

What College Freshmen Admit To Not Knowing About Personal Finance

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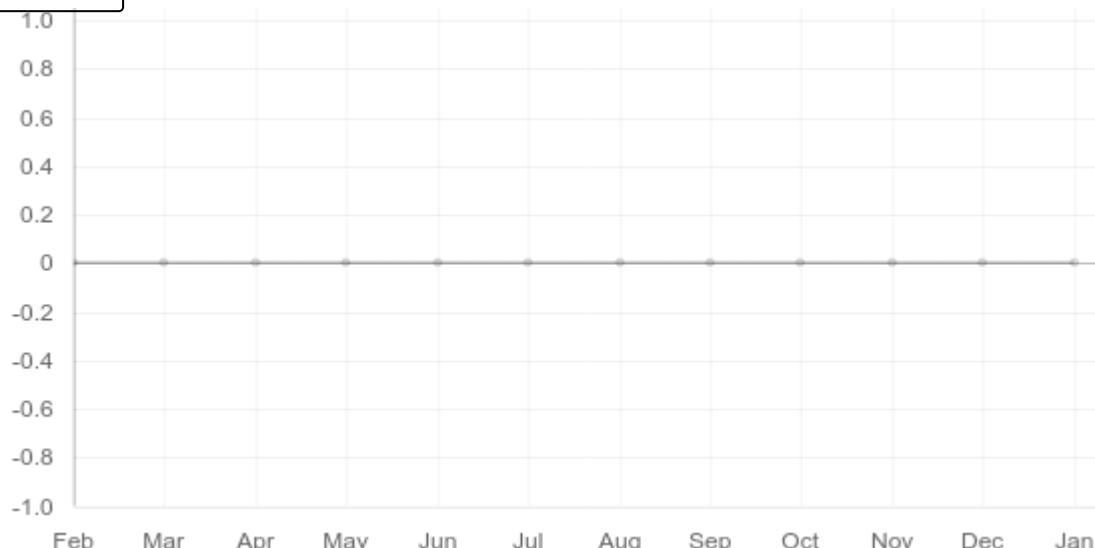
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Keywords

Abstract

The problem of the study was to determine college freshmen's level of financial knowledge through testing, but also to determine what they admit to not knowing with regard to important financial topics. The entire freshman English 101, College Reading and Writing class at Texas A&M University-Commerce was surveyed. There were a total of 407 students enrolled in these classes. The highest test score was 80 percent achieved only by one student and lowest was 0 achieved by six students. The average score was 34.8% for all students and the median score was 32.5%. Unlike previous studies, students were offered the opportunity to respond "don't know" to each question. On 9 of the 20 questions more students selected the "don't know" response than those selecting an incorrect answer.

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