

現代大學生之金錢態度—以輔仁大學學生為例

The money attitudes of modern college students-Take Fu Jen Catholic University students for example

發表者：林雨姍

指導教授：吳素倩

本研究目的在於了解大學生之金錢態度現況，並探討個人特質、家庭社經地位、個人金錢經驗及環境特質對其金錢態度之影響。本研究以輔仁大學學生為研究對象，並採用便利抽樣方式進行問卷調查，共有 261 份有效樣本。本研究以描述性統計、t 考驗及單因子變異量進行資料分析。本研究結果如下：

- 一. 大學生金錢態度傾向於「不信任」面向、其次為「預算」、「焦慮」，而「權力名望」面向得分最低。
- 二. 在個人特質方面:女性對金錢的焦慮感大於男性，而年級未達到顯著水準。
- 三. 家庭社經地位變項在金錢態度上無顯著差異。
- 四. 在個人金錢經驗方面，有無就學貸款、儲蓄習慣達到顯著差異；但在每月可支配零用錢此變項上未達顯著。無就學貸款學生在使用金錢會較有計畫性；有儲蓄習慣者其傾向於「預算」、「不信任」和「焦慮」面向。
- 五. 在環境特質方面:受傳播媒體影響程度大之大學生較傾向於「權力名望」和「不信任」面向。受同儕影響愈多之大學生愈傾向「權力名望」及「不信任」面向，反之，受同儕影響愈少愈傾向金錢態度之「預算」面向。

最後本研究就研究結果提出相關建議，以作為後續相關研究者之參考。

關鍵字:大學生、金錢態度

The pursue of the research is to explore the money attitudes of the college students, and than discuss the personality traits, social economic status, personal experience of using money and environment traits on money attitudes. In the study, FJU JEN Catholic University students are research targets for questionnaires, and uses convenience sampling method. The valid questionnaires remained 261. The data of research was analyzed by descriptive statistics, t-test, and one-way ANOVA.

The conclusions of this study as follows:

1. The money attitudes of college students are prone to “distrust” dimension, “Budget” dimension , and “Anxiety” dimension. The lowest score is “Power-prestige” dimension.
2. In the side of personality traits; Females are get higher score than males in “anxiety”. Grades have no significant satisfied.

3. There is no significant difference between various grades no money attitudes.
 4. In the side of personal experience using money; Student loan and the habit of saving money have significant difference, but allowance having doesn't. Students who have habit saving are trend to "Budget" , "Distrust", and "Power-prestige" dimension.
 5. In the side of environment traits ; The college students who are influenced so much by the mass media tend to be "Power-prestige" and "Distrust" dimension. Students who are influenced by friends more tend to "Power=prestige" and "Distrust" dimension. On the contrary, the correlation between the influence of friends and "Budget" are negative.
- Finally, according to the findings of this study, the writer will provide some relative suggestions for future studies.

Key word: college, money attitudes