

**THE EFFECT OF FINANCIAL LITERATION ON PERSONAL FINANCIAL
MANAGEMENT STUDENTS FKIP UNPAS GENERATION 2015**

By

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ABSTRACT

This study aims to find out: (i) how to describe the 2015 financial literacy of FKIP Unpas students, (ii) how to describe the 2015 financial management of FKIP Unpas students (iii) how the influence of financial literacy on the 2015 financial management of FKP Unpas students. The survey used was a subject with 236 students from the 2015 Unipas FKIP students. The analysis used was the verification of data analysis through calculating the average score with the help of the IBM SPSS Statistics Version 24.0 for Windows program. The results showed a summary of the average scores of respondents regarding: (i) the 2015 financial literacy of FKP Unpas students by 4,19 (83,75%) in the category of "very good", (ii) the 2015 financial management of FKIP Unpas students at 4,02 (80,55%) with the category "strongly agree". Based on the data analysis that has been carried out, the results of the study of the influence of financial literacy on the personal financial management of Unipas FKIP students are obtained by the calculation of the coefficient of determination with the value of R Square of 0.083. It can be interpreted that the influence of financial literacy contributes 8.3% to the personal financial management of students and the remaining 91.7% is influenced by other factors. The author recommends to the relevant parties, namely: (i) for students are expected to understand how important financial literacy is to manage finances, because students should pay attention to financial education provided by families especially from parents so that the knowledge. knowledge about students' interest increases and is expected to be able to find a personal solution if at any time students get difficulties regarding the benefits. Students should consider well about personal financial management regarding their wants and needs so that they do not get caught up in mistakes. (ii) for further researchers, it is hoped that it can become a reference for research materials similar to financial literacy on managing personal finance and different

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