

OVERCOMING THE SAVING SLUMP

How to Increase the Effectiveness of Financial Education and Saving Programs

EDITED BY **ANNAMARIA LUSARDI**

“This book tells you everything you want to know about financial education and how it can be used to improve financial decisions. It draws on different scientific disciplines, uses evidence from many countries, and discusses the main findings and puzzles in the literature. Indispensable for anyone who is interested in better financial decision making.”

ARIE KAPTEYN, Director, RAND Labor and Population

“Financial literacy is increasingly important in a world where individuals from all economic strata, rather than institutions, are being given a significantly greater role in financial decision making over the life course. Lusardi’s approach is balanced, innovative, and insightful, drawing perspectives from law, economics, marketing, and sociology, as well as American and international experiences in these domains. This book is well written and will be of interest to a wide variety of readers.”

GARY ENGELHARDT, Syracuse University

“Rather than simply reporting on the saving slump, Lusardi assembles a remarkable collection of researchers focused on halting this slide. Rather than limiting their attention to a single solution, they explore a wide range of prescriptions from social marketing and financial education, to product design, policy changes, and process innovations. Lusardi and her collaborators exemplify how careful scholarship can inform an important challenge facing our society.”

PETER TUFANO, Harvard Business School

Annamaria Lusardi is professor of economics at Dartmouth College and a research associate of the National Bureau of Economic Research. She won the Fidelity Pyramid Prize for her work on improving lifelong financial well-being for Americans.

