

## **ABSTRACT**

*In Surabaya City, higher education is still relatively low. The background of the save money is the meaning of lower awareness, level of consumption and installments, interest in credit cards, and a decrease in the percentage of households that have or receive social security. Of course financial education has great benefits as a component to achieve public financial prosperity. When financial education in the community provides efficient results, the role of financial capacity as a financial and financial education mediator is needed in this study.*

*This research is to look at the role of finance as a mediator of financial education and financial satisfaction. The method used in collecting data by integrating questionnaires on 400 respondents with productive ages in the city of Surabaya. This study uses Sobel tests for mediating financial education and financial satisfaction.*

*The results of this study indicate that financial capability exhibits partial form of mediation in relationship between financial education and financial satisfaction.*

**Keywords:** *Financial Capability, Financial Education, Financial Satisfaction, and Age of Productive.*