

## **ABSTRACT**

*This study aims to analyze the impact of financial literacy and financial anxiety on financial well-being, considering gender as a moderator variable, focusing on generation Z students. The aim is to identify and validate whether financial literacy and financial anxiety have a significant effect on financial well-being, and how gender can influence financial management to achieve that well-being.*

*The method used is quantitative with Structural Equation Modeling based on Partial Least Squares (SEM-PLS) and to measure gender differences using Multi Group Analysis (MGA) through a survey with 400 generation Z students as respondents. Data was obtained through a questionnaire designed to measure respondents' perceptions related to financial literacy, financial anxiety, and financial well-being. The results showed that financial literacy has a significant positive effect on financial well-being and financial anxiety has a significant negative effect on financial well-being, with the gender variable acting as a moderator, where financial literacy has a positive effect and financial anxiety has a negative effect, which means that the higher the financial anxiety, the lower the financial well-being. And gender succeeds in moderating financial literacy on financial well-being, in other words, it has a significant positive effect on financial well-being.*

*This study confirms that financial literacy and financial anxiety affect the financial well-being of generation Z students, with gender as a moderating variable that requires further exploration.*

**Keyword :** *Financial Literacy, Financial Anxiety, Financial Wellbeing, Gender.*