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Financial literacy and the role of numeracy – How individuals' attitude and affinity with numbers influence financial literacy

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FINANCIAL LITERACY AND THE ROLE OF NUMERACY

Highlights

- We investigate what factors underlie financial literacy's positive effect on financial behavior
- A large survey was sent out to a representative sample of the Swedish population
- The regression models indicate that numeracy is a key factor that predict financial literacy
- Emotional attitude towards numbers (math anxiety) was also predictive of financial literacy
- Arguably, attitude and affinity with numbers may be targeted to enhance financial literacy

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