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ENHANCING FINANCIAL LITERACY AMONG ELEMENTARY SCHOOL STUDENTS THROUGH A SCHOOL-BASED FINANCIAL EDUCATION PROGRAM

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Abstract: *This community service program was carried out at SDN Pengasinan 1, Depok, with the aim of instilling financial literacy in elementary school students from an early age. The activities were designed to be contextual and engaging, including storytelling, saving simulations, the use of activity books and educational piggy banks, as well as a modified Monopoly game. This participatory approach enabled students not only to understand basic financial concepts, but also to practice them in daily life. Interviews with students revealed high enthusiasm; they expressed enjoyment in receiving piggy banks and activity books and acknowledged the importance of saving and managing pocket money. Questionnaire results further indicated that most students strongly agreed the materials were clear, relevant, and beneficial. Overall, the program successfully enhanced students' financial awareness, encouraged saving habits, and provided practical tools to support responsible money management.*

Abstrak: Program Pengabdian kepada Masyarakat ini dilaksanakan di SDN Pengasinan 1, Depok, dengan tujuan menanamkan literasi keuangan sejak dini kepada siswa sekolah dasar. Kegiatan dirancang secara kontekstual dan menyenangkan melalui membaca cerita, simulasi menabung, penggunaan buku aktivitas dan celengan edukatif, serta permainan Monopoli yang dimodifikasi. Pendekatan partisipatif ini memungkinkan siswa tidak hanya memahami konsep dasar keuangan, tetapi juga mempraktikkannya secara nyata dalam kehidupan sehari-hari. Wawancara dengan siswa menunjukkan antusiasme tinggi; mereka merasa senang menerima celengan dan buku aktivitas, serta memahami pentingnya menabung dan mengatur uang saku. Hasil kuisioner memperlihatkan mayoritas respon sangat setuju bahwa materi jelas, relevan, dan bermanfaat. Secara keseluruhan, kegiatan ini berhasil meningkatkan kesadaran finansial siswa, membentuk kebiasaan menabung, serta memberikan bekal praktis untuk pengelolaan keuangan sederhana.

INTRODUCTION

Financial literacy has become a global priority in education, equipping individuals with the knowledge and skills to make informed financial decisions. In Indonesia, the urgency of financial literacy is reflected in the National Strategy on Indonesian Financial Literacy (SNLKI) 2021–2025, which emphasizes embedding financial education across age groups to foster inclusion and resilience (Otoritas Jasa Keuangan, 2022, 2025). Recent studies further confirm that financial literacy significantly influences financial behavior, planning, and long-term financial stability (Lusardi & Streeter, 2023).

Despite these initiatives, surveys show that Indonesia's financial literacy index remains relatively low compared to its financial inclusion index. The SNLIK 2022 survey reported a literacy index of 49.68% compared to an inclusion index of 85.10%, highlighting a persistent gap between access and understanding (Otoritas Jasa Keuangan, 2022). This gap reflects a broader global issue, where individuals often engage with financial systems without adequate knowledge, increasing the risk of poor financial decision-making. Empirical studies show that limited financial literacy can negatively affect financial behavior and increase vulnerability to financial risks (Kaiser & Lusardi, 2024)

Addressing this imbalance requires early intervention, particularly at the elementary school level, where foundational habits and attitudes toward money are formed (Hermansyah et al., 2024). Children in elementary schools are at a critical stage of cognitive and behavioral development (Organisation for Economic Co-operation and Development, 2023). Research highlights that early financial education significantly enhances children's financial knowledge and behavioral outcomes (Kuzma et al., 2022). Also, the other research concluded that early exposure to financial education significantly improves children's ability to manage money responsibly (Hermansyah et al., 2024; Rosalia et al., 2022). Moreover, introducing financial literacy at this age helps them understand basic concepts such as saving, budgeting, and distinguishing between needs and wants.

Recent research highlights the effectiveness of contextual and participatory approaches in teaching financial literacy. For example, (Darmayanti, M., Khairunnisa, 2024) demonstrated that integrating financial literacy into social studies using inquiry-based methods enhanced students' engagement and comprehension. Similarly, the OECD PISA 2022 report stressed that many students worldwide still lack basic proficiency in financial literacy, underscoring the need for innovative pedagogical

strategies (OECD, 2024). Also, the research highlights technology-supported and integrated financial education programs have been shown to improve students' financial awareness and behavior significantly (Liu & Lin, 2021).

Interactive methods such as storytelling, simulations, and educational games have proven particularly effective in engaging young learners. A study by (Yulianto, A., Pramono, S. E., & Wijaya, 2024) found that gamification in financial education increased motivation and retention among elementary students. Likewise, initiatives such as OJK's Smart Digital Indonesia game (2023) show how gamification can strengthen financial literacy in younger audiences. Studies indicate that gamification can enhance cognitive engagement and improve knowledge retention among students (Oliveira et al., 2023). Moreover, practical tools such as piggy banks and activity books provide students with hands-on experiences that reinforce theoretical knowledge (Burairoh et al., 2024). According to (Burairoh et al., 2024), combining experiential learning with reflective activities fosters discipline, responsibility, and long-term saving habits. International reviews also emphasize that experiential learning is a key component of effective financial education for children (Mancone et al., 2024; Suleiman, 2024)

In addition to gamification, experiential learning is a critical component of effective financial literacy education. Experiential learning allows students to apply theoretical knowledge through practical activities, thereby strengthening their understanding and skills. Research demonstrates that experiential approaches, such as budgeting exercises and financial simulations, significantly improve financial literacy outcomes and behavior (Brainerd & Malkova, 2023). Based on these considerations, the community sevice program at SDN Pengasinan 1 was designed to incorporate these innovative strategies. By combining storytelling, simulations, activity books, and modified Monopoly games, the program aimed to provide both knowledge and practice. This holistic approach ensured that students not only understood financial concepts but also applied them in daily routines.

This article presents the implementation and evaluation of the program, combining quantitative findings from questionnaires with qualitative insights from student interviews. By emphasizing students' experiences and perspectives, this study contributes to the growing body of literature on financial literacy education, particularly in the Indonesian context. Furthermore, it supports the need for early, contextual, participatory, and experiential approaches to effectively improve financial literacy among elementary school students.

METHOD

This program was carried out using a participatory and contextual learning approach designed to introduce financial literacy concepts to elementary school students through direct involvement in structured activities. The object of the program was the implementation of financial literacy education at SDN Pengasinan 1, Depok, with Grade 4 students as participants. Teachers and facilitators from Universitas Terbuka supported the sessions, while the school principal provided institutional approval.

The activities began with registration and an opening session led by Arsyelina Husni Johan, M. Si., who acted as moderator. This stage served as a formal welcome and organizational step to ensure that all participants were acknowledged, prepared, and motivated to engage in the program. The moderator introduced the objectives and outlined the sequence of activities, creating a structured environment that supported the smooth implementation of the financial literacy program.

The first learning activity was facilitated by Rosa Andriani, M. Aktr., who presented material on "Strategies for Teaching Financial Literacy in Elementary Schools." The session employed visual media and interactive communication techniques to introduce various instructional strategies, including storytelling, interactive videos, educational games, shopping simulations, and classroom saving projects. These methods are aligned with recent findings that emphasize the effectiveness of multimodal instruction in improving engagement and conceptual understanding, especially among young learners (Baniata et al., 2022).

Figure 1. Delivery of Financial Literacy Material to Students

Figure 2. Reading a Storybook Together in Class

The next activity involved a saving simulation supported by the distribution of piggy banks and specially designed activity books. Students were guided to record saving dates, daily deposits, accumulated savings, and target amounts to achieve personal goals. Facilitators explained that saving is not only about storing money but also about cultivating discipline, responsibility, and planning for the future. Students were encouraged to write down their dreams, such as buying a bicycle, stationery, or gifts for parents, as motivation to save, and many proudly displayed their piggy banks while enthusiastically filling in the first pages of their activity books.

Following this, students participated in an educational game using a modified Monopoly board adapted for financial literacy. Divided into six groups, students learned about managing pocket money, making purchase decisions, paying obligations, saving, and considering risks. Facilitators guided each group, posed reflective questions, and encouraged teamwork and strategic thinking, ensuring that the financial concepts embedded in the game were understood. The activity was both enjoyable and educational, allowing students to learn financial principles in a playful yet meaningful way.

Figure 3. Classroom Engagement During Financial Literacy Activities

Figure 3 highlights classroom engagement during the delivery of financial literacy materials. Students are shown actively participating, responding to questions, and interacting with facilitators. This image reflects the interactive atmosphere of the program, where storytelling and discussion were used to contextualize financial concepts. Such engagement aligns with (Hermansyah et al., 2024) who emphasize that participatory approaches foster deeper comprehension and sustain motivation among young learners.

Figure 4. Orientation on the Use of Activity Books for Students

Figure 4 captures the orientation session where facilitators guided students in using specially designed activity books. This stage was crucial in helping students record savings, set financial goals, and reflect on their progress. The structured orientation ensured that students understood the step-by-step process of saving, thereby reinforcing the pedagogical emphasis on discipline and planning (Burairoh et al., 2024).

Figure 5. Distribution of Piggy Banks to Students at SD Pengasinan 1

Figure 5 depicts the distribution of piggy banks to students, symbolizing the tangible commitment to saving. The provision of these tools not only generated excitement but also served as a practical medium for cultivating financial habits. As (Mancone et al., 2024) argue, experiential tools bridge abstract concepts with everyday

practices, and the piggy banks provided a concrete anchor for students to begin applying financial literacy in their daily lives.

Figure 6. Students Using Teaching Aids in the Form of a Monopoly Game

At the end of the activities, facilitators summarized the main lessons on saving, budgeting, and responsible financial decision-making. Recognition was given to active participants and those who showed wise financial management during the Monopoly game. Prizes were awarded as encouragement, while souvenirs were presented to the school principal and program team as tokens of appreciation. This closing gesture reflected the strong collaboration between the university and the school in promoting financial literacy among students.

Figure 7. Awarding Recognition to Outstanding Students

The program was formally closed with a ceremony led by the Chair of the Community Service Program, Krishna Prafidya Romantica, S. Si., M. Si., who expressed sincere gratitude to all participants, facilitators, and school stakeholders for their active involvement and dedication. In her remarks, she emphasized that the initiative was not merely a one-time intervention but rather the beginning of a broader and sustainable collaboration between the university and the school in the field of educational development. The closing speech underscored the importance of continuing to apply financial literacy values in everyday life, both within the school environment and at home, thereby extending the impact of the program beyond the classroom. Students were encouraged to cultivate positive financial habits such as saving regularly, planning expenditures, and setting achievable goals, while teachers and parents were reminded of their crucial role in reinforcing these practices.

Figure 8. Presentation of Souvenirs to the Principal of SDN Pengasinan 1

By concluding with a formal ceremony that combined recognition, appreciation, and reflection, the program not only celebrated the achievements of the day but also reinforced the expectation that the habits introduced during the activities would contribute to the long-term development of responsible financial behavior among students. This final stage served as a symbolic bridge between the structured learning activities and the real-world application of financial literacy, ensuring that the values instilled during the program would continue to shape the students' attitudes and practices in the future.

RESULTS AND DISCUSSION

The evaluation of the financial literacy program at SDN Pengasinan 01, Depok employed a mixed-method approach that integrated questionnaire data, interviews, and direct observation. This methodological design was chosen to ensure a comprehensive understanding of the program's effectiveness by capturing both quantitative and qualitative perspectives. The triangulation of data sources allowed the researchers to validate findings across different instruments, thereby strengthening the reliability and credibility of the results.

The questionnaire items were carefully structured to assess participants' perceptions of several key dimensions: the relevance of materials to financial literacy, the clarity of delivery, the performance and professionalism of facilitators, the effectiveness of group activities, and the overall impact of the program on student learning. These indicators were selected to provide a holistic view of how the program was implemented and received by its participants. By focusing on both content and process, the evaluation was able to highlight not only the quality of the materials but also the pedagogical strategies employed during the sessions.

Responses were categorized into three levels of agreement: *Disagree*, *Agree*, and *Strongly Agree*. This categorization provided a clear and straightforward measure of participant satisfaction while also enabling the identification of both program strengths and areas for improvement. The predominance of *Strongly Agree* responses across most indicators suggests that participants were highly satisfied with the program, while *Disagree* responses were minimal. However, the presence of *Agree* responses on several items indicates aspects that could still be further enhanced. For example, indicators related to the relevance of the materials to current phenomena and the adequacy of discussion time tended to receive more balanced responses, suggesting that participants valued these aspects but expected greater depth and contextualization.

By combining survey results with interview narratives and observational data, the evaluation produced a nuanced picture of how the program was received. The quantitative data provided measurable evidence of satisfaction levels, while the qualitative insights offered context and explanation for those numbers. Students expressed enjoyment and practical benefits, noting that the activities were engaging and directly applicable to their daily lives. Teachers emphasized sustainability and long-term impact, highlighting the importance of embedding financial literacy into classroom

practices. Observations further confirmed high levels of engagement, with students actively participating in storytelling, simulations, and group work.

Taken together, these findings ensure that the evaluation was not only statistically reliable but also contextually meaningful. The integration of multiple data sources allowed for a richer interpretation of results, demonstrating that the program was effective in promoting financial literacy while also identifying areas for future improvement. The following section presents the detailed distribution of responses across all indicators, expressed in percentages, to illustrate participant perceptions more clearly and to provide a basis for deeper discussion of program strengths and challenges.

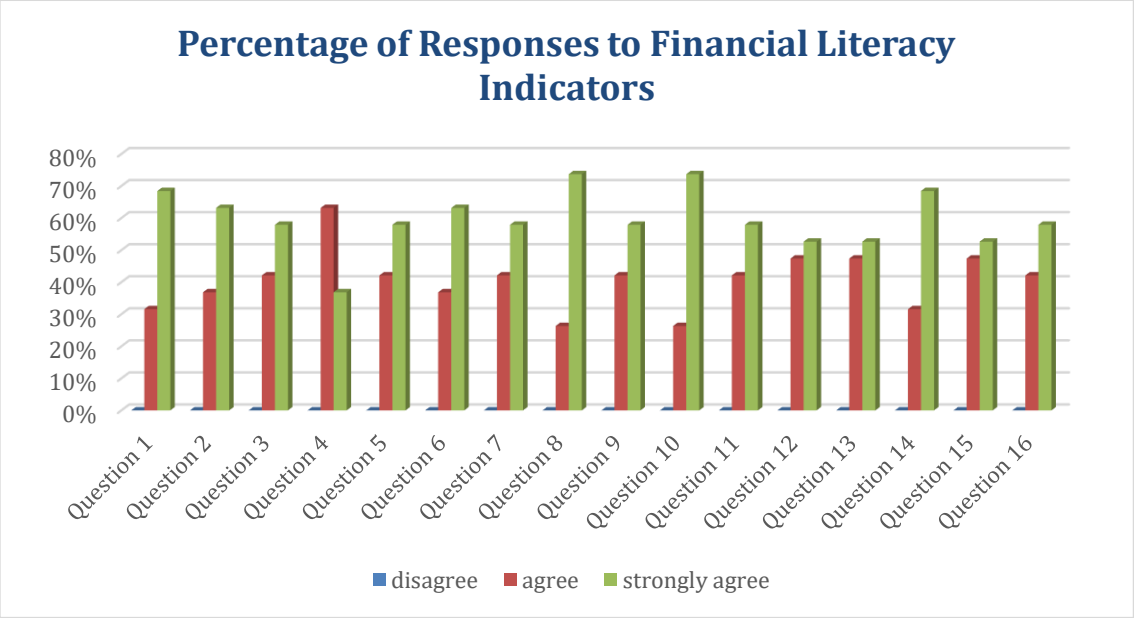

Figure 9. Percentage of Responses to Financial Literacy Indicators

Quantitative Overview

The evaluation of the financial literacy program at SDN Pengasinan 1 revealed consistently positive perceptions across all indicators. Responses were categorized into *Disagree, Agree* and *Strongly Agree*, offering a clear measure of satisfaction. Across 16 indicators, *Strongly Agree* responses ranged from 36.84% to 73.68%, while the remainder were *Agree*. This distribution demonstrates that the program was well received, with no indicators falling below the threshold of agreement. Such consistency reflects the robustness of the program design and its alignment with student needs. (Hermansyah et al., 2024) similarly reported that contextualized financial literacy interventions in Indonesian elementary schools yield high levels of student satisfaction and engagement.

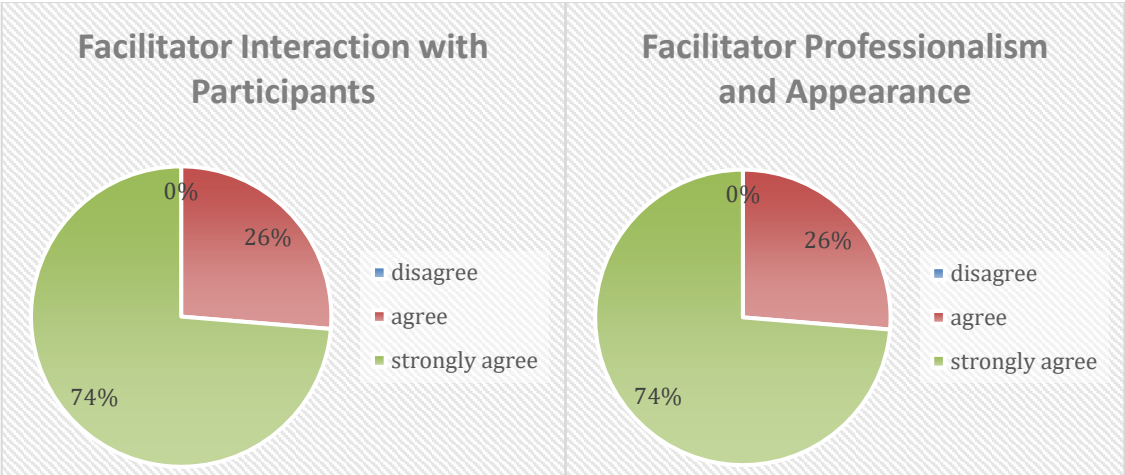

Figure 10. Percentage of Facilitator Quality and Interaction

The highest ratings were observed in facilitator-related indicators. Specifically, facilitator interaction with participants and facilitator professionalism and appearance both achieved 73.68% *Strongly Agree*. These findings highlight the decisive role of facilitation in shaping student experiences. (Louis et al., 2024) emphasized that teacher professionalism and interactive delivery are essential components of financial literacy education, directly influencing program success. Observations during the sessions confirmed that facilitators-maintained eye contact, used clear language, and encouraged active participation, thereby creating a supportive learning environment.

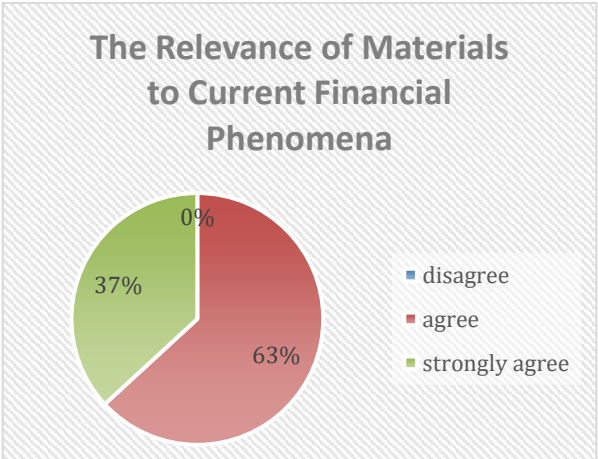

Figure 11. Percentage of The Relevance of Materials to Current Financial

While most indicators received strong approval, the relevance of materials to current financial phenomena recorded the lowest proportion of *Strongly Agree* responses (36.84%). This suggests that participants valued the clarity and usefulness of the materials but desired greater contextualization with contemporary issues such as digital payments, e-wallets, and online transactions. OECD (2023) stressed that financial literacy curricula must evolve alongside digital financial practices to remain relevant.

Incorporating modules on digital finance would ensure that students are prepared for the realities of modern economic life.

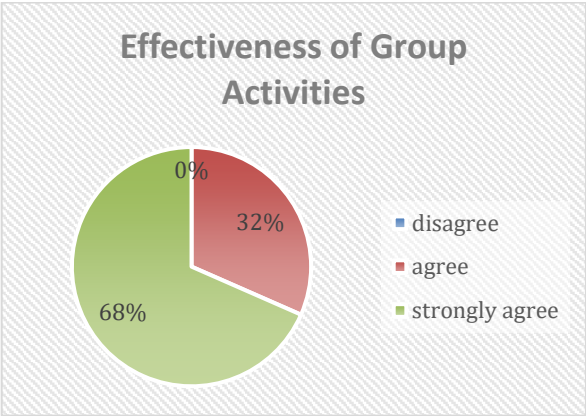

Figure 12. Percentage of Effectiveness of Group Activities

Group activities, including collaborative simulations and the modified Monopoly game, were particularly well received. More than 65% of respondents *Strongly Agreed* that these activities supported knowledge sharing and skill development. This finding resonates with (Yulianto, A., Pramono, S. E., & Wijaya, 2024), who demonstrated that gamification increases motivation, engagement, and retention in financial education. Observations confirmed that students worked collaboratively, debated financial decisions, and reflected on outcomes, thereby reinforcing the practical application of financial concepts.

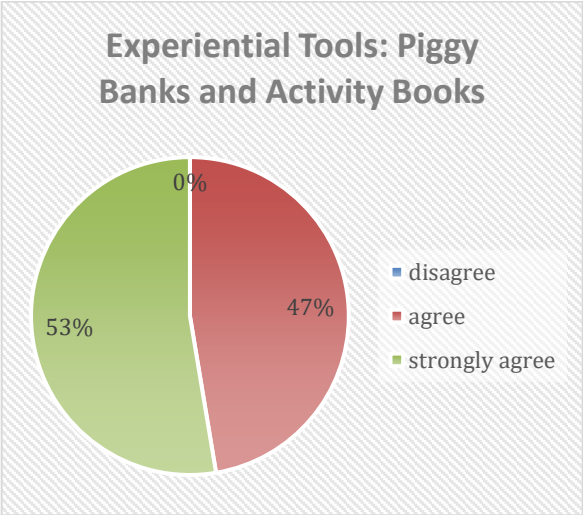

Figure 13. Percentage of Experiential Tools

The distribution of piggy banks and activity books also received strong approval, with over 52% *Strongly Agree*. These tangible tools provided students with hands-on experiences that reinforced theoretical knowledge, encouraging saving habits and

financial discipline. (Burairoh et al., 2024) emphasized that experiential tools such as piggy banks foster responsibility and long-term saving behaviors, making abstract financial concepts more concrete. Student interviews confirmed that the piggy banks were not only symbolic but also practical, motivating them to save regularly.

Student Narratives and Engagement

Qualitative insights from student interviews validated the survey findings. For instance, Dian Maharani expressed excitement at receiving a piggy bank and activity book, describing the program as "fun and useful." Muhammad Refan Firdaus noted that the activities helped him understand saving both in banks and piggy banks, bridging formal and informal financial practices. Niko Cakrakadani highlighted the enjoyment of interactive games, emphasizing that learning was both educational and entertaining. These narratives confirm that the program successfully linked abstract concepts to everyday practices. (Mancone et al., 2024) highlighted that bridging theoretical knowledge with real-life applications is essential for sustainable behavioral change.

Integration of Quantitative and Qualitative Findings

The integration of quantitative and qualitative data provides a nuanced understanding of program effectiveness. While survey results demonstrated high satisfaction, interviews revealed the emotional and motivational dimensions of student engagement. Students not only understood financial concepts but also enjoyed the process, which is critical for sustaining long-term behavioral change. This dual evidence strengthens the credibility of the findings and underscores the importance of combining statistical analysis with narrative accounts.

Implications for Practice and Policy

The findings have significant implications for both educational practice and policy. First, facilitator quality emerged as the strongest driver of program success, suggesting that teacher training in financial literacy should emphasize interactive and professional delivery. Second, the need for updated materials highlights the importance of integrating contemporary financial issues into curricula, particularly digital finance. Third, the moderate ratings for discussion time suggest that future programs should allocate more time for reflection and dialogue. These recommendations align with the National Strategy on Indonesian Financial Literacy (Otoritas Jasa Keuangan, 2024), which calls for

continuous adaptation of content and pedagogy to support educational transformation in the digital era.

CONCLUSION

The evaluation of the financial literacy program at SDN Pengasinan 1 demonstrates that interactive and experiential approaches are highly effective in promoting financial literacy among elementary students, with the majority of responses across sixteen indicators falling into the *Strongly Agree* category, particularly in relation to facilitator professionalism and interaction, which underscores the importance of teacher quality in shaping student engagement and learning outcomes (Louis et al., 2024). Qualitative narratives reinforced these findings, as students expressed excitement about receiving piggy banks and activity books and reported that the program helped them understand and practice saving, confirming that experiential tools and gamified activities made financial concepts both accessible and memorable (Burairoh et al., 2024; Mancone et al., 2024). Despite these successes, indicators related to material relevance to current financial phenomena and adequacy of discussion time received comparatively lower ratings, suggesting the need to update content to reflect contemporary financial realities such as digital payments and online transactions and to allocate more time for reflective dialogue (Organisation for Economic Co-operation and Development, 2023; Suleiman, 2024). Overall, the program achieved its objectives of enhancing financial awareness, fostering saving habits, and providing practical tools for responsible money management, while offering valuable insights for future initiatives that embed gamification, experiential learning, and professional facilitation into school curricula and continuously adapt to evolving financial contexts in line with the National Strategy on Indonesian Financial Literacy (Otoritas Jasa Keuangan, 2024).

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