

Table 1: Descriptive Statistics of the Sample

Variables	N	Mean/Freq	Std Dev	Min	Max
Financial Anxiety	9,463	3.32	1.94	1.00	5.00
Subjective Knowledge	9,377	5.24	1.26	1.00	7.00
Credit Score	9,372	3.96	1.20	1.00	5.00
Financial Satisfaction	8,533	5.40	2.47	1.00	9.00
Income					
Less than \$15,000	159	1.7%			
\$15,000 to \$24,999	450	4.7%			
\$25,000 to \$34,999	825	8.6%			
\$35,000 to \$49,999	1,303	13.6%			
\$50,000 to \$74,999	2,118	22.2%			
\$75,000 to \$99,999	1,873	19.6%			
\$100,000 to \$149,999	1,839	19.2%			
\$150,000 +	997	10.4%			
Male	5,134	53.7%			
Married	5,584	58.4%			
Have Employer Retirement Account?	7,420	77.6%			
Age					
25 to 34	2,627	27.5%			
35 to 44	2,648	27.7%			
45 to 54	2,532	26.5%			
55 to 64	1,757	18.4%			
Education					
High School or less	1,788	18.7%			
Some College	3,458	36.2%			
College	4,318	45.2%			
Contribute to Retirement Plan	5,490	57.4%			