



Financial Literacy: Overlap of Programs Suggests There May Be Opportunities for Consolidation

Government Accountability Office

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Financial literacy, which is sometimes also referred to as financial capability, has been defined as the ability to use knowledge and skills to manage financial resources effectively for a lifetime of well-being. Financial literacy encompasses financial education—the process whereby individuals improve their knowledge and understanding of financial products, services, and concepts. However, to make sound financial decisions, individuals need to be equipped not only with a basic level of financial knowledge, but also with the skills to apply that knowledge to financial decision making and behaviors.

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