

Financial Literacy as a Predictor of Academic Decision-Making and Career Readiness Among Students with Special Educational Needs: A Quantitative Analysis

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ABSTRACT:

Financial literacy has emerged as a critical life skill that supports informed educational and career-related decisions, particularly for students with special educational needs (SEN). This study investigated the influence of financial literacy on academic decision-making and career readiness among SEN students using quantitative research design. A secondary dataset comprising 300 student records was analyzed using descriptive statistics, reliability analysis, Pearson correlation, and multiple linear regression. The measurement scales demonstrated satisfactory internal consistency, with Cronbach's alpha values ranging from 0.760 to 0.887. Correlation analysis revealed significant positive relationships between financial literacy and academic decision-making ($r = 0.710$, $p < 0.001$) as well as career readiness ($r = 0.672$, $p < 0.001$). Regression analyses further indicated that financial literacy was the strongest predictor of both academic decision-making ($\beta = 0.693$, $p < 0.001$) and career readiness ($\beta = 0.627$, $p < 0.001$), explaining 54.5% and 53.2% of the variance in the respective models. These findings suggest that financial literacy extends beyond financial management by strengthening students' ability to make informed academic choices and prepare for future careers. The study highlights the importance of integrating accessible financial education, inclusive teaching strategies, and career development initiatives within SEN education to foster independence, informed decision-making, and successful educational and employment transitions.

Keywords: Financial literacy, Academic decision-making, Career readiness, Special educational needs, Inclusive education

1. Introduction

Financial literacy is now a life skill that helps individuals make sound financial decisions, manage their own resources well and create financial security in the long run. It not only involves financial information but also requires the use of financial concepts in real life situations, such as budgeting, saving, spending, and planning for future educational and career objectives. Financial systems are becoming more and more complicated, and educational institutions are expected to provide students with the skills they need to deal with financial matters in a way that will promote their academic and professional growth. Financial literacy has been shown to be related to better financial behavior, responsible decision-making and financial well-being generally, making it a valuable outcome of lifelong learning (Amagir et al., 2018; Lusardi & Messy, 2023; Lusardi, 2019).

Financial literacy is especially important for those with special educational needs (SEN) as they may face extra challenges when leaving school and moving on to employment or further education or training. Personalised provision will be needed to ensure the pupils learn practical life skills that will enable them to live independently and be part of society. There is now a greater focus on transition planning for pupils with SEN, to develop a range of employability skills and independence living skills as well as academic skills. Financial education is not, however, sufficiently integrated into many special education programmes and opportunities for the development of financial confidence and financial decision-making skills are limited (Crane et al., 2021; Devlin, 2024).

Another factor that can have impacts on educational outcomes and career paths is academic decision making. It includes assessing educational options, formulating academic goals, and making informed decisions about education and career development. Students who have better financial literacy might have the ability to comprehend the monetary repercussions of educational choices, make sure resources are being used effectively, and make practical plans for future studies and careers. Financial literacy positively impacts decision making as evidenced by increased financial confidence, planning behaviors, and analytical thinking, which can also foster improved

educational decision making (Danila et al., 2019; Shi et al., 2025).

Career readiness is another major indicator of the success of the modern school and includes career planning, employability skills, self-confidence and decision-making. There are several factors that impact career readiness for students with SEN, such as education support, self-determination, parent involvement and transition planning. Research has demonstrated positive impacts from career planning and job-readiness interventions for students' employment readiness and the positive impacts of financial education on career planning and long-term work decisions (Cedeño et al., 2021; So & Bernardo, 2022; Binghashayan et al., 2022). In addition, employees' decision-making self-efficacy and career exploration are closely related to work readiness, highlighting the close relationship between financial ability and career development (Makki et al., 2023).

While some research has focused on financial literacy, others have looked at academic decision making or career readiness, there is little empirical evidence that has considered how these three factors are related among students with special educational needs. Previous studies have largely explored financial wellness or financial transition planning, but not whether financial literacy serves as an important predictor of academic decision making and career preparedness in this population (Kang et al., 2025; Shi et al., 2025). Filling this gap is essential to design evidence-based educational interventions that will facilitate inclusive education and successful transitions to higher education and employment. Based on this, the present study attempts to scientifically examine the predictive effect of financial literacy on academic decision making and career readiness of students with special educational needs in quantitative manner to provide empirical evidence for informing educational practice, policy and further research.

Objectives

1. To assess the level of financial literacy among students with special educational needs.
2. To examine the relationship between financial literacy, academic decision-making, and career readiness among students with special

educational needs.

3. To determine whether financial literacy significantly predicts academic decision-making and career readiness among students with special educational needs.

2. Methodology

2.1 Research Design

The methodology for this study was cross sectional and quantitative research to explore financial literacy and academic decision making to career readiness among SEN students. A quantitative methodology was selected as it allows for variables to be measured and relations between variables to be evaluated in an objective way. Being based on a cross-sectional methodology, it facilitated the collection and analysis of the data at a single time thus providing a convenient platform to achieve the research objectives.

2.2 Dataset and Study Variables

For the study, a dataset containing information on 300 student profiles was examined. Each profile contained data on one student who had special educational needs. Among the variables in the dataset were demographic variables like age, gender, educational attainment, SEN type, family income, parents' education, and financial literacy exposure. The main independent variable was the Financial Literacy Score while the dependent variables were the Academic Decision-Making Score and the Career Readiness Score.

2.3 Data Preparation

Prior to the statistical analysis process, the data was examined to ensure completeness, consistence, and accuracy. The data were checked for missing entries, duplication of the observation, and consistency. Normality tests were done for continuous variables whereas the codes of the categorical variables were checked. Finally, the composite scores of the major variables in the study were checked.

2.4 Statistical Analysis

The data analysis process involved the use of the python program. The statistical description of frequencies, percentages, means, and standard deviation was used for describing the variables in the study and the participants. For the correlation between the dependent variables, financial literacy, academic decisions and career readiness, the pearson's correlation analysis was done. The multiple linear regression analysis was carried out to test the impact of financial literacy on the dependent variables. The significance level was set at $p < 0.05$.

2.5 Ethical Considerations

The research complied with the accepted norms of research integrity, transparency, and responsible data management during the process of conducting the study. The analysis of data was conducted on an anonymous basis, and there were no elements of personal identification in the data set used. The analytical processes were done only for academic purposes and are reported here objectively.

3. Results

3.1 Participant Characteristics

A total of 300 students with special educational needs (SEN) participated in the study. The mean age of the participants was 18.38 ± 2.17 years (range 14-24 years). Females made up the largest percentage (51.0%), males (45.7%) and non-binary/other (3.3%) had the next highest percentages in the sample, as shown in Table 1. The top educational categories were undergraduate (38.0%) and the most common SEN categories were Specific Learning Disability (31.7%) and ADHD (23.0%). Almost half of respondents had mild support needs (47.0%) and many students were given some financial education (58.3%) and some type of career guidance (67.7%) at an irregular frequency. Overall, the demographic profile shows a broad representation at each education level, disability type, and socioeconomic status level (Figure 1).

Table 1. Participant Characteristics

Variable	Category	Frequency	Percentage (%)
Gender	Female	153	51.0
	Male	137	45.7

	Non-binary/Other	10	3.3
Education Level	Undergraduate	114	38.0
	Vocational/Technical	70	23.3
	Senior Secondary	66	22.0
	Secondary	50	16.7
SEN Category	Specific Learning Disability	95	31.7
	ADHD	69	23.0
	Autism Spectrum Condition	43	14.3
	Other Categories	93	31.0

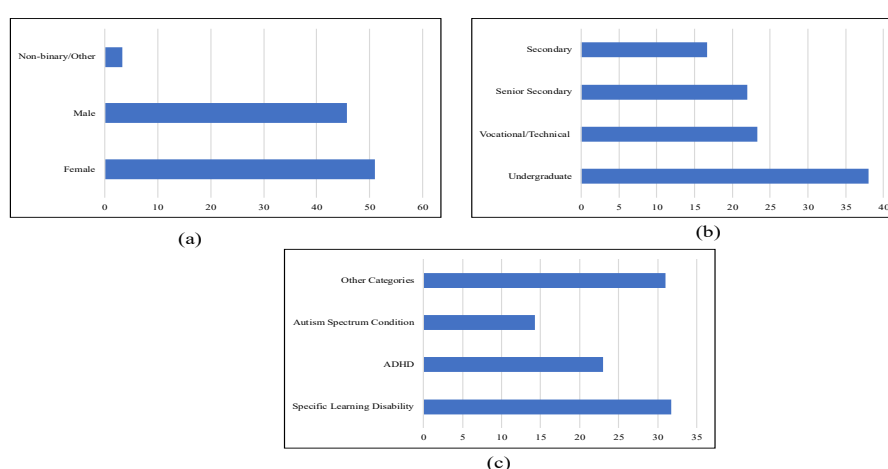


Figure 1. Demographic Profile of the Study Participants

Figure 1 illustrates the demographic composition of the study sample, presenting the distribution of participants by (a) gender, (b) education level, and (c) major SEN categories. The results demonstrate a balanced sample with predominance of female, undergraduate, and specific learning disability participants.

3.2 Descriptive Statistics of the Study Variables

Summary descriptive statistics of the main study variables are given in Table 2. The mean financial literacy score was 49.72 ± 12.05 , while the mean academic decision-making score and career readiness score were 62.37 ± 12.82 and 63.21 ± 13.32 , respectively. The distributions of all the study variables were approximately normal, as indicated by the skewness values ranging from -0.08 to 0.29 and the kurtosis values ranging from -0.23 to 0.40, which indicated that parametric statistical analyses could be used.

Table 2. Descriptive Statistics of the Study Variables

Variable	Mean	SD	Minimum	Maximum	Skewness	Kurtosis
Financial Literacy Score	49.72	12.05	20	89	0.09	0.09
Academic Decision-Making Score	62.37	12.82	27	96	-0.02	-0.23
Career Readiness Score	63.21	13.32	26	100	0.20	0.32

3.3 Reliability Analysis

The internal consistency of the measurement constructs was satisfactory for the reliability assessment.

Cronbach's alpha values ranged from 0.760 to 0.887 as seen in Table 3, which is above the recommended value of 0.70. The most reliable results were for academic decision-making ($\alpha = 0.887$), career readiness ($\alpha = 0.806$) and financial literacy ($\alpha = 0.760$). All scales were found to be reliable enough for inferential statistical procedures.

Table 3. Reliability Analysis of the Study Constructs

Construct	Number of Items	Cronbach's Alpha
Financial Literacy	3	0.760
Academic Decision-Making	2	0.887
Career Readiness	3	0.806

3.4 Correlation Analysis

Pearson's correlation analysis revealed that all the study variables were found to be statistically significant with positive correlation. The results as presented in Table 4 show that financial literacy was positively correlated with academic decision-making and career readiness at strong level with 0.710 ($p < 0.001$) and 0.672 ($p < 0.001$), respectively. Similarly, career readiness ($r = 0.680$, $p < 0.001$) was strongly associated with academic decision-making. The results indicate that there are positive relationships between financial literacy and educational decision making and preparedness for future careers. These relationships between the three variables are graphically represented in Figure 2.

Table 4. Pearson Correlation Matrix

Variable	Financial Literacy	Academic Decision-Making	Career Readiness
Financial Literacy	1.000	0.710***	0.672***
Academic Decision-Making	0.710***	1.000	0.680***
Career Readiness	0.672***	0.680***	1.000

*Note: ** $p < 0.001$.

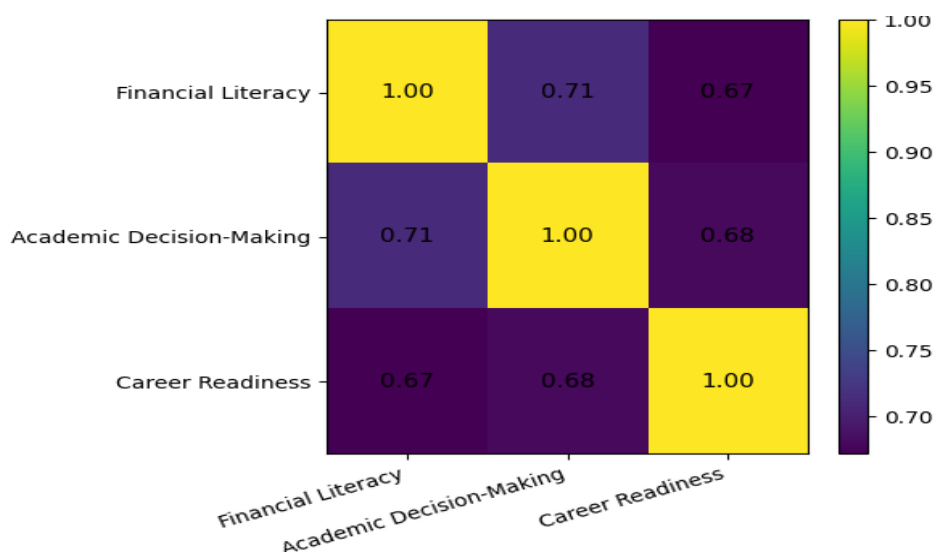


Figure 2. Correlation Heatmap of Financial Literacy, Academic Decision-Making, and Career Readiness

3.5 Predictors of Academic Decision-Making

The multiple regression model predicting academic decision-making was statistically significant ($F = 21.205$, $p < 0.001$) and explained 54.5% of the variance ($R^2 = 0.545$). Financial literacy proved the most powerful predictor ($\beta = 0.693$, $p < 0.001$) as indicated in Table 5. In addition, age had a positive significant effect ($\beta = 0.166$, $p = 0.010$); however, several categories of education had significant negative coefficients when compared with reference. When the demographic characteristics are held constant, the results suggest that financial literacy makes a significant contribution to students' academic decision making.

Table 5. Multiple Linear Regression Predicting Academic Decision-Making

Predictor	Standardized β	t	p-value
Financial Literacy Score	0.693	16.096	<0.001
Age	0.166	2.606	0.010
Undergraduate	-0.210	-2.511	0.013
Senior Secondary	-0.162	-2.746	0.006
Vocational/Technical	-0.187	-2.484	0.014

Model Statistics: $R^2 = 0.545$; Adjusted $R^2 = 0.520$; $F = 21.205$; $p < 0.001$.

3.6 Predictors of Career Readiness

The regression analysis for career readiness yielded a statistically significant model ($F = 20.134$, $p < 0.001$) with an R^2 of 0.532 accounting for 53.2% of the variance. The variable with the highest positive association, as reported in Table 6, was "financial literacy" ($\beta = 0.627$, $p < 0.001$). Higher family income, however, also showed a positive association with career readiness; and non-binary/other gender showed a small negative association with career readiness. The results suggest that financial education has a significant impact on students' employability with SEN.

Table 6. Multiple Linear Regression Predicting Career Readiness

Predictor	Standardized β	t	p-value
Financial Literacy Score	0.627	14.363	<0.001
Undergraduate	0.195	2.302	0.022
Hearing Impairment	0.139	3.001	0.003
Middle Income	0.105	2.133	0.034
Upper-middle/High Income	0.118	2.627	0.009

Model Statistics: $R^2 = 0.532$; Adjusted $R^2 = 0.506$; $F = 20.134$; $p < 0.001$.

3.7 Comparative Model Performance

Table 7 shows the summary of the predictive performance for both regression models. The academic decision-making model had a little bit more explanatory power ($R^2 = 0.545$) than the career readiness model ($R^2 = 0.532$). In both models, however, the adjusted R^2 exceeded 0.50 and the overall model was statistically significant ($p < 0.001$) indicating that a statistically significant amount of variation was explained by the combination of financial literacy and the demographic variables included in both models for educational and career outcomes.

Table 7. Comparative Performance of the Regression Models

Model	R ²	Adjusted R ²	F-statistic	p-value	Sample Size
Academic Decision-Making	0.545	0.520	21.205	<0.001	300
Career Readiness	0.532	0.506	20.134	<0.001	300

4. Discussion

This study investigated the relationship between financial literacy and academic decision making and career readiness for students who have special educational needs (SEN). The results show that being financially literate is an important and stable predictor of educational and career outcomes. Results from the regression analyses showed that the students' financial literacy accounted for a significant percentage of the variance in academic decision making (64.5%) and career readiness (63.2%), suggesting that financial literacy and confidence are significant factors in students' academic decision making and preparedness for career readiness. This indicates that financial literacy is not just about handling personal finances but also represents a life skill that aids in better educational planning, independence and longer-term socioeconomic involvement, and aligns with the growing recognition of this fact (Taj & Reddy, 2024; Maalouf et al., 2023).

This study's most striking result is that financial literacy, rather than demographic characteristics, education level, disability category, and family income, was the most significant predictor in either of the two regression models (Vdovin et al., 2018). This result is consistent with earlier research that indicates financially literate students make better judgments, plan better and make better decisions when faced with school and personal problems. Financial literacy has been found to positively affect financial decision making in students, in terms of budgeting behaviour, goal setting, financial confidence, and other aspects as reported by Taj and Reddy (2024). Likewise, financially knowledgeable university students have financially healthier behaviours, which in turn positively affects the quality of their financial decisions (Maalouf et al., 2023). This study adds to this evidence by showing that financial literacy has a meaningful impact on the educational and career choices of learners with SEN, a group that has

been studied far less than other groups.

The positive correlation between financial literacy and career readiness seen in this study is congruent with past studies that have highlighted the need for financial skills in the education-to-work transition. So and Bernardo (2022) showed that structured Career Planning (CP) interventions were effective in enhancing Career Readiness (CR) among students with special educational needs (SEN) in self-awareness, career exploration and career decision making. Similarly, Cedeño et al. (2021) found that training young people from economically disadvantaged backgrounds in both financial and job-readiness skills improves both employability skills and career confidence and preparedness to work. The present study corroborates this finding by demonstrating that financial education is an independent predictor of career readiness after accounting for differences in demographics and education. The discovery indicates that financial education should be viewed as part of a transition plan and not an additional ability to be acquired when students have SEN.

Academic decision-making skills were also found to be closely related to financial literacy, suggesting the strong possibility that financially literate students could make better decisions about their academic choices, about how best to spend their learning time and about their academic objectives. Financial literacy fosters planning, critical thinking and responsible decision making – skills that are transferable to the education environment. A similar study indicates that when students have greater financial information, they are better equipped to make informed rational choices regarding long-term educational decisions as they are better informed of the implications of their decisions and are more confident in assessing their future opportunities (Taj & Reddy, 2024; Danila et al., 2019). The degree of correlation found between academic decision-making and career readiness also indicates that good academic decisions are an

important building block for successful career readiness.

Other demographic factors also had significant relationships with study results. Increased academic decision-making skills were noted with older students, which may be related to greater education and more responsibility for finances. The undergraduate students also exhibited higher levels of career readiness than the reference education group, supporting the prediction that there was more career exploration, career practical training, and career professional development afforded by higher education. Family income was also a positive correlate of career readiness, especially for middle and upper-middle class students. The results are consistent with previous research that showed socioeconomic resources affect students' access to educational support and occupational counseling and/or work-related experiences that help them to make successful career transitions (Cedeño et al., 2021). However, the fact that financial education consistently emerges as the most important factor even once the income factor is controlled for indicates that financial education is more than just about socioeconomic status, but it is also about financial literacy.

The results also point to the need for using inclusive educational approaches that foster financial competence for learners who have various learning difficulties. Inclusive education goes beyond access to classrooms and involves learning environments that afford equal opportunities to the development of practical life competencies. Kefallinou (2020) highlighted that inclusive education must promote the empowerment of learners, not only in terms of academic attainment, but also in terms of their functional life skills which facilitate independent living. Likewise, Sanger (2020) emphasized that inclusive pedagogy and universal design would enhance the participation of learners in learning by tailoring or adapting educational offerings to the characteristics of learners. Incorporating financial education into inclusive curricula in a way that is accessible via instructional materials, differentiated approaches, and assistive technology may thus contribute not only to educational participation but also to improved academic and career results for students.

Evidence of inclusive learning environments adds to the positive link between financial literacy and educational outcomes. Li & Singh (2022) found that the inclusive education setting proved successful in improving students' motivation, engagement and learning outcomes by creating experiences in the classroom that support learning and development. Financial education in inclusive spaces and with a flexible approach that caters to diverse learning styles can help SEN learners build their self-esteem in their ability to apply the financial concepts to real world educational and career choices. Therefore, financial literacy interventions need to be created in a participatory, flexible and accessible way, and need to consider different types of disabilities.

As Binghashayan et al. (2022) demonstrated, self-determination, parental involvement and educator support are all interdependent to improve college and career readiness for secondary students with learning disabilities is relevant to this study. This is borne out by the current results which suggest that while classroom education is important, financial education should also be backed by coordinated family, school and career guidance actions. This partnership may be used to foster confidence, independence and readiness for students' next steps in their education and careers.

Although these results are encouraging, there are several limitations to be noted. The cross-sectional design restricts causal inferences between financial literacy and educational outcomes, as discussed below. Secondly, the study instruments used were self-reported instruments, which could introduce a response bias despite the acceptable reliability of the self-reported instruments used. Third, the conclusions made are based on one sample of pupils with SEN and so are not necessarily applicable to all educational settings or disability groups. Future studies should use a longitudinal design, larger and more diverse sample sizes and include intervention-based studies to determine if structured financial programmes have long-lasting impacts on academic decision making and career readiness. In addition, further studies can explore intervening variables like self-efficacy, digital financial competence, and parental financial socialization to explore the mechanisms through which financial literacy relates to educational outcomes.

Conclusion

The results of this study show that financial literacy is a key determinant of students' academic decision making and career preparedness in the case of students with SEN. Study results showed high positive correlations between financial literacy, academic decision making, and career readiness, and the multiple regression analyses results indicated that financial literacy was the best predictor of academic decision making and career readiness when accounting for the demographic and socioeconomic factors. The results of this study clearly indicate the importance of knowledge, confidence and financial behaviour in the planning of education and preparation for the future profession of the students. To conclude, the study highlights the need to move beyond the education to include financial education and career development programmes which are accessible to

students where SEN is involved, and that careers education and planning support should be tailored to the individual needs of learners with SEN, and that financial education and planning should be integrated into learning environments that are inclusive to learners with SEN. These programs can help students improve their learning experience, move on to college or a career and contribute to their financial stability. The study design is however limited to cross-sectional study and self-reported data but the results provide significant evidence for the inclusion of financial literacy in inclusive education policies and practice. Continuing research is recommended using longitudinal and intervention-based research to further explore the long-term impact of financial literacy education on the educational outcomes, career outcomes, and living independently outcomes of students with special educational needs.

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