

Optimizing Financial Management: Looking at the Story Behind the Saving Passion of Padangsidempuan City High School Students

Novebri^{1*}, Andy Hakim¹, Ian Alfian¹

¹STAIN Mandailing Natal, Sumatera Utara, Indonesia

* *corresponding author*: novebri@stain-madina.ac.id

ABSTRACT:

The cultivation of true character starts from an early age in children, until they continue into adulthood. Character education is carried out in some ways, one of way is financial education through savings activities at school, either independently through the class treasurer or directly with the bank that comes to school. This research took place from March - May 2023 at eight high schools in the city of Padangsidempuan, which aims to know financial education and its impact on character building, involving students and teachers as the main informants, using the case study method through interviews and direct observation at schools. The results of the research found that (1) financial education is carried out in three ways, namely saving through class cash, saving through the bank, and saving independently at home using a piggy bank, (2) since Covid-19 there are no more banks coming to schools to quote savings to students who want to save, (3) students' low interest in saving, (4) most high school schools in the city of Padangsidempuan do not accommodate financial education through class cash savings activities. The low interest in saving money at high schools in the city of Padangsidempuan is caused by several things, such as the low or underprivileged economic conditions of students' families.

ABSTRAK:

Penanaman karakter sejatinya dimulai semenjak dini pada diri anak, hingga berlanjut dewasa Pendidikan karakter dapat dilakukan melalui beberapa cara, salah satunya adalah melalui edukasi keuangan dan kegiatan menabung di

ARTICLE HISTORY:

Received: 19 Mei 2024

Accepted: 24 Mei 2024

Published: 31 Mei 2024

KEYWORDS:

financial management, character building, saving money, students.



sekolah, baik secara mandiri melalui bendahara kelas maupun secara langsung ke pihak bank yang datang ke sekolah. Penelitian ini berlangsung dari bulan Maret – Mei 2023 di delapan SMAN di kota Padangsidempuan, yang bertujuan untuk mengetahui edukasi keuangan dan dampaknya pada karakter peserta didik, melibatkan peserta didik dan guru sebagai informan utamanya, menggunakan metode studi kasus melalui wawancara dan observasi langsung ke sekolah. Hasil penelitian menemukan bahwa (1) edukasi keuangan dilakukan melalui tiga cara, yakni menabung melalui kas kelas, menabung melalui pihak bank, dan menabung secara mandiri di rumah dengan menggunakan celengan, (2) semenjak covid-19 tidak ada lagi pihak bank yang datang ke sekolah untuk mengutip tabungan kepada peserta didik yang mau menabung, (3) rendahnya minat peserta didik untuk menabung, (4) sebagian besar pihak sekolah SMAN di kota Padangsidempuan tidak mengakomodir edukasi keuangan melalui kegiatan tabungan kas kelas. Rendahnya minat menabung di SMA di Kota Padangsidempuan disebabkan oleh beberapa hal, seperti kondisi ekonomi keluarga peserta didik yang rendah atau kurang mampu.

Kata kunci: manajemen keuangan, pembentukan karakter, gerakan menabung, peserta didik.

INTRODUCTION

Money is a very familiar word in life. All activities and necessities of life are inseparable from money matters. Money is not everything in life, but without money life will not work well. Early financial management and education need to be instilled in every human being. Smart financial management will have a positive impact on character building. This can start from the family and school environment. One way to increase people's financial intelligence is by providing financial education. An individual has to have knowledge and skill to set his financial resources effectively to gain his prosperity (Sujud & Setiaji, 2020). Financial literacy is influenced by many factors, such as gender, education and income of parent.

This topic is often the focus of attention in several research studies, this is because the Indonesian population's understanding of finance is still very low. The Financial Services Authority (OJK) conducted a survey in 2016 which stated that the financial literacy level of the Indonesian population was still very low, namely only around 25-29.6% (Prasongko, 2019). If compared with neighboring ASEAN countries, for example, Indonesia's condition is very lagging behind. Malaysia's financial literacy level has reached 80.9% of its total population, then



Thailand has 77.8% of its population, especially with Singapore, 95.7% of its population has financial literacy (Praditya, 2016).

Based on these data, it can be seen that the financial literacy level of the Indonesian population is still very far from that of ASEAN countries. Indeed, based on the latest survey conducted by the OJK in 2019, the results showed that 38.03% of the Indonesian population already understood the importance of financial literacy. Surveys conducted from previous years also experienced an increase. As in the previous data, namely in 2016 it was only 29.6% (Catriana & Sukmana, 2019). The trend of Indonesian people's financial literacy from year to year has increased significantly, but when compared with other ASEAN countries, the literacy level of Indonesian people still needs to be improved further.

As a developing country that has a very large area and population. The fourth largest in the world, Indonesia faces a population problem who do not yet understand financial matters. In other words, the literacy rate. Finance in Indonesia is at a low level compared to other countries. Real evidence of low financial literacy is shown by still. At least people are in contact with financial institutions and products finance (Sujud & Setiaji, 2020). The younger generation will not only face. Increasing complexity in financial products, services, and market, but they are more likely to have to bear financial risk in the future more fronts of their parents (Lusardi & Mitchell, 2007). This research focuses on high school students in the city of Padangsidempuan who are the objects of research. In line with the hopes to be achieved in terms of the importance of understanding financial education from as early an age as possible.

Students must have an intelligent understanding of managing their finances which will be very beneficial for the formation of their character in the future. Students' ability to manage their finances will be reflected in their daily behavior which can be influenced by their knowledge in terms of financial literacy. Students must be able to take full responsibility for themselves in making the financial decisions they choose. So that financial problems can be avoided.

METHODS

This research is a type of descriptive qualitative research with a case study method. This type of case study research was chosen because it is a research design that is comprehensive, detailed, intense, and in-depth, and directed at efforts to examine contemporary or time-limited problems or phenomena (Herdiansyah, 2019). which is intended to collect data and information about a symptom based on what it was at the time the research was conducted (Creswell, 2010; Danim, 2013; Sugiyono, 2023). Implemented from March to May 2023. This time frame was chosen because of the consideration of not disturbing students in learning activities as the main informant in this study. At this time, students have finished carrying out the midterm exam and a month before the final semester exam. Data was collected through in-depth interviews with school principals, deputy principals, teachers and students with purposive sampling. The validity and reliability of the data was carried out by using techniques and source triangulation. Data analysis uses the Miles and Huberman Technique, which consists of 4 stages, namely (1) data collection, (2) data reduction, (3) display data, and (4) verification/conclusion.

FINDINGS AND DISCUSSION

FINDINGS

Education plays a strategic role in enhancing Indonesia's human resources and realizing national ideals. One key method is character education, which builds on the national character education movement started in 2010. Strengthening character and moral education is essential to develop students' morals and faith. Financial education also instills values of independence and responsibility, promoting self-control in financial management. Together, character development and financial management skills are crucial for the younger generation to optimize their personal growth and financial stability (Damayanti et al., 2019). Character development and strengthening financial management are urgency to spur the younger generation to manage their character and finances optimally (Silalahi et al., 2023).

Strengthening character education through effective school management includes financial education by promoting savings movements using mini bank applications. This initiative encourages students to save a



portion of their daily pocket money. School management serves as a motivator, fostering a savings mindset for future education. Financial education aims to instill good financial management habits in teenagers (Saadah et al., 2022). However, this approach is less effective at SMAN Padangsidempuan due to the lower-middle economic status of students' parents, making it challenging for students to save. Most parents work as casual laborers, farmers, or small employees, leading to frequent delays in paying school fees.

Table 1. Employment data for the people of Padangsidempuan City

No	Primary Employment Status	Amount
1	Irregular labour/unpaid labour	10.297
2	Labor is paid daily	2.621
3	Free labor on the farm	4.266
4	Family workers are not paid	12.554

Source: BPS Padangsidempuan City (BPS Kota Padang Sidempuan, 2023)

From the data in Table 1 above we can see that on average the majority of the people of Padangsidempuan City work as laborers whose daily income is uncertain, as well as the work of the parents/guardians of SMAN Padangsidempuan City students. This is what then causes students to be late in paying monthly school fees, but even so, the enthusiasm for saving of students at SMAN Kota Padangsidempuan should be appreciated, despite economic difficulties, they still try to set aside a small portion of their pocket money for savings.

The savings movement encourages students to save part of their pocket money, emphasizing consistent action over the amount saved. This helps build good character, wisdom, and concern for others through financial education activities (Saragih, 2020). At SMAN Padangsidempuan, students typically save money at home with their parents, as school-based savings are prohibited by the Education Office. Financial literacy education goes beyond just money management; it teaches students to distinguish between needs and wants, fostering wise financial habits (Rina, 2019). Effective financial education enhances students' saving behavior and prepares them for future economic responsibilities. Schools can promote financial literacy by (1) offering a financial

curriculum, (2) partnering with banks to encourage saving, (3) involving parents in financial education, and (4) providing evaluations and feedback on students' financial literacy.

DISCUSSION

Financial education through savings movements needs to be instilled among students, especially students who are at the high school level with the aim that the savings money can later be used to continue their studies at university level. Financial education provides understanding and knowledge in managing finances through saving activities, managing finances wisely and fostering a sense of the importance of saving for the future (Ariyani, A. D., N. F. Rosa, H. Nila, 2022). Financial education is important so that students are able to identify what they need and what they want, so that students are expected to be able to manage their finances and get used to living frugally through saving activities (Yuneline et al., 2021).

Apart from that, financial education in schools is the foundation for students in making decisions regarding the use of finances to achieve a better life (Novieningtyas, 2018). Of course, the school is expected to be able to facilitate or promote savings programs for its students, either by collaborating with banks in the form of student savings, or a separate program at the school through cash. This is a form of school autonomy in managing existing resources by involving all parties to participate positively, so that they can be utilized as fully as possible (Hakim, 2016; Hamid, 2013). Of course, schools need support from parents/guardians and the community around the school (Indrawan, 2018). Even though early financial education has an impact significant long-term, helping learners understand the importance of saving, management debt, and investments. By introducing these concepts at an early stage of education, the learner can develop wise habits in managing their finances. Moreover knowledge of investments can help them understand risk and return, preparing them for a more financially stable future (Djanjar et al., 2024).

However, in reality sometimes this is not as smooth as theory and hope. The results of the team's research when they went into the field, interviews with students and teachers at eight high school schools in the city of Padangsidempuan found several things. Among them, most high schools in the city of Padangsidempuan no longer have savings movements through class cash.



This is because the school is worried that cash money could cause conflict between the school and the students' parents/guardians. This is not without cause/reason because there have been cases where some students were in arrears in cash payments, then were billed by the class treasurer at the end of the semester, but were unable to pay and asked for the fees from the students' parents/guardians.

The way students communicated to their parents/guardians about the obligation to pay cash led to misunderstandings, with parents/guardians assuming there were additional fees beyond tuition. This resulted in complaints to the education office, leading to the elimination of cash-saving activities at school. However, in some SMAN classes in Padangsidempuan, cash-saving activities still exist but are not mandatory. Financial education remains crucial for teaching students to manage their finances. This program educates students on the importance of saving a portion of their pocket money and living frugally (Lantara, I. W. N., & Kartini, 2015).

For example, at SMAN 2 Padangsidempuan City, the results of interviews with class X students said that in class there was cash collection of Rp. 5000/week, where there are 33 students in the class, but only one or two people pay cash. Likewise, class XI IPA 1 SMAN 5 Padangsidempuan City also has savings in the form of cash of IDR. 5000/week. Cash is similar to savings, so it can be saved up to class XII and used for farewell money, buying class uniforms, traveling and so on. For students who diligently pay cash, they no longer pay when there are activitiesfull simply add to the remainder of the class's cash savings. If there is excess, it can be taken for other purposes.

In contrast, at SMAN 4 Padangsidempuan, the movement to save through cash is permitted and managed by the class teacher through agreement with the students. It is appropriate for schools as educational institutions to provide financial education to students with the aim that students can manage their finances through savings programs (Saragih, 2020; Sarju & Sobandi, 2021). Schools can provide financial education through innovative savings applications to students, which can attract students' interest and attention to enjoy saving (Ramadhani et al., 2021), one of which is in the form of cash. In other high schools in the city of Padangsidempuan, on average, there are no more financial education activities through class cash savings. If they want to save, each student

is considered independent to save for themselves either in the bank or in a piggy bank at home.

The following are some of the results of the research team's interviews with several students at SMAN Padangsidempuan city regarding financial education through savings movements. Class XI student F at SMAN 1 Padangsidempuan City stated that he had the habit of saving since kindergarten. This is thanks to the financial education taught by his parents from an early age. Financial education is a form of financial intelligence in students in managing finances by saving (Krisdayanthi, 2019). F saves in the piggy bank at home, where he sets aside Rp. 30,000/week pocket money to save. He usually uses the money he earns for end-of-semester trips, buying sports shoes, and making sacrifices on the Idhul Adha holiday every year (which has been going on for three years).

According to F, saving has the wisdom of saving to appreciate money. If you need money, you can take it from savings, so you don't get into debt, because debt can tie your neck. This is an example of the character that financial education will train financial knowledge, financial behavior, financial skill, and financial attitude students (Syaodih et al., 2022). A different thing was conveyed by R, a class He saves at Bank Sumut, but the account is still in his parents' names. Every month he is able to set aside ± Rp. 200,000 to save and deposit into the bank, according to him, by saving he could invest in gold or land (of course still under the management of his parents).

Another story of FF students in class XI Science 1 SMAN 5 Padangsidempuan City. He was given monthly pocket money by his parents of Rp. 600,000 as much as Rp. 200,000 was immediately saved at BRI bank (savings were still in the parents' names, but students had their own records regarding the money they deposited). This saving activity has been going on since FF was in class X. Sometimes he can even set aside more than Rp. 200,000 per month. For him, saving is a pleasure in itself and has become a habit for the last two years. The savings will be used later to prepare for further study costs at the university of his choice. In contrast to YV (male student), he was given pocket money of Rp. 5000/day by his parents. Financial education in the form of saving activities is very good in cultivating students' good character (Hikmah, 2019), by saving they can buy something they want. Sometimes he doesn't have snacks



because he's saving money, but YV works around this by bringing lunch to school to eat when break comes. During the month of Ramadhan, he will be given pocket money of Rp. 50,000/week and save to buy Eid clothes.

Apart from the several inspiring stories of students at SMAN Padangsidempuan city above, there is also a sad story from one of the students. MT, a class X student at SMAN 6 Padangsidempuan City, comes from an underprivileged family. His parents gave him pocket money of Rp. 10,000/day, with transportation costs to and from school of Rp. 9000/day, remaining Rp. 1,000 for his pocket money at school, sometimes even when break time comes, he doesn't have a snack, so it's difficult for him to set aside pocket money to save. He had saved when he was in junior high school and the results of his savings had been used for high school entrance fees. If there is extra money, MT tries to save it in a piggy bank.

From the results of several interviews and stories above, the research team concluded that in general, students at SMA city of Padangsidempuan have received financial education from their families since they entered school with the habit of setting aside some pocket money for savings and this habit continues until they enter school. upper middle class now. As the saying goes, habits can be habituated, saving can build good character. Research states that character formation will be created if it is done consistently and with continuous habituation (Maisaro et al., 2018). They used most of the savings to buy school necessities and costs for continuing their education to a higher level.

Optimizing school management through financial education for students is very important in forming students' character. Setting aside some pocket money for savings and saving money for future needs are some of the characteristics that are formed from the financial education provided. Based on the results of the team's research in the field, it was found that the majority of senior high schools in Padangsidempuan City did not implement financial education through savings activities, either in the form of cash or collaboration with banks regarding the student savings movement. Only a small number do, but this does not apply to all classes at school. Financial education through cash savings, for example at SMAN 2, 3, 4, 5, and 6 in Padangsidempuan City, is implemented, but this does not apply to the entire class, without compelling obligations according to the agreement between the students and the class teacher. Starting from Rp. 2,000/day up to Rp. 5,000/week. There was once a

bank that came to school to invite students to save, but the students' enthusiasm was not as much as expected, in fact it was not uncommon for the bank to get zero response from students will be an invitation to save.

SMAN 2 Padangsidempuan City, for example, in 2021 BNI Syariah has offered a savings program called education savings. The bank even provided an initial balance of Rp. 100,000 for students who are interested in saving. This socialization lasted for one month, but unfortunately none of the students responded positively to the invitation to save. BRI has also offered a student savings program, but similar to BNI Syariah, none of the students took up the offer. Confirmation with the school said that this was because the average student studying at SMAN 2 Padangsidempuan City was at a lower middle economic level (more students with poor economic conditions) so it was difficult to save, let alone saving to pay tuition fees. and sometimes students can't even afford to eat snacks.

Almost the same incident also occurred at SMAN 1 Padangsidempuan City and SMAN 6 Padangsidempuan City. Based on the results of interviews with the deputy principal for student affairs, it was stated that before the Covid-19 pandemic hit, BNI had come to the school to socialize student savings. This activity was welcomed positively by students, it is estimated that there were around 40 to 50 students who took this opportunity to set aside some of their pocket money every week in savings at BNI bank. The average amount of money they save each week is around Rp. 20,000 to Rp. 30,000, but after the situation returned to normal after the Covid-19 pandemic, the bank no longer came to school, so currently no students are saving at the bank.

Similar to SMAN 1 Padangsidempuan, at SMAN 4 Padangsidempuan in 2019 Bank Muamalat also offered a savings program for students as a form of financial education for students. Of course, this activity was welcomed by the school and the students had time to save for one year. However, unfortunately after Covid-19 hit and the PSBB was implemented, banks no longer came to schools to collect students' savings. However, there is one interesting thing about financial education at SMAN 4 Padangsidempuan City. An interview with ZW, the deputy principal for curriculum, said that at SMAN 4 Padangsidempuan City, every week there is a Friday donation program, where students are encouraged to donate as sincerely as they can without any coercion. The



amazing thing about this program is that the donations collected every Friday can reach IDR. 1,700,000 to Rp. 1,800,000. The funds collected were then channeled to build a school prayer room. Currently, the school prayer room can be used for daily congregational noon prayers which are coordinated by Rohis as one of the students' self-development units. This activity has been going on for two years. Friday Infak is a school program to optimize school financial management through financial education for students at SMAN 4 Padangsidempuan City with the aim of forming a generous character, willing to sacrifice for goodness and religion.

Other matters related to financial education at SMAN 5 Padangsidempuan City. The research team's interview with SM, as deputy principal, responded that saving activities are a good movement to shape the character of students, but for several reasons the school does not require students to save, such as in the form of class cash as a form of implementing financial education in schools. for reasons of worry that it will be considered a form of illegal quotation from the school, so that it will ultimately cause riots or problems with parents/guardians of students in the future. This is because some students sometimes do not pay cash and this results in an accumulation of cash which must be paid by students at the end of the semester (considered a debt burden). As a result, students ask their parents/guardians for these payments and the students' parents/guardians consider this to be a form of illegal levies that are burdensome for them. That is why the class cash program is not mandatory, but if students want to do it, it is allowed as long as there is a clear agreement with the class teacher.

Once a party from a North Sumatra bank came to SMA city of Padangsidempuan to socialize student savings for students, but no one was interested, due to the economic situation and conditions of the students' parents/guardians, most of whom came from the lower classes, making it difficult for students to set aside some money. their pockets to save, they prefer to save in personal piggy banks in their respective homes. If there is any remaining pocket money, save it and take it out if needed at any time.

From the data from the interviews above, it can be concluded that on average the schools at SMA city of Padangsidempuan have not implemented the optimization of school financial management through financial education in order to build the character of students. In fact, the habit of financial education

through savings activities can not only help the school in optimizing school financial management, but can also form the character of thriftiness, generosity, mutual help and other good deeds.

CONCLUSION

On average, the understanding of students in SMAN throughout the city of Padangsidempuan regarding financial education is very positive, they respond well and enthusiastically regarding financial education through savings activities. This can be seen from the fact that some of the students try to set aside their pocket money, even though sometimes they walk back home, because the fare money to go home is saved. Facts from interviews and documentation with students at SMA city of Padangsidempuan were found most students receive financial education from their parents and the school. The spirit of saving and setting aside a small portion of daily pocket money slowly builds good character in students. The lack of cooperation between schools and banks regarding optimizing school financial management through financial education in order to shape the character of students is one of the inhibiting factors in optimizing school management through financial education.

REFERENCES

- Ariyani, A. D., N. F. Rosa, H. Nila, dan D. S. U. (2022). Kecakapan literasi keuangan pada anak usia sekolah dasar sebagai upaya pembentukan karakter cerdas mengelola uang. *J-Abdi: Jurnal Pengabdian Kepada Masyarakat*, 1(12), 1–8.
- BPS Kota Padang Sidempuan. (2023). *Kota Padang Sidempuan Dalam Angka*. <https://padangsidempuankota.bps.go.id/publication/download.html?nrbvfeve=ODkoYjNlZGQyYjBjNTcoNzlmNmI5ZTc5&xzmn=aHRocHM6Ly9wYWRhbmdzaWRpbXB1YW5rb3RhLmJwcy5nbj5pZC9wdWJsaWNhdGlvbi8yMDIzLzAyLzI4LzI5LzUyZGZg5NGIzZWRkMmIwYzUzNDc5ZjZiOWU3OS9rb3RhLXBhZGFuZy1zaWRlbXB1YW4t>
- Catriana, E., & Sukmana, Y. (2019, November 8). Survei OJK 2019: Indeks Literasi dan Inklusi Keuangan Meningkat. *Kompas.Com*. <https://money.kompas.com/read/2019/11/08/145542226/survei-ojk-2019-indeks-literasi-dan-inklusi-keuangan-meningkat>



- Creswell, J. W. (2010). *Research Design: Pendekatan Kualitatif, Kuantitatif dan Mixed*. PT. Pustaka Belajar.
- Damayanti, L. E., Susilaningsih, & Indriayu, M. (2019). Pentingnya Penanaman Nilai-Nilai Karakter Melalui Perilaku Pengelolaan Keuangan pada Siswa SMA dan SMK di Surakarta. *Surya Edunomics*, 3(1), 35–48.
- Danim, S. (2013). *Menjadi Peneliti Kualitatif*. CV. Pusaka Setia.
- Djaniar, U., Zulaecha, H. E., Alfiana, Anantadjaya, S. P., & Nawangwulan, I. M. (2024). Edukasi Keuangan Untuk Pelajar: Memperkenalkan Konsep Pengelolaan Uang Dan Investasi Sejak Dini. *Communnity Development Journal Vol.5, 5(2), 2712–2717*. <http://journal.universitaspahlawan.ac.id/index.php/cdj/article/view/26362><http://journal.universitaspahlawan.ac.id/index.php/cdj/article/download/26362/18318>
- Hakim, M. N. (2016). Implementasi Manajemen Berbasis Sekolah Dalam Mewujudkan Sekolah Islam Unggulan. *Nidhomul Haq: Jurnal Manajemen Pendidikan Islam*, 1(2), 104–114. <https://doi.org/10.31538/NDH.V1i2.7>
- Hamid, H. (2013). Manajemen Berbasis Sekolah. *Al-Khwarizmi*, 1(1), 87–96. <https://doi.org/10.24256/jpmipa.viii.86>
- Herdiansyah, H. (2019). *Metodologi Penelitian Kualitatif Untuk Ilmu-Ilmu Sosial: Perspektif Konvensional dan Kontemporer*. Salemba Humanika.
- Hikmah, H. (2019). Optimalisasi Manajemen Keuangan Pendidikan Di Indonesia. *Transformasi: Jurnal Kepemimpinan & Pendidikan Islam*, 1(2), 37–53. <https://doi.org/10.47945/transformasi.vii2.308>
- Indrawan, I. (2018). Optimalisasi Politik Pendidikan Nasional melalui Manajemen Berbasis Sekolah. *INNOVATIO: Journal for Religious Innovation Studies*, 18(1), 1–14. <https://doi.org/10.30631/innovatio.v18i1.35>
- Krisdayanthi, A. (2019). Penerapan Financial Parenting (Gemar Menabung) Pada Anak Usia Dini. *Pratama Widya : Jurnal Pendidikan Anak Usia Dini*, 4(1), 1–7. <https://doi.org/10.25078/pw.v4i1.1063>
- Lantara, I. W. N., & Kartini, N. K. R. (2015). Akselerasi Program Edukasi Keuangan Melalui Kolaborasi Bank Indonesia, Lembaga Keuangan, Dan Perguruan Tinggi. *Jural Riset*.

- Lusardi, A., & Mitchell, O. S. (2007). Baby Boomer retirement security: The roles of planning, financial literacy, and housing wealth. *Journal of Monetary Economics*, 54(1), 205–224. <https://doi.org/10.1016/J.JMONECO.2006.12.001>
- Maisaro, A., Wiyono, B. B., & Arifin, I. (2018). Manajemen Program Penguatan Pendidikan Karakter Di Sekolah Dasar. *Jurnal Administrasi Dan Manajemen Pendidikan*, 1(3), 302–312. <https://doi.org/10.17977/umo27vii32018p302>
- Novieningtyas, A. (2018). Pentingnya Edukasi Literasi Keuangan Sejak Dini. *Manners*, 1(2), 133–137.
- Praditya, I. I. (2016). Literasi Keuangan Indonesia Kalah dari Malaysia. *Liputan6.Com*. <https://www.liputan6.com/bisnis/read/2589471/literasi-keuangan-indonesia-kalah-dari-malaysia>
- Prasongko, D. (2019, November 8). Survei OJK: Literasi Keuangan 2019 Meningkat, Tembus 76,19 Persen. *Tempo.Co*. <https://bisnis.tempo.co/read/1269759/survei-ojk-literasi-keuangan-2019-meningkat-tembus-7619-persen>
- Ramadhani, A., Febriyanti, A., Choirunnisa, I., Shifa, L., Rizal, Muhamad Gani, A., & Nurbayanti, S. (2021). Model Edukasi Keuangan Melalui Literasi Keuangan Digital Syariah di Indonesia. *Journal of Islamic Banking and Finance*, 01(01), 12–24.
- Rina, L. (2019). Upaya Peningkatan Literasi Keuangan Melalui Pendidikan Keuangan Dalam Menciptakan Perilaku Menabung di Kalangan Mahasiswa. *Journal Pendidikan Ekonomi*, 53(9), 1689–1699.
- Saadah, S., Utami, N., Sitanggang, M. L., & Kusumahadi, T. A. (2022). Edukasi Literasi Keuangan. *Jurnal Bakti Masyarakat Indonesia*, 5(1), 43–50. <https://journal.untar.ac.id/index.php/baktimas/article/view/15269>
<https://journal.untar.ac.id/index.php/baktimas/article/download/15269/10502>
- Saragih, F. (2020). Pengelolaan Keuangan Melalui Menabung Pada Anak Usia Dini Di Desa Binjai Bakung Kabupaten Deli Serdang. *Liabilities (Jurnal Pendidikan Akuntansi)*, 3(1), 14–20. <https://doi.org/10.30596/liabilities.v3i1.4236>



- Sarju, N., & Sobandi, A. (2021). Pengaruh Pendidikan Keuangan Di Keluarga Dan Teman Sebaya Terhadap Literasi Keuangan. *Jurnal Dinamika Pendidikan*, 14(3), 160–171. <https://doi.org/10.51212/jdp.v14i3.75>
- Silalahi, M., Siregar, L., Sudirman, A., Welly, Y., Yehezkiel Sianipar, M., & Ambarita, M. H. (2023). Keuangan Capai Merdeka Finansial Bagi Generasi Muda Dalam Era Digital di Gereja HKBP Siantar Baru. *Communnity Development Journal*, 4(6), 12356–12363.
- Sugiyono, S. (2023). *Metode Penelitian Studi Kasus*. Alfabeta.
- Sujud, F. A., & Setiaji, K. (2020). Determinan Tingkat Literasi Keuangan Siswa Sekolah Menengah (Studi Komparatif Indonesia dan Vietnam). *Journal of Economic Education and Entrepreneurship Studies*, 1(1), 1–15. <https://doi.org/10.26858/je3s.viii.38>
- Syaodih, E., Zahara, R., & Andriani, R. (2022). Edukasi ‘ Pengelolaan Keuangan ’ Usaha Ranginang Desa Cikoneng Kecamatan Ciparay. *Bubungan Tinggi: Jurnal Pengabdian Masyarakat*, 4(3), 734–741.
- Yuneline, M. H., Suryana, U., & Hilman, I. (2021). Perencanaan Keuangan untuk Menumbuhkan Awareness Literasi Keuangan pada Siswa SMA PMB Bandung. *Warta LPM*, 24(2), 239–248. <https://doi.org/10.23917/warta.v24i2.12288>