

# Contents

## Part I Understanding and Furthering Financial Knowledge

<b>1</b>	<b>Coming to Terms with Financial Literacy .....</b>	<b>3</b>
	Cliff A. Robb	
<b>2</b>	<b>Cultivating Financial Mindfulness: A Dual-Process Theory .....</b>	<b>15</b>
	Dan Stone	
<b>3</b>	<b>Cognitive Development and Children’s Understanding of Personal Finance.....</b>	<b>29</b>
	Laura Scheinholtz, Karen Holden, and Charles Kalish	
<b>4</b>	<b>Financial Education for College Students .....</b>	<b>49</b>
	Brenda J. Cude and M.J. Kabaci	
<b>5</b>	<b>The Current State of Financial Education in the US: How is Higher Education Helping?.....</b>	<b>67</b>
	Thomas D. Corrigan	
<b>6</b>	<b>An Overview of Contemporary Financial Education Initiatives Aimed at Minority Populations .....</b>	<b>77</b>
	Anya Olsen and Kevin Whitman	

## Part II Credit, Home Purchase, and Bankruptcy

<b>7</b>	<b>Credit Cards as a Market Instrument: Consumer Understanding and Use.....</b>	<b>101</b>
	Cliff A. Robb and Russell N. James III	
<b>8</b>	<b>Financial Education, Financial Knowledge, and Risky Credit Behavior of College Students .....</b>	<b>113</b>
	Jing Jian Xiao, Joyce Serido, and Soyeon Shim	

<b>9</b>	<b>Charging Ahead: An Exploratory Study of Financial Decision-Making among Millennial Consumers .....</b>	<b>129</b>
	Vanessa Gail Perry	
<b>10</b>	<b>Pre-purchase Homebuyer Education and Counseling: Diverse Strategies for Diverse Homebuyers .....</b>	<b>145</b>
	Stephanie Moulton	
<b>11</b>	<b>The Role of Default Counseling for Mortgage Borrowers in Financial Distress.....</b>	<b>165</b>
	J. Michael Collins	
<b>12</b>	<b>Nontraditional Mortgage Products: Innovative or Toxic? .....</b>	<b>183</b>
	Darryl E. Getter	
<b>13</b>	<b>Debtors' Assessments of Bankruptcy Financial Education .....</b>	<b>197</b>
	Deborah Thorne and Katherine Porter	
 <b>Part III Retirement, Insurance, and Investing</b>		
<b>14</b>	<b>Social Security Knowledge .....</b>	<b>217</b>
	Jason Barabas	
<b>15</b>	<b>Financial Preparedness for Long-Term Care Needs in Old Age .....</b>	<b>239</b>
	Brenda Spillman	
<b>16</b>	<b>The Impact of Numeracy on Medicare Part D Insurance Choice in Older Adults .....</b>	<b>255</b>
	Stacey Wood and Yaniv Hanoch	
<b>17</b>	<b>Target-Date Mutual Funds.....</b>	<b>269</b>
	John J. Spitzer and Sandeep Singh	
<b>18</b>	<b>Measuring the Performance of Life-Cycle Asset Allocation .....</b>	<b>285</b>
	Thomas Post and Joan T. Schmit	
<b>19</b>	<b>Stock Market Investing: Lessons from History.....</b>	<b>303</b>
	Susan White	
<b>20</b>	<b>Individual Investments in Higher Education .....</b>	<b>315</b>
	Lisa M. Dickson	
	<b>Index.....</b>	<b>331</b>



<http://www.springer.com/978-1-4614-0474-3>

Consumer Knowledge and Financial Decisions

Lifespan Perspectives

Lamdin, D.J. (Ed.)

2012, XIV, 342 p., Hardcover

ISBN: 978-1-4614-0474-3