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# Financial Capability in Children: Effects of Participation in a School-Based Financial Education and Savings Program

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children increase financial capability when they have access to financial education and it is accompanied by participation in meaningful financial services.

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because ICS used both.

6. In addition, we used two variables from a survey conducted with parents: parent education and family income. These variables are used in the analysis of the financial test.
7. Given the small sample size, it is possible that one or more of the assumptions for ANOVA cannot be satisfied. Therefore, we use the Kruskal-Wallis test, a nonparametric method for group comparisons.
8. This includes a total of 12 teachers, one of whom participated all 4 years. Average participation was four teachers per focus group.

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