

NEFE-Funded Research Since the Quarter Century Project

In 2010, NEFE and project leader Tahira K. Hira, Ph.D., convened financial capability experts nationwide to review 25 years of financial education research in order to build consensus on what was known, uncover gaps in research, strengthen the research focus of the field and establish clearly defined research goals. In the five years since, NEFE has continued the work begun by the Quarter Century Project by funding game-changing research into financial capability.

2011

University of Notre Dame



The Significance of Gender for Savings and Retirement

Ethnographic study of how gender affects savings and retirement in Latino communities.

University of Colorado



A Meta-Analytic and Psychometric Investigation of the Effect of Financial Literacy on Downstream Financial Behaviors

Meta-analysis of existing financial education research to understand why some studies show strong effects of financial literacy and others show weak or no effects.

The Ohio State University



Financial Behavior, Debt and Early Life Transitions: Insights from the National Longitudinal Survey of Youth, 1997

Exploring financial behavior, debt and early life transitions among young adults coming of age in the 2000s.

2012

Columbia University



Cognitive Capabilities, Decision-Making Ability and Financial Outcomes Across the Lifespan

Exploring the ways financial outcomes relate to cognitive ability and financial ability.

University of Arizona



Transitioning to Adulthood in Rough Economic Terrain: APLUS Wave 3

Following young adults from college to the workforce to see how this time of passage affects financial attitudes, behaviors and overall well-being.

2013

University of Alabama at Birmingham
The George Washington University



Early Warning Signs of Impaired Financial Skills in Older Adults

Studying financial capacity in the elderly to identify very early financial skill declines in cognitively normal older adults.



Financial Capability Among Young Adults

Assessing determinants of young adults' financial behavior, including demographic characteristics, income shocks and financial literacy.

2014

Duke University



Social Influences on Financial Decision Making

Evaluating how social influences (i.e., social norms, information provided by friends and relatives) shape financial literacy and decision making within adolescents and young adults.

University of Kansas



Building Financial Self-Efficacy in Low-Income Young Children

Studying the effects of financial education and Child Savings Accounts (CSAs) on five- to nine-year-old children's financial knowledge and emerging identities of financial and educational success.

The New School



Untangling the Determinants of Retirement Savings Balances

Studying how life events (such as unemployment spells, disability, marriage and divorce) impact retirement savings and how these impacts differ by race, sex and income categories.

2015

The Ohio State University



Diverging Paths: Youth Debt, College and Family Background

Expanding knowledge about social groups – such as community college students, youth from lower income families and youth who experience financial problems – for whom student loans may be particularly important, but also risky.

University of Minnesota



Adult Fiscal Competency: An Analysis of Financial Behavior During the Transition to Adulthood

Examining emerging adult financial behavior as a decision-making process leading to adult thriving.

The George Washington University



Enhancing Retirement Savings with School-Based Financial Education

Insights into how high schools can play a role in shaping the financial habits of future consumers.