

GLOBAL TRENDS

The background of the slide is a complex digital composition. On the left, a semi-transparent blue globe is visible. To its right, a red line graph trends upwards, accompanied by a series of vertical blue bars of varying heights, resembling a stock market or data visualization. The lower portion of the image features a perspective grid of glowing blue squares and lines, with several bright light points at the intersections, creating a sense of depth and technological advancement.

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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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