

ABSTRACT

College students often face difficulties in managing their personal finances, particularly regarding daily expenses and educational costs. Low levels of financial literacy and the lack of accessible financial management tools are key factors contributing to ineffective budgeting and spending habits. This study aims to design a financial management application prototype specifically targeted at university students in Bandung. The method used is Design Thinking, which includes five stages: Empathize, Define, Ideate, Prototype, and Test. Data were collected through observation, in-depth interviews, and literature studies. The target users are students aged 18–24 years who are currently enrolled in higher education institutions in the Bandung area. The result of this project is UnivaDana, a mobile application that features expense tracking, budgeting, and financial education. The user interface is designed to be simple, intuitive, and tailored to student needs. In addition to providing technical assistance, the application also serves as an educational platform to raise awareness about the importance of financial management from an early age. Therefore, UnivaDana is expected to serve as an effective solution in fostering healthy financial habits among students, improving their financial literacy, and supporting their economic independence in the future.

Keywords: Financial Management, College Students, Design Thinking, Mobile Application, Financial Literacy