

ABSTRACT

The younger generation still lacks good financial planning, regulation and management, making the younger generation's financial management unorganized. There are still many who do consumptive and impulsive activities. This makes the finances of the younger generation bad which can result in not being able to manage finances properly and have good finances.

Financial management behavior is a person's behavior in managing his finances such as planning, budgeting, managing, controlling, searching and storing finances that arise because of one's habits and sense of responsibility for finances. Because, there are still many students who rely on their pocket money to meet their daily needs.

This study aims to determine the effect of financial knowledge, financial attitude and parental income on financial management behavior partially or simultaneously in students of the Special Region of Yogyakarta. This study uses multiple linear regression analysis techniques conducted on 400 respondents from Yogyakarta D.I Province students using a questionnaire as a tool for data collection.

The results of this study indicate that financial knowledge, financial attitude and parental income simultaneously have a significant influence on the financial management behavior of students in D.I Yogyakarta Province. Partially, financial knowledge and financial attitude have a significant influence on the financial management behavior of students in D.I Yogyakarta Province

Keywords: *Financial Attitude, Financial Knowledge, Financial Management Behavior, Parental Income*