ABSTRACT

This study aims to examine the effect of financial literacy on financial behavior with financial attitude as a mediating variable. The research object is students of Telkom University who are members of the Indonesian Young Entrepreneurs Association in Higher Education (HIPMI PT). The method used is quantitative with a descriptive approach. Data were collected through a questionnaire distributed to 150 respondents and analyzed using Structural Equation Modeling (SEM) with SmartPLS software. The results show that financial literacy has a positive and significant effect on financial attitudes and financial behavior. Financial attitude also significantly influences financial behavior and mediates the relationship between financial literacy and financial behavior. This research contributes to understanding student financial behavior and the importance of strengthening both financial literacy and attitudes.

Keywords: *Financial Literacy, Financial Attitude, Financial Behavior, Students,*