

## **ABSTRACT**

*This study aims to examine whether there is any difference in the financial behavior of accounting and management student at Unika Musi Charitas Palembang based on financial knowledge (high and low financial knowledge) and ethnicity (Chinese and non-Chinese ethnic). The samples in this study are 100 students at Unika Musi Charitas Palembang, and determined using purposive sampling. The data analysis technique used to test the hypothesis is independent sample t-test. The results show that there is difference in the financial behavior of accounting and management student at Unika Musi Charitas Palembang based on financial knowledge and ethnicity.*

*Keywords: Ethnic, Financial Knowledge, Financial Behavior.*