Appendix 3: Financial Attitudes Scale (FAS)
1 = Never 2 = Almost never 3 = Sometimes 4 = Almost always 5 = Always

No.	Questions	Scale
		5 4 3 2 1
1	Gives a lot of importance to financial issues	
2	You consider that knowing about financial topics is quite useful for his life.	
3	Get informed about financial issues and try to pay attention and learn about them	
4	You are willing to take risks by saving.	
5	Sets long-term financial goals	
6	Monitor the issue of family and/or personal finances, making decisions based on the information you have.	
7	Save permanently according to goals you have set.	
8	You believe that investing through financial debt will allow him to achieve professional goals.	
9	Before investing in something I would carefully consider whether I can afford it.	
10	Consider that resorting to bank debt is a good idea to acquire financial profitability.	

Appendix 4: Validation Procedure for Measuring Instruments

A. Validation procedure of the Financial Knowledge Scale (SFK)

1. Item Correlations

Scale Reliability Statistics	
Cronbach's α	
Scale	0.916

2. Exploratory Factor Analysis

Summary			
Factor	SS Loadings	% of Variance	Cumulative %
1	2.48	24.8	24.8
2	1.92	19.2	44.0
3	1.72	17.2	61.3

3. Confirmatory Analysis

Fitting Measurement	Index value	Criterion	Values
X2/GL	0.244	< =3.00	Acceptable
TLI	0.90	> = 0.90	Acceptable
CFI	0.928	> = 0.90	Acceptable
SRMR	0.043	<= 0.08	Acceptable

B. Validation procedure for the Financial Skills Scale (FSS)

1. Item Correlations

Scale Reliability Statistics	
Cronbach's α	
Scale	0.915

2. Exploratory Factor Analysis

Summary			
Factor	SS Loadings	% of Variance	Cumulative %
1	2.15	21.5	21.5
2	2.08	20.8	42.3
3	1.89	18.9	61.1

3. Confirmatory Analysis

Extent adjustment	Index value	Criterion	Values
X2/GL	0.303	< =3.00	Acceptable
TLI	0.880	> = 0.90	Acceptable
CFI	0.908	> = 0.90	Acceptable
SRMR	0.044	<= 0.08	Acceptable

C. Validation procedure for the Financial Attitudes Scale (FAS)

1. Item Correlations

Scale Reliability Statistics	
Cronbach's α	
Scale	0.889

2. Exploratory Factor Analysis

Summary			
Factor	SS Loadings	% of Variance	Cumulative %
1	3.30	33.0	33.0
2	1.44	14.4	47.4
3	1.23	12.3	59.8

3. Confirmatory Analysis

Fitting Measurement	Index value	Criterion	Values
X2/GL	0.295	< =3.00	Acceptable
TLI	0.858	> = 0.90	Acceptable
CFI	0.890	> = 0.90	Acceptable
SRMR	0.052	<= 0.08	Acceptable