

 **world view PROGRAM STUDY GUIDE for CEu
 *Cultural Dimensions of Personal Finance*
March 7, 2024**

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| **Name:** | **Email:** |
| **Position:** | **School and LEA or College:**  |
| **Content area *(if applicable)*:** | **Grade Level *(if applicable)*:** |
| **Instructions:** To receive **0.5 CEU** (or 5 PDCH) you must attend the webinar on March 7, 2024 and respond to the questions below based on the readings listed. Please return completed study guide to UNC World View (worldview@unc.edu) by **March 29, 2024**.* Alter, A. (2013, Dec 10). How Culture Influences Our Financial Decisions. *The New Yorker*. <https://www.newyorker.com/business/currency/how-culture-influences-our-financial-decisions>
* Anyangwe, T., Vanroose, A. & Fanta, A. (2022). Determinants of Financial Inclusion: Does Culture Matter? Cogent Economics and Finance, 10:1, DOI: [10.1080/23322039.2022.2073656](https://doi.org/10.1080/23322039.2022.2073656) Available at: <https://www.tandfonline.com/doi/full/10.1080/23322039.2022.2073656>
* Dorsainvil, R. (2019, Oct 3). How Culture Impacts Investing Habits. *Forbes*. <https://www.forbes.com/sites/riankadorsainvil/2019/10/03/how-culture-impacts-investing-habits>
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1. **PLEASE ANSWER THE FOLLOWING QUESTIONS BEFORE ATTENDING THE VIRTUAL PROGRAM.**
2. **What are some of the cultural dimensions identified by Anyangwe, Vanroose, and Fanta that are associated with financial inclusion? How do these dimensions vary across different cultures? Provide a couple of examples.**
3. **After reading all three articles, to what extent do you think cultural factors influence consumer preferences, consumption and investing patterns, and individuals’ access to and use of financial services? Please explain.**
4. **Reflect on your own cultural background and its potential influence on your financial decision-making habits. Do you think there are any cultural factors that have influenced your own financial choices in your personal and professional life? If so, provide an example.**
5. **PLEASE ANSWER THE FOLLOWING QUESTION AFTER ATTENDING THE VIRTUAL PROGRAM.**
6. **Did you gain any new knowledge or a greater understanding of the cultural dimensions of personal finance by participating in the program? If so, what thoughts do you have for integrating it into your instruction?**