

Title of Thesis	A STUDY OF FINANCIAL PROBLEM AMONG IBS COLLEGE STUDENTS
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ABSTRACT

The purpose of this research is to study the financial problem among IBS college students. For this research, the researcher adopted quantitative method and the collection was through self-designed questionnaire to get the research data. The data are collected and analyzed using simple statistic method.

The findings of this research have revealed most of the respondents are facing financial problem. Second finding shows that the most obvious reason result in student's financial problem is due to the cost of education. The third finding shows that food and personal expenses has most significant impact on their financial problem. The last finding shows that the highest percentage of respondents reported they would like to reduce cost of buying unnecessary stuffs, control expenses and to work part-time.

From the results, the researcher suggests several recommendations for implemented. The recommendation advice college should provide basic financial management knowledge and skills so that they can manage their finance effectively and plan ways to manage their debt. Also suggest students and families must make "loan literacy" a priority, weighing their borrowing options carefully.

Besides that, the finding also suggests students to create a budget for daily expenses and consider some factors when choosing the right part-time job amidst the class schedule in order to reduce their financial problem.

Future research could explore financial problem among young adults in Miri. Besides that, future research can investigate the financial problem among college students in Kuala Lumpur. Moreover, future researchers can also conduct the research based on the comparison study such as comparison of races and gender.