

A Survey Analysis of Students Spending Pattern of the Selected Colleges in Kolkata, West Bengal

Ghorai S^{1*}

DOI:10.5281/zenodo.17174210

^{1*} Satyajit Ghorai, Assistant Professor (WBES), Department of Commerce, Government Girls' General Degree College, Ekbalpur, Kolkata, West Bengal, India.

This study presents a comprehensive account of expenditure behavior of students of some chosen colleges in Kolkata, West Bengal. Through the descriptive research method, primary level data were gathered using standardized questionnaires from 185 undergraduate students in relation to categories of expenditure, determinants, and demographic factors. The study reveals that huge numbers of students exhibit sensible monthly expenditure, spending below INR 1,000 on essential goods such as food, transport, and social excursions, portraying prudent economic behavior. High proportions of students maintain stable savings tendencies and are influenced by personal decisions and parental encouragement. Demographic factors, particularly income and source of funding, have a strong influence on attitudes towards spending, as revealed through statistical tests such as chi-square tests and measures of association like contingency coefficients. The study further identifies that spending frequency has a strong relationship with spending behavior, with shopping by month having a strong association. Further, the effect of extraneous factors like peer influence and media influence also varies across spending behaviors. The findings emphasize the demand for tailor-made financial literacy interventions to boost careful expenditures and savings amongst learners. Overall, such localized awareness may guide policy-makers, instructors, and monetary entities towards upholding financially accountable acts among scholars within Kolkata.

Keywords: Students Spending Patterns, Financial Literacy, Demographic Influence

Corresponding Author	How to Cite this Article	To Browse
Satyajit Ghorai, Assistant Professor (WBES), Department of Commerce, Government Girls' General Degree College, Ekbalpur, Kolkata, West Bengal, India. Email: satyajitghorai84@gmail.com	Ghorai S, A Survey Analysis of Students Spending Pattern of the Selected Colleges in Kolkata, West Bengal. Int J Engg Mgmt Res. 2025;15(4):85-93. Available From https://ijemr.vandanapublications.com/index.php/j/article/view/1792	

Manuscript Received 2025-07-13	Review Round 1 2025-07-25	Review Round 2	Review Round 3	Accepted 2025-08-14
Conflict of Interest None	Funding Nil	Ethical Approval Yes	Plagiarism X-checker 3.36	Note

© 2025 by Ghorai S and Published by Vandana Publications. This is an Open Access article licensed under a Creative Commons Attribution 4.0 International License <https://creativecommons.org/licenses/by/4.0/> unported [CC BY 4.0].

1. Introduction

It has become important over time to know students' expenditure behavior due to their strong consumption as customers and distinctive pattern of spending. Students' expenditures are influenced by a mix of factors such as income levels, social pressures, peer influence, and lifestyle objectives. Monitoring these trends provides invaluable information to marketers, educational establishments, and policymakers to create appropriate strategies that can address the youth segment's requirements. Students are often opinion leaders, exerting influence among peer groups as well as family consumption behavior, particularly in areas like fashion, entertainment, and technology. Their consumer decisions are usually influenced by aspirations related to social status, peer respect, and individual achievement, which are usually expressed through brand association and life styles. Kolkata is a leading education hub in West Bengal with a wide array of colleges and student crowds, offering an ideal setting for viewing patterns of consumption at the local level. The socio-economic heterogeneity of the city lends shade to viewing the influence of various backgrounds on the spending habits of students. Additionally, the growing application of digital technology has introduced new dimensions to spending behavior, with students increasingly preferring online shopping and digital payments. Conducting a survey of students of selected colleges in Kolkata will help gather localized data regarding their spending behavior, offering valuable inputs for developing tailored marketing and financial literacy programs. Collectively, an understanding of these habits can lead to more befitting support mechanisms and education drives for the youth of Kolkata.

2. Literature Review

Different studies have examined the expenditures of students in different geographic locations, depending on socio-economic factors and web-based platforms. Kumar and Singh (2015) have identified that students' spending is dominated by entertainment, fashion, and study needs to a major extent, with strong influence exerted by peer groups. Similarly, Das and Roy (2018) have ascertained urban learners spent larger amounts on using technology and on social activities because they represented style aspirations.

Emergence of web shopping and cashless payments have also altered habits of traditional outlays, according to Sinha and Roy (2020), who have identified impressive digital consumption reorientation among the students. Much of the existing research is still nationally limited or regionally widespread, failing to provide local in-depth understanding about Kolkata's own socio-cultural context. This brings into focus the need for local studies to achieve greater regional specificity in student spending.

Research has also established that the spending habits of students are influenced by their socio-economic status, with students from high-income families spending more on luxury goods and entertainment (Mukherjee & Banerjee, 2017). Differences based on gender have also been established, with females spending more on fashion and beauty while males spend more on gadgets and recreational activities (Reddy & Patel, 2019). Internet connectivity has introduced new opportunities for expenditure with social media websites impacting brand selection and purchase behavior (Chatterjee & Sarkar, 2020). In light of these findings, little empirical work is specifically aimed at Kolkata's student segment, with varying cultural and economic backgrounds.

The literature has addressed the requirement to be familiar with spending categories such as school supplies, recreation, food, and personal grooming in order to properly comprehend spending habits among students (Gupta & Saha, 2021). Studies show that students have become accustomed to purchasing goods online through convenience and enhanced access to additional products (Iyer & Mehta, 2019). Further, the influence of social media and peer groups contributes significantly to students' purchasing behavior, especially in cities like Kolkata (Sen & Mitra, 2018).

These literatures describe that while overall trends in student expenditure are understood, local and current information are required for effective marketing and policy-making. Apart from some past research, most of which has not made sharp distinctions in the patterns of expenditure across various socio-economic categories or examined the influences of internet influencers in the Kolkata scenario (Sinha & Roy, 2020). Comprehensive studies are also lacking regarding the role of demographical variables influencing some segments of expenditure among Kolkata students (Chatterjee & Sarkar, 2020).

3. Objective of the Study

The primary goal of the study is to investigate various spending patterns of the students of the selected colleges in Kolkata, West Bengal. Specifically, it seeks to establish the major spending categories and explore the factors that influence the students' spending habits, e.g., online activity and peer influence etc. The study also seeks to explore demographic differences in spending among gender and socio-economic status. Last but not least, the research aims to provide localized findings that can be utilized to guide marketing, financial literacy campaigns and policymaking in order to assist the student population of Kolkata.

4. Methodology

The current research will employ a descriptive research methodology entailing primary data collection through structured questionnaires. Students of the four sample colleges in Kolkata would comprise the population of the current study with sample size determined on convenient basis. Responses in questionnaires related to different categories, such as frequency, and determinants have been analyzed for 185 students at undergraduate level. Data will be statistically examined using tools like frequency distribution, cross-tabulation, and chi-square tests for identifying significant patterns and connections. Questionnaires are scaled from one to five for categorical measurement (see the Appendix). Ethical principles like informed consent and confidentiality will be strictly maintained throughout the research process.

5. Analysis & Findings

From the Table 1, the percentage values in the table indicate the split of respondents across categories. For example, a highly significant 60.54% of the sample are pursuing B.Com., the most common subject among participants, followed by B.Sc. at 22.16%, and B.A. at 17.29%. In terms of gender, a vast majority are female (74.59%), whereas males constitute only 25.40%. With respect to income, most of the students (61.08%) did not disclose their income, but among others, the largest number (61.08%) earn between INR 20,000 to 50,000. The second most common range of income is between INR 20,000 to 50,000 and accounts for 25.40%. Mean values are those values which comment on average behavior and attitudes.

For instance, the overall mean score related to the 'Subject' is 2.432 with a standard deviation of 0.771, indicating moderate variability by emphasizing on more B.Com. students in the sample. Male participants have a mean score of 1.746 (SD = 0.437), which is slightly higher than females, indicating slight differences in their responses. Income disclosure mean is 1.551 with a standard deviation of 0.840, indicating varied income levels and disclosure behavior among participants. Based on expenditures, the average frequency of which students incur costs for shopping is 1.227 (SD = 0.678) and the majority incur once monthly (77.83%). When it comes to entertainment, the mean frequency is 1.184 (SD = 0.683), with the majority involving once a month expenditure for the same.

Spending indicates a mean score of 1.827 (SD = 1.023), with a surprising 39.45% registering increasing spending trend, 15.67% decreased, and 37.29% witnessing fluctuations in their spending regularities. Most students spend less than budgeted (57.29%) that is reflecting some scope of savings tendencies among young students, whereas 29.18% spend more than their budget, that signifies that such number of students are not having proper plan to spend and require proper financial literacy skills. When they are questioned for influencer in their spending habits, students register an average influence score of 2.805 (SD = 1.223), where self-decision has the highest influence (38.37%), followed by family (29.18%). Besides, an overwhelming percentage of students (88.10%) have a saving habit with a mean value of 1.119 (SD = 0.325), which indicates regular savings behavior. Family supportiveness is common, with 65.40% providing the use of pocket money assistance and an average influence value of 1.335 (SD = 0.485). Besides, most students (68.64%) have been awarded scholarships with a mean score of 1.314 (SD = 0.465), indicating the prevalence of scholarship assistance in the sample and also showing the success of governmental funding for the students in higher education.

Ghorai S. A Survey Analysis of Students Spending Pattern

Table 1: Frequencies, Percentage, Mean and Standard Deviation of Sample & Spending Pattern

Area	Categories	Frequency	Percentage	Mean	S.D.
Subjects	B.A.	32	17.29	2.432	0.771
	B.Sc.	41	22.16		
	B.Com.	112	60.54		
Gender	Male	47	25.40	1.746	0.437
	Female	138	74.59		
Income	Not Disclosed	1	0.54	1.551	0.840
	<=20 Thou	113	61.08		
	>20 &<50 Thou	47	25.40		
	>50 Thou&<1 Lakh	17	9.18		
	>1 &<2.5 Lakh	6	3.24		
	>=2.5 Lakh	1	0.54		
Source_fund	Not said	10	5.40	1.086	0.434
	From family	149	80.54		
	Own earning	26	14.05		
Purpose_spend	Not said	3	1.62	2.189	1.656
	self-care	96	51.89		
	social	39	21.08		
	addiction	4	2.16		
	entertainment	43	23.24		
Shoping_frequency	not said	8	4.32	1.227	0.678
	once/month	144	77.83		
	twice/month	17	9.18		
	thrice/month	15	8.10		
	every week or more	1	0.54		
Entertainment_frequency	not said	14	7.56	1.184	0.683
	once/month	136	73.51		
	twice/month	24	12.97		
	thrice/month	9	4.86		
	every week or more	2	1.08		
Spending_trends	not said	14	7.56	1.827	1.023
	increasing	73	39.45		
	decreasing	29	15.67		
	fluctuating	69	37.29		
Spend_more_less	not said	5	2.70	1.762	0.674
	Yes	54	29.18		
	No	106	57.29		
	Don't maintain	20	10.81		
Influenced_by	not said	5	2.70	2.805	1.223
	friends	37	20.00		
	media	18	9.73		
	family	54	29.18		
	own will	71	38.37		
Saving_habit	Yes	163	88.10	1.119	0.325
	No	22	11.89		
Support_family	not said	1	0.54	1.335	0.485
	yes	121	65.40		
	no	63	34.05		
Got_scholarship	yes	127	68.64	1.314	0.465
	no	58	31.35		

**For Short Form explanation against each questions heading- See Appendix at the last page

Ghorai S. A Survey Analysis of Students Spending Pattern

Overall, these mean and percentage figures sketch a demographic and behavioral trend of high female enrollment rates, priority on commerce and science studies, predominantly family-funded earnings, and consistent patterns in savings, spending, and influence factors.

The table 2 presents the percentage distribution and mean values related to respondents' monthly spending across various categories of expenditure. The majority of respondents (63.78%) spend less than INR 1,000 per month, with an average spending mean of 1.427 and a standard deviation of 0.749, indicating a generally low but varied expenditure pattern. For food expenses, a significant 69.18% of respondents spend less than INR 1,000, with a mean score of 1.314 (SD = 0.570), reflecting modest food expenditure among most participants. Travel-related spending shows a similar trend, with 67.56% spending. Medical expenses are primarily low as well, with 58.91% spending less than INR 1,000 per month. Social spending follows a comparable pattern, with 73.51% of respondents spending below INR 1,000 p.m. and a mean of 1.109 (SD = 0.532). Expenses on technological items (use of phone and internet) are also predominantly low, with 80.54% spending less than INR 1,000 INR. These findings can also be assumed from the high saving tendencies of the students.

In contrast, expenditures on addiction or supplementary spending show a different trend; most respondents (81.08%) reported no addiction spending, as reflected by a very low mean score of 0.205 (SD = 0.444), indicating minimal or no extra expenses beyond basic categories. Personal care expenses are similarly low, with 65.40% spending under INR 1,000 p.m.. Overall, the data suggest that most respondents maintain modest monthly spending across various categories, with the highest percentages dedicating less than INR 1,000 p.m.

Frequency (f)/ Percentage (%)	Categories					Mean	SD
	not said	<1k	1k to 2k	2k to 5k	>5k		
Monthly_spend (f)	5	118	42	18	2	1.427	0.749
%	2.70	63.78	22.70	9.7	1.08		
Spend_food (f)	3	128	47	7	0	1.314	0.570
%	1.62	69.18	25.40	3.78	0.00		
Travel_spend (f)	7	125	41	7	5	1.341	0.736
%	3.78	67.56	22.16	3.78	2.70		
Medical_spending (f)	15	109	53	3	5	1.319	0.760
%	8.10	58.91	28.64	1.62	2.70		
Social_spending (f)	15	136	31	2	0	1.109	0.532
%	8.10	73.51	16.75	1.08	0.00		
Technological_spending (f)	4	149	27	5	0	1.178	0.495
%	2.16	80.54	14.59	2.70	0.00		
Addiction_spending (f)	150*	32	3	0	0	0.205	0.444
%	81.08	17.29	1.62	0	0.00		
Personalcare_spending (f)	2	121	51	10	1	1.389	0.634
%	1.08	65.40	27.56	5.40	0.54		
* Don't have any addition		k= INR in Thousand					
**For Short Form explanation against each questions heading- See Appendix at the last page							

In Table 3, the '**Bold**' formatting of the χ^2 (p-value) entries indicates relationships that are statistically significant at the 5% level ($p < 0.05$). For example, the χ^2 (p-value) of 32.329 (0.000) under Source_fund and Monthly_spend suggests a highly significant association, meaning that the source of funds significantly influences respondents' monthly spending patterns. Similarly, the values such as 73.407 (0.000) for Purpose_spend and Income highlight strong relationships, emphasizing that income level plays a crucial role in certain spending attitudes. These highlighted p-values help quickly identify which variables have a significant impact on respondents' spending behaviors, guiding further analysis or policy considerations.

Conversely, the *Italic* formatting signifies relationships where the p-value is less than 10% ($p < 0.10$), but not necessarily below the more stringent 5% threshold. For instance, the p-value of 0.084 for Income and Monthly_spend is indicating a potential but weaker association at the 10% significance level. This suggests that while the relationship may not be statistically significant at the conventional 5% level, there is still some evidence to consider a possible link.

Ghorai S. A Survey Analysis of Students Spending Pattern

Such other *italicized* values are useful for highlighting trends that might warrant further investigation or could become significant with larger sample sizes or more refined analysis.

Considering this highlighted presentation, it can also be seen that significant association exist with Gender and Medical_spending, Addiction_spending and Influenced_by.

In the same way significant associations can be found among Income and Shoping_frequency, Purpose_spend and with respect to Source_fund and Monthly_spend, Purpose_spend, Spending_trends are significantly associated. Intesesting fact is that the Got_scholarship is having no such significant association with others.

Table 3: Associations of Spending Attitude of the respondents against Gender, Income level, Source of fund and Scholarship received								
x ² (p-value)	Gender	CoCo	Income	CoCo	Source_fund	CoCo	Got_scholarship	CoCo
Monthly_spend	2.677 (0.613)	0.119	29.216 (0.084)	0.369	32.329 (0.000)	0.386	2.122 (0.713)	0.106
Shoping_frequency	3.519 (0.475)	0.137	39.761 (0.005)	0.421	4.046 (0.853)	0.146	5.216 (0.266)	0.166
Entertainment_frequency	3.396 (0.494)	0.134	26.134 (0.161)	0.352	9.352 (0.314)	0.219	4.628 (0.328)	0.156
Spend_food	1.128 (0.770)	0.078	11.859 (0.690)	0.245	15.819 (0.015)	0.281	1.111 (0.774)	0.077
Travel_spend	4.010 (0.405)	0.146	19.381 (0.497)	0.308	19.769 (0.011)	0.311	2.446 (0.654)	0.114
Purpose_spend	8.275 (0.082)	0.207	73.407 (0.000)	0.533	29.611 (0.000)	0.371	9.454 (0.051)	0.220
Medical_spending	11.002 (0.027)	0.237	11.477 (0.933)	0.242	3.559 (0.895)	0.137	4.302 (0.367)	0.151
Social_spending	7.424 (0.060)	0.197	3.350 (0.999)	0.134	10.997 (0.088)	0.237	1.567 (0.667)	0.092
Technological_spending	1.694 (0.638)	0.095	6.411 (0.972)	0.183	7.689 (0.262)	0.200	0.463 (0.927)	0.050
Addiction_spending	23.101 (0.000)	0.333	6.108 (0.806)	0.179	6.208 (0.184)	0.180	0.006 (0.997)	0.006
Personalcare_spending	5.427 (0.246)	0.169	14.736 (0.791)	0.272	1.572 (0.991)	0.092	7.047 (0.133)	0.192
Spending_trends	0.430 (0.934)	0.048	30.557 (0.010)	0.377	17.313 (0.008)	0.293	5.832 (0.120)	0.175
Spend_more_less	2.121 (0.548)	0.106	11.244 (0.735)	0.239	11.073 (0.086)	0.238	7.041 (0.071)	0.191
Influenced_by	13.388 (0.000)	0.260	15.351 (0.756)	0.277	12.531 (0.129)	0.252	4.685 (0.321)	0.157
Saving_habit	3.507 (0.061)	0.136	3.513 (0.621)	0.137	1.657 (0.437)	0.094	0.193 (0.660)	0.032
In Italic Signifies p<10%		In Bold Signifies p<5%			Contingency Coefficient->CoCo (>=0.250)			
**For Short Form explanation against each questions heading- See Appendix at the last page								

The Contingency Coefficient (CoCo) in Table 3 provides a measure of the strength of association between respondents' spending attitudes and demographic variables such as gender, income level, source of funding, and scholarship received. In this study, it has been assumed that a CoCo value of 0.250 or higher indicates a moderate to strong association. For example, the CoCo of 0.386 for Source_fund and Monthly_spend suggests a notable relationship, implying that the way respondents spend monthly is significantly influenced by their source of funds. Similarly, the CoCo of 0.533 for Income and Purpose_spend underscores a strong link, indicating that income level strongly affects how respondents allocate their spending across different purposes. On the other hand, many other variables, such as Gender or Got_scholarship, have CoCo values below 0.250, implying weaker associations that may not be practically significant.

Table 4: Association of Spending Attitude of the respondents for Shopping Frequency & Influenced by.					
x ² (p-value)	Shoping_frequency	CoCo	x ² (p-value)	Influenced_by	CoCo
Monthly_spend	67.237 (0.000)	0.516	Purpose_spend	25.049 (0.069)	0.345
Entertainment_frequency	33.147 (0.007)	0.390	Entertainment_frequency	8.606 (0.929)	0.211
Spending_trends	11.969 (0.448)	0.247	Spending_trends	16.158 (0.184)	0.283
Influenced_by	19.315 (0.253)	0.307			
Contingency Coefficient->CoCo (>=0.250)					

The Table 4 reveals significant associations between shopping frequency and spending attitudes, particularly with monthly spending, which shows a strong relationship as indicated by a chi-square value of 67.237 (p=0.000) and a high CoCo of 0.516.

This suggests that how often respondents shop is closely linked to their monthly expenditure patterns. In contrast, entertainment frequency has a weaker but still noteworthy association with shopping frequency (chi-square = 33.147, $p=0.007$, $CoCo=0.390$), implying that frequent shoppers may also engage more often in entertainment spending. When examining influence factors, Purpose_spend exhibits a marginally significant relationship with influence ($p=0.069$, $CoCo=0.345$), indicating that individuals' spending purposes are somewhat affected by external influences. Conversely, Entertainment_frequency and Spending_trends show non-significant associations with influence, with p -values of 0.929 and 0.184, respectively, and $CoCo$ values below 0.250, suggesting weak or negligible relationships. Overall, these findings highlight that shopping frequency is strongly associated with monthly spending habits, while influence factors have varying degrees of impact on different spending attitudes.

6. Conclusion & Recommendations

Based on the above findings, it is evident that students' spending patterns are significantly influenced by demographic factors such as income level, source of funds, and external influences. The strong associations between income and spending categories highlight the importance of financial capacity in shaping expenditure behaviors. Similarly, the significant impact of the source of funds on monthly spending underscores the need for targeted financial literacy programs that educate students on responsible budgeting and expenditure management, especially for those relying on external financial support or scholarships. The high prevalence of savings habits among students indicates a positive financial behavior that can be further reinforced through awareness campaigns. Additionally, the influence of personal will and family support in shaping spending habits suggests that involving families and promoting individual financial responsibility could be beneficial.

Recommendation may be given on the following points:

1. Enhance Financial Literacy: Implement tailored financial education programs in colleges that focus on budgeting, saving, and responsible spending, especially targeting students with irregular income or relying on external funding sources.

2. Encourage Savings and Responsible Spending: Leverage the high rate of savings habits among students by promoting savings schemes and financial planning workshops to foster long-term financial stability.

3. Targeted Interventions for At-Risk Groups: Focus on students with higher expenditure fluctuations and those heavily influenced by external factors, providing personalized counseling or workshops to promote financial discipline.

4. Policy Development and Support: Policymakers should consider these findings to formulate student-centric financial policies, including subsidies, scholarships, and financial aid programs that support responsible spending and savings behaviors.

Further research may be conducted on longitudinal studies to monitor changes in spending habits over time and evaluate the effectiveness of implemented financial literacy initiatives.

References

- [1] Chatterjee, S., & Sarkar, S. (2020). Impact of social media on consumer behavior among students. *International Journal of Management and Social Science Research*, 4(5), 45-52.
- [2] Das, S., & Roy, P. (2018). Consumer behavior of college students in Kolkata: A study on expenditure patterns. *Journal of Business and Management*, 20(7), 1-8.
- [3] Gupta, R., & Saha, S. (2021). Financial literacy and spending behavior among college students in India. *Indian Journal of Economics and Business*, 20(3), 341-355.
- [4] Iyer, R., & Mehta, N. (2019). Digital influence on student purchasing habits: A study of urban youth. *Journal of Digital Marketing*, 8(2), 89-102.
- [5] Kumar, A., & Singh, V. (2015). Factors influencing student expenditure patterns. *International Journal of Consumer Studies*, 39(4), 389-396.
- [6] Mukherjee, P., & Banerjee, S. (2017). Lifestyle aspirations and expenditure patterns of Indian youth. *Journal of Youth and Adolescence*, 46(2), 319-330.
- [7] Reddy, S., & Patel, R. (2019). Socio-economic factors affecting student spending behavior. *Asian Journal of Business and Management*, 7(4), 45-50.

Ghorai S. A Survey Analysis of Students Spending Pattern

[8] Sen, S., & Mitra, S. (2018). Regional disparities in youth consumption patterns: A study of urban India. *Economic and Political Weekly*, 53(12), 35-42.

[9] Sinha, P., & Roy, S. (2020). The role of social media in shaping consumer preferences among college students. *Journal of Marketing Analytics*, 8(1), 23-35.

APPENDIX

College Students Spending Behaviour Survey Form

SL	Questions				
1	College /Institution name & PIN/ Location				
2	AGE in Years				
3	Class/ Stream				
	BA	BSC	BCOM	BTECH	OTHERS
4	Semester Styding now				
	1st	2nd	3rd	4th	5th 6th 7th
5	Gender				
	Male		Female	Other	
6	Monthly Family Income (in Rs.)				
	<=20 Thou.	>20 Thou &<50 Thou	>50 Thou &< 1 Lakh	>1 Lakh to <2.5 Lakh	>=2.5 Lakh
7	How do you get money to spend (Source of fund)?				
	Pocket money from family		Own by earning from job	Loan taken from else	
8	Amount of money spend per month by you? (in Rs.)				
	< 1,000	1,000-2,000	2,000-5,000	>5,000	
9	Purpose of spending money?				
	Self-Care (Dress etc)	Social (help family)	Addition (Smoking etc)	Entertainment (movies etc)	Others
10	How often you go to the Shopping?				
	Once in a month	Twice in a month	Thrice in a month	Every week & more	
11	How often you spend for Entertainment purpose?				
	Once in a month	Twice in a month	Thrice in a month	Every week & more	
12	How much money you spend on foods on monthly basis?				
	< 1,000	1,000-2,000	2,000-5,000	>5,000	
13	How much money you spend on traveling on monthly basis?				
	< 1,000	1,000-2,000	2,000-5,000	>5,000	
14	How much money you spend for any medical issues on monthly basis?				
	< 1,000	1,000-2,000	2,000-5,000	>5,000	
15	How much money you spend on Social causes on monthly basis?				
	< 1,000	1,000-2,000	2,000-5,000	>5,000	
16	How much money you spend on new technologies on monthly basis? (Internet, Phone Recharge etc.)				
	< 1,000	1,000-2,000	2,000-5,000	>5,000	
17	How much money you spend on any kind of addictions (smoking , drinking etc.) on monthly basis?				
	< 1,000	1,000-2,000	2,000-5,000	>5,000	
18	How much money you spend on your personal care (dressing, cosmetics, wearings etc.) on monthly basis?				
	< 1,000	1,000-2,000	2,000-5,000	>5,000	
19	Is your spending trend?				
	Increasing		Decreasing	Fluctuating	
20	Do you spend more money than your expectation or budgeted amount?				
	Yes, I do		No, I don't	NONE: Don't maintain accounts	
21	By whom your spending is influenced most?				
	Friends	Media Advertise	Family	Your own will	

Ghorai S. A Survey Analysis of Students Spending Pattern

22	Do you have saving habits?	
	Yes	No
23	Do you support your family from your pocket money or income?	
	Yes	No
24	Have you got Scholarship Fund from the Govt. or from any other source	
	Yes	No
	College Roll No	Date & Signature
	N.B. : Scaling is made from left to right as 1,2,3,4.... and so on , wherever required.	

Short form Used in the Table and Interpretation

Monthly_spend=> Question No. 8 or Q8

Shoping_frequency=> Q10

Entertainment_frequency=> Q11

Spend_food=> Q12

Travel_spend=> Q13

Purpose_spend=> Q14

Medical_spending=> Q14

Social_spending=> Q15

Technological_spending=> Q16

Addition_spending=> Q17

Personalcare_spending =Q18

Spending_trends=> Q19

Spend_more_less=> Q20

Influenced_by=> Q21

Saving_habit => Q22

Gender=> Q2

Income => Q6

Source_fund => Q7

Got_scholarship => Q24

Disclaimer / Publisher's Note: The statements, opinions and data contained in all publications are solely those of the individual author(s) and contributor(s) and not of Journals and/or the editor(s). Journals and/or the editor(s) disclaim responsibility for any injury to people or property resulting from any ideas, methods, instructions or products referred to in the content.