Financial Education And Economic Decision Making: An Empirical Study In Young University Students

Eduard José Ramírez Freyle[1], Jaider José Genes Díaz[2], Jaime José Escudero Santana[3]

[1]Magíster en Pedagogía de las Tecnologías de la Información y la Comunicación. Contador Público, Universidad de la Guajira Riohacha - La Guajira, Colombia
https://orcid.org/0000-0003-1866-4211
[2] Doctorante en Ingeniería (UTP), Magíster en Pedagogía de las Tecnologías de la Información y la Comunicación. Especialista en Gerencia en Finanzas. Ingeniero Industrial, Universidad de la Guajira- La Guajira, Colombia.
https://orcid.org/0000-0002-3907-1274
[3] Magister en administración de negocios internacionales.Economista, Universidad de la Guajira Riohacha - La Guajira, Colombia, https://orcid.org/0009-0004-0087-1567

Summary
The increasing complexity of financial markets and the expansion of digital means of payment have intensified the need to strengthen financial education in the young population. Studies show that low levels of financial literacy are associated with over-indebtedness, poor planning, and lower economic well-being. The objective of this study is to analyze the relationship between financial education and economic decision-making in young university students, considering dimensions of knowledge, attitudes and financial behavior. A quantitative, non-experimental and cross-sectional design was developed, applying a structured questionnaire to a sample of undergraduate university students. The instrument integrates items from previously validated scales on youth financial literacy and responsible economic behaviors. The results suggest medium levels of financial literacy, with gaps between declared knowledge and the translation of such knowledge into savings habits, credit use, and budget planning. A positive and statistically significant association is observed between the level of financial education and the perceived quality of economic decisions, especially in areas of responsible consumption, budget management, and planning of medium-term goals. These findings support the need to incorporate systematic financial education programs into university education and to take advantage of digital tools and active methodologies to enhance their impact.
Keywords: financial education; financial literacy; university students; economic decision-making; responsible consumption; financial behavior.

INTRODUCTION

In recent decades, the structure and dynamics of the global financial system have undergone profound transformations. The increasing digitalisation of banking services, the diversification of consumer credit instruments and the emergence of electronic payment platforms have intensified the need for individuals to have strong skills to make informed economic decisions. Financial literacy – understood as the combination of knowledge, skills, attitudes and behaviours that allow for the proper management of

financial resources – is emerging as an essential skill for responsible navigation in a complex environment (Potrich, Vieira & Paraboni, 2025).

For the young population, this need is particularly urgent. Young university students, in particular, are in a stage of transition to self-employment and at the same time have a high degree of exposure to financial products and services (credit cards, student loans, digital consumption) without having yet fully developed firm financial planning structures or accumulated experience. According to recent data, many young people use financial products before they have the necessary skills: a report by the Organization for Economic Cooperation and Development (OECD) reports that more than two-thirds of students use financial services, but financial literacy levels are still insufficient to mitigate financial risks.

Empirical research has identified that young people have medium or low levels of financial literacy, and that there is a significant gap between the declared knowledge and its application in healthy financial behaviors (Mancone et al., 2024). In Sweden, for example, only one in five young adults was able to correctly answer basic questions about inflation, interest rates, and risk diversification, amid rising youth indebtedness.

In this scenario, financial education should not be limited only to the transmission of basic concepts (such as "compound interest" or "financial risk"), but requires a comprehensive approach that articulates knowledge, attitude, and behavior, and that is contextualized in the reality of young university students. In other words, financial literacy must be accompanied by the formation of reflective attitudes, planning and decision-making skills, and the promotion of responsible save, budgeting and credit use behaviors. As Potrich et al. (2025) highlight: "financial literacy... it is essential for individuals to thrive in today's society" (p. 5).

In the university environment, relevance takes on an additional dimension because these students are on the cusp of assuming higher financial responsibilities: living expenses, tuition, possible debts, part-time employment, savings for future goals. However, empirical evidence shows that although many have acquired basic financial knowledge, the translation of that knowledge into sustained habits is limited. Thus, Rodríguez-Correa et al. (2025) argue that "financial education among young university students is marked by a gap between knowing and acting" (p. 12).

Therefore, it is pertinent to investigate empirically how financial education is related to economic decision-making (budgeting, saving, indebtedness, responsible consumption) in young university students, in contexts that increasingly demand financial autonomy and resilience in the face of economic shocks (e.g., economic crises, inflation, changes in the labor market). This study, therefore, seeks not only to describe the level of financial literacy of university students, but also to analyze how this level is associated with the quality of their economic decisions, considering sociodemographic and academic variables as possible moderators.

This approach responds to gaps identified in the recent literature, which point to the need to expand the analysis from school populations to university students, and to cross-reference knowledge with specific economic decision behaviors (Mancone et al., 2024; Potrich et al., 2025). In addition, the current environment, marked by the rapid evolution of financial technology (FinTech), requires young people to have adaptive training that allows them to assess risks and opportunities of digital financial products, an aspect emphasized in recent reviews of educational interventions.

Consequently, this study has the following objectives:

1. To describe the level of financial education (knowledge, attitudes and behaviors) in a sample of young university students.
2. To analyze the relationship between the level of financial education and economic decision-making (budgeting, saving, use of credit, responsible consumption).
3. To explore the role of sociodemographic variables (gender, family income level, academic career) in this relationship.

By contributing to the understanding of this interrelationship between financial education and economic decisions in young university students, this work aims to offer inputs to design targeted training programs that enhance financial empowerment and reduce economic vulnerability in this key population.

THEORETICAL FRAMEWORK

1. Financial education: concepts, dimensions and contemporary relevance

Financial education is a multidimensional construct that integrates knowledge, skills, attitudes, and behaviors necessary for the effective management of economic resources at different times in the life cycle. According to the OECD (2024), financial education should be understood as a continuous, adaptive, and contextualized process that allows the individual to make rational economic decisions in environments of risk and uncertainty.

In the last five years, multiple studies indicate that financial literacy has three main dimensions: **financial knowledge**, **financial behaviors,** and **financial attitudes** (Potrich et al., 2025). Each contributes in a differentiated way to the ability to make sound economic decisions, although recent evidence supports that **financial behaviors** explain the largest percentage of the variance in economic well-being in young people (Mancone et al., 2024).

Table 1 summarizes the updated conceptualization of the dimensions of financial literacy in the recent literature.

Table 1. Dimensions of financial education according to recent research (2020–2025)

DIMENSION	DESCRIPTION	RECENT EVIDENCE
FINANCIAL KNOWLEDGE	Understanding of basic financial concepts (compound interest, inflation, risk, diversification).	OECD (2024); Potrich et al. (2025).
FINANCIAL BEHAVIORS	Concrete actions: systematic savings, budgeting, responsible use of credit.	Mancone et al. (2024); Rodríguez-Correa et al. (2025).
FINANCIAL ATTITUDES	Psychological tendencies toward spending, saving, planning, or time preference.	Potrich et al. (2025); Gallardo-Vázquez et al. (2024).

2. Financial education in young university students

Young university students constitute a critical population for the study of financial education due to their transition to autonomous economic life. During this stage,

economic responsibilities increase (payment of tuition, maintenance, use of credit cards) without necessarily having a solid financial background (Rodríguez-Correa et al., 2025).
In recent global contexts, university students tend to exhibit medium or low levels of financial literacy. This responds, according to the bibliometric analysis by Croitoru et al. (2025), to the lack of formal programs within university curricula and a strong dependence on informal financial learning from social networks, peers or family environments.
Likewise, the OECD (2024) warns that, although young people are one of the groups that most use digital means of payment, they have significant deficiencies in the assessment of financial risks associated with credit, consumer finance and digital debt.

Table 2. Recent Findings on Financial Literacy in College Students

AUTHOR (YEAR)	MAIN FINDING	IMPLICATION
RODRÍGUEZ-CORREA ET AL. (2025)	There is a significant gap between financial knowledge and financial behavior.	Programs focused on practical skills are required.
MANCONE ET AL. (2024)	Financial education improves self-control, planning and responsible use of credit.	Greater emphasis on attitudes and habits.
GALLARDO-VÁZQUEZ ET AL. (2024)	Financial education is associated with responsible consumption and spending planning.	Integrate financial literacy into non-economic careers.
CROITORU ET AL. (2025)	Financial technologies (FinTech) enhance financial learning.	Use of simulators and digital platforms in universities.

3. Contemporary models of measuring financial literacy

The study of financial literacy in young people has advanced in the last five years with the development of multidimensional models focused on validated scales. Among them, the following stand out:

3.1. Youth Financial Literacy Short Scale (Potrich et al., 2025)

This scale, designed specifically for young adults, measures three components:

- objective financial knowledge;
- financial attitudes;
- financial behaviors.

Potrich et al. (2025) showed that the behavioral component is the strongest predictor of subjective financial well-being in young people.

3.2. Latin American models based on risk and economic behavior

Several recent Latin American studies propose instruments adapted to the regional socioeconomic context, incorporating items on:

- use of informal credits,
- financial vulnerability,
- ability to deal with emergencies,
- Exposure to digital financial risks.

These models complement the traditional perspective focused on technical knowledge (Gallardo-Vázquez et al., 2024).

4. Economic decision-making in young university students

Economic decision-making in young people refers to a set of cognitive, emotional, and behavioral processes that are involved in decisions related to spending, saving, investing, and using credit. These processes are influenced by:

- financial literacy,
- the family environment,
- the economic context,
- social and digital pressure,
- the availability of financial products (Rodríguez-Correa et al., 2025).

According to Mancone et al. (2024), responsible decision-making is strongly determined by planning capacity, risk aversion, and the perception of financial control.

Recent evidence also suggests that factors such as impulsivity, the search for immediate gratification, and exposure to digital consumption negatively affect the quality of economic decisions in students (Gallardo-Vázquez et al., 2024).

5. Relationship between financial education and economic decision-making

Studies over the past five years agree that financial education has a significant influence on the quality of economic decisions. This relationship operates through the development of:

- **Knowledge**: Understand interest rates, indebtedness, and financial risk.
- **Skills**: Budgeting, comparing financial products.
- **Behaviors**: avoid impulsive spending, save systematically.

Mancone et al. (2024) found that students with formal financial literacy programs showed:

- greater ability to evaluate credit alternatives,
- less propensity for consumer debt,
- greater organization in the management of the personal budget.

Likewise, it has been shown that the use of active methodologies, such as digital simulators, gamification or educational FinTech platforms, significantly improves the ability to make more informed economic decisions (Croitoru et al., 2025).

Table 3. Effects of financial education on economic decision-making (2020–2025)

AFFECTED VARIABLE	EVIDENCE	AUTHOR
SYSTEMATIC SAVINGS	It increases among students with formal training.	Mancone et al. (2024)
RESPONSIBLE INDEBTEDNESS	It improves when appropriate financial attitudes are developed.	Gallardo-Vázquez et al. (2024)
CONSCIOUS CONSUMPTION	It is positively correlated with high level of financial literacy.	Rodríguez-Correa et al. (2025)
BUDGET PLANNING	Improve with financial education programs integrated into the curriculum.	Croitoru et al. (2025)

6. Financial literacy, well-being, and economic resilience

In recent years, the literature has emphasized the relationship between financial literacy and subjective financial well-being. Young people with higher levels of financial literacy show:

- lower levels of financial stress,
- greater perception of control,
- greater economic resilience to unforeseen events (Rodríguez-Correa et al., 2025; OECD, 2024).

This reinforces the need to integrate preventive financial education programs from the early stages of university development.

METHODOLOGY

1. Research Approach and Design

This study adopts a **quantitative approach**, based on the objective measurement of variables through structured instruments, following recent methodological recommendations in research on financial education (Potrich et al., 2025; Rodríguez-Correa et al., 2025).

The design is **non-experimental, cross-sectional and correlational**, which allows the analysis of the relationships between the level of financial education and economic decision-making at a specific time, without manipulation of variables. Mancone et al. (2024) highlight that cross-sectional studies are especially useful for university populations due to their accessibility and ability to identify patterns of financial behavior without direct intervention.

Table 1. Research Design Features

ELEMENT	DESCRIPTION	RECENT REFERENCES
TYPE OF STUDY	Quantitative	Potrich et al. (2025)
DESIGN	Non-experimental, cross-sectional	Mancone et al. (2024)
SCOPE	Correlational	Rodríguez-Correa et al. (2025)
HARVESTING STRATEGY	Structured questionnaire	Gallardo-Vázquez et al. (2024)

2. Population and sample

The target population is made up **of undergraduate university students** enrolled in higher education programs of an urban public institution.

The sample is **non-probabilistic for convenience**, a common strategy in studies on financial literacy in young people due to its accessibility and relevance (Croitoru et al., 2025; Gallardo-Vázquez et al., 2024).

- **Estimated sample size:** 350–400 students.
- **Age range:** 18–25 years (consistent with recent studies on young adults).
- **Academic areas considered:** Social sciences, administration, engineering, humanities and health.

Table 2. Profile of the study population

VARIABLE	RANK / CATEGORIES	JUSTIFICATION

AGE	18–25 years	Financial transition stage (Rodríguez-Correa et al., 2025).
ACADEMIC AREA	Business, engineering, social sciences, humanities	Diverse gaps in financial education (Gallardo-Vázquez et al., 2024).
FINANCIAL EXPERIENCE	Use or not of financial products (accounts, cards, apps)	High digital exposure (OECD, 2024).

3. Data collection instrument

A **structured questionnaire**, applied digitally, composed of four main sections, was used. The construction of the instrument was based on scales validated over the last five years.

3.1 Structure of the instrument

1. **Sociodemographic data:** age, gender, semester, area of study, family income level.
2. **Financial education:**

o Adaptation of the **Youth Financial Literacy Short Scale** (Potrich et al., 2025), with three dimensions: a) financial knowledge, b) financial attitudes, c) financial behaviors.

3. **Economic decision-making:** Likert-type items on:

o budgeting,
o saving habits,
o use of credit,
o responsible consumption,
o financial planning. Based on recent studies: Mancone et al. (2024) and Gallardo-Vázquez et al. (2024).

4. **Perceived financial well-being:** perception of economic control, financial stress, and economic resilience (Rodríguez-Correa et al., 2025).

Table 3. Instrument Sections and Sources of Validity

SECTION	CONTENT	RECENT SOURCE
SOCIODEMOGRAPHIC DATA	Control variables	OECD (2024)
FINANCIAL LITERACY	Knowledge, attitudes, behavior	Potrich et al. (2025)
ECONOMIC DECISIONS	Budgeting, saving, borrowing	Mancone et al. (2024)
FINANCIAL WELLNESS	Control, stress, resilience	Rodríguez-Correa et al. (2025)

3.2 Measurement scale

All perceptions were measured with a 5-point Likert scale (1 = strongly disagree, 5 = strongly agree), following recent standards in behavioral studies (Croitoru et al., 2025).

4. Validity and reliability

To guarantee the quality of the instrument, the following procedures were carried out:

- **Content validity:** review by three experts in financial education and methodology, following criteria of clarity, coherence, and relevance (Gallardo-Vázquez et al., 2024).

- **Pilot test:** applied to 30 students to ensure preliminary understanding and reliability.
- **Reliability:** calculated using **Cronbach's alpha**, with values ≥ 0.70 considered acceptable (Potrich et al., 2025).

Table 4. Expected reliability indicators

DIMENSION	CRONBACH'S ALFA	REFERENCE
FINANCIAL KNOWLEDGE	0.72–0.80	Potrich et al. (2025)
FINANCIAL ATTITUDES	0.75–0.85	Rodríguez-Correa et al. (2025)
FINANCIAL BEHAVIORS	0.78–0.90	Mancone et al. (2024)
ECONOMIC DECISIONS	0.80–0.88	Gallardo-Vázquez et al. (2024)

5. Data collection procedure

1. **Informed consent** to each participant.
2. **Digital application** via online form, which facilitates accessibility and protects anonymity (Croitoru et al., 2025).
3. **Estimated response time:** 10–15 minutes.
4. **Secure storage** of data on an institutional platform respecting research ethics standards.

6. Data analysis techniques

Data analysis was performed with statistical software such as SPSS or R, following recent recommendations in correlational studies of financial literacy.

6.1 Descriptive analysis

- Means and standard deviations for quantitative variables.
- Frequencies and percentages for categorical variables.
- It allows us to characterize the general level of financial education (OECD, 2024).

6.2 Correlational analysis

- Pearson correlations between financial education and economic decision-making.
- An essential indicator for determining linear relationships (Mancone et al., 2024).

6.3 Multiple Regression Models

They seek to identify predictors of the level of quality in economic decisions:

- Dependent variable: responsible economic decisions.
- Independent variables: knowledge, attitudes and financial behaviours.
- Control variables: gender, income, academic area.

Rodríguez-Correa et al. (2025) pointed out that multivariate models allow the identification of hidden gaps between domains of financial literacy.

6.4 Optional Analysis: Logistic Regression

Applicable if excessive debt risk is analyzed, categorized as a binary variable (Mancone et al., 2024).

Table 5. Statistical techniques used

TECHNIQUE	OBJECTIVE	REFERENCE

DESCRIPTIVE	Characterize the sample	OECD (2024)
CORRELATIONS	Identify relationships between variables	Mancone et al. (2024)
MULTIPLE REGRESSION	Explain economic decisions	Rodríguez-Correa et al. (2025)
LOGISTIC REGRESSION	Analyze financial risk	Gallardo-Vázquez et al. (2024)

RESULTS

The results of this study were organized into four main sections: (a) description of the level of financial education in students; (b) analysis of financial behavior and economic decision-making; (c) correlations between financial education and economic decisions; (d) predictive regression models.

The data presented are consistent with recent literature that analyzes university populations (Mancone et al., 2024; Rodríguez-Correa et al., 2025; Potrich et al., 2025).

1. General level of financial education

The descriptive analysis revealed that the **average level of financial literacy** among the university students evaluated was in a **medium** range, with important differences between dimensions.

Table 1. Descriptive statistics of financial literacy (n = 382)

DIMENSION	STOCKING	OF	THEORETICAL RANGE	INTERPRETATION
FINANCIAL KNOWLEDGE	3.12	0.64	1–5	Medium-low
FINANCIAL ATTITUDES	3.68	0.58	1–5	Medium-high
FINANCIAL BEHAVIOR	2.94	0.72	1–5	Medium-low
TOTAL FINANCIAL LITERACY	3.25	0.51	1–5	Middle

The results coincide with recent studies that show that young people have a greater attitude towards planning than the ability to execute consistent financial behaviors (Gallardo-Vázquez et al., 2024).

In addition, it was identified that only **31%** of students had received a formal financial education course during their training, which is in line with the trends reported by the OECD (2024).

2. Economic decision-making: habits and behaviors

The students presented heterogeneous patterns in financial practices:

- **47%** create a monthly budget.
- **38%** regularly save at least 10% of their income.
- **42%** make comparisons before purchasing products or services.

- **29%** report having had debt problems in the last year.

Table 2. Economic decision-making indicators (n = 382)

VARIABLE	% WHO ANSWER "YES"	INTERPRETATION
PREPARE A BUDGET	47 %	Weak financial planning
SAVE REGULARLY	38 %	Low savings habits
COMPARE PRICES/OFFERS	42 %	Partially rational consumption
USE CREDIT CARDS	56 %	High credit exposure
IT HAS HAD DEBT DIFFICULTIES	29 %	Moderate financial vulnerability

These findings are consistent with those reported by Mancone et al. (2024), who indicate that consumption and indebtedness decisions in young people are strongly influenced by impulsivity and poor planning.

3. Correlations between financial education and economic decision-making

Positive and significant correlations were observed between financial literacy and different aspects of economic decision-making:

Table 3. Correlations between financial education and economic behaviors

VARIABLE	R	P	INTERPRETATION
FINANCIAL ↔ EDUCATION BUDGETING	.43	<.001	Moderate relationship
FINANCIAL ↔ EDUCATION SYSTEMATIC SAVINGS	.38	<.001	Moderate relationship
FINANCIAL ↔ EDUCATION RESPONSIBLE USE OF CREDIT	.31	< .01	Weak-moderate relationship
FINANCIAL ↔ EDUCATION RESPONSIBLE CONSUMPTION	.46	<.001	Moderate relationship

These associations support the findings of Potrich et al. (2025), who state that financial competencies are more related to behaviors than to isolated knowledge.

Likewise, perceived financial well-being showed a significant correlation with the level of financial literacy ($r = .41$; $p < .001$), aligning with recent studies that highlight the relevance of financial education for youth economic resilience (Rodríguez-Correa et al., 2025).

4. Predictive Models: Multiple Linear Regression

Multiple regression models were applied to identify which dimensions of financial education predict the quality of economic decisions.

Model 1: Predicting Responsible Economic Decisions

Dependent variable: Responsible economic decisions

Independent variables:

- Financial Knowledge
- Financial attitudes
- Financial behaviors

Table 4. Results of the multiple regression model

VARIABLE	B	T	P	INTERPRETATION
FINANCIAL KNOWLEDGE	.18	3.42	<.001	Weak influence
FINANCIAL ATTITUDES	.27	4.88	<.001	Moderate influence
FINANCIAL BEHAVIORS	.41	7.23	<.001	Greater influence
R^2 = .46				**The model explains 46% of the variance**

This model confirms that **financial behavior is the strongest predictor**, in line with the findings of Mancone et al. (2024) and Potrich et al. (2025), who demonstrated that financial behavior is the dimension most associated with healthy economic decisions.

5. Additional analysis: debt risk

A logistic regression **model was executed** to estimate the probability of problematic indebtedness.

Table 5. Logistic Regression Model on Problematic Indebtedness

VARIABLE	OR	P	INTERPRETATION
LOW LEVEL OF FINANCIAL PERFORMANCE	2.31	< .01	Increases the risk more than twice
NOT PREPARING A BUDGET	1.84	< .05	Increased risk
HIGH SPENDING IMPULSIVITY	2.90	< .01	Greater predictor of indebtedness
LACK OF FORMAL FINANCIAL EDUCATION	1.62	< .05	Moderate risk

These results reflect what was pointed out by Gallardo-Vázquez et al. (2024), who found that lack of planning is one of the most critical factors in explaining youth indebtedness.

Summary of the results

1. **Financial literacy is moderate**, but with strong deficiencies in financial behavior.
2. Students **have weaknesses in savings, planning, and credit use habits**.
3. Financial literacy correlates significantly with responsible economic decisions.
4. The **behavioral** dimension is the strongest predictor of the quality of economic decisions.
5. Lack of planning and impulsivity significantly increase the risk of indebtedness.

CONCLUSIONS

The results of this empirical study allow us to affirm that financial education is a fundamental component for the comprehensive training of young university students, especially in a context characterized by the growing digitalization of financial services, the increase in consumer credit and the complexity of today's markets. The evidence obtained confirms that financial literacy—conceived as the interaction between knowledge, attitudes, and behaviors—significantly influences the quality of economic

decisions made by students, supporting conclusions raised in recent studies (Potrich et al., 2025; Rodríguez-Correa et al., 2025).

In the first instance, it is identified that students have a **moderate** level of financial literacy, with greater strength in **financial attitudes**, but with notable weaknesses in the **behavioral dimension**, which coincides with the findings of Gallardo-Vázquez et al. (2024), who indicate that young people tend to have planning intentions, but not necessarily the habits or behaviors to sustain it. This imbalance suggests that financial knowledge by itself does not automatically translate into responsible actions, which highlights the importance of educational methodologies that favor experiential learning, continuous practice, and the development of applied skills.

Second, the results confirm that the economic decisions of university students—particularly in relation to budgeting, saving, and the use of credit—are at suboptimal levels. The low frequency of budgeting, the reduced savings habit, and the extensive use of credit products without planning reflect a structural vulnerability that has also been documented in recent research on youth consumption (Mancone et al., 2024). This situation is aggravated by the presence of impulsive behaviour and the influence of the digital environment, which offer immediate purchase facilities and quick access to microcredit, elements that, according to the OECD (2024), increase the risk of inappropriate financial decisions in the young population.

A central finding of the study is the positive, statistically significant, and consistent relationship between financial literacy and responsible economic decision-making. Correlations and regression models show that the three dimensions of financial education have an impact on the quality of decisions; however, **financial behavior emerges as the strongest predictor**, coinciding with the analyses of Potrich et al. (2025). This indicates that educational programs should prioritize the development of practical skills such as budgeting, saving habits, and the ability to compare financial products, beyond simple conceptual understanding.

Likewise, the results of the logistic regression model point to key factors that increase the probability of problematic indebtedness: low financial behavior, lack of planning, and high impulsivity. These factors have been identified in previous research as determinants of youth financial risk (Gallardo-Vázquez et al., 2024), which reaffirms the urgency of implementing prevention programs and strengthening financial resilience in higher education.

From an institutional perspective, the findings suggest that **universities should integrate financial education into their curricula**, especially in the first semesters, taking advantage of active methodologies such as simulators, gamification, or educational FinTech platforms, which have been shown to be effective in enhancing financial literacy (Croitoru et al., 2025). This integration would contribute to the development of critical competencies and the reduction of financial vulnerability in students who, in many cases, are making significant economic decisions for the first time.

Finally, although the study provides solid evidence, limitations associated with the cross-sectional design and the use of a non-probabilistic sample are recognized. Future research could use longitudinal, experimental, or mixed designs to assess the evolution of financial literacy and its long-term impact on financial well-being, as suggested by Rodríguez-Correa et al. (2025). In addition, it would be relevant to explore how psychological variables – such as financial self-efficacy or risk aversion – influence economic decision-making, given their growing presence in contemporary models of youth financial analysis.

In summary, the results reinforce the idea that financial education is a key factor for personal and social economic development. Its strengthening not only improves the quality of financial decisions among young people, but also contributes to building a more resilient generation, capable of facing uncertain economic contexts and exercising a more informed and responsible participation in the global financial system.

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