

Financial Self-Efficacy as a Predictor of Academic Decision-Making and Career Readiness among Students with Special Educational Needs: A Quantitative Assessment

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ABSTRACT:

Financial self-efficacy may play an important role in shaping educational and career-related outcomes among students with special educational needs (SEN). The purpose of this study was to investigate the connection between this population's financial self-efficacy, academic decision making, and job preparation. Structured assessment of financial self-efficacy, academic decision-making, and career readiness measures were used, as were selected demographic and educational characteristics, in a quantitative cross-sectional predictive design with 100 students with SEN. Data were analyzed using descriptive statistics, Pearson correlation and multiple linear regression. The results revealed positive relationships between financial self-efficacy and academic decision making as well as career readiness. There was

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a positive correlation between financial self-efficacy and academic decision making, as well as career preparedness. Multiple regression analysis also revealed that after controlling for relevant background factors, financial self-efficacy (FSE) continued to be a significant factor for both outcomes. Career guidance and educational progression was also seen as relevant to career readiness. This study indicates that confidence in their financial management may be linked to other areas of self-management, educational planning and transition readiness among students with SEN, and that education providers should thus strive to incorporate accessible financial education into their academic advising, career counselling, and transition support services. Additional longitudinal and intervention study is recommended to explore the effects of financial self-efficacy on long-term success in academic and career development.

Keywords: financial self-efficacy; academic decision-making; career readiness; special educational needs; students; financial education; transition planning

1. Introduction

As pathways to career and personal financial circumstances become more complex, students' financial competence is becoming increasingly important. An individual's confidence in the performance of financial tasks, besides its financial knowledge, has a pivotal role in determining their behaviour and decision-making. Financial self-efficacy refers to a person's belief in their ability to organize, manage, and make effective financial decisions, and it has been recognized as an important psychological factor influencing financial behaviour, planning, and well-being (Gulati & Singh, 2024). It is not just students' confidence in managing money in the day-to-day world; it can also affect their views on learning opportunities, further education and training, and their prospects at work and in adulthood.

New research has indicated that FSE is an important predictor for young adults. Students who are more confident in their financial skills are more likely to exhibit purposeful behaviors in the future and are more likely to have positive tendencies in making decisions (Agbemava et al., 2025). Financial capability is poly-dimensional and not only it is about knowledge, but also about attitude, confidence, skills, and using financial information in real life situations (León et al.,

2024). Financial education can thus contribute significantly to enhancing students' knowledge and behaviour skills, particularly when moving from education to more economic autonomy (Galarza Arellano 2023; Monahan et al., 2020). However, not all students have the same level of financial literacy or access to financial information or advice, and this financial confidence or financial decision-making may vary by context and demographic (Leone & Thompson, 2024).

These problems are especially salient for students with special educational needs (SEN) who may face further challenges in accessing financial education, academic and career transition support. Financial literacy has become a key part of the independent living and transition planning of students who need extensive educational supports (Merry et al., 2022). Students who have confidence in budgeting, managing expenses, financial planning and addressing financial issues may have a greater level of self-management and decision-making skills. Enhancing these skills can then aid students' financial independence as well as their decision making in either school or career.

Academic decision-making is a significant developmental process that includes course selection, understanding and considering educational options, goal setting, deciding on

further education, and implementing available academic supports. These decisions may be informed by students with SEN through confidence, access to appropriate information, and support from family and institutions. Another aspect of this is that factors such as cost, feasibility, and potential return on investment may also impact academic decisions. Therefore, having higher FSE, students might make better decisions about their academic future with greater confidence, planning, and perceived control.

Career preparedness is a crucial component of a smooth transition for students with impairments and SEN. It involves career awareness, career planning, career decision making, career preparation, workplace confidence and the ability to transfer from the classroom to the workplace. Research indicates that students with disabilities may need specific supports in order to succeed in their transition from education to post-secondary studies and jobs (Monahan et al., 2020). At the macro level, the evidence also has shown that youth with disabilities were not equally likely to access college and career readiness supports as their peers without disabilities, and that this is an important policy issue in the provision of inclusive transition supports (Lombardi et al., 2022). Policy and practice reviews similarly point to the need for an integrated approach to educational, career and transition planning and support that fosters the development of practical skills among students with disabilities (Mazzotti et al., 2024).

The policy landscape also increasingly focuses on students with a disability's right to meaningful preparation for postsecondary education and employment. Expectations for schools and support services to foster college and career readiness for students with disabilities have increased through legislative and institutional changes (Kwiatek et al., 2025). Recent research has attempted to define and measure college and career readiness more systematically at the measurement level, given the ever-growing recognition of its multidimensionality, for this population (Monahan et al., 2020). Career guidance is also a significant factor and can impact students' readiness for employment, training and further education (Mintz & Shiner, 2025) especially in specialist education

settings where access to structured guidance can make a difference.

Although there is an emerging body of research examining FSE and career readiness in isolation, there has been little research on whether FSE may play a role in academic decision-making and career readiness at the same time for students with special educational needs. Much of the existing research has been based on financial behaviour, financial literacy or support with transition in general, with a gap in the financial confidence, financial literacy and educational choice, and career preparedness literature. Meeting this gap could clarify if there is a relationship between increased confidence in financial responsibility and other educational and career-development outcomes.

Objectives

1. To assess students with special education needs' Financial Self-Efficacy, academic decision-making, and job preparedness.
2. To explore the association between financial self-efficacy and academic decision-making.
3. To examine the link between financial self-efficacy and career readiness of students with special educational needs.

2. Methodology

2.1 Research Design

A quantitative cross-sectional predictive design was used in the study to investigate the relationship between FSE and students' academic decision-making and career readiness, particularly for students with special educational needs.

2.2 Study Population and Sample

The study was conducted on students with special educational needs in educational institutions. A random sample of 100 students was selected. The selection of the participants was based on their eligibility and capacity to fill the questionnaire.

2.3 Sampling Technique

The students were purposively selected as per the study criteria. There were a variety of years of study and categories of special educational needs represented.

2.4 Data Collection Instrument

The structured questionnaire consisted of certain demographic data and three major constructs, from which data were gathered. FSE was measured using five items related to budgeting, expense management, financial problem-solving, saving, and planning. Academic decision-making was evaluated on five items related to academic options, goal setting, seeking support, and future academic decisions. Six items were developed to evaluate career readiness and assessed in the following categories: Career awareness, career planning, job-search preparedness, employability confidence, workplace readiness, and career goals.

2.5 Study Variables

The independent variable was FSE, and the dependent variables were academic decision making and career readiness. The scores for each construct were combined into composite scores, with higher scores reflecting higher levels of financial confidence, academic decision making and career readiness.

2.6 Validity and Reliability

The questionnaire was checked for relevance and clarity of content. Cronbach's alpha was used to assess the three scales' internal consistency, and the results showed that they were adequate (> 0.70).

2.7 Data Collection Procedure

The study was explained to those who were eligible for the study, and they willingly took part in the study. Questionnaires were delivered in a way that was accessible to the participants, and reasonable support was given if necessary. Completed responses were checked for completeness and confidentiality was assured throughout the process.

2.8 Statistical Analysis

Descriptive statistics were used to summarise data on research variables and participant characteristics. The Pearson correlation method was used to explore the relationships between FSE, academic decision-making, and career readiness. Multiple linear regression was performed to examine the FSE predictors of the two outcomes. Age, gender, year of study, SEN type, family income, financial education, and career guidance were considered as control variables. A p-value of < 0.05 was statistically significant.

2.9 Ethical Considerations

The Principles of Ethics for informed consent, voluntary participation, confidentiality, anonymity, and the right to withdraw were adhered to. For students with special educational needs, appropriate adjustments were taken into account to ensure that the needs of these students are met in an equitable way.

3. Results

3.1 Participant Characteristics

Included in the analysis were 100 students with special educational needs, whose mean age was 21.18 ± 2.22 years (range: 18–25 years). 53.0% were female, 44.0% were male, and 3.0% were other/more than preferred not to disclose. Specific learning difficulty (29.0%), ADHD (19.0%) and autism spectrum condition (18.0%) were the most common categories of SEN. Around 49.0% of the participants had been given financial education and 48.0% had been given career guidance. The summary of the characteristics of the participants is presented in Table 1. Scores of FSE were approximately normally distributed as shown in Figure 1, with a mean score of 3.10, a standard deviation of 0.01 and a range of 1.80 to 4.80.

Table 1. Demographic and Educational Characteristics of Participants (N = 100)

Characteristic	n	%
Gender		
Female	53	53.0
Male	44	44.0

Other/prefer not to say	3	3.0
Year of study		
1st year	28	28.0
2nd year	22	22.0
3rd year	24	24.0
4th year	26	26.0
SEN type		
Specific learning disability	29	29.0
ADHD	19	19.0
Autism spectrum condition	18	18.0
Visual impairment	14	14.0
Hearing impairment	11	11.0
Speech/language difficulty	7	7.0
Physical disability	2	2.0
Financial education exposure: Yes	49	49.0
Career guidance exposure: Yes	48	48.0

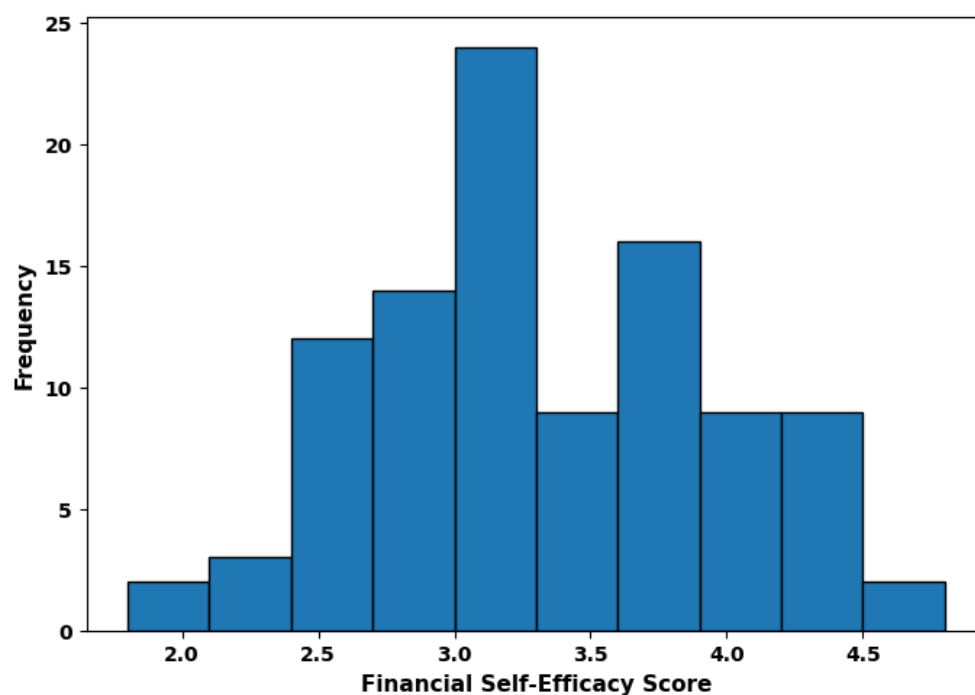


Figure 1. Distribution of Financial Self-Efficacy Scores

3.2 Descriptive Statistics and Reliability

The average FSE score was 3.28 ± 0.64 and academic decision making was 3.49 ± 0.71 as displayed in Table 2. Career readiness had the

highest mean score with a value of 3.84 ± 0.66 . The core regularity of all three scales was great. The Cronbach's alpha values were 0.859, 0.905, and 0.915, respectively, for FSE, academic decision-making, and career readiness.

Table 2. Descriptive Statistics and Reliability of the Study Constructs

Construct	Mean	SD	Minimum	Maximum	Cronbach's α
FSE	3.28	0.64	1.80	4.80	0.859
Academic Decision-Making	3.49	0.71	1.20	5.00	0.905
Career Readiness	3.84	0.66	1.83	5.00	0.915

Figure 2 displays the comparative mean of the three constructs of the study, with career readiness having the highest overall mean, academic decision-making and FSE.

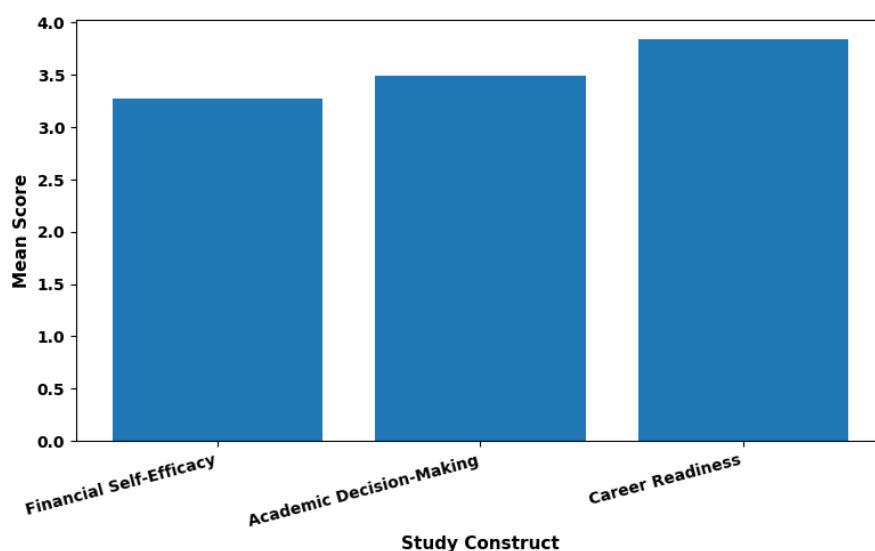


Figure 2. Mean Scores of the Main Study Constructs

3.3 Correlations Among the Study Variables

The Pearson correlation showed that positive relationships between all three constructs were statistically significant, as shown in Table 3.

Academic decision-making and job readiness were highly correlated with FSE. There was also an extremely considerable positive connection between academic decision-making and career readiness ($r = 0.796$, $p < 0.001$).

Table 3. Pearson Correlations Among the Main Study Variables

Variable	1	2	3
1. FSE	1.000		
2. Academic Decision-Making	0.690***	1.000	
3. Career Readiness	0.661***	0.796***	1.000

*Note. ** $p < 0.001$.

FSE is positively and linearly related to academic decision-making as depicted in Figure 3. Likewise, as shown in Figure 4, there is a definite positive correlation relating FSE and career readiness.

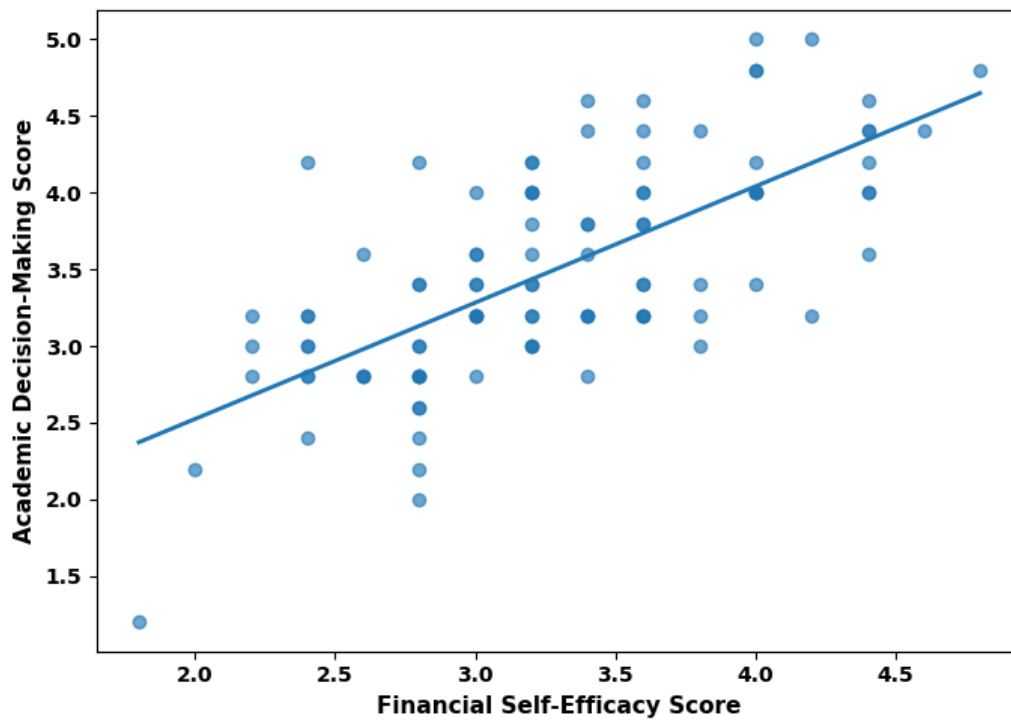


Figure 3. Relationship Between Financial Self-Efficacy and Academic Decision-Making

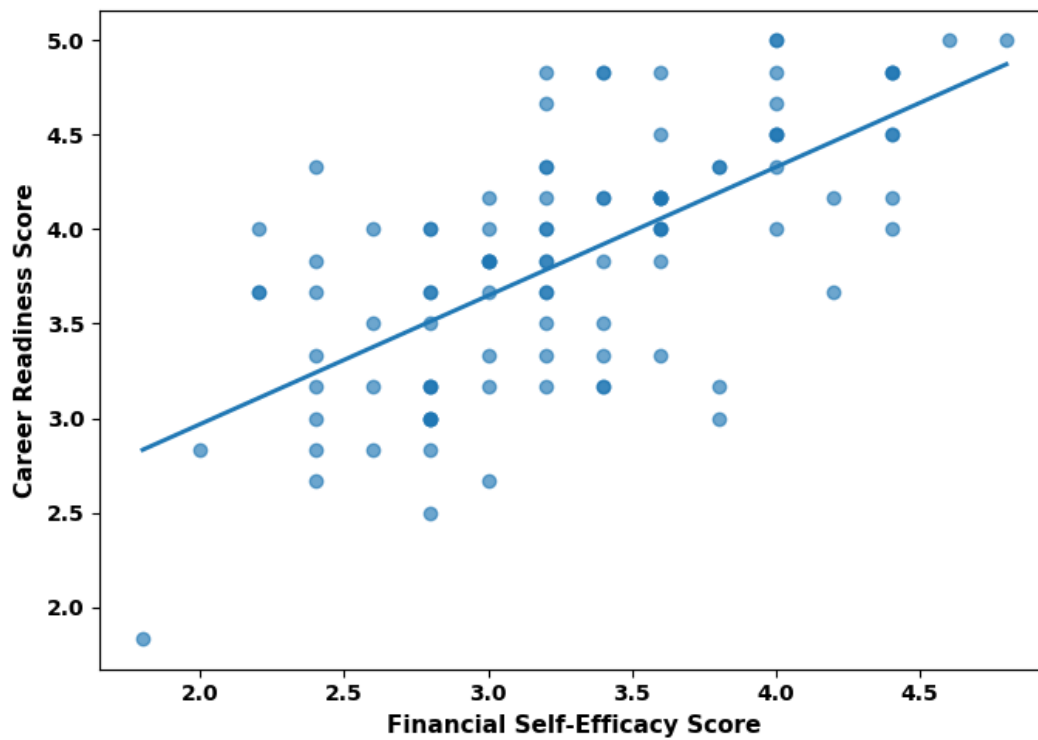


Figure 4. Relationship Between Financial Self-Efficacy and Career Readiness

3.4 Prediction of Academic Decision-Making

In the unadjusted model, financial self-efficacy also significantly predicted academic decision-making, accounting for 47.6% of the variability in academic decision-making ($B = 0.759$, $SE = 0.080$, $\beta = 0.690$, $p < 0.001$). The model was statistically significant, $F(1,98) = 88.95$, $p < 0.001$. Financial

self-efficacy was still a significant predictor ($B = 0.741$, $\beta = 0.674$, 95% CI: 0.566–0.917, $p < 0.001$) after controlling for age, gender, year of study, type of SEN, family income, financial education exposure and career guidance exposure. When the model was adjusted, the adjusted R^2 was 0.494 and the model explained 57.6% of the total variance as shown in Table 4.

Table 4. Regression Analysis Predicting Academic Decision-Making

Model	B	SE	Standardized β	95% CI	R^2	Adjusted R^2	p
Unadjusted FSE	0.759	0.080	0.690	0.599–0.918	0.476	0.470	<0.001
Adjusted FSE	0.741	0.088	0.674	0.566–0.917	0.576	0.494	<0.001

Note. Adjusted model controlled for age, gender, year of study, SEN type, family income level, financial education exposure, and career guidance exposure.

These findings indicate that greater financial self-efficacy was independently associated with stronger academic decision-making.

3.5 Prediction of Career Readiness

In addition, financial self-efficacy was significantly related to career readiness. Results of the unadjusted model showed that financial self-efficacy significantly predicted career readiness with a B of 0.681, SE of 0.078, β of 0.661, and p is

less than 0.001. 43.7% of the variation in career preparedness was explained by the model ($F(1,98) = 76.06$, $p < 0.001$).

Demographic and educational factors were controlled for, and financial self-efficacy continued to be a high independent predictor ($B = 0.707$, $\beta = 0.687$, 95% CI: 0.545–0.869, $p < 0.001$). The adjusted model accounted for 58.9% of the variance in career readiness and had an adjusted R^2 equal to 0.510. The model was also significantly positively impacted by career guidance exposure ($B = 0.266$, $p = 0.008$) and year of study ($B = 0.096$, $p = 0.026$) in the adjusted model. Table 5 shows Regression Analysis Predicting Career Readiness.

Table 5. Regression Analysis Predicting Career Readiness

Model	B	SE	Standardized β	95% CI	R^2	Adjusted R^2	p
Unadjusted FSE	0.681	0.078	0.661	0.526–0.835	0.437	0.431	<0.001
Adjusted FSE	0.707	0.081	0.687	0.545–0.869	0.589	0.510	<0.001

Note. Adjusted model controlled for age, gender, year of study, SEN type, family income level, financial education exposure, and career guidance exposure.

To compare the standardized effects of financial

self-efficacy on the two dependent variables, each of them was compared to the other in Figure 5. The standardized effect was slightly higher for career readiness ($\beta = 0.687$) than for academic decision-making ($\beta = 0.674$) after adjustment for the standardized effects.

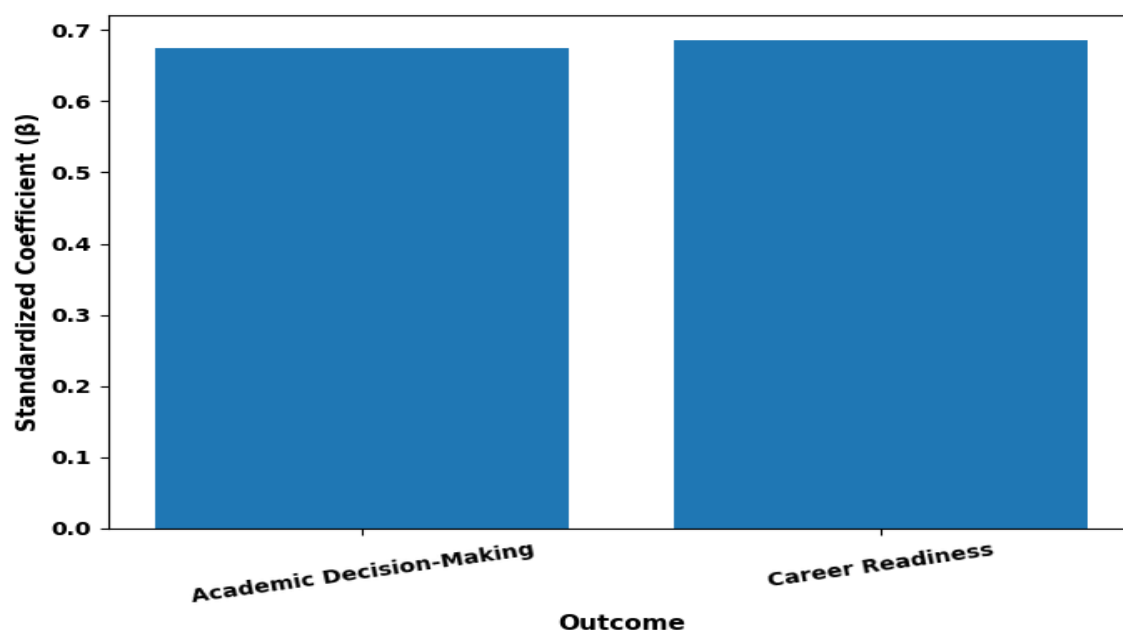


Figure 5. Adjusted Standardized Effects of Financial Self-Efficacy on Study Outcomes

3.6 Outcomes Across Financial Self-Efficacy Levels

Financial self-efficacy scores were then divided into quartiles to further explore the pattern of association. Academic decision-making rose from 2.87 ± 0.58 in the lowest quartile to 4.12 ± 0.58 in the highest quartile as shown in Table 6. Similarly,

career readiness increased from 3.29 ± 0.54 to 4.40 ± 0.54 . The differences among the quartiles of the financial self-efficacy were statistically significant for academic decision-making ($F = 25.97, p < 0.001$) and career readiness ($F = 21.72, p < 0.001$). This positive relationship between financial self-efficacy and both outcomes can be seen in the graph shown in Figure 6.

Table 6. Academic Decision-Making and Career Readiness Across Financial Self-Efficacy Quartiles

FSE Quartile	n	Academic Decision-Making Mean $\pm$ SD	Career Readiness Mean $\pm$ SD
Q1 – Lowest	31	2.87 ± 0.58	3.29 ± 0.54
Q2	24	3.48 ± 0.41	3.82 ± 0.49
Q3	21	3.70 ± 0.53	4.02 ± 0.50
Q4 – Highest	24	4.12 ± 0.58	4.40 ± 0.54
ANOVA	—	$F = 25.97, p < 0.001$	$F = 21.72, p < 0.001$

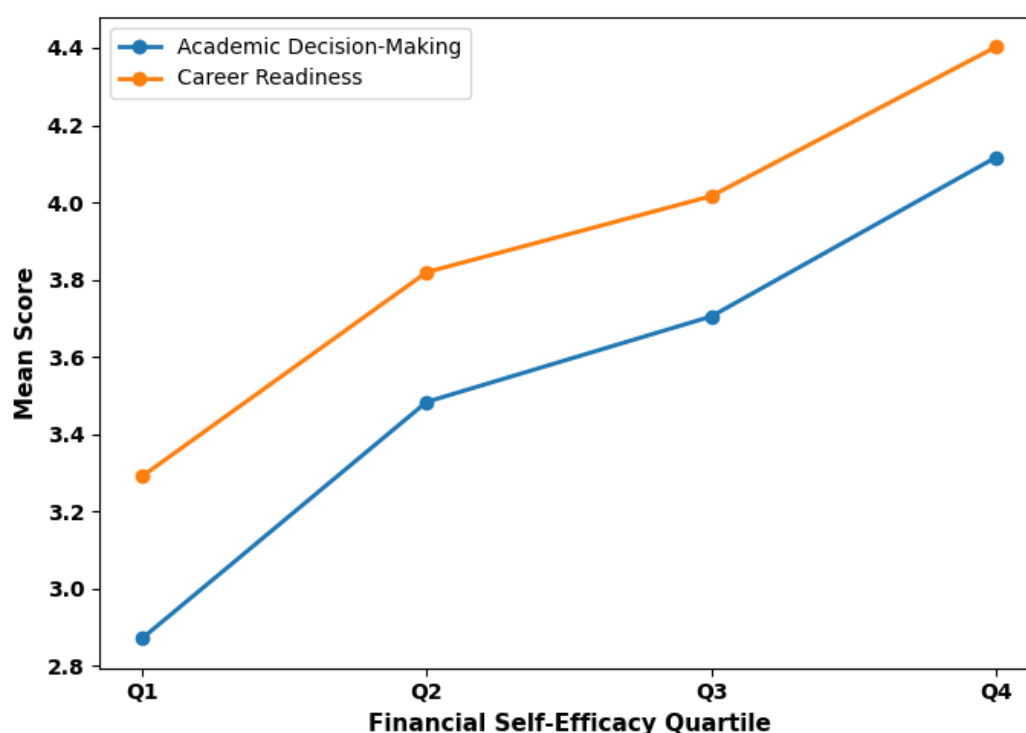


Figure 6. Academic Decision-Making and Career Readiness Across Financial Self-Efficacy Quartiles

In general, there was a consistent pattern of positive results, with higher levels of financial self-efficacy leading to higher levels of academic decisionmaking and career readiness. These associations were still seen after controlling for demographic, educational, socioeconomic and support-related factors.

4. Discussion

For adolescents with special education needs, this study examined the relationship between financial self-efficacy and job preparedness and academic decision making. The findings demonstrated that academic decision-making and job preparedness were positively and significantly correlated with financial self-efficacy. The financial self-efficacy was found to be strongly related to academic decision-making and was also strongly related to career readiness, and academic decision-making was also strongly related to career readiness. The results indicate that students' self-efficacy regarding financial responsibilities might also be associated with increased self-efficacy in educational decisions and increased readiness for the future job market.

The strong association between financial self-

efficacy and academic decision-making is similar to other studies that have found that academic and career-related choices rely on self-efficacy. Studies with university students have found that increased career decision making self-efficacy is correlated with increased confidence in comparing options and making career decisions that are based on future-oriented criteria (Anyango et al., 2024). Likewise, self-efficacy was revealed to directly affect career decision-making as well as career-specific confidence, and that this personal competence is crucial in developmental decision processes (Milledzi et al., 2024). Financial confidence can have a positive impact on students with SEs who might have a greater sense of control over educational planning, as they will be better equipped to weigh financial considerations, future financial implications, and resources when making academic decisions.

Financial self-efficacy was also determined to be a significant predictor of career readiness in the study. This is a key insight, as students with disabilities might face extra challenges in their education-to-work transitions. The literature review revealed that previous studies have demonstrated that career decision self-efficacy and

outcome expectation are significant factors affecting career development among college students with disabilities (CSWD) (Chao et al., 2022). Evidence also was recently found that positive attitudes, self-advocacy and academic accommodations all play a role in students' career readiness, which fits into the social cognitive interpretation of development of readiness (Amjad & Irshad, 2026). The present results thus broaden this view to propose that confidence in financial management might also be a personal resource that aids in career preparation.

In addition, it is important to note the relationship between financial self-efficacy and career readiness that is observed while accounting for the social and educational context of students. Students with learning disabilities (LD) have been shown to be associated with college and career readiness based on self determination, parental involvement, and the support provided by a special education teacher (Binghashayan et al., 2022). Financial self-efficacy could also be shaped by the experiences at the family level and financial socialization, where financial communication and learning opportunities in the family are related to financial confidence and financial behavior (Kaur & Singh, 2024). Therefore, financial capability needs to be not only viewed as an individual characteristic, but as a product of the family, school and wider socio-economic environment.

Another contextual factor that was significant in this study was career guidance. Career interventions that are structured, such as career experiences, and that boost confidence and career outcomes can be helpful for students with disabilities (Ip & Hui, 2023). School counsellors may be especially well-positioned to provide information about college and career, with the type and amount of support provided potentially impacted by disability status (Novak et al., 2024). Other evidence, from career-preparedness programmes, also indicates that, when feasible, approaches that promote the development of targeted evidence-based transition strategies for students with disabilities also enhance readiness in the areas of practical employment skills, decision making and transition planning (Saleem, 2024). It can be concluded that it is desirable to integrate

financial planning into the existing career-guidance programs, and the findings provided the evidence.

In addition, differences across the financial self-efficacy levels are of practical significance. Higher financial self-efficacy was linked to greater academic decision-making and career readiness among students who had higher financial self-efficacy than those who had lower financial self-efficacy. This trend aligns with the findings of research indicating that the career readiness of youth with disabilities is related to their individual and contextual resources (EunKyoung Lee & Kim, 2025). Additionally, disability is interwoven with demographic and social identities in the way that these identities influence career expectations and development, and there is a possibility that interventions for students are not equally appropriate for all students (Chao & Wilson, 2025). Other intersectional variations have been found in college and career readiness for youth with and without disabilities, further emphasizing the importance of transition-specific individualized support (Lombardi et al., 2025).

The results also have implications for financial education in special and inclusive education settings. Financial literacy training in practice can contribute to helping students gain confidence in handling budget, saving money, planning and facing financial problems. Recent studies with college students with IDD indicate that financial literacy skills can and should be explicitly taught in PS programmes (Miller et al., 2026).

In general, the results indicate that financial self-efficacy can serve as a significant psychological and practical tool between financial capability and academic and career development. Therefore, accessible financial education, career counselling, self-advocacy training and transition planning should be integrated into the educational curriculum.

5. Conclusion

The current study aimed to investigate financial self-efficacy as a predictor of academic decision-making and career readiness of students with SEN. The results suggest that higher financial self-efficacy is linked with greater academic decision-making and career readiness, suggesting that

confidence in financial responsibility can go beyond financial behaviors and inform broader aspects of academic and career development. There was a positive relationship between financial self-efficacy with student ability to assess academic opportunities, plan for future study, and plan for transitions to employment. The findings also underscore the significance of contextual support, such as career counseling and having a personalized transition plan, as well as financial education. Financial capability training should therefore be integrated into a student's academic

advising, career advising, and self-advocacy support, within the context of an educational institution. The results are useful evidence to support the prediction function of financial self-efficacy, but more research with larger and more diverse samples is required. Longitudinal and intervention-based studies would be especially useful to determine if there was evidence of the sustainability of improvements in financial self-efficacy skills to changes in academic decision-making and career readiness skills for students with special educational needs.

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