

ABSTRACT

This study aims to analyze the impact of financial literacy and educational level on family welfare in Kelawi Village, Bakauheni District, South Lampung Regency. The research employs a quantitative approach, using primary data collected through questionnaires distributed to 90 respondents selected via simple random sampling from the family population in Kelawi Village. The data were analyzed using IBM SPSS Statistics 25.

The results indicate that financial literacy significantly affects family welfare, showing that increased financial literacy contributes to improved family well-being. The level of education also significantly influences family welfare, with education playing a crucial role in enhancing family skills and productivity. Additionally, both financial literacy and education have a significant simultaneous impact on family welfare. Adequate financial literacy and education enhance families' abilities to manage finances and make better decisions, ultimately contributing to improved quality of life and overall family well-being.

Keywords: financial literacy, educational level, family welfare, and Kelawi Village.