

Codebook

Variable	Label	Description	Variable Type	Variable of Interest
Delay-Grat	Ability to Delay Gratification	Depicts the ability of the person to delay gratification with self-control	Categorical	Explanatory
Diligence	Trait of Diligence	Depicts a person's ability to act diligently	Categorical	Explanatory
Distress	Level of Perceived Stress	Describes a person's level of stress	Categorical	Explanatory
Effort	Influence of Effort	Depicts a person's attitude toward the use of effort in work	Categorical	Explanatory
FSscore	Financial skill scale score	Measures financial skills and knowledge, preliminary score used by CFPB research	Quantitative	Explanatory
FWBscore	Financial well-being score	Measures a person's financial well-being based on 10 financial question	Quantitative	Response
Impress	Appeal to Material impression	Depicts a person's value on the impression of material things	Categorical	Explanatory
Impulse	Self-control of impulse	Describes a person's ability to control impulse	Categorical	Explanatory
KHscore	Knoll and Houts financial scale score	Measures a person's financial knowledge based on IRT, Knoll and Houts	Quantitative	Explanatory
LMscore	Lusardi and Mitchell knowledge scale score	Measures a person's financial knowledge based on the National Bureau of Economic Research	Quantitative	Explanatory
Lux-Admiration	Appeal to Material Luxury	Describes a person's value of luxurious and expensive material things	Categorical	Explanatory
Optimism	Trait of Optimism	Depicts a person's trait of Optimism	Categorical	Explanatory
PsyConnect	Psychological Connectedness	Describes the degree at which a person feels connected to their future self	Categorical	Explanatory
Satisfaction	Perceived satisfaction with life	Depicts a person's relative life satisfaction	Categorical	Explanatory
Things	Value of material things	Describes a person's value of material things and their trait of materialism	Categorical	Explanatory