

ABSTRACT

In modern life today, money is an object that is very vital and useful to fulfil all needs. Management of effective financial resources is needed by individuals in order to make appropriate and wise financial decisions. This is what encourages individuals to learn science and skills in the field of finance and also encourages them to understand and get involved in financial issues such as health care costs, taxes, investments, and having access to the financial system.

This research was conducted to find out how the level of financial literacy, financial attitude, and financial behavior; the effect of financial literacy on financial behavior partially; the effect of financial attitude on financial behavior partially; and the effect of financial literacy and financial attitude on simultaneous financial behavior of students in junior high school in Bandung.

This research is categorized as quantitative research, with data collection through questionnaires. The questionnaire was distributed to 400 respondents who were randomly selected in several Junior High Schools in the city of Bandung. Likert scale is used to measure existing variables.

In order to test the validity, Pearson Product Moment and Cronbach's Alpha were used to test the instrument's reliability. Descriptive analysis was carried out to determine the categories of each variable. The classic assumption test is used to determine the condition of the sample taken. Multiple linear regression test to test the effect, t-test to know the influence of partial independent variables partially, and f-test to determine the effect of independent variables simultaneously.

Based on the results of the study, it was found that financial literacy had a significant effect on financial behavior partially, as well as the financial attitude. Simultaneously, financial literacy and financial attitude also influence financial behavior.

Keywords: *Financial Literacy, Financial Attitude, Financial Behavior*