

Title of Thesis	A Study of Financial Awareness Among College Students in Miri
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ABSTRACT

The purpose of this study is to analyse the financial awareness among college students in Miri. According to the statistics of individual bankruptcy by Nurul, Norazlina, Nor and Wan (2018), the number of individual bankruptcy in Malaysia increased from year to year. Other than that, the debt levels of college students have increased significantly especially for those who are fresh graduates. This is because they have to start paying their student loan (PTPTN). Fresh graduates may not have sufficient knowledge on financial management and leads to financial problems. This agonizing situation cause them to have low level of financial awareness, poor financial planning and face financial risks. Additionally, credit card bankruptcies and study loan defaults had rapidly increased in 2007 when compare to the previous year (Goi & Nee, 2008). A total of 90 sets of questionnaires that has been distributed to college students in Miri to obtain the data. Thus, this research is carried out to investigate the financial awareness among college students. The independents variables which affect financial awareness are financial knowledge for financial products, financial behaviour, financial attitude, and financial planning. This research aims to investigate the relationship between the dependent variable and independent variables.