

Take Part in a Research Study

Adolescent Financial Literacy & Financial Decision-Making

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PURPOSE OF THE RESEARCH

This doctoral research examines why financial knowledge does not always translate into real-world financial behavior among adolescents and young adults. The study explores financial education, perceived and objective financial knowledge, and financial decision-making behaviors.

RESEARCH QUESTION

How do developmental processes during adolescence influence the relationship between financial literacy and real-world financial decision-making behavior?

WHO WE HOPE TO REACH

High-school-age students and young people participating in financial literacy, college readiness, career development, STEM, entrepreneurship, or related youth programs in the Philadelphia area.

WHAT PARTICIPATION INVOLVES

- Completing a survey and joining a conversation with the researcher about how you think about money and financial decisions.
- Participation is voluntary and conducted under Temple University research procedures.
- For minors, parental consent and student assent are obtained before participating.
- Survey responses are analyzed for research purposes and reported in aggregate.



Interested in participating?

Scan the QR code to sign up and receive more information about the research.

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