

GLOBAL TRENDS

The background is a vibrant blue digital landscape. On the left, a semi-transparent globe shows a grid of latitude and longitude lines. To the right of the globe, a red line graph trends upwards, with several peaks and valleys. Below the graph, a series of vertical blue bars of varying heights are visible. The foreground is dominated by a perspective grid of glowing blue squares and circles, some of which are connected by thin lines, creating a sense of depth and data flow. A bright, multi-colored lens flare emanates from the center of the image, adding a high-tech feel.

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personal finance researchers financial service professionals thought leaders and leading contemporary figures conducting research in this area whose work has shaped and continues to affect the way that personal finance is conceptualized and practiced The first section of the handbook provides a broad introduction to the discipline of personal finance The following two sections are organized around the core elements of personal finance research and practice saving investing asset management and financial security The fourth section introduces future research practice and policy directions The handbook concludes with a discussion on an educational and research agenda for the future This handbook will be a core reference work for researchers financial service practitioners educators and policymakers and an excellent supplementary source of readings for those teaching undergraduate and graduate level courses in personal finance financial planning consumer studies and household finance

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