

Money matters

Citation for published version (APA):

Barrett, A. M. (2024). *Money matters: understanding and improving financial well-being*. [Doctoral Thesis, Maastricht University]. Maastricht University. <https://doi.org/10.26481/dis.20240416ab>

Document status and date:

Published: 01/01/2024

DOI:

[10.26481/dis.20240416ab](https://doi.org/10.26481/dis.20240416ab)

Document Version:

Publisher's PDF, also known as Version of record

Please check the document version of this publication:

- A submitted manuscript is the version of the article upon submission and before peer-review. There can be important differences between the submitted version and the official published version of record. People interested in the research are advised to contact the author for the final version of the publication, or visit the DOI to the publisher's website.
- The final author version and the galley proof are versions of the publication after peer review.
- The final published version features the final layout of the paper including the volume, issue and page numbers.

[Link to publication](#)

General rights

Copyright and moral rights for the publications made accessible in the public portal are retained by the authors and/or other copyright owners and it is a condition of accessing publications that users recognise and abide by the legal requirements associated with these rights.

- Users may download and print one copy of any publication from the public portal for the purpose of private study or research.
- You may not further distribute the material or use it for any profit-making activity or commercial gain
- You may freely distribute the URL identifying the publication in the public portal.

If the publication is distributed under the terms of Article 25fa of the Dutch Copyright Act, indicated by the "Taverne" license above, please follow below link for the End User Agreement:

www.umlib.nl/taverne-license

Take down policy

If you believe that this document breaches copyright please contact us at:

repository@maastrichtuniversity.nl

providing details and we will investigate your claim.

PROPOSITIONS

To accompany the PhD thesis

Money Matters: Understanding and Improving Financial Well-Being

By Adriana Maeve (Jenna) Barrett

1. The importance of a household's objective financial situation for financial well-being is both under- and overestimated. (Chapter 1)
2. Subjective perceptions and objective realities are not necessarily aligned. (Chapter 2)
3. For marketers and policymakers, stimulating behavioral engagement is a critical to improve consumers' financial well-being. (Chapter 3)
4. As the complexity of financial products increases, consumers' cognitive ability is a valuable resource for financial well-being. (Chapter 4)
5. In the savings domain, a choice architect should trade off the consequences of a choice for one's future and current financial well-being. (Chapter 5)
6. A lack of financial well-being is a societal rather than an individual problem. (Impact)
7. An interdisciplinary approach to research is not just beneficial, it is necessary.
8. Our comprehension of human behavior is extremely limited.
9. The quality of academic research is limited to the extent that it is explainable.
10. Without selective interest, experience is an utter chaos (William James).
11. Printing propositions on a separate page, rather than in the book, looks silly.