



Financial Engineering for Low-Income Households

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Financial Engineering for Low-Income Households is an edited compilation of articles that focus on using financial engineering—a multidisciplinary field that uses technical methods from the fields of finance, mathematics and economics—to design financial services for low-income households. The book aims to provide an understanding of the various risk-reward trade-offs facing low-income households and how principles of financial engineering can be best applied to understand and manage the complete suite of financial and non-financial assets, including human capital, insurance, annuities and loans.

This compilation connects the fundamental concepts in finance and financial engineering with the relatively new field of financial services delivery to low-income households. Its applied nature will help the reader grasp the implications of theoretical principles in finance on practical product-design considerations. It has several illustrations, caselets, and exercises to facilitate learning and in order to develop a full understanding of the underlying concepts.

The book will be a valuable tool for students and practitioners interested in the design and delivery of financial services to low-income households.

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