

STÁRKOVÁ, Zuzana, Development of financial literacy, Prague, 2012. Zuzana Stárková – Charles University in Prague – Husitská teologická fakulta. Supervisor, Prof. PhDr. Beáta Krahulcová, CSc.

Main topic of the diploma thesis is financial literacy, more specifically the risk of its consequences.

First part of the thesis deals with definition of financial literacy, its causes and consequences. Next chapters are devoted to monetary literacy, ignorance of which causes many problems in the area of credits, loans and subsequently may lead to indebtedness. This part of the text defines important key words, whose knowledge is essential for using of banking services and products. Last chapters of the theoretical part introduce the Consumer Protection Act and the issues of seizures and insolvency.

Main objective of the practical part of the thesis is to carry out a research among university students in order to summarize the level of their awareness, knowledge and experience in the financial area.