

ANALYSIS OF FINANCIAL KNOWLEDGE, FINANCIAL BEHAVIOR, AND INDEBTEDNESS OF HIGHER EDUCATION STUDENTS

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Abstract

Debt among young Brazilian university students is a phenomenon of growing social and academic relevance, especially given the expansion of credit and the historical insufficiency of financial education in higher education curricula. This study aims to analyze the financial knowledge, financial behavior, and indebtedness of higher education students. The research is characterized as descriptive-explanatory, with a quantitative approach, and data collection was carried out through a structured questionnaire applied to 148 students from different courses at a higher education institution. The results indicate that the participants have an intermediate level of financial knowledge, with significant gaps in topics such as investment diversification and participation in financial education initiatives. In terms of behavior, positive practices are identified, such as price comparison before making larger purchases, coexisting with deficiencies in the control and recording of personal expenses. Regarding indebtedness, it was found that 22.3% of respondents were late on payments in the last six months and 20.9% commit more than 50% of their income to debt. A comparative analysis of courses demonstrates that areas with greater curricular contact with management and finance content, such as Accounting and Business Administration, show lower debt rates, while health-related courses register the worst indicators. It is concluded that financial education plays a relevant role in promoting healthy financial habits and reducing vulnerability to debt among university students.

Keywords: Financial literacy. Financial knowledge. Financial behavior. Debt. Higher education.