

PERSONALITY TRAITS AND MONEY ATTITUDES AMONG SCHOOLTEACHERS: AN EXPLORATORY PSYCHOLOGICAL ANALYSIS

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PERSONALITY TRAITS AND MONEY ATTITUDES AMONG SCHOOLTEACHERS: AN EXPLORATORY PSYCHOLOGICAL ANALYSIS (Abstract). Financial well-being is a multidimensional construct that reflects perceived financial control and security. While it is not directly measured in this study, money attitudes represent an important cognitive-affective component associated with financial well-being. **Materials and methods:** This cross-sectional study examined the relationship between personality traits and money attitude dimensions among 172 schoolteachers from northeastern Romania. The Big Five[®] plus-short and the Money Attitude Scale (MAS) were applied to assess personality traits and the dimensions of power-prestige, retention-time, distrust and anxiety toward money. **Results:** showed that emotional stability was negatively associated with financial anxiety and distrust, while gender and emotional stability influenced the perception of money as power-prestige. Extraversion, conscientiousness and openness predicted retention-time attitudes. Although the observed correlations were of low intensity, they align with previous research indicating subtle but consistent personality influences on financial cognition. **Conclusions:** These findings suggest that personality traits may shape teachers' money attitudes, with potential relevance for psychological screening and financial awareness programs in educational settings. **Keywords:** MONEY ATTITUDE; PERSONALITY TRAITS; TEACHERS; FINANCIAL WELL-BEING; THE BIG FIVE PERSONALITY TRAITS; THE MONEY ATTITUDE SCALE.

INTRODUCTION

Teaching is a profession characterized by complex psychosocial demands that can influence both occupational satisfaction and mental well-being. Teachers often face high workloads, emotional exhaustion, and financial constraints, which may undermine their psychological health and job performance. Among the multiple determinants of well-being, personality traits play a central role in shaping how individuals per-

ceive and cope with work- and finance-related stressors. Financial well-being, although not always explicitly measured, represents a key dimension of overall well-being, reflecting individuals' perceived control, security, and confidence in managing financial demands.

The Five-Factor Model (FFM), or Big Five framework, conceptualizes personality through five broad and stable dimensions: extraversion, agreeableness, conscientious-

ness, emotional stability (the inverse of neuroticism), and openness to experience. These traits have been consistently linked with occupational adjustment, resilience, and mental health outcomes across diverse cultural and professional contexts (1-7). Within educational settings, conscientiousness and emotional stability have been associated with higher job satisfaction and lower burnout (8, 9, 10), while openness and extraversion promote creativity and engagement in teaching.

Beyond the workplace, personality traits also shape financial attitudes and behaviors. Money is not only an economic resource, but a psychosocial symbol linked to power, security, and self-esteem (11). According to Yamauchi and Templer's Money Attitude Scale, four key dimensions capture the cognitive-affective meaning of money: power-prestige, retention-time, distrust, and anxiety (11). Previous research has shown that conscientiousness and openness are associated with prudent financial management, while low emotional stability is related to impulsive spending and financial anxiety (12, 13, 14, 15). However, most evidence derives from general or student populations, with limited attention to teachers—professionals whose financial and psychological well-being are deeply intertwined.

In the educational sector, modest income levels and socio-economic instability can exacerbate stress and anxiety among teachers, especially when combined with emotional or personality-based vulnerabilities. Recent studies have emphasized that financial stress is a significant determinant of teacher mental health, contributing to burnout, absenteeism, and reduced job performance (16, 17, 18, 19). Recent international evidence further confirms that financial strain and economic uncertainty

represent significant stressors for teachers, contributing to emotional distress, burnout, and reduced occupational well-being across diverse educational systems (20, 21, 22). These findings highlight the importance of understanding psychological mechanisms, such as personality and money attitudes, that may influence financial well-being and indirectly affect occupational health. Financial well-being should be seen as a psychosocial determinant of mental health (stress, burnout, absenteeism).

Additionally, previous research indicates that financial attitudes vary across the lifespan, reflecting developmental and socio-economic differences. Younger adults often report higher financial anxiety and impulsiveness, whereas older individuals tend to adopt more cautious, future-oriented financial strategies (15, 23, 24). Therefore, age was included in the present study as a control and predictive variable to capture potential generational variations in teachers' financial attitudes.

To our knowledge, no prior study has specifically explored how the Big Five personality traits predict money attitudes among teachers. This research addresses that gap by examining the relationships between personality dimensions, demographic factors, and the four components of money attitudes - power-prestige, retention-time, distrust, and anxiety - in a sample of Romanian teachers. Understanding these associations can inform the development of preventive psychological and financial well-being programs tailored to educational professionals.

The present study aimed to test the following hypotheses:

- (H1) Emotional stability will be negatively associated with power-prestige

Personality Traits and Money Attitudes Among Schoolteachers: An Exploratory Psychological Analysis

- (H2) Extraversion, conscientiousness, and openness will be positively associated with retention-time;
- (H3) Low emotional stability and low conscientiousness will predict higher distrust; and
- (H4) Low emotional stability will predict higher financial anxiety.

Criteria: extraversion, agreeableness, conscientiousness, emotional stability, openness to experience.

MATERIALS AND METHODS

Study design and Participants.

Using the snowball sampling method, a cross-sectional study was conducted among schoolteachers in northeastern Romania. An online questionnaire was created and distributed between February and May 2025 using Google Forms and could only be filled in only after the participants agreed to the informed consent form. The instrument was administered in a research-only, non-clinical context, and participants were clearly informed that the questionnaire did not serve any diagnostic or evaluative purpose. The Big Five[®] plus-short has been validated for self-administration in online formats in previous Romanian research and was used here in accordance with ethical guidelines for psychological research with non-clinical adult populations. The survey was administered in an anonymous format, ensuring that no personal identifiers were stored, and all responses remained confidential. The teachers were informed about the use of the results and that they could withdraw from study at any time. No incentives were provided to the participants. Continuing to complete the questionnaire indicated the participants' consent to be included in the

study. *The inclusion criteria* were teachers who were professionally active in public or private schools and sent questionnaires that were fully filled in. *The exclusion criterion* was the submission of the questionnaires after the deadline. Snowball sampling was selected as a pragmatic approach due to limited centralized access to schoolteacher registries and to facilitate recruitment in a dispersed professional population. Although this non-probability method allowed efficient data collection from active educators, it does not ensure full representativeness of the national teacher population. A total of 172 teachers met the inclusion criteria and were included in the analysis. Of these, 72.1% were female (N = 124) and 27.9% male (N = 48). Participants ranged in age from 19 to 65 years (M = 41.75 ± 12.34), with 36% aged between 19 and 39, 39% between 40 and 50, and 25% between 51 and 65 years. In the Romanian educational system, individuals may begin teaching activities as substitute or trainee teachers from the age of 18-19, particularly in private institutions or in rural schools experiencing staff shortages. Therefore, eligibility to participate was based on *active teaching engagement*, not on formal rank or years of certified teaching service.

Study instruments. An online questionnaire was constructed to assess personality traits and measure money attitudes among schoolteachers. The first part gathered sociodemographic information, such as age and gender. The second part of the questionnaire included several psychological instruments:

1. The Big Five[®] plus-short (Constantin *et al.*, 2008) was used to assess the five major dimensions of personality: extraversion, agreeableness, conscientiousness, emotional stability, and openness to expe-

rience. (25). The Big Five[®] plus-short was used to assess the five major dimensions of personality: extraversion, agreeableness, conscientiousness, emotional stability, and openness to experience. The instrument consists of 90 items presented as statements rated on a forced-choice 3-point scale, where 1 = “disagree”, 2 = “partially agree”, and 3 = “agree”. Sample items include: “I enjoy being the center of attention” (extraversion), “I try to maintain harmony in my interactions” (agreeableness), and “I always complete the tasks I start” (conscientiousness). Higher scores reflect a stronger expression of the respective personality trait. The instrument consists of 90 items extracted from the Big Five[®] plus inventory. The Big –instrument has previously demonstrated satisfactory validity and reliability in Romanian samples, as reported by Constantin *et al.* (2008), confirming its suitability for use in local educational and occupational research. The Cronbach’s alpha internal consistency coefficients obtained for the questionnaire factors were as follows: Extraversion: 0.82; Agreeableness: 0.66; Conscientiousness: 0.75; Emotional stability: 0.85 and Openness to experience: 0.71 (12).

2. The Money Attitude Scale test (MAS; Yamauchi & Templer 1982) was used to identify individuals’ attitudes toward money (11). The scale consists of 29 items designed to evaluate four dimensions of attitudes toward money: power-prestige (9 items; e.g., “Although I should judge people’s success by their actions, I am more influenced by the amount of money they possess”), retention-time (7 items; e.g., “I regularly set money aside for the future”), distrust (7 items; e.g., “It bothers me when I find out I could have got something for a lower price elsewhere”), and

anxiety (7 items; e.g., “I spend money to make myself feel better”). Responses were rated on a Likert scale (from 1 = “never” to 7 = “always”). Total scores were calculated for each dimension. The MAS is theoretically grounded in the conceptualization of money as a multidimensional psychological construct associated with power, security, and emotional regulation (11). In addition, research has highlighted the mediating role of money attitudes in the relationship between online behaviors and financial habits (26). Previous international studies have reported acceptable psychometric properties of this scale, and the Cronbach’s alpha coefficients obtained in the present study are consistent with those reported in European samples, supporting its applicability in this context. The Cronbach’s alpha internal consistency coefficients obtained for the scale dimensions are as follows: Power-prestige dimension: 0.71; Retention-time dimension: 0.82; Distrust dimension: 0.70 and Anxiety dimension 0.70.

Statistical analysis. The IBM *Statistical Package for Social Sciences (SPSS) and Statistics for Windows, version 29* (SPSS Inc., Chicago, IL, USA) were used to test the hypotheses (1). The adequacy of the sample size was assessed based on methodological conventions rather than a formal power analysis. For correlational studies in behavioral sciences, sample sizes above 100 are generally considered sufficient to detect medium effect sizes with adequate power (Cohen, 1988; Maxwell, 2000). The present study included 172 participants, exceeding this threshold and thus providing sufficient sensitivity for the intended analyses. Before applying Pearson’s correlation, we inspected the distribution of composite scale scores for skewness and kurtosis and found no severe deviations from

Personality Traits and Money Attitudes Among Schoolteachers: An Exploratory Psychological Analysis

normality. Although the item responses were ordinal, the use of aggregated scale scores is considered acceptable for parametric testing in psychological research, as supported by methodological literature in the field. Therefore, Pearson's correlation was applied, in line with similar studies using the Big Five and MAS scales. Pearson's correlation coefficient was used to test the first four research hypotheses. An exploratory interaction analysis was conducted to test whether the combined effect of personality traits further influences money attitudes (exploratory, no hypothesis pre-registered). The t-test for independent samples was applied to compare group differences. Despite the unequal group sizes, the independent-samples t-test was applied using Levene's correction for unequal variances to ensure the robustness of the gender comparisons. Although no a priori power analysis was conducted, the sample size exceeds the commonly recommended threshold of 30 participants per predictor variable in regression models, suggesting that the study has acceptable power for exploratory analyses. Nevertheless, the statistical power to detect small interaction effects may be limited. To control for potential Type I error due to multiple comparisons, a conservative interpretation threshold was adopted. Only results with $p < 0.01$ were considered meaningful, consistent with exploratory research practices in psychological studies. This approach limits false-positive risk while maintaining reasonable sensitivity to genuine effects. Given the exploratory nature of the study and in line with recommendations for psychological research, associations with theoretical support and $p < 0.01$ were interpreted as robust.

Ethical Approval. The present study

was conducted in accordance with the Declaration of Helsinki, and the protocol was approved by the Ethical Committee, No. 364/ 12.02.2025, Emil Racovita National College, Iași, Romania. Before starting the survey, the respondents were informed about the purpose of the research, the use of the results and confidentiality of the data. Those who agreed to participate filled out the questionnaires distributed online. No incentives were provided to the participants.

Informed Consent Statement.

Informed consent was obtained from all subjects involved in the study.

RESULTS

Pearson's correlation was used to examine the relationship among the research variables. The correlation statistical analysis indicated:

- a positive, low-intensity, and significant association between extraversion and agreeableness ($r = .283, p < .001$),
- agreeableness showed positive, low-intensity, and significant correlations with both emotional stability ($r = .193, p < .011$) and openness to new experiences ($r = .211, p < .005$),
- agreeableness demonstrated a negative, low-intensity, and significant correlation with the power-prestige factor ($r = -.233, p < .002$),
- a positive, medium-strength, and significant association ($r = .351, p < .001$) was identified between extraversion and openness to new experiences,
- a positive, medium-strength, and significant correlation between conscientiousness and openness to new experiences ($r = .300, p < .001$),
- the conscientiousness variable was

positively correlated, with medium intensity and significance, with the retention-time variable, $r = .352$, $p < .001$, and had a positive, low-intensity, and significant correlation with the emotional stability variable ($r = .206$, $p < .007$),

- a negative correlation of low intensity and significance was obtained between the emotional stability variable and the distrust variable ($r = -.299$, $p < .001$),
- a negative correlation of medium intensity and significance was obtained between emotional stability and the anxiety variable ($r = -.289$, $p < .001$),

- openness to experience correlates positively, significantly, and with low intensity with the retention-time dimension ($r = .179$, $p < .019$),
- the retention-time dimension correlates positively, significantly, and with low intensity with the conscientiousness variable ($r = .194$, $p < .011$) and the emotional stability variable ($r = .161$, $p < .035$),
- the distrust dimension correlates negatively, with medium intensity and significance with the emotional stability factor ($r = -.299$, $p < .001$) and positively with low intensity and significance with the anxiety factor ($r = .210$, $p < .006$) (tab. I).

TABLE I.
Correlation analysis

Scale	M(SD) ¹	2	3	4	5	6	7	8	9
Extraversion	16.15 (2.91)	0.283**	0.159*	0.153*	0.351**			-0.177*	
Agreeableness	19.19 (1.26)		0.166*	0.193*	0.211**	0.233**			-0.159*
Conscientiousness	17.23 (2.40)			0.206**	0.300**		0.194*		
Emotional stability	16.47 (2.96)						0.161*	-0.299**	-0.289**
Openness to experience	17.42 (2.06)						0.179*		
Power-prestige	8.62 (1.24)								0.348**
Retention-time	10.84 (2.36)							0.153*	
Distrust	8.94 (1.75)								0.210**
Anxiety	7.97 (1.77)					0.348**		0.210**	

¹ Means and Standard deviation (M±) and correlation analysis data

* Correlation is significant at the 0.05 level (2-tailed)**Correlation is significant at the 0.01 level (2-tailed)

The hypotheses were tested using a stepwise multiple regression analysis. The predictors extraversion, conscientiousness, and openness to new experiences explain 8.1% of the variance in the retention-time variable ($F(1.132) = 5.43$, $p < .021$) (fig. 1).

Extraversion and emotional stability accounted for 8.5% of the variance in the distrust dimension measured by the questionnaire on teachers' attitudes toward money ($F(1.133) = 11.35$, $p < .001$).

This result suggests that high levels of

Personality Traits and Money Attitudes Among Schoolteachers: An Exploratory Psychological Analysis

extraversion and good emotional stability may contribute to reducing distrust, as individuals who are more open and emotionally balanced may perceive social relationships and professional interactions in a

more positive way. Certain personality traits appear to be associated with lower vulnerability to financial anxiety and distrust, suggesting a potential buffering effect (fig. 2).

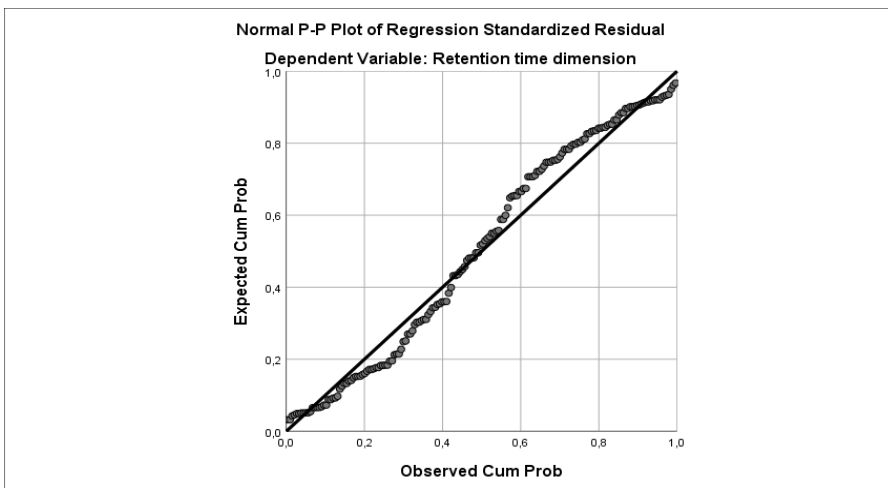


Fig. 1. Graphical representation of regression for the retention-time variable

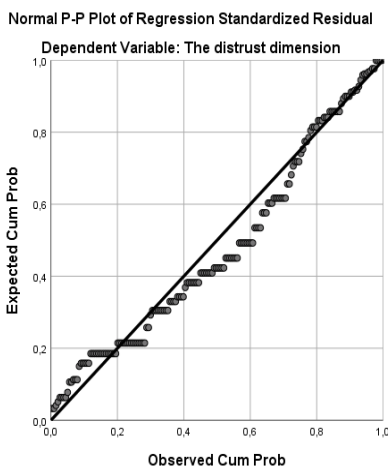


Fig. 2. Graphical representation of regression for the variable distrust

The emotional stability predictor explained 8.6% of the variance in the anxiety variable ($F(1.133) = 10.52, p < .001$). The results highlight that the level of emotional

stability has a protective role against financial anxiety. Teachers with low emotional stability tend to perceive money-related situations as threatening and stressful,

which amplifies psychological tension and concerns about financial security. In contrast, emotionally balanced individuals are

better able to regulate their affective responses and reduce the tendency to view money as a source of anxiety (fig. 3).

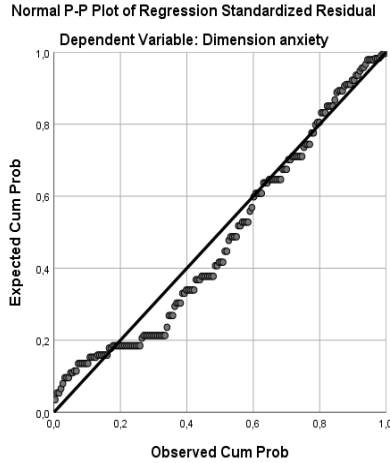


Fig. 3. Graphical representation of regression for variable anxiety

The predictors emotional stability and gender of the subjects explain 14.6% of the variance in the power-prestige variable ($F(1.133) = 18.21, p < .001$). The findings show that both emotional stability and gender influence the perception of money as a symbol of status and power. Male

teachers, particularly those with a high level of emotional stability, tend to associate money with social prestige and personal success. This attitude reflects the use of financial resources as a way of affirmation and influence in social and professional contexts. (fig. 4).

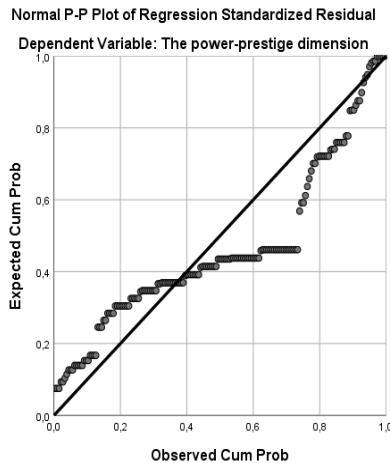


Fig. 4. Graphical representation of regression for power-prestige variable

Personality Traits and Money Attitudes Among Schoolteachers: An Exploratory Psychological Analysis

The application of univariate ANOVA analysis revealed a significant interaction effect between the level of emotional stability and the level of conscientiousness of teachers on the trust dimension ($F(1.168) = 2.73, p = .049$). Specifically, teachers exhibiting both low conscientiousness and low emotional stability ($M = 9.52 \pm 1.69$) demonstrated a significantly higher degree of distrust ($t(108) = 3.13, p < .002$), compared their counterparts with low conscientiousness but high emotional stability ($M = 8.41 \pm 1.91$).

These results show that low levels of conscientiousness, combined with fragile emotional stability increase the risk of distrust. Teachers who are less organized and more emotionally vulnerable may be more likely to perceive the financial and professional environment as unpredictable or threatening. Conversely, elevated emotional stability appears to mitigate distrust even when conscientiousness is low, emphasizing the role of emotional regulation mechanisms (fig. 5).

An interaction effect was observed between the independent variables of gender and age of the subjects on the emotional stability factor, $F(1.165) = 3.77, p = .025$. Detailed results are presented in Fig. 6. Specifically, male teachers aged 19-39 ($M = 17.11 \pm 2.63$) exhibited significantly higher levels of emotional stability ($t(60) = 2.74, p < .010$), compared to their female counterparts in the same age group ($M = 15.09 \pm 2.62$).

These results suggest that both gender and age influence contribute to differences in emotional stability among teachers. Young male teachers may demonstrate greater emotional resilience when encountering professional challenges, whereas women within the same age group experienced heightened pressures related to personal and professional responsibilities. (fig. 6).

An interaction effect was identified between the independent variables of gender and age of the subjects on the retention-time dimension, $F(1.165) = 3.39, p = .036$ (fig. 7).

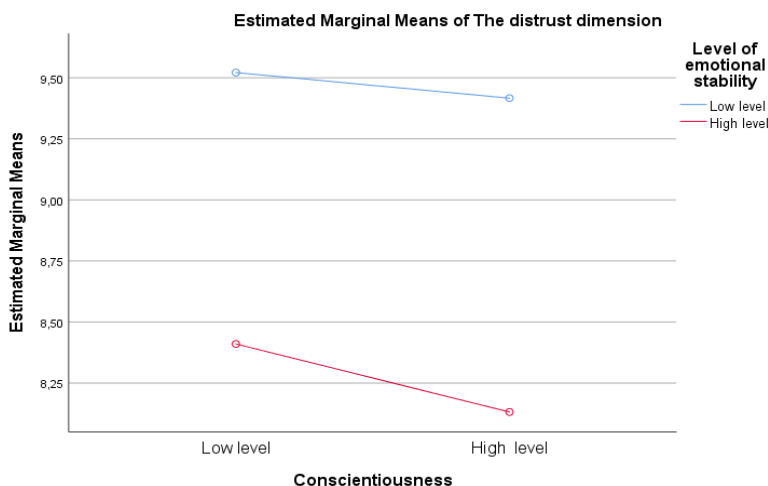


Fig. 5. Graphical representation of the interaction effect between emotional stability and conscientiousness on the dimension of distrust

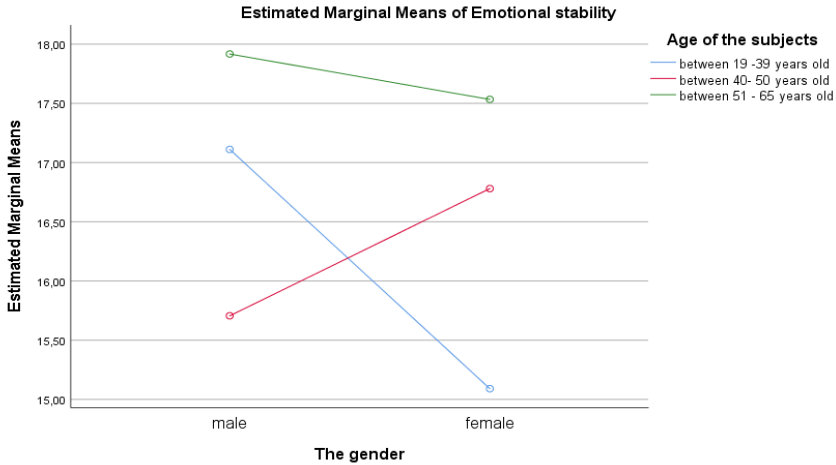


Fig. 6. Graphical representation of the interaction effect between subject gender and subject age on the emotional stability factor

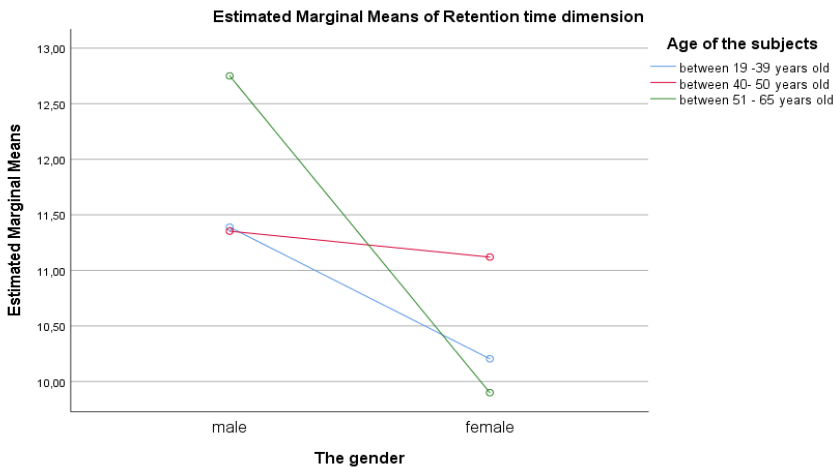


Fig. 7. Graphical representation of the interaction effect between subject gender and subject age on retention-time

Female teachers aged 51 to 65 years ($M = 9.90 \pm 2.21$) exhibited significantly lower level of retention-time ($t(40) = 3.99, p < .000$), compared to their male counterparts in the same age group ($M = 12.75 \pm 1.71$).

These results suggest that the aging process, combined with gender differences, may influence cognitive performance.

Women in the final stage of their teaching careers appeared to be more vulnerable to a decline in retention-time, possibly due to biological and psychosocial factors, while male teachers in the same age group maintained their cognitive functioning for a longer period (fig. 7).

An interaction effect was identified on

Personality Traits and Money Attitudes Among Schoolteachers: An Exploratory Psychological Analysis

the power-prestige dimension for the independent variables gender and age of the subjects $F(1.165) = 3.78, p = .025$ (fig. 8).

Thus, teachers aged between 40 and 50 who were male ($M = 9.17 \pm 1.28$) exhibited a significantly higher level of power-prestige $t(65) = 3.54, p < .001$ than female teachers in the same age group ($M = 8.34 \pm 0.62$).

The power-prestige dimension refers to

the perception of money as a symbol and instrument of power, used to impress and influence others, functioning also as an indicator of success, social status, and prestige. Male participants in this age range were more likely to associate financial behavior with status acquisition, whereas female participants tended to show greater interest in the products themselves.

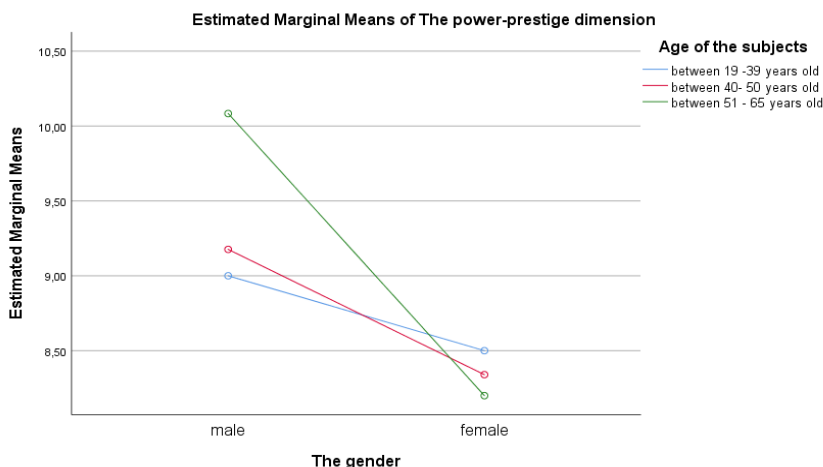


Fig. 8. Graphical representation of the interaction effect between gender and age on power-prestige

Applying the t-test for independent samples revealed significant differences between female and male teachers in terms of agreeableness ($M = 19.31 \pm 1.06$), with results indicating that female teachers scored higher than male teachers in this trait ($t(169) = - 2.16, p < .032$). Male teachers showed significantly higher scores in the power prestige factor ($M = 9.34 \pm 1.95, t(169) = 4.85, p < .000$) and the retention-time factor ($M = 10.50 \pm 2.36, t(169) = 3.20, p < .002$) compared to female teachers. Previous studies have suggested that, in mid-career stages, men may show stronger status-driven financial orientations, associating financial resources with

professional recognition and autonomy (27, 28).

These findings indicate that women exhibited higher levels of agreeableness than men - a trait associated with cooperation, empathy, and effective management of relationships and conflicts in the school environment. From a psychosocial perspective, the difference may reflect both gender socialization patterns and relationship-oriented professional roles (e.g., interacting with students and collaborating with families). Differences in perceived prestige and retention-time should be interpreted in terms of age, seniority, and teaching loads, as these factors may mediate or moderate

the link between agreeableness and professional outcomes.

Statistical analysis of the age variable revealed significant differences in emotional stability among teachers. Specifically, those aged between 40 and 50 years demonstrated a significantly higher level of emotional stability compared to their colleagues aged 19-39 ($M = 16.41 \pm 2.82$, $t(127) = -2.30$, $p < .023$). Similarly, teachers aged 51-65 exhibited a greater degree of emotional stability compared to those aged 19 to 39 ($M = 17.58 \pm 2.80$, $t(103) = -3.45$, $p < .001$). These differences suggest that accumulated professional experience and psychological maturation may contribute to enhanced emotional stability in older teachers. Mid-career teachers have developed more effective strategies for managing stress and adapting to the demands of the profession, while younger teachers are still in the process of developing these mechanisms.

Teachers aged between 19 and 39 showed a significantly higher level of distrust compared to their colleagues aged between 50 and 65 ($M = 9.35 \pm 1.89$, $t(103) = 3.15$, $p < .002$). This result suggests that distrust is more pronounced among young teachers, possibly due to financial instability and lack of professional experience. Conversely, older teachers, who typically possess more established careers and greater economic security, tend to perceive external threats less intensely, resulting in lower levels of distrust.

DISCUSSION

The present study investigated the associations between the Big Five personality traits and money attitudes among Romanian schoolteachers. Overall, the results partially supported the proposed hypotheses,

indicating that personality traits influence the way teachers cognitively and emotionally relate to money. Although the effect sizes were modest, these findings align with prior research emphasizing that personality exerts subtle yet consistent effects on financial cognition and behavior (29, 30, 31, 32).

Consistent with previous literature, emotional stability was statistically associated with lower levels of financial distrust and anxiety. This pattern suggests a potential buffering relationship between emotional stability and money-related stress, rather than a direct or causal effect. Teachers with higher emotional stability were less likely to experience worry or insecurity regarding financial matters, suggesting that effective emotional regulation may buffer against money-related stress. Similarly, the combination of low conscientiousness and low emotional stability predicted greater financial distrust, supporting the notion that self-discipline and emotional resilience jointly contribute to confidence in financial decision-making. These results extend earlier studies showing that neuroticism and impulsivity are linked to financial anxiety and poorer financial management (12, 15, 33). Similar patterns linking financial stress to anxiety, depression, and burnout among teachers have been reported in recent large-scale studies conducted in different cultural contexts, highlighting the global relevance of financial well-being as a component of occupational mental health (34, 35).

Regarding the retention-time dimension, extraversion, conscientiousness, and openness to experience were positive predictors. Teachers who were more sociable, organized, and intellectually curious tended to plan ahead and adopt a future-oriented

Personality Traits and Money Attitudes Among Schoolteachers: An Exploratory Psychological Analysis

financial perspective. This finding is consistent with previous evidence linking conscientiousness and openness to financial prudence and long-term goal setting (36-38)

In contrast, the power-prestige dimension was influenced by both emotional stability and gender, indicating that male teachers with higher emotional stability were more likely to associate money with status and social recognition. Similar gender-based distinctions in financial attitudes have been reported in other studies, where men perceive money as an indicator of achievement, while women exhibit greater relational and emotional orientations toward spending (39, 40). It should be noted that the gender-related findings should be interpreted cautiously. The sample was unbalanced, with a higher proportion of female participants, which may have influenced the observed mean differences. Moreover, socio-cultural norms regarding gender roles and financial behavior in the Romanian context could partly explain these results, rather than reflecting intrinsic personality-based distinctions. This result aligns with prior studies suggesting that men in mid-career stages tend to associate financial success with professional recognition and autonomy. Such attitudes may reflect culturally reinforced norms linking financial resources with social achievement and status, especially among individuals with stable employment and family responsibilities

Age-related analyses revealed that older teachers displayed higher emotional stability and lower financial distrust, suggesting that professional experience and psychological maturity contribute to greater financial confidence. Younger teachers, facing early-career instability and lower financial security, tended to experience higher anxie-

ty and distrust-patterns observed across various populations (41, 42, 43, 44). These results highlight the interplay between demographic factors and personality in shaping financial perceptions, which may have implications for teacher support and retention programs.

From a psychological and occupational health perspective, the findings underscore the importance of addressing financial well-being as part of comprehensive mental health initiatives for educators. Personality-informed interventions - such as financial coaching integrated with emotional regulation training - could help teachers develop healthier attitudes toward money, thereby reducing stress and improving well-being. Incorporating such programs within school health policies may contribute to mitigating burnout and enhancing job satisfaction. In line with personality-based financial models, individual differences in Big Five traits have also been shown to relate to long-term financial outcomes and perceived financial success, supporting the relevance of personality-informed approaches to financial well-being interventions (45, 46, 47, 48).

Strengths and limitations. This study fills a gap in the literature by examining the intersection of personality and financial attitudes in a professional group often neglected in financial psychology research. The use of validated instruments (Big Five[®] plus-short, MAS) and inclusion of both personality and sociodemographic variables strengthen the findings. However, the study's cross-sectional design limits causal inference, and the sample - composed of teachers from a single Romanian region - reduces generalizability. The reliance on self-reported data may also introduce response biases. Future studies should

replicate these findings using larger and more diverse samples, and consider longitudinal or experimental designs to explore causal mechanisms.

Health Policy and Practical Implications. At the institutional level, financial well-being should be recognized as an integral component of teachers' occupational health. Educational and health authorities could integrate financial literacy and psychological resilience training into teacher development programs. Early identification of individuals with high financial anxiety or distrust could guide targeted interventions to prevent stress-related outcomes. Embedding such measures in school health frameworks aligns with *Health Care's* focus on mental well-being and sustainable workforce health.

Personality traits - particularly emotional stability, conscientiousness, and extraversion - play a modest but meaningful role in shaping teachers' financial attitudes. Understanding these psychological underpinnings offers valuable insights for developing financial awareness and mental health support programs tailored to educators. Promoting financial confidence and emotional balance may indirectly enhance teachers' occupational functioning, job satisfaction, and overall well-being.

CONCLUSIONS

The study demonstrates that personality traits play a protective role in how teachers relate to financial confidence and trust.

Teachers who are less organized and more emotionally vulnerable may perceive the financial and professional environment as unpredictable or threatening. Women showed higher levels of agreeableness than men - a trait associated with cooperation, empathy, and effective management of

relationships and conflicts in the school environment.

Moreover, professional experience and psychological maturity appear to contribute to greater emotional stability, suggesting that early-career support and mentoring could help novice teachers adapt more effectively to workplace demands.

Although the observed correlations were modest, they are consistent with previous evidence indicating that personality-related effects on financial cognition are subtle but meaningful over time. From a practical standpoint, these findings suggest that financial awareness and well-being programs for teachers should incorporate personality-informed approaches. Interventions aimed at reducing financial anxiety could include emotional regulation strategies for individuals with lower emotional stability, whereas financial planning workshops might focus on enhancing retention - time attitudes among teachers with lower conscientiousness.

At a broader level, educational policy-makers and school management structures may consider integrating light psychological screening for financial attitudes as part of teacher support and mentoring initiatives. Such measures would not serve diagnostic purposes but could guide preventive and supportive actions, helping teachers develop healthier cognitive and emotional relationships with money-ultimately contributing to occupational well-being, mental health, and long-term retention in the profession.

CONFLICTS OF INTEREST AND FUNDING

The authors declare no conflicts of interest and this research received no external funding.

Personality Traits and Money Attitudes Among Schoolteachers: An Exploratory Psychological Analysis

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**Personality Traits and Money Attitudes Among Schoolteachers:
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