**TITLE:**

Financial literacy 3-level: Full model

**DATA:**

file = "M:/pc/Dokumenter/MSc/Thesis/Data/Mplus/implist.dat";

type = imputation;

**VARIABLE:**

names =

W\_CNT FKI CNTRYID CNTSCHID CNTSTUID BOOKID W\_STU

MATH READ FLIT ! Achievement var

MALE IMMI1GEN IMMI2GEN ESCS ! Control var

FCFMLRTY FLCONFIN ! Mediators

PERFEED TEACHINT FLSCHOOL ! Lat var "Academic"

DISCRIM BELONG BULLY ! Lat var "Safety"

FLFAMILY ! Lat var "Community" [Now in manifest var]

W\_SCH PRIVATE STRATIO EDUST STAFFST ! School var

;

usev =

CNTRYID CNTSCHID ! Level labels

FLIT ! Regressant

FKI ! L3 regressor

EDUST STAFFST STRATIO ! L2 regressors

! L1 regressors:

PERFEED TEACHINT FLSCHOOL ! Lat var "Academic"

DISCRIM BELONG BULLY ! Lat var "Safety"

FLFAMILY ! Financial socialisation

FCFMLRTY FLCONFIN ! Mediators

MALE IMMI1GEN IMMI2GEN ESCS ! Control: demographic

MATH READ ! Control: numeracy and literacy

;

cluster = CNTRYID CNTSCHID;

within = ! L1 var names

PERFEED TEACHINT FLSCHOOL

DISCRIM BELONG BULLY

FLFAMILY

FCFMLRTY FLCONFIN

MALE IMMI1GEN IMMI2GEN ESCS

MATH READ

;

between =

(CNTSCHID) EDUST STAFFST STRATIO ! Var unique to L2

(CNTRYID) FKI ! L3 var

;

missing = all (-99);

weight = W\_STU;

b2weight = W\_SCH;

**ANALYSIS:**

process = 8;

type = threelevel;

estimator = Bayes;

biterations = (30000);

**MODEL:**

%within%

! Lat var ACADEMIC

ACADEMIC\_w by PERFEED TEACHINT FLSCHOOL;

! Lat var SAFTY

SAFETY\_w by DISCRIM BELONG BULLY;

! Decompose Financial socialisation to within and between parts

FLFAMILY\_w by FLFAMILY@1;

! Total effect

FLIT on

ACADEMIC\_w SAFETY\_w FLFAMILY\_w ! Input variables

FCFMLRTY FLCONFIN ! Mediators

MALE IMMI1GEN IMMI2GEN ESCS ! Control: demographic

MATH READ ! Control: numeracy and literacy

;

! School climate var onto mediator FAMILIARITY

FCFMLRTY on ACADEMIC SAFETY FLFAMILY;

! School climate var onto mediator CONFIDENCE

FLCONFIN on ACADEMIC SAFETY FLFAMILY;

%between CNTSCHID%

! Lat var ACADEMIC

ACADEMIC\_b by PERFEED TEACHINT FLSCHOOL;

! Lat var SAFTY

SAFETY\_b by DISCRIM BELONG BULLY;

! Decompose Financial socialisation to within and between parts

FLFAMILY\_b by FLFAMILY@1;

! Lat var RESOURCE

RESOURCE by EDUST STAFFST;

! Total effect

FLIT on

ACADEMIC\_b SAFETY\_b FLFAMILY\_b RESOURCE ! School climate var

STRATIO ! Control var

;

%between CNTRYID%

FLIT on FKI;

**MODEL INDIRECT:**

! Indirect effects

FLIT ind ACADEMIC;

FLIT ind SAFETY;

FLIT ind FLFAMILY;

**OUTPUT:**

sampstat tech1 tech8;