

Search



<u>Home</u> > <u>Journal of Family and Economic Issues</u> > Article

# Changing College Students' Financial Knowledge, Attitudes, and Behavior through Seminar Participation

Original Paper | Published: 27 November 2007

Volume 29, pages 23–40, (2008) Cite this article



**Journal of Family and Economic** 

## Your privacy, your choice

We use essential cookies to make sure the site can function. We, and our 93 **partners**, also use optional cookies and similar technologies for advertising, personalisation of content, usage analysis, and social media.

By accepting optional cookies, you consent to allowing us and our partners to store and access personal data on your device, such as browsing behaviour and unique identifiers. Some third parties are outside of the European Economic Area, with varying standards of data protection. See our **privacy policy** for more information on the use of your personal data. Your consent choices apply to nature.com and applicable subdomains.

You can find further information, and change your preferences via 'Manage preferences'. You can also change your preferences or withdraw consent at any time via 'Your privacy choices', found in the footer of every page.

We use cookies and similar technologies for the following purposes:

- > Store and/or access information on a device
- Personalised advertising and content, advertising and content measurement, audience research and services development

Accept all cookies

Reject optional cookies

a wider audience of college students and, thus, warrants future longitudinal evaluation.

a

This is a preview of subscription content, log in via an institution 2 to check access.

#### Access this article

Log in via an institution  $\rightarrow$ 

#### Subscribe and save

Springer+

from €37.37 /Month

## Your privacy, your choice

We use essential cookies to make sure the site can function. We, and our 93 **partners**, also use optional cookies and similar technologies for advertising, personalisation of content, usage analysis, and social media.

By accepting optional cookies, you consent to allowing us and our partners to store and access personal data on your device, such as browsing behaviour and unique identifiers. Some third parties are outside of the European Economic Area, with varying standards of data protection. See our **privacy policy** for more information on the use of your personal data. Your consent choices apply to nature.com and applicable subdomains.

You can find further information, and change your preferences via 'Manage preferences'. You can also change your preferences or withdraw consent at any time via 'Your privacy choices', found in the footer of every page.

We use cookies and similar technologies for the following purposes:

Store and/or access information on a device

Personalised advertising and content, advertising and content measurement, audience research and services development

**Accept all cookies** 

Reject optional cookies

A Financial Literacy Model for College Students Vary by Their University Students State's Financial Education Policies?

Effects of Financial Knowledge on Rationality of Financial Behavior in College Student: A **Mediation Model** 

Chapter © 2019

Chapter © 2024

#### **Explore related subjects**

Discover the latest articles and news from researchers in related subjects, suggested using machine learning.

**Adult Education** 

Chapter © 2016

**Behavioral Economics** 

**Behavioral Finance** 

**Educational Research** 

Education

**Social Education** 

#### Notes

## Your privacy, your choice

We use essential cookies to make sure the site can function. We, and our 93 partners, also use optional cookies and similar technologies for advertising, personalisation of content, usage analysis, and social media.

By accepting optional cookies, you consent to allowing us and our partners to store and access personal data on your device, such as browsing behaviour and unique identifiers. Some third parties are outside of the European Economic Area, with varying standards of data protection. See our **privacy policy** for more information on the use of your personal data. Your consent choices apply to nature.com and applicable subdomains.

You can find further information, and change your preferences via 'Manage preferences'. You can also change your preferences or withdraw consent at any time via 'Your privacy choices', found in the footer of every page.

We use cookies and similar technologies for the following purposes:

Store and/or access information on a device

Personalised advertising and content, advertising and content measurement, audience research and services development

**Accept all cookies** 

Reject optional cookies

Baek, E., & Hong, G. (2004). Effects of family life-cycle stages on consumer debts. *Journal of Family and Economic Issues*, *25*, 359–385.

**Article Google Scholar** 

Brobeck, S. (1991). Student consumer knowledge: Results of a national test. Washington, DC: Consumer Federation of America and American Express Company.

**Google Scholar** 

Brubaker, R. G., & Fowler, C. (1990). Encouraging college males to perform

#### Your privacy, your choice

We use essential cookies to make sure the site can function. We, and our 93 **partners**, also use optional cookies and similar technologies for advertising, personalisation of content, usage analysis, and social media.

By accepting optional cookies, you consent to allowing us and our partners to store and access personal data on your device, such as browsing behaviour and unique identifiers. Some third parties are outside of the European Economic Area, with varying standards of data protection. See our **privacy policy** for more information on the use of your personal data. Your consent choices apply to nature.com and applicable subdomains.

You can find further information, and change your preferences via 'Manage preferences'. You can also change your preferences or withdraw consent at any time via 'Your privacy choices', found in the footer of every page.

We use cookies and similar technologies for the following purposes:

Store and/or access information on a device

Personalised advertising and content, advertising and content measurement, audience research and services development

**Accept all cookies** 

Reject optional cookies

**Google Scholar** 

Cunningham, J. (2000). College student credit card usage and the need for oncampus financial counseling and planning services. Undergraduate Research Journal for the Human Sciences. <a href="http://www.kon.org/urc/cunningham.html">http://www.kon.org/urc/cunningham.html</a>. Retrieved 17 July 2007.

Danes, S. M., & Hira, T. K. (1987). Money management knowledge of college students. *The Journal of Student Financial Aid*, 17, 4–16.

**Google Scholar** 

#### Your privacy, your choice

We use essential cookies to make sure the site can function. We, and our 93 **partners**, also use optional cookies and similar technologies for advertising, personalisation of content, usage analysis, and social media.

By accepting optional cookies, you consent to allowing us and our partners to store and access personal data on your device, such as browsing behaviour and unique identifiers. Some third parties are outside of the European Economic Area, with varying standards of data protection. See our **privacy policy** for more information on the use of your personal data. Your consent choices apply to nature.com and applicable subdomains.

You can find further information, and change your preferences via 'Manage preferences'. You can also change your preferences or withdraw consent at any time via 'Your privacy choices', found in the footer of every page.

We use cookies and similar technologies for the following purposes:

Store and/or access information on a device

Personalised advertising and content, advertising and content measurement, audience research and services development

**Accept all cookies** 

Reject optional cookies

Fox, J., Bartholomae, S., & Lee, J. (2005). Building the case for financial education. *The Journal of Consumer Affairs*, 39, 195–214.

**Article Google Scholar** 

Grable, J. E., & Joo, S. (2006). Student racial differences in credit card debt and financial behaviors and stress. *College Student Journal*, 40, 400-408.

**Google Scholar** 

Harris/Scholastic Research. (1993). *Liberty financial young investor survey*. New York, NY.

Havhoe C R Leach L & Turner P R (1999) Discriminating the number of

#### Your privacy, your choice

We use essential cookies to make sure the site can function. We, and our 93 **partners**, also use optional cookies and similar technologies for advertising, personalisation of content, usage analysis, and social media.

By accepting optional cookies, you consent to allowing us and our partners to store and access personal data on your device, such as browsing behaviour and unique identifiers. Some third parties are outside of the European Economic Area, with varying standards of data protection. See our **privacy policy** for more information on the use of your personal data. Your consent choices apply to nature.com and applicable subdomains.

You can find further information, and change your preferences via 'Manage preferences'. You can also change your preferences or withdraw consent at any time via 'Your privacy choices', found in the footer of every page.

We use cookies and similar technologies for the following purposes:

Store and/or access information on a device

Personalised advertising and content, advertising and content measurement, audience research and services development

**Accept all cookies** 

Reject optional cookies

of college students. College Student Journal, 37, 405-419.

**Google Scholar** 

Kline, R. B. (1998). *Principles and practices of structural equation modeling*. New York: Guilford.

**Google Scholar** 

Lea, S. E. G., Webley, R. M., & Levine, R. M. (1993). The economic psychology of consumer debt. *Journal of Economic Psychology*, 14, 85–119.

**Article Google Scholar** 

Lino, M. (1995). The economics of single parenthood: Past research and future

#### Your privacy, your choice

We use essential cookies to make sure the site can function. We, and our 93 **partners**, also use optional cookies and similar technologies for advertising, personalisation of content, usage analysis, and social media.

By accepting optional cookies, you consent to allowing us and our partners to store and access personal data on your device, such as browsing behaviour and unique identifiers. Some third parties are outside of the European Economic Area, with varying standards of data protection. See our **privacy policy** for more information on the use of your personal data. Your consent choices apply to nature.com and applicable subdomains.

You can find further information, and change your preferences via 'Manage preferences'. You can also change your preferences or withdraw consent at any time via 'Your privacy choices', found in the footer of every page.

We use cookies and similar technologies for the following purposes:

Store and/or access information on a device

Personalised advertising and content, advertising and content measurement, audience research and services development

Accept all cookies

Reject optional cookies

Masuo, D. M., Malroutu, Y. L., Hanashiro, R., & Kim, J. H. (2004). College student's money beliefs and behaviors: An Asian perspective. *Journal of Family and Economic Issues*, 25, 469–481.

**Google Scholar** 

Mathews, H. L., & Slocum, J. W. (1972). A rejoinder to social class or income? *Journal of Marketing*, 36, 69–70.

Article Google Scholar

Munro, J., & Hirt, J. B. (1998). Credit cards and college students: Who pays? Who

#### Your privacy, your choice

We use essential cookies to make sure the site can function. We, and our 93 **partners**, also use optional cookies and similar technologies for advertising, personalisation of content, usage analysis, and social media.

By accepting optional cookies, you consent to allowing us and our partners to store and access personal data on your device, such as browsing behaviour and unique identifiers. Some third parties are outside of the European Economic Area, with varying standards of data protection. See our **privacy policy** for more information on the use of your personal data. Your consent choices apply to nature.com and applicable subdomains.

You can find further information, and change your preferences via 'Manage preferences'. You can also change your preferences or withdraw consent at any time via 'Your privacy choices', found in the footer of every page.

We use cookies and similar technologies for the following purposes:

Store and/or access information on a device

Personalised advertising and content, advertising and content measurement, audience research and services development

**Accept all cookies** 

Reject optional cookies

Norvilitis, J. M., & Santa Maria, P. (2002). Credit card debt on college campuses: Causes, consequences, and solutions. *College Student Journal*, *36*, 356–363.

**Google Scholar** 

Olson, L. (1982). A joint venture: Parents and students as consumers of higher education. Unpublished doctoral dissertation, University of Chicago.

Parks-Yancy, R., DiTomaso, N., & Post, C. (2007). The mitigating effects of social and financial capital resources on hardships. *Journal of Family and Economic Issues*, 28, 429–448.

**Article Google Scholar** 

#### Your privacy, your choice

We use essential cookies to make sure the site can function. We, and our 93 **partners**, also use optional cookies and similar technologies for advertising, personalisation of content, usage analysis, and social media.

By accepting optional cookies, you consent to allowing us and our partners to store and access personal data on your device, such as browsing behaviour and unique identifiers. Some third parties are outside of the European Economic Area, with varying standards of data protection. See our **privacy policy** for more information on the use of your personal data. Your consent choices apply to nature.com and applicable subdomains.

You can find further information, and change your preferences via 'Manage preferences'. You can also change your preferences or withdraw consent at any time via 'Your privacy choices', found in the footer of every page.

We use cookies and similar technologies for the following purposes:

Store and/or access information on a device

Personalised advertising and content, advertising and content measurement, audience research and services development

Accept all cookies

Reject optional cookies

development accounts (CSD Report). St. Louis, MO: Center for Social Development, Washington State University.

**Google Scholar** 

The Education Resources Institute. (1998). Credit risk or credit worthy? College students and credit cards. Boston, MA: Author.

**Google Scholar** 

Triandis, H. C. (1980). Values, attitudes, and interpersonal behavior. In H. E. Howe Jr., & M. Page (Eds.), *Nebraska symposium of motivation*. Vol. 27 (pp. 195–259). Lincoln: University of Nebraska Press.

**Google Scholar** 

#### Your privacy, your choice

We use essential cookies to make sure the site can function. We, and our 93 **partners**, also use optional cookies and similar technologies for advertising, personalisation of content, usage analysis, and social media.

By accepting optional cookies, you consent to allowing us and our partners to store and access personal data on your device, such as browsing behaviour and unique identifiers. Some third parties are outside of the European Economic Area, with varying standards of data protection. See our **privacy policy** for more information on the use of your personal data. Your consent choices apply to nature.com and applicable subdomains.

You can find further information, and change your preferences via 'Manage preferences'. You can also change your preferences or withdraw consent at any time via 'Your privacy choices', found in the footer of every page.

We use cookies and similar technologies for the following purposes:

Store and/or access information on a device

Personalised advertising and content, advertising and content measurement, audience research and services development

**Accept all cookies** 

Reject optional cookies

Xiao, J. J., Sorhaindo, B., & Garman, E. T. (2006). Financial behavior of consumers in credit counseling. *International Journal of Consumer Studies*, *30*, 108–121.

**Article Google Scholar** 

## **Acknowledgments**

This research was funded in part by the *Take Charge America Institute at the University of Arizona*. We wish to thank Melinda Burke, Marcia Klipsch, Emmanuel Morales, Steve Marks, Margaret Stone, the program leaders of the *Credit Wise Cats'* seminars, Tara Luckau, Arlie Roth, Selam Tecle, and Amelia Harrison for

#### Your privacy, your choice

We use essential cookies to make sure the site can function. We, and our 93 **partners**, also use optional cookies and similar technologies for advertising, personalisation of content, usage analysis, and social media.

By accepting optional cookies, you consent to allowing us and our partners to store and access personal data on your device, such as browsing behaviour and unique identifiers. Some third parties are outside of the European Economic Area, with varying standards of data protection. See our **privacy policy** for more information on the use of your personal data. Your consent choices apply to nature.com and applicable subdomains.

You can find further information, and change your preferences via 'Manage preferences'. You can also change your preferences or withdraw consent at any time via 'Your privacy choices', found in the footer of every page.

We use cookies and similar technologies for the following purposes:

Store and/or access information on a device

Personalised advertising and content, advertising and content measurement, audience research and services development

Accept all cookies

Reject optional cookies

# Rights and permissions

Reprints and permissions

#### About this article

#### Cite this article

Borden, L.M., Lee, SA., Serido, J. *et al.* Changing College Students' Financial Knowledge, Attitudes, and Behavior through Seminar Participation. *J Fam Econ Iss* **29**, 23–40 (2008). https://doi.org/10.1007/s10834-007-9087-2

**Published** 

Issue Date

## Your privacy, your choice

We use essential cookies to make sure the site can function. We, and our 93 **partners**, also use optional cookies and similar technologies for advertising, personalisation of content, usage analysis, and social media.

By accepting optional cookies, you consent to allowing us and our partners to store and access personal data on your device, such as browsing behaviour and unique identifiers. Some third parties are outside of the European Economic Area, with varying standards of data protection. See our **privacy policy** for more information on the use of your personal data. Your consent choices apply to nature.com and applicable subdomains.

You can find further information, and change your preferences via 'Manage preferences'. You can also change your preferences or withdraw consent at any time via 'Your privacy choices', found in the footer of every page.

We use cookies and similar technologies for the following purposes:

Store and/or access information on a device

Personalised advertising and content, advertising and content measurement, audience research and services development

Accept all cookies

Reject optional cookies

#### Track your research

## Your privacy, your choice

We use essential cookies to make sure the site can function. We, and our 93 **partners**, also use optional cookies and similar technologies for advertising, personalisation of content, usage analysis, and social media.

By accepting optional cookies, you consent to allowing us and our partners to store and access personal data on your device, such as browsing behaviour and unique identifiers. Some third parties are outside of the European Economic Area, with varying standards of data protection. See our **privacy policy** for more information on the use of your personal data. Your consent choices apply to nature.com and applicable subdomains.

You can find further information, and change your preferences via 'Manage preferences'. You can also change your preferences or withdraw consent at any time via 'Your privacy choices', found in the footer of every page.

We use cookies and similar technologies for the following purposes:

Store and/or access information on a device

Personalised advertising and content, advertising and content measurement, audience research and services development

**Accept all cookies** 

Reject optional cookies