

Anotation

Topic of the master thesis is Financial literacy of the Czech population. The thesis puts focus on population in their early adulthood (age from 18 to 30 years) and is divided into 5 chapters. 1st chapter defines literacy, functional literacy and financial literacy. 2nd chapter describes main reasons and factors affecting financial literacy and pathological events as a possible consequence of low level of the financial literacy. 3rd chapter focuses on customer protection and shows particular options how to increase level of customer protection in an area of personal finance. 4th chapter clarifies financial terms important for proper understanding of realized survey described in 5th chapter of the thesis. The main goal of the survey as well as the thesis is to find out current level of financial literacy of the Czech population in their early adulthood (age from 18 to 30 years). Partial goals of the thesis are identification and description of groups achieving worse results in financial literacy test within the population, and description of negative effects to individual's behavior in the area of personal finance related to lower level of financial literacy.