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BRIDGING THE GAP BETWEEN EDUCATION AND LIFE SKILLS IN ADULTHOOD: AN EXPLORATORY STUDY OF FEMALE STUDENTS IN EDUCATION SCIENCES

Reducerea decalajului dintre educație și abilitățile de viață la vârsta adulță: un studiu exploratoriu asupra studentelor din domeniul științelor educației

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BRIDGING THE GAP BETWEEN EDUCATION AND LIFE SKILLS IN ADULTHOOD: AN EXPLORATORY STUDY OF FEMALE STUDENTS IN EDUCATION SCIENCES

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Abstract

Integrated into recent research pathways (Armstrong-Heimsoth et al., 2021; García-Alba et al., 2021, 2022; Gerber & Sinha, 2025), our study continues longstanding concerns about adulthood life skills (Eftimie & Mărgărițoiu, 2017). This study investigates the interrelationships between school and professional integration, vocational and educational planning, financial and household management, and daily life skills among female students from the Education Sciences where women represent the majority of enrolments. Using a cross-sectional design, we collected quantitative data from 50 female students, aged between 20 and 48 years, through the *Casey Life Skills Assessment* (Casey, 2000). Data were analysed using Jamovi software. The results indicate a moderate, statistically significant correlation between school and professional integration and educational and

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vocational planning ($r = 0.378, p = 0.007$), suggesting that students who feel more integrated into academic and professional settings are more likely to engage in effective academic and career planning. Similarly, a significant moderate correlation was found between school and professional integration and financial and household management ($r = 0.370, p = 0.008$), indicating a potential link between perceived integration and the development of functional competencies and autonomy in managing financial and domestic responsibilities. Conversely, daily life skills did not show significant correlation with any of the other variables examined (e.g., financial and household management and vocational planning). These findings suggest the potential influence of additional, unexamined factors that may account for the observed patterns. Overall, the results offer a preliminary foundation for the design of evidence-based interventions to enhance the students' integration and autonomy in adult life through integrated academic and financial skill development.

Keywords: female students, life skills, money and household activity management, school and professional life, school and vocational planning.

Rezumat

Integrat în direcțiile de cercetare recentă (Armstrong-Heimsoth et al., 2021; García-Alba et al., 2021, 2022; Gerber & Sinha, 2025), studiul nostru continuă preocupările de lungă durată cu privire la abilitățile de viață la vârstă adultă (Eftimie & Mărgărițoiu, 2017). Acest studiu investighează interrelațiile dintre integrarea școlară și profesională, planificarea vocațională și educațională, gestionarea financiară și a gospodăriei și abilitățile de viață cotidiană în rândul studentelor din domeniul Științele Educației. Folosind un design transversal, au fost colectate date cantitative de la 50 de studente, cu vârste cuprinse între 20 și 48 de ani, prin intermediul Casey Life Skills Assessment (Casey, 2000). Datele au fost analizate utilizând software-ul Jamovi. Rezultatele indică o corelație moderată, semnificativă din punct de vedere statistic, între integrarea școlară și profesională și planificarea școlară și vocațională ($r = 0.378, p = 0.007$), sugerând că studenții care se simt mai integrați în mediul academic și profesional sunt mai predispuși să se angajeze într-o planificare academică profesională eficientă. În mod similar, s-a constatat o corelație moderată semnificativă între integrarea școlară și profesională și gestionarea financiară și a activităților casnice ($r = 0.370, p = 0.008$), indicând o legătură potențială între integrarea percepță și dezvoltarea competențelor funcționale și a autonomiei în gestionarea responsabilităților financiare și domestice. În schimb, abilitățile de viață cotidiană nu au prezentat o corelație semnificativă cu niciuna dintre celelalte variabile examineate (de exemplu, gestionarea financiară și a gospodăriei și planificarea profesională). Aceste constatări sugerează influența potențială a unor factori suplimentari, neexaminați,

care ar putea explica modelele observate. În ansamblu, rezultatele oferă o bază preliminară pentru dezvoltarea unor intervenții bazate pe dovezi, menite să îmbunătățească integrarea și autonomia studenților în viața adultă prin dezvoltarea integrată a competențelor academice și financiare.

Cuvinte-cheie: abilități de viață, gestionarea banilor și a activităților gospodărești, planificarea școlară și vocațională, studente, viața școlară și profesională.

1. Introduction

The central dilemma of this century is how to implement the paradigm of preparing students not for immediate demands of present time but for the challenges of an uncertain future. In light of this question, to what extent do schools focus on developing the skills necessary for students to grow into independent adults? According to Law No. 198/2023 on pre-university education, the educational ideal of the Romanian school system emphasizes the free, integral, and harmonious development of human individuality, fostering personal growth, entrepreneurial spirit, and social inclusion, with the ultimate goal of ensuring employability in the labour market (Article 1, Paragraph (3)). The entire society is undergoing a profound global transformation (social, technological and economic dimensions) that demands a re-evaluation of traditional educational approaches. The rapid advancement of technology, the increasing globalization of the workforce, and the shifting expectations of modern society have altogether led to the leverage of 21st-century skills.

The Romanian education law proposes to focus – during all education process – on key competences (recommended by the European Commission – literacy, multilingualism, numerical, scientific and engineering skills, digital and technology-based competences, interpersonal skills and the ability to adopt new competences, active citizenship, entrepreneurship, and cultural awareness and expression), whose bases are in early and primary education. This is the reason for our study that involved students of Education Sciences – future teachers for early and primary education. As statistics indicate, the majority (more than 90%) for this category of teachers are women (see *Raport privind starea învățământului preuniversitar din România 2023-2024, 2024*).

The purpose of this article is to identify and explore the essential life skills that female students (as future early and primary education teachers) must develop to thrive in a rapidly evolving world. Specifically, the study addresses the following research questions:

1. Is there a relation between school and professional integration and vocational and educational planning?
2. Do financial and household management skills relate to school and professional integration?
3. Are daily life skills associated with the other life skill dimensions that are measured?

These research questions derive from recent theoretical and empirical work on life skills and educational autonomy (Armstrong-Heimsoth et al., 2021; García-Alba et al., 2021, 2022; Gerber & Sinha, 2025).

It aims to provide a comprehensive analysis of the skills required for lifelong learning and meaningful societal participation, offering insights into how to reimagine the educational system to align with the demands of the 21st century. Wagner (2012) found that *project-based, interdisciplinary learning* led by exceptional teachers plays a significant role in fostering innovative thinking among students. Wurdinger and Qureshi's (2015) research found that project-based learning enhances students' problem-solving, responsibility for their learning, and self-direction, leading to greater engagement and real-world readiness. Research suggests that children from *larger families tend to develop greater autonomy and self-discipline* compared to those who are the only children in a family; so, studies indicate that individuals with two or more siblings often have more opportunities to have a higher likelihood of success in various aspects of life (Lawson et al., 2013; Shi et al., 2021). These findings highlight the potential *role of family dynamics* and sibling interactions in fostering critical life competency. Early childhood is a crucial stage for developing autonomy, with parents serving as the child's first educators (Yaoyao et al., 2024). However, this understanding of autonomy is not universal. An alternative perspective is to be found in recent theoretical frameworks, which reconceptualise *autonomy as volitional action* and emphasize its compatibility with close interpersonal relationships (Hölscher et al., 2024).

2. Framework for 21st-Century Skills

2.1. Delimitation of concepts

The educational process in Romanian schools is evolving towards a skills-based curriculum to develop graduates' competencies, as outlined in the National Curriculum Reference Framework, approved by Order no. 3.239/2021. Competence is a dynamic and integrated set of knowledge, skills and attitudes, which enables the students to use personal resources in varied contexts of learning, work and school life. This definition distinguishes between competence, which involves the general ability to perform a task, and competitiveness, which encompasses behavioural aspects. Many studies differentiate between *competence* and *competency*, with competence typically focusing on functional areas, while behavioural aspects define competency. So, Frezza et al. (2018) cite Armstrong and Taylor (2014) who highlight that competence refers to the skills necessary for task performance, while competency emphasizes the behavioural traits that influence how tasks are carried out, or the ability to complete a task according to required standards (Woodruffe, 1993). Confusion often arises between the terms like *abilities*, *aptitudes*, and *skills*, as the concept of *ability* can be understood either as the absence of constraints in acting or as a predisposition to execute it effectively (Scheffler, 1985). In contemporary society, numerous human activities which are classified as abilities, include tasks such as fishing, cycling, reading, and solving mathematical problems. Within the educational domain, the term ability is atypically associated with specific cognitive competencies that can be measured independently of the particular tasks one may be able to perform at any given moment (Curry, 2020).

According to Lakin and Wai (2022), *aptitudes* refer to an individual's potential for development action, which can be cultivated under appropriate circumstances at specific points in their developmental trajectory.

Skills refer to the practical qualities that students develop over time through practice and interaction with others (Frezza et al., 2018), essentially representing the know-how. *Dispositions*, on the other hand, are the socio-emotional qualities that determine how inclined individuals are to apply their knowledge and skills to solve problems, essentially representing the why behind their actions.

2.2. Life Skills

2.2.1. *Skills for Daily Life*

With the increasing globalization and the rapid transformation of job profiles, society must re-evaluate the essential abilities and skills required for the 21st century. This rethinking includes a strong emphasis on lifelong learning and continuous training in job-related social skills to ensure adaptability and success in dynamic work environments (Miclea, 2004).

National Science Teachers Association (2011) underscores that exemplary science education provides a valuable framework for cultivating 21st-century skills, including critical thinking, problem-solving, and information literacy. These skills not only prepare students for a future-ready workforce but also equip them with essential tools for personal and professional success. Building on this foundation, Sue Beers (2011) presents the integration of the “4 Cs”: creativity, critical thinking, collaboration, and communication within STEM education, demonstrating how these skills align with the demands of modern innovation-driven economies. Expanding on these ideas, Mircea Miclea (2021) introduces the concept of meta-competencies, which address the broader demands of future challenges. Miclea identifies four key competencies that students should develop: self-discipline, design thinking, entrepreneurship, and autonomy. Self-discipline, as defined by Miclea, enables individuals to establish and achieve objectives despite external challenges, underscoring its importance as a predictor of professional success, often surpassing IQ in significance. Design thinking involves synthesizing and applying knowledge from various domains to solve complex problems, reflecting the innovative approach of a designer. Entrepreneurship competency emphasizes the capacity to identify opportunities discovered during the learning process. Finally, autonomy is a critical skill for fostering independence and adaptability in an ever-changing world. Furthermore, Daugherty and Topalcengiz (2023) expand on this framework, discussing the importance of learning in the 21st century. They emphasize three interconnected domains of skills: learning and innovation skills, life and career skills, and information, media, and technology skills. These domains align with the global shift in education towards fostering adaptability, digital literacy, and innovative problem solving, ensuring that students are not only employable but also capable of lifelong learning.

Practical strategies and methodologies for implementing these competencies in educational settings involve translating the Competency Learning Framework (CoLeaF), as described by Frezza et al. (2018), into actionable teaching and learning practices. This framework illustrates the relationship between competencies in a specific learning context, emphasizing the progression of learners who build upon prior competencies to develop new ones, with flexibility in the sequence of learning elements.

A research conducted by Azeyedo and Ferreira (2013) that made use of observations made during the course of the study, demonstrated the manner in which children of different ages collaborate on projects of more extended nature. These projects integrate work, play, and dialogue in a shared space. This approach fosters a sense of responsibility and equips them with the necessary skills to thrive in a real-word setting.

2.2.2. Money and household activity management

EUROSTUDENT 8 (Hauschildt et al., 2024) findings reveal that many students work to cover living expenses, with financial necessity being a primary driver for those working over 20 hours per week, while 29% of students say that they would not be able to pursue higher education without a paid job. Building on this, Masevičiūtė et al. (2018) note that student employment is a widespread phenomenon across Europe, though patterns and prevalence vary considerably from one country to another. In Romania, 42% of students work during the entire lecture period, while an additional 6% work from time to time. This means that 48% of Romanian students engage in some form of paid employment, during the academic term. This data suggests that combining work and study is common among Romanian students, with only 52% not working during the lecture period (data collected in the Spring - Summer 2023).

In focus are webinars and educational programs designed to equip young individuals with essential personal finance and life management skills. These programs, as noted by Crum (2004) and McDonell et al. (2004), aim to educate students on budgeting, saving, and prioritizing financial needs while developing broader skills such as decision-making, goal-setting, and critical

thinking. Organizational skills like planning and prioritizing are essential for effective money and household management, helping students juggle academic tasks with household duties. Financial literacy, as defined by the OECD and discussed by Lusardi (2019), entails the knowledge and skills required to make effective financial decisions that promote individual and societal well-being. Despite this, research shows, for example, that fewer than 30% of Americans under 40 and only 45% of Swiss individuals aged 35 can correctly answer fundamental financial questions on topics such as interest rates, inflation, and risk diversification. Household activities or budgeting money requires students to apply problem-solving techniques to navigate limited resources. Developing these skills fosters critical thinking about spending, saving, and prioritizing, enabling students to make choices that address both short-term necessities and long-term financial health. These skills cultivate responsibility and self-discipline, which are essential traits for personal and professional success.

Mismanagement of household and financial activities includes increased stress levels and reduced academic performance, while effective time management helps students balance responsibilities and maintain focus on their studies. A study by Wurdinger and Qureshi (2015) showed no significant changes in time management, collaboration, or work ethic, but significant improvements were observed about responsibility, problem solving, self-direction, communication, and creativity, with all life skills increasing on average. Efficient time management practices enhance productivity, reduce procrastination, and foster a sense of control, which are essential for academic success and overall well-being. Having basic financial information equips students to maintain a balance between their social, personal, and professional lives. For students living independently, understanding how to budget for expenses like rent and other expenses is crucial. Those residing in university dorms may experience more stress than commuters, as they must handle finances independently without the support of a home environment. Student parents, who make up 12% of students and typically have 1.9 children, tend to study at lower intensity due to the significant time they dedicate to childcare, especially with young children. Student parents face the challenge of balancing academic, parental, and often work responsibilities, which can result in role conflict and limited time, especially for those with young children (Ajayi et al., 2022). In countries like Iceland

and Finland, a significant proportion of students are parents, while in Switzerland and the Netherlands, student parents are less common. EUSTUDENT 8 data shows that student parents with young children study at a lower intensity due to time dedicated to childcare, highlighting the complexities they face in managing multiple roles.

High educational costs coupled with the challenges of balancing family obligations and work commitments can impede focus on studies among individuals. Without this ability, financial stress can hinder their focus on academics or work. Managing finances and time effectively directly supports one's ability to excel in educational or professional settings. Learning requires not only motivation but also discipline (Miclea, 2021), which is often guided by structured routines, such as the rule of three eights (8 hours for work, 8 hours for rest, and 8 hours for leisure). For example, there are applications for budgeting, such as *Mint*, which tracks spending by category and provides users with monthly insights to a better understanding of their financial habits, commonly used by investors (Bardhan et al., 2024). Similarly, *Fintech* applications are designed to maintain daily evidence of expenses for users. Other popular budgeting tools include *YNAB*, *Bluecoins*, and *Goodbudget* (Pei Tong, 2022), which cater to various financial planning and tracking needs. This balanced approach fosters mental well-being and enhances the ability to achieve personal and professional goals.

2.2.3. School and Professional Life

School is the essential context for developing fundamental skills such as planning time, sticking to a work schedule and cooperating with peers to accomplish common tasks. At the same time, practicing appropriate behaviour in dealing with teachers helps to prepare students for future interactions with employers and for adapting to organizational policies. In vocational schools in particular, practical training plays an essential role, providing pupils with concrete opportunities to apply their acquired knowledge. Visits to various institutions and meeting with potential employers are relevant examples of activities that help to familiarize pupils with the requirements of the professional environment. All these elements can be used constructively to prepare graduates for successful integration into the labour market.

The development of life skills is intrinsically linked to achieving success in both academic and professional contexts. These skills serve as a foundation for navigating the complexities of modern life, enabling individuals to balance personal, academic, and career responsibilities while cultivating a broad set of competencies. A first critical life skill for integration in professional life is the ability to develop a *well-structured CV*. Crafting an effective CV bridges the line between academic achievements and professional opportunities by allowing the individual to assess their strengths and accomplishments while presenting them in a professional format. A well-prepared CV ensures that students can confidently showcase their skills, experiences, and achievements to potential employers. Once the CV is complete, the next step is *job searching*, which requires practical applications of critical thinking and problem-solving skills. Identifying job opportunities through platforms like LinkedIn, Indeed, or Glassdoor, a popular platform for job-seeking (Bergstrom, 2022), and tailoring applications to meet specific job requirements are essential steps in this process.

Familiarity with *workplace politics* is another vital competency for career success. Navigating interpersonal relationships and organizational culture requires emotional intelligence and adaptability. These traits help students to understand the importance of collaboration, work within teams, and handle competition or conflicts constructively. Furthermore, understanding the unwritten rules of workplace dynamics ensures a solid integration into professional environments. Financial literacy extends to *understanding income, interpreting salary slips* to verify bonuses, net income, and deductions, and knowing the basics of *tax obligations*, such as where to pay taxes. Additionally, planning for future financial security, including pensions or savings, is crucial for future stability.

2.2.4. *School and vocational planning*

Another daily life ability refers to navigating school and vocational planning. Students should know how to research the academic requirements for their desired professions, understand university admission procedures, and prepare necessary documents within deadlines. As we presented earlier, financial literacy is important for managing tuition payments, exploring scholarships,

and accessing financial aid, helping students make informed decisions about funding their education. Engaging in *volunteer work* enhances transferable skills, builds resumes, and offers practical insights into careers. Additionally, creating an education plan with a counsellor helps students align their academic goals with professional aspirations.

Nowadays, more students are uncertain about the career path they will pursue upon graduation. An example of educative program that focuses on developing self-awareness, a sense of responsibility, decision-making skills, and active participation in community life, while also promoting open collaboration between parents and teachers in the educational process is Jena Plan, as Lungeanu (2020) notes. According to the Jena Plan educational alternative, its principles, values, and methods align with the requirements of shaping individuals for life in modern society.

From empirical observations and discussions with our students we have noticed that they often assume that completing a technical faculty will automatically lead to a career as an engineer, an economics degree will lead to becoming an economist, or a pedagogy degree will result in becoming a teacher or a counsellor. However, each faculty offers a wide range of career possibilities that extend beyond traditional roles. When students cannot secure a job directly related to their specialization, they may feel that they made a mistake in choosing that field. This perception underscores the importance of understanding the versatility of their degrees and the transferability of skills that can lead to diverse career opportunities.

This idea ties into the concept of *teleological behaviour* (TB), which emphasizes that an individual's actions and decisions are shaped by their social and temporal context (Rachlin, 2013). According to teleological behaviourism, the way students approach their career goals and navigate setbacks, such as not finding a job directly tied to their degree, is influenced by the broader context in which behaviour occurs.

3. Methodology

3.1. Hypothesis

H1: School and professional integration skills of female students positively correlate with financial and household management skills.

H2: Daily life skills positively correlate with other life skills dimensions, including vocational and educational planning and financial and household management.

3.2. Instrument: Questionnaire on Life Skills

The study utilized Casey's (2000) *Questionnaire on Life Skills*, a freely accessible resource (<https://www.casey.org/casey-life-skills/>) as we have used since 2016 (see Eftimie & Mărgărițoiu, 2017). This instrument offers a comprehensive framework for evaluating core life competencies that are aligned with the objective of our study. The questionnaire consists of 65 items, strategically divided into four key categories.

The *Skills for daily life* section includes 17 questions designed to assess practical skills such as time management, personal organization, and decision-making (skills fundamental to independent functioning). The *Money and household activity management* section includes 21 questions that measure individuals' capacities to handle financial responsibilities, budgeting, and the effective management of domestic tasks. An interdisciplinary approach emerges as a viable alternative in addressing potential limitations in life skills development among students. Integrating cross-curricular strategies allows for the relevance and application. Furthermore, the implementation of targeted professional development programs is essential. These initiatives are designed to equip educators with the pedagogical tools and methodologies necessary to effectively nurture life skills across diverse educational settings. These considerations will be further elaborated upon in the methodology section of this study.

3.3. Sample

The sample consisted of 50 female students of Education Sciences study programs (Early and Primary Education, and Pedagogy), aged between 20 and 48, from Petroleum – Gas University of Ploiești, out of whom 29 were from rural areas and 21 were from urban areas. Although the sample size is relatively small and the study is a pilot study, it provides valuable insight into how multiple generations perceive life skills. As we have mentioned above, the focus on female students reflects the demographic structure of the Education Sciences study programs where women represent the majority of enrolments. Also, official statistics (see *Raport privind starea învățământului preuniversitar din România 2023-2024*, 2024) considering the gender distribution of teaching staff in Romania indicates a percent of 99,7% female teachers in Early education, 93,5% in Primary education and 74,4% in Secondary Education. We intend to continue future research with a larger sample size to observe and analyse the differences between generations.

3.4. Data analysis

The data obtained for the four categories assessed through the Questionnaire on Life Skills were the following: (1) *daily life skills*, (2) *financial and household management*, (3) *school and professional integration*, and (4) *vocational and school planning*. Each category was evaluated using a sample size of $N = 50$, and no missing values were reported.

Table no. 1. Descriptive indicators of life skills and school/ professional integration

	Daily life skills	Financial & household management	School & professional integration	Vocational & school planning
N	50	50	50	50
Mean	4.90	4.12	4.54	3.98
Std. error	0.0429	0.161	0.122	0.182
95% CI mean lower	4.81	3.80	4.29	3.61
95% CI mean upper	4.99	4.44	4.79	4.35
Median	5.00	5.00	5.00	4.50
Std.	0.303	1.14	0.862	1.29
Minimum	4	1	2	1
Maximum	5	5	5	5
Skewness	-2.75	-1.20	-1.92	-1.04
Std. error skewness	0.337	0.337	0.337	0.337
Std. error skewness	0.337	0.337	0.337	0.337
Kurtosis	5.79	0.656	2.82	-0.148
Std. error kurtosis	0.662	0.662	0.662	0.662

Note. The CI of the mean assumes sample means follow a t-distribution with $N - 1$ degrees of freedom

**Jamovi Due to the strong negative skewness observed for the Daily Life Skills variable (-2.75), Spearman's rank-order correlations were computed in addition to Pearson's coefficients. The results were consistent in direction and statistical significance indicating that the non-normal distribution did not affect the observed associations.

Participants reported the highest mean score for daily life skills ($M = 4.90$, $SD = 0.303$) with a narrow confidence interval (95% CI - 4.81, 4.99) and minimal standard error ($SE = 0.0429$), suggesting high internal consistency and low variability in responses. This is further supported by the highly negative skewness with -2.75, indicating that most participants rated themselves at the upper end of the scale, near the maximum value of 5.

Financial and household management showed the widest range of responses (Min = 1, Max = 5), the highest standard deviation ($SD = 1.14$), and a larger standard error of the mean ($SE = 0.161$). These data reflect a greater heterogeneity in how participants perceive their financial competence. Despite a median of 5.00, the mean was considerably lower ($M = 4.12$), reflecting a left-skewed distribution (Skewness = -1.20), and presenting potential disparities in financial literacy and independence.

The variable *school and professional integration* underlines a relatively high mean ($M = 4.54$, $SD = 0.862$), with a narrower confidence interval (95% CI - 4.29, 4.79), suggesting more uniformity in participants' perceived integration into educational or professional environments. The kurtosis value (2.82) suggests that, while most responses cluster around the mean, a few outliers may exist.

Vocational and school planning revealed the lowest mean score ($M = 3.98$), paired with the highest standard deviation ($SD = 1.29$), and the broadest confidence interval (95% CI - 3.61, 4.35). The data indicate considerable dispersion in responses and a lower perceived ability in planning future academic paths. The negative skewness (-1.04) also highlights a tendency toward higher scores, yet the overall dispersion implies varying levels of confidence or experience among participants.

Table no. 2. Correlation Matrix of life skills and integration variables

Variables		Daily life skills	Financial & household management	School & professional integration	Vocational & school planning
Daily life skills	Pearson's r				
	p-value		0.154	-0.102	
	Spearman's rho	-	p = .285	p = .483	-0.005 p = .971
Financial & household management	Pearson's r	0.154			
	p-value	p = .285			
	Spearman's rho	0.113	-	0.370	
School & professional integration	p-value	p=.434		p = .008**	0.169 p = .240
	Pearson's r	-0.102	0.370		
	p-value	p = .483	p = .008**		0.378
Vocational & school planning	Spearman's rho	-0.076	0.346	-	p = .007**
	p-value	p = 0.599	p = 0.014		
	Pearson's r	-0.005	0.169	0.378	
	p-value	p = .971	p = .240	p = .007**	
	Spearman's rho	0.037	0.246	0.430	
	p-value	p = .797	p = .085	p = .002	

Note.** significant $p < .01$. Given the strong negative skewness of the Daily Life Skills variable, both Pearson's and Spearman's correlations were examined. The pattern of relationships remained consistent, confirming the robustness of the results.

According to the obtained data, the strongest statistically significant correlation was found between school and professional integration and vocational and school planning (Pearson's $r = 0.378$, $p = .007$, Spearman's $\rho = 0.430$, $p = .002$), indicating a moderate positive relationship. This suggests

that students who perceive themselves as better integrated into educational and professional environments are more likely to demonstrate competence in planning their academic trajectories.

Similarly, a moderate correlation was observed between school and professional integration and financial and household management (Pearson's $r = 0.370$, $p = 0.008$, Spearman's $\rho = .346$, $p = .014$), also statistically significant. This indicates that the development of integration competencies may be associated with improved skills in managing financial and domestic responsibilities, possibly due to overlapping skills such as organisation, responsibility, or goal-setting.

The results indicate weak and insignificant relationships between daily life skills and the rest of the analysed variables. The correlation with financial and household management is positive (Pearson's $r = 0.154$, $p = 0.285$, Spearman's $\rho = 0.113$, $p = .434$), but statistically insignificant, suggesting that daily life skills do not influence financial and household management. The relationship between school and professional integration ($r = -0.102$, $p = 0.483$) is negative and weak, without statistical significance, and the correlation with vocational and school planning ($r = -0.005$, $p = 0.971$) is practically non-existent. Thus, the data do not indicate a close relationship between life skills and the variables analysed above, which may suggest the existence of other relevant factors that influence these areas.

However, the correlation analysis indicates some significant relationships. For example, *financial and household management* and *school and professional integration* show a moderate positive correlation ($r = 0.370$, $p = 0.008$), which indicates that better financial and household management is associated with more effective integration into the school and professional environment. In contrast, the link between *the financial and household management* and *vocational and school planning* is weak ($r = 0.169$, $p = 0.240$) is statistically insignificant, indicating that financial management does not directly influence educational and vocational planning.

Table no. 3. Independent Sample t-Tests for Life Skills variables

Variable	t(df)	p	Mean difference	95 % CI [Lower, Upper]	Cohen's d
Daily life	-1.12 (47.1)	.269	-0.09	[-0.25, 0.07]	-0.31
Financial & household management	-2.05 (48.0)	.046*	-0.61	[-1.22, -0.01]	-0.57
School & professional integration	-0.57 (47.7)	.571	-0.14	[-0.62, 0.34]	-0.16
Vocational & school planning	0.79 (42.0)	.435	0.29	[-0.46, 1.05]	0.23

Note. P < .05 = * For variables where Levene's test was significant, Welch's t-test values are reported.

4. Discussion

The results we obtained revealed a complex picture of life skills among students. Although participants report *a high level of autonomy in daily life activities* ($M = 4.90$), suggesting good adaptation to the basic demands of everyday life, there are areas where considerable variations and even vulnerabilities can be observed. According to the obtained data, participants self-evaluated that they have developed strong daily life skills. This perception is supported by the high negative skewness value of -2.75, which indicates that most participants rated themselves near the maximum value of 5. However, it is important to note that these scores may only reflect general confidence, not necessarily in-depth skills. The majority believe they have effectively acquired these skills. For example, one of the tasks assesses whether participants know how to access the Internet. This skill is not limited to the simple action of opening a browser (e.g., clicking the Chrome icon), but also requires the ability to effectively search for relevant information across various databases. In today's digital era, where websites are often cluttered with advertisements and commercial messages, it is essential to evaluate whether adolescents can discern if the websites they are accessing are secure or trustworthy.

In contrast, *financial and household management skills* showed the greatest dispersion of responses, reflecting significant differences between students in terms of financial responsibility and degree of independence. Although the median of 5 suggests that many participants consider themselves competent, the lower mean ($M = 4.12$) and skewed distribution indicate significant disparities. This finding is particularly relevant in the context of the transition to adulthood, when

effective resource management becomes essential for autonomy and professional success. *School and professional integration* was assessed positively, with a high average ($M = 4.54$) and relatively low dispersion, indicating that most participants feel well anchored in the educational environment and have the ability to adapt to its requirements. However, *vocational and academic planning skills* scored the lowest ($M = 3.98$) and showed the greatest variability, suggesting difficulties in setting clear career goals and strategic plans for the future. This discrepancy can be explained by the nature of the current educational system, which focuses predominantly on the accumulation of knowledge but offers too few opportunities for developing practical skills and making career-related decisions.

The correlation we identified between variables supports this perspective. This moderate relationship between financial management and school/professional integration ($r = 0.370$, $p < 0.01$) suggests that the development of the skills is not limited to the personal sphere, but has direct implications for academic adaptation and/ or performance. However, the insignificant link between financial management and vocational planning ($r = 0.169$, $p > 0.05$) reflects the fact that perceived financial success does not automatically mean a better education or professional orientation, which indicates the need for specific interventions to develop this dimension.

Overall, the data reveal a gap between already established life skills (e.g., daily autonomy, perceived as very high) and those requiring further training (e.g., vocational planning and resource management). This gap can be correlated to the way in which the current school system prioritizes the transmission of knowledge but invests too little in the development of transferable skills and practical training for students. From this point of view, the results suggest that an educational reform that balances the theoretical dimension with the development of applied skills (financial management, critical thinking, career planning, decision-making autonomy) could contribute to increasing students' chances of both social and professional integration.

5. Limitations

The relatively small sample size of 50 participants limits the generalizability of the findings and may have contributed to the weak and non-significant

correlations we observed between daily life skills and other variables such as financial and household management, school and professional integration, and vocational and school planning. If a larger sample is used, there might emerge clearer insights into these correlations. Given the exploratory scope of this study, conclusions are limited to the female students sample and should not be generalized to all students. Gender differences may play an important role in how daily life skills relate to financial management or career planning. For example, men and women might differ in their experiences or social expectations regarding autonomy, professional integration, or planning behaviours, which our study does not capture. As we mentioned in the description of sample, the focus on female students reflects the demographic structure of the Education Sciences, where women represent the entirety of enrolments, but future directions of study indicate the necessity for extension of our sample, involving both female and male participants.

6. Conclusions and recommendations

According to the above data, young people show a marked tendency to take out loans at the expense of saving, reflecting *difficulties in developing responsible resources management skills*.

Significant data obtained in our study indicate a positive correlation between school / professional integration and vocational / school planning. In addition, financial and household management skills moderately correlate with school and professional integration. For a future intervention, due to the correlation we obtained between financial management and vocational and school planning, we consider the opportunity of curriculum changes for Education Sciences study programs. Financial management could be the target as a component of entrepreneurship (one of key competences recommended by the European Commission, 2025).

Considering daily life skills, our data do not indicate significant correlations with any of other analysed variables. In future studies on this issue we intend also to extend our sample to other study programs, including both male and female students, from different generations and analyse in this context possible correlations between variables.

Nowadays developing essential skills for adult life has become increasingly challenging. Romania ranks first in Europe in terms of the number of teenage mothers, which underlines the need to introduce courses in schools on family responsibility and on the specific activities involved in bringing up and caring for children (Salvați Copiii Romania, 2024, cited by Alexandrescu, 2025). From this perspective, it is advisable to integrate pupils into educational centres and involve them in school activities based on projects, teamwork and themes rooted in everyday reality. Considering these issues, in a future study we plan to develop a good practice guide including the four variables we analysed above: (1) *daily life skills*, (2) *financial and household management*, (3) *school and professional integration*, and (4) *vocational and school planning*.

After graduation, students are theoretically ready not only to become effective teachers, but also to act as mediators and leaders in the classroom, capable of planning, staying organized, creatively selecting alternative methods, managing both professional and personal budgets, and adapting spontaneously when their initial plans do not work, planning alternative strategies (plan B, C, or D) ready to be implemented. Education could approach the school as life itself, rather than merely preparation for life. In this spirit, these findings may inform the design of educational interventions aimed at enhancing students' autonomy and preparedness for adult life.

We also consider the opportunity of the extension of specialised practice and counselling services for a more efficient vocational / school planning and integration. In addition, to facilitate the process of career guidance, universities could develop programs for practical training even before admission. This would ensure that candidates make an *informed choice* of their study program in line with their interests and aptitudes. We believe that the current admission system in our university, mainly based on high school graduation exam results, is deficient, and that could be a potential factor that explain students' difficulties in adapting to the demands of the academic environment and even university study dropping out during their first year of studies. Our future research could focus on this type of analysis and should include a larger, more diverse sample (including male students and students from other study programs) and explore practical interventions to develop life skills and autonomy.

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