

Health Savings Accounts Hsas Cu Answers

Tired of worrying about your financial situation but aren't sure what to do or where to start? Stop stressing! No matter how much you earn (or how much you owe) you can take control of your money—and it won't be nearly as hard as you think. Millions of people already benefit from the expert advice Laura D. Adams dispenses in her weekly Money Girl podcast and know firsthand that little changes can lead to big rewards. Laura doesn't tell you what you can and can not buy with your own hard-earned money; instead, she gives you guidance, tips, and tricks you need to make the most of it by finding out how to: - Assess your current financial situation and set achievable, realistic goals - Get out of debt faster—and stay out for good - Manage your 401(k) or Roth IRA like a pro - Take advantage of every available tax deduction to owe less and save more - Choose smarter investments so you can watch your money grow - Use the most up-to-date technology to make managing your money much easier Whether you're learning the quickest way to improve your credit score or the seven essential tips for preventing identity theft, you'll be surprised—and relieved—at just how doable it all is. Chock-full of quick and dirty tips that explain what you need to know without bogging you down with what you don't, Money Girl's Smart Moves to Grow Rich will ensure you have the kind of life you want and the future you've always dreamed of. Money Girl's Smart Moves to Grow Rich won the prestigious Excellence in Financial Literary Education (EIFLE) Award for 2011.

The Financial Crisis Inquiry Report, published by the U.S. Government and the Financial Crisis Inquiry Commission in early 2011, is the official government report on the United States financial collapse and the review of major financial institutions that bankrupted and failed, or would have without help from the government. The commission and the report were implemented after Congress passed an act in 2009 to review and prevent fraudulent activity. The report details, among other things, the periods before, during, and after the crisis, what led up to it, and analyses of subprime mortgage lending, credit expansion and banking policies, the collapse of companies like Fannie Mae and Freddie Mac, and the federal bailouts of Lehman and AIG. It also discusses the aftermath of the fallout and our current state. This report should be of interest to anyone concerned about the financial situation in the U.S. and around the world. THE FINANCIAL CRISIS INQUIRY COMMISSION is an independent, bi-partisan, government-appointed panel of 10 people that was created to "examine the causes, domestic and global, of the current financial and economic crisis in the United States." It was established as part of the Fraud Enforcement and Recovery Act of 2009. The commission consisted of private citizens with expertise in economics and finance, banking, housing, market regulation, and consumer protection. They examined and reported on "the collapse of major financial institutions that failed or would have failed if not for exceptional assistance from the government." News Dissector DANNY SCHECHTER is a journalist, blogger and filmmaker. He has been reporting on economic crises since the 1980's when he was with ABC News. His film In Debt We Trust warned of the economic meltdown in 2006. He has since written three books on the subject including Plunder: Investigating Our Economic Calamity (Cosimo Books, 2008), and The Crime Of Our Time: Why Wall Street Is Not Too Big to Jail (Disinfo Books, 2011), a companion to his latest film Plunder The Crime Of Our Time. He can be reached online at www.newsdissector.com.

A Brookings Institution Press and the National University of Singapore Press publication This is the story of the Singapore healthcare system: how it works, how it is financed, its history, where it is going, and what lessons it may hold for national health systems around the world. Singapore ranks sixth in the world in healthcare outcomes, yet spends proportionally less on healthcare than any other high-income country. This is the first book to set out a comprehensive system-level description of healthcare in Singapore, with a view to understanding what can be learned from its unique system design and development path. The lessons from Singapore will be of interest to those currently planning the future of healthcare in emerging economies, as well as those engaged in the urgent debates on healthcare in the wealthier countries faced with serious long-term challenges in healthcare financing. Policymakers, legislators, public health officials responsible for healthcare systems planning, finance and operations, as well as those working on healthcare issues in universities and think tanks should understand how the Singapore system works to achieve affordable excellence.

Federal Credit Union Bylaws

Not Just A Living

Your Guide to the Unique Legal and Financial Challenges

Measuring Financial Inclusion and the Fintech Revolution

Divorce After 50

The New Emerging Credit Union World

Maintenance and Design Manual

Discover the ins and outs of planning your own or your loved one's last wishes with this easy-to-understand guide to estate planning. No one likes to talk about death, but being prepared for any unexpected tragedy can help your loved ones navigate your loss more easily in the long run. From creating your advanced medical directives to designating your beneficiaries, estate planning can ensure that your wishes are carried out when you are no longer around. With Estate Planning 101, you can get your affairs in order before any unfortunate incident occurs. This easy-to-understand guide comes with detailed information on what needs to be done to protect your estate. With information on creating a living will, minimizing estate taxes, choosing an executor, and more, you will be prepared for the future, no matter what it brings. Estate Planning 101 offers you step-by-step instructions and checklists to keep you organized for whatever life throws your way.

You no longer need a traditional employer plan to get good, affordable health insurance. The New Health Insurance Solution can help you cut your health insurance costs in half if: You're self-employed, an independent contractor, or your employer doesn't provide health insurance (you can probably get coverage on your own for about \$94/month—a fraction of what an employer would have to pay for the same coverage) You are employed and pay extra to cover your spouse or children under your employer-sponsored plan—you may save 50% by taking them off your employer plan You own a small business and are getting killed by double-digit premium increases—you can now give employees tax-free money to buy their own plans and get your company out of the health insurance business The book also explains in detail the best solutions for you if: You can't find affordable health insurance because you or a child have an expensive preexisting medical problem (your state has a program to provide you with guaranteed coverage) You're currently putting money into an IRA or a 401(k)—because you

don't realize that an HSA is always a better option You're unsure how you or your parents will be able to afford health insurance during retirement, or how to maximize benefits from Medicare—including the new Part D prescription drug plan The New Health Insurance Solution is the definitive guide to the new ways every American can now get affordable health care—without an employer. PAUL ZANE PILZER is a world-renowned economist, a former advisor in two White House administrations, an entrepreneur/employer, an award-winning adjunct professor at NYU, and a New York Times bestselling author.

The strengths and abilities children develop from infancy through adolescence are crucial for their physical, emotional, and cognitive growth, which in turn help them to achieve success in school and to become responsible, economically self-sufficient, and healthy adults. Capable, responsible, and healthy adults are clearly the foundation of a well-functioning and prosperous society, yet America's future is not as secure as it could be because millions of American children live in families with incomes below the poverty line. A wealth of evidence suggests that a lack of adequate economic resources for families with children compromises these children's ability to grow and achieve adult success, hurting them and the broader society. A Roadmap to Reducing Child Poverty reviews the research on linkages between child poverty and child well-being, and analyzes the poverty-reducing effects of major assistance programs directed at children and families. This report also provides policy and program recommendations for reducing the number of children living in poverty in the United States by half within 10 years.
iGen

The Teen Who Refinanced His Mother's House and Car at 14

Theories and Cases

Gravel Roads

Estate Planning 101

The Final Report of the National Commission on the Causes of the Financial and Economic Crisis in the United States Including Dissenting Views

The Massachusetts register

The purpose of this manual is to provide clear and helpful information for maintaining gravel roads. Very little technical help is available to small agencies that are responsible for managing these roads. Gravel road maintenance has traditionally been "more of an art than a science" and very few formal standards exist. This manual contains guidelines to help answer the questions that arise concerning gravel road maintenance such as: What is enough surface crown? What is too much? What causes corrugation? The information is as nontechnical as possible without sacrificing clear guidelines and instructions on how to do the job right.

Medical and Dental Expenses
Consumer-directed health plans
health status, spending, and utilization of enrollees in plans based on health reimbursement arrangements : report to congressional requesters
Model Rules of Professional Conduct
American Bar Association

This is a remarkable book. It is the real life story of a pilot of the famed 91st Bomb Group, the Memphis Belle Group, in World War II, and the missions flown in that Group by the author and his comrades. It follows him from the time his B-17 was shot down over the German-French border, he was rescued and hidden by villagers in the tiny village of Baslieuse, then escaped through a Europe occupied by Nazi forces desperate to escape pursuing Allied armies. The book chronicles, in fascinating detail, the life and

training of those young men who made up the heroic 8th Air Force, and describes the affectionate relationship often maintained by their crews with that most famed heavy bomber of all time, the fabled B-17. It includes some of the most tragic stories as well as some of the wryest humor ever written about combat groups. A heavy bomb group consists of 36 heavy bombers. The 91st lost 207 planes during its WWII combat time 32 during the author's flight tenure. Dr. Anderson uses the words of the extraordinary crews of those planes to describe the training they absorbed, the missions they flew, the results they achieved, the tragedy of watching their planes explode and their friends die, and the heroism that brought so many near fatally damaged planes home with their dead and wounded crews. This is also a story of growing up in pre-war America, and of the growth and

The Financial Crisis Inquiry Report

Banking Information Index

From Avoiding Probate and Assessing Assets to Establishing Directives and Understanding Taxes, Your Essential Primer to Estate Planning

Economic Education for Consumers

The New Health Insurance Solution

The Global Findex Database 2017

The Complete HSA Guidebook

As seen in Time, USA TODAY, The Atlantic, The Wall Street Journal, and on CBS This Morning, BBC, PBS, CNN, and NPR, iGen is crucial reading to understand how the children, teens, and young adults born in the mid-1990s and later are vastly different from their Millennial predecessors, and from any other generation. With generational divides wider than ever, parents, educators, and employers have an urgent need to understand today's rising generation of teens and young adults. Born in the mid-1990s up to the mid-2000s, iGen is the first generation to spend their entire adolescence in the age of the smartphone. With social media and texting replacing other activities, iGen spends less time with their friends in person—perhaps contributing to their unprecedented levels of anxiety, depression, and loneliness. But technology is not the only thing that makes iGen distinct from every generation before them; they are also different in how they spend their time, how they behave, and in their attitudes toward religion, sexuality, and politics. They socialize in completely new ways, reject once sacred social taboos, and want different things from their lives and careers. More than previous generations, they are obsessed with safety, focused on tolerance, and have no patience for inequality. With the first members of iGen just graduating from college, we all need to understand them: friends and family need to look out for them; businesses must figure out how to recruit them and sell to them; colleges and universities must know how to educate and guide them. And members of iGen also need to understand themselves as they communicate with their elders and explain their views to their older peers. Because where iGen goes, so goes our nation—and the world.

Written by a practicing emergency physician, The White Coat Investor is a high-yield manual that specifically deals with the financial issues facing medical students, residents, physicians, dentists, and similar high-income professionals. Doctors are highly-educated and extensively trained at making difficult diagnoses and performing life saving procedures. However, they receive little to no training in business, personal finance, investing, insurance, taxes, estate planning, and asset protection. This book fills in the gaps and will teach you to use your high income to escape from your student loans, provide for your family, build wealth, and stop getting ripped off by unscrupulous

financial professionals. Straight talk and clear explanations allow the book to be easily digested by a novice to the subject matter yet the book also contains advanced concepts specific to physicians you won't find in other financial books. This book will teach you how to: Graduate from medical school with as little debt as possible Escape from student loans within two to five years of residency graduation Purchase the right types and amounts of insurance Decide when to buy a house and how much to spend on it Learn to invest in a sensible, low-cost and effective manner with or without the assistance of an advisor Avoid investments which are designed to be sold, not bought Select advisors who give great service and advice at a fair price Become a millionaire within five to ten years of residency graduation Use a "Backdoor Roth IRA" and "Stealth IRA" to boost your retirement funds and decrease your taxes Protect your hard-won assets from professional and personal lawsuits Avoid estate taxes, avoid probate, and ensure your children and your money go where you want when you die Minimize your tax burden, keeping more of your hard-earned money Decide between an employee job and an independent contractor job Choose between sole proprietorship, Limited Liability Company, S Corporation, and C Corporation Take a look at the first pages of the book by clicking on the Look Inside feature Praise For The White Coat Investor "Much of my financial planning practice is helping doctors to correct mistakes that reading this book would have avoided in the first place." - Allan S. Roth, MBA, CPA, CFP(R), Author of How a Second Grader Beats Wall Street "Jim Dahle has done a lot of thinking about the peculiar financial problems facing physicians, and you, lucky reader, are about to reap the bounty of both his experience and his research." - William J. Bernstein, MD, Author of The Investor's Manifesto and seven other investing books "This book should be in every career counselor's office and delivered with every medical degree." - Rick Van Ness, Author of Common Sense Investing "The White Coat Investor provides an expert consult for your finances. I now feel confident I can be a millionaire at 40 without feeling like a jerk." - Joe Jones, DO "Jim Dahle has done for physician financial illiteracy what penicillin did for neurosyphilis." - Dennis Bethel, MD "An excellent practical personal finance guide for physicians in training and in practice from a non biased source we can actually trust." - Greg E Wilde, M.D Scroll up, click the buy button, and get started today!

ECONOMIC EDUCATION FOR CONSUMERS, 4E brings economic, consumer, and personal finance topics to life. Exciting changes to this edition include a bright, new design and updated information on important changes in technology, banking, and taxes. Organized into several class-length lessons, each chapter contains several features to capture and maintain student interest, such as Consumer Alert, Vote Your Wallet, Inside the Numbers, Math of Money, What in the World?, and NetBookmark. Important Notice: Media content referenced within the product description or the product text may not be available in the ebook version.

**Investing in Your 20s and 30s For Dummies
A Proven Plan for Taking Charge of Your Finances
Consumer-directed health plans
A System of Health Accounts
Your Insured Funds
Personal Finance Desk Reference
Strategies of Banks and Other Financial Institutions**

One-stop shopping for all things financial. Personal finances are becoming more and more complex. And this is the only comprehensive reference book on this sprawling subject. Beginning with the basics of financial planning (budgeting, interest, banking, insurance, and debt), this helpful guide covers everything people need to know about

handling every aspect of their financial world, including investing, taxes, retirement, estate planning, and more.

Quitting the rat race ahead of schedule may sound like an impossible goal. *Retire Smarter* offers guidance on how to get there, while making your money last, and achieving personal fulfillment. With a solid plan and careful attention to the details, you can say goodbye to the 9-to-5 and hello to a whole world of relaxation, travel and fun. This book takes a look at the many models for a modern retirement, and provides concrete advice for building the foundation you need to stop working. This comprehensive guide provides step-by-step information about saving and investing so you can achieve the early retirement of your dreams, plus guidance on healthcare, housing and other critical costs.

The Model Rules of Professional Conduct provides an up-to-date resource for information on legal ethics. Federal, state and local courts in all jurisdictions look to the Rules for guidance in solving lawyer malpractice cases, disciplinary actions, disqualification issues, sanctions questions and much more. In this volume, black-letter Rules of Professional Conduct are followed by numbered Comments that explain each Rule's purpose and provide suggestions for its practical application. The Rules will help you identify proper conduct in a variety of given situations, review those instances where discretionary action is possible, and define the nature of the relationship between you and your clients, colleagues and the courts.

11th Edition

health status, spending, and utilization of enrollees in plans based on health reimbursement arrangements : report to congressional requesters

How to Get Cheaper, Better Coverage Without a Traditional Employer Plan

Hearing Before the Committee on Ways and Means, U.S. House of Representatives, One Hundred Ninth Congress, First Session, November 3, 2005

Report of a Committee of the American Public Health Association

The Credit Union World

Review of Credit Union Tax Exemption

This is the Second Edition of *THE CREDIT UNION WORLD: Theory, Process, Practice--Cases & Application*. The First Edition was released just prior to the financial melt-down and the skyrocketing debt of the United States. As a result of the political and financial upheaval, both in the U.S. and abroad, it was imperative that a second edition be published at this time. Fanny Mae and Freddie Mac, federal government backed mortgages, have been a disaster in the mortgage and housing market, leaving home owners all over America in foreclosure, underwater, or in serious distress. Since the federal government has become so intrusive into the corporate world by taking over entire industries such as automobile factories and meddling directly into the banking industry and Wallstreet in general, these issues do effect the credit union world.

Today, the debate about our health care system is raging, but it often seems too complex or politically-driven for people to navigate. There has perhaps never been a better time to share with the American public a book that explains the state of our health care in an honest, comprehensive, and relatable way. *Dying of Health Care*, authored by a primary care physician with nearly 40 years of experience practicing in the U.S. and U.K., provides an easy-to-understand examination of the American health care system's major problems and potential solutions. Dr. Hanna explores the all-important question facing us today: why are Americans paying much more per person for health care than those in other developed nations, but getting much less in terms of quality? Approaching this painful paradox through a clinician's eyes, Dr. Hanna first makes a careful diagnosis and then prescribes an appropriate treatment to heal our ailing system. He shares real-life examples of patients and provides insights into the minds of doctors, including how their decisions influence the costs and outcomes of treatments. Ultimately, Dr. Hanna exposes how the system harms us - even sometimes kills

us - both physically and financially, and he offers innovative solutions that can work to create the quality, affordable system we deserve.

No Credit? Bad Credit? Average Credit? Just Want To Learn About Finance? Well, congratulations because you have found the right book. Not even the table of contents can show all the lessons contained within this book meant to help consumers fight all types of financial problems just as Danny Singh fights for his mother including avoiding a foreclosure, reclaiming a repossessed car, fixing credit, avoiding deceptive loans as well as checking accounts filled with fees, and getting denied credit applications approved. In response to the student loans crisis looming in America and as a community college student himself, Danny advocates going to a community or state college and doing the maximum number of classes is the best financial decision that can be made versus getting into \$100,000 of debt. Without needing bogus and expensive credit repair agencies, Danny will emphasize the most effective debt repayment plans and methods to save money on everyday purchases allowing for consumers to be debt free in months instead of years. Besides student loan debt, Danny expresses credit unions are the solution for consumers to effectively pay off any type of debt such as credit cards, auto loans, and mortgages. Being free of debt will cause their insurance premiums to decrease and increase their chances of better employment. In addition, consumers will be able to enjoy lives free of bankruptcy. Saving for retirement and other financial goals will be a breeze. Despite the financial conditions of a consumer or the economy, perfect credit is never impossible and Danny proves this in Finance 101: The Whiz Kids Perfect Credit Guide! If the knowledge in this book does not boost your credit scores and bank account balances then feel free to return or sell it. The purchase of this book is the only investment that is risk free but makes the most earnings.

Social Security, a Guide for Representative Payees

How the System Harms Americans Physically and Financially, and How to Change It

Dying of Health Care

Theory, Process, Practice-- : Cases & Application

Finance 101: the Whiz Kid's Perfect Credit Guide

Hsa Owner's Manual - Second Edition

The White Coat Investor

This manual provides a set of comprehensive, consistent and flexible accounts to meet the needs of government and private-sector analysts and policy-makers. These accounts constitute a common framework for enhancing the comparability of data over time and across countries.

Come for a visit in Bear Country with this classic First Time Book® from Stan and Jan Berenstain. Mama and Papa are worried that Brother and Sister seem to think money grows on trees. To make money of their own, the cubs decide to start their very own businesses, from a lemonade stand to a pet-walking service. This beloved story is a perfect way to teach children about the importance of being responsible with money.

How and why do strategic perspectives of financial institutions differ by class and region? Strategies of Banks and Other Financial Institutions: Theories and Cases is an introduction to global financial institutions that presents both theoretical and actual aspects of markets and institutions. The book encompasses depository and non-depository Institutions; money markets, bond markets, and mortgage markets; stock markets, derivative markets, and foreign exchange markets; mutual funds, insurance, and pension funds; and private equity and hedge funds. It also addresses Islamic financing and consolidation in financial institutions and markets. Featuring up-to-date case studies in its second half, Strategies of Banks and Other Financial Institutions

proposes a useful theoretical framework and strategic perspectives about risk, regulation, markets, and challenges driving the financial sectors. Describes theories and practices that define classes of institutions and differentiate one financial institution from another Presents short, focused treatments of risk and growth strategies by balancing theories and cases Places Islamic banking and finance into a comprehensive, universal perspective

Why Today's Super-Connected Kids Are Growing Up Less Rebellious, More Tolerant, Less Happy--and Completely Unprepared for Adulthood--and What That Means for the Rest of Us

Medical and Dental Expenses

The Control of Communicable Diseases

The Complete Guide To Creating A Business That Gives You A Life

NCUA Quarterly

The Berenstain Bears Visit the Credit Union

Money Girl's Smart Moves to Grow Rich

""Better late than never, Todd Berkley has produced the Owner's Manual for HSAs that is so long overdue. It is easy to understand and should help many Americans understand the benefits and rules associated with HSAs. Mr. Berkley's understanding and passion for HSAs shine brightly, showing the path to maximizing one's opportunities with an HSA. I highly recommend this book to anyone owning or contemplating a health savings account."" ---Roy Ramthun ("Mr. HSA" led the US Treasury Department's implementation of the HSA program after they were enacted into law in 2003)

""Todd Berkley's expertise as a banker is exceeded by his grasp of insurance issues. Berkley is the go-to person for compliance questions, and he knows the intricacies of IRS guidance cold, making him an extraordinarily valuable asset to our industry. The Affordable Care Act and its implementing regulations are an impenetrable morass of confusing mandates---unless you know how to reach Berkley. This book allows everyone to reach him."" ---Kevin McKechnie, founder and executive director of American Banker Association's HSA Council

""Todd Berkley has been one of the key founding executives of the HSA industry, and is one of a handful of Americans who can answer any question you have about the inner workings of an HSA, or their interaction with the IRS regulations, or new regulations from the Affordable Care Act. Berkley has a knack for ""keep it simple stupid,"" but the key to that is also to keep it accurate, which he does in spades. Berkley is also really good at seeing what is coming over the horizon for HSAs, mainly because he is a trusted intermediary

between HSA competitors, giving him insights into a broad swath of market information to which very few have access."

---Dan Perrin, president of the HSA Coalition "

Legal information and practical advice for older Americans going through a divorce. The legal, financial, and emotional challenges they face are different from those that apply to younger divorcees. Divorce After 50 is the only book around that addresses legal and financial concerns for this age group. Learn about different ways to divorce (mediation, collaborative law, or litigation), how to divide property, how to plan for post-divorce finances, what to do with retirement funds, and how health care and estate plans are affected by divorce

Covering everything from evaluating assets and managing risk to demystifying your portfolio, this guide offers invest advice.

Affordable Excellence

First Edition

Model Rules of Professional Conduct

Making Millions For Dummies

Review of credit union tax exemption : hearing before the Committee on Ways and Means, U.S. House of Representatives, One Hundred Ninth Congress, first session, November 3, 2005.

Retire Faster, Smarter, Richer

The must-have guide to achieving great wealth Making Millions For Dummies lays out in simple, easy-to-understand steps the best ways to achieve wealth. Through a proven methodology of saving, building a successful business, smart investing, and carefully managing assets, this up-front, reliable guide shows readers how to achieve millionaire or multimillionaire status. It provides the lowdown on making wise financial decisions, with guidance on managing investments and inheritances, minimizing taxes, making money grow, and, most important, how to avoid common and costly financial mistakes. Millionaire wannabes will see how to maintain financial security throughout their life with this easy-to-follow road map to financial independence. For individuals who yearn to make millions but don't want to be restricted to owning or running a business, the book features other options, such as inventing and patenting the next big thing, consulting, selling high-value collectibles, and flipping or owning real estate.

As people have come to yearn for more fulfilling and creative work, many are realizing their dreams by leaving the corporate life behind and creating businesses around the things they love. In Not Just a Living, Mark Henricks explores the genesis of this cultural and social phenomenon and offers a comprehensive

approach for assessing your own potential, taking the plunge, and building a business that helps you fulfill both personal and professional aspirations. Combining the authority of firsthand experience, colorful and engaging stories from the front lines, and a variety of diagnostic and planning tools, Henricks shows you how to determine whether the entrepreneurial route is right for you, recognize opportunities, overcome obstacles, plan your course, and launch and sustain your business—whether it's a solo venture out of your garage or a multi-million-dollar enterprise. This signed first edition of The Berenstain Bears Visit the Credit Union is published exclusively for Franklin Mint Federal Credit Union. In this story, the beloved Berenstain Bears visit Bear Country Credit Union. Having learned the money management concept "Save, Share, Spend, Earn," Brother Bear and Sister Bear are ready to deposit money into their Cub Accounts. Along with the Bear family, readers learn about the many benefits of credit union membership.

Quit the Rat Race Ahead of Schedule

The Singapore Healthcare Story

A Doctor's Guide to Personal Finance and Investing

The Berenstain Bears' Trouble with Money

A Roadmap to Reducing Child Poverty

Getting Your Affairs in Order

In 2011 the World Bank—with funding from the Bill and Melinda Gates Foundation—launched the Global Findex database, the world's most comprehensive data set on how adults save, borrow, make payments, and manage risk. Drawing on survey data collected in collaboration with Gallup, Inc., the Global Findex database covers more than 140 economies around the world. The initial survey round was followed by a second one in 2014 and by a third in 2017. Compiled using nationally representative surveys of more than 150,000 adults age 15 and above in over 140 economies, The Global Findex Database 2017: Measuring Financial Inclusion and the Fintech Revolution includes updated indicators on access to and use of formal and informal financial services. It has additional data on the use of financial technology (or fintech), including the use of mobile phones and the Internet to conduct financial transactions. The data reveal opportunities to expand access to financial services among people who do not have an account—the unbanked—as well as to promote greater use of digital financial services among those who do have an account. The Global Findex database has become a mainstay of global efforts to promote financial inclusion. In addition to being widely cited by scholars and development practitioners, Global Findex data are used to track progress toward the World Bank goal of Universal Financial

Access by 2020 and the United Nations Sustainable Development Goals. The database, the full text of the report, and the underlying country-level data for all figures—along with the questionnaire, the survey methodology, and other relevant materials—are available at www.worldbank.org/globalindex.