ABSTRACT

Bengkulu province is one of the provinces located on the island of Sumatra and is among the poorest provinces in Indonesia.During the Covid-19 pandemic, the economic growth of Bengkulu Province experienced significant fluctuations. Financial literacy is influential in responding to economic fluctuations during this pandemic. Lack of understanding of managing finances (financial literacy) will aggravate stress levels.

This study aims to determine the relationship between financial literacy and financial distress case studies at productive age in Bengkulu Province, using quantitative methods as research methods. The sample was taken by 400 respondents aged 15-54 years using purposive sampling techniques. The measuring instruments used are the likert scale for financial literacy variables and The InCharge Financial Distress / Financial Well-being (IFDFW) for financial distress variables. Use descriptive analysis and product analysis pearson moment as its analysis techniques.

From the research conducted obtained the results that the level of financial literacy at the productive age in Bengkulu Province is high and the level of financial distress is moderate and there is a very weak positive relationship between financial literacy and financial distress at the productive age in Bengkulu Province.

keyword : Financial Literacy, Financial Distress, Productive Age, Bengkulu province