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# 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](#)



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## Abstract

This pilot study examined the influence of Credit Wise Cats, a financial education seminar presented by Students in Free Enterprise, on the attitudes, knowledge, and intentions toward financial responsibility of college students ( $N = 93$ ). Findings suggest that the seminar effectively increased students' financial knowledge, increased responsible attitudes toward credit and decreased avoidant attitudes towards credit from pre-test to post-test. At post-test, students reported intending to engage in significantly more effective financial behaviors and fewer risky financial behaviors. Finally, demographic factors (e.g., gender and employment status) predicted students' financial knowledge, attitudes, and behaviors. These results suggest that a seminar format may be useful in reaching


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

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## Notes

1. Since the subscales were skewed (Kline [1998](#)), we could not assume that the data were distributed evenly and, therefore, conducted one-tailed tests of significance.

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## Acknowledgments

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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 their assistance.

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## Appendix

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### Cite this article

Borden, L.M., Lee, S.A., 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

27 November 2007

Issue date

March 2008

DOI

<https://doi.org/10.1007/s10834-007-9087-2>

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