

Table 2: Regressions

DV	Model	Adjusted R ²	F statistic	df
Financial Literacy	Model 1	0.11	17.50**	3,414
	Model 2	0.28	21.00**	8,414
Risk Tolerance	Model 1	0.09	14.29**	3,414
	Model 2	0.18	12.32**	8,414
Income	Model 1	0.07	9.72**	3,413
	Model 2	0.12	6.98**	8,413
Net Worth	Model 1	0.02	3.92**	3,412
	Model 2	0.03	2.45	8,412

Note: Model 1 includes age, gender, and education as predictors. Model 2 includes Model 1 and O.C.E.A.N.
** indicates significant F change at the .01 level.