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The Low Interest Rate Policy of the European Central Bank. Are European Savers being expropriated? Heiko Schmolke, 2017-03-16 Central banks around the world have lowered their key interest rates to historical lows and implemented large asset purchase programs in the past few years Within the scientific and most recently also increasingly in the political debate the nominal interest rate is mainly the subject of discussion The question is often raised whether saving and retirement provision are still worthwhile for private households especially in Germany In this context it is often ignored or not considered that the purchasing power of the nominal interest rates fluctuates considerably with the inflation rate Inflation adjusted real interest rates are therefore decisive for the actual income from financial assets and crucial for the savings and investment behavior This study therefore shall play its part to investigate scientifically the influence and correlation of low and negative key interest rates on yield levels of selected asset classes within the sphere of influence of the European Central Bank In this context the mainly populist question is also answered whether savers are expropriated slowly

Financial Behavior H. Kent Baker, Greg Filbeck, Victor Ricciardi, 2017-05-02 Financial Behavior Players Services Products and Markets provides a synthesis of the theoretical and empirical literature on the financial behavior of major stakeholders financial services investment products and financial markets The book offers a different way of looking at financial and emotional well being and processing beliefs emotions and behaviors related to money The book provides important insights about cognitive and emotional biases that influence various financial decision makers services products and markets With diverse concepts and topics the book brings together noted scholars and practitioners so readers can gain an in depth understanding about this topic from experts from around the world In today's financial setting the discipline of behavioral finance is an ever changing area that continues to evolve at a rapid pace This book takes readers through the core topics and issues as well as the latest trends cutting edge research developments and real world situations Additionally discussion of research on various cognitive and emotional issues is covered throughout the book Thus this volume covers a breadth of content from theoretical to practical while attempting to offer a useful balance of detailed and user friendly coverage Those interested in a broad survey will benefit as will those searching for more in depth presentations of specific areas within this field of study As the seventh book in the Financial Markets and Investment Series Financial Behavior Players Services Products and Markets offers a fresh look at the fascinating area of financial behavior

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Positive Psychological Assessments: Modern Approaches, Methodologies, Models and Guidelines Llewellyn Ellardus Van Zyl, Peter ten Klooster, Leon T. de Beer, Mariëlle Zondervan-Zwijnenburg, Maria Vera, Arianna Costantini, 2022-11-08

The C.F.A. Digest, 1981

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