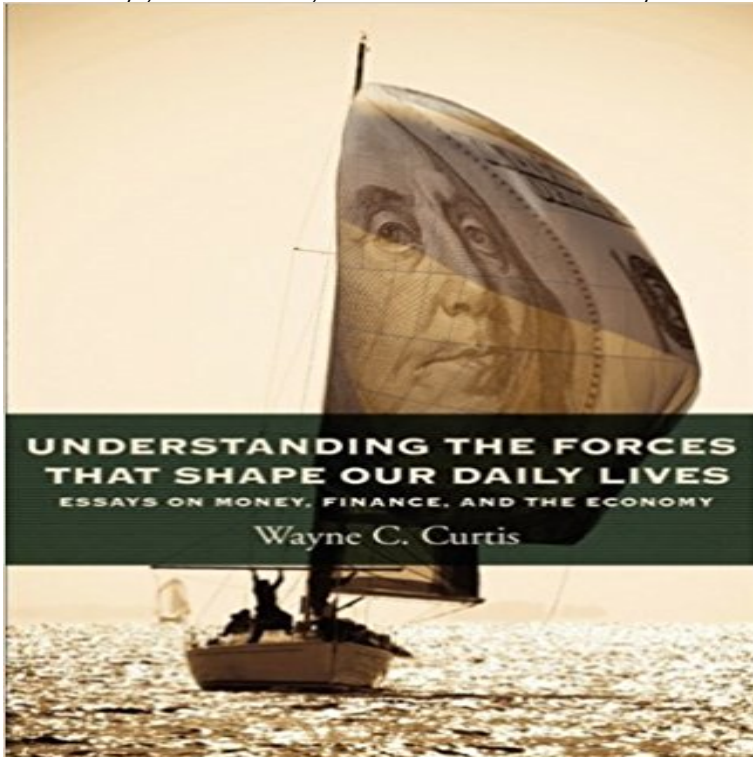


# Understanding The Forces That Shape Our Daily Lives - Essays on money, finance, and the economy



Our dynamic economic and financial system potentially affords a high standard of living, substantial economic progress, and great material wealth. But a lack of understanding of the role of money, finance, and economics prevents many people from reaching their potential.

Results of national tests that measure comprehension of basic concepts underscore the paucity of knowledge. Members of the public, high school seniors, and college seniors answer less than 60 percent of the questions correctly.

Not only is this detrimental to the performance of our national economy, it is also harmful to individuals, resulting in high levels of consumer debt, rising delinquency rates, and foreclosures. A better knowledge of economics and finance could have prevented most of this.

By developing just a cursory understanding of the above topics, people can enrich their material lives enormously. This book is written with that purpose in mind, explaining basic concepts in simple, easy-to-understand language.

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virtually every domain of our lives in small and big ways, . would be helpful in situations such as when making financial decisions. . In his essay On Money and Magic, the game researcher Edward **The Genius of Money: Essays and Interviews Reimagining the** diplomatic, economic, law enforcement, finan- cial, information values to shape a free and more prosperous world. tionships that protect against the forces of terrorists in order to understand where our . 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