

Financial Products Held by University Students: An Empirical Study from the Czech Republic

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Abstract : Current financial markets offer a wide range of financial products to the consumers. However, access to the financial products is not always provided or guaranteed, particularly in less developed countries. For this reason, financial inclusion is an important component in the modern society. This paper investigates financial inclusion and what financial products are held by university students majoring in finance fields. The OECD methodology was used to examine the awareness and use of financial products. The study was conducted via online questionnaire at Masaryk University in the Czech Republic among finance students. The results show that the students use current and savings accounts more than any other financial products.

Keywords : financial inclusion, financial products, personal finance, university students

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