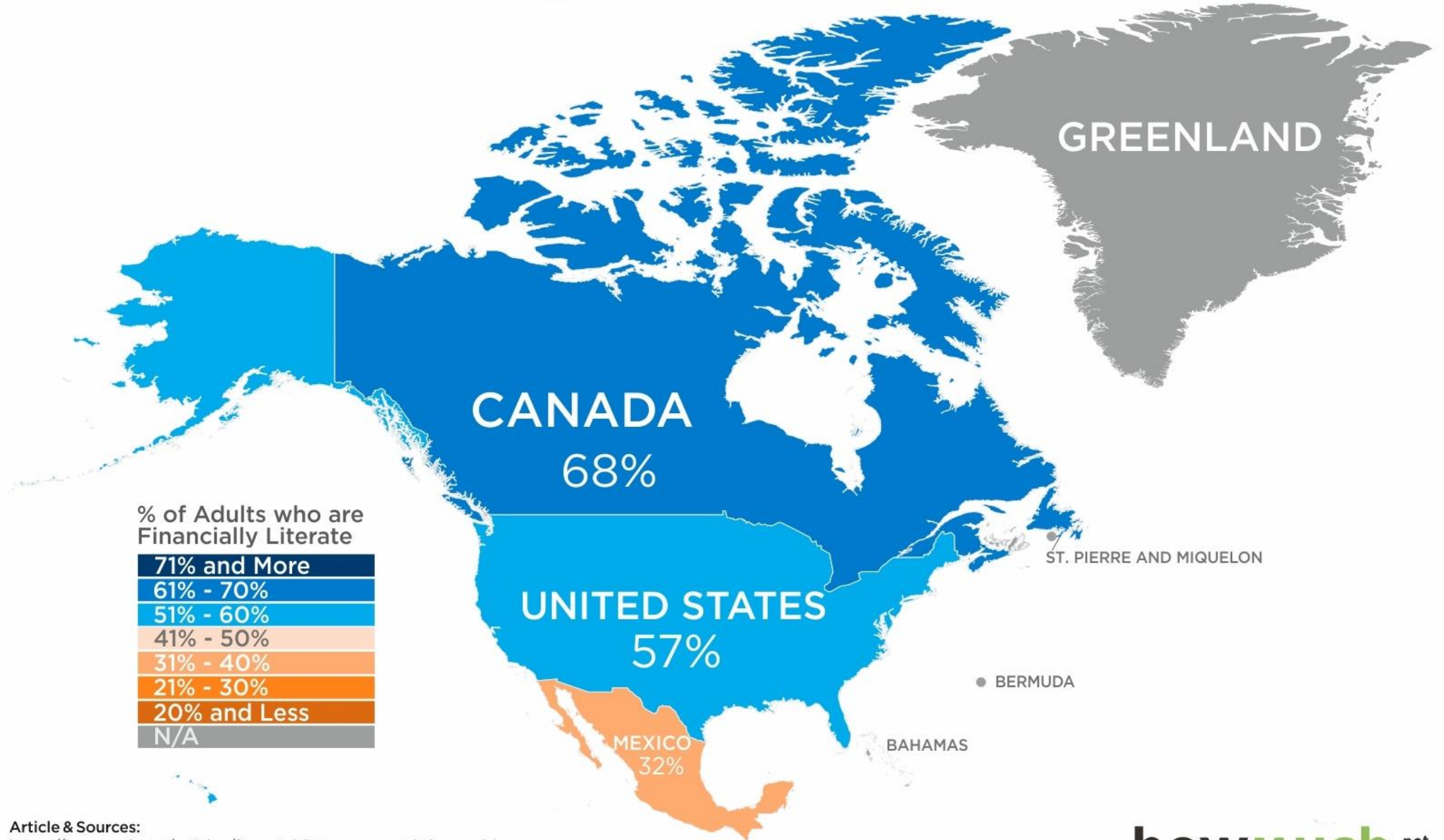


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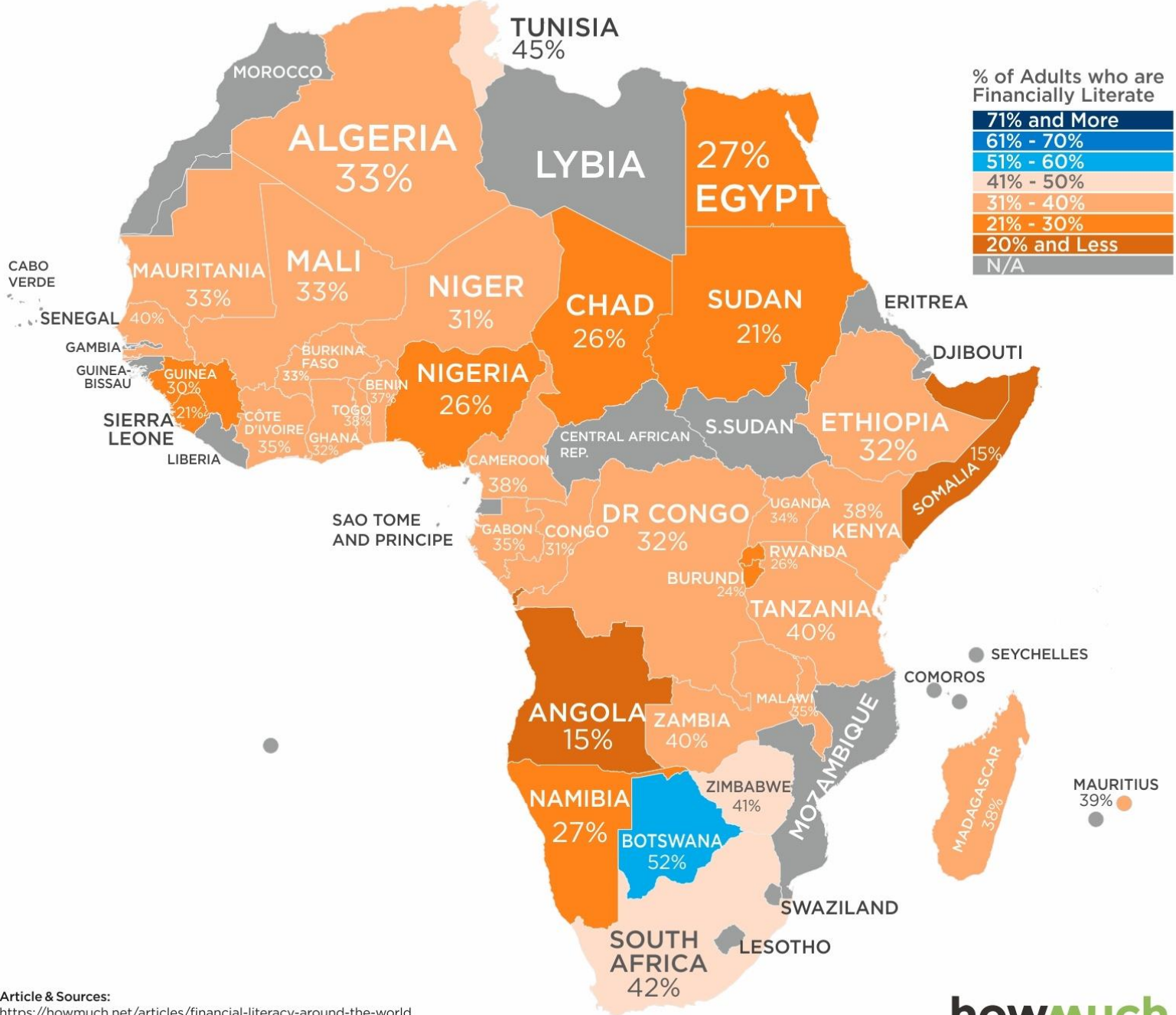
Financial Literacy in North America



Article & Sources:

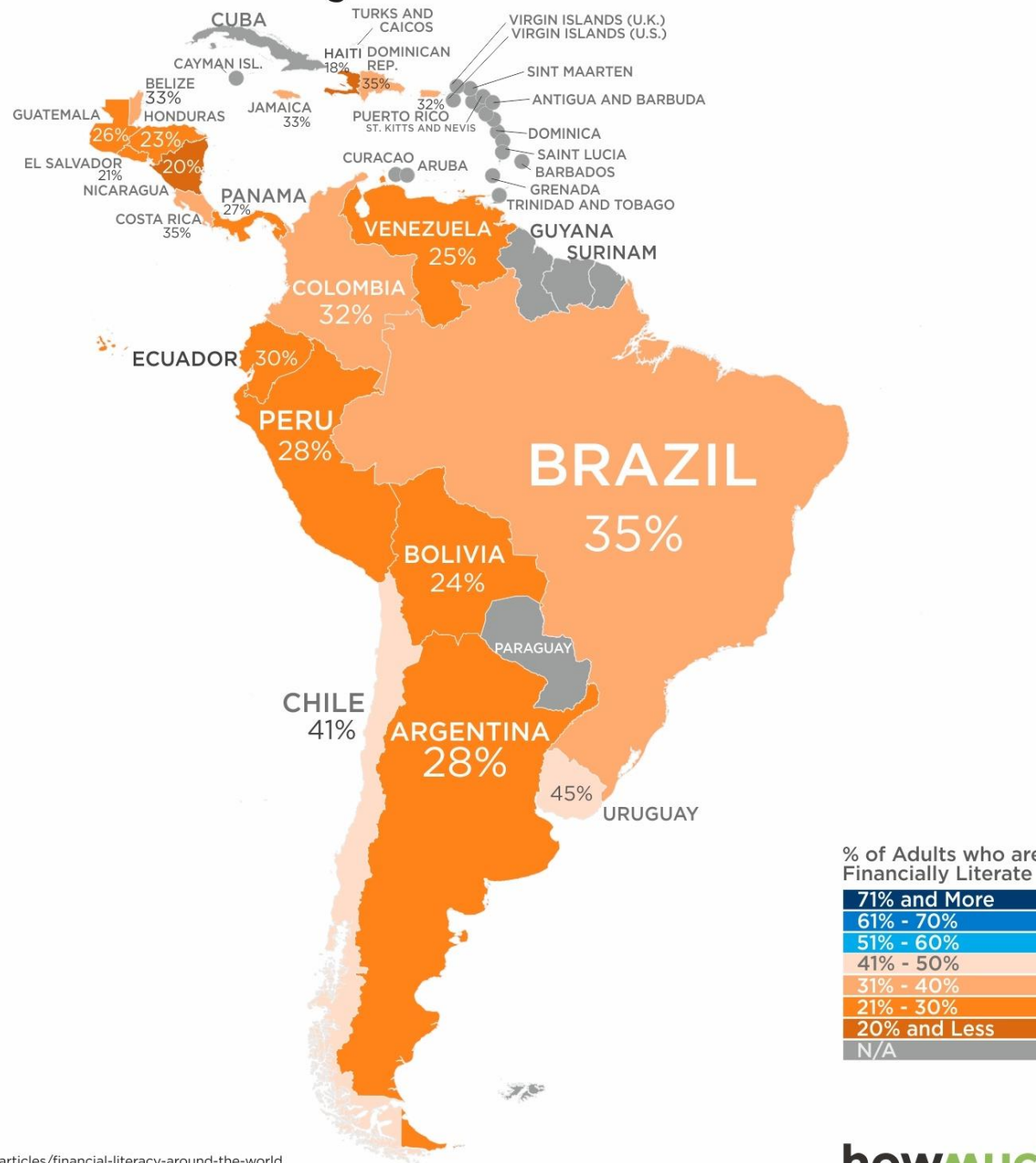
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Financial Literacy in Africa



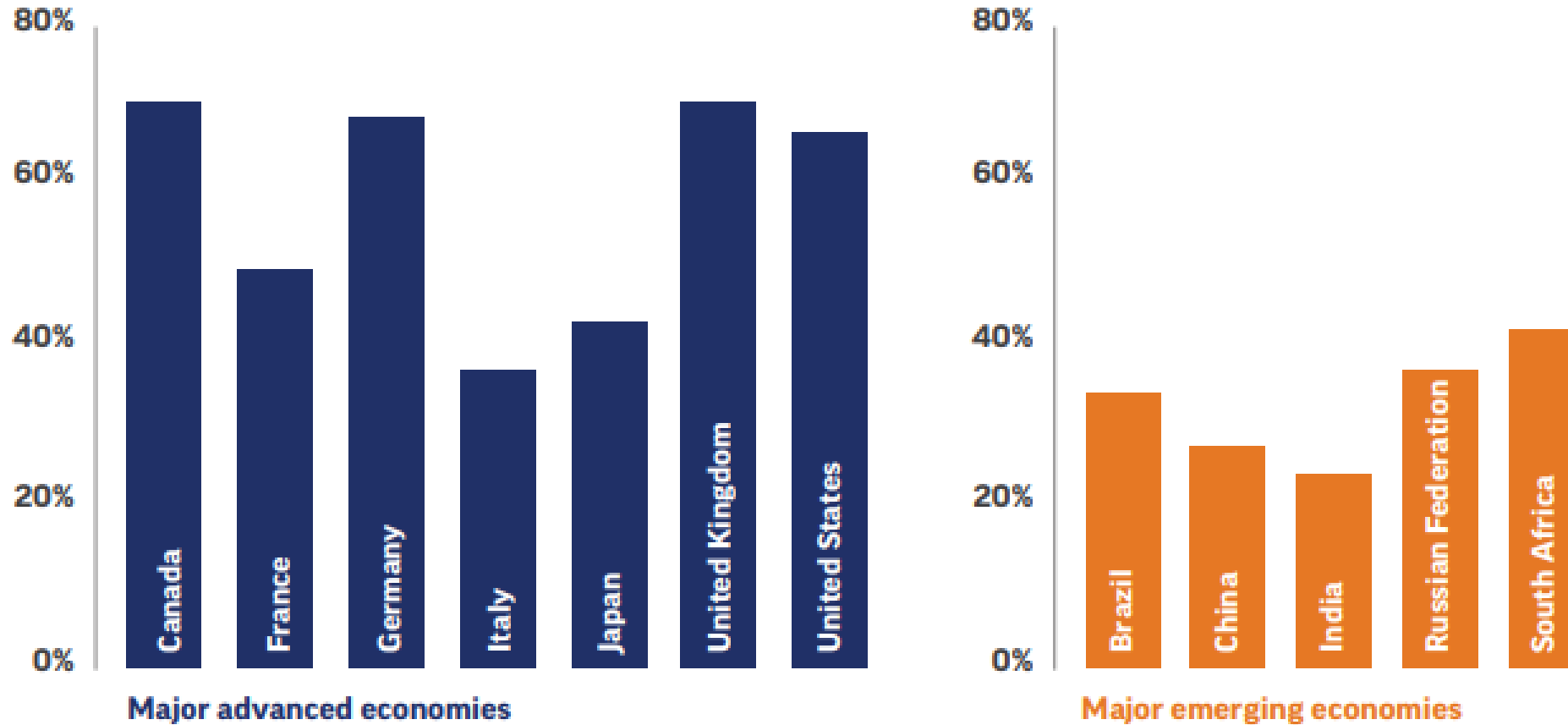
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Financial Literacy in Latin America



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FIGURE 1: WIDE VARIATION IN FINANCIAL LITERACY AROUND THE WORLD
 (% OF ADULTS WHO ARE FINANCIALLY LITERATE)



Source: S&P Global FinLit Survey

BOX 2: GDP PER CAPITA AND FINANCIAL LITERACY

FIGURE 2: HIGH ECONOMIC DEVELOPMENT TIED TO HIGH FINANCIAL LITERACY



Does income explain worldwide differences in financial literacy? In richer countries, proxied by GDP per capita, financial literacy rates tend to be higher (Figure 2). However, the relationship only holds when looking at the richest 50 percent of economies. In these economies, around 38 percent of the variation in financial literacy rates can be explained by differences in income across countries. For the poorer half of economies, with a GDP per capita of \$12,000 or less, there is no evidence that income is associated with financial literacy. What this likely means is that national-level policies, such as those related to education and consumer protection, shape financial literacy in these economies more than any other factor.

BOX 3: MEMORIES OF INFLATION

FIGURE 4: UNDERSTANDING OF INFLATION HIGHER IN COUNTRIES WITH RECENT HISTORY OF INFLATION

(% OF ADULTS WITH CORRECT ANSWERS)

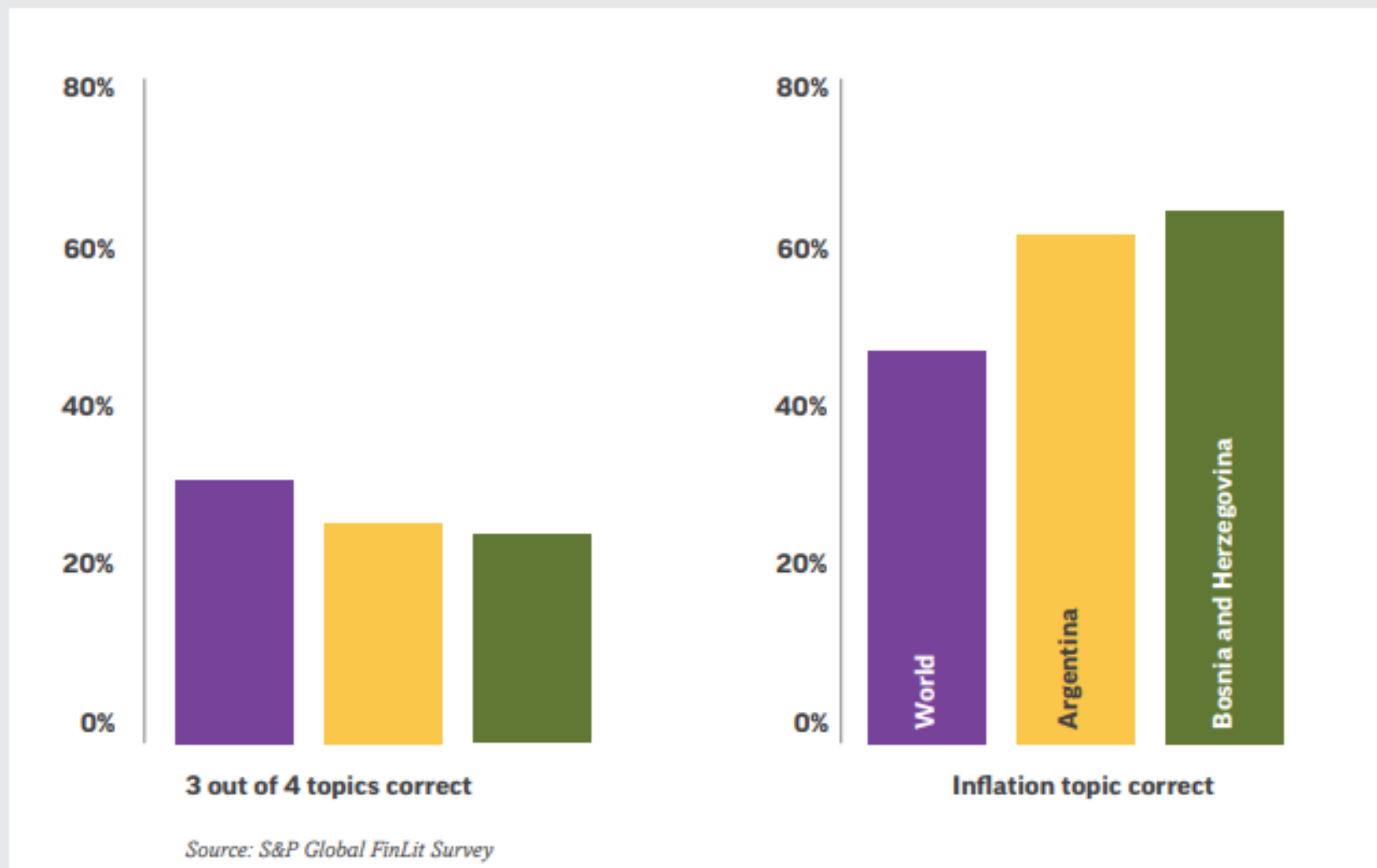
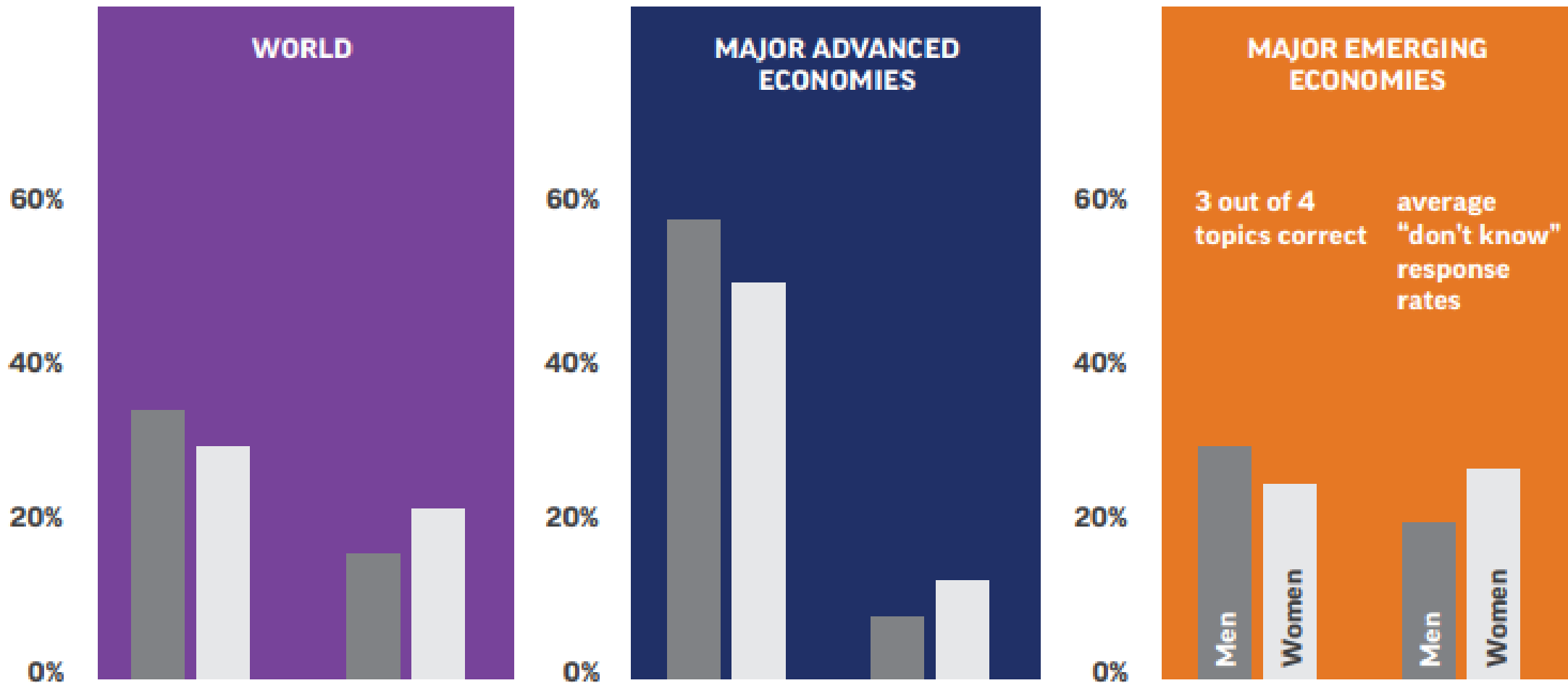


FIGURE 5: WOMEN TRAIL MEN IN FINANCIAL LITERACY

(% OF ADULTS WITH CORRECT OR "DON'T KNOW" ANSWERS)

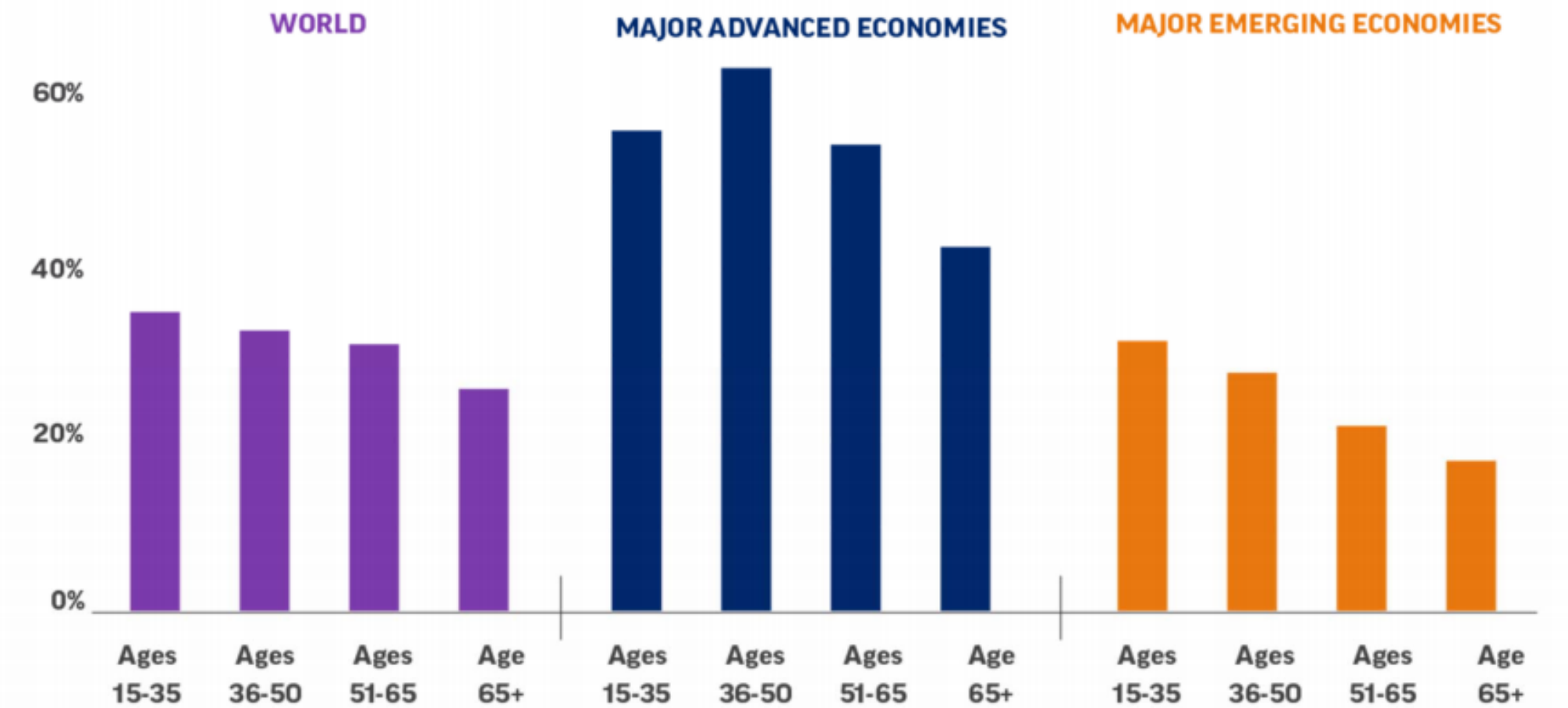


Source: S&P Global FinLit Survey

Note: Major advanced and emerging economies are listed in Figure 1.

Financial literacy over the life cycle

% of adults who are financially literate



Conclusões (Contexto Global)



Em todo o mundo, apenas 1 em cada 3 adultos mostra uma compreensão dos conceitos financeiros básicos.

Apenas 57% dos proprietários de cartão de crédito responderam corretamente à pergunta sobre juros.

Apenas 47% daqueles que não economizam para a velhice mostram compreensão de conceitos financeiros básicos.

Bilhões de pessoas não estão preparadas para lidar com mudanças rápidas no cenário financeiro.

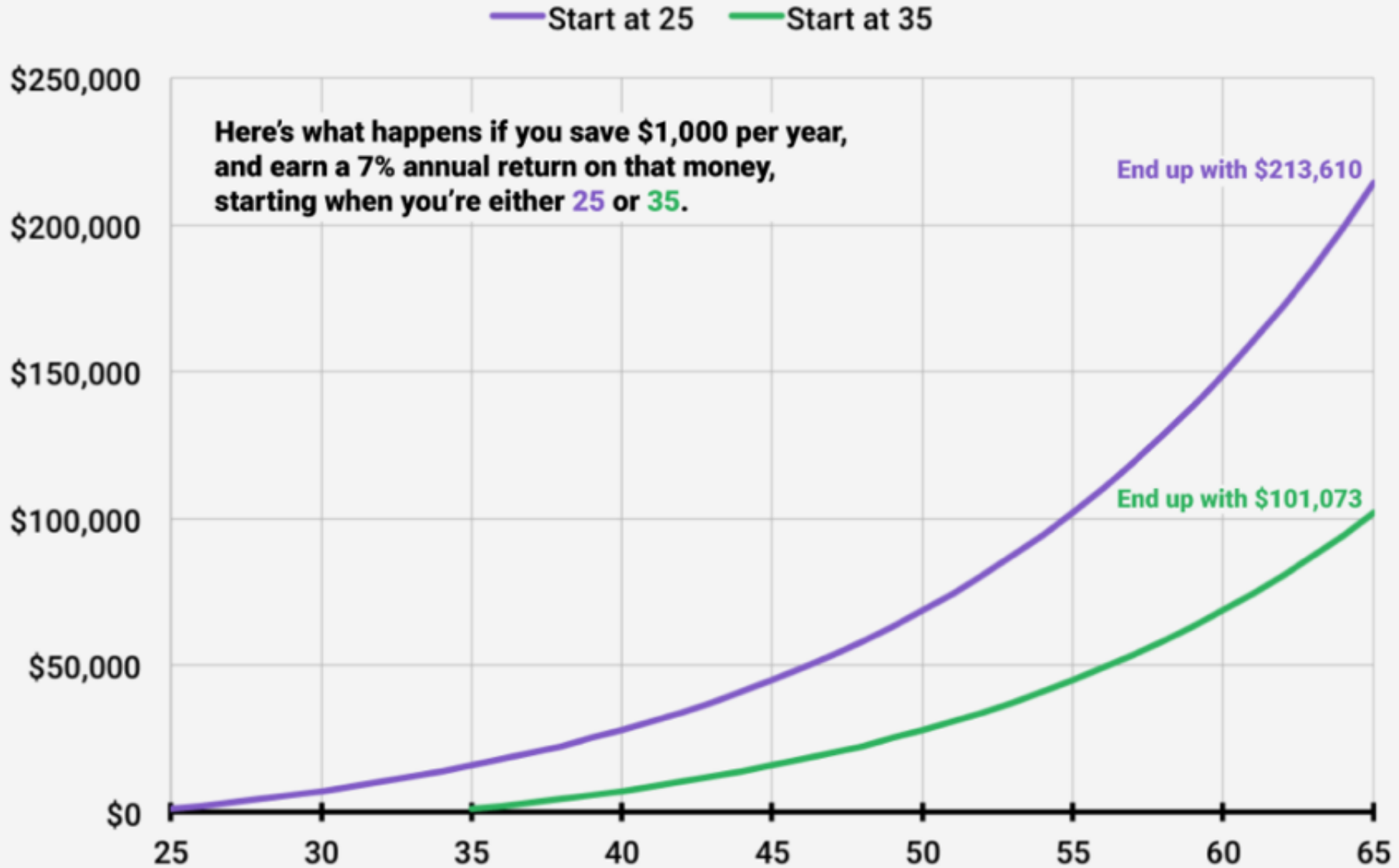
Produtos de crédito, muitos que carregam altas taxas de juros e termos complexos, estão se tornando mais acessíveis.

Os governos pressionam para aumentar a inclusão financeira, impulsionando acesso a contas bancárias e outros serviços financeiros, mas, a menos que as pessoas tenham as habilidades financeiras necessárias, essas oportunidades podem facilmente levar a dívidas elevadas.

Isso é especialmente verdadeiro para mulheres, pobres, e os menos educados - todos sofrem de baixa alfabetização financeira e são frequentemente alvo de programas governamentais para expandir a inclusão financeira.

Formuladores de políticas devem considerar fornecer treinamento de alfabetização financeira para grupos vulneráveis, como mulheres, pobres e adultos se aproximando da aposentadoria

START SAVING EARLY



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