

## **ABSTRACT**

*This research was conducted to determine how the role of parents and education in providing financial socialization to undergraduate students in Bandung City, and how this financial socialization shapes healthy financial behavior. This research is a quantitative research, data collection in this study uses a questionnaire with a Likert scale on a total sample of 400 respondents. The results of this study indicate that parents have a good role in providing financial socialization to undergraduate students in Bandung City.*

*This result is seen from the descriptive analysis of the Parent SES, Parent Financial Behavior, and Parental Direct Teaching variables. The results of the descriptive analysis of the Parent SES variable show that the respondents' responses are categorized as "Good" with a percentage of 68.35%. The results of the Parent Financial Behavior variable show that the respondents' responses fall into the "Good" category with a percentage value of 76.25%. And the results of the Parental Direct Teaching variable show that the responses of the respondents are categorized as "Good enough" with a percentage value of 67.98% and a total score of 8,158.*

*The role of education as an agent of socialization in financial socialization for undergraduate students in Bandung City is still not good enough. These results are seen from the descriptive analysis of the High School Financial Education variable which shows that the respondents' responses fall into the "Not good" category with a percentage value of 48.47%.*

*Furthermore, financial socialization has a role in shaping the healthy behavior of undergraduate students in Bandung City. Financial socialization, both through the role of parents and education, influences a person in developing the financial knowledge they have and directs them to adopt their parents' financial model. Furthermore, the adoption of financial models and financial knowledge that a person has will affect their behavioral control and financial attitudes. Eventually, behavioral control and financial attitudes have an influence on the health of the financial behavior of undergraduate students in Bandung City.*

**Keywords:** *Financial socialization, Healthy financial behavior, Undergraduate students.*