

## Relationship of Objective and Subjective Knowledge with College Student Financial Behaviors

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Understanding how knowledge impacts college student financial attitudes and behaviors is of critical importance, as college student populations are often considered to be vulnerable relative to the rest of the adult population due to knowledge and experience differentials. The present analysis explores knowledge (both objective and subjective) differences between a student sample (n = 323) and available national data (the National Financial Capability Survey or NFCS). The data further allow for students' objective knowledge to be explored relative to subjective knowledge as has been done in previous research among adult populations. Through the lens of Bounded Rationality Theory (BRT) college students attitudes regarding critical financial stressors are explored. Data suggest that college student attitudes are not well predicted by objective knowledge. Rather, subjective knowledge appears to provide more insight into the process.

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