

ABSTRACT

Milah Diana (2026), The Influence of Financial Literacy on Financial Management in Students with Self-Control as a Mediating Variable (Survey on Management Department Students of the 2022 and 2023 Cohort at Siliwangi University). Thesis. Department of Economic Education, Faculty of Teacher Training and Education, Siliwangi University. Under the supervision of Astri Srigustini, M.Pd and Rendra Gumilar, M.Pd.

This research is backgrounded by the phenomenon of the still low ability of students to manage finances, as indicated by consumptive behavior, lack of financial planning, and low self-control in using money. This study aims to determine the influence of financial literacy on student financial management through self-control as a mediator. The research method used in this study was a survey. The population in this study consisted of Management Department students at Siliwangi University from the 2022 and 2023 cohorts, with a sample size of 262 respondents selected using stratified proportionate random sampling. Data collection was carried out using questionnaires with a Likert scale, and data analysis was conducted using path analysis and Sobel test. The results of this study indicate that: 1) Financial literacy has a positive and significant effect on self-control with a significance value of $<0.001 <0.05$. 2) Financial literacy has a positive and significant effect on financial management with a significance value of $<0.001 <0.05$. 3) Self-control has a positive and significant effect on financial management with a significance value of $<0.001 <0.05$. 4) Self-control is able to mediate the effect of financial literacy on financial management with a significance value of $<0.001 <0.05$. Based on the results of this study, it is expected that students maintain and improve their ability to manage finances through good financial planning and enhance self-control to be wiser in managing finances.

Keywords: *Financial Literacy, Financial Management, Self-Control*