Research


The FINRA Foundation has released data from its latest Financial Capability Study—one of the largest and most comprehensive financial capability studies in the U.S. Among the findings, younger Americans, those with lower incomes, African-Americans and those without a college degree face the toughest financial struggles. More than 27,000 respondents participated in the nationwide study. Conducted every three years beginning in 2009, it measures key indicators of financial capability and evaluates how these indicators vary with underlying demographic, behavioral, attitudinal and financial literacy characteristics—both nationwide and state-by-state. Visit www.usfinancialcapability.org to download the study, access data and learn more.

News & Events

Research Conference: The State of Financial Fraud in America

On October 2 in Washington, DC, the FINRA Investor Education Foundation and the Stanford Center on Longevity are hosting a Research Conference on the State of Financial Fraud in America, bringing together a diverse group of experts to share research, information and ideas that could help reduce and prevent financial fraud. Session topics include what separates victims from non-victims, federal approaches, promising interventions, how best to serve victims of financial crimes and more.

Thinking Money for Kids Brings Financial Education to Public Libraries Nationwide

Thinking Money for Kids is an interactive, traveling exhibition and related programming designed to teach children about the attributes of money, the consequences of financial decisions, the importance of budgeting, and the many ways that people earn, use and share money. Young exhibit-goers also practice money-related mathematics and literacy skills. The exhibition opened in August and will travel over the next two years to 50 public libraries selected by the American Library Association (ALA) and the FINRA Foundation through a competitive application process. For over a dozen years, ALA and the FINRA Foundation have worked in partnership to bring innovative financial education experiences to people of all ages through their public libraries.
FINRA Foundation Announces 2019 Class of Military Spouse Fellows

Last month, the FINRA Foundation awarded 50 military spouses throughout the U.S. and overseas the 2019 FINRA Foundation Military Spouse Fellowship. The program provides military spouses the opportunity to earn the AFC® (Accredited Financial Counselor®) certification while providing financial counseling and education to the military community. Since its inception, the program has awarded more than 1,500 fellowships to military spouses. Fellows have provided financial counseling and education to more than 211,000 service members and spent more than 483,000 hours helping military families reach their financial goals.

Investor Insights Share Financial Education and Warn of Scams

FINRA and the FINRA Foundation continue to provide investor education through a new section on FINRA.org: Investor Insights. The section includes educational content geared toward helping consumers understand investing concepts and improve financial behaviors, and features investor alerts to help investors protect themselves from potential scams and costly mistakes. Recent articles include ideas for weathering a natural disaster, tips for avoiding student loan regret, education on 529 savings plans and more.