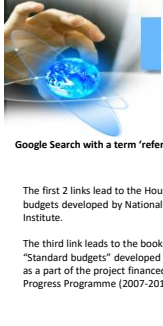




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**референтни бюджети**

Щаце Новина Изображения Карти Видеоиздания Още Настройки Използвания

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**Бюджети на домакинствата в Република България 2014**  
www.bvg.bg/... Бюджети на домакинствата в република България 2014  
22.02.2017 - Прилагане на данни от демографските изследвания на бюджетите на домакинствата в страната за периода 2003 - 2014 година. В изданието са представени резултатите на наблюдаването на домакинствата в периода и тех по социално-демографски признаци, разпределение на...



**Бюджети на домакинствата в Република България 2016**  
www.bvg.bg/... Бюджети на домакинствата в република България 2016  
26.02.2017 - Прилагане на данни от демографските изследвания на бюджетите на домакинствата в страната за периода 2005 - 2016 година. В изданието са представени резултатите на наблюдаването на домакинствата в периода и тех по социално-демографски признаци, разпределение на...

**Създаването на референтни бюджети - инструмент** - Reference Budgets  
www.referentni.budgeti.ky/bulgaria/referentni%20budgeti.pdf  
28.02.2017 - Прилагане на данни от демографските изследвания на бюджетите на домакинствата в страната за периода 2005 - 2016 година. В изданието са представени резултатите на наблюдаването на домакинствата в периода и тех по социално-демографски признаци, разпределение на...

**Google Search with a term 'reference budgets'**

The first 2 links lead to the Household budgets developed by National Statistical Institute.

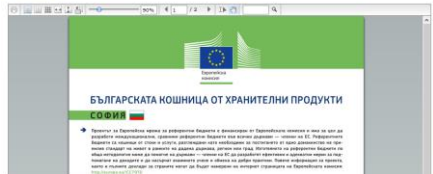
The third link leads to the booklet "Standard budgets" developed by our team as a part of the project financed by Progress Programme (2007-2013)

<https://publications.europa.eu/bg/publication-detail/-/publication/c44af696-b2cf-11e5-9d3c-01aa75ed71a1/language-bg>


ES CS DA DE ET EL EN FR GA GR HR IT LV LT HU MT NL PL PT RO SK SL FI SV

Визуализатор Bulgarian food basket



**БЪЛГАРСКАТА КОШИЦА ОТ ХРАНИТЕЛНИ ПРОДУКТИ**  
СОФИЯ

► Проектът на Европейския съюз за референтни бюджети в рамките на Европейския съюз е един от първитеници инициативите, създадени в рамките на програмата "Европейски съюз за растеж, заетост и социална справедливост". Проектът е финансиран от Европейския съюз и от българското правителство. Проектът е финансиран от Европейския съюз и от българското правителство. Проектът е финансиран от Европейския съюз и от българското правителство. Проектът е финансиран от Европейския съюз и от българското правителство.




**THE BULGARIAN FOOD BASKET**

**SOFIA**

► The European Reference Budgets Network is a project financed by the European Commission that aims to develop cross-national, comparable reference budgets in all EU Member States. Reference budgets are baskets of goods and services considered necessary for an individual household to achieve an acceptable standard of living within a given country, region or city. Preparing reference budgets with a common methodology can help EU Member States to design effective and adequate income support measures and to encourage mutual learning and the exchange of best practices. More information about the project as well as the full country reports can be found on the European Commission website: <http://ec.europa.eu/CCF79TD>




[www.dignity-in-old-age.eu](http://www.dignity-in-old-age.eu)

**Programm für lebenslanges Lernen**

**Reference budgets for elderly people**






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2017 164 s. ISBN 978-92-924-0000-0

**UNIWERSYTET SZCZECIŃSKI**

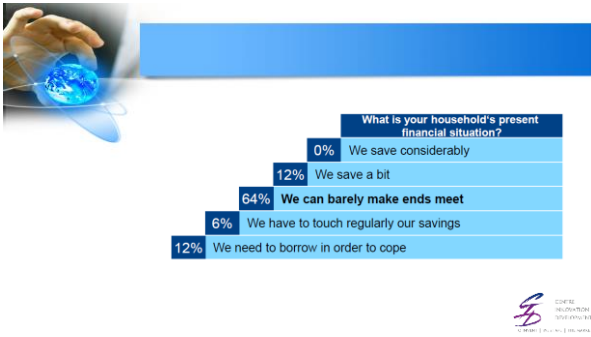
**EUROPA REGIONUM  
TOM XXX  
2017  
HOUSEHOLD FINANCE**

**Reference Budgets  
A Case of Bulgarian Food Basket**

Abstract: Reference budgets are considered to be an instrument to build resources to ensure living standards in different regions. The authors consider that the first stage of the project consists of identifying baskets of goods and services, to which the so-called reference income can be assigned for the region in question. Abstract: The authors present the development of Bulgarian Food basket for two closely related geographical locations, namely a capital region of Sofia city, a capital region of one of the peripheral regions of Bulgaria. The content of the Food basket is determined by widely developing an approach in Europe, a general lack of comparable data on food consumption and food consumption preferences regarding what constitutes a healthy diet. Smaller amount of information are used for defining the Food basket. These data are organized and analyzed to create the Food basket. The authors present the methodology, to which a Food basket (quantity and quality) and basket requirement basket are developed for development from other geographical locations.

Keywords: Food basket, reference budget, consumption





**ecdn**  
european consumer debt network

Centre Innovation and Development acts as ECDN Coordination office



**ECDN Website**

- 16th EUP Financial Education Summit
- Reform of personal bankruptcy procedure in Austria
- ECDF Financial Life Park is hosting the 1st EUP Financial Summit at the first campus on the occasion of the 6th annual meeting
- International Conference "Fight against poverty by debt prevention"
- Representation of 13 different European countries presented the 4th annual conference of ECDN in Bratislava (Slovakia)

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european consumer debt network

**MONEY MATTERS**

Households indebtedness: State-of-the-art

**Households indebtedness: State-of-the-art**

**Abstract**

The article discusses the state of household indebtedness across Europe, highlighting the increasing trend in many countries and the impact on financial stability. It examines the causes of indebtedness, such as rising housing costs and consumer credit, and discusses the implications for households and the economy. The article also touches upon the role of financial institutions and the need for better financial literacy and consumer protection measures.

**Financial literacy of students: case of Varna, Bulgaria**

**Abstract**

The article explores the financial literacy levels of students in Varna, Bulgaria. It identifies key areas where students lack knowledge, such as understanding interest rates, loan terms, and the importance of saving. The study highlights the need for targeted financial education programs for young adults to help them make informed financial decisions and avoid debt traps.

**Figure 1: Respondents' ability to calculate interest rates by yourself when taking loans or making deposits?**

Are you able to calculate interest rates by yourself when taking loans or making deposits?

Yes I can calculate any type of interest rate

No I can't calculate any type of interest rate

**Figure 2: Respondents' Perception of Their Ability to Use Online Financial Services**

What is the most reliable source of financial advice?

Bank

Family

Friends

Online sources

Other

Figure 3: Respondents' Perception of Their Ability to Use Online Financial Services

I can't use online banking

I can't make purchase online

I can't pay my bill online



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