

ABSTRACT

FINANCIAL PLANNING OF YOUNG FAMILY IN THE LAMPUNG PROVINCE (STUDY IN NORTH PAGELARAN, PRINGSEWU)

By:

YULI SETIANI

Financial planning is the management of money to achieve personal economic satisfaction. In other words, financial planning is the process of achieving one's life goals through planned financial management. Economic stability in Indonesia still faces challenges from external factors such as a slowdown in the world economy. For internal factors, the investment climate is not conducive and progress is slow. The theory of financial behavior can be interpreted as the application of the science of psychology in financial science, namely as a clear approach to how humans make investments or those related to finance. In North Pagelaran, Pringsewu, there are still a lot of people who do not have financial budgeting, so many people still do not have financial plans for the future. The purpose of this study was to obtain the financial planning of young families in the North Pagelaran. This type of study was descriptive quantitative research. The population in this study was 75 respondents. The result of this study showed that the income in a month considered to the outcome and it has a financial expenditure budget in making decisions of financial planning. Respondents of the North Pagelaran had understood to use insurance. Furthermore, respondents still had difficulties in generating income during retirement.

Keywords: Financial Planning, Demographics

