FINANCIAL LITERACY AMONG GRADUATE STUDENTS AT SELECTED
UNIVERSITY IN MALAYSIA

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ABSTRACT

College graduates' debt levels have increased significantly over the past decade. These higher debt levels have significant societal implications as recent debt burdened college graduates may have less flexibility in the type of jobs they are able to accept. It also compounding the problem of high debt level is low financial literacy and poor financial management among some university students. The purpose of this study is to identify the levels of financial literacy among graduates student and how they acquire financial knowledge. This study focusing on financial literacy among graduate's student. There are three main factors that influence such as course taking by student in university, spending habits and attitudes on how they manage the money. The study will use a quantitative method approach. The primary data collection will be through survey questionnaire and secondary sources such as journal and internet.

Chapter 1: Introduction

1.1   Introduction

The purpose of the study is to explore the level of understanding in financial management and to identify whether the knowledge that graduates receives from their previous studies is make into practical or not. Nowadays, with the condition of economy in Malaysia graduates especially, are very important for them to manage their saving, budgeting and also to pay up their debt such as PTPTN or any borrowed agency. In this research, the respondents are definitely from graduates of university for further understanding.

In background of the study, this research will discuss about the dependent and independent variables. Dependent variable in this study is the financial literacy and the independent variables are course, spending habits and attitudes of students which will be influence the dependent variable.

The research question in this chapter will discuss about the question related to the theoretical framework in the research. The main research question is related to the dependent variable that is basic research in this study. The specific research question is the supportive of the main research question.