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Comparative Analysis of Financial Literacy Initiatives in India and the Us

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Abstract

Financial literacy is defined as the knowledge and skills needed to make sound financial decisions. In recent years, this has become increasingly prevalent with a growing economy which rapidly is switching to digitalization. Countries must create programs to equip the youth with these skills, however, while government action has been taken, there is still scope for improvement. The research seeks to analyze the areas of improvement through analyzing the current systems and the impact of those systems. As for the US, there is a significant focus on digitization and resources created statewise. On the other hand, NGOs lead the way for financial literacy in India with a great focus on inclusivity. Furthermore, by combining systemic infrastructure and localized innovation, both countries can serve as global models for empowering youth through financial literacy.

Keywords: Financial Literacy, Initiatives, Education, Us, India