Factors influencing the financial expectations of students of economics

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Abstract: In the literature, a lot of attention is paid to factors which influence a person's level of income, but much less is focused on issues determining financial expectations. It is generally believed that a person's income is dependent on their academic achievements. There is an increasing number of articles noting that physical activity can have a positive impact on the professional lives of people, at least by being beneficial for their health. Another significant factor is gender because those women who hold similar positions to men tend to earn lower salaries. This article is focused on determining whether school grades, physical activity and gender may affect students' financial expectations. Students of economics participated in the study that was conducted by the author. As a result of the analyses carried out, it can be determined that physical activity and gender influence the financial expectations of students. In addition, the article also presents the financial expectations of Polish students and how they compare to those of other nationalities.

Key words: financial expectations, gender, academic grades, physical activity, young people

1. Introduction

Financial expectations can be influenced by a number of various factors. It seems self-evident that one of these factors is education. Economists often view schooling as a financial investment: that is, people pay money and devote time to education to improve their human capital in the hope of a better life (Oreopoulos and Salvanes, 2011). It should be noted that teachers in schools often try, sometimes to no avail, to convince their students that their school achievements will affect their later lives. This is not just hearsay, there are studies that confirm that educational attainment affects future professional life (French, Homer and Robins, 2015). On the basis of a grade average in high school, it is possible to calculate the probability that a person will continue their education at

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a higher level and successfully graduate. Obviously, higher education is also a factor that affects levels of earnings in later life. A one-point increase in the grade average in high school may increase the average salary in adulthood by about 12% for men and about 14% for women. Furthermore, it can be noted that, with regards to higher education, students continue their education due to the demands of the current labour market and not because of individual predispositions or academic preferences (Wronowska, 2015). Young people are aware that it is easier to achieve their dream jobs as a university graduate. It should also be noted that the relationship between academic grades and later income does not only apply to high school or university. Studies show that even kindergarten test results have an effect on salaries at age 27 (Chetty et al., 2011). In conclusion, learning and good grades during younger years can contribute to higher levels of earnings later in life (French, Homer and Robins, 2015). This relationship can be explained by two mechanisms. The first is the theory of human capital, in which education increases the skills and abilities of individuals (Becker, 1975; Schultz, 2014). The second view is that future employers use grades and education to compare job candidates and to select the most adequate one (Spence, 1973). Due to the fact that academic grades have an impact on later earnings, it seemed relevant to research if they also affect a person's financial expectation for income later in life.

The second, seemingly less obvious factor that can affect financial expectations is physical activity. Especially at a young age, the development of physical fitness is important because it often contributes to achieving a higher social status (Eccles, Barber, Stone and Hunt, 2003). Participation in sport also allows access to useful social networks that are not available to people outside teams. It is also worth noting that the impact of sport is not always reflected in academic grades. This is because most school tests typically measure cognitive skills, i.e. reading, writing and mathematical knowledge. Concentrating only on academic competencies, may not let a student obtain many of the skills that are useful in the labour market. For example, employers value skills such as: communicativeness, teamwork and leadership (Brunello and Schlotter, 2011). Such skills are often directly nurtured in sporting activities and are required in modern workplace practices which place great emphasis on social organization and the sharing of information. Playing sports creates the opportunity to learn valuable interpersonal skills and allows people to experience tangible successes that translate into greater confidence in other spheres of life (Bailey, Hillman, Arent and Petitpas, 2013). Furthermore, self-confidence is a factor that influences a person's later position on the labour market. A person's level of self-esteem, measured as early as in 10-year-old boys, is a good predictor of their future earnings (Feinstein, 2000). That is: the higher the confidence, the more likely it is that the person will achieve higher earnings. In addition, self-confidence reduces the risk of unemployment. Another positive aspect of sports is the positive impact on health. It is common knowledge that health can be improved by playing sports (WHO, 2010). People who feel healthy may have higher financial expectations because health has a decisive impact on the possibility of a person undertaking any activity (Idzik, Idzik and Majewski, 2011).

A factor that undoubtedly affects financial expectations is gender. There are significant differences related to the gender of the respondents—women typically expect lower earnings than men (Jakubiak, 2012; Menon, Pashourtidou, Polycarpou and Pashardes, 2012). This is confirmed by a labour market analysis, according to which women employed in similar po-

sitions to men earn less than them. This phenomenon has also been confirmed in other studies (Andonova, 2015). Women may expect lower earnings due to the limitations of their expected social functions (for example: mothers and caregivers), the fact that they more readily resign from their careers and an increased tendency to become professionally inactive.

In this study, it was decided that the three key factors, selected on the basis of studies of the relevant literature, influence the financial expectations of Polish students. Therefore, the aim of the article is to determine whether school grades, physical activity and gender affect the level of students' financial expectations for later life. Numerous statistical tests were carried out to verify the assumptions and the research results are presented later in the article, preceded by a presentation of financial expectations of Polish students and how they compare to other nationalities.

2. The financial expectations of Polish students

An international study has shown that students from Poland have low financial expectations (Domaradzki, 2013). Polish students expected that in their first job after graduation they would earn the equivalent of $963 monthly. Their financial expectations were seven times lower than the Swiss, who had the highest expectations among all the nationalities participating in the survey. It should be emphasized that, due to their low expectations, Polish students were placed last in the ranking—being overtaken by the Indians ($976), Chinese ($1084), Mexicans ($1268) and Russians ($1310) among others. It is worth adding, however, that students in Poland expect higher earnings in the future, claim to have career prospects and expect professional training from employers—at least showing they have a positive future perspective in this sense. Therefore, it can be said that these results reflect badly on the level of remuneration on the Polish labour market, but well on the students themselves, and because they are aware of their reality—their expectations are slightly lower than the average actual salary in Poland. It should also be noted how the financial expectations of other nationalities relate to local market realities. For example, in the United States, the median expected annual salary after graduation is $60,000 but data indicate that a graduate with work experience from 0 to 5 years earns $48,400 annually (Brown, 2019).

A different study on the financial expectations of Polish students also showed that Polish students are aware of realities of the labour market (Jakubiak, 2012). Participants of the survey, who did not have professional experience, declared lower expectations than the national average wage. In turn, as educated people with 10 years of work experience, current students would typically expect a salary higher than the current average wage. It should also be noted that some respondents were not yet able to accurately determine their expectations of the labour market and professional goals. It seems that it may be difficult for young people who have no professional experience (Jakubiak, 2012).

A study in 2016 also analyzed the financial expectations of Polish students for their first jobs (Włodarczyk and Sikorska, 2017). However, the conclusions of this study are completely different from those described above. The highest percentage of indicated earnings was above PLN 4,000 take-home pay (20%). A similar percentage, i.e. 19%, of the respondents specified their expectations to be in the range of PLN 2,200–2,500. According to the

authors of this study, the results obtained indicate a lack of knowledge about the situation on the labour market among young people. They believe that the results may also indicate a lack of humility, which young people do not typically have, unaware that they still have a lot to learn at the beginning of their professional careers (Włodarczyk and Sikorska, 2017). However, Adam Sulich (2015) points out that students' financial aspirations are growing every year, which may be due to the growing needs of young people, including the need to improve their living conditions. It can also be assumed that the increase in pay ambition in recent years is largely associated with a major change in the labour market—a decrease in unemployment and the appearance of staff shortages.

In summary, it should be stated that despite the fact that some Polish students have high financial expectations, Polish students in general are well aware of the realities of the labour market. Even if the results of some studies indicate that the financial expectations of Polish students are high, in the international survey ranking Poland was last in terms of expected earnings. However, without deciding whether the financial expectations of Polish students are low or high, it is worth considering what factors affect their level. The next part of the article will present the results of research to check which factors affect the level of students' financial expectations.

3. School grades, sport and gender as factors shaping financial expectations

A survey targeted at determining students' financial expectations was conducted in 2018 among students of the Poznań University of Economics and Business (UEP). The study was carried out on 276 people, including 53.3% women and 46.7% men, and the average age of the participants was 21 years. Table 1 presents the minimum, maximum and average monthly financial expectations of students. The question in the survey about finance regarded the average monthly gross amount. Looking at the table, it should be noted that students expected that they would earn less than the average salary in Poland in their first job after graduation, which in the enterprise sector in May 2019 was PLN 5,057.82 (GUS—Central Statistical Office, 2019). It is also worth pointing out how the financial expectations of students are increasing. They tend to double almost every five years. The range of results is also large, as some students expect earnings several times higher in their first jobs than others ten years after graduation. However, on average, students would like to earn more than twice as much as the current national average after ten years of work. Summing up, it can be said that those participating in the study did not have excessive financial expectations for their first job after graduation, but they assumed that their salaries would increase rapidly.

Table 1. Students' expectations of monthly salary

Expected salary	Number of respondents	Minimum salary (in PLN)	Maximum salary (in PLN)	Average salary (in PLN)
Immediately after university	273	1,800	10,000	3,422.95
5 years after university	271	2,500	37,000	6,081.73
10 years after university	269	3,500	370,000	10,807.99

S o u r c e: Author's own elaboration.

Grade average was the first factor whose impact on financial expectations was reviewed. In the survey, students were asked to provide information on their grade averages at the end of high school, middle school and elementary school. The average grade for all of the respondents at the end of high school was 4.49, at the end of middle school 4.89, and at the end of elementary school 5.09. Table 2 presents the financial expectations of students broken down into people who obtained a grade average less than or equal to 4.5 and people with a grade average greater than 4.5 at the end of the type of school. The students were divided into those groups so the number of people in each group would be fairly equal.

Table 2. Grade average and financial expectations

Grade average in:		Financial expectations (in PLN)		
		Immediately after university	5 years after university	10 years after university
Elementary school	≤4.5	3,500.00	5,794.29	8,600.00
	>4.5	3,425.93	6,148.46	11,233.85
Middle school	≤4.5	3,588.95	6,435.48	9,901.64
	>4.5	3,381.97	5,991.02	11,133.41
High school	≤4.5	3,439.97	6,021.23	9,297.93
	>4.5	3,432.63	6,250.42	12,960.68

S o u r c e: Author's own elaboration.

The table shows that the largest differences were recorded in the case of expected earnings 10 years after graduation—people with better grades expected higher earnings than people with lower grade averages. The largest average difference in financial expectations was recorded with regards to elementary school—an expected salary difference of PLN 3,663 between people with higher and lower grades. Despite some visible differences, however, it cannot be stated that they are statistically significant, as evidenced by the results of the Mann–Whitney U Test presented in Table 3.

Table 3. Mann–Whitney U Test results verifying the difference in financial expectations of people with a higher and lower grade average at the end of elementary, middle school and high school

Grade average in:	Financial expectations	Mann–Whitney U Test	Standardized Z-Test	Asymptotic significance (two-sided)
Elementary school	Immediately after university	3,958.000	–0.161	0.872
	5 years after university	3,975.500	–0.035	0.972
	10 years after university	3,661.000	–0.711	0.477
Middle school	Immediately after university	5,680.000	–1.477	0.148
	5 years after university	5,501.000	–1.668	0.095
	10 years after university	6,038.500	–0.408	0.684
High school	Immediately after university	8,728.000	–0.007	0.995
	5 years after university	8,203.500	–0.671	0.502
	10 years after university	8,369.000	–0.187	0.852

S o u r c e: Author's own elaboration.

The next factor that was analyzed was the practicing of sports. In the survey, the respondents were asked about how many hours a week they currently devoted to playing sports and how many hours a week they had devoted to doing sports in high school, middle school and elementary school. The respondents could indicate one of the following answers: 0, 1–2, 3–5, 6–10 and more than 10 hours. In the case of current sports, the largest percentage of students declared that they devoted 1–2 hours a week (42.4%) to sports, followed by 3–5 hours (33%), 6–10 hours (12.3%), 0 hours (7.6%) and more than 10 (4.7%). In answer to the question regarding playing sports in high school, the participants indicated as follows: 3–5 hours (42%), followed by 6–10 hours (23%), 1–2 hours (16.8%), more than 10 (15%) and 0 (3.2%). In middle school, the most respondents had devoted 3–5 hours a week (41.8%) to sports, followed by 6–10 hours (23.4%), more than 10 hours (16.8%), 1–2 hours (15.4%) and 0 (2.6%). Current students declared that in elementary school they had devoted to sports: 3–5 hours (34.7%), 6–10 hours (24.5%), more than 10 hours (21.5%), 1–2 hours (16.1%) and 0 (3.2%). The provided results indicate that the respondents were most physically active in the early school years (in the range of more than 10 hours). The financial expectations of students broken down by level of physical activity are presented in Table 4.

Table 4. Physical activity and financial expectations

Number of hours a week devoted to playing sports		Financial expectations (in PLN)		
		Immediately after university	5 years after university	10 years after university
In elementary school	0	3,088.89	5,500.00	9,466.67
	1–2	3,497.73	5,667.44	8,662.79
	3–5	3,179.03	5,339.25	8,491.30
	6–10	3,516.42	6,413.64	9,731.82
	>10	3,715.78	7,320.69	17,739.47
In middle school	0	3,114.29	5,642.86	9,314.29
	1–2	3,297.62	5,348.78	8,290.24
	3–5	3,361.50	5,904.87	9,215.18
	6–10	3,264.05	5,604.76	9,323.81
	>10	3,987.02	7,966.67	19,721.59
In high school	0	3,377.78	5,500.00	8,500.00
	1–2	3,323.33	5,753.41	9,229.55
	3–5	3,353.90	5,830.43	8,762.61
	6–10	3,229.03	5,967.74	10,508.87
	>10	4,065.40	7,551.28	19,973.68
Currently	0	3,485.00	6,620.00	12,050.00
	1–2	3,303.85	6,039.22	12,264.78
	3–5	3,438.63	5,911.11	9,093.33
	6–10	3,675.00	6,318.75	10,193.55
	>10	3,669.23	6,230.77	9,346.15

S o u r c e: Author's own elaboration.

The highest financial expectations were recorded from people who had devoted more than 10 hours to playing sports, in elementary school, middle school and high school. Taking into account physical activity in elementary school, the next highest financial expectations were given by people who had spent 6 to 10 hours playing sports. With regards to the current level of physical activity, it is difficult to identify any specific tendency. The differences in financial expectations of people with different levels of physical activity turned out to be statistically significant when concerning activity that was carried out in elementary school, middle school and high school, as evidenced by the results of the Kruskal–Wallis H Test presented in Table 5.

Table 5. The results of the Kruskal–Wallis H Test verifying the differences in financial expectations of people with different levels of physical activity

Level of physical activity	Financial expectations	Kruskal–Wallis H Test	Number of degrees of freedom	Asymptotic significance (two-sided)
In elementary school	Immediately after university	14.943	4	0.005
	5 years after university	18.360	4	0.001
	10 years after university	14.170	4	0.007
In middle school	Immediately after university	14.866	4	0.005
	5 years after university	21.864	4	0.000
	10 years after university	15.433	4	0.004
In high school	Immediately after university	18.318	4	0.001
	5 years after university	14.102	4	0.007
	10 years after university	10.984	4	0.027
Currently	Immediately after university	4.233	4	0.375
	5 years after university	3.834	4	0.429
	10 years after university	3.000	4	0.558

S o u r c e: Author's own elaboration.

Finally, an analysis of the importance of gender in relation to financial expectations was carried out. Previous studies have shown that women expect lower earnings than men (Andonova, 2015). An analysis of the labour market also confirms that women employed in similar positions to men typically earn less than their male counterparts (Jakubiak, 2012). Table 6 presents the financial expectations of women and men who participated in this study.

Table 6. Gender and financial expectations

Gender	Financial expectations (in PLN)		
	Immediately after university	5 years after university	10 years after university
Female	3,094.18	5,336.21	8,355.52
Male	3,800.91	6,939.68	13,675.81

S o u r c e: Author's own elaboration.

It should be noted that men expect significantly higher earnings than women. These results are consistent with the work of other authors (Andonova, 2015; Jakubiak, 2012). After graduation, men want to earn an average over PLN 700 a month more than women, after 5 years from graduation, the average difference increases to over PLN 1,600 and after 10 years from graduation to over PLN 5,000. A particularly large difference is visible in the expectations 10 years after graduation, because men expect a salary increase of up to 64% compared to women. The differences in financial expectations in all three periods which are considered turned out to be statistically significant, as evidenced by the results of the Mann–Whitney U Test presented in Table 7.

Table 7. The results of the Mann–Whitney U Test verifying the differences in financial expectations of women and men

Financial expectations	Mann–Whitney U Test	Standardized Z-Test	Asymptotic significance (two-sided)
Immediately after university	5,696.500	–5.584	0.000
5 years after university	5,725.500	–5.344	0.000
10 years after university	6,276.000	–4.286	0.000

S o u r c e: Author's own elaboration.

The study was intended to check what the financial expectations of Polish students are and what factors shape them. In the course of the research, it was found that the amount of expected earnings is affected by physical activity and gender. Despite numerous examples in the literature on the impact of school achievements on income levels, it has not been confirmed that they also affect financial expectations.

4. Conclusion

The purpose of this article was to determine whether school grades, physical activity and gender affect the level of students' financial expectations. The selection of factors was made on the basis of previous studies described in the literature. Firstly, the importance of school grades in financial expectations was checked. School achievements are undoubtedly impor-

tant for future working life (French, Homer and Robins, 2015). Research results even indicate that a grade average is a good predictor of earnings in later life (Chetty et al., 2011). The results of the conducted research indicated that people with better grades expected on average higher earnings 10 years after graduation, but these were not statistically significant differences. Therefore, it should be stated that it was not possible to confirm during this research that school grades affect the level of students' financial expectations. Perhaps this is due to the fact that people with higher grade averages are more aware of market realities, which is why their financial expectations are not excessive as compared to people with lower grade averages—especially at the beginning of their professional careers. The reason may also be that people with lower grade averages may believe that, regardless of their grades, they are able to achieve a satisfactory level of earnings. In addition, for some people, earnings are not the most important factor of professional success, and they pay attention to other aspects of a professional career, including development, balance and a sense of meaning derived from work. The lack of a significant correlation between grades achieved during the course of education and financial expectations may also result from the distinction of only two levels of grades (above 4.5 and up to 4.5) and the relative levelling out of student grades (people who study economics usually have high grades). A thorough explanation of this issue would, however, require additional research.

Physical activity was another factor that was analyzed. This was due to the fact that an increasing number of scientific articles indicate that practicing sports has a positive impact on professional life (Pfeifer and Cornelissen, 2010; Bailey, Hilman, Arent and Petitpas, 2013). In this study, it was possible to confirm that people who devoted a lot of their time to sports expected higher earnings. This especially applies to the period before starting university. It can, therefore, be said that physical activity is a factor that affects the level of financial expectations. It seems that this may be due to the fact that people who are competitive often decide to play sports. A competitive nature can translate into success in various aspects of life, including professional work and the pursuit of the highest possible income. Therefore, people who devoted more time to sports had higher financial expectations.

The next factor that was analyzed was gender. Other studies have shown that women expect lower earnings as compared to men (Jakubiak, 2012). As a result of the analyses that were carried out, the above-mentioned thesis can be confirmed. Particular differences were noted in the case of expected earnings 10 years after graduation, when the average expectations of men were 64% higher than women. There are inequalities in pay between men and women in the labour market, but the results of the study indicate that their genesis may take place before starting work—as soon as in the college. The responses of women participating in the study may also have resulted from the awareness of the reality of the labour market, which is why their expectations were lower than men's. The issue of women's and men's financial expectations is an interesting research issue and it would be worthwhile to determine at what age the differences begin to occur in future, subsequent studies.

The article also presents how the earning expectations of Polish students compare to other nationalities. To sum up, it should be stated that, despite the fact that some students have high financial expectations, Polish students know the realities of the labour market well. Even if

the results of some studies indicate that the financial expectations of Polish students are high, in an international survey—Poland was ranked last in terms of expected earnings.

A variety of factors can affect the financial expectations of students. In this article, the study analyzed three of them, i.e. school grades, physical activity and gender, because the current literature on the subject often emphasizes that these are factors that are important for earnings. Understanding the financial expectations of students is important because they will soon join the labour market. Therefore, it is worth knowing what factors can affect the amount of earnings they expect. This knowledge may be very useful, especially for people who manage human resources, but also for politicians at a local and national level. Among other causes, this is due to the fact that the desire for higher earnings is one of the main reasons for the migration of Polish people (Work Service, 2017).

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Czynniki kształtujące oczekiwania finansowe studentów kierunków ekonomicznych

Abstrakt: W literaturze przedmiotu stosunkowo dużo uwagi poświęca się czynnikom wpływającym na poziom dochodów, natomiast mniejsze zainteresowanie wzbudza kwestia determinantów oczekiwań finansowych. Powszechnie uważa się, że wysokość zarobków osoby jest zależna od jej osiągnięć szkolnych. Coraz więcej artykułów naukowych zwraca także uwagę, że aktywność fizyczna może pozytywnie oddziaływać na życie zawodowe osoby, chociażby przez pozytywny wpływ na jej zdrowie. Kolejnym znaczącym czynnikiem jest płeć, ponieważ zazwyczaj kobiety piastujące podobne stanowiska do mężczyzn wykazują niższe zarobki. Celem niniejszego artykułu jest określenie, czy oceny szkolne, aktywność fizyczna oraz płeć kształtują oczekiwania finansowe studentów. W przeprowadzonym badaniu wzięli udział studenci kierunków ekonomicznych. W wyniku dokonanych analiz można stwierdzić, że na wysokość oczekiwanych zarobków oddziałują aktywność fizyczna oraz płeć. Dodatkowo w pracy przedstawiono także oczekiwania finansowe polskich studentów oraz to, jak kształtują się one na tle innych narodowości.

Słowa kluczowe: oczekiwania finansowe, płeć, oceny szkolne, aktywność fizyczna, ludzie młodzi