

## **ABSTRACT**

*The purpose of this study is to examine the differences of financial literacy and financial behavior in variable forms of personal debt in Palembang. The sample is respondent who has the debt and stay in Palembang city with 100 respondents. The data analysis in this research use ANOVA and the result showed that there are differences of financial literacy and financial behavior in at least one pair of categories in variable forms of personal debt. In financial literacy category have one pair that has a difference is a friend and a credit card. In while, financial behavior variable have one pair category that has a difference is a bank and credit card.*

**Keywords:** *financial literacy, financial behavior, forms of personal debt*