FINANCIAL LITERACY FOR THE MODERN WORLD: DEVELOPING SUSTAINABLE STRATEGIES

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ABSTRACT

In present financial era, financially literate is very essential for gaining economic stability, taking decisions and choices and empowering the minds. This research mainly focuses on the important challenges, like division in digitally, behavioral differences and less access to the financial knowledge for controlled communities in society. It mainly focuses on the traditional financial literacy methods which lack of meeting the requirements of the digital economy awareness which involves the fintech innovations, digital payments and cryptocurrency. Features such as behavioral economics and cultural biases, gapes in equity and complexity which created need for customization and dynamic solutions. By utilizing the mixed method techniques this paper contains the data from quantitative evaluation, qualitative comparisons, and new technical analysis. The research proposes that literacy for digital finance has to be integrated with both formal and informal educational policies and system, technology related solutions has to be adopted. It also highlights on the culturally related programs and present educational systems. Finally, the research aims is to generate aid to the society which can be empowered and financially enhances which is able to navigate modern financial systems, maintaining risks and getting economic awareness.

KEYWORDS: *Financial Literacy, Modern World, Technology, Sustainable Strategies, Sustainability, Socio-Economic Impacts*