## **BIBLIOGRAPHY**

- Agarwal, Driscol, Gabaix and Laibson (2007). *The age of reason: Financial decisions over the lifecycle*, Mimeo: Harvard University
- Agarwalla, Barua, Jacob, and Varma, (2012). *A Survey of Financial Literacy among Students, Young Employees and the Retired in India*, Retrieved September 1, 2012 from http://www.iimahd.ernet.in/fls/youngemployeesandretired2012.pdf
- Aggarwal, J.C. (2004). Teaching of Economics, Agra: Vinod Pustak Mandir
- Aggrawal, J.C. (2004). *Teaching of Commerce: A Practical Approach*, New Delhi: Vikas Publishing House
- Agnew, J. and Szykman, (2005). Asset allocation and information overload: The influence of information display, asset choice and investor experience, *Journal of Behaviour Finance*, 6
- ANZ, (2011). *Adult Financial Literacy in Australia*. Retrieved October 23, 2012 from <a href="https://www.anz.com/resources/f/9/fgfc9800493e8ac695c3d7fc8cff90cd/2011\_Adult-Financial-Literacy-Full.pdf.pdf?CACHEID=f9fc9800493e8ac695c3d7fc8cff90cd">https://www.anz.com/resources/f/9/fgfc9800493e8ac695c3d7fc8cff90cd</a>
- ASIC, (2003)Financial literacy in schools, Consultation Paper45.Retrieved August 23, 2012 from www.asic.gov.au /asic/ pdflib.nsf/ LookupByFileName/ FinLit\_schools\_Dp.pdf/ &file/ FinLit\_schools\_Dp.pdf
- Atkinson, A. and Messey, F. (2012), Measuring Financial Literacy: Results of the OCED/International Network on Financial Education(INFE) Pilot Study. OECD Working Papers on Finance, Insurance and Private Pensions,No.15, OECD Publising. Retrieved October 5, 2012 from <a href="www.mfcr.cz/">www.mfcr.cz/</a> cps/ rde/ xbcr/ mfcr/ OECD\_MeasuringFinancialLiteracy\_2012-pdf.pdf
- Barnes, Carolyn, (2002). *Microfinance and mitigation of HIV/AIDS: An Exporatory study* from Zimbabwe. AIMS Paper. Washingaton, O.C. Management systems International

- Beal, D.J. and Delpachitra, S.B. (2003). *Financial Literacy among Australian University students, Economic Papers*. Retrieved September 23, 2012 from <a href="http://ro.uow.edu.au/cgi/viewcontent.cgi?article=1233&context=commpapers\_opera">http://ro.uow.edu.au/cgi/viewcontent.cgi?article=1233&context=commpapers\_opera</a>
- Bernheim, D. (1995). Do households appereciate their financial vulnerabilities? An analysis of actions, perceptions and public policy in: Tax Policy and Economic Growth, American council for capital formation, Washington
- Bernheim, D. Garrett, and Maki, (2001). Education and saving: The long term effects of high school financial curriculum mandates, *Journal of Public Economics*.
- Best, J.W. and Kahn, J.V. (2003). *Research in Education*, New Delhi: Prentice-Hall of India pvt ltd
- Bhalla, V.K. (2010). *Investment Management-Security Analysis and Protofolio management*. New Delhi: S.chand & Company ltd
- Bharati, D.V. and Rao, D.B. (2006). *Educational philosophy of Swami Vivekananda*, New Delhi: Discovery Publishing House
- Bhatt, Vimal K., Amit B. Patel & Jatin K.Modi. "A study of Changes in the lives of women availing the services of Micro-Finance" *Research Expo International Multidisciplinary Research Journal* 2.2 (2012) : 26-34. <a href="https://www.researchjournals.in">www.researchjournals.in</a>>
- Bose, P.K. Bannerjee, P.R. and Mukherjee, S.P. (1973) Case Study of Seven College in Calcutta; Their academic, administrative and Financial Affairs. Department of Statistical in Calcutta. In M.B. Buch (Ed) Third Survey of Research in Education NCERT New Delhi, 1987
- Chandra, p. (2008). *Financial Management (Theory and Practice)*, New Delhi: Tata McGraw-Hill Publishing company ltd
- Chen, H. and Volpe, R.P. (1998), *An Analysis of Personal Financial Literacy Among College Students*. Financial Service Review. Retrived December 13, 2012 from <a href="http://www2.stetson.edu/fsr/abstracts/vol-7-num-107.pdf">http://www2.stetson.edu/fsr/abstracts/vol-7-num-107.pdf</a>

- Chen, H. and Volpe, R.P. (2005), *Financial Literacy, Education, and Services in the Workplace*. Retrieved August 11, 2012 from <a href="http://www.westga.edu/~bquest/2005/workplace.pdf">http://www.westga.edu/~bquest/2005/workplace.pdf</a>.
- Chen, H. and Volpe, R.P. (2002). *Gender Differences in Personal Financial Literacy Among College Students*. Retrieved December 13, 2012 from www2.stetson.edu/fsr/abstracts2/vol11\_A18.pdf
- Christelis, Jappelli, Padula (2007), *Cognitives abilities and portfolio choice*, Mimeo: University of Salerno
- Commonwealth Bank Foundation (CBF), (2004). *Austrailans and Finacial Literacy*, Commonwealth Bank Foundation, Sydney. Retrieved September 23,2012 from <a href="http://ro.uow.edu.au/cgi/viewcontent.cgi?article=1233&context=commpapers">http://ro.uow.edu.au/cgi/viewcontent.cgi?article=1233&context=commpapers</a> opera
- Commonwealth Bank Foundation (CBF), (2004). *Improving Financial literacy in Australia: Benefits for the Individual and the Nation*, Research Report, Commonwealth Bank Foundation, Sydney. Retrieved September 23,2012 from <a href="http://ro.uow.edu.au/cgi/viewcontent.cgi?article=1233&context=commpapers">http://ro.uow.edu.au/cgi/viewcontent.cgi?article=1233&context=commpapers</a> opera
- Constantinidies, Donaldson and Mehra, (2002). Junior can't borrow: A new perspective on the equity premium puzzle, *Quarterly Journal of Economics*
- Desai, V. (2007) *Dynamics of Entrepreneurial Development and Management*, Mumbai: Himalaya Publishing House
- Dhanorkar, S. (August 13, 2012). Should you invest in market leaders? The Times Of India
- Dhawan, V. (August 14,2012). What does financial freedom means. The Times Of India
- Dixit, N. (2005). Dictionary of Economics, Delhi: Isha Books

- Donahue, Jill, Kamau Kabbucho and Sylvia Osinde, (2001). HIV/AIDS: Responding to a Silent Economic Crisis Among Microfinance Clients. September. Nairobi: MicroSave-Africa
- FRC, (2012). Survey on financial literacy of directors. Retrieved January 6, 2013 from www.frc.gov.au/press\_releases/2012/download/FRC\_MRO1-2012.pdf
- Gay, L.R. Geoffrey, E. and Airasian, A. (2009) *Educational Research Compentencies* for analysis and Application, New Jersey: Pearson Publication
- Greenspan, Alan, (2002). Financial Literacy: A Tool for Economic Progress. *The Futurist*, 36(4)
- Gupta, C.B. and Srinivasan N.P. (2009) *Entrepreneurial Development*, New Delhi: Sultan Chand & Sons
- Haliassos, M. and Bertaut, (1995) Why do so few hold stocks? *Economic Journal*, 105
- Harris Interactive Inc. Public Relations Research, (2011). *The 2011 Consumer Financial Literacy Survey Final Report*. Retrieved August 4, 2012 from <a href="https://www.nfcc.org/newsroom/FinancialLiteracy/files2011/NFCC\_2011Financial%20LiteracySurvey-Finalreport\_033011.pdf">www.nfcc.org/newsroom/FinancialLiteracy/files2011/NFCC\_2011Financial%20LiteracySurvey-Finalreport\_033011.pdf</a>
- Harris Interactive Inc. Public Relations Research, (2012). *The 2012 Consumer Financial Literacy Survey*. Retrieved August 4, 2012 from <a href="www.nfcc.org">www.nfcc.org</a> /newsroom/ FinancialLiteracy/files2012/FLS2012FINALREPORT20402late.pdf
- Hastings, and Ashton, (2008). Financial Literacy, Information and Demand Elasticity, Survey and Experimental Evidence from Mexico. Retrieved August 5, 2012 from <a href="http://www.nber.org/papers/w14538.pdf?new-window=1">http://www.nber.org/papers/w14538.pdf?new-window=1</a>
- Hilgert, and Hogarth, (2002). Financial Knowledge, Experience and Learning Preferences: Preliminary results from a New Survey on Financial Literacy, *Consumer Interest Annual*, 48

- IFUW, (2011). Summary of IFUW online discussion Financial Literacy. Retrieved January 23, 2013 from <a href="www.ifuw.org/docs/2011-Financial-Literacy-Summary.pdf">www.ifuw.org/docs/2011-Financial-Literacy-Summary.pdf</a>
- Iyer, R. (July 2, 2012). Five reasons to invest in debt funds. The Times Of India
- Kansara (2006) A Study of Perception of Students and Teachers of Higher Secondary Commerce Stream towards Vocational Guidance: An Unpublished Master's Dissertation, CASE, The M.S University of Baroda
- Koul, I. (1988) *Methodology of Educational Research*, New Delhi: Vikas Publishing House ltd
- Lusardi and Mitchell, (2006) Financial literacy and Planning: Implications for Retirement well-being, pension. Research council working Paper1, The Wharton School
- Lusardi, and Mitchell, (2011). *Financial Literacy and Planning: Implications for Retirement Well-being*. Retrieved January 6,2013 from <a href="http://www.nber.org">http://www.nber.org</a> /papers/w17078.pdf?new-window=1
- Maheshwari, S.N. (2006) *Management Accounting and Financial Control*, New Delhi: Sultan Chand & Sons
- Malhotra, A. Schuler S.R. and Boender, Carol, (2002). Measuring Women's Empowerment as a Variable in International Development, Background Paper for World Bank Workshop on Poverty and Gender: New Perspectives
- Mandell,L. and Klein, L. (2007). *Motivation and financial literacy*; Retrieved December7,2012 from <a href="http://olc.edu">http://olc.edu</a> /~jolson / socialwork /onlinelibrary/ Mandel%20%26%20Klien%20(2007)20Motivation%20and20financial%20literacy.pdf
- Natraj, S. (2006), Learning to Teach, V.V.Nagar: CVM
- OCED, (2005) Improving financial literacy: Analysis of issues and policies, Paris, France

- OECD INFE, (2011). Measuring Financial Literacy: Core Questionnaire in measuring Financial Literacy: Questionnaire and Guidance Notes for Conducting an Internationaly Comparable survey of Financial Literacy Paris. OECD. Retrieved October15, 2012 from <a href="http://www.oecd/dataoecd/43/61/49878152.pdf">http://www.oecd/dataoecd/43/61/49878152.pdf</a>
- OECD INFE, (2012), Supplementary Questions: Optional Survey questions for the OECD- INFE Financial Literacy Core Questionnaire. Paris. OECD. Retrieved October30, 2012 from http://www.oecd.org/dataoecd/43/61/49878153.pdf
- Pandey, I.M. (2002) Financial Management, New Delhi: Vikas Publishing House pvt ltd
- Parker, Joan, (2000) Microfinance and HIV/AIDS, Bethesda Mayland, USA; Microenterprise Best Practices (MBP) Project Development Alternatives, USAID 2000
- Princeston Survey Research Associates Interactive, (2007). *Financial literacy Survey*. Retrieved December 23, 2012 from http://www.ebri.org/files/ASEC.FinLitSvy.pdf
- Reddy, S. (2005). Learn and Teach Economics, Delhi: Authorspress
- Report of the Education Commission, 1944-66. Ministry of Education. Govt. of India, Govt. of India press
- Rooiji, Lusardi, and Alessie, (2007) *Financial Literacy and Stock Market Participation. National Bureau of Economic Research*. Retrieved November23, 2012 from <a href="http://deepblue.lib.umich.edu/bitstream/2027.42/57575/1/wp162.pdf">http://deepblue.lib.umich.edu/bitstream/2027.42/57575/1/wp162.pdf</a>
- Roy,N. (2012,April) Financial Literacy: An Indian Scenario: *ASIAN JOURNAL OF RESEARCH IN BANKING AND FINANCE*:2(4)
- Sadagopan, S. (August 7, 2012). Risks and returns need to be balanced. The Times Of India
- Sen, A.k. & Nussaboum M.C. (ed.), 1993: Capability and Well-Being, in The Quality of Life

- Shashikant, U. (August 6, 2012). *Debt instruments are not devoid of risk*. The Times Of India
- Shashikant, U. (August 13-19,2012). *Making Literacy a Reality*. The Economics Times Wealth
- Sinha, P. (July 31, 2012). Beat The Inflation Beast To Build A Bigger Corpus. The Times Of India
- Sinha, P. (August 7, 2012). Stabilize Portfolio With Debt Funds. The Times Of India
- Singh (1999) A Study of commerce education programme in the higher secondary school of Gujarat Refinery in Baroda City: An Unpublished Master's Dissertation, CASE, The M.S University of Baroda
- Stango, V. and Zinman (2007) Fuzzy math and red ink: when the opportunity cost of consumption is not what it seems, working paper, Darthmouth College
- TIMES NEWS NETWORK, (July 17, 2012). Financial Literacy may be part of school curriculum. The times Of India
- Tomar, S. (2005). Teaching of Commerce, Agra: Vinod Pustak Mandir
- Vijayan (2006) An evaluation of standard 11<sup>th</sup> Commerce Textbook Prescribed by Gujarat State Textbook Board in the year 2004: An Unpublished Master's Dissertation, CASE, The M.S University of Baroda
- VISA Inc, (2012). VISA International Financial Literacy Barometer 2012, Retrieved October 6,2012 from <a href="http://www.practicalmoneyskills.com">http://www.practicalmoneyskills.com</a> /resources/ pdf/ FL\_Barometer\_Final.pdf