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Budget literacy is defined as 'the ability to read, decipher, and understand public budgets to enable and enhance meaningful citizen participation in the budget process'. It is comprised of two main parts - (i) a technical understanding of

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public budgets,
including familiarity
with government
spending, tax rates
and public debt and;
(ii) the ability to
engage in the
budget process,
comprising of
practical knowledge
on day-to-day
issues, as well as
an elementary
understanding of

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the economic, social and political implications of budget policies, the stakeholders involved and when and how to provide inputs during the annual budget cycle. Given that no international standards or guidelines have been established for

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budget literacy education to date, this book seeks to address this gap by taking stock of illustrative initiatives promoting budget literacy for youth in selected countries. The underlying presumption is that when supply-side actors in the budget

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governments --

simplify and

disseminate budget

information for

demand-side actors

-- citizens -- this

information will

then be used by

citizens to provide

feedback on the

budget. However,

since citizens are

often insufficiently

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informed about
public budgets to
constructively
participate in
budget processes
one way to
empower them and
to remedy the
problem of "budget
illiteracy" is to
provide budget-
literacy education in
schools to youth,
helping them evolve

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into civic-minded adults with the essential knowledge needed for analyzing their government's fiscal policy objectives and measures, and the confidence and sense of social responsibility to participate in the oversight of public resources. This

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book elaborates on approaches, learning outcomes, pedagogical strategies and assessment approaches for budget literacy education, and presents lessons that are relevant for the development, improvement, or scaling up of budget

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literacy initiatives.

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In a 2009 study of
the debt collection
industry, the

Commission

concluded that the

“ most significant
change in the debt
collection business
in recent years has
been the advent and
growth of debt
buying. ” “ Debt
buying ” refers to

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the sale of debt by creditors or other debt owners to buyers that then attempt to collect the debt or sell it to other buyers. Debt buying can reduce the losses that creditors incur in providing credit, thereby allowing creditors to provide more credit at

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lower prices. Debt buying, however, also may raise significant consumer protection concerns. The FTC receives more consumer complaints about debt collectors, including debt buyers, than about any other single

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industry. Many of these complaints appear to have their origins in the quantity and quality of information that collectors have about debts. In its 2009 study, the Commission expressed concern that debt collectors, including debt buyers, may have

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insufficient or inaccurate information when they collect on debts, which may result in collectors seeking to recover from the wrong consumer or recover the wrong amount. The FTC initiated this debt buyer study in late 2009 for two main

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purposes. First, the FTC sought to obtain a better understanding of the debt buying market and the process of buying and selling debt.

Second, the Commission wanted to explore the nature and extent of the relationship, if any, between the

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practice of debt buying and the types of information problems that the FTC has found can occur when debt collectors seek to recover and verify debts. Many stakeholders recognize the concerns that have been raised about debt buying,

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including consumer groups, members of Congress, federal and state regulatory and enforcement agencies, and the debt buyer industry itself. Indeed, the debt buyer industry has launched a self-regulatory effort to address some of these concerns, and the FTC is

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encouraged by that effort. This study of debt buyers is the first large-scale empirical assessment of the debt buying sector of the collection industry. The FTC hopes that its findings contribute to a greater understanding of debt buying,

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enhance ongoing reform efforts, and prompt further study of the industry. To conduct its study, the Commission obtained information about debts and debt buying practices from nine of the largest debt buyers that collectively

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bought 76.1% of the debt sold in 2008, with six of these debt buyers providing the information the Commission used in most of its analysis. The FTC also considered its prior enforcement and policy work related to debt collection, as well as available

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research

concerning debt buying. The study focused on large debt buyers because they account for most of the debt purchased; it did not address the practices of smaller debt buyers that are a frequent source of consumer protection

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concerns, a
limitation that must
be considered in
evaluating the
study's findings.

The Commission
acquired and
analyzed an
unprecedented
amount of data from
the studied debt
buyers, which
submitted data on
more than 5,000

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portfolios, containing nearly 90 million consumer accounts, purchased during the three-year study period. These accounts had a face value of \$143 billion, and the debt buyers spent nearly \$6.5 billion to acquire them. Most portfolios for which

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debt buyers

submitted data
were credit card
debt, with such debt
accounting for 62%
of all portfolios and
71% of the total
amount that the
buyers spent to
acquire debts. In
addition to these
data, the debt
buyers provided
copies of many

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purchase and sale
agreements
between

themselves and
sellers of debts.

The debt buyers
also submitted
narrative responses
to questions
concerning their
companies and their
practices, as well as
the debt buying
industry. The key

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findings of the
study are as
follows:

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saving time and research. As a result, athletic directors will become more efficient, more effective, more mission driven, and more successful in virtually any task, decision, or strategy.

All students expect

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to have equal access to a good education but this is not always the case. Research has shown that students who experience discipline that removes them from the classroom are more likely to repeat a grade, drop out of school, and become involved in

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the juvenile justice system. Black students, boys, and students with disabilities were disproportionately disciplined (e.g., suspensions and expulsions) in K-12 public schools. These disparities were widespread and persisted regardless of the

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type of disciplinary
action, level of
school poverty, or
type of public
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attended. Poverty
can have a profound
effect on academic
outcomes and
college readiness
and students from
low-income families
are less likely to go
to college. The low

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rates of degree attainment for low-income students raises questions about whether the students who wish to pursue higher education have access to courses that support their readiness for college. While most public high schools, regardless of

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poverty level,
offered courses like
algebra and biology,
disparities in access
were associated
with school poverty
level for more
advanced courses
like calculus,
physics, and those
that may allow
students to earn
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that oversight is required and procedures improved, including subjecting methodologies of assessing default to more standardization and monitoring. Sovereign Credit Rating explains the process of sovereign

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Creditworthiness
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inaccuracies in the
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procedures, e.g.

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Indian National
Health Policy 2017,
Code of Ethics for
Nurses in India,
medicolegal issues
in health care in
India, and
biomedical waste
management
guidelines. Health
care delivery
system in India and
role of nurse in
primary health care

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in the existing
content. Nursing
procedures and
protocols
customized to
Indian nursing
needs and
resources. Fully
compliant to the
new curriculum
prescribed by the
Indian Nursing
Council

Comprehensive

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presentation of
historical
background of
nursing and health
care policies in
Indian. Primary
prevention of
communicable
diseases like H1N1
and COVID-19 Two
new appendixes: A.
Diagnostic testing,
and B. First Aid and
Emergencies New

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Topics added:

Personal Protective
Equipment (PPE),
Universal

Immunization

Program, and

Biomedical Waste

Management

regulations in India.

AYUSH, and

Accreditation

agencies like NABH

Organ donation,

confidentiality of

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patient records
regulations in India
Indian National
Health Policy 2017,
Code of Ethics for
Nurses in India,
medicolegal issues
in health care in
India

"South-South
Migration and
Remittances"
reports on

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Economic
June 2015
Paper

preliminary results from an ongoing effort to improve data on bilateral migration stocks. It sets out some working hypotheses on the determinants and socioeconomic implications of South-South migration. Contrary to popular perception that

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migration is mostly a South-North phenomenon, South-South migration is large. Available data from national censuses suggest that nearly half of the migrants from developing countries reside in other developing countries. Almost 80 percent of South-

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South migration takes place between countries with contiguous borders. Estimates of South-South remittances range from 9 to 30 percent of developing countries' remittance receipts in 2005. Although the impact of South-

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South migration on the income of migrants and natives is smaller than for South-North migration, small increases in income can have substantial welfare implications for the poor. The costs of South-South remittances are even higher than

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those of North-South remittances. These findings suggest that policymakers should pay attention to the complex challenges that developing countries face not only as countries of origin, but also as countries of destination.

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Economics

The Handbook of
Business and
Corruption provides
an overview of
corrupt business
practices in general
and, more
particularly, in
different industry
sectors, considering
such practices from
an ethical
perspective.

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Economics

June 2013

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