

ABSTRACT

Students are consumptive individual in managing their finances so good financial needs are transferred by good financial literacy so that the creation of financial management can help in making good financial decisions for longterm or shortterm. Income spending money becomes a factor for students to manage their finances. Because students need funding as much as possible requires money for daily needs.

This study aims to understand the relationship and impact between financial attitude, financial literacy, and parental income toward financial management behavior students in Bandung. The research method used is a quantitative method with multiple linear regression analysis. Data collection was carried out by collecting questionnaires for four hundred students in Bandung.

The results of this study indicate that there is an impact between financial attitudes and financial literacy towards financial management behavior partially by t hypothesis test, but there is no impact between parental income towards financial management behavior partially.

Keywords: Personal Financial Management Behavior, Financial Attitudes, Financial Literacy, Parental Income, Consumptive Behavior