ABSTRACT

Restu Maulana, *2026. "The Influence of Financial Literacy, Parents' Income, and Conscientiousness on Students' Financial Management Behavior (A Survey Study of Students of the Faculty of Teacher Training and Education, Class of 2023, Universitas Siliwangi)." Department of Economic Education, Faculty of Teacher Training and Education, University Siliwangi. Supervised by* Dr. Ai Nur Solihat, M.Pd. dan Sri Hardianti Sartika, M.Pd.

Financial management behavior among students has become an increasingly important issue along with the increasing complexity of personal financial management during the transition toward financial independence. This condition is influenced by various factors, originating from both individual characteristics and the family environment, such as financial literacy, parents' income, and conscientiousness, in which financial literacy is viewed as having an important role in shaping students' ability to manage finances in a rational and responsible manner. This study aims to analyze the influence of financial literacy, parents' income, and conscientiousness on the financial management behavior of students of the Faculty of Teacher Training and Education, Universitas Siliwangi, class of 2023, using a quantitative approach with a survey method. The population of this study consisted of all active students of the Faculty of Teacher Training and Education, Universitas Siliwangi, class of 2023, totaling 1,393 students, with a proportionate stratified random sampling technique and a total of 311 respondents. Data were collected through the distribution of questionnaires and analyzed using multiple linear regression analysis after fulfilling the classical assumption tests. The results show that financial literacy, parents' income, and conscientiousness partially have a positive and significant effect on students' financial management behavior, and simultaneously, the three variables have a significant effect on students' financial management behavior.

***Keywords: Financial Literacy, Parents' Income, Conscientiousness, Financial Management Behavior*.**