

*2003. 11*

.

'90 , 가 가  
가 .  
가 .

, , 가  
가  
. OECD  
(financial education project) 2003

2003 11

保險開發院  
院長 林宰永

•  
 - , (financial planning)  
 가 가  
 ,  
 가  
 ,  
 ,  
 ,  
 ,  
 •  
 - (consumer education) 1968 (IOCU)  
 가 가

(consumer competency)

(consumer sovereignty)

가

가

가

6

가

(online consumer education)

가

0

“

”

<

>

	1994	1999	2002
	(OFE)	(FSA)	
	NCEE, NEFE, JumpStart, IEF( )	(p feg)	
	2003 ,	2000	

#### IV.

- , .

- 1997 7  
가

10% .

o “ 4  
”, “ ”, “

”

- ,

가

o , FAQ ,

5% .

o 가 12 ,

4 , 가

6 .

- 가

- IMF 7

가 ,

- ,  
- 0 ( , , ) 3  
2.9%, 6.5%  
“ ( )”

- 0 30%  
( 75%가 ).  
0 (44%), (29%)

- 0 , 가  
가

V.

- , . 가  
 , .  
o (financial exclusion)  
 ( 20%: 12 ).

- 가 , , 가  
 , , , 가  
o (Insurance Education Center)  
 , ,  
 ,  
 .

- 가 “  
 ” , . .  
o ,  
o ,  
o ,

- , , , 가

0 " " .

0 , , 가 .

- .

0 , , , .

0 , "가 " .

0 가 , .

0 ( , ) .

•  
- 2003 6 가 360  
·  
0  
0  
가 가  
가 .  
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0 ,  
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0 ,  
가 ,  
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0 ,  
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<b>I.</b>	.....	<b>1</b>
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**I**

**1.**

'90

. , ,

.

가 가

(fina-

ncial planing)

, ,

. ,

(financial exclusion) ,

가 .

가 가 2003 6  
가 320 , 20 가

21% .

가

가 .

. 가

2

가

가

, 가

가

1).

(personal fi-

ancial education program)

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2002

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7

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1) OECD, *Financial Education Project*, DAFNE/ AS/ WD(2003)24, November 2003.

2).

(insurance literacy)

가

가

2.

, , ,

( )

2)

1.9%가 72.5%가 16.5%, 가 , 『2003 』 , 2003.3, p. 36.

가

6

1

, 2

3

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4

( )

5

( , ,

), ,

, 6

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## II.

### 1.

가.

가

“

”, “

”, “

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2

2

“

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가

3)

“

(consumer education)

1924

(H. Harap)<sup>4)</sup> 가

5). '70

3) " 2 ( ) 2 2 "

가

1

1.

( )

2.

( )

, 21 1

41 1

가

4) <http://www.emich.edu/nice/hisconsed.html>

5) < 1 >

가 1968 (IOCU : International Organization of Consumers' Unions)<sup>6)</sup>

가 (NICE : National Institute for Consumer Education)<sup>7)</sup> “ 가 ,

가 “

(The Classification of Concepts in Consumer Education, 1980) “ ( )가

가

” (< -1> ). '90 가

가 가

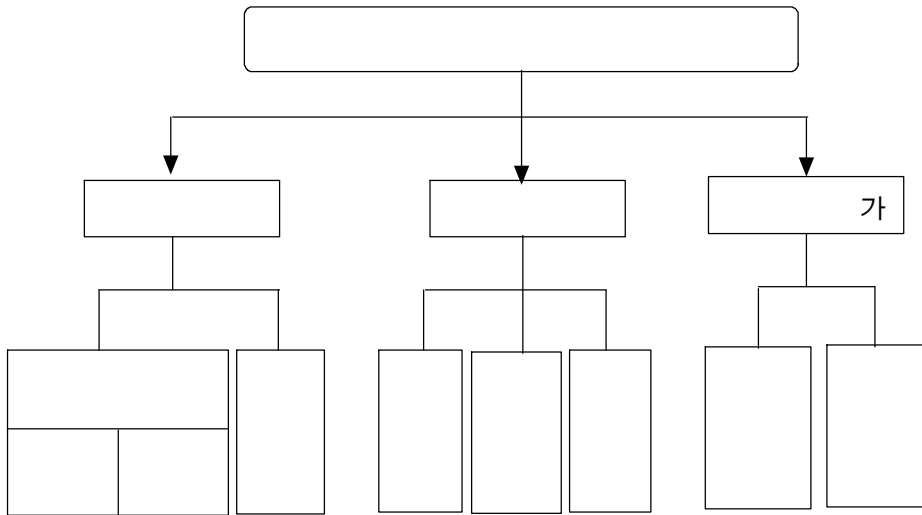
(consumer competency)<sup>8)</sup>

6) (IOCU) 1995 Consumers International .(http:// www.consumersinternational.org/ homepage.asp)

7) (NICE) (Department of Education) (Michigan Consumer Education Center) . http:// www.nice.emich.edu/ classi.html#1.0

8) (consumer competency) , 가

< -1>



- - - - -  
 - -가 - - - - -  
 - - - - -  
 - -가 - - - - -  
 - - ( ) -

: 4 , 『 』 , : , 1998, p.103  
<http://www.nice.emich.edu/classi.html#1.0>

(consumer sovereignty)<sup>9)</sup>

(consumer welfare)

가 . 1962

" "

(the right to safety), (the right to be informed),  
(the right to choose), (the right to be heard) 4  
. 1975 (OECD)

5

(IOCU)

4 " (the right to  
redress), (the right to be educated),  
(the right to clean the environment)" 가 7

1980 1

4

, 2001

4 8 10)

9)

가

가

1936 Hutt

"

가

(dollar votes)

"

, 2000.8, p. 19.

10) 3 ( )

. 1.

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가

가

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2.

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가

가

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가

11).

가

가

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"

가 “

가

가

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가

가

가

(R. M. Swagler)

(Consumer Economics)

11)

3 , 『

』 ,

, 2001, pp. 326-329.

(D. B. Estwood)

가

가

가

가

가

George

Akerlof

가

. Joseph E. Stiglitz (1995)

가

가

가

12).

### 3.

가.

---

12) 西村隆南, 『日本の消費者教育:生成と發展』, 有斐閣, 1999, pp.2-5.

가 , (citizenship),  
 13).

< -1 >

가	가
	, 가
	.

가

14)

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13) 3 , 『 』 , : , 2001, pp. 332-338.

< -1> ( < > ).

(1)

가  
, 가  
( , 가, )  
가)

(2)

(Consumer Information)<sup>15)</sup> 가

가

---

14) , 『 , 2000, pp.28-32 .

15) (IOCU)

(educational) ,  
(informational)

가

가  
(one-way), 가  
(two-way) 가  
4 , 『 , 1998,  
pp. 74-76.

가

가

16).

, (Label)

가

가

가

가

(3)

가

가

가

가

(rational consum-

ption)

가

,

,

가

(4)

16)

124 ,

가

7-45 , 7-46 ).

(

Style) 가 (Life Cycle) (Life

(5) 가

가 가 가 가 가 가

가 가 가 가 가 가

가 가 가 가 가 가

가

(6) (consumer citizenship)

, , , ,  
가 , .

가

(7) 가 가

, , 1 , ,  
, , .

가

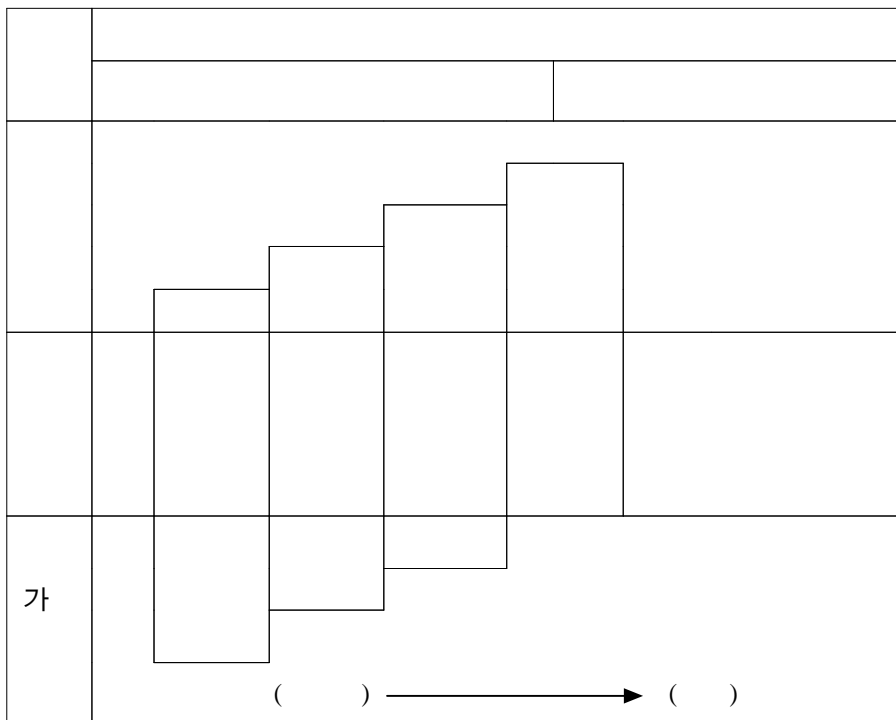
가

가

(1)

(lifelong learning)

< -2 >



: . , 『 , 2000, p. 3. ,



가

가 . 가 가

가

< -2>

( : 10 )

	1999	2000	2001	2002	2003 1/ 4
(A)	731,350	799,504	878,731	980,875	991,759
(B)	282,974	329,653	398,732	501,504	507,245
A/ B	40.1	41.2	45.4	51.1	51.1

: , ₩ , ₩ , ₩

가

. 가

(3)

가 가  
가

가

가

가

< -3> 20

( : %)

가			
	70.0	14.0	38.0
	61.6	12.1	16.6
	32.3	58.3	51.5
	27.7	47.7	28.0
( )	36.9	24.4	21.9
20	34.0	34.0	9.0

: , '20 . ' , 2002.9.11.

가

가

(separate course approach), (comprehensive approach), (team teaching approach), (community system approach) 18).

(4)

가

가

가

가

18) (separate course approach)

(comprehensive approach)

(team teaching approach)

가

system approach)

(community

가

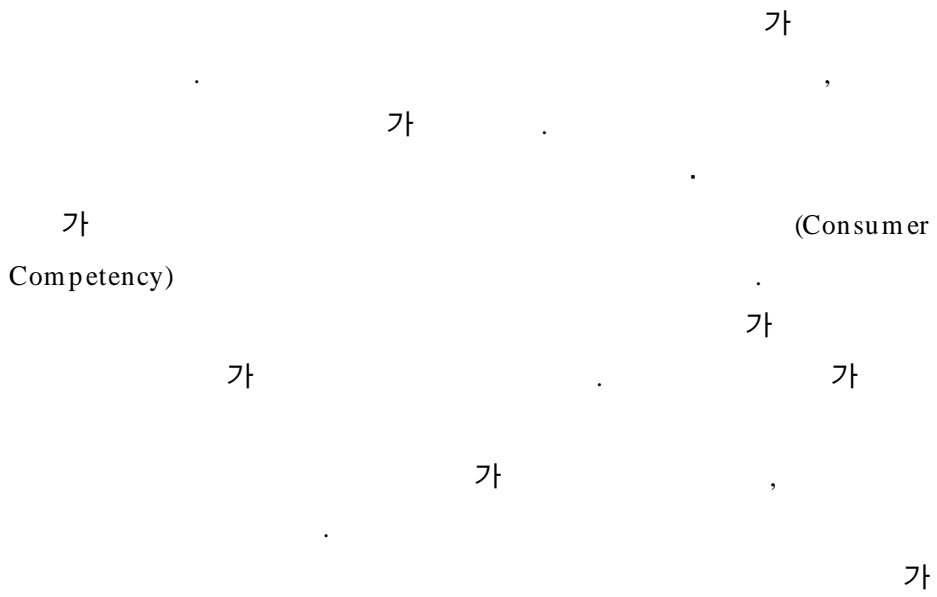
pp. 167-168.

4

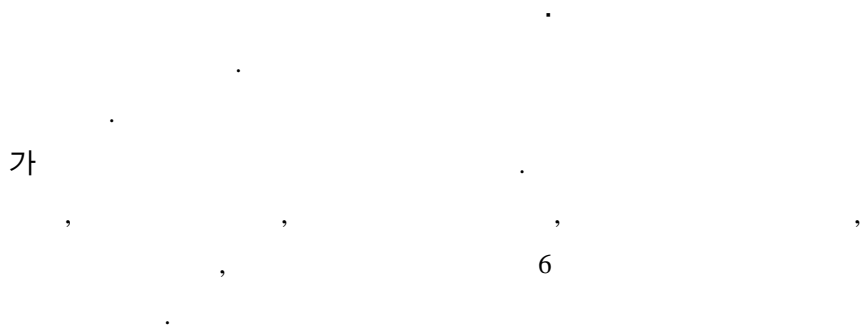
,<sup>18)</sup>

』,

, 1998,



4. 19)




---

19) , 『 , 1995, pp. 4-17.

가.

(1)

(靜畫) (動畫),

가

가가

가 가 .  
가 20).

---

20) , 『  
-』 , , 2001, p. 31.

(2)

, 가

, ,

,

가

(3)

가

, , . ,  
, , . ,  
, ,  
.

(가 , , , )

( , , , )

(4)

, , 가 ,  
가 ,

. , , , ,  
, , , , ,

가

, , ,  
.

가

가

(5)

가

가

가

가

가

(project method)

(6)

(Online Education/ Learning)<sup>21)</sup>

---

21) (distance education), (cyber education), (digital learning), (e-learning), (WBI : web based instruction)

□ □

가

가

가

가

가

< -4 >

	가	가
	, WBI/ Html , / , ,	, ,

: , 2001-01, 2001.12, p.21, p.51.

(online consumer education)

“ 가

”

가  
가

---

2001-01, 2001.12, pp. 13-14.

가 . ,  
 , WBI/ Html , / , ,  
 , ,  
 .

< -5>

	- , / , , 가 ( 8%) - ( )
	- - 가 - ,
	- , - , , ,

: (2001), p. 35.

< -6 >

		,
	( , 가 )	( )
	- : , : - :	-가 : - : - : / , , , )
	- : - : - :	- ( , ) - ( , , ) - ( / , , )
	- : -	- 가' - 가
	,	, ,
	, ,	,
	가	가,
		/
	,	,

: (2001), p. 14.

가가

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

(2)

(가) (FSA)

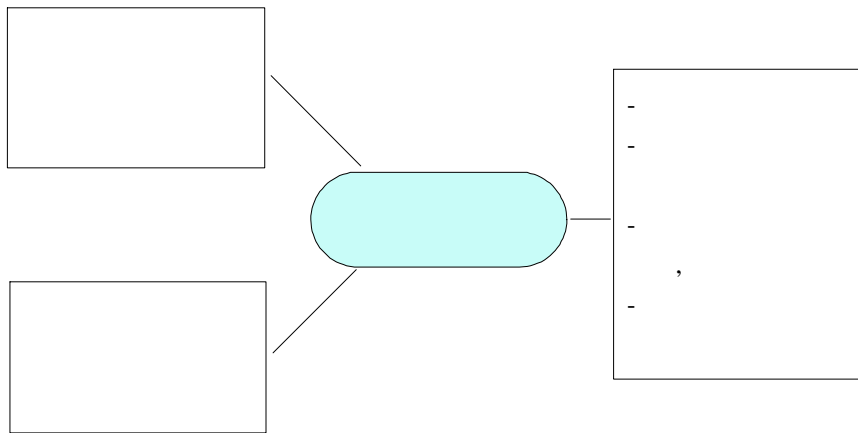
FSA

(DTI)

. FSA

가

< -1> FSA



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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)<sup>26)</sup>

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

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

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

( )

(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)<sup>27)</sup>

(Financial Illiteracy Project)

---

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

( )

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

(The Money Management Council)<sup>28)</sup>

(Age Concern)<sup>29)</sup>,

(Help the Aged)<sup>30)</sup>

(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

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31) FSA 2001 2 14 100

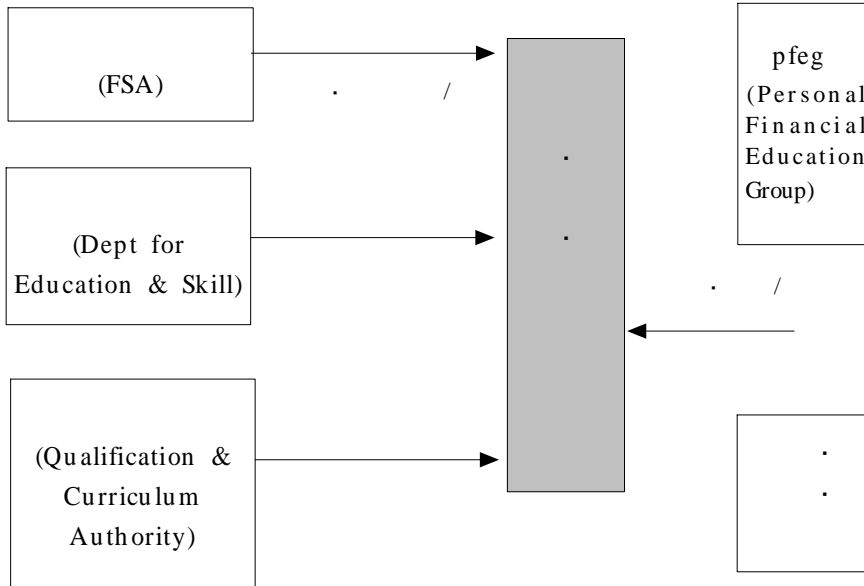
1

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>

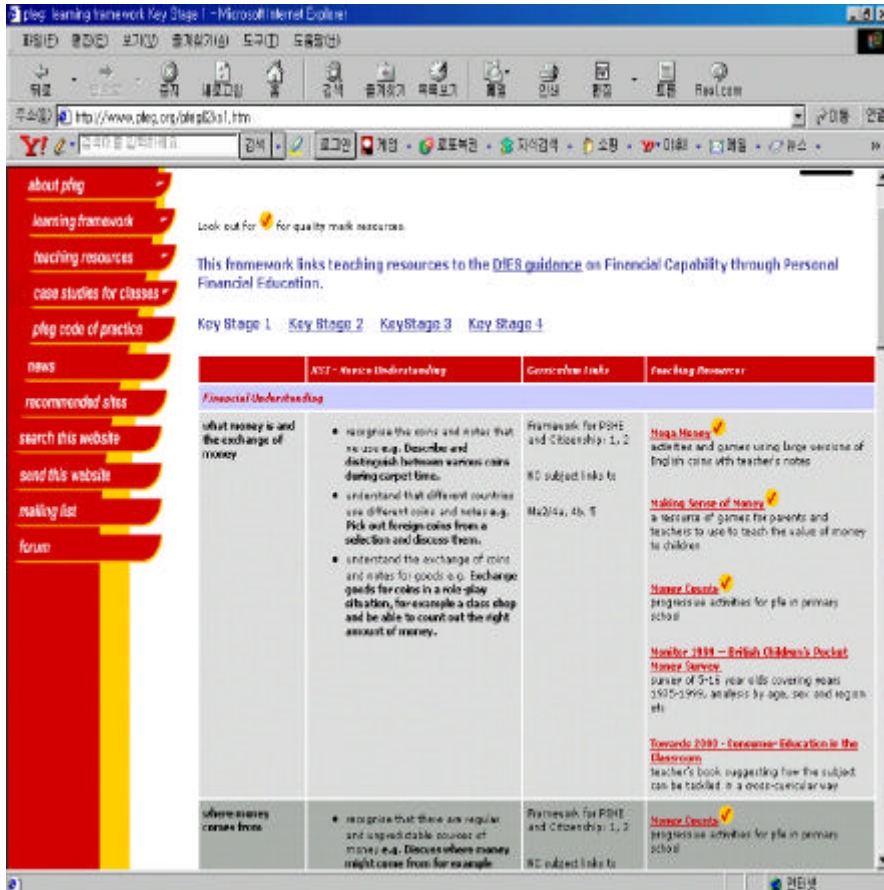
	(financial understanding)	(financial competence)	(financial responsibility)
Stage 1 (1 - 2 ) (5 - 7 )	- 가,  (what money is and the exchange of money)	- (looking after money)	-
Stage 2 (3 - 6 ) (7 - 11 )	-	- (financial records and information)	(making personal life choice)
Stage 3 (7 - 9 ) (11 - 14 )	- 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



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 ,  
 primary school 74%,  
 secondary school 60%가 가  
 , ,  
 FSA  
 2 가

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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)<sup>38)</sup> 2002 5 <sup>39)</sup>. 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
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( . . . )		( )	
		,	
(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)」<sup>41)</sup> 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 .

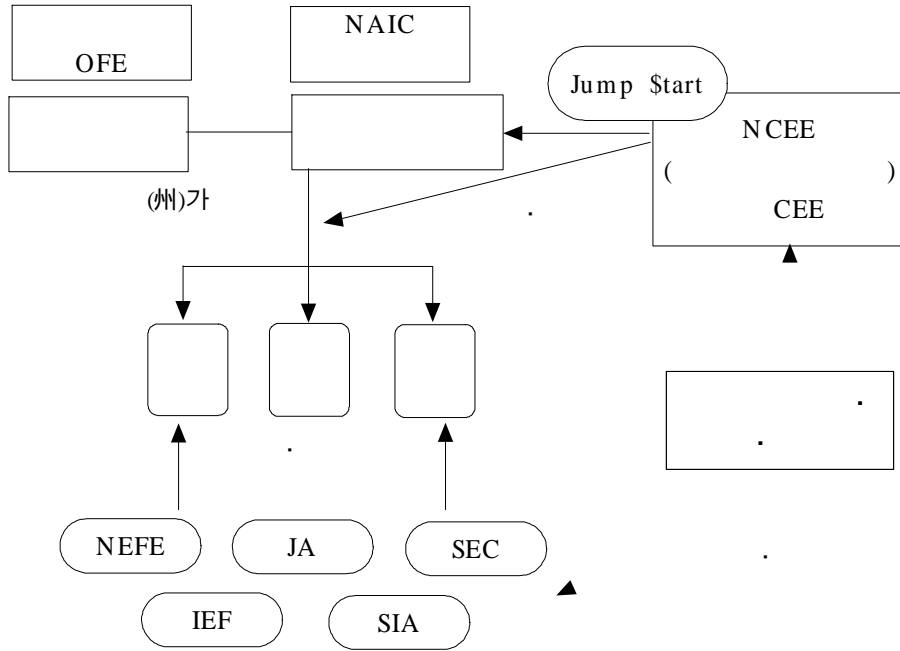
(2)

. 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)<sup>44)</sup>

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		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>

## &lt; -7&gt; 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
11-12	Software/ CD	
Special Needs	Spanish Language	
Adult	Student Workbook	
All Grade	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

&lt; -8&gt;

	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 .

, , , ,

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( )

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>

, (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 > )<sup>54)</sup>」

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](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/](http://www.ief.org/)

가 (IEF: Insurance Education Foundation, [http:// www.ief.org](http://www.ief.org)) .

(Insurance Educator )

가

*Lesson Plans*

,

*Choice Chance Contorl(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)

가<sup>57)</sup> 60% 가 (CFA) 가

.58)

가

가

PDF

( , , ),

57) CFA가 A , 25 가 B/ C , 8 가 D , 3 가 F 가 15 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」<sup>60)</sup> 「消費者契約  
 法」<sup>61)</sup> 2001 4 가  
 90%  
 가

가

가

5 가 . 2003  
 50%

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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

“ ”

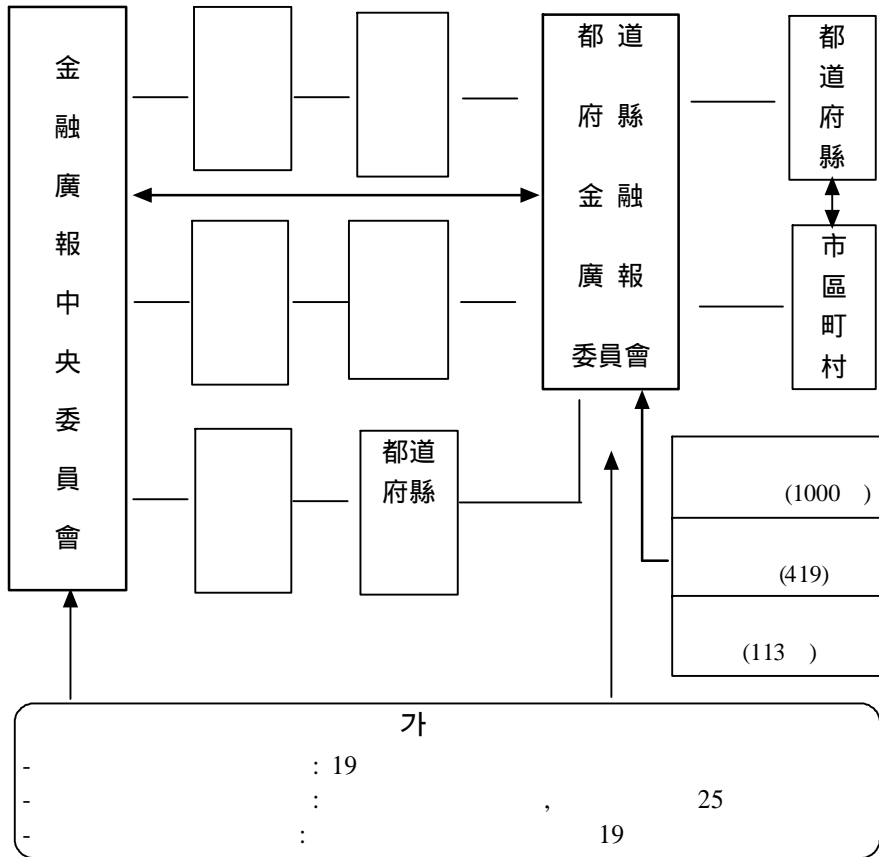
62) <http://www.fsa.go.jp/info/info/settihou/settihou.pdf>

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 “ ”

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

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卜結果』, 2000.11.26, p.14.

가

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

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“ 가 ” . “  
가 ,

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

가 , , . , , .

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

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

(2)

가

가

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< -21>

/	
	* ( ) * ( , )
	* 가 (가 , )
	TOMORROW
	( 가 ) Let's Try ( ) ( )
	( )
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: \*  
: <http://www.saveinfo.or.jp/index.html>

< -22 >

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

(3)

『 가 』  
 『 Q&A 』

『 가 』 ,  
 『 ? 』 ,  
 『 가 』  
 『 』

1998 374  
 262 가  
 , ,  
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< -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.

#### IV.

##### 1.

가.

1981 「  
」 ( 「  
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1999 , ,  
. 1999 「

1 67) 「

가 . , ,  
가 가 .  
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67) 「  
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(www.mofe.go.kr)

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: (www.mofe.go.kr)

가 「 」 , 「 」

([http:// kids.mofe.go.kr](http://kids.mofe.go.kr))

「 」, 「 」 「 」, 「 」 「 」, 「 」 「 」, 「 」

가

)」 68) 「 ( , , )」 20

1

.69)

68) , ), 20 2 ( , 8 . <http:// kids.mofe.go.kr> .

69) 가 2003

< -2> (2003)

		( )	,
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		-	

: (www.mofe.go.kr)

『 Click (http:// ecoedu.kdi.re.kr) 』

NCEE가

5

. 2002

55.7

1997

50.1

5.6

가 . . , ,  
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 5

. http:// www.mofe.go.kr/ bbs/ bbs\_ view.php?dbt=menu36&sec=menu3&cmd=view &code=26&page=1&pos=0 .



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: (http://www.fsc.go.kr)

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		HTML

: (http://www.fsc.go.kr)

9 2002 70)

70) (2002.10.17, 1)



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: (http://www.fss.or.kr/kor/sob/hom/index.jsp)

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: (http://www.fss.or.kr)

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72)

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2003 4 14

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72)

(FQ: Financial Quotient)  
hom/ young\_fin.html)

(http://www.fss.or.kr/kor/sob/  
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1) 가

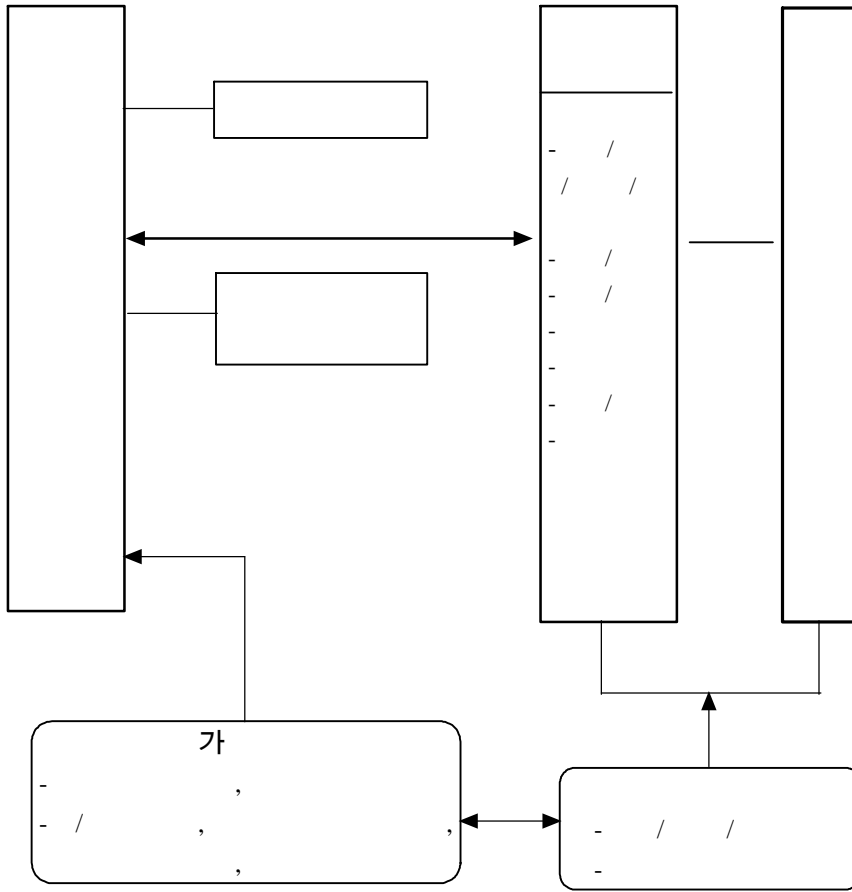
2)

3) 가

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가

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가 1

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FQ	FQ	
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	FQ	-
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: (http:// www.fqc.or.kr)

, 가 .

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(3)

가 '80 . , , .  
 1980 「 」  
 1987 가 .

가 73) YWCA,  
 YMCA, , , , , .  
 가

(非對面的)

가 . , , , , .  
 , , , , , .

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73) (http:// www.cpb.or.kr),  
 (http:// www.consumernet.or.kr) .  
 , 『 , , 1999,  
 pp.138-149 .

가 .

&lt; -9&gt;

	1990	1995	2000	2001	2002
	-	-	15	6	-
	-	-	1,025	348	-
	8	29	29	25	12
	335	1,275	1,009	876	631
	8	29	44	31	12
	335	1,275	2,034	1,224	631
	-	-	1	1	-
			37	50	-
	16	13	11	4	14
	2,215	1,972	785	594	977
	-	7	2	1	1
		646	75	48	59
	-	129	128	184	257
	-	19,818	15,724	22,343	30,768
	16	149	141	189	272
	2,215	22,436	16,584	23,076	31,804
	99	178	187	222	287
	12,236	23,711	18,660	24,264	33,034

:

:

, 「

(1987-2002)」, 2003.3, p.1.

가

74).

, YWCA

2001

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가.

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1980

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74)

1991

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([http:// www.cpb.or.kr](http://www.cpb.or.kr))

. IMF

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가 2002

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가

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2002

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2004

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76)

(2002. 10. 17,

77)

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ㅁ .

』 , 1997.

(<http://www.moe.go.kr> )

, , ( < 2> . 7 ).

< -10>

가	.	1 : 2 : , 3 : , ; 4 : 5 : 6 :
		6 : , . .
가	.	3 : , 4 : ( ) , , 5 : , , ,
		2 : 가
가	.	4 : 가 , , , 5 : , , , .
		4 : ( ) , , 4 : , 6 :

2 ,  
가

. 3 , , , 2

. <

-10> . 4

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가 .

(risk and return)

가

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가 .

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(< -11> ).

, 가 , ,

가 .

가

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가		- ( : , )
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. 가	가	- 가 (가 )
	가	- ( , , , , ) - ( , , , ) - ( , , , , , , 가)
가		- - ( ) - ( )
		- ( , 가 )

< -12>

		- ( )
가	가	- . . , 가
		- ( , 가 . , , )
		- ( , , ) - (가 , ) - ( , ) - ( 가) - ( )
		- ( , , ) - ( 가 , )
	가	-가 (가 , 가 )
	. 가	- (가 , , ) - ( , , ) - ( , , )
	가	- ( , ) - ( , ) - ( , , )
		- ( , , , , ) )
	가	-가 ( )
	.	- ( )
	,	- ( , ) - ( , , , , . , ) - ( , 가 , )
	가	-가 ( )
	.	- ( , )



< -13 >

	가		

(3)

가

가

,

가

가

가

가

12

4

가

6

가

360

5%

.79)

79)

가

12

가

6

(70 )

(87 )

32

21

61 』 2002. 4, pp.144-172.

』, 『

,  
1995 가 1990 1  
3 가 2002 257  
( < -9 > ).

가  
가  
가

3.

가.  
1981 「 」  
1989  
가  
가

. 2002

< -14 >

( : , %)

	1999	2000		2001		2002	
·	20,914	41,992	100.8	48,828	16.3	60,927	24.8
·	10,247	10,381	1.3	9,559	-7.9	5,388	-43.6
	54,958	53,101	-3.4	62,527	17.8	46,373	-25.8
	86,119	105,474	22.5	120,914	14.6	112,688	-6.8

: (2003.3.25)

가

·  
 , 가 가  
 ,  
 가  
 ,  
 ,  
 ,  
 .

가 . 가

가

가

< -15 >

	1994	1999	2002	2003
		(FSA)		- , ,
	NCEE, NEFE JumpStart,IEF	(pfeg)		-
	2003 ,	2000		
				( ) , ( )

가

가

가

70%

30%

< -16>

( :%)

1970	66.1	70.1	26.9	40.2	9.6
1975	77.2	74.7	25.8	41.5	8.8
1980	95.8	84.5	27.2	39.2	11.4
1985	99.2	90.7	36.4	53.8	13.3
1990	99.8	95.7	33.2	47.2	8.3
1995	99.9	98.5	51.4	72.8	19.2
2000	99.9	99.5	68.0	83.9	42.0
2001	99.9	99.5	70.5	85.2	44.9

: 1) = / × 100

2)

: , " , http:// 210.122.126.23/ kedi/ intro/ men- u2 .jsp

가 300

20

가 20.8%

10

10,000

가

&lt; -17 &gt;

	1998.12	1999.12	2000.12	2001.12	2002.12	2003.03
10	2,174 (0.11)	924 (0.05)	2,729 (0.13)	11,952 (0.49)	7,864 (0.27)	6,348 (0.20)
20	321,533 (16.66)	287,550 (14.41)	266,630 (12.79)	408,508 (16.67)	573,090 (19.85)	659,604 (20.55)
30	683,422 (35.41)	679,168 (34.03)	655,425 (31.45)	703,662 (28.72)	819,276 (28.38)	924,746 (28.80)
40	534,112 (27.67)	601,166 (30.12)	672,861 (32.29)	767,306 (31.32)	860,203 (29.80)	943,898 (29.40)
50	237,029 (12.28)	259,906 (13.02)	290,443 (13.94)	321,153 (13.11)	361,386 (12.52)	393,444 (12.26)
60 +	151,994 (7.87)	167,242 (8.38)	195,929 (9.40)	237,672 (9.70)	264,813 (9.17)	282,432 (8.80)
	1,930,264 (100)	1,995,956 (100)	2,084,017 (100)	2,450,253 (100)	2,886,632 (100)	3,210,472 (100)

: ([http // www.ktb.or.kr](http://www.ktb.or.kr))

가

가

가 1997 7

가

(1)

(curriculum)

「 . 」 23 2

, , , 가 가  
1997 7

3

, ` (4 ), ` (5 ), `  
가 (6 )

5



< -18>

	(financial capability through personal financial education)	(National Standards in Personal Finance with Benchmarks, Application and Glossary for K-12 Classrooms)	
	(pfeg)		
	(ABI)	(IEF)	,
	- - -	- ( ) - ( ) - ) - -	- - 가 . - , - , - -
	(FSA)		(FSA),

( < -18> ).

(pfeg)

”  
(Insurance Education Foundation)

가

가 7 가

2003

82).

가

< -19> (2001)

가	( )			(\$)	
	904,201	1	37.6%	3,266	8.97
	445,845	2	18.5%	3,508	11.07
	218,380	3	9.1%	3,394	14.18
	50,537	7	2.1%	1,060	12.07

: (Insurance Density) 1 , (Insurance Penetration) GDP

: Swiss Re., World Insurance in 2001, Sigma No.6, 2002.

82) , 「 , 」 , pp.58-59.

(2)

( )

< -20 >

		- ( )		
		-		
		( )		-
- ,		-	-	
- ( 가, )		- ( , )	- ,	( , )
-		-	-	
		-	-	-
	51.9(2001)	-	-	45.2(2003)

, 가  
 가 .  
 가  
 , ( )  
 ,  
 .  
 ,  
 83).  
 (risk and return) ,  
 (risk management) 가  
 12  
 . 가  
 . 가

1 2

84)  
 21% 가 , . 19.7%, 13.1%,  
 7.9%, 7.7%, 5.2%, 5.6%, 4.8%

가 , 가

---

83) (2003.3.21, 2002 ) 2000  
 5,757 (411 ), 20 가 37.5% , 20  
 30 가 67.9% .  
 84) ⅴ , 2002.12.12, ⅴ IQ 2 ( )  
 」 .

(3)

가  
 가  
 가 가  
 가 9

가  
 가  
 가 85). 가

가 가 가

< -21 >

		2	-	-		3
						3
		2		3		3

: ,

85) (College of Education)

, , , ,

가 .

1 가

< -22> 1

Primary	15.3	20.3	19.2	19.6	13.3	33.2
Secondary	15.6	16.1	15.7	13.7	8.3	24.6
	16.5	17.8	17.0	13.7	11.4	26.2

: U.S. Department of Education, "International Education Indicators", *A time Series Perspective 1985-1995*, 2001, pp.96-99.

86) 10  
28% 52%

가

(4)

가

86)

		(%)	
1	3	3	
2 -5	28	19	
6 10	39	26	
10	28	52	

: Financial Services Authority, *Personal finance teaching in schools*, 2002.1.p.20

가  
 21  
 가  
 13%,  
 1.2%  
 26%, 25.7% 가  
 38  
 (57 ) 4 2%  
 가 가 가  
 가

< -23 >

		(4-6 )			
			(%)		(%)
1	1	5	3.4	4	1.3
1	2	11	7.4	11	3.6
	2	40	27.0	38	11.9
		35	23.6	48	15.8
		148	100.0	303	100.0

: Financial Services Authority, *Personal finance teaching in schools*, 2002.1, p.20.

(1)

70%

30%

가

87)

가

2001

74.8%가 “

”

1.5%

87)

1960

, 1980

. 2003

가

12

119

405

29.3%

61 』, 2002.4, p.149

』, 『

가 / 가  
 가 . 가  
 16.7% 가  
 88%가 “  
 ” 가 88).

< -24 >

( : %)

	44.0	28.9	19.6	7.6
가	22.0	22.6	42.8	12.6

: 가  
 : , 『2001  
 , 2001.11,p.41 ,

가

가 .

---

88) , 『2001 , ,  
 2001. 11, p.42.

(2)

가

가 34.3% , 30.2% , 20.8% , 48.7% 가 , / 20.8%, PC 13.3% . < -25>

( : %)

			/		
	34.3	30.2	20.8	14.8	0
	12.7	48.7	21.5	13.3	3.8

: , 『2001 , 2001. 11, p.40. 』 ,

가 가  
 , , ,  
 < -26> .  
 < -26> ,  
 ( : %)

	15.1	43.4	41.5	22.6	39.6	37.7
	30.2	34.0	35.8	26.4	49.1	24.5
	9.4	45.3	45.3	9.4	52.8	37.7
	28.3	34.0	37.7	5.7	45.3	49.1

: , 「2001  
 , 2001.11,p.43-44 」 ,

가  
 11.3% 가 ,  
 9.4%, 7.5%, 5.7% .  
 가

가 ,  
 가

# V.

## 1.

가.

21 (21st century Illiteracy) “  
,  
(financial Illiteracy) “

가

IQ

89).

가

OECD가 IMF

가

가

10%

300

20

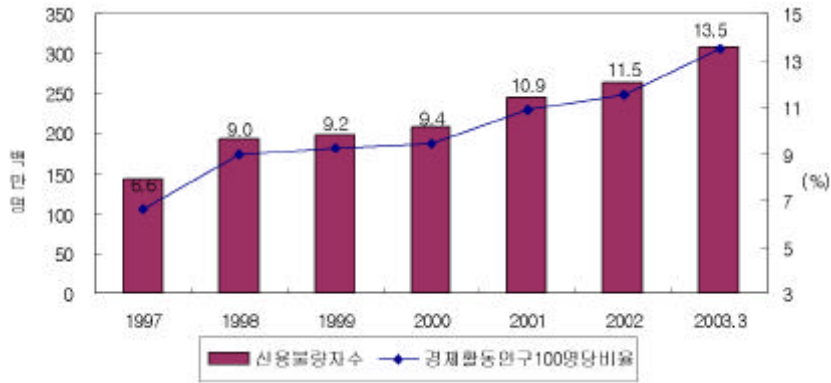
가 30%

가

---

89) 『 』, 2002.11.17, 「 IQ (1) 가 」.

< -1 >



가

20%

< -1 >

(2002)

( : ,%)

	400,903	361,468	90.2	39,435	9.8	52,117	13.0
	189,510	109,234	57.6	80,276	42.4	66,865	35.3
	590,413	470,702	79.7	119,711	20.3	118,982	20.1

: 1)

2)

(21%)

(62%),

100%

: , 『 』 , 2003.

가  
1,200  
가

< -2> 2002

( : , %)

	547	4,176	1,855	1,767	3,558	50	11,951
	4.6	34.9	15.5	14.8	29.8	0.4	100.0
	4.6	39.5	55.0	69.8	99.6	100.0	

: 1)

2)  
: , 『 , 』, 2003.

90) 1275  
(TV, ) 34.4% 가 , 19.7%,  
19.2%, 18.4%, 가 3.8%, 3.8% .  
20.2%,  
19.3%, 14.5%  
『Issue Paper』, 2003.2.14, p12.

가 .

가

,

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.

,

,

,

가

가 .

,

가

가

.

가

가

,

.

“

“

가

91).

51.9

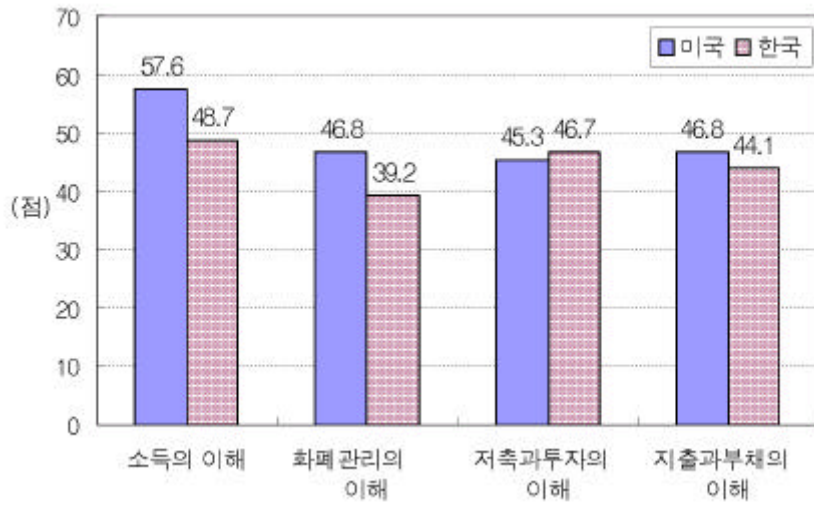
---

91) , 「

」, 『 』, 2003. 4.

(2000 ) 6.7 45.2 가 .

< -2>



: 『 』, 2003. 7.

가

92%

92).

92) 『 가 』, 『 』, 2003. 6.

가 , ,

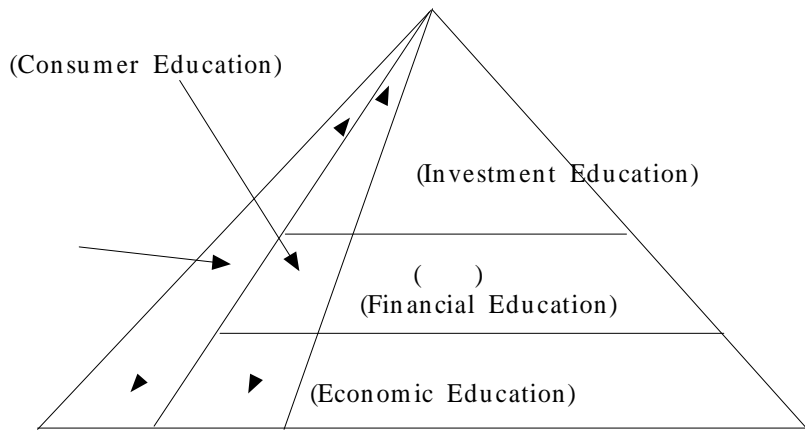
가

가

가

가 (< -3> ).

< -3>



가

,  
 ,  
 .  
 1  
 , 가  
 .  
 < -3>

		(2005)	(2006-2010)
		( )	- , 10% -
		- -	가
			( )
		- -	가
		- - ,	- , -
		1 1 ,	

IMF

93).

가

가

93)

JA DECA가

DECA

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

2003

(DECA )

. 2002

JA

([www.jakorea.net](http://www.jakorea.net))

5

([www.ivitt.com](http://www.ivitt.com),

CEO

,

([www.econoi.co.](http://www.econoi.co)

kr,

),

([www.ecovi.co.kr](http://www.ecovi.co.kr),

)



< -4> ( )

(Economic Education)	,	
(Financial Education)	,	—
	,	—
	,	「 가 )
	2 ,	—
(Consumer Education)	- - -	

2.

가.

(1)

가

20%가  
 80%가  
 (financial literacy)  
 가  
 OECD가  
 가  
 (personal financial education standard)  
 , 가 가  
 가 (<  
 2> ). 가  
 가

< -5 >

가	가	가 / 가 /
		/ 가 /
가 ,	, ,	/ / 가 / / / /
		/ 가 . / . . / 가 . /
		/ 7 /

: , 『 』 , , 1999, p.127

(2)

가

가 .  
“ (Money Management) ” “

가 .

가 95)

96) ”

(financial loss) 가 “

95)

가 .  
96) (Insurance Education Foundation)  
(Insurance and You Because Life is Risk Business)  
“ (the basic types of risks) 30 ”, “  
(managing risks through insurance) 1 ”, “  
(purchasing the best insurance policy for you) 1 30 ”  
3

(INSURE Procedure)

가 가 . INSURE  
가  
(Identify the risks you want to insure). ,  
(Name the type(s) of insurance  
that cover(s) these risks). , , (가 ),  
(Select potential policy kind, coverage, limits and  
deductibles). , 가  
(Use resources, when available, to finalize these choices). ,  
(Research insurers and obtain premium quotes).  
, 가 (Evaluate your  
findings to determine the best policy for you).

, , , 10

97) 1997

7 ( 1997-15 )

IMF

가,

가

8

가

가

가

가

가 )

가

가

가

97) . . 23 ( )

23

1

< -6 >

-	가
-	,
-	,
-	가
-	,

가

”

“

가

( )

가 ,

(PSHE : Personal Social and Health Education)  
(cross curriculum linkage)

< -7 >

		(%)		(%)
Math	98	66.2	78	25.7
PSHE	70	47.2	89	29.4
Religious Studies	24	16.2	16	5.3
Geography	35	23.6	13	4.3
English/ Literature	30	20.3	5	1.6
History/ Politics	26	17.6	5	1.6
	148	100.0	303	100.0

: Financial Services Authority, *Personal finance teaching in schools*,  
2002. 1, p.20.

가  
가



(www.teachernet.gov.uk).

가

가

가

가 ,

, EU 가

(High Loyalty),

(Credit-Worthy)

99).

가

가

100).

Web Site ,

가 101).

99) (CBA) 2000 가 87%가

100) Brenda P.Wells, Marla Royne Staford, "Insurance Education Efforts and Insurance Service Quality", *Journal of Insurance Regulation*(Vol.15, No.4), 1997, pp.540-547.

101) , 「 」, 『 』, 2003. 7.

3.

가.

4

가

,

가 300

가  
가

가

가

가

가

가

가  
가

2

가 .  
가 .  
가

< -8 >

가	- - - 가 -	- - -
	- - . - , 가 -	- - -
	- - . -	- -

FAQ

가 가

가 .

가 .

가

. 2002

405 50 12% 102),  
( , )

가

( ,

)

---

102) , , 「  
61 』, 2002. 4, pp.149-154.

』, 『

30 가 가

(Insurance Education Center)

103) , 가

/

1 , 1 2 (< -9> ).

, FAQ 50% 가

FAQ

32% 가

가

103) 가

(NCEE) "Financial Fitness for Life (Parents' Guide)", ING "Teaching our Kids the ABC of Money" , 「가 」, 『 』, 2003.6.

2000 4 가  
 , 2003 8

가

< -9>

					FAQ
	1	13	16	9	7
	1	7	4	3	5
	2	20	20	12	12
	5%	53%	53%	32%	32%

: 1) 38  
 2003. 10 ( , ).  
 2)

가

(Push) 가

가

T/F

, ,  
 .  
 .  
 가  
 가  
 「가 가」( )  
 가  
 ,  
 .

# VI

1990 (globalisation)  
가 가 .

가 IT  
가 가 .  
가 , (cyber  
money) , ,  
가 가 . 가

21 (financial illiteracy) 가  
가

(social exclusion) (financial exclusion)

“

“ NCEE

“

가

가

< -1>

		가							(단위)
						가			
		×	×	3.5	0	1.2	108.9	219.5	10
				5.8	5.8	5.8	60.9	9.1	1
		×	×	2.7	2.7	2.7	86.6	87.2	3
				10.0	9.2	9.4	77.1	17.5	4
				10.0	0	4.5	89.8	113.4	50

: < 4>

가? 2003 6

가 6 1 320

6.7 45.2

가 (financial crisis)

)

(

가

(personal financial education

curriculum)

가

가가

21

( )

가 )

(Insurance Education

Center)

가

가

가

가

가

가

9

가

「7」, 1997.

「」, 『』, 2000 40 .

「」, 『』, 『』, 2002 9 .

「」, 『』, 『』, 2002 12 .

「」, 『』, 『』, 『』, 2002 15 .

「」, 『』, 『』, 2002 41 .

『2001』, 『』, 2001. 11.

「」, 『』, 『Review』, 2002 .

3, 『』, 『』, 2001.

「」, 『』, 『』, 『』, 2003 .

4 9 .

「」, 『』, 『』 .

「」, 『』, 『』, 2001.

「」, 『2003』, 『』, 2003. 3.

「」, 『』 : 『』 (JA) .

「」, 『』, 『』, 『』, 2003. 3.

「」, 『』, 『』, 『』, 『』, 2003. 10 .

「」, 『』, 『』, 『』, 1999.

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*Conference ' Learning for Life ' , August 20, 2003.*

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U.S. Department of Education, "International Education Indicators" *A time Series Perspective, 1985-1995*, 2001.

1.

가.

(Decision Making)			, , , 가 , , ( , )	
			, , , ,	
			, , 가 , ,	
			, , ,	
			, , , ,	
				, , , 가 , ,
			-	
				, , 가 , , 가
				, , , ,
			가	

: <http://www.nice.emich.edu/classi.html#1.0>

(resource management)	(financial planning)		, , , (public assistance)
			, (budgeting)
			, , ,
		,	, ,
			, , ,
	(purchasing)		, ,
			, , , 가 , , /
			, (death related services), , , , / ,
	(conserving)		, ,

가 (citizen participation)	(consumer protection)		, , , ,
			, (efficient performance),
			(informative laws) (protective laws) (enabling laws)
			, , (business assistance)
	(consumer advocacy)		, (complaint procedures), (stress management), (conflict resolution)
			, , , ,
			( / , , )

(R.O.Herrmann)

4

50

(Choice Making)	가 (Values and Social Influences on Choice) (Decision-Making) : , , (Resources : Money, Time, Credit, Knowledge) (Budgeting)
(Financial Management)	(Credit) (Savings and Investment) , (Banking Services, Checking) (Life Insurance) (Health Insurance) (Auto Insurance) 가 (Home Insurance) (Social Insurance)
(Buymanship)	(Product choice) (Consumer and the Market) (Public Goods)
(Consumer Citizenship)	(Consumer Role in American Economy) (Consumer Rights and Responsibilities) (Consumer Problems) (Consumer Protection)

(Council of Europe)

14

(1)

:

(2)

(3) 가

:

:

( ) : , 가,

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(4)

: -가

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, 가 , , ,

(5)

( , , 가 )

(6)

: 가, , , 가

(7)

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(8)

( : , , , )

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(9)

(10)

(11)

(12)

(13)

(14)

## 2. 가

가.

	Stage 1(1-2 ) : 5-7
(financial understanding)	- 가, . ( ) . 가 . 가 - 가 . 가 가 - 가 가 . 가 가
(financial competence)	- . . ( ) , . ( ) . ( ) . ( ) - (basic risk and return) . ,
(financial responsibility)	- (making personal life choices) . 가 . 가 . 가 - 가 . 가 ( 가 . 가가 ) . ( 가 , 가가 ) )

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

Stage 2 (3-6 ) : 7-11	
(financial understanding)	<ul style="list-style-type: none"> <li>- 가,</li> <li>· ( , , / )</li> <li>· /</li> <li>· ( )</li> <li>· ( )</li> <li>- 가</li> <li>· 가</li> <li>· , 가 가</li> <li>- 가 , 가 ( , , , )</li> <li>· , 가</li> </ul>
(financial competence)	<ul style="list-style-type: none"> <li>-</li> <li>·</li> <li>· ( 가 )</li> <li>- ,</li> <li>·</li> <li>· ( )</li> <li>· ( , )</li> <li>· ) ( , )</li> <li>- ) 가 , ( 가</li> <li>· ) ( )</li> <li>· ( )</li> <li>· )</li> </ul>
(financial responsibility)	<ul style="list-style-type: none"> <li>- 가</li> <li>· ,</li> <li>· ( 가 )</li> <li>·</li> <li>· 가</li> <li>-</li> <li>·</li> <li>·</li> <li>· ( 가 가</li> <li>)</li> </ul>

Stage 3(7-9 ) : 11-14	
(financial understanding)	<p>- 가,</p> <p>. , ,</p> <p>가 가</p> <p>. 가</p> <p>. 가</p> <p>- 가 가</p> <p>. 가 가</p> <p>. 가 가</p> <p>. 가 ( )</p>
(financial competence)	<p>- ( ) , (</p> <p>. , ) (1</p> <p>. )</p> <p>. (CD CD , 가 )</p> <p>- ( , ,</p> <p>가 가 가</p> <p>가 )</p> <p>. 가 가 가 (2</p> <p>. )</p>
(financial responsibility)	<p>- ( 1 , ,</p> <p>. )</p> <p>. 가 가</p> <p>. 가 , 가</p> <p>. 가</p> <p>- 가</p> <p>. ( , ,</p> <p>. )</p> <p>. , 가</p> <p>. , 가,</p>

Stage 4(10-11 ) : 14-16	
(financial understanding)	<p>- 가, (가</p> <p>· , )</p> <p>· , , ,</p> <p>- 가 가 가</p> <p>· , , 가 가</p> <p>· ( )</p> <p>· , 가 가</p> <p>· , ( ( 가 )</p> <p>· )</p>
(financial competence)	<p>- , ,</p> <p>- , , , ,</p> <p>· . . , , ,</p> <p>· ,</p> <p>- , ( 가 )</p> <p>· , , 가 ( )</p> <p>· )</p> <p>· (</p> <p>· (low risk</p> <p>low return, high risk high return )</p>
(financial responsibility)	<p>- . . . 가</p> <p>· 가</p> <p>· .</p> <p>· 가</p> <p>- / , 가 ,</p> <p>·</p> <p>- , 가 ( )</p> <p>· ( )</p> <p>· , 가</p> <p>· ( : )</p> <p>· 가, ,</p>

(1)

	(Income)
4 ( 4)	- / , - , , - 가 -
8 ( 2)	- , 가 , , - 가 -
12 ( 3)	- , , - / - / - (deduction), (exemption), -

: JumpStart, National Standards in Personal Finance with Benchmarks, Application and Glossary for K-12 Classrooms, 2nd Ed., 2002

(Money Management)	
4 ( 4)	- 가 - - (budget)
8 ( 2)	- , , 가 - - . - , ( ) - ( , , 가)
12 ( 3)	- - 가 - 가 - ( ) - ( , , ) - , , / , , / -

	(Spending, Credit)
4 ( 4)	- - 가 - - - 가
8 ( 2)	- - 가 - 가 - - , - 가 - ,
12 ( 3)	- 가 가 - / - , , - 가 - 가 - debt relief 가 - , -

	(Saving · Investing)
4 ( 4)	- - - , , - ,
8 ( 2)	- - - 가 , , - 가 -72 , - -
12 ( 3)	- 가 - 가 - 가 - 가 - ( , - )

(2)

1	(Scarcity)	
2	(Marginal Cost/ Benefit)	, , , ,
3	(Allocation of Goods and Services)	가
4	/ (Role of Incentives)	
5	가 가 (Gain from Trade)	,
6	, , 가가 가 (Specialization and Trade)	
7	가 (Markets- Price & Quantity Determination)	가 ,
8	가 (Role pf Price in Market)	가
9	가 가 (Role of Competition)	
10	(Role of Economic Institutions)	가 ( NPO ) , ,

: <http://www.ncee.net/ea/standards/standard.php?sid=1>

11	가 (Role of Money)	가
12	(Role of Interest Rate)	가
13	가 (Role of Resource in Determining Income)	,
14	(Profit & the Entrepreneur)	,
15	(Growth)	
16	(Role Government)	가
17	(Using Cost/Benefit Analysis to Evaluate Government Programs)	가
18	가 , 가 (Macroeconomy-Income,Price)	
19	가 (Unemployment and Inflation)	
20	가 (Monetary & Fiscal Policy)	

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

: 金融広報委員会, 『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>)

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

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5,6	- -ATM	
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( )	- , , , , . - , , , - - , - Payoff	

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

		-
	1,2	- - -
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7

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: , 2003.7(http://ecoe .kdi.re.kr) , 가 ,

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-		. . . . . WTO
-		- : ( , , , ) . - : . . . , , , ( , , , , , , , , )

3.

Alabama	가 가, 가		9~12
California	7~8 가 가 , , , 가 , ( )		7,8 7~12
Colorado			
Connecticut	가 가 가		
Georgia	가 , , technology		9~12 9~12

Illinois	9~12 . , , 가 , , .		9~12
Kentucky	가 ,		K~12
Louisiana	가	가 ,	9~12
Massachusetts	, ,		Pre-K ~12
Minnesota	9 ( ) 가 . (Minn 3501.0449) (Administrative Language added in 1998)		6~12
Missouri	.	가	가
New York	가 .	-가 -	- 6~8 - 9~12

: <http://www.jumpstartcoalition.com/upload/NEFEChart.htm>

4.

				가					개)
						가	1		
	×	×	3.5	-	1.2	108.9	219.5	10	
			4.2	3.0	3.6	94.6	89.8	3	
		×	2.0	2.0	2.0	91.3	215.4	1	
			5.8	5.8	5.8	60.9	9.1	1	
			5.8	-	2.1	101.7	179.3	15	
	×	×	4.5	2.7	3.2	82.0	71.6	6	
			6.6	4.8	5.4	82.3	82.7	12	
			6.8	6.8	6.8	78.3	4.3	1	
				6.8	2.7	4.8	82.0	75.1	19
			6.8	-	3.6	90.7	121.0	34	
	×	×	2.7	2.7	2.7	86.6	87.2	3	
				2.7	2.7	2.7	86.6	87.2	3
	×	×	5.4	4.5	4.7	101.0	268.2	4	
			8.6	6.6	7.5	86.5	29.7	5	
			10.0	9.2	9.4	77.1	17.5	4	
			10.0	4.5	7.2	88.1	99.3	13	
			10.0	2.7	6.4	87.8	97.1	16	
		10.0	-	4.5	89.8	113.4	50		

- : 1) ( ) ( ) (A), (B), (C), (D), (E) 가  
 ( = A × 0.15 + B × 0.3 + C × 0.15 + D × 0.05 + E × 0.35)  
 2) 가 “ ( ) × 0.6 + ( ) × 0.4”  
 3) ( , )

**(KIDI)**

96-1	가	/	, 1996.4
96-2		/	, 1997.2
96-3		:	
96-4		/	, ,
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96-5		, /	, , 1997.3
96-6		/	, , 1997.3
96-7		(I) :	/ , , 1997.3
96-8	가	:	/
	, ,	, 1997.3	
96-9		/	, , 1997.3.
97-1		/	, , , 1997.5.
97-2		:	
	/	, ,	, 1997.11
98-1	M&A	:	M&A
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98-2		/	, , , 1998.2
98-3		/	, , , 1998.2
98-4		( ) :	/
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98-5		:	/
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98-6		:	/ , , 1998.3
98-7		/	, , 1998.6
98-8		/	, , , 1998.10
99-1		( ) :	
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99-3				:
99-4	/	,	, 1999.3	
99-5		(Survival Analysis)		/
99-6	,	,	, 1999.3	
99-7		:	/	, 1999.7
99-8			/	, 1999.12
2000-1		가	/	, 2000.3
2000-2	ART		/	, 2000.3
2000-3			/	, 2000.3
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2000-7		가	/	, 2000.8
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2000-9	10		/	, 2000.11
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2001-1			/	, 2001.1
2001-2	OECD	가		/
2001-3	,	,	, 2001.1	
2001-4			/	, 2001.3
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2001-7		CRM	2001.8	: CRM /
2001-8	,		/	, 2001.10
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2002-5	RBC	/		, ,	, 2002. 10
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2003-2		/		, ,	, 2003. 3
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96-1	, , 1996.2		/		, ,
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97-1	(IIS)	( 33 )			, 1997.7
97-2	(PIC)	( 18 )			, 1997.9

98-1		( I ) /	,	,	1998.2
98-2	가 가	/	,	,	1998.3
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98-4	M&A	/	,	,	1998.8
98-5	MAI	/	,	,	1998.8
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97-1			/	,	,	, 1997.10
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2003-1		/	,	,	,	, 2003.7

1		/ Harold D. Skipper, Robert W. Klein, Martin F. Grace, 1997.6
2		/ D. Farny, , J. E. Johnson, , 1998.3
3	1	, 1998.11
4	2	, 1999.12

Insurance Business Report		
1		, 1997.5
2	OECD	/ , , 1997.10
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5	IMF	/ , 1998.3
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10	가	/ , 1999.3
11	IMF	/ , , 1999.3
12		/ , , 1999.10
13	21	/ , , 1999.12
14	WTO 가	/ , 2002.4
15	5	/ , 2002. 9
16	2010	/ , 2003.5
17		/ , 2003.5

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- 2 Korea Insurance Industry 2000 / Insurance Research Center, 2001.4
- 3 Korea Insurance Industry 2001 / Insurance Research Center, 2002.2
- 4 Korea Insurance Industry 2002 / Insurance Research Center, 2003.2

CEO Report	
2000-1	/ , , 2000.5
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2002-4	5 / , 2002.9
2002-5	CI(Critical Illness) / , 2002.10

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·	(10~15 / )	·	(10~15 / )	
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