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Title of thesis

The level and structure of household balance components in Poland

Summary

The main goal of household existence is to satisfy the demands of each person. In pursuit of this, it is important to provide suitable policy of personal finance. As a result of financial burdens, households face many challenges in terms of financial as well as budgetary issues. The aim of this thesis is to analyse households balance components in Poland. The thing is to examine the importance and role of household in national economy, principles of wealth and budget management as well as household budget fulfilment. The vast majority of the thesis is devoted to household finance management with special focus on such issues as incomes and expenditures planning, saving, invest, risk of housekeeping, and last but not least strategies relate to indebttness and insolvency. In conclusion, I present a balance model for all households which take for granted the place of its living and number of persons. It is believed that this thesis might be a fruitful signpost for all who is interested in budget management as well as financial decisions taking place in the Polish households circumstances.

Key words: household, balance, assets, equity, savings, indebttness, personal finance.