

# Foundations In Personal Finance Chapter 11 Money Review Answers

Essential Personal Finance  
Personal Financial Literacy  
Exam Prep for: Foundations In Personal Finance (12 Chapter The Financial Diaries Worth It Handbook of Behavioral Economics - Foundations and Applications 1 Financial Peace Revisited Foundations and Applications of the Time Value of Money Foundations of Computational Finance with MATLAB Cash Flow Planning Personal Finance Understanding Machine Learning The Global Findex Database 2017 Foundations of Business The Graduate Survival Guide Smart Money Smart Kids Money Matters for Teens Workbook Foundations of Personal Finance Investment Valuation Introduction to the Mathematical and Statistical Foundations of Econometrics Foundations of Finance Personal Finance Retire Inspired Essentials of Personal Financial Planning Dave Ramsey's Complete Guide to Money Principles of Economics The Total Money Makeover Fundamentals of Business (black and White) Foundations of Finance Intersections of Financial Literacy, Citizenship, and Spirituality Foundations of Financial Literacy Securing Your Financial Future Work Your Money, Not Your Life Foundations of Financial Risk Debt-Free Degree Relating With Money Modern Portfolio Theory The General Theory of Employment, Interest, and Money Storytelling with Data Entrepreneurial Finance

## **Essential Personal Finance**

Dave Ramsey teaches you how to make the right moves with your money.

## **Personal Financial Literacy**

From the founder and superstar CEO of DailyWorth.com, the go-to financial site for women with more than one million subscribers, comes a fresh book that shows women how to view money as a source of personal power and freedom—and live life on their own terms. Millions of women want to create financial stability and abundance in their lives, but they don't know how. They are stuck in overwhelming confusion and guilt, driven by internalized “money stories” that have nothing to do with what is really possible. As the founder of DailyWorth.com, a financial media and education platform, Amanda Steinberg encounters these smart, ambitious women every day. With this book, she helps them face their financial situations head on and wake up to the prosperity that awaits them. Worth It outlines the essential financial information women need—and everything the institutions and advisors don't spell out. Steinberg gets to the bottom of why women are stressed and anxious when it comes to their finances and teaches them to stay away from strict budgeting and other harsh austerity practices. Instead, she makes money relatable, while sharing strategies she uses herself to build confidence and ease in her own

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financial life. Through her first-hand experiences and the stories from other women who've woken up, Steinberg's powerful and encouraging advice can help women of any age and income view money as a source of freedom and independence—and create bright financial futures.

### **Exam Prep for: Foundations In Personal Finance (12 Chapter**

#### **The Financial Diaries**

Motivate your students to study finance by focusing on its five underlying principles. Foundations of Finance enables students to see the big picture by helping them understand the logic that drives finance rather than having them memorize formulas. The seventh edition now includes Cautionary Tales, a reordered presentation, and integration with Pearson's revolutionary online software, MyFinanceLab.

#### **Worth It**

Your all-in-one guide to getting your career and finances in order — for greater clarity, happiness, and peace of mind. Studies show that if you're like the majority of young professionals, you feel dissatisfied with your job, your finances, or your overall station in life. It can seem impossible to disentangle the work stuff, the money stuff, and the personal stuff, because they're all inextricably linked. But the good news is,

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you don't have to go at it alone: *Work Your Money, Not Your Life* is your all-in-one guide to achieving both your career and financial goals so that you can get where you want to be. In his debut book, Roger Ma, an award-winning financial planner and a publisher strategist at Google, offers secrets on how you can craft a meaningful career, gain financial comfort, and achieve a greater sense of purpose. And the premise behind it all is this: money affects every part of our lives. Simply by sorting out your personal finances (and it isn't as bad as it sounds!), you can build a foundation from which you'll be able to find the right career path, visualize your desired lifestyle, and turn your dreams into a reality. You'll learn how to: Relieve yourself of the work, money, and personal stressors that keep you up at night Dispel the job myths that are preventing you from a more rewarding career Apply the fundamentals of personal finance to your unique situation, without all the confusing jargon Prioritize and balance your career and money needs through exercises and easy-to-use templates, launching yourself on the path to the life satisfaction you desire When the life you're living and the life you want to live don't match up, everything feels off balance. Where do you begin trying to connect the dots? Start with this book. Through accessible, practical advice, you'll learn the career and financial strategies you need to live the life you deserve.

### **Handbook of Behavioral Economics - Foundations and Applications 1**

Handbook of Behavioral Economics: Foundations and

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Applications presents the concepts and tools of behavioral economics. Its authors are all economists who share a belief that the objective of behavioral economics is to enrich, rather than to destroy or replace, standard economics. They provide authoritative perspectives on the value to economic inquiry of insights gained from psychology. Specific chapters in this first volume cover reference-dependent preferences, asset markets, household finance, corporate finance, public economics, industrial organization, and structural behavioural economics. This Handbook provides authoritative summaries by experts in respective subfields regarding where behavioral economics has been; what it has so far accomplished; and its promise for the future. This taking-stock is just what Behavioral Economics needs at this stage of its so-far successful career. Helps academic and non-academic economists understand recent, rapid changes in theoretical and empirical advances within behavioral economics Designed for economists already convinced of the benefits of behavioral economics and mainstream economists who feel threatened by new developments in behavioral economics Written for those who wish to become quickly acquainted with behavioral economics

### **Financial Peace Revisited**

Timely, practical, comprehensive manual for financing entrepreneurial ventures, with a strong European perspective.

## **Foundations and Applications of the Time Value of Money**

(Black & White version) Fundamentals of Business was created for Virginia Tech's MGT 1104 Foundations of Business through a collaboration between the Pamplin College of Business and Virginia Tech Libraries. This book is freely available at: <http://hdl.handle.net/10919/70961> It is licensed with a Creative Commons-NonCommercial ShareAlike 3.0 license.

## **Foundations of Computational Finance with MATLAB**

ESSENTIALS OF PERSONAL FINANCIAL PLANNING  
Essentials of Personal Financial Planning was written to challenge the status quo by promoting personal financial planning (PFP) as a profession, not as a sales tool to gather assets under management or facilitate sales of insurance products. The book takes a comprehensive and integrated approach to PFP for accounting students, allowing them to view the profession through the lens of a CPA – with integrity and objectivity. This book systematically introduces the essentials of all the major PFP topics (estate, retirement, investments, insurance, and tax), as well as: The PFP process, concepts and regulatory environment. Professional responsibilities of a CPA personal financial planner and the requirements of the Statement on Standards in PFP Services. Time value of money concepts. The book then builds on these foundational concepts, showing their

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interconnectivity and professional opportunities, to provide a deeper understanding of PFP and its application. After reading this book, students will be able to apply the knowledge and skills gained from this course to have an immediate and long-term positive impact for themselves and for the clients they serve.

### **Cash Flow Planning**

Don't simply show your data—tell a story with it! Storytelling with Data teaches you the fundamentals of data visualization and how to communicate effectively with data. You'll discover the power of storytelling and the way to make data a pivotal point in your story. The lessons in this illuminative text are grounded in theory, but made accessible through numerous real-world examples—ready for immediate application to your next graph or presentation. Storytelling is not an inherent skill, especially when it comes to data visualization, and the tools at our disposal don't make it any easier. This book demonstrates how to go beyond conventional tools to reach the root of your data, and how to use your data to create an engaging, informative, compelling story. Specifically, you'll learn how to: Understand the importance of context and audience Determine the appropriate type of graph for your situation Recognize and eliminate the clutter clouding your information Direct your audience's attention to the most important parts of your data Think like a designer and utilize concepts of design in data visualization Leverage the power of storytelling to help your

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message resonate with your audience Together, the lessons in this book will help you turn your data into high impact visual stories that stick with your audience. Rid your world of ineffective graphs, one exploding 3D pie chart at a time. There is a story in your data—Storytelling with Data will give you the skills and power to tell it!

### **Personal Finance**

If you're looking for practical information to answer all your "How?" "What?" and "Why?" questions about money, this book is for you. Dave Ramsey's Complete Guide to Money covers the A to Z of Dave's money teaching, including how to budget, save, dump debt, and invest. You'll also learn all about insurance, mortgage options, marketing, bargain hunting and the most important element of all—giving. This is the handbook of Financial Peace University. If you've already been through Dave's nine-week class, you won't find much new information in this book. This book collects a lot of what he's been teaching in FPU classes for 20 years, so if you've been through class, you've already heard it! It also covers the Baby Steps Dave wrote about in The Total Money Makeover, and trust us—the Baby Steps haven't changed a bit. So if you've already memorized everything Dave's ever said about money, you probably don't need this book. But if you're new to this stuff or just want the all-in-one resource for your bookshelf, this is it!

### **Understanding Machine Learning**

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Young people face unprecedented financial challenges: rising student debt, stiff competition for jobs, barriers to home ownership, dwindling state benefits and prospects of a longer working life. Today, students need financial knowledge and skills more than ever before, not just to build their own financial security, but to create the new generation of advisers that can help all citizens navigate the complex world of personal finance. Essential Personal Finance is a guide to all the key areas of personal finance: budgeting, managing debt, savings and investments, insurance, securing a home and laying the foundations for retirement. It also provides an introduction to some of the essential foundations of a modern undergraduate finance qualification, including: The nature of financial institutions, markets and economic policy that shape the opportunities and decisions that individuals face. The range of financial assets available to households, the risk-return trade-off, basics of portfolio construction and impact of tax. The importance of the efficient market hypothesis and modern portfolio theory in shaping investment strategies and the limitations of these approaches. Behavioural finance as a key to understanding factors influencing individual and market perceptions and actions. Using financial data to inform investment selection and to create financial management tools that can aid decision-making. A comprehensive companion website accompanies the text to enhance students' learning and includes answers to the end-of-chapter questions. Written by authors who contribute experience as financial advisers, practitioners and academics, Essential Personal Finance examines the motivations, methods and theories that underpin

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financial decision-making, as well as offering useful tips and guidance on money management and financial planning. The result is a compelling combination of an undergraduate textbook aimed at students on personal finance and financial services courses, and a practical guide for young people in building their own financial strength and capability.

### **The Global Index Database 2017**

Through art-based instructional processes that stimulate students' affective awareness, it encourages facilitation of compassionate environments founded on principles of selflessness and will prove invaluable for researchers, leaders and practitioners in the field of social education.

### **Foundations of Business**

### **The Graduate Survival Guide**

Every parent wants the best for their child. That's why they send them to college! But most parents struggle to pay for school and end up turning to student loans. That's why the majority of graduates walk away with \$35,000 in student loan debt and no clue what that debt will really cost them.<sup>1</sup> Student loan debt doesn't open doors for young adults—it closes them. They postpone getting married and starting a family. That debt even takes away their freedom to pursue their dreams. But there is a different way. Going to college without student loans is possible! In Debt-Free

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Degree, Anthony O'Neal teaches parents how to get their child through school without debt, even if they haven't saved for it. He also shows parents: \*How to prepare their child for college \*Which classes to take in high school \*How and when to take the ACT and SAT \*The right way to do college visits \*How to choose a major A college education is supposed to prepare a graduate for their future, not rob them of their paycheck and freedom for decades. Debt-Free Degree shows parents how to pay cash for college and set their child up to succeed for life.

### **Smart Money Smart Kids**

Valuation is a topic that is extensively covered in business degree programs throughout the country. Damodaran's revisions to "Investment Valuation" are an addition to the needs of these programs.

### **Money Matters for Teens Workbook**

Introduces machine learning and its algorithmic paradigms, explaining the principles behind automated learning approaches and the considerations underlying their usage.

### **Foundations of Personal Finance**

The General Theory of Employment, Interest, and Money, written by legendary author John Maynard Keynes is widely considered to be one of the top 100 greatest books of all time. This masterpiece was published right after the Great Depression. It sought

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to bring about a revolution, commonly referred to as the 'Keynesian Revolution', in the way economists thought—especially challenging the proposition that a market economy tends naturally to restore itself to full employment on its own. Regarded widely as the cornerstone of Keynesian thought, this book challenged the established classical economics and introduced new concepts. 'The General Theory of Employment, Interest, and Money' transformed economics and changed the face of modern macroeconomics. Keynes' argument is based on the idea that the level of employment is not determined by the price of labour, but by the spending of money. It gave way to an entirely new approach where employment, inflation and the market economy are concerned.

### **Investment Valuation**

The Workbook for Foundations of Financial Literacy is organized to follow the textbook on a chapter-by-chapter basis, providing questions to help the student review the material presented in the chapter. This supplement is a consumable resource, designed with perforated pages so that a given chapter can be removed and turned in for grading or checking.

### **Introduction to the Mathematical and Statistical Foundations of Econometrics**

A practical financial guide covers such topics as eliminating debt, investing simply, making sound financial decisions, and revolutionizing relationships

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with the flow of money.

### **Foundations of Finance**

In *Smart Money Smart Kids*, Financial expert and best-selling author Dave Ramsey and his daughter Rachel Cruze equip parents to teach their children how to win with money. Starting with the basics like working, spending, saving, and giving, and moving into more challenging issues like avoiding debt for life, paying cash for college, and battling discontentment, Dave and Rachel present a no-nonsense, common-sense approach for changing your family tree.

### **Personal Finance**

Graduate from Excel to MATLAB® to keep up with the evolution of finance data Foundations of Computational Finance with MATLAB® is an introductory text for both finance professionals looking to branch out from the spreadsheet, and for programmers who wish to learn more about finance. As financial data grows in volume and complexity, its very nature has changed to the extent that traditional financial calculators and spreadsheet programs are simply no longer enough. Today's analysts need more powerful data solutions with more customization and visualization capabilities, and MATLAB provides all of this and more in an easy-to-learn skillset. This book walks you through the basics, and then shows you how to stretch your new skills to create customized solutions. Part I demonstrates MATLAB's capabilities as they apply to traditional finance concepts, and

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PART II shows you how to create interactive and reusable code, link with external data sources, communicate graphically, and more. Master MATLAB's basic operations including matrices, arrays, and flexible data structures Learn how to build your own customized solutions when the built-ins just won't do Learn how to handle financial data and industry-specific variables including risk and uncertainty Adopt more accurate modeling practices for portfolios, options, time series, and more MATLAB is an integrated development environment that includes everything you need in one well-designed user interface. Available Toolboxes provide tested algorithms that save you hours of code, and the skills you learn using MATLAB make it easier to learn additional languages if you choose to do so. Financial firms are catching up to universities in MATLAB usage, so this is skill set that will follow you throughout your career. When you're ready to step into the new age of finance, Foundations of Computational Finance with MATLAB provides the expert instruction you need to get started quickly.

### **Retire Inspired**

"Dave Ramsey instructs couples how to work together as a team, gives singles some practical tips for financial accountability, and shows parents how to teach their children about money from a young age"--Container.

### **Essentials of Personal Financial Planning**

## **Dave Ramsey's Complete Guide to Money**

PERSONAL FINANCE 12E offers a practical, student-friendly introduction to personal financial management. Using a structured, step-by-step approach, this market-leading text helps students learn how to save and invest, manage student loans, file taxes, decrease credit card debt, and plan for the future. Real-life scenarios, covering a wide range of financial challenges, enable students to appreciate the relevance of key concepts, and useful advice from personal finance experts helps them apply those concepts in their own lives. Many math-based examples clearly illustrate the critical importance of achieving long-term financial goals through investing. Building on the success of previous editions, the new Twelfth Edition continues to engage students and focus their attention on critical concepts they need to succeed in class and to manage their finances wisely for a lifetime. Important Notice: Media content referenced within the product description or the product text may not be available in the ebook version.

## **Principles of Economics**

Gives helpful forms and information to teach 15-18 year olds how to stay out of debt, how to save for a car, college, your own business and how to give money that will make a difference in the world and more. Written from a Christian perspective.

## **The Total Money Makeover**

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When you hear the word retirement, you probably don't imagine yourself scrambling to pay your bills in your golden years. But for too many Americans, that's the fate that awaits unless they take steps now to plan for the future. Whether you're twenty five and starting your first job or fifty five and watching the career clock start to wind down, today is the day to get serious about your retirement. In *Retire Inspired*, Chris Hogan teaches that retirement isn't an age; it's a financial number an amount you need to live the life in retirement that you've always dreamed of. With clear investing concepts and strategies, Chris will educate and empower you to make your own investing decisions, set reasonable expectations for your spouse and family, and build a dream team of experts to get you there. You don't have to retire broke, stressed, and working long after you want to. You can retire inspired!

### **Fundamentals of Business (black and White)**

A through guide covering Modern Portfolio Theory as well as the recent developments surrounding it Modern portfolio theory (MPT), which originated with Harry Markowitz's seminal paper "Portfolio Selection" in 1952, has stood the test of time and continues to be the intellectual foundation for real-world portfolio management. This book presents a comprehensive picture of MPT in a manner that can be effectively used by financial practitioners and understood by students. Modern Portfolio Theory provides a summary of the important findings from all of the

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financial research done since MPT was created and presents all the MPT formulas and models using one consistent set of mathematical symbols. Opening with an informative introduction to the concepts of probability and utility theory, it quickly moves on to discuss Markowitz's seminal work on the topic with a thorough explanation of the underlying mathematics. Analyzes portfolios of all sizes and types, shows how the advanced findings and formulas are derived, and offers a concise and comprehensive review of MPT literature Addresses logical extensions to Markowitz's work, including the Capital Asset Pricing Model, Arbitrage Pricing Theory, portfolio ranking models, and performance attribution Considers stock market developments like decimalization, high frequency trading, and algorithmic trading, and reveals how they align with MPT Companion Website contains Excel spreadsheets that allow you to compute and graph Markowitz efficient frontiers with riskless and risky assets If you want to gain a complete understanding of modern portfolio theory this is the book you need to read.

### **Foundations of Finance**

Comprehensive coverage of the time value of money In this book, authors Pamela Peterson Drake and Frank Fabozzi fully expand upon the type of time value of money (TVM) concepts usually presented as part of overviews given in other general finance books. Various TVM concepts and theories are discussed, with the authors offering many examples throughout each chapter that serve to reinforce the

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tools and techniques covered. Problems and detailed solutions-demonstrated using two different financial calculators, as well as Excel-are also provided at the end of each chapter, while glossary terms are provided in an appendix to familiarize you with basic terms. Provides the basic foundations of the time value of money Covers issues ranging from an introduction of financial mathematics to calculating present/future values and understanding loan amortization Contains problem/solution sets throughout, so you can test your knowledge of the topics discussed Understanding the time value of money is essential, and this reliable resource will help you gain a firm grasp of its many aspects and its real-world applications.

### **Intersections of Financial Literacy, Citizenship, and Spirituality**

What the financial diaries of working-class families reveal about economic stresses, why they happen, and what policies might reduce them Deep within the American Dream lies the belief that hard work and steady saving will ensure a comfortable retirement and a better life for one's children. But in a nation experiencing unprecedented prosperity, even for many families who seem to be doing everything right, this ideal is still out of reach. In *The Financial Diaries*, Jonathan Morduch and Rachel Schneider draw on the groundbreaking U.S. *Financial Diaries*, which follow the lives of 235 low- and middle-income families as they navigate through a year. Through the *Diaries*, Morduch and Schneider challenge popular

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assumptions about how Americans earn, spend, borrow, and save—and they identify the true causes of distress and inequality for many working Americans. We meet real people, ranging from a casino dealer to a street vendor to a tax preparer, who open up their lives and illustrate a world of financial uncertainty in which even limited financial success requires imaginative—and often costly—coping strategies. Morduch and Schneider detail what families are doing to help themselves and describe new policies and technologies that will improve stability for those who need it most. Combining hard facts with personal stories, *The Financial Diaries* presents an unparalleled inside look at the economic stresses of today's families and offers powerful, fresh ideas for solving them.

### **Foundations of Financial Literacy**

Presents a guide covering the basic principles and strategies of personal finance, discussing such topics as saving, borrowing, investments, budgeting, buying a house, and long term planning.

### **Securing Your Financial Future**

Alfred Marshall, *Principles of Economics* (1890) – Founder of Modern (Neo-classical) Economics. His book *Principles of Economics* was the dominant textbook in economics for a long time and it is considered to be his seminal work.

### **Work Your Money, Not Your Life**

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This book is intended for use in a rigorous introductory PhD level course in econometrics.

### **Foundations of Financial Risk**

This custom edition is specifically published for Australian National University.

### **Debt-Free Degree**

Gain a deeper understanding of the issues surrounding financial risk and regulation. *Foundations of Financial Risk* details the various risks, regulations, and supervisory requirements institutions face in today's economic and regulatory environment. Written by the experts at the Global Association of Risk Professionals (GARP), this book represents an update to GARP's original publication, *Foundations of Banking Risk*. You'll learn the terminology and basic concepts surrounding global financial risk and regulation, and develop an understanding of the methods used to measure and manage market, credit, and operational risk. Coverage includes traded market risk and regulation, treasury risk and regulation, and much more, including brand new coverage of risk management for insurance companies. Clear explanations, focused discussion, and comprehensive relevancy make this book an ideal resource for an introduction to risk management. The textbook provides an understanding of risk management methodologies, governance structures for risk management in financial institutions and the regulatory requirements

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dictated by the Basel Committee on Banking Supervision. It provides thorough coverage of the issues surrounding financial risk, giving you a solid knowledgebase and a practical, applicable understanding. Understand risk measurement and management Learn how minimum capital requirements are regulated Explore all aspects of financial institution regulation and disclosure Master the terminology of global risk and regulation Financial institutions and supervisors around the world are increasingly recognizing how vital sound risk management practices are to both individual firms and the capital markets system as a whole. Savvy professionals recognize the need for authoritative and comprehensive training, and Foundations of Financial Risk delivers with expert-led education for those new to risk management.

### **Relating With Money**

Revision of the author's The confident consumer.

### **Modern Portfolio Theory**

Gain a solid understanding of business today and what it takes to become a better employee, more informed consumer, and even a successful business owner with the best-selling FOUNDATIONS OF BUSINESS, 5E. This up-to-date, comprehensive survey of business highlights forms of business ownership, management and organization, human resources management, marketing, social media and e-business, information systems, accounting, and

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finance. Core topics and special features examine ethics and social responsibility, small business and entrepreneurship, and global issues, while new coverage addresses cutting-edge topics, such as the impact of social media in business, the economic recovery and remaining economic issues, international business, green and socially responsible business, and sustainability. Important Notice: Media content referenced within the product description or the product text may not be available in the ebook version.

### **The General Theory of Employment, Interest, and Money**

A strategy for changing attitudes about personal finances covers such topics as getting out of debt, the dangers of cash advances and keeping spending within income limits.

### **Storytelling with Data**

In 2011 the World Bank—with funding from the Bill and Melinda Gates Foundation—launched the Global Findex database, the world's most comprehensive data set on how adults save, borrow, make payments, and manage risk. Drawing on survey data collected in collaboration with Gallup, Inc., the Global Findex database covers more than 140 economies around the world. The initial survey round was followed by a second one in 2014 and by a third in 2017. Compiled using nationally representative surveys of more than 150,000 adults age 15 and above in over 140

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economies, The Global Findex Database 2017: Measuring Financial Inclusion and the Fintech Revolution includes updated indicators on access to and use of formal and informal financial services. It has additional data on the use of financial technology (or fintech), including the use of mobile phones and the Internet to conduct financial transactions. The data reveal opportunities to expand access to financial services among people who do not have an account—the unbanked—as well as to promote greater use of digital financial services among those who do have an account. The Global Findex database has become a mainstay of global efforts to promote financial inclusion. In addition to being widely cited by scholars and development practitioners, Global Findex data are used to track progress toward the World Bank goal of Universal Financial Access by 2020 and the United Nations Sustainable Development Goals. The database, the full text of the report, and the underlying country-level data for all figures—along with the questionnaire, the survey methodology, and other relevant materials—are available at [www.worldbank.org/globalindex](http://www.worldbank.org/globalindex).

## **Entrepreneurial Finance**

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