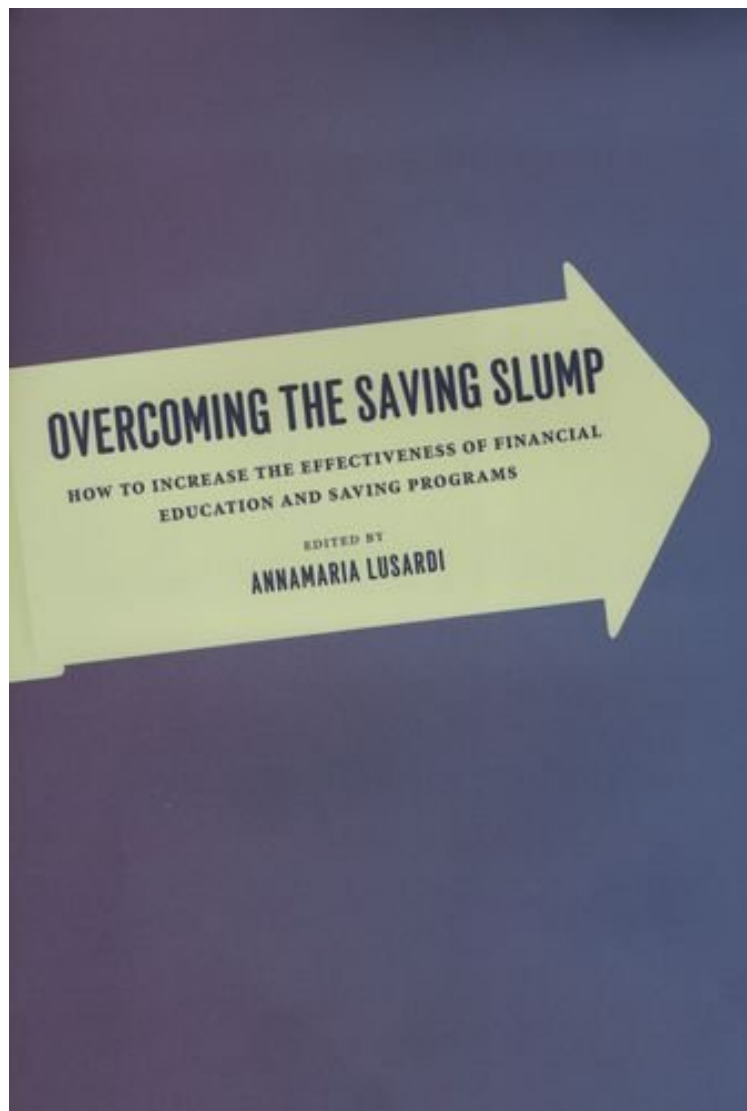


[Free] Overcoming the Saving Slump: How to Increase the Effectiveness of Financial Education and Saving Programs

## Overcoming the Saving Slump: How to Increase the Effectiveness of Financial Education and Saving Programs

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The great majority of working Americans are unprepared to face the difficult task of planning for retirement. In fact, the personal savings rate has been holding steady at zero for several years, down from 8 percent in the mid-1980s. *Overcoming the Saving Slump* explores the many challenges facing workers in the transition from a traditional defined benefit pension system to one that requires more individual responsibility, analyzing the considerable impediments to saving and evaluating financial literacy programs devised by employers and the government.

Financial literacy is increasingly important in a world where individuals from all economic strata, rather than institutions, are being given a significantly greater role in financial decision making over the life course. Lusardi's approach is balanced, innovative, and insightful, drawing perspectives from law, economics, marketing, and sociology, as well as American and international experiences in these domains. This book is well written and will be of interest to a wide variety of readers.