



**FACTORS THAT CONTRIBUTE TO THE FINANCIAL PROBLEM
“A STUDY FACED BY STUDENTS OF UITM SHAH ALAM”**

SHAZREEN MUHAMMAD REDZA

2009604806

**BACHELOR OF BUSINESS ADMINISTRATION
(HONS) FINANCE
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
CITY CAMPUS MALACCA**

JAN 2012

DECLARATION OF ORIGINAL WORK



**BACHELOR OF BUSINESS ADMINISTRATION
(HONS) FINANCE
FACULTY OF BUSINESS MANAGEMENT
“DECLARATION OF ORIGINAL WORK”**

I, SHAZREEN MUHAMMAD REDZA, (I/C Number 881205-56-6298)

Hereby declare that:

- This work has not previously been accepted in substance for any degree, locally or overseas, and is not being concurrently submitted for this degree or any other degrees.
- This project paper is the result of my independent work and investigation, except where otherwise stated.
- All verbatim extracts have been distinguished by quotation mark and sources of my information have been specifically acknowledged.

Signature:.....

Date:.....

LETTER OF SUBMISSION

15 January 2011

The Head of Program

Bachelor of Business Administration (Hons) Finance

Faculty of Business Management

Universiti Teknologi Mara

City Campus Malacca

Dear Sir,

SUBMISSION OF PROJECT PAPER.

Attached is the project paper title FACTORS THAT CONTRIBUTE TO THE FINANCIALPROBLEM “A STUDY FACED BY STUDENTS OF UITM SHAH ALAM”, to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi Mara.

Thank You

Yours sincerely,

SHAZREEN MUHAMMAD REDZA

2009604806

Bachelor of Business Administration (Hons) Finance

ABSTRACT

FACTORS THAT CONTRIBUTE TO THE FINANCIAL PROBLEM “A STUDY FACED BY STUDENTS OF UITM SHAH ALAM”

College living is an exciting and challenging undertaking for most students. Moving away from mom and dad, living on their own and making decisions for themselves and having to manage own finances are just a few of roadblock they will be facing. Having a good budgeting plan in place and sticking to the plan as closely as possible can help them to survive the transition with the least stress. Moreover, the world economic conditions have been growing rapidly for the past few decades. These rapid growths have led to great changes in the level of financial awareness in every people around the world. The skill and knowledge regarding to money management and financial budgeting is very important in every individual since it will make them making decision regarding to their own personal finance. However, the financial management among college student is not in good condition since a lot of them nowadays can easily being in a debt after graduation. Facing this kind of problem at young age will affect the future of the youth who is being said as future leader. The purpose of this study is to identify the factor have the most influence towards the financial problem among college students. The college students at University Technology Mara Shah Alam (UiTM) were selected as the target respondent in the study and the major data collection method is done via questionnaire.

LIST OF TABLES

TABLES	PAGE
Table 1: Age	29
Table 2: Gender	30
Table 3: Marital Status	31
Table 4: Education Level	31
Table 5: Major Courses Taken	32
Table 6: Current Semester	33
Table 7: Overall Grade Point Average (GPA)	34
Table 8: Student Status	35
Table 9: Educational Loan	36
Table 10: Summarized Demographic Variable	37
Table 11: The Reliability Testing Value	39
Table 12: Reliability Statistic of Financial Fitness of students, Type of Major Course, Spending Behaviour & Economic Downturn	39
Table 13: Overall reliability test	40
Table 14: Spearman Rho Correlation Value	41
Table 15: Correlation Type of Major Courses, Spending Behaviour And Economic Downturn towards Independent Variables (Financial Fitness)	42
Table 16: Summarized of the Hypotheses Finding	43