

Writing can be an important part of financial planning because when we write down plans, they become clearer and more concrete.

With financial education, as with anything else, writing becomes easier the more a person reads — specifically, the more we read in our particular field.

I read many novels, but I am not a creative writer. For my work, focusing on the literature on financial literacy, financial education, financial behaviors, and financial satisfaction has created a wealth of knowledge at my fingertips — all saved in a folder on my computer called “References.”

When I was in graduate school, the writing was more difficult. But things got easier with time and the accumulation of knowledge. In other words, it is hard to write about a subject about which you know nothing.

Start by reading, which is a process of discovery. A good place to begin is *The Routledge Handbook of Financial Literacy*, edited by Gianni Nicolini and Brenda Cude, which was published last year. It can be found at <https://www.taylorfrancis.com/>. Chapters in this book cover the definition of financial literacy, how financial literacy differs among age groups, financial behavior, best practices, financial education in schools, and the relevance of financial literacy in today’s technological world.

Google has a site called Google Scholar (<https://scholar.google.com/>)



To make
financial goals
more real,
write them
down

BY ROBIN HENAGER

that’s a great repository of books and articles that are searchable by topic, including financial literacy.

Quite a few books have been written about personal finance and money management. Below are books I require in my personal finance courses:

- ***Your Money Map***, by Howard Dayton.
- ***The Complete Idiot’s Guide to Personal Finance in Your 20s and 30s***, by Sarah Fisher and Susan Shelly.
- ***Get a Financial Life***, by Beth Kobliner.
- ***The Total Money Makeover***, by Dave Ramsey.
- ***Personal Finance in Your 20s***, by Eric Tyson.

These books have a few things in common, including steps to help you track your spending, create a budget, and start an emergency fund. Most books discuss the process of becoming debt-free, thereby reducing stress in your life, as well as debt-prevention methods (Hint: have an emergency fund).

Happy reading!



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