

ABSTRACT

Financial management practice of youth have received the increasing attention from many organization such as government, financial institution, universities etc. This day, the youth are growing up in a culture of debt facilitated by expensive lifestyles and easy credit. The youth often began their college career without ever having been solely responsible for their own personal finance.

The objective of this study is to examine the influence among financial knowledge, financial attitude and external locus of control on personal financial management behavior among bachelor degree Telkom University's student.

The research model is examined by using survey approach on 200 Telkom University's students. Quota sampling technique is being used on 100 respondents for each exact faculty's student and non-exact faculty's student.

In the paper, correlation product moment and Cronbach Alpha were used to test measurement scale. While multiple linear regression is used for measuring the influence. T-test and F-test were used to test hypothesis.

From the result, it was found that *financial knowledge* and *financial attitude* have an influence on *personal financial management behavior*. While *external locus of control* has no significant effect on *personal financial management behavior*.

Keyword: financial knowledge, financial attitude, external locus of control, personal financial management behavior