# Chapter I

# Introduction

## Background of study

Money is necessary for all people in the world. It's a current medium of exchange in the form of coins and banknotes; coins and banknotes collectively. We use money for our daily life. When we want to buy milk tea with bubble we spend money exchange the product. We exchange money about 40 bath with mike tea with bubble. Most of people thinks it's just the simple thing that happen every day. In the matter of fact, there are something more than that. It is full of process and complexity. If someone spend money in the wrong way. He will get spending problem and dept. For the young people, they usually do saving money for good financial status in the future and the most of student in America do a part time job. They can get the experience and money while they are just teenager. Although the most of student has a part time job but they still don't know how to spend their money correctly. They sometimes over buying and don't think of product that they buy or some of them don't have a job and still don't do saving money. In the correct way students should have a plan for saving their money and plan of investment in the future.

To make a good financial status, we study about the money management and investment for young people and students. We hope that it will improve money skill of student in Thailand. They are still have problem about using money. In Thailand, the most of the students are spending money in the wrong way. We usually find that student pay their money extravagantly. We are finding the way to improve students' money management ability by presenting and inform the knowledge. We collect sample from the small group of student to make study more accurate and more effective.

## Objective

Making students spend their money in the correct ways and give knowledge of money management for create high quality of life. Planning about saving, using and investment money.

## Scope of study

1) Scope of information
   This study is focus on knowledge and information of Satreesiriket students' money management
1) Knowledge of using money
2) Knowledge of money management
3) Knowledge of investment
4) Knowledge of spending problem
5) Information of students' using money
6) Information of students' money management
7) Information of students' investment
8) Information of students' spending problem

## Population and group of sample

Population which use for study are student in mattayom 4/14 and 5/14 Satreesiriket school, 28th office of Education of Service Area , school year 2020. Number of sample are 59.

# Research Questions

1) What will happen to the group of the sample when we inform the knowledge?

2) How is the changing of percent of students who play gambling?

3) Are there any students interested in investment?

4) How students will do with their spending problem?

5) Do students plan about using money after we inform the knowledge?

# Definitions

1) **Money** is defined as an economic unit that functions as a generally recognized medium of exchange for transactional purposes in an economy. Money provides the service of reducing transaction cost, namely the double coincidence of wants. Money originates in the form of a commodity, having a physical property to be adopted by market participants as a medium of exchange.

2) **Investment** is defined as an investment is an asset or item acquired with the goal of generating income or appreciation. In an economic sense, an investment is the purchase of goods that are not consumed today but are used in the future to create wealth. In finance, an investment is a monetary asset purchased with the idea that the asset will provide income in the future or will later be sold at a higher price for a profit.

3) **Saving** is defined as Savings is the money a person has left over when they subtract their consumer spending from their disposable income over a given time period. Savings can be used to increase income through investing.

4) **Money management** is defined as the process of budgeting, saving, investing, spending or otherwise overseeing the capital usage of an individual or group. The predominant use of the phrase in financial markets is that of an investment professional making investment decisions for large pools of funds, such as mutual funds or pension

plans. Money management can also be referred to more narrowly as "investment management" and "portfolio management."

5) **Spending problem** is when you are living way above your means and because of it, you have a *whole lot of month at the end of your money*. You're focusing on things that you want rather than the things that are actually important to you for your future. You'll buy a new outfit instead of investing your money and you'll probably only wear that outfit once or twice. For a lot of people with a spending problem, most of their extra spending happens on credit cards which only leads to more issues. You'll end up with tons of money in interest payments and it can take you years to be able to pay it off.

## Expected results

1) Students can apply using the knowledge of study in daily life.
2) Students can apply the knowledge to their money plan.
3) Students won't spending money in wrong way anymore.
4) Students will get knowledge about money management and investment.

# Conceptual framework

This study we are focus on money management of students in M.4/14 and M.5/14 because some of students who really don't have knowledge about money management may have spending problem in the future , so we are interested to study about money management of these students in Satreesiriket school.

Independent variable

| |
|---|
| 1. Grade of student |
| 1.1 Grade 10 |
| 1.2 Grade 11 |
| 2. Gender |
| 2.1 Male |
| 2.2 Female |

Dependent variable

| |
|---|
| 1) Knowledge of using money |
| 2) Knowledge of money management |
| 3) Knowledge of investment |
| 4) Knowledge of spending problem |
| 5) Information of students' using money |
| 6) Information of students' money management |
| 7) Information of students' investment |
| 8) Information of students' spending problem |

# Chapter II

## Related Research

## 1) SPENDING BEHAVIOR OF MANAGEMENT STUDENTS
## By Saint Louis university Philippines

## Background of the Study

Majority among students experience financial independence without the supervision of their parents during their college years (Sabri et al, 2008). On that span of time, college students deal in a unique situation because of limited incomes and high expenses (Micomonaco, 2003). According to Holland (2016) many college students are unused to managing money. One of the biggest money challenges that they usually encounter is staying on top of what they are spending, which means that they have a difficulty in controlling the way they spend. Overspending is a sort of problem that can be connected to the conclusion of Holland (2016). It was reported by UNL Parent Newsletter (2012), that countless freshmen revealed that they have drained their savings accounts within the first month of college and then have to take utmost three part-time jobs just to pay for basic expenses. In the Philippines, very minimal research has been conducted about the spending behavior of college students. The level of the perceived problems on thes aid field is still not absolutely figured out. In this connection, the researchers decided to conduct a study that will focus on the spending behavior of college students in the University of Saint Louis Tuguegarao, particularly the management students .In order to come up with a reliable result, researchers focused on how the students spend their money in terms of food, personal needs, academic purposes and transportation. Ample attention was also given to know if there is a significant difference on

the students' spending behavior when grouped according to

sex, ethnicity , socioeconomic status, course and year level. This study also gave emphasis in knowing whether or not, management students apply the knowledge that they have gained in school, in managing their money.

## RESULTS

The following tables summarize the relevant data taken from the survey conducted by the researchers which dealt on the spending behavior of management students.

Table 1. *Profile of the respondents*

| Category | Frequency | Percentage |
|---|---|---|
| **Sex** | | |
| Female | 158 | 67.5 |
| Male | 76 | 32.5 |
| Total | 234 | 100 |
| **Course** | | |
| Financial Management | 124 | 53.0 |
| Management Accounting | 62 | 26.5 |
| Marketing Management | 48 | 20.5 |
| Total | 234 | 100 |
| **Year Level** | | |
| First year | 129 | 55.1 |
| Fourth year | 105 | 44.9 |
| Total | 234 | 100 |
| **Socioeconomic status** | | |
| Low | 24 | 10.3 |
| Middle | 198 | 84.6 |
| High | 12 | 5.1 |
| Total | 234 | 100 |
| **Ethnicity** | | |
| Ilocano | 97 | 41.5 |
| Itawes | 16 | 6.8 |

| Category | Frequency | Percentage |
|---|---|---|
| **Personal Needs** | | |
| 5-21 | 123 | 52.6 |
| 22-38 | 77 | 32.9 |
| 39-55 | 33 | 14.1 |
| 56-72 | 0 | 0 |
| 73-89 | 1 | 0.4 |
| Total | 234 | 100 |
| **Food** | | |
| 5-21 | 19 | 8.1 |
| 22-38 | 72 | 30.8 |
| 39-55 | 129 | 55.1 |
| 56-72 | 10 | 4.3 |
| 73-89 | 3 | 1.3 |
| 90-100 | 1 | 0.4 |
| Total | 234 | 100 |
| **Academic Purposes** | | |
| 12-23 | 89 | 38 |
| 24-35 | 66 | 28.2 |
| 36-47 | 14 | 6.0 |
| 48-59 | 5 | 2.1 |
| 60-71 | 1 | 0.4 |
| Total | 234 | 100 |
| **Transportation** | | |
| 0-10 | 111 | 47.4 |
| 11-21 | 77 | 32.9 |
| 22-32 | 39 | 16.7 |

## Summary

Research informs a number of money which used by student in Saint Louis university. Research separates category of example such as sex, course, Year level, socioeconomic status, Ethnicity. Research give information of students' spending purpose and shows percentage and frequency of spending money in each purpose and there are four purposes. Personal needs, Food, Academic purposes and transportation.

## Applying of our research

1) We can use the ways that this research indicate the information and number of money was spent to the purposes
2) There are same valuables which used in this research and our research that are sex and level of student so it can be reference.
3) This research informs student's spending behavior same as our research that group of example is student. We can reference processing of collecting information.

## 2) A STUDY ON SAVING AND SPENDING HABITS OF COLLEGE STUDENTS WITH REFERENCE TO COIMBATORE CITY

## By Sri Ramakrishna College of Arts and Science for Women Coimbator

### 1.INTRODUCTION

With the revolution in the retail sector in India and advent of mall culture, the saving and spending habits of college students have changed over the years. An over exposure to marketing communication activities of the companies, the students has turned to be more brand conscious and also spend a considerable amount of their income on entertainment and gadgets. With the increase in spending power of adults, even the young have become free-hand spenders and spendthrifts in some cases.

This study address the question of why, where, and how the college students spend their money. The age group of 15-25 years is that part of the society which is immortalized in advertisements. The west depicts students as financially and emotionally free, but in India the case is not the same. Despite being financially dependent on the parents till about an age of 15-25 years, there is a radical difference observed in the spending behavior of the students of our country.

Students savings accounts are one tool with the potential to encourage both development and financial inclusion possibly even in a financially sustainable way. For individuals, a financial cushion such as savings is clearly useful in mitigating the impact of economic shocks. Research has shown that making formal sector savings accounts available can boost this financial cushion among students.

The study has been undertaken to analyses the saving and spending habit of college students. The main reason behind the study is the college students saving habit is declining spend more than their income. This study shows the various saving and spending avenues for college students and how they maintain their financial requirements with limited income and high expenses.

### 1.1. STATEMENT OF THE PROBLEM

With cultural shift to westernization in India and advent of mall culture, the spending and savings habits of the students have changed over the years. College students have started to spend more money on entertainment and lifestyle and have become more brand conscious. With the increase in standard of living of adults, the young have also been empowered with more money and have got more spending power. Similarly the saving habit in college student is drastically declining over the years. This study is conducted to understand the saving and spending habits of college students.

## 1.2 OBJECTIVES

➢ To analysis the various modes of saving habit among college students.
➢ To find out the spending pattern among college students.
➢ To identify the saving and spending status of college students.

## 1.3 METHODOLOGY OF THE STUDY:

This part presents the design of the study and the approaches adopted for field study the measurement concept and the statistical procedure employed for the analysis of the data collected.

### Table: 2

| Spending money in different fields | No.Of Students | Rank 1 | Purpose of savings | No.Of Students | Rank 2 | $D^2 = (R1 - R2)^2$ |
|---|---|---|---|---|---|---|
| Entertainment | 25 | 4 | As a habit | 18 | 6 | 4 |
| Recharges | 35 | 2 | For higher studies | 34 | 3 | 1 |
| Studies | 14 | 6 | For future | 47 | 1 | 25 |
| Shopping | 26 | 3 | For emergency | 26 | 5 | 4 |
| Beauty care | 78 | 1 | Outing | 30 | 4 | 9 |
| Transportation | 22 | 5 | Luxury Items | 45 | 2 | 9 |
| Total | 200 | | | 200 | | $\Sigma D^2 = 52$ |

**QUESTIONNAIRE**

1 .Name
2. Age
3. Gender
a) Male  b ) Female
4. Educational qualification
a) UG level   b) PG level   c) M.Phil   d) Ph.D
5. Source of income
a) Pocket money       b) Scholarship  c) Part time job     d) Other ways
6. How much amount will you earned per month
a)  Less  than   Rs.500        b)  Rs.500-Rs.800        c)  Rs.800-Rs.1,000        d ) More than Rs.1,000
7. Do you have savings?
a) Yes   b) No
8. How much amount will you save per month?
a) Rs.100-500  b) Rs.500 -1,000   c) More than Rs.1000
9. In which way you make savings?
a) Bank A/C  b) Post office savings    c) Piggy bank   d) Other ways
10. Do you have your own bank account?
a) Yes        b) No
11. How often do you deposit money in your bank account?
a) Once a week  b) Once a month  c) Once a year  d) More than once a year     e)  Not at all
12. Do you have regularity in savings?
a) Yes        b) No
13. What is your purpose of savings?
a) As a habit    b) For higher studies c) For future  d) For emergency  e) Other reasons
14. How long have you been saving money for?
a) Less than 1 year  b) 1-3 years  c) 3-5 years       d) More than 5 years
15. From the following areas where did you spend more money?
a) Entertainment  b) Recharges  c) Studies  d) Shopping  e) Fitness  f) Beauty care
d) Transportation
16. What is your saving and spending status?
a) Saving less than spending       b) Saving equal to spending  c) Saving greater than spending

## Summary

Research collected information about saving money and spending behavior of college student in Coimbatore city, India. Research took 200 students to be group of sample. Research indicates student's spending money in different ways and purpose of saving money. Research has the questionnaire for collecting information.

# Applying of our research

1) We can use the ways that this research indicate the information and number of money was spent to the purposes

2) Research focus on spending and saving money which is same as our research but our research has more study topic such as investment

3) This research informs student's spending behavior same as our research that group of example is student. We can reference processing of collecting information. This one collected information by questionnaire.

## 3) IEC Research: Knowledge, Attitudes and Behavior towards Money and Debt Management

## Research Background and Objectives

The ability to make ends meet and manage day to day finances is key to sound financial planning. Such skills enable individuals to stay on top of their financial situation, keep track of spending and achieve their financial goals more effectively.

Based on our Financial Knowledge and Capability in Hong Kong: A Foundation Study published in June 2013, money management is one of the four overarching themes of the IEC's education work. To further inform the IEC about the education needs in this area, the IEC commissioned GfK Hong Kong to conduct a research study from October 2013 to January 2014 about Hong Kong people's knowledge, attitudes and behavior towards money and debt management.

The key objectives of this research study include:

1. To understand knowledge, attitudes, and behavior towards various aspects of money management such as budgeting, spending, savings and investment;

2. To look into attitudes and behavior towards borrowing;

3. To identify knowledge and capability gaps for the IEC's education work

# Research Methodology

The research study consisted of qualitative and quantitative phases covering a total of 1,766 people.

*First phase - qualitative approach*
Five focus groups were conducted in October 2013 with the following group compositions:

Group 1: Full-time tertiary students;
Group 2: Young working adults aged 23-34 (singles or couples without children);
Group 3: Mature working adults aged 35-49 (singles or couples without children);
Group 4: Families with children below 18 aged 35-49;
Group 5: Pre-retirees or retirees aged 50-65.

Apart from focus group discussions, a total of 10 in-depth interviews with debtors at various levels of indebtedness were conducted from October to November 2013. Among these 10 respondents, five of them had a debt amount between HKD100,000 and HKD200,000 (excluding first mortgage and credit card instalment) over the past 18 months, whilst the remainder had a debt amount between HKD 200,000 and HKD 500,000 over the past 18 months.

*Second phase - quantitative approach*

A total of 1,716 interviews (1,500 main samples, 216 booster samples of debtors) in the format of a questionnaire were conducted in central locations via street intercept during January 2014.

A two-stage sampling approach was used for quantitative phase. The first stage was conducted among 1,500 members of the general public aged 18-64. Quota on age, gender, residential districts, working status and personal income in accordance with the Hong Kong population census was applied to achieve representativeness.

To ensure a robust sample base for sub-group analysis, booster interviews were also conducted to obtain at least 500 people who had borrowed money over the past 12 months. A total of 284 interviews with money borrowers were conducted in the first stage followed by an additional 216 interviews in the second stage. The data of all money borrowers were weighted down to the main sample, so that findings quoted from this study represented the mass population.

# Research Findings

## 1. Overview

**Financial Position**

**The overall financial position of Hong Kong people was reasonably good.**

As shown in Figure 1.1, 76% of Hong Kong people managed to maintain a surplus, while 17% lived within their means and 7% were on deficit.

The incidence of living with deficit was higher (11%) among those with monthly household income below HKD 20,000.

*Figure 1.1 – Financial position*



- Surplus
- Break-even
- Deficit

Base: 1716
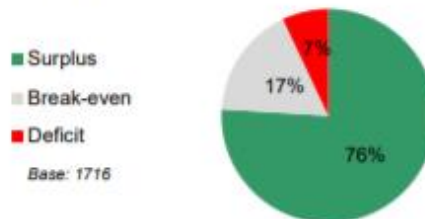
|  | Surplus | Break-even | Deficit |
|---|---|---|---|
| **Male** Base: 815 | 75% | 17% | 8% |
| **Female** Base: 901 | 77% | 18% | 6% |
| **Aged 18-29** Base: 380 | 77% | 17% | 6% |
| **Aged 30-49** Base: 809 | 79% | 15% | 6% |
| **Aged 50-64** Base: 527 | 71%↓ | 21% | 7% |
| **Single** Base: 582 | 77% | 16% | 8% |
| **Married without children** Base: 138 | 84%↑ | 12%↓ | 4% |
| **Married with children** Base: 907 | 76% | 19% | 5% |
| **MHI below HKD 20,000** Base: 499 | 59%↓ | 29%↑ | 11%↑ |
| **MHI HKD 20,000 – 39,999** Base: 775 | 79% | 15% | 6% |
| **MHI HKD 40,000 or above** Base: 442 | 92%↑ | 6%↓ | 2%↓ |

↑/↓ denotes significantly higher/ lower than total at 95% confidence interval
MHI denotes "Monthly Household Income"
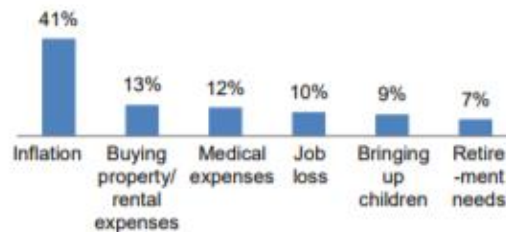Q: Which of the following best describes your saving practice?

**Financial Concerns**

**Inflation was ranked the top financial concern among Hong Kong people.**

As shown in Figure 1.2, 41% of Hong Kong people considered inflation as their top financial concern. This finding was largely consistent across different demographic subgroups.

Other financial concerns followed some distance behind.

Differences in financial concerns were also seen across different age groups. The younger group (aged 18-29) felt more concerned about buying property and paying rental expenses while the middle-age (aged 30-49) group concerned more on bringing up their children. For the mature group (aged 50 or above), the concerns on medical expenses and retirement needs were more prevalent.

*Figure 1.2 – Top financial concern*



| | Inflation | Buying property/ rental expenses | Medical expenses | Job loss | Bringing up children | Retire -ment needs |
|---|---|---|---|---|---|---|
| | 41% | 13% | 12% | 10% | 9% | 7% |
| **Male** Base: 815 | 40% | 15% | 10% | 12% | 7% | 9% |
| **Female** Base: 901 | 43% | 11% | 13% | 9% | 11% | 6% |
| **Aged 18-29** Base: 380 | 46% | 19%↑ | 8%↓ | 13% | 4%↓ | 2%↓ |
| **Aged 30-49** Base: 809 | 37% | 15% | 11% | 9% | 16%↑ | 6% |
| **Aged 50-64** Base: 527 | 45% | 6%↓ | 16%↑ | 10% | 4%↓ | 14%↑ |
| **Single** Base: 582 | 44% | 19%↑ | 11% | 12% | 2%↓ | 4%↓ |
| **Married without children** Base: 138 | 43% | 15% | 14% | 8% | 7% | 11% |
| **Married with children** Base: 907 | 40% | 9%↓ | 12% | 9% | 15%↑ | 9% |
| **MHI below HKD 20,000** Base: 499 | 42% | 9%↓ | 16%↑ | 12% | 8% | 6% |
| **MHI HKD 20,000-39,999** Base: 775 | 43% | 14% | 10% | 11% | 9% | 5% |
| **MHI HKD 40,000 or above** Base: 442 | 38% | 15% | 10% | 5%↓ | 12% | 13%↑ |

↑/↓ denotes significantly higher/ lower than total at 95% confidence interval
MHI denotes "Monthly Household Income"
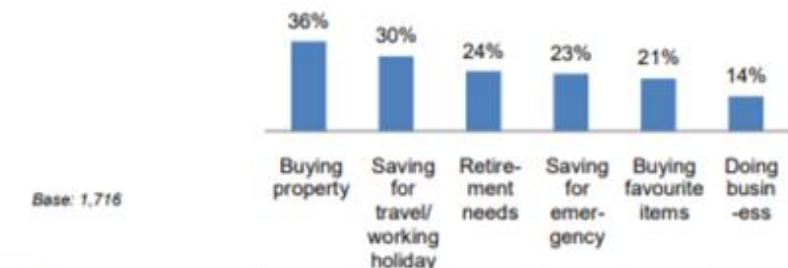Q: Currently, what is your topmost financial concern?

**Financial Goals**

**82% had financial goals that they wished to achieve, of which only 42% took actions to realise their goals.**

Buying property was the most common financial goal (36%) among Hong Kong people, followed by saving money for travel/ working holiday (30%).

Both the young and middle-age groups were keen on buying properties; whilst saving for travel or working holiday was more common among female and the younger group. In general, the lower income group was less enthusiastic about financial goals, and saving for emergency topped their list.

Figure 1.3 – Financial goals



| Base: 1,716 | Buying property | Saving for travel/ working holiday | Retire-ment needs | Saving for emer-gency | Buying favourite items | Doing busin -ess |
|---|---|---|---|---|---|---|
| | 36% | 30% | 24% | 23% | 21% | 14% |
| **Male** Base: 815 | 38% | 23%↓ | 26% | 21% | 19% | 17%↑ |
| **Female** Base: 901 | 35% | 35%↑ | 23% | 26% | 23% | 11% |
| **Aged 18-29** Base: 380 | 46%↑ | 48%↑ | 11%↓ | 26% | 39%↑ | 25%↑ |
| **Aged 30-49** Base: 809 | 41%↑ | 28% | 23% | 21% | 19% | 14% |
| **Aged 50-64** Base: 527 | 23%↓ | 19%↓ | 36%↑ | 25% | 12%↓ | 6%↓ |
| **Single** Base: 582 | 46%↑ | 43%↑ | 14%↓ | 25% | 32%↑ | 21%↑ |
| **Married without children** Base: 138 | 39% | 32% | 40%↑ | 25% | 33%↑ | 18% |
| **Married with children** Base: 907 | 32% | 22%↓ | 29%↑ | 22% | 14%↓ | 10%↓ |
| **MHI below HKD 20,000** Base: 499 | 24%↓ | 23%↓ | 21% | 28%↑ | 16%↓ | 10%↓ |
| **MHI HKD 20,000-39,999** Base: 775 | 39% | 33% | 23% | 21% | 25% | 13% |
| **MHI HKD 40,000 or above** Base: 442 | 45%↑ | 31% | 32%↑ | 22% | 20% | 20%↑ |

↑/↓ denotes significantly higher/ lower than total at 95% confidence interval
MHI denotes "Monthly Household Income"
Q: What financial goal(s) are you planning to achieve?

# Research Findings

1. Overview

   1.1 Financial Position

      The overall financial position of Hong Kong people was reasonably good.

   1.2 Financial Concerns

      Inflation was ranked the top financial concern among Hong Kong people.

   1.3 Financial Goals

      82% had financial goals that they wished to achieve, of which only 42% took actions to realize their goals.

   1.4 Money Management Styles

   1.5 Self-rating on Money Management Capability

      When asked to rate their abilities to manage their personal finance, Hong Kong people tended to be modest.

2. Day-to-day Money Management

   2.1 Income Allocation

      On average, 60% of monthly income was spent on daily necessities, 21% on entertainment/leisure expenses and the remainder for other needs eg savings.

   2.2 Budgeting

      About half of Hong Kong people did not have a personal budget to allocate income and expenses.

   2.3 Saving Habits

      45% saved every month, but 16% did not save at all.

## 2.4 Preparing for Emergency

43% did not put aside emergency funds to cater for their unexpected financial needs.

## 3. Wealth Management

### 3.1 Liquid Assets Owned

About half of Hong Kong people had liquid assets that were worth less than HKD 100,000.

### 3.2 Investment Knowledge

Some Hong Kong people had misconceptions or misunderstanding about fundamentals of financial products.

### 3.3 Attitudes towards Investment

Majority of Hong Kong people tended to be conservative about growing their wealth through investment.

### 3.4 Incidence of Investing

45% had held or traded any financial products over the past 12 months. Stocks and foreign currency deposits were the most common vehicles that were used by the investors.

### 3.5 Expected Return from Investment

One-third of investors (33%) expected to have over 20% for their annual investment returns.

### 3.6 Stop-loss Strategy

More than half of the investors did not exercise stop-loss strategy for their investments

## 4. . Debt Management

### 4.1 Knowledge of credit products

Some Hong Kong people had misconceptions about credit product usage and the potential consequences.

4.2 Attitudes towards Borrowing Money

In general, Hong Kong people at large claimed that they spent in a rational way and tended not to take loan to satisfy their financial needs.

4.3 Incidence of Borrowing Money over the Past 12 Months

Every one in five Hong Kong people had borrowed money over the past 12 months (excluding mortgage and credit card instalment).

4.4 Size of Loan

28% of money borrowers had borrowed more than HKD 50,000 over the past 12 months, and over a quarter admitted the loan size had increased compared to two years ago.

4.5 Reasons for Borrowing

Buying favorite items and paying for entertainment/leisure expenses were the most common reasons for borrowing money

4.6 Debt Payment Management

19% of borrowers did not manage to make debt repayments on time.

# Chapter III

## Research Process

In developing Financial of Satreesiriket School's students independent study research; Organizers has the research process in this following procedure

## 3.1 Materials, equipment, tools or program used for developing

　　1) Computer or laptop with Microsoft office for developing research

　　2) Google Forms for collecting data from the group of sample

　　3) Communication application for contacting for example are Messenger and Gmail

　　4) Google Drive for saving and sharing files and information including all related researches

## 3.2 Process of developing research

1) Choosing the topic of the research and present to advisor teacher

2) Studying and researching related information about saving management and Investing for collecting information that essential for developing research

3) Searching information and learning to use Google Form for collecting information from Satreesiriket school's students

4) Doing the first draft of Financial of Satreesiriket school's students independent study research which is saved in Google Drive and present to adviser teacher

5) Developing Financial of Satreesiriket school's students independent study research by collecting the data from sample and analyze the number information and present to Satreesiriket school

6) Present the research periodically to advisor teacher therefore teacher can give advice, comment and opinion. Developing the research by applying the suggestion from advisor.

7) Making the complete research document and present in nature of Microsoft Word files which saving in Google Drive to Satreesiriket School.

8) Evaluating work by presenting to advisor and student who is interested in Financial of Satreesiriket School's students independent study research. Getting some comment and opinion and save it in opinion files.

9) Presenting in the internet for someone who interested in Financial of Satreesiriket school's students independent study research continue to study and develop.

# Chapter IV

# Data Results

## Knowledge of Investment

Financial of Satreesiriket students
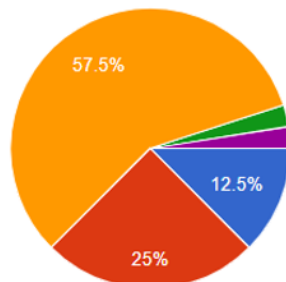
Knowledge of Investment
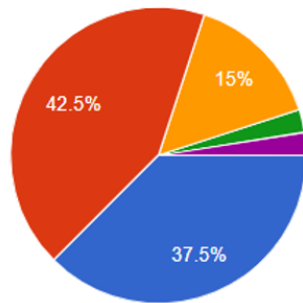


- Investing is not important. Just study only
- Wait until over 20 year old
- Save money in the bank for gaining interest
- Selling and doing some jobs
- Stock and business

42.5% 15% 37.5%

## Knowledge of money management

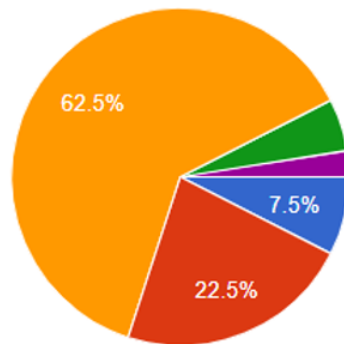Financial of Satreesiriket students

Knowledge of money management



- Wisely using money to spend on varies of products.
- Manage money and save money as much as I can.
- Basic money manage knowledge.
- High money manage knowledge.
- Expert money manage knowledge.

57.5% 12.5% 25%

# Student's using money

Financial of Satreesiriket students
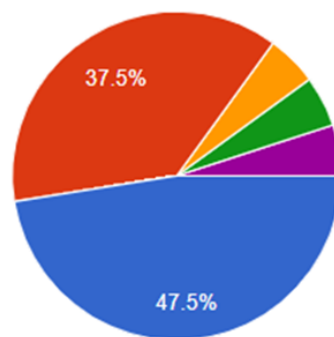
Student's using money



- I'm rich. I can buy anything I want.
- I'm use money as much as I have
- I have basic money-managing knowledge
- I have high money-managing knowledge
- I have expert money-managing knowledge

62.5%

7.5%

22.5%

# Gambling

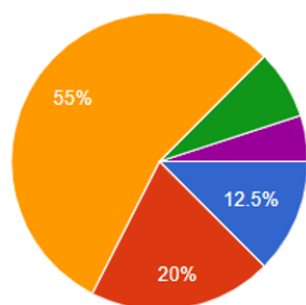Financial of Satreesiriket students

Gambling



- Know nothing about gambling
- Know little about gambling
- Know about gambling and usually play
- I'm gambler know even it's pattern
- Expert gambler can be aware of cheater

37.5%

47.5%

# Student's money management

Financial of Satreesiriket students

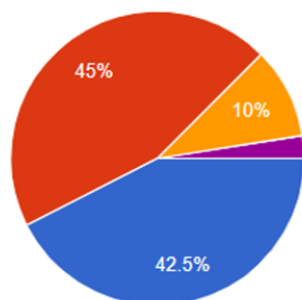Student's Money Management



- ● Wisely using money to spend on varies of products.
- ● Manage money and save money as much as I can.
- ● Basic money manage knowledge.
- ● High money manage knowledge.
- ● Expert money manage knowledge.

55%

12.5%

20%

# Student's investment

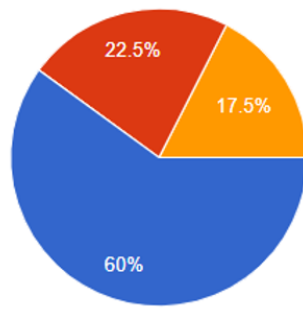Financial of Satreesiriket students

Student's investment



- ● Investing is not important. Just study only
- ● Wait until over 20 year old
- ● Save money in the bank for gaining interest
- ● Selling and doing some jobs
- ● Stock and business

45%

10%

42.5%

# Student's Gambling
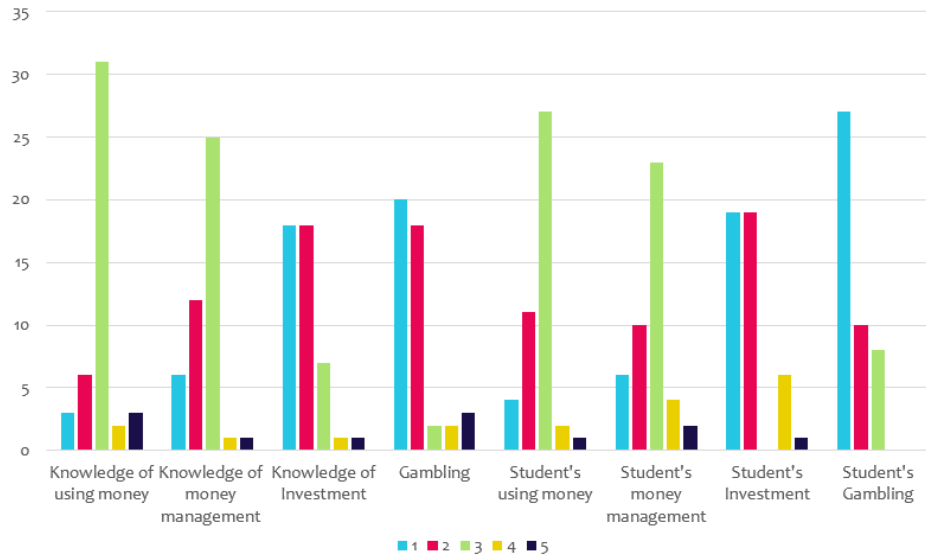
Financial of Satreesiriket students

Student's Gambling



- 🔵 I'm not interest in gambling.
- 🔴 I'm never gamble but interesting.
- 🟠 I can gamble but I know how to stop.
- 🟢 I'm always gamble and can all in for it.
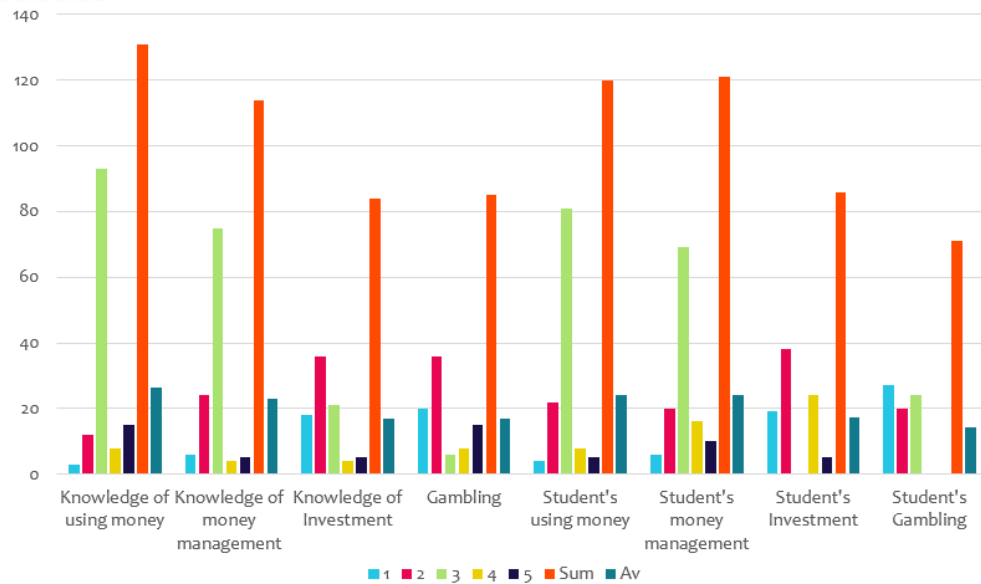- 🟣 Gambling is my life I can't stop.

# Graph

Financial of Satreesiriket students



Legend: ■ 1 ■ 2 ■ 3 ■ 4 ■ 5

Categories: Knowledge of using money, Knowledge of money management, Knowledge of Investment, Gambling, Student's using money, Student's money management, Student's Investment, Student's Gambling

# Graph

Financial of Satreesiriket students



Legend: ■ 1 ■ 2 ■ 3 ■ 4 ■ 5 ■ Sum ■ Av

Categories: Knowledge of using money, Knowledge of money management, Knowledge of Investment, Gambling, Student's using money, Student's money management, Student's Investment, Student's Gambling

# Chapter V

# Summary

## Summary of results

Financial of Satreesiriket student study has an objective for making students spend their money in the correct ways and give knowledge of money management for create high quality of life. Planning about saving, using and investment money by collecting information from population which use for study are student in mattayom 4/14 and 5/14 Satreesiriket school,  28th office of Education of Service Area , school year 2020. Number of sample are 40. There is Summary of results like this

According to the study, collecting information  from population which use for study are student in mattayom 4/14 and 5/14 Satreesiriket school, 28th office of Education of Service Area , school year 2020 shows that the most of student has average skill of financial knowledge and using money. The number of saving money and money management is on average. Less of them has expert skill and also there are less students who are unwisely spending money. Most of students has not much knowledge about investment and gambling. For this results , students still need to get informing from the expert or other way to improve their life. Few of students don't know how to play gambling but there are bit of them are expert of gambling. That is a point that they must  be treated correctly.

## Discussion

According to the financial of Satreesiriket students study, the number of students who have expert knowledge about investment is too low so that is the reason why they should be receive more knowledge or trying to find the way improving their knowledge. For our objective that we want to study about improving of investing in students this research can answer how many students need to be inform and improved their skill clearly and tread of students spending problems in future. Moreover, we also got the number of students who are related in gambling. That was lucky the study shows that there are just few of them but we also need to reduce the number of them by informing knowledge about investing and also inform them how the end of gambler is.

For the spending money and money management of them is also need to improve to be higher than average. The number of them is not enough to boost economy in country because they still over spending and do not save money. In the future, there are higher change of them will get financial problems if they are not spend their money wisely.


## Recommendations

1) We are collecting information from the high school students so other creator need to use this research to be the reference should collect information and number from high school students

2)  For make it accurate, creator should update the results by collecting it again in every year for following the progress of them

3)  We have too many students who did not fill the form for collecting data so we need to improving about out data