

## **Credit Card Literacy Levels And Credit Card Usage Behaviors Of College Students**

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### **Abstract**

This study aims to determine behaviors of college students regarding use of credit card and their level of credit card literacy. For this end, a survey is conducted with 720 respondents studying in Gaziantep University. According to findings of the study, credit card literacy level of the students is determined as 43%. One of the findings is that credit card literacy level of students differs according to gender and the faculty that they are studying. Also it is observed that students who get a credit card after a conscious reading of credit card agreement and students who regularly pay the debt have a higher level of credit card literacy compared to other students.

**Keywords:** Credit card literacy, credit card behavior, financial literacy