PhD project title
Financial literacy in children and young people

Supervisors
Caroline Oates and Naoko Komori

Research centre
CReiMS

Project description
In today's world, there are many communications from financial institutions about currency values, lending rates, inflation and so on that also demand a certain level of financial literacy to be fully understood and evaluated. In the current environment of financial insecurity, international fluctuations, negative interest rates, special offers and payday loans, it seems imperative to explore children's abilities to appraise financial information, and to find out when they can begin to understand such complex material, and how they might be aided in that understanding. The proposed project has the aim of investigating the ways in which children develop their knowledge of financial literacy in different national contexts, specifically Japan and the UK.

PhD candidate profile
The PhD candidate should meet the following requirements:

● Be enthusiastic, well-organised and have good inter-personal skills.
● High motivation and a keen interest in the research area.
● A first degree that is equivalent to a UK classification of upper second class honours or above. In addition, a good masters level qualification of merit or above, with a minimum of 60 per cent in the dissertation, research project element or equivalent experience. We also accept an MBA from an accredited school where the candidate can demonstrate that a significant research element has been undertaken. For further information on entry requirements, please see: http://www.sheffield.ac.uk/management/study/researchdegrees/howtoapply

Duration and start dates
Full or part time study for 3 or 6 years is available, and remote location study is also possible. We have two start dates a year for PhD students. Our preferred start date is 1 October, however we do recognise that not everyone will be able to commence studies at that time, so we also offer a second start date of 1 February. If you are unable to start in October or February, it may be also possible to start your PhD at a different time of the year.

Closing date for applications
Applications will be considered until a suitable candidate has been identified. For the 1 October start date, a full application must have been received by 15 July. For 1 February start date, a full application must have been received by 15 November.

How to apply
See http://www.sheffield.ac.uk/management/study/researchdegrees/howtoapply for full details of how to apply.

For an informal discussion about this opportunity, please contact Caroline Oates at c.j.oates@sheffield.ac.uk or Naoko Komori at n.komori@sheffield.ac.uk.