

III.

1.

가.

(FSA : The Financial Service Authority)

(NPO : Non Profit

Organization)

가

가

가

2001 12

(Financial Services and Markets Act 2000,

“FSMA”

)」 22)

22) http://www.fsa.gov.uk/fsma/data/fsma/act/act_part_i.htm#1

(1)

(self-regulating organization)

1986 (Financial Service

Act) (FSA),

(regulatory objectives)

1998 9 FSA Stephen Byers

87%

23).

2000 「

(FSMA) 」 , 「

」 “ (market

confidence), (public awareness),

(the protection of consumers),

(the reduction of financial crime)” 24). FSA

,

,

FSA 7†

25)

23) FSA, *Promoting public understanding of financial services: a strategy for consumer education*, 1998.11, p. 3.

24) The Financial Services and Markets Act 2000, PART I THE REGULATOR, Section 2. The Authority's general duties. (2) The regulatory objectives. http://www.fsa.gov.uk/fsma/data/fsma/act/act_part_i.htm#1

(2)

(가) (FSA)

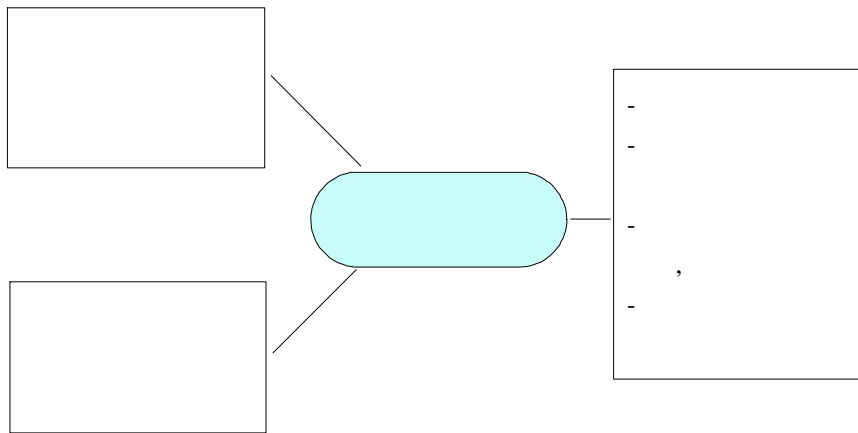
FSA

(DTI)

. FSA

가

< -1> FSA



25) Jane Vass, *A Guide to the provision of financial services education for consumers*, FSA, 1998.3

(financial literacy) ,
 가 가 , 가
 가

< -1> FSA

	1999.1	1999.4	1999.7	1999.10	2000.1	2000.4
		1				
		14	FSA	FSA 1		2000
	5 , leafletline		5			
	3		/			
FSA			가			
				consultation paper		
			/			

: FSA, *Consumer Education : A Strategy for promoting public understanding of the financial system*, May 1999, p. 19.

FSA 1999

, FSA
(<http://www.fsa.gov.uk/consumer>) . FSA가
< -1> .

FSA

가

가

web-site

CD-ROM

Decision Tree

『Consumer help』

(educational materials)

, FSA

(pfeg : Personal Finance Education Group)²⁶⁾

. pfeg

가

26) pfeg 2001 11

<http://www.pfeg.org/pfeg02ks4.htm>.

FSA

< -2> FSA 「Consumer Help」

What's New	<ul style="list-style-type: none"> - Consumer alerts - Consumer update - Stakeholder Pensions - Endowments - Recent press releases - Publication 	<p>가</p> <p>FSA</p>
Consumer Help	<ul style="list-style-type: none"> - Consumer Publication - Making a complaint - Compensation - Consumer alerts - Consumer update - Protecting consumer - Publication 	
Shop Around	<ul style="list-style-type: none"> - Financial advertising - Comparative information - How to compare products and service - Can an adviser help you shop around? - Protect yourself when you shop - Publication 	<p>가</p>
Your Rights	<ul style="list-style-type: none"> - Bank and savings accounts - Loans and credit - National Savings and Investments - Insurance - Mortgages - Pensions - ISAs - Collective investments - Gilts - Shares - Publication 	<p>가 ,</p> <p>가 ,</p> <p>가</p> <p>: , , , ISAs(,),</p>

: <http://www.fsa.gov.uk/consumer>

Financial products	<ul style="list-style-type: none"> - Banking - National Savings and Investments - Insurance - Mortgages - Pensions - ISAs - Collective investments - Gilts - Shares - Getting financial advice 	<p style="text-align: right;">()</p> <p>가</p> <p style="text-align: right;">가</p>
Financial Planning	<ul style="list-style-type: none"> - What is financial planning? - Why planning? - Five-step financial plan - Financial goals - Personal budget calculator - Credit and Debt 	<p style="text-align: right;">()</p> <p style="text-align: right;">5</p> <p>가</p> <p>①</p> <p>②</p> <p>③</p> <p>④</p> <p>⑤</p>
Teaching & Learning	<ul style="list-style-type: none"> - Curriculum - Spotlight - Resource for teachers - Resource for parents - Resource for adults 	<p style="text-align: right;">()</p> <p style="text-align: right;">(On-line)</p>
Firm & Person Check	<ul style="list-style-type: none"> - Firm check service - Person check service 	<p>- FSA</p> <p style="text-align: right;">가</p>
FSA Comparative table	<ul style="list-style-type: none"> - ISAs - Personal pensions - Stakeholder pensions - Investment bonds - Savings endowments - Mortgage endowments - Mortgages 	<p>- 2001 10</p> <p style="text-align: right;">가</p>

()

(British Bankers Association), (The Association of British Insurers), (Association of Unit Trusts and Investment Funds)

(Consumer Information)

(<http://www.bba.org.uk>) “bbae-learning.com”

(The National Foundation for Educational Research)²⁷⁾

(Financial Illiteracy Project)

27) <http://www.nfer.ac.uk/infoservices/ceruk.asp>.

()

(Proshare: <http://www.proshare.org.uk>)가

(The Money Management Council)²⁸⁾

(Age Concern)²⁹⁾,

(Help the Aged)³⁰⁾

(1)

28) <http://www.moneymangement.org.uk>.

29) <http://www.ageconcern.org.uk>.

30) <http://www.helptheage.org.uk>.

31) . FSA 1999

(Financial Capability through Personal
Financial Education) 2000 .32)

FSA가

FSA

“Teaching and Learning”

2가

가

가

FSA

(QCA: Qualifications and Curriculum Authority),
(Department for Education & Skill)

FSA가

(pfeg)

가

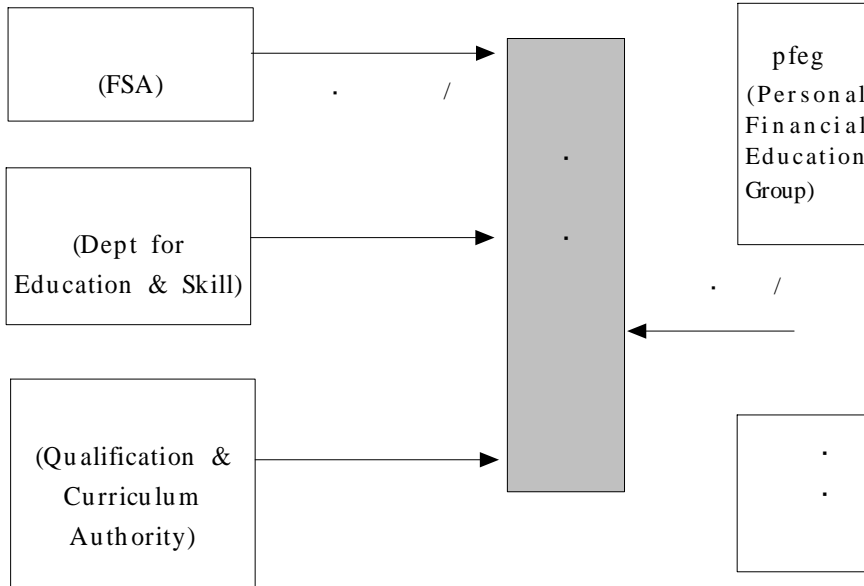
31) FSA 2001 2 14 100
1

25%

“supposing I put £100 into a bank, and after a year I take my money out again, would I get back more, less or the same?”, “supposing I borrow £100 from a bank to pay back after one year, would I have to pay back more, or less or the same?”). <http://www.fsa.gov.uk/pubs/speeches/sp74.html>.

32) Financial Services Authority, *Consumer Education : a strategy for promoting public understanding of financial system*, 1999. 5,p.20

< -2>



: , 「 」, 『 Review 』 2002. ,

“

(financial capability through personal financial education)" 1999 “

(education for financial capability)”

< -3> 33).

< -3>

		(financial understanding)	(financial competence)	(financial responsibility)
Stage 1 (1 - 2) (5 - 7)		- 가, (what money is and the exchange of money)	- (looking after money)	-
Stage 2 (3 - 6) (7 - 11)		-	- (financial records and information)	(making personal life choice)
Stage 3 (7 - 9) (11 - 14)		- 가 (where money comes from)	- , (spending money and budgeting)	- / (consumer rights and responsibilities)
Stage 4 (10 - 11) (14 - 16)		- 가 가 (where money goes)	- (risk and return)	- (the wider implications of finance)

: <http://www.dfes.gov.uk/publications/guidanceonthelaw/fcg/> .

(DfEE : The Department for Education and Employment)가
(pfeg) . pfeg
(FSA가)
,34)
(< -3>) .

34) <http://www.pfeg.org/pfeg02ks1.htm>

< -3> pfe g

The screenshot shows the 'pfeq learning framework Key Stage 1' page. The browser window title is 'pfeq learning framework Key Stage 1 - Microsoft Internet Explorer'. The address bar shows 'http://www.pfeq.org/uk/pfqs1.htm'. The page has a red and yellow color scheme. On the left is a vertical navigation menu with items like 'about pfeq', 'learning framework', 'teaching resources', 'case studies for classes', 'pfeq code of practice', 'news', 'recommended sites', 'search this website', 'send this website', 'mailing list', and 'forum'. The main content area includes a search bar and a table with columns for 'Key Stage', 'Financial Understanding', 'Cross-curricular links', and 'Teaching Resources'. Below the table is a search bar.

Key Stage	Financial Understanding	Cross-curricular links	Teaching Resources
Key Stage 1	<p>Financial Understanding</p> <p>what money is and the exchange of money</p> <ul style="list-style-type: none"> recognise the coins and notes that we use e.g. Describe and distinguish between various coins during carpet time. understand that different countries use different coins and notes e.g. Pick out foreign coins from a selection and discuss them. understand the exchange of coins and notes for goods e.g. Exchange goods for coins in a role-play situation, for example a class shop and be able to count out the right amount of money. 	<p>Framework for POFE and Citizenship: 1, 2</p> <p>KS1 subject links to</p> <p>Maths, Art, IT</p>	<p>Maqa Money </p> <p>activities and games using large versions of English coins with teacher's robes</p> <p>Making Sense of Money </p> <p>a series of games for parents and teachers to use to teach the value of money to children</p> <p>Money Counts </p> <p>progressive activities for pfe in primary school</p> <p>Number 188 - English Children's Pocket Money Survey</p> <p>summary of 5115 year olds covering years 1-9 (5-1999, analysed by age, sex and region etc)</p> <p>Towards 2000 - Consumer Education in the Classroom</p> <p>teacher's book suggesting how the subject can be tackled in a cross-curricular way</p>
Key Stage 2	<p>where money comes from</p> <ul style="list-style-type: none"> recognise that there are regular and unpredictable sources of money e.g. Discuss where money might come from for example 	<p>Framework for POFE and Citizenship: 1, 2</p> <p>KS2 subject links to</p>	<p>Money Counts </p> <p>progressive activities for pfe in primary school</p>

FSA가 2001 ,
 35) primary school 84%, secondary
 school 89%가 .
 , , , ,
 primary school secondary school
 9 5 가
 "Stage 2" "Stage 4"가
 , 가
 primary school 65%, secondary school
 87%가 ,
 , 가 ,
 secondary school 60%가 가 primary school 74%,
 , ,
 FSA
 2 가

35) National Centre for Social Research, *Personal Finance Teaching in Schools*, FSA, 2002.1, pp. 1-6.

(2)

. FSA가
가

,

FSA
," :

Consumer Help" (< -2>)

(Financial
Ombudsman) . FSA 가 "Consumer Help"

," "Consumer Help"

," , update,

," , FSA (Your right),
(Financial Products), (Financial Planning)

(Teaching & Learning) ,
(resources for teachers),
(resources for parents), (resources for adults)

(Learn Online)

2001 12 “ ”

“ (financial competence)” “ (risk and return)”
“Stage 2(7 11)”

가 가
() 가
() 가

“Stage 3(11 14)”

가
가 가
가

“Stage 4(14 16)” (“Stage 3”)

, , , , ,

가 primary school 10% , secondary school 31%가 36).

< 4> () (: %)

Primary School		Secondary School	
	100		91
가	99		89
	89		85
(,)	58		80
	57		69
	52		66
	37		56
, 가	25		
	10		31

: National Centre for Social Research, *Personal Finance Teaching in Schools*, FSA, 2002.1, pp. 18-19.

ABI(Association of British insurers) . Money

36) National Centre for Social Research, *Personal Finance teaching in schools*, FSA, 2002.1, pp.18-19

Management Review Secondary School
, Risk and Reward Secondary School

2.

가.

가

1980
가

가

가

42%

3/4

8%

10 4

2000

가 1990

가 37).

(Financial Literacy)

50% 가

37)

	1980	1985	1990	1995	2000	2002	10 가
	43.694	71,277	64,853	51,959	35,452	38,540	-5.9%
	287.570	341,233	718,107	874,642	1,217,972	1,539,111	5.4%
	331.264	412,510	782,960	926,601	1,253,444	1,577,651	4.8%
	86.8%	82.7%	91.7%	94.4%	97.2%	97.6%	5.9%p

: <http://abiworld.org/stats/1980annual.html>

(Department of the Treasury)

가 (OFE : the Office of Financial Education)³⁸⁾ 2002 5 ³⁹⁾. OFE

가

가 가

가 가

가

가

40)

38) <http://www.treas.gov/offices/domestic-finance/financial-institution/fin-education/index.html>.

39) Office of Financial Education, *Integrating Financial Education Into School Curricula: Giving Americas' youth Education Foundation for making Effective Financial Decisions Throughout Their Lives by Teaching Financial concepts as part of math and Reading Curricula in Elementary, Middle, High Schools*, United States Department of th Treasury, October 2002, pp. 1-17.

40) 2 GDP 24% , 80 7.%, 2002 2.4%

가

, 가

< -4 >

6	18	22	60
---	----	----	----

(. . .)		()	
		,	
(가)			

: , 「 」, 『 Review 』, 2002

(1)

7~8
 가 ,
 ()
 (Statutory language added in
 1993), (Idaho) 8 가
 (Administrative
 language added in 1997)
 20 , ,
 가

「
 (No Child Left Behind Act)」⁴¹⁾ 2002

41) 2002 1
 Reform)

“No Child Left Behind Act”
 (Top-Down Support for Bottom-Up
 가

「 (Economic Education Act)」, 「 (Youth Financial Education Act)」

5 5

.42)

2003

「 (Education Bill, Title 5 Section 5131)」, 4
. 2003 6 「 (Elementary and Secondary Education Act of 1965, S.1181)」⁴³⁾

가

가

, 가가

(Clearinghouse)

2003. 7 「 (Financial Literacy and Education Coordinating Act of 2003(S.1470))」

27

4,600

, 가

가 (NAEP : National Assessment Education Progress) 2006 12 (3)
「 , 「 , 2003.8, http://www.jumpstart.org/bills/ESEAFinal.pdf

42) 「 , 「 , 2003.4.

43) http://www.jumpstart.org/bills/S.1181.htm

” . 2003.7
 “Financial Literacy Community Outreach Act(2003. 7. 31, S.1532)”
 (Financial
 Literacy Commission) .
 . 가

(H.R. 2990) 2003 9 3 .

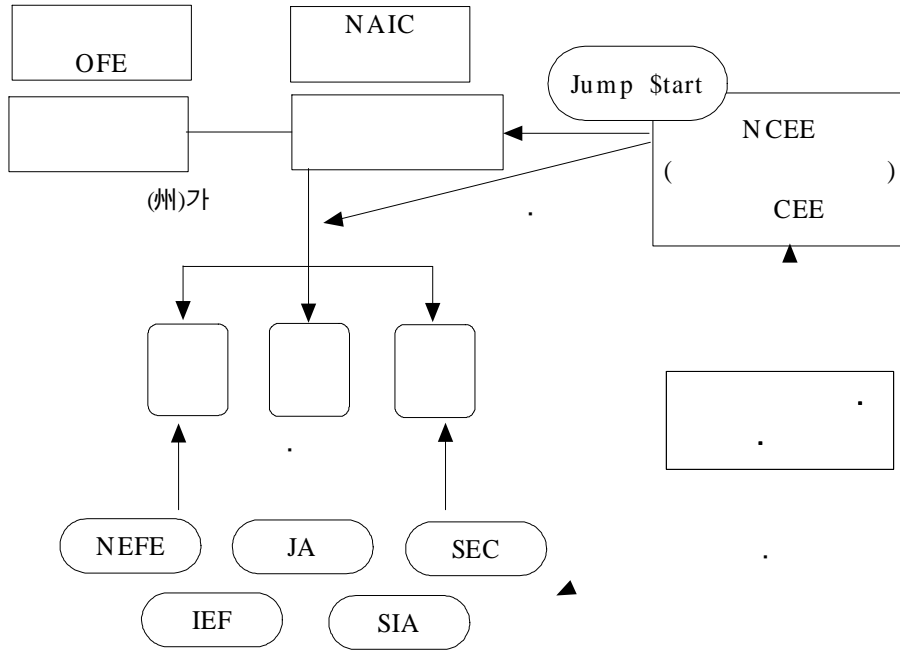
(2)

. 2002 5
 (OFE : Office of Financial Education)

가 .

(National Endowment for Financial Education, NEFE),
 (Jump\$tart Coaliation for Personal Finance Literacy),
 (National Institute for Customer Education,
 NICE), (American Saving Education Council,
 ASEC) 140 .

< -5 >



: , 「 , 『 Review 』 , 2002

(가) (NCEE)

(NCEE : National Council on Economic Education, <http://www.ncee.org>)

1949

300

(Economic Education Standard)⁴⁴⁾

44) NCEE가 「 < 2 > 가

NCEE가

가

< -5 >

NCEE	1949	-12, 700 (campaign for economic literacy) - -National Teaching Award
NEFE	1984	(High School Finanail Planning Program) - 100 -
Jump\$ Start	1995	140 - (Personal Finance Education Standard and Benchmarks)

NCEE

,

40

(Test of Economic Literacy)

45). 2001

61.25 " 64.35 61.25
 , " 47.60"

< -6 >

		()	
		3,955	61.25
		1,868	59.30
		1,845	63.75
1	1	210	54.80
	2	1,005	55.45
	3	2,354	64.88
		3,224	64.35
		731	47.60

: , 「 」, 『 』, - ,
 2003. 10, p.11.

() (NEFE)

(NEFE :National Endowment for Financial Education,
[http:// www.nefe.org/](http://www.nefe.org/)) 1984

45) 「 」, 『 』, - ,
 , 2003. 10 .

(NEFE High School Financial Planning Program) 50

()

(JumpStart Coalition for Personal Finance Literacy: <http://www.jumpstart.org/>) 1997 46).

90

가 1995 “(Personal Finance Education Guidelines and Benchmarks)”가

(, , , ,) DB

46) <http://www.jumpstart.org/download.cfm>

< -7> Jump\$start Search DB

(Grade Level)	(Type fo Material)	(Descriptor)
K-2	Book	Income
3-5	Brochure/ Pamphlet	Money Management
6-8	Lesson Plan	Saving and Investing
9-10	Periodical	Spending and Credit
11-12	Simulation/ Game	All Descriptor
Special Needs	Software/ CD	
Adult	Spanish Language	
All Grade	Student Workbook	
	Teaching Guide	
	Video	
	Website	
	All Material	

: <http://www.jumpstart.org>

3

3

(Financial Literacy)

(personal financial survey of high school seniors). 2002 50.2

1997

57.3

(failed score) 1997 44.2%

2002 68.1%

가

< -8>

	1997	2000	2002	('02-'97)
	57.3	51.9	50.2	7.1
	44.2%	59.1%	68.1%	23.9%

: <http://www.jumpstartcoalition.com/upload/ExecutiveSummary2002.doc>

()

JA(Junior Achievement)

(Horace Moses) 1919

, , , 가

, 151 100

JA 47).

(personal finance center), (entrepreneur center),

(business ethics center) 3 .

, , , ,

,

.

()

48)

(National Association of Economic Educator)

NCEE

.

, ,

(Foundation for

Teaching Economics) NCEE,

,

. FL2010(Financial Literacy 2010)

'

47) , " : (JA) ",
「 」, , 2003.3,pp.106-111

48) <http://www.nice.emich.edu/appendixd.html/>

'(Investor Protection Trust), ' (NASAA), '

가

(tools),

(1)

< -4>

49),

가

가

가

가 가

49) William B. Walstad, Economic Education in U.S. High Schools, *Journal of Economic Perspectives*, Vol. 15, No.3, Summer 2001, pp.195-210

(Chapter)

가
가

< -9>

	~	4 , 8 , 12
	, , (가) , ,	, , ,

: < 2> 가

< -10>

(Income)	- - - - -
(Spending and Credit)	- - - - -
(Money Management)	- - - - , -
(Saving and Investing)	- - - , , 가 -72 , - -

: [http:// www.jumpstart.org](http://www.jumpstart.org)

, (Local Education Agency)

50).

6~9

(Consumerism)

, 9~12

가

51) 11-12

(Income),

(Money Management),

(Spending and Credit),

(Saving and Investing),

(Consumer Protection),

(Risk Management)

가

NCEE가 2002

가

가

(< -11>

)52).

(economic education)

53) 가 1998 38

2002 48

가

1998 38

28 가

2002 48

34 가

50) < 3>

51) <http://www.utjumpstart.org>

52) National Council on Economic Education, *Survey of the States: Economic and Personal Finance Education in our Nation's Schools in 2002*, April 2003.

53) < 2> 가

1998 13 2002 14
 가 4 (, , ,)
 1998 25
 2002 27

< -11 >

	1998		2000		2002	
	38	21	48, DC	40	48, DC	31
	28	14	36	16	34	17
	16	-	16	7	17	4
	13	1	13	4	14	4
	25	1	22	6	27	8

: Kimberly Burnett, Sumner J. La Croix, *Economic and Financial Education In Hawaii: Assessing the Present, Finding the Future*, presented at the Economic & Financial Literacy Conference " Learning for Life", August 20, 2003, p.22.

(personal financial education) 가 1998
 「 (< -10 >)⁵⁴⁾」

1998 21 2002 31 가

54) JumpStart, *National Standards in Personal Finance with Benchmarks, Application and Glossary for K-12 Classrooms*, 2nd Ed., 2002 (<http://www.jumpstart.org/Standards&Benchmarks.pdf>)

. 1998 14
 2002 17 . 4 (, ,
 ,)

(2)

NCEE NEFE,

(1)

“ (income), (Money Management)”

가

(), 가

가

< -12> (IEF)

2-day professional workshop	, , , 가
The Insurance Educator	
Educational Materials	Lesson Plans, Choice Chance Contorl, Fast Lanes : Risky Roads, Risk Business, CD Rom Lesson
Letter to Teacher	
Calendar of Events	,

: <http://www.ief.org/>

가 (IEF: Insurance Education Foundation, <http://www.ief.org>) .

(Insurance Educator)

가

Lesson Plans

,

Choice Chance Control(CCC)

(high school teaching kit)

65,000

(How

Insurance Works),

(Social Science),

()

(Mathematics),

(Consumer

Economics) 4

(Unit)

Fast Lanes : Risky Roads 10

55)

(IEF)

Alliance

of American Insurers (AAI), American Council of Life Insurance (ACLI), American Insurance Association(AIA), Health Insurance Assn. of America(HIAA), Independent Ins. Agents of America(IIAA), Project InVEST(Insurance Vocational Education Student Training), Insurance Information Institute(III), Insurance Institute for Highway Safety(IIHS), National Assn. of Independent Insurers(NAII), National Assn. of Insurance Women(NAIW), National Association of Mutual Insurance Companies(NAMIC), National Association of Society of Chartered Property and Casualty Underwriters(CPCU), Professional Insurance Agents(PIA), National Insurance Crime Bureau(NICB),Insurance Information Network of California(IINC) 14

가
Risk Business “ (Life is a Risky Business)” 가

“Insurance & You...” “Student Workbook” “Teachers Manual”

56), , ,

, NAIC

(2)

18 가
 (Insurance Coverage) 34% , 15%

< -13>

가

2001	28%	52%	11%	5%
2002	34%	47%	11%	4%

: Fleishman-Hillard Inc., *Public perspective on Insurance, A Report to NAIC*, July 2002, pp.3-4(<http://doi.state.nv.us/CI-GS-Survey.pdf>)

56) Drake University, California State University-Sacramento, Illinois State University, St. John's University, School of Risk Management 4

, , 가 ,

가

(Consumer Federation of America)

가⁵⁷⁾ 60% 가 (CFA) 가

.58)

가

가

PDF

(, ,),

57) CFA가 가 15 가 A , 25 가 B/ C , 8 가 D , 3 가 F 가 . http:// www.consumerfed.org/ Study!.pdf

58) Brenda J. Cude, *Consumer Information and Education Features of State Insurance Department Web Sites*, NAIC, September 2001,p.4.

가

FAQs(Frequently Asked Question section)

“ 가?”

59), 가

가

59) conduct exam report), (market share report), 가

(가), (financial exam report), (enforcement actions),

(market

가 가 가

가

가

3.

가.

1990
가 1996

가

가

가 가
 「金融商品販賣法」⁶⁰⁾ 「消費者契約
 法」⁶¹⁾ 2001 4 가
 90%
 가

가

가

5 가 . 2003
 50%

60) 「 (~)

61) 「 (,)

< -14 >

(: %)

	7.0	5.7	17.2	4.4	13.6	4.8	5.2
	42.4	36.4	57.7	24.5	55.2	19.6	31.7
	50.2	57.3	24.4	70.6	30.6	75.0	62.3

: 金融広報委員会, 『金融に関する消費者調査アンケート結果』, 2003.7

가

2

2001

(1)

「 」 62)

63)

(Financial Services Agency)

, 가

4

“ ”

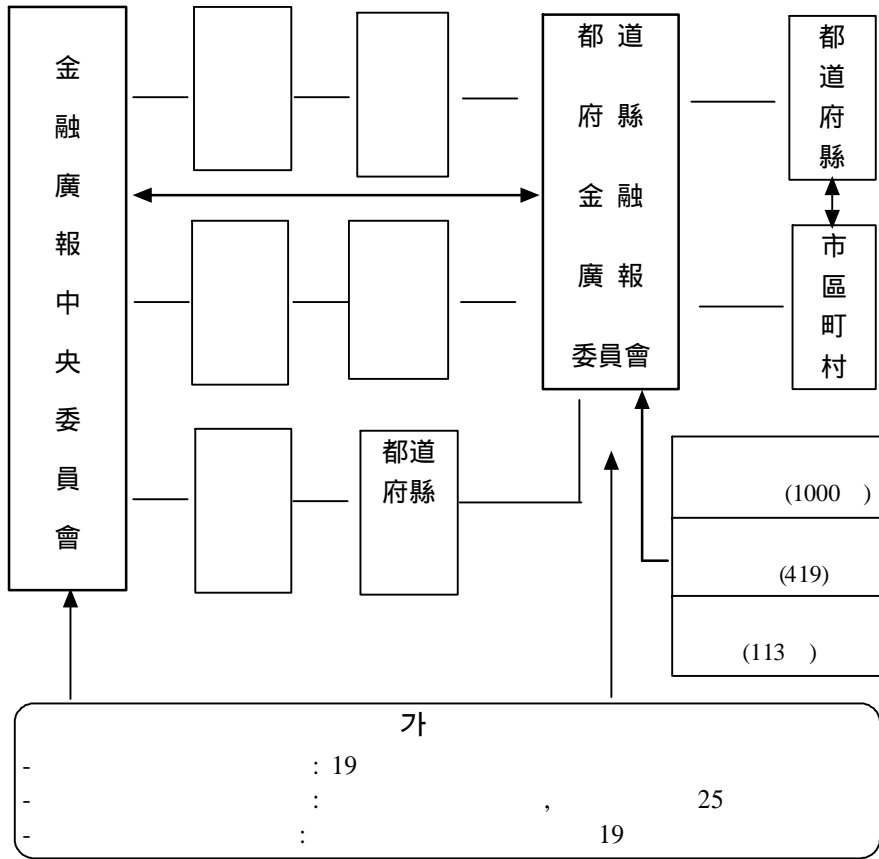
62) <http://www.fsa.go.jp/info/info/settihou/settihou.pdf>

63) 1997 6 「 」

(Financial Supervisory Agency) 2000 「 」 「 」

」

< -6 >



(2)

2000 6

가 가 , 都道府縣

64).
 2001 4 金融廣報委員會
 2002 “ ”

< -15>

	- , , ,
·	, , , , Q&A,
	- , ,
	-
	-
·	- : , 가,
	-

< -16>

	-
	o , , ,
	o , , ,
	-
	o " “, ” “ , 가
	- “ ” 가
·	- ,
	- ,

64) 日本金融廳, 『金融審議會答申 21世紀を支える金融の新しい枠組みについて』, 2000. 6, pp.9-10.

(1)

가 1996 20 가 가

FSA

가

90

91.5%(2000)가

(2)

2002

가

가

65)

65)

¶ < 2 > 가

▣

, (,) .
 < -17 >

1,2	가	
3,4		-
5,6	가	- 가 ,
	- . ,	-
	- . (,),	-
	-	-
()	- . (,)	
	,	

: 『金融に関する消費者教育の推進に当たっての指針』, 2002(<http://www.saveinfo.or.jp/consumer/sisin/sisinfo04.html>)

(1)

66)

66) 27.0% 68.5%가 , 4.4% .
 5.7%, 37.8% 56.3%
 31.2%가
 , 57.9%가
 가 . 金融広報委員会, 『金融に関する消費者調査アンケート』

68.5%

56.3%

, , 가 , ,
(), 가 (가), , ,
, 가 , , (, .

가

1 2

2

113 가 .

(2)

, (, ,
,), (, ,
, ()
(,)

卜結果』, 2000.11.26, p.14.

가

< -18 >

	- , :	
	- :	
	-	
	-	-
	- :	- , , ,
	-	
	-	
	0	,
	- :	- , ,
	-	
	- ,	- , ,
		- ,

(1)

(<http://www.fsa.go.jp>)

“

“ 가 ” . “
가 ,

< -19 >

	()
	()
	- , ,
	- , ,

: [http:// www.fsa.go.jp](http://www.fsa.go.jp)

가 , , . , , .

< -20>

/	
	, . .
	.
	, Q&A, .
	(, , ,),

: <http://www.saveinfo.or.jp/index.html>

(2)

가

가

,

,

< -21>

/	
	* () * (,)
	* 가 (가 ,)
	TOMORROW
	(가) Let's Try () ()
	()
	-

: *
: <http://www.saveinfo.or.jp/index.html>

< -22 >

/	
	*가 가
	-
	-
	-

: *
 : <http://www.saveinfo.or.jp/index.html>

(3)

『 『 Q&A』 』 가

『 가 』 ,
 『 ? 』 ,
 『 가 』
 『 』

. 1998 374
 262 가
 , ,
 ,
 ,

< -23 >

					1	2	3
1987	160	140	87.5%	64,353	(48.4%)	(18.4%)	(17.1%)
1993	186	164	88.2%	88,946	(36.2%)	(22.2%)	(15.1%)
1998	374	262	70.1%	150,144	(52.4%)	(22.3%)	(9.4%)

:
 : 生命保險文化研究所, 日本の大學における「保險分野に関する 教育 について」, 『保險學雜誌 第566號』, pp.129-134.