



**Abstract:** The National Commission for the Protection and Defense of Users of Financial Services (CONDUSEF) considers it very important to promote a financial culture so that in the long-term people know how to make responsible and well-founded decisions that allow the social welfare of users (Federal Prosecutor's Office of the Consumer, 2017). The objective of this research is to determine differences in the financial culture of university students of administrative economics.

This research is based on the quantitative approach, this approach is about collecting data that help to test hypotheses based on numerical measurement and statistical analysis, this with the purpose of defining behavior patterns and testing theories. This approach has its own characteristics, such as that it has limited approaches, measures phenomena, uses statistics, tests hypotheses and theories and more (Sampieri, 2014). Likewise, the research is of a non-experimental design which is defined as "that which is carried out without deliberately manipulating variables, instead, phenomena are observed as they occur in their natural context, and then analyzed" (Sampieri, 2014, p 152).

The total number of students surveyed was 437, of which most were from the Bachelor's degree in Public Accounting, these 190 students representing 43.48% of the total sample; This is followed by students of Economics and Finance and Business Administration with a total of 93 and 92 respectively, representing 21.28% and 21.05%; and finally, the Tourism Business Administration students, which were 62 students, representing only 14.19% of the total sample.

It should be noted that the students of the LEF educational program obtained a higher average in financial literacy. As a recommendation, it is considered that it would be convenient to apply surveys on this subject in students from different areas than the one taken in this research, asking the same students if they consider that it would be important for them to acquire financial literacy for their personal and professional development.

**Keywords:** Personal finance, financial inclusion, financial services and products