

DIMENSIONS OF FINANCIAL LITERACY AMONG GRADUATES - A STUDY IN VISAKHAPATNAM CITY

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ABSTRACT

Financial literacy is essential for both the individual and community as well. Financial decisions by individuals play a crucial role in their well-being and also it is essential for the composition of domestic investment. One's financial decisions are influenced by financial knowledge, financial behaviour and attitude. All these three together are termed as financial literacy. Major objective of the present paper is to assess and compare the financial literacy levels among Arts, Science and Engineering graduates in Visakhapatnam City. It is found that the average scores of financial knowledge, financial behaviour and financial attitude of all graduates are 5.0, 5.3, and 3.2 respectively. Financial literacy score of all the graduates is 13.5 which average in the study area.

KEYWORDS: *Financial Literacy, Financial Knowledge, Financial Behaviour, Financial Attitudes Background Of The Study.*

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