

## **ABSTRACT**

*Financial education in the special region of Yogyakarta is still relatively low, this background can be seen in low interest in saving, high installment and consumption, high average expenditure per month for non-food and high Interest in credit cards. Financial education has many benefits for the welfare of the community in regulating its finances. With the low financial education of the productive age, the role of financial skills as a mediator of financial education needs attention.*

*This study will discovers regarding the role of financial capability as a mediator of financial education and financial satisfaction. Data collection method is done by spreading questionnaires directly to the community of productive age of Yogyakarta special region with a total of 400 respondents. This study used the theory of Baron and Kenny, then used Sobel Z test to determine the influence of mediation of financial capability in the relationship between financial education and financial satisfaction.*

*The results in this study are financial education has a significant influence on financial capability, financial capability has a significant influence on financial satisfaction, and the financial capability is partially proven that the relationship between financial education and financial satisfaction.*

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