

## ABSTRACT

*Owners of MSEM in Telkom University have not known investment yet. So the development of his business was slow even can also be said not to develop. Not a few business owners had to close their business due to poor management management. One of the factors of bankruptcy of his business is due to poor financial management. Business actors can not distinguish between personal money and business money. MSME owners are also faced on the issue of the end of the semester with a period of 3 months. This study aims to describe the financial literacy level of MSME owners in the environment of Telkom University. Aspects of financial literacy that will be used in this study that includes aspects of financial knowledge and financial behaviour. The object of this research is the financial literacy of MSME owners in the environment of Telkom University. By taking samples of 100 owners of MSMEs in the environment of Telkom University. Descriptive analysis to analyze the data obtained. The results showed that the educational level of MSME owners determine the level of financial literacy of MSME owners. The age of MSME owners does not determine the level of financial literacy of MSME owners. Gender of male and female MSME owners are in the same category that is medium. The conclusion obtained by researchers is the level of financial literacy owners of MSMEs in Telkom University generally in the middle category low financial literacy can affect the financial decisions that are less precise.*

***Key Words: Financial Literacy, Financial Knowledge, Financial Behaviour, MSME Managers.***