

APPENDICES

Appendix 1. Background Profile

1. Gender

- Male
 Female
-

2. Age

- 18 – 21 years old
 22 – 25 years old
 26 – 30 years old
 30 years old and above
-

3. Qualification

- Diploma
 Degree
 Master
 PHD
-

4. Which education institution have you attended?

- Public University
 Private University
 Others
-

5. Race

- Malay
 Chinese
 Indian
 Others
-

Appendixes 2. Financial Knowledge

Put (x) in your answer

SD : Strongly Disagree

D : Disagree

N : Neutral

A : Agree

SA : Strongly Agree

No.	Question/Statement	SD	D	N	A	SA
1	Liquidity is the company's ability to meet long-term obligations					
2	Good financial management can help make short-term and long-term planning					
3	Assets are assets that must be repaid immediately					
4	Income is all income used to meet needs while expenditure is the outflow of money used to buy goods or services needed					
5	The way to make a financial plan is to determine the current financial condition, without considering the future					

Appendix 3. Financial Attitude

Put (x) in your answer

SD : Strongly Disagree

D : Disagree

N : Neutral

A : Agree

SA : Strongly Agree

No.	Statement	SD	D	N	A	SA
1	Financial planning is important for my future life					
2	Money can solve problems in my life					
3	Getting remuneration is a right that I deserve after work					
4	The income I earn is not sufficient for my needs					
5	The income that I get is not enough for what I want					

Appendix 4. Financial Behavior

Put (x) in your answer

SD : Strongly Disagree

D : Disagree

N : Neutral

A : Agree

SA : Strongly Agree

No.	Statement	SD	D	N	A	SA
1	Financial records help me manage money management.					
2	Financial records help me plan needs					
3	Setting a spending limit helps me live frugally.					
4	Price surveys help me get a low price.					
5	I do a survey before buying an item.					

Appendix 5. Financial Literacy

Put (x) in your answer

SD : Strongly Disagree

D : Disagree

N : Neutral

A : Agree

SA : Strongly Agree

NO	STATEMENT	SD	D	N	A	SA
1	I am securing my financial future					
2	I can handle a major unexpected expense					
3	I allocate some of my money to be saved each month					
4	I am concerned that the money I have or save won't last					
5	I have money left over at the end of the month					