

DAFTAR PUSTAKA

- Adam, A. M., Frimpong, S., Adam, A. M., Frimpong, S., & Boadu, M. O. (2017). *Czech Republic Financial Literacy and financial planning : Implication for financial well-being of retirees*. 224–236.
- Akhtar, N. (2015). *Determinants of Saving Behavior among Staff in International Islamic University College Selangor*. 239–245.
- Andrews, B., & Wilding, J. M. (2004). *The relation of depression and anxiety to life-stress and achievement in students*. *British Journal of Psychology*, 95(4), 509-521. doi: 10.1348/0007126042369802
- Archuleta, K. L., Dale, A., & Spann, S. M. (2013). *College students and financial distress: Exploring debt, financial satisfaction, and financial anxiety*. *Financial Counseling and Planning*, 24(2), 50-62.
- Arikunto, Suharsimi. (2008). *Prosedur Penelitian, Suatu Pendekatan Praktik*, Jakarta: Rineka Cipta.
- Bank Indonesia. (n.d.). *Financial Technology*. Retrieved May 11, 2019, from <https://www.bi.go.id/id/edukasi-perlindungan-konsumen/edukasi/produk-dan-jasa-sp/fintech/Pages/default.aspx>
- Bank Indonesia. (2018). *Strengthening Financial System Stability to Build Growth Momentum Financial Stability Review (FSR)*. (31), 18.
- Brougham, R., Zail, C., Mendoza, C., & Miller, J. (2009). *Stress, Sex Differences, and Coping Strategies Among College Students*. *Current Psychology*, 28(2), 85-97. doi: 10.1007/s12144-009-9047-0
- Britt, S. L., Grable, J. E., Cumbie, J., Cupples, S., Henegar, J., Schindler, K., & Archuleta, K. L. (2011). *Student financial counseling: An analysis of a clinical and non-clinical sample*. *Journal of Personal Finance*, 10(2), 95-121.
- Budiastuti, D., & Bandur, A. (2018). *Validitas dan Reabilitas Penelitian*. In *Binus*. Retrieved from www.mitrawacanamedia.com
- Campbell, J. (2006). *Household finance* *Journal of Finance*, 61, 1553-1604.

- Chen, & Volpe. (1998). *An analysis of personal Financial Literacy among college students*. 7(2), 107–128.
- Clark-Lempers, D. S., Lempers, J. D., & Netusil, A. J. (1990). *Family Financial Stress, Parental Support, and Young Adolescents' Academic Achievement and Depressive Symptoms*. *The Journal of Early Adolescence*, 10(1), 21-36. doi: 10.1177/0272431690101002
- Garman, E. T., Incharge, B. S., Kim, J., Xiao, J. J., Bailey, W., & Prawitz, A. D. (2004). *The development of the beta version of the InCharge Personal non Financial Distress scale*.
- Garman, E. T., & Sorhaindo, B. (2005). *Delphi Study of Experts' Rankings of Personal Finance Concepts Important in the Development of the InCharge financial distress/Financial Well-being Scale*. *Consumer Interest Annual*, 51, 184–194.
- Gathergood, J. (2012). *Self-control, Financial Literacy and consumer over-indebtedness*. *Journal of Economic Psychology*, 33(3), 590–602. <https://doi.org/10.1016/j.joep.2011.11.006>
- Ghozali, I. (2016). *Aplikasi Analisis Multivariate dengan program SPSS*. Semarang: UNDIP.
- Haier, J. et. a. (2010). *Multivariate Data Analysis* (7th ed.). United States: Pearson.
- Halodoc.com. (2019). *Utang bisa sebabkan gangguan emosi dan mental*. Retrieved May 11, 2019, from <https://www.halodoc.com/utang-bisa-sebabkan-gangguan-emosi-dan-mental>
- Harding, J. (2011). *Financial circumstances, financial difficulties and academic achievement among first-year undergraduates*. *Journal of Further and Higher Education*, 35(4), 483-499. doi: 10.1080/0309877x.2011.584969
- Hayhoe, C. R., leach, I. J., Turner, P. R., Bruin, M. J., & lawrence, F. C. (2000). *Differences in Spending Habits and Credit Use of College Students*. *Journal of Consumer Affairs*, 34(1), 113-133. doi: 10.1111/j.1745-6606.2000.tb00087.x
- Heckman, S., Lim, H., & Montalto, C. (2014). *Factors Related to Financial Stress among College Students*. 5(1). Retrieved from <https://doi.org/10.4148/1944-9771.1063>

- Huston SJ. (2010). *Measuring Financial Literacy*. *Journal of Consumer Affairs* 44 (2), 296 - 316.
- Iswantoro, & Anastasia. (2013). *Hubungan Demografi, Anggota Keluarga dan Situasi dalam Pengambilan Keputusan Pendanaan Pembelian Rumah Tinggal Surabaya*. *Jurnal Finesta*, 1(2), 124–129.
- Joo S-H. (1998) *Personal financial wellness and job productivity*. (PhD dissertation). Virginia Polytechnic Institute and State University.
- Joo, S.-h., Durband, D. B., & Grable, J. E. (2008). *The academic impact of financial stress on college students*. *Journal of College Student Retention: Research, Theory and Practice*, 10(3), 287-305. doi: 10.2190/CS.10.3.c
- Lembaga Kadence International Indonesia. (2013). *banyak orang indonesia boros terbelit utang dan hampir bangkrut*. Retrieved February 20, 2020, from <https://www.merdeka.com/uang/banyak-orang-indonesia-boros-terbelit-utang-dan-hampir-bangkrut.html%0D>
- Letkiewicz, J. C., Lim, H., Heckman, S. J., Bartholomae, S., Fox, J. J., & Montalto, C. P. (in press). *The path to graduation: Factors predicting on-time graduation rates*. *Journal of College Student Retention: Research, Theory and Practice*.
- Lim, H., Heckman, S. J., Letkiewicz, J. C., Fox, J. J., & Montalto, C. P. (2012). *The impact of self- efficacy on college students' debt, financial stress, and help-seeking behavior*. *Poster session presented at the American Council on Consumer Interests, Memphis, TN*.
- Lusardi, A., & Mitchell, O. (2007). *Financial Literacy and retirement preparedness: Evidence and implications for financial education*. *Business Economics*, 42(1), 35-44.
- Malhotra, N. K. (2010). *Riset Pemasaran (Marketing Research) (Edisi 4 Jilid 1)*. New Jersey, Indonesia: PT. Indeks.
- Morra, D. J., Regehr, G., & Ginsburg, S. (2008). *Anticipated debt and financial stress in medical students*. *Medical Teacher*, 30(3), 313–315. <https://doi.org/10.1080/01421590801953000>