

ABSTRACT

This thesis examines how young people aged 18-25 living in Hungary approach investing, focusing on their financial background, attitudes, external influences, and future intentions regarding investment activity. As young adults increasingly face greater financial responsibility, understanding the decision-making processes behind their financial behavior is essential for promoting financial well-being and improved financial literacy. The study used an online questionnaire and received 168 valid responses, primarily from university students. The results indicate that while many respondents currently invest and many others intend to invest in the future, a considerable proportion still hesitates due to fear of financial loss, insufficient knowledge, and limited financial resources. Stocks and savings accounts were the most popular investment vehicles, though interest in more advanced financial products such as mutual funds, exchange-traded funds (ETFs), and cryptocurrencies is growing.

Family, peers, and social media significantly influenced investment decisions, and most participants expressed a desire for universities to provide more financial education. Overall, the findings suggest that young people are increasingly motivated to invest, particularly after graduation, and highlight the importance of enhancing financial education and access to reliable investment information tailored to this age group.