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Factors Affecting Maejo University Students' Expense-Behavior

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Abstract

The behavior in expenses of many undergraduate students at present is lavish and fashionable because they imitate their friends who are rich and wealthy. This research is aimed to study the expense-behavior of Maejo University students in terms of the nature of their spending and their financial status. This research examined the relationship between parents' basic data and students' expense-behavior; the factors affecting the selecting and buying of goods; the factors affecting students' expense-behavior; and we analyzed the relative trend of affecting variables of the expense-behavior. The 507 undergraduate students from all 7,562 faculties in Maejo University were sampled by using stratified random sampling and questionnaires. Each faculty was the stratum. The analytical statistics in this study were descriptive statistics, nonparametric statistics and category analysis so as to test the proportion, the mean between 2 groups and the mean of several groups and the relationship between variables. The highest monthly expense of most students were 1,501- 2,500 baht for food and soft drinks, and they did not include liquor and cigarettes. Most students got income from their fathers/mothers and government education loan funds less than 3,001 baht and 2,501 – 3,500 baht, respectively. Their income and expenses were always balanced, and they hardly faced the financial problem. The correlation between basic

Remark: 1 US dollar = 35.5 baht approximately.

data and students' expense-behavior was 0.931. The relationship between these variables was positive direction with income and expenses. Most students considered selecting and buying goods by price and usefulness, involving their independent decisions whether or not to make a purchase. Most students usually compared the price of the goods with its usefulness and compared its price with the quality. They asked their friends about the details of the goods and considered the advertisement. They would regularly go shopping at department stores not more than 5 times a month. At 5% level of significance, we found that the students' expense-behavior was affected by gender, income, faculty, and class year which correlated with 0.901 and the relative trend of affecting variables of expense-behavior was in the same direction.

Keyword: catPCA, nonparametrics.

1. Introduction

Nowadays, economic status, social environment and technological sciences have vital roles in our lives, besides many ways of communicating such as by the internet and mobile phones have become convenient and powerful. The price of goods, includes product quality, and higher transportation, but most students in Maejo University still have their own mobile phones for which they pay and/or both monthly pre pay. They also imitate the rich students to be lavish which cause more expenses. These reasons motivate us to investigate Maejo University students for their financial plans, expense-behavior, financial problems and solutions, and their behavior in buying consumer products, clothes and cosmetics. This was investigated so as to know both roughly estimated expenses for the coming students, as well as the students' financial problems. The results will help educational administrators to plan educational development and also can be used for further study. The objectives of this study are

- 1) to study personal data and the expense-behavior of Maejo University students
- 2) to explore students' economic status and students' solutions for financial problems
- 3) to analyze the relationship between students' basic data and students' expense-behavior
- 4) to study the influence of all factors in selecting and buying goods by students
- 5) to analyze the factors which affect students' expense-behavior and to compare some expenses of students with some personal data
- 6) to analyze the relative trend of the affecting variables of the expense-behavior of Maejo University students.

2. Research Methodology

This present study explored the expense-behavior of Maejo University students in the academic year 2005 by use of a questionnaire. The subjects in this study were currently undergraduate students in Maejo University from all nine faculties by using stratified random sampling with the same proportion allocation. We got total sample size of 507 students from the overall number of students, which was 7,562 students. The number of students who were expected to randomize was 500.

Studying the expense-behavior of Maejo University students in 2005, we used a questionnaire to collect data which consisted of two parts. **Part 1** : Personal data and **Part 2** : Expense-behavior data

3. Data Analysis

To study the expense-behavior of 507 Maejo University students from all faculties and all classes in 2005, there were many objectives used to analyze the factors which influence students' expense-behavior and to study the relative trend of affecting variables of expense-behavior of Maejo University students.

3.1 Personal data and general data in expense-behavior

This section consisted of 2 parts : basic data and general data in expenses-behavior by descriptive statistics.

3.1.1 Basic data

According to the study of the expense-behavior of 507 Maejo University students in 2005, we found that 62.3% of the students were female, and the students' class year is expressed as follows : freshman 28.4%, sophomore 26.2%, junior 25.8% and senior 19.6 %. Most monthly income of students' fathers/mothers was : 10,001 – 25,000 baht , less than 10,001 baht and 25,001-50,000 baht at 37.3%, 32.0% and 23.9%, respectively. By residence: 60% of students lived in private dormitory and rented house, 32.9% lived in university dormitory and 7.1% lived elsewhere . Regarding food : 54.8% of students purchased food outside the university, 36.9% purchased food inside university, and 8.3% purchased food elsewhere. By vehicle or transportation : 60.9% of students used motorcycles and 24.7% walked, 14.4% of students travelled by other means.

3.1.2 General data in expense-behavior

58.5% of students had monthly expenses of 3,001 – 6,000 baht, and 30.2% of students paid less than 3,001 baht. The mean of monthly expenses was 4,827.5 baht with the standard deviation of 2,106.4 baht. The lowest monthly expense was 1,500 baht and the highest monthly expense was 25,000 baht. The students spent their money per month on the following items : **The cost of residence and utilities:** 44.4% of students paid 1,001 – 2,000 baht and 34.3% paid less than 1,001 baht. **The cost of food and soft drink:** 47.5% of students paid 1,501 – 2,500 baht and 30.4% paid less than 1,501 baht. **The cost of transportation (fuel charge or bus, etc.):** 44% of students paid less than 301 baht, 38.1% paid 301 – 600 baht. **The cost of mobile phones (paid monthly and pre paid) :** 52.9% of students paid 201 – 400 baht, and 24.9% paid 401 – 600 baht. **The cost of liquor:** 61.7% of students did not pay for liquor, 37.3% of students paid for liquor of which 41.6% paid 301 – 600 baht and 37.3% paid less than 301 baht. **The cost of cigarettes:** 88.2 % of students did not by cigarettes, 9.7% paid for cigarettes of which 61.2% paid less than 301 baht, and 28.6% paid 301 – 600 baht. **The cost of education materials (stationery, academic books, etc.):** 46.9% of students spent 201 – 400 baht, 32.7% spent less than 201 baht. **The cost of clothing and accessories:** 40.2% of students paid 201 – 400 baht, and 29% paid less than 201 baht. **The cost of jewelry (necklace or ring, etc.):** 66.5% of students paid less than 201 baht, and 17.9% paid 201 – 400 baht. **The cost of cosmetics (perfume and lotion, etc.):** 50.9% of students paid less than 301 baht, 33.1% paid 301-600 baht. **The cost of consumer products (soap, shampoo, and toothpaste, etc.):** 48.5% of students paid 201 – 400 baht, and 30% paid less than 201 baht. **The cost of medical treatment:** 62.3% of students paid less than 100 baht, and 22.1% paid 101 – 300 baht. **The cost of entertainment or night life :** 50.9% of students spent less than 301 baht and 26.4% spent 301 – 600 baht. **The cost of exercise:** 68.2% of students paid less than 50 baht, and 13.8% paid 51 – 100 baht. **The cost of donations or contributions :** 43.2% of students paid less than 30 baht and 34.5% paid 31 – 50 baht. **The cost of beauty, hair dressing, and treatment:** 57% of students paid less than 100 baht, and 29.4% paid 101 – 300 baht.

3.2. Students' economic status

3.2.1 Students' income source and solutions to financial problems

51% of students got money from their fathers / mothers, 29.1% from government education loan funds and 19.9% from other sources. When we considered the income source, we found that 32.7% of students who got money from their fathers / mothers received less than 3,001 baht. 66.1% of students who got money from other

guardians received less than 3,001 baht. 58% of students who worked part-time received less than 3,001 baht. 39.2% of students who had scholarships received less than 2,001 baht. 60.2% of students who had government education loan funds obtained 2,501 – 3,500 baht. 80% of students received less than 3,001 baht from their relatives.

3.2.2 Students' solutions to financial problems

Income and expenses of most students was categorized as balanced or imbalanced at 57% and 41.6%, respectively. The causes of imbalance were higher monthly expenses and extravagances at 38.2% and 34%, respectively. Regarding student's expense problems: most students (67.9%) faced financial problems. There were many solutions for students who faced financial problems: most students asked for extra money from their parents, tried to be more economical, intended to spend money more carefully and borrowed money from their friends or financial sources at 28.9% 22.3% ,21.7% and 19.8%, respectively.

3.3 The analysis of the relationship between students' basic data and students' expense-behavior by Categorical Principal Components Analysis : (CatPCA) [2, 5]

3.3.1 Cronbach's Alpha Reliability

Cronbach's Alpha is a model of interval consistency, base on the average in terms of item correlation. We used Cronbach's Alpha coefficient (α) to find the reliability or the relationship of the variables in the questionnaires.

Eigen Value in dth dimension : Ed

This means the variation of variables can be explained in dth dimension. If it is high, we can explain the variance of variables which has a value of more than 1. The Eigen values can be used as an indication of how many dimensions are needed. Regularly, Eigen value of the first dimension is the highest .

$$Ed = \sum_{j=1}^k \hat{\beta}_{(j)d}^2 ; \quad d = 1, 2, \dots, p$$

$\hat{\beta}_{(j)}$: the regression coefficient of variable j ; j = 1, 2, ..., k

p : number of dimensions

k : number of variables

We used CatPCA to analyze the relationship between students basic data (gender, faculty, class year, fathers/mothers total income, residence, the dining, traveling, and allowances received from their parents) and students' expense-behavior (the total

monthly expenses of students, the cost of residence, food and drink, transportation, mobile phones, education, clothes, belts, shoes; jewelry, cosmetics, consumer products, medical treatment, night life, exercise, donations, beauty and hair dressing, liquor and cigarettes and the frequency of shopping at department stores). The variables are as follows:

Students' Basic Data	Variables	Variable Values
Gender	SEX	1 = male 2 = female
Students faculty	FAC	1 = Agricultural Business 2 = Economics 3 = Science 4 = Tourism Development 5 = Tourism Production 6 = Business Administration 7 = Engineering and Agro-Industry 8 = Fisheries Technology and Aqua Resource 9 = Political Science
Students' class year	CLASS	1 = Freshman 2 = Sophomore 3 = Junior 4 = Senior 5 = older than senior
Residence	STAY	1 = Maejo University Dormitory 2 = Private dormitory or rented house 3 = Owned house in Chiang Mai
Dining	WFOOD	1 = Cafeteria in University 2 = Cafeteria or restaurant outside University 3 = At home / cooked by themselves
Allowance (from father/mother)	MI1	1 = less than 3,001 Baht 2 = 3,001-6,000 Baht 3 = 6,001-9,000 Baht 4 = higher than 9,000 Baht
Expense-behavior		
Students' expense basic data	Variables	Variable Values
Total monthly expenses	SEXPEN	The amount of expenses = baht / month
The cost of food and drink	VALFD2	1 = less than 1,501 Baht 2 = 1,501-2,500 Baht 3 = 2,501-3,500 Baht 4 = higher than 3,500 Baht
Students' expenses basic data		
The cost of education	VALED7	1 = less than 201 Baht 2 = 201-400 Baht 3 = 401-600 Baht 4 = higher than 600 Baht
The cost of clothes, belts, shoes	VALCLOT8	1 = less than 201 Baht 2 = 201-400 Baht 3 = 401-600 Baht 4 = higher than 600 Baht
The cost of jewelry	VALDEC9	1 = less than 201 Baht 2 = 201-400 Baht 3 = 401-600 Baht 4 = higher than 600 Baht

The cost of cosmetics	VALCOL10	1 = less than 301 Baht	2 = 301-600 Baht
		3 = 601-900 Baht	4 = higher than 900 Baht
The cost of consumer products	VALCONSU	1 = less than 201 Baht	2 = 201-400 Baht
		3 = 401-600 Baht	4 = higher than 600 Baht
The cost of medical treatment	VALPAT12	1 = less than 100 Baht	2 = 101-300 Baht
		3 = 301-500 Baht	4 = higher than 500 Baht
The cost of entertainment or night life	VALENJ13	1 = less than 301 Baht	2 = 301-600 Baht
		3 = 601-900 Baht	4 = higher than 900 Baht
The cost of exercise	VALEXS14	1 = less than 50 Baht	2 = 51-100 Baht
		3 = 101-300 Baht	4 = higher than 300 Baht
The cost of donations	VALGOOD1	1 = less than 30 Baht	2 = 31- 50 Baht
		3 = 51-100 Baht	4 = higher than 100 Baht
The cost of liquor	VALALCOR	1 = none	2 = less than 301 Baht
		3 =301-600 Baht	4 = 601-900 Baht
		5 = higher than 900 Baht	
The cost of cigarettes	VALCIGR	1 = none	2 = less than 301 Baht
		3 =301-600 Baht	4 = 601-900 Baht
		5 = higher than 900 Baht	
The frequency of shopping at department stores	NUMB	1 = less than 3 times	2 = 3 – 5 times
		3 = 6-8 times	4 = 9-12 times
		5 = 13 –15 times	6 = more than 15 times up

For analysis, the results are represented in Table 1, Figure 1 and Figure 2 as follows:

Table 1. The relationship between students' basic data
and students' expense-behavior.

Model Summary

Dimension	Cronbach's Alpha	Eigen value
1	0.861	5.822
2	0.763	3.759
Total	0.931^a	9.581

^a Total Cronbach's Alpha is based on the total Eigenvalue.

Table 1 shows the Eigen value at more than 1. The relationship between students' basic data and students' expense behavior is 0.931 by using Cronbach's Alpha.

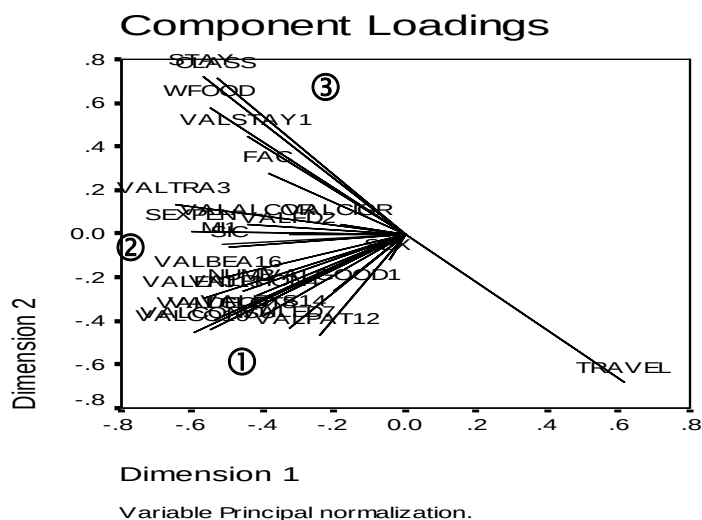


Figure 1. Component Loadings of students' basic data and students' expense-behavior.

As shown in Figure 1, the variables can explain the variation in dimension 1, 0.861 (86.1%), and in dimension 2, 0.763 (76.3%). The Eigen value in dimension 1 was the highest, so the figure is clearest. Total of Eigen value is 9.581, this means that using the figure to show the relationship of these variables in only 2 dimensions is enough.

Figure 1 shows the relationship between the variables which are divided by groups of students' basic data and students expense-behavior. The end of the straight line showed component loadings of each variable. If any variable lines are closed together, it showed that these variables did correlate. If any variable lines are at right-angles, it showed that the variables did not correlate. Then, if any variable lines are at straight lines in opposite direction, these variables are negative correlation. From Figure 1, we can group variables into 3 factors : Factor ①, ② and ③

Factor ① , Personal factor consisted of gender (SEX), the cost of mobile phones (VALPHON4), the cost of education (VALED7), the cost of clothes, shoes, belts (VALCLOT8), the cost of jewelry (VALDEC9), the cost of cosmetics (VALCOL10) , the cost of consumer product (VALCONS11), the cost of medical treatment (VALPAT12), the cost of entertainment or night life (VALENTJ13), the cost of exercise (VALEXS14), the cost of donations (VALGOOD1), the cost of beauty or hair dressing (VALBEA16), the frequency of shopping at department stores (NUMB). These variables related in the same direction, that is, if the expense of any variable is high, the expense of the others is

also high. Likewise, if the expense of any variable is low, the expense of the other is also low as shown in Figure 2.

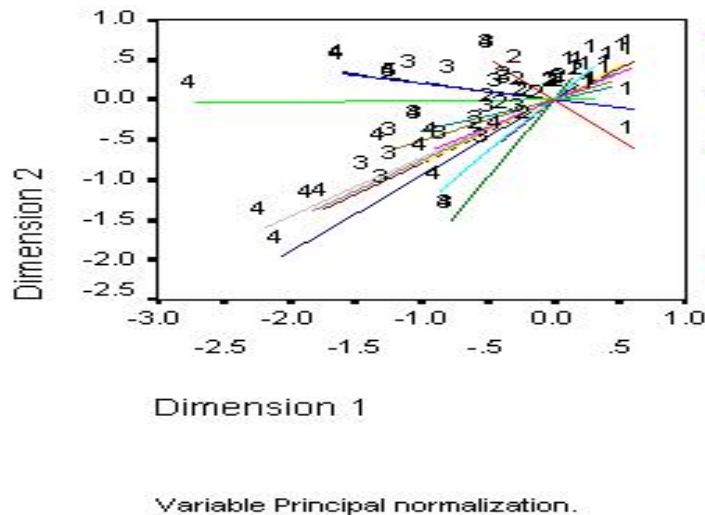


Figure 2. Joint plot category points of students' basic data and expense-behavior.

As shown in **Figure 2**, each line in this **figure** showed direction and value of each variable, that is 1, 2, 3, 4 (from variables in **Figure 1**). Therefore we, we found that the value of each variable correlated with one another in the same direction. If any variables have a high value, the others are also high. On the other hand, if any variables have a low value, the others are low, too. As well as gender, male students (SEX = 1) spent less than female students (SEX = 2) on the expenses.

Factor ② Economic factor (from **Figure 1**) consisted of total fathers/mothers income (SIC), the amount of money from father/mother (MIL) and expense-behavior, that is total monthly income (SEXPEN), the cost of food and drink (VALFD2), the cost of liquor (VALALCOR), the cost of cigarettes (VALCIGR), the cost of transportation (VALTRA3). The variables of income and expenses correlated in the same direction. The students who get more income would more spend and the students who received less income would spend less.

Factor ③ Environmental factor consisted of the following variables: residence (STAY), class year (CLASS), dining (WFOOD), students' faculty (FAC), and traveling (TRAVEL) compared with expense-behavior, that is the cost of residence (VALSTAY). The relationship of these variables is in the same direction. The higher class year students who

stayed in private dormitories would pay more for residence and traveling than the lower class year students.

We can conclude that factor ① students' basic data, which is gender (SEX) is accompanied by expenses in a positive relationship. For factor ③ students' basic data: residence (STAY), class year (CLASS), the place for food (WFOOD), and faculty (FAC) correlated with the cost of residence (VALSTAY1) and traveling expenses (TRAVEL).

3.4. The factors affecting the expense-behavior in selecting and buying goods.

To analyze the factors affecting expense-behavior in selecting and buying goods by Chi-Square (χ^2) and Cochran's Q test.

3.4.1 Testing for K proportions of the variable by Chi-Square (χ^2) [3], the formula used is as follows :

3.4.2 Testing for several related samples by Cochran's Q (Q) [3,5]

This statistics for testing hypothesis of K related samples of proportions with nominal data which was composed of 2 values : 0 (Failure) and 1 (Success).

The χ^2 and Q test of significance tell us that at least 2 proportions differ for only some patterns. At significant level 0.05, we found that the proportion of students' expense-behavior is different in some aspects as follows: the direction of selecting and buying goods, the influential person on selecting and buying goods and services of students, the comparison of the price of goods with quality before buying, the way to search for the information of goods and the frequency of shopping at the department stores. Therefore, we can conclude that : **The direction of selecting and buying goods** : most students considered price first, thought about usefulness 32.9% and 29.8%, respectively. **The influential person on selecting and buying goods**: most students were determined to select and buy goods by themselves 78.4%. **The comparison of the price of goods with quality before buying**: most students usually compared price with quality and always compared price with quality at 62.7% and 29.9%, respectively. **The way to search for the information of goods**: most students asked their friends, considered advertisements at 40.4% and 33.3%, respectively. **The frequency of shopping at the department stores** : most students shopped less than 3 times a month or shopped 3-5 times 40.8% and 40.6%, respectively.

3.5 Analyzing the factors affecting students' expense-behavior

To analyze the factors which affect students' expense-behavior by Mann - Whitney U Test : U and Kruskal - Wallis Test : K.

3.5.1 Testing for 2 means of two independent groups by Mann-Whitney U Test [3,4,6]

Testing of 2 populations for the differences between 2 means of 2 populations. The samples which were random from each population are independent with distribution free.

3.5.2 Testing by several means of independent groups by Kruskal – Wallis H Test [1,4,5]

To test hypothesis of several means of independent populations, the samples which were randomly selected from K populations independently with distribution free by completely randomized design and data in ordinal scale were used.

At significant level 0.05, we found that the factors which affected students' expense-behavior were gender, balanced income, the faculty and class year. When we compared some expenses of students with some personal data, at significant level 0.05, we found that : **Gender** caused expense-behavior in terms of the cost of liquor (especially for drinking students), the cost of cigarettes, the cost of clothes, shoes or belts, jewelry, cosmetics, consumer products, entertainment or night life, beauty or hair dressing. **Students' balanced income** had effect on expense-behavior in totals of monthly income, the cost of liquor, cigarettes, cosmetics, consumer products, beauty hair or dressing. **Students' faculty** was a cause of expense-behavior as the total of monthly expenses, the cost of residence, food and drink, transportation, mobile phones, educational expenses, the cost of clothes, shoes or belts, jewelry, cosmetics, consumer products, medical treatment, entertainment or night life, donations, beauty or hair dressing, and the frequency of shopping at department stores. **Students' class year** is responsible for expense-behavior in terms of the total monthly expenses, the cost of residence, food and drink, transportation, mobile phones, educational expenses, the cost of clothes, shoes or belts, jewelry, cosmetics, consumer products, medical treatment, entertainment or night life, donations, beauty or hair dressing, and the frequency of shopping at department stores. We can conclude that the factors which most affected students' expense-behavior were gender, balanced income, students' faculty and class year.

3.6 Relative trend of affecting variables of expense behavior

We use Categorical Principal Components Analysis: (CatPCA) to analyze the relative trend of affecting variables of expense behavior, that is , the cost of residence, food and drink, transportation, mobile phones, educational expenses, the cost of clothes,

shoes or belts, jewelry, cosmetics, consumer products, medical treatment, entertainment or night life, donations, beauty or hair dressing, liquor, cigarettes and the frequency of shopping at department stores. The result are shown in Table 2 and Figure 3.

Table 2. The correlation of students' expense-behavior.

Model Summary

Dimension	Cronbach's Alpha	Eigenvalue
1	0.829	4.549
2	0.544	2.050
Total	0.901 ^a	6.599

a Total Cronbach's Alpha is based on the total Eigenvalue.

Component Loadings

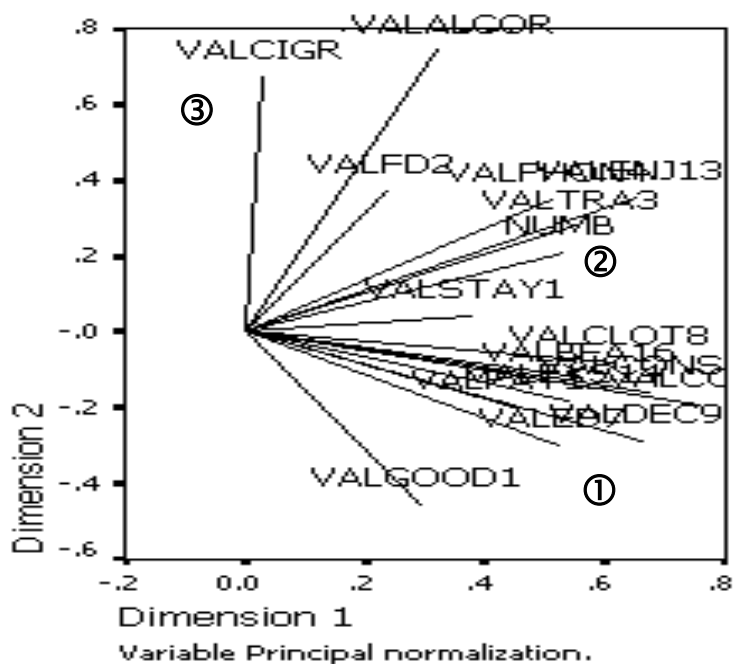


Figure 3. Component Loadings of students' expense-behavior.

As shown in Table 2, the correlation coefficient of students' expense-behavior by Cronbach's Alpha is 0.901, and the relation of these variables can be found in Figure 3, the 1st dimension = 0.829 (82.9%) and the 2nd dimension = 0.544 (54.4%). The 1st dimension is the best to explain the variation of these variables which all related in the same direction. The variables in the same factor are much more closely related and can be grouped into 3 factors as **factor ①**, **②** and **③**

Factor ①, Basic expenses factor consisted of the cost of mobile phones (VALPHON4), the cost of education (VALED7), the cost of clothes, shoes, belts (VALCLOT8), the cost of decoration or jewelry (VALDEC9), the cost of cosmetics (VALCOL10), the cost of consumer products (VALCONSU), the cost of exercise (VALEXS14), the cost of donations (VALGOOD1), the cost of beauty or hair dressing (VALBEA16). These variables correlated in the same direction, that is, if students spent less on mobile phones, they also spent less on the cost of education, clothes, shoes or belts, jewelry, cosmetics, consumer products, exercise, donations, beauty or hair dressing. On the other hand, students who paid more on mobile phones also paid more on the cost of education, clothes, shoes or belts, jewelry, cosmetics, consumer products, exercise, donations, beauty or hair dressing.

Factor ②, Social expense-behavior factor consisted of the following variables : the cost of residence (VALSTAY1), the cost of transportation (VALTRA3), the cost of medical treatment (VALPAT12), the cost of entertainment and night life (VALENJ13), and the frequency of shopping at department stores (NUMB). These variables correlated in the same direction, that is, the students who lived in university dormitories would spend less on transportation, medical treatment, entertainment or night life and the frequency of shopping at department stores. In other word, if the students stayed at private dormitories, they would pay more for transportation, medical treatment, entertainment or night life, and the frequency of shopping at department stores.

Factor ③, Food factor consisted of the cost of liquor (VALALCOR), the cost of cigarettes (VALCIGR), and the cost of food and soft drink (VALFD2) which correlated in the opposite direction with the cost of donations (VALGOOD1). The students who paid more for donations would spend less on liquor, cigarettes, and food and drink. On the other hand, if students spent less on donations, they would pay more for liquor, cigarettes, and food and drink.

4. Conclusion

For personal data and general data of expense-behavior per month. Most students were female. Total income of fathers/mothers was 10,001 – 25,000 baht, most students stayed at private dormitories or rented houses and always had food outside the university, their modes of transportation were motorcycles and walking. Students monthly expenses were 3,001 – 6,000 baht, so the mean of expense is 4,827.5 baht, and the standard deviation is 2,106.4 baht. The students mostly paid for food and soft drink at about 1,501 – 2,500 baht. Most students got the cost of residence and utilities of about 1,001 – 2,000 baht, the cost of transportation was less than 301 baht, and the cost of mobile phones were about 201 – 400 baht. For the cost of liquor and cigarettes, the students paid not more than 600 baht and less than 301 baht, respectively. The cost of education, clothes, shoes or belts was about 201 – 400 baht. The cost of jewelry was less than 201 baht and cosmetics expense was less than 301 baht. The cost of consumer product was not more than 400 baht. The medical treatment expenses were less than 100 baht and the cost of entertainment or night life was less than 301 baht. The expense of exercise was less than 50 baht, while the cost of donations was less than 30 baht. And last of all, the cost of beauty or hair dressing was less than 100 baht .

From studying students' economic status and solutions to financial problems, we found that most students got money from their fathers/mothers and from government education loan funds at 51% and 29.1%, respectively. The students who got money from their fathers/mothers received less than 3,001 baht per month and students who got government education loan funds obtained 2,501 – 3,500 baht. Income and expenses of students always balanced, but sometimes they faced financial problems. The solutions for 67.9% of students who faced the trouble was to ask for extra money from their parents, to try to save more, to plan to spend the remaining money more carefully, and to borrow money from their friends or financial institutions.

We found that the relationship between students' basic data and students' expense-behavior was 0.931. The variables of income and expenses related in the same direction, that is, the students who got more income would have more expenses. Likewise, the students who had less income would have fewer expenses.

Factors affecting expense-behavior in selecting and buying goods, at significant level 0.05, we found that the proportion of students' expense-behavior was different in some aspects. The students' spending mostly agreed in the topics as follows: **The direction of selecting and buying goods:** students consider the appropriateness of price, quality and usefulness. **The influential person on selecting and buying goods**

and services: most students were determined to select and buy goods by themselves. **The comparison of the price of goods with quality before buying:** most students usually compared price with quality. **The way to search for the information of goods:** students asked about their friends' experience, and considered advertisements. **The frequency of shopping at department stores:** students shopped not more than 5 times a month.

At significant level 0.05, we found that the factors which affected students' expense-behavior were gender, balanced income, the faculty and class year. When we compared some expenses of students by some personal data, at significant level 0.05, we found that: **Gender** : the expense-behavior which was affected from gender was the cost of liquor (especially for drinking students), the cost of cigarettes, the cost of clothes, shoes or belts, jewelry, cosmetics, consumer products, entertainment or night life, beauty or hair dressing. **Students' balanced income** had an effect on expense-behavior in total monthly income, the cost of liquor, cigarettes, cosmetics, consumer products, beauty or hair dressing. **Students' faculty:** the expense-behavior which was affected by students' faculty were the total monthly expenses, the cost of residence, food and drink, transportation, mobile phones, educational expenses, the cost of clothes, shoes or belts, jewelry, cosmetics, consumer products, medical treatment, entertainment or night life, donations, beauty or hair dressing, and the frequency of shopping at department stores. **Students' class year** was responsible for expense-behavior in terms of the total monthly expenses, the cost of residence, food and drink, transportation, mobile phones, educational expenses, the cost of clothes, shoes or belts, jewelry, cosmetics, consumer products, medical treatment, entertainment or night life, donations, beauty or hair dressing and the frequency of shopping at department stores.

In terms of relative trend of affecting variables of expense-behavior, we found that the correlation coefficient of students' expense-behavior was 0.901. These variables correlated in the same direction, that is, if the students got more income, they would have more expenses. On the other hand, students who had less money would have fewer expenses.

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