

Title of Thesis	Study Of Financial Planning Behavior Among College Students In Miri
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### **ABSTRACT**

The purpose of this study is to analyze the financial planning on young adults in Miri. The research is focus on the respondents profile and background, their income level and sources of income, financial literacy in their financial planning. The research is using questionnaire method and analyzes information from 50 respondents. Researcher focuses on college students. And the data are collected and analyze using simple statistic method.

The research result indicated five major findings. The first finding is the respondents only having few income sources. Second finding shows the majority of respondents are lower income group. Next, the third finding the respondents only had low saving percentage. Forth finding is young adults having their financial planning in age 17-20 years old. The fifth finding is that most of the respondents think they do not have enough ability to manage good financial planning.

Based on the result, the researcher identifies the cause of the reason and also suggests several recommendations for implemented. One of the recommendation advice young adults can look for some part-time job on free time. Also suggest that young adults should improve their self-control ability for example less buying the branded goods or enjoy dinner on high cost. Furthermore, researcher also suggests that young adults can refer other good financial planning sample on websites to improve their weakness.

Finally, this research created several areas that could be carrying out for future in-depth research. Part of the future research can look into the area of employees, employers, entrepreneur and businessman as respondents. Other than that, the location of the research can be different.