

Table 5: Bootstrap Analysis of Direct and Mediating Pathways of FSE and Confidence to Achieve Financial Goal (CTAFG) on Income and Retirement Preparation (Standardized Solution)

Predictor	Mediator	Outcome	β	C.I.	t-value
Income →		Ret. Prep.	0.16	0.12, 0.18	10.26***
Income →	FSE →	Ret. Prep.	0.13	0.11, 0.16	10.26***
Income →	CTAFG →	Ret. Prep.	-0.01	-0.03, -0.00	-2.40*

Notes: * $p < .05$, ** $p < .01$, *** $p < .001$ (two-tailed). Indirect paths tested with 2,000 bootstraps. C.I. = 95%