

**Supplemental Table 1: Descriptive Statistics and Correlations**

	O	C	E	A	N	Literacy	RT	Income	Net Worth
alpha	0.65	0.83	0.86	0.77	0.85	0.62	0.71	-	-
mean	3.33	3.78	3.34	3.65	2.68	0.64	1.95	\$44,945	\$114,668
standard deviation	0.56	0.64	0.71	0.61	0.76	0.29	0.38	\$39,197	\$249,512
O	-	.20**	-0.06	.43**	-.16**	.22**	<b>-.11*</b>	<b>-.12*</b>	<b>-.11*</b>
C	.21**	-	.16**	.43**	.67**	.37**	<b>-.17**</b>	.17**	<b>.13**</b>
E	-.01	.22**	-	-.21**	-.35**	-.17**	.43**	<b>.15**</b>	<b>.05</b>
A	.42**	.39**	-.12**	-	-.22**	.29**	-.37**	-.07	.01
N	-.20**	-.68**	-.39**	-.23**	-	-.32**	-.05	-.19**	-.13*
Literacy	.25**	.32**	-.14**	.25**	-.27**	-	<b>-.15**</b>	.15**	<b>.14**</b>
RT	<b>-.07</b>	<b>-.08</b>	.25**	-.22**	-.08	<b>-.05</b>	-	<b>.13**</b>	<b>.11*</b>
Income	<b>-.08</b>	.18**	<b>.09</b>	-.04	-.18**	.14**	<b>.06</b>	-	<b>.30**</b>
Net Worth	<b>.05</b>	<b>.09</b>	<b>.10*</b>	-.06	-.11*	<b>.06</b>	<b>.03</b>	<b>.07</b>	-

Note: O = openness, C = conscientiousness, E = extraversion, A = agreeableness, N = neuroticism, Literacy = Lusardi-Mitchell financial literacy (based on the 5-item version, reported as percentage correct), RT = Gabel Risk Tolerance Scale

Coefficients above the diagonal are from Pearson correlations; those below the diagonal are Pearson partial correlations controlling for age, gender, and education. Highlighted boxes across the diagonal indicate correlations that differ in significance above or below .05.

\* indicates correlations significant at the .05 level; \*\* indicates correlations significant at the .01 level.