

REFERENCIAS

- Adams, T., & Moore, M. (2007). High-risk health and credit behavior among 18- to 25-year-old college students. *Journal of American College Health, 56*(2), 101-108.
- Adler, N. E., & Ostrove, J. M. (1999). Socioeconomic status and health: What we know and what we don't. *Annals of the New York Academy of Sciences, 896*(1), 3-15.
- ANZ. (2008). *ANZ survey of adult financial literacy in Australia*.
- Atkinson, A., McKay, S., Kempson, E., & Collard, S. (2006). *Levels of financial capability in the UK: Results of a baseline survey*. Londres: Financial Services Authority.
- Bernheim, B. D., & Garrett, D. M. (2003). The effects of financial education in the workplace: Evidence from a survey of households. *Journal of Public Economics, 87*(7-8), 1487-1519.
- Braunstein, S., & Welch, C. (2002). Financial literacy: An overview of practice, research, and policy. *Federal Reserve Bulletin, 445-457*.
- Carr, J. H., & Kolluri, L. (2001). *Predatory lending: An overview*. Fannie Mae Foundation.
- Drentea, P. (2000). Age, debt and anxiety. *Journal of Health and Social Behavior, 41*(4), 437-450.
- Drentea, P., & Lavrakas, P. J. (2000). Over the limit: The association among health, race and debt. *Social Science & Medicine, 50*(4), 517-529.
- Dynan, K. E., & Kohn, D. L. (2007). *The rise in U.S. household indebtedness: Causes and consequences (Finance and Economics Discussion Series 2007-37)*. Washington, DC: Federal Reserve Board.
- Dynan, K., Johnson, K., & Pence, K. (2003). Recent changes to a measure of U.S. household debt service. *Federal Reserve Bulletin, 417-426*.

- FINRA Investor Education Foundation. (2009). *Initial report of research findings from the 2009 National Survey*. Washington, DC.
- Fitch, C., Hamilton, S., Basset, P., & Davey, R. (2009). *Debt and mental health: What do we know? what should we do?* Londres: Royal College of Psychiatrists & Rethink.
- Gerardi, K., Goette, L., & Meier, S. (2010). Financial literacy and subprime mortgage delinquency: Evidence from a survey matched to administrative data. *Working Paper Series (Federal Reserve Bank of Atlanta)*(10), 1-53.
- Hilgert, M. A., Hogarth, J. M., & Beverly, S. G. (2003). Household financial management: The connection between knowledge and behavior. *Federal Reserve Bulletin*, 309-322.
- Himmelstein, D. U., Thorne, D., Warren, E., & Woolhandler, S. (2009). Medical bankruptcy in the United States, 2007: Results of a national study. *The American Journal of Medicine*, 122(8), 741-746.
- Himmelstein, D. U., Warren, E., Thorne, D., & Woolhandler, S. (2005). Illness and injury as contributors to bankruptcy. *Health Affairs*, 24, 63-73.
- Hintikka, J., Kontula, O., Saarinen, P., Tanskanen, A., Koskela, K., & Viinamäki, H. (1998). Debt and suicidal behaviour in the Finnish general population. *Acta Psychiatrica Scandinavica*, 98(6), 493-496.
- Hirad, A., & Zorn, P. M. (2001). *A little knowledge is a good thing: Empirical evidence of the effectiveness of pre-purchase homeownership counseling*. Freddie Mac.
- HM Treasury. (2007). *Financial capability: The Government's long-term approach*. Londres: HMSO.
- Huston, S. J. (2010). Measuring financial literacy. *Journal of Consumer Affairs*, 44(2), 296-316.

- Jenkins, R., Bhugra, D., Bebbington, P., Brugha, T., Farrell, M., Coid, J., y otros. (2008). Debt, income and mental disorder in the general population. *Psychological Medicine*, 38(10), 1485-1493.
- Kruk, M. E., Goldmann, E., & Galea, S. (2009). Borrowing and selling to pay for health care in low- and middle-income countries. *Health Affairs*, 28(4), 1056-1066.
- Lucey, T. A., & Giannangelo, D. M. (2006). Short changed. *Education and Urban Society*, 38(3), 268-287.
- Lusardi, A. (2008). Household saving behavior: The role of financial literacy, information, and financial education programs. *National Bureau of Economic Research Working Paper Series, No. 13824*.
- Lusardi, A., & Tufano, P. (2009). Debt literacy, financial experiences, and overindebtedness. *National Bureau of Economic Research Working Paper Series, No. 14808*.
- Lusardi, A., & Tufano, P. (2009a). Teach workers about the perils of debt. *Harvard Business Review*, 87(11), 22-24.
- Lusardi, A., Mitchell, O. S., & Curto, V. (2010). Financial literacy among the young. *Journal of Consumer Affairs*, 44(2), 358-380.
- Mandell, L. (2008). *The financial literacy of young American adults*. Washington, DC: Jump\$tart Coalition for Personal Financial Literacy.
- Mandell, L., & Klein, L. S. (2009). The impact of financial literacy education on subsequent financial behavior. *Financial Counseling & Planning*, 20(1), 15-24.
- Mian, A. R., & Sufi, A. (2010). Household leverage and the recession of 2007 to 2009. *National Bureau of Economic Research Working Paper Series, No. 15896*.
- Mind. (2008). *In the red: Debt and mental health*. Londres: Autor.

- Moore, D. (2003). *Survey of financial literacy in Washington State: Knowledge, behavior, attitudes, and experiences (Technical Report 03-39)*. Washington State University, Social and Economic Sciences Research Center.
- Munster, E., Ruger, H., Ochsmann, E., Letzel, S., & Toschke, A. (2009). Over-indebtedness as a marker of socioeconomic status and its association with obesity: A cross-sectional study. *BMC Public Health*, 9(1), 286.
- Nettleton, S., & Burrows, R. (1998). Mortgage debt, insecure home ownership and health: An exploratory analysis. *Sociology of Health & Illness*, 20(5), 731-753.
- O'Neill, B., Prawitz, A. D., Sorhaindo, B., Jinhee, K., & Garman, E. T. (2006). Changes in health, negative financial events, and financial distress/financial well-being for debt management program clients. *Financial Counseling & Planning*, 17(2), 46-63.
- OCDE. (2005). *Improving Financial Literacy: Analysis of Issues and Policies*. Paris: OECD Publishing.
- OCDE. (2010). *OECD factbook 2010: Economic, environmental and social statistics*. Paris: OECD Publishing.
- Ochsmann, E., Rueger, H., Letzel, S., Drexler, H., & Muenster, E. (2009). Over-indebtedness and its association with the prevalence of back pain. *BMC Public Health*, 9(1), 451.
- Office for National Statistics. (2002). *The social and economic circumstances of adults with mental disorders*. Londres: TSO.
- Organización Mundial de la Salud. (2009). *Documentos básicos* (47a. ed.). Ginebra: Ediciones de la OMS.
- President's Advisory Council on Financial Literacy. (2009). *2008 Annual report to the President*.

- Remund, D. L. (2010). Financial literacy explicated: The case for a clearer definition in an increasingly complex economy. *Journal of Consumer Affairs*, 44(2), 276-295.
- Ross, S., Cleland, J., & Macleod, M. J. (2006). Stress, debt and undergraduate medical student performance. *Medical Education*, 40(6), 584-589.
- Rutledge, S. L. (2010). Consumer protection and financial literacy: lessons from nine country studies. *Policy Research Working Paper, No. WPS5326*.
- Stango, V., & Zinman, J. (2009). Exponential growth bias and household finance. *The Journal of Finance*, 64(6), 2807-2849.
- Wiener, R. L., Baron-Donovan, C., Gross, K., & Block-Lieb, S. (2005). Debtor education, financial literacy, and pending bankruptcy legislation. *Behavioral Sciences & the Law*, 23(3), 347-366.
- Yip, P. S., Yang, K. C., Ip, B. Y., Law, Y. W., & Watson, R. (2007). Financial debt and suicide in Hong Kong SAR1. *Journal of Applied Social Psychology*, 37(12), 2788-2799.