

**Table 4: Standardized Direct Effects on Retirement Preparation**

<b>Variables</b>	<b><math>\beta</math></b>	<b><i>SE</i></b>	<b><i>p</i>-value (two-tailed)</b>
Income Categories	0.16	0.02	<.001
Financial Self-Efficacy	0.35	0.03	<.001
Confidence to Achieve a Financial Goal	-0.06	0.02	0.01