

ABSTRACT

Many students still don't understand how to invest or to access the capital markets and money markets, because students don't have enough knowledge about it. Meanwhile, education about personal finance (personal financial education) remains as a major challenge in Indonesia. The purpose of this study was to examine of personal finance attitudes, personal finance behavior and financial knowledge for 3rd year and senior students Department of Management of Faculty Economics and Business, Diponegoro University.

The population in this study were students from Department Management Faculty of Economics and Business, Diponegoro University 3rd year and senior student. Data in the form are primary data and sample were spread as much as 50 for 3rd and 7th semester students ($n = 100$). The method that used is descriptive statistics, validity test, reliability test and t-test.

All of the variable are significant differences between 3rd and 7th semester students. For financial knowledge with significant value 0.004, personal financial attitudes with significant value 0.05, and personal finance behavior with significant value 0.000.

Keywords: Personal Finance Attitudes, Behavior Personal Finance, Financial Knowledge