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MASTERING MONEY: A SMART STRATEGY FOR SAVING AND MANAGING AN EMERGENCY FUND

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Abstract

Financial literacy is an essential life skill that enables individuals to make informed financial decisions and achieve long-term financial well-being, a concern underscored by international data showing that less than a third of young people aged 18 to 25 in developed economies can answer simple questions about interest rates, budgeting, and savings. Limited public understanding of effective saving strategies and emergency fund management continues to increase financial vulnerability, particularly during unexpected situations such as job loss, medical emergencies, economic instability, or other urgent financial needs. The Community Service Program entitled "Mastering Money: Smart Strategies for Saving and Managing Emergency Funds" was conducted as an educational initiative aimed at improving financial literacy and encouraging responsible personal financial management among children and adolescents assisted by the Griya Yatim and Dhuafa Foundation in Kelapa Dua, Tangerang Regency. The implementation employed a polite and participatory training approach consisting of interactive lectures, group discussions, monthly budgeting simulations, educational games, practical exercises in calculating emergency funds based on participants' personal financial conditions, and question-and-answer sessions. The educational materials covered fundamental concepts of personal financial management, distinguishing between needs and wants, developing consistent saving habits, preparing monthly budgets, and calculating an appropriate emergency fund. The evaluation results indicated a significant improvement in participants' knowledge regarding financial planning, disciplined saving behavior, and the importance of establishing an emergency fund as financial protection against unexpected risks. Participants also demonstrated increased motivation to implement practical financial management techniques, including maintaining financial records, setting measurable saving goals, and allocating a portion of their pocket money to build sustainable emergency savings. Overall, this community service activity contributed significantly to strengthening financial literacy while promoting financial resilience and preparedness in facing economic uncertainty.

Keywords: *financial literacy, community service, saving strategies, emergency fund, personal financial management*

INTRODUCTION

Financial literacy is now widely recognized as one of the fundamental life skills that determines the economic resilience of individuals and families in an increasingly complex and uncertain world. International data released by the OECD (2023) through the OECD/INFE International Survey of Adult Financial Literacy reveals alarming findings, namely that less than a third of young people aged 18 to 25 years in various countries are able to answer simple questions about the concepts of interest rates, budgeting, and savings. This condition even occurs in developed countries, indicating that the financial literacy gap is not just a problem for developing countries, but a structural challenge that is cross-continental and cross-income levels. A Bankrate survey in 2023 in the United States also found that only 36 percent of young people have enough savings to face emergency expenses of $500, a figure that indicates the low financial preparedness of the younger generation in the face of sudden economic shocks. The American Psychological Association even reports that money issues are the number one source of stress for adults under 30 years old, which has an impact on anxiety, sleep disorders, and the tendency to avoid financial problems instead of dealing with them proactively. This global data set confirms that the problem of lack of financial literacy and the absence of emergency funds is a universal issue that requires educational intervention from an early age, not just a problem that can be solved when individuals have entered productive age.

Hasil PISA 2022 Results (Volume IV): How Financially Smart Are Students? released by the OECD (2024) also strengthens this urgency by finding that an average of 18 percent of 15-year-old students in OECD countries still do not have basic financial literacy skills, in the sense that they are not yet able to apply financial knowledge to real-life situations. The report also confirms that students who have experience discussing money with their parents and making financial decisions independently tend to achieve higher financial literacy scores than students who do not have similar experiences. Phung's (2023) study on the role of parents, financial literacy, and budgeting behaviors during the COVID-19 pandemic also found that family support plays a significant role in forming healthy budgeting habits in the younger generation, a factor that is unfortunately not always available to children in the care of social institutions. These findings consistently show that the gap in financial literacy at a young age is closely related to the lack of role models and financial assistance from the immediate environment, so that external interventions through community service programs are increasingly relevant to bridge the gap.

In the Indonesian context, the challenge of financial literacy is also still a serious concern. The results of the 2024 National Survey on Financial Literacy and Inclusion (SNLIK) organized by the Financial Services Authority together with the Central Statistics Agency show that the financial literacy index of the Indonesian population is at 65.43 percent, while the financial inclusion index reaches 75.02 percent (Financial Services Authority & Central Statistics Agency, 2024). The gap of more than nine percentage points between the level of financial inclusion and literacy shows that many Indonesians, including the younger generation, already have access to financial products but do not fully understand how to manage them wisely, including in terms of building an emergency fund as a financial risk cushion. A study by Nurrahmawati, Bandi, Fauzi, and Harsa Sumarta (2021) conducted during the pandemic found that many millennials in Indonesia do not have adequate emergency funds, so they experience significant financial difficulties when the pandemic causes a sudden decrease in income. This finding confirms that the problem of the lack of emergency funds is not just a theoretical issue, but has been proven to have a real impact on the economic vulnerability of the Indonesian people in times of crisis.

One of the important aspects of financial literacy is the habit of saving and readiness to face emergency conditions through the establishment of an emergency fund. Saving is the first step in building financial stability, while emergency funds function as financial reserves that can be used when facing unexpected situations, such as health, education, and other emergencies. Unfortunately, there are still many young generations who do not understand the importance of these two concepts so they tend to have a consumptive and poorly planned financial management pattern. Research on student personal financial planning conducted at various universities also found that many students understand the concept of financial management theoretically, but do not apply it consistently in their daily lives, so they remain vulnerable to experiencing financial difficulties when urgent needs arise such as health costs and unexpected academic needs. This condition confirms that the gap between knowledge and real practice in financial management is a challenge in itself that needs to be overcome through a more applicable and sustainable educational approach, not just the delivery of theory.

Children and adolescents in the social foundation environment have their own challenges in obtaining education about financial management. The focus of coaching is often more directed towards meeting basic needs, formal education, and character building, while financial literacy education is not yet the main concern. In fact, the provision of knowledge about financial management is very important as a preparation for them to live independently in the future, considering that they do not always have a biological parent figure who can be a direct role model in the practice of daily family financial management. This condition is in line with the findings of Prasetiyo, Izzudin, Utami, Baidlo, T.S.D, and Agustin (2022) who show that financial management training provided from an early age is able to equip children with a basic understanding of money management even though they do not have a fixed income, a condition that is very relevant to the characteristics of children assisted by social institutions. Thus, PKM interventions targeting groups of children and adolescents assisted by the foundation have high strategic value, considering that they are among the groups that need the most but least receive structured financial literacy education.

The Griya Yatim and Dhuafa Kelapa Dua Foundation, Tangerang Regency is a social institution that fosters orphans and poor people through various educational programs, character development, and skill development. As part of efforts to improve the quality of human resources, educational activities are needed that are able to equip participants with knowledge and skills in managing finances wisely, especially in building savings habits and preparing emergency funds according to their respective abilities. Research by Kehi, Tukan, Caravario, and Lian (2024) on the role of financial literacy in student financial management found that individuals with a good understanding of financial literacy tend to be more disciplined in recording expenses, budgeting, and setting aside emergency funds than those with minimal understanding of financial literacy. Through community service activities, it is hoped that participants will not only understand the concept of saving and emergency funds theoretically, but also be able to apply them in daily life according to their conditions and abilities, so that this provision can be the foundation of their financial independence in the future.

Based on these conditions, the community service team held an educational activity entitled "Mastering Money: Smart Strategies for Saving and Managing Emergency Funds" at the Griya Yatim and Dhuafa Kelapa Dua Foundation, Tangerang Regency. This activity is designed in the form of interactive counseling, discussions, simple simulations, and question and answer sessions aimed at increasing participants' understanding of the importance of financial planning, building saving habits, prioritizing needs, and introducing the concept of emergency funds from an early age. The urgency of this activity lies in three main aspects, namely the global financial literacy gap of the young generation as shown by OECD data and Indonesian national surveys, the special financial vulnerability faced by children assisted by social institutions due to the lack of family assistance in financial management practices, and the gap between theoretical knowledge and real practice of financial management that is often found in various age groups. Through this activity, it is hoped that there will be an increase in participants' financial literacy so that they have the awareness to manage their pocket money more wisely, get used to setting aside part of their income or pocket money for savings, and understand the importance of having an emergency fund as a form of anticipation for unexpected needs. In addition to providing benefits for participants, this activity is also a real implementation of the implementation of the Tri Dharma of Higher Education, especially in the field of community service, as a form of academics' contribution in improving the quality of people's lives through applicable and sustainable education.

The selection of the theme of emergency funds as the main focus of this activity is also based on the consideration that the concept has received relatively less attention than the concept of saving in various financial education programs that have existed before, both at the national and international levels. Most financial literacy programs for children and adolescents tend to focus on building a savings habit alone, without introducing a fundamental distinction between savings for consumption purposes and an emergency fund that serves as a protection against unexpected financial risks. In fact, understanding the specific functions of the emergency fund is becoming increasingly important considering that today's young generation will face a world of work and independent life full of uncertainty, ranging from global economic fluctuations, the risk of losing their jobs, to health needs that cannot be fully predicted. By introducing the concept of an emergency fund from adolescence, this activity seeks to fill this gap while providing more comprehensive provisions than conventional financial education programs that only emphasize the importance of saving without an understanding of financial risk management as a whole.

METHODS

This Community Service Activity (PKM) was held on Sunday, May 17, 2026, at Griya Yatim and Dhuafa, Jalan Dayung Raya No. 21, Kelapa Dua Village, Kelapa Dua District, Tangerang Regency, Banten. The target of the activity is the children assisted by Griya Yatim and Dhuafa who participate in the financial literacy education program. The activity was carried out face-to-face with a participatory approach so that participants could actively interact during the learning process. The main method used is

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a training method combined with a polite, warm, and patient language style, considering the characteristics of the participants who are children and adolescents with diverse age ranges and emotional backgrounds. All facilitators are provided with directions to always use friendly greetings, avoid patronizing or commanding tones, and consistently give appreciation to each participant's participation, no matter how small the contribution, so as to create a psychologically safe learning atmosphere for all participants.

The method of implementing the activity uses an educational and participatory approach so that participants can understand the material effectively and be actively involved during the learning process. The stages of the activity are systematically arranged into four main stages, with each transition between stages delivered using a gentle introductory sentence so that participants do not feel rushed or burdened by the dense series of activities. Before entering the core stage, the PKM team first opened the activity with a warm greeting and a casual introduction, so that the children and adolescents of the participants felt comfortable interacting with the facilitator team they just met. This kind of friendly opening approach is important for building initial trust, given that this trust is a prerequisite for participants to be open to more in-depth learning sessions about their personal financial condition. The four stages are described as follows.

The first stage is the preparation stage. The service team conducted an initial survey to identify the needs of participants related to financial literacy. Furthermore, coordination was carried out with the foundation regarding the implementation schedule, the number of participants, the provision of facilities and infrastructure, and the preparation of training materials that were adjusted to the characteristics of the participants. The material prepared includes the basic concepts of financial management, the importance of saving, how to prepare a simple budget, the introduction of emergency funds, and strategies for managing pocket money wisely. The preparation of the material at this stage also takes into account the findings of Prasetiyo, Izzudin, Utami, Baidlo, T.S.D, and Agustin (2022) that financial training for children will be more effective if it is adjusted to the level of real financial understanding and experience that the participants already have, rather than being delivered generically without considering the context of their daily lives.

The second stage is the implementation stage, which is carried out through interactive lecture methods, group discussions, simple case studies, budget preparation simulations, and question and answer sessions. In the lecture session, participants were given an understanding of the importance of managing finances in a disciplined manner, conveyed in simple language, a soft tone of voice, and enough pauses to ensure that participants really understood each concept before moving on to the next material. Furthermore, participants were invited to discuss the habits of daily pocket money, where the facilitator actively gave positive affirmations to each answer or experience shared by the participants, instead of giving judgmental assessments. Then participants conducted a simulation of simple monthly budget preparation based on the example of the case given, where participants were also trained to determine the amount of savings and emergency fund allocation according to their respective financial capabilities with direct assistance from the facilitator personally and patiently.

The third stage is the educational game. The activity is equipped with educational games (financial games) to increase participant participation. The game is designed so that participants can understand the concept of needs and wants, determine the priority of spending, and the importance of setting aside part of income or pocket money as savings and emergency funds. This method was chosen by considering the experiential learning approach that has been proven effective in various financial education programs for children and adolescents, where learning through direct and fun experiences tends to be easier to internalize than one-way information delivery. The facilitator guides the game with enthusiasm but still being polite, giving sincere praise to each participant who participates, and creating a healthy and fun competition atmosphere without causing pressure or embarrassment for participants who have not managed to answer correctly.

The fourth stage is the evaluation stage, which is carried out using pre-test and post-test methods to measure the increase in participants' knowledge about financial literacy before and after the activity. In

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addition, evaluation was also carried out through observation of participants' activeness during discussions, simulations, and the dissemination of participant satisfaction questionnaires for the implementation of activities. The results of the evaluation were analyzed descriptively to determine the level of understanding of the participants and the effectiveness of the training methods that had been implemented. Throughout the evaluation process, the PKM team maintained a supportive tone, ensuring that each participant felt appreciated for the effort they had shown, regardless of the right or wrong answers they gave in the pre-test and post-test sessions.

As a follow-up, the service team provided a simple guidesheet regarding pocket money management, recording daily income and expenses, as well as savings targets that can be applied by participants in their daily lives. This guidesheet is prepared in friendly and easy-to-understand language, equipped with simple illustrations so that participants can use it independently without the need for direct assistance after the activity ends. It is hoped that through this assistance, participants will be able to apply the habit of managing finances independently, build a saving culture from an early age, and have financial readiness through the formation of an emergency fund according to their respective abilities.

Throughout the entire series of stages, the PKM team consistently applied the principles of polite communication as the main foundation of the training method. This principle is manifested through the use of non-judgmental language when participants give inappropriate answers, giving participants enough time to think before answering questions, and avoiding comparisons between participants that have the potential to cause feelings of insecurity or pressure. The facilitator also always adjusts the volume of voice, speech speed, and word choice to the characteristics of the audience consisting of children and adolescents of various age ranges, so that material that is substantially quite complex, such as the calculation of emergency funds, can still be delivered in a friendly and easy-to-digest way. This kind of methodological approach is important to underline, given that the success of financial knowledge transfer in young age groups is determined not only by the quality of the material delivered, but also by the communication climate built throughout the learning process.

RESULTS AND DISCUSSION

Results

Community Service Activities (PKM) with the theme "Mastering Money: Smart Strategies for Saving and Managing Emergency Funds" have been carried out at the Griya Yatim and Dhuafa Kelapa Dua Foundation, Tangerang Regency, with the target of children and adolescents assisted by the foundation. This activity aims to increase participants' understanding and awareness of the importance of personal financial management from an early age, especially in building savings habits and preparing emergency funds as a form of anticipation for unexpected conditions. Participants showed high enthusiasm during the activity, ranging from interactive lecture sessions, group discussions, educational games, to simulations of budgeting. Based on the results of the pre-test conducted at the initial evaluation stage, it is known that most of the participants do not have an adequate understanding of the concept of emergency funds and how to prepare a simple budget, even though some of them are familiar with the basic concept of saving. This initial condition is an important baseline for the PKM team to measure the extent of the change in understanding that occurs after the entire series of activities is completed.

In the material delivery session, participants were introduced to the concept of financial literacy as a basic skill in managing income and expenses wisely. The material is delivered through interactive presentations in simple and polite language, accompanied by examples that are close to the participants' daily lives so that abstract concepts can be easier to understand. Participants were introduced to the concept of needs and wants, how to prioritize expenses, and the benefits of saving consistently. Furthermore, participants gain an understanding of emergency funds, including the definition, goals, benefits, and strategies for building an emergency fund according to their respective financial capabilities. During the session, participants showed great care and enthusiasm, as shown by the many questions asked about how they could start setting aside their relatively limited allowances.

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In the simulation session of budgeting and educational games, participants were asked to prepare a simple budget based on the allowance received every week or month, guided directly by the facilitator with a personal and patient approach. From the simulation, it can be seen that most of the participants previously did not have a clear financial plan, so they tended to spend pocket money without a structured allocation. After receiving assistance, participants began to be able to allocate funds for needs, savings, and emergency funds in a more structured manner, with some participants even showing initiatives to create additional spending categories according to their personal needs. The educational games (financial games) that accompany this session also strengthen participants' understanding of the concept of needs and desires through a learning while playing approach, so that the learning atmosphere remains fun even though the material is quite complex for some participants.

Documentation of the activities of the Money Mastering Program at the Griya Yatim and Dhuafa Kelapa Dua Foundation is shown in the following image, which shows the moment of symbolic handing over of appreciation for the activities of the PKM team to the foundation.

Figure 1. PKM Griya Yatim and Dhuafa Foundation (Source: Documentation)

Based on the results of observations during the activity, there was an increase in participants' understanding of the material provided. This is shown through the participants' ability to answer questions asked by the resource persons in the post-test session, re-explain the concept of emergency funds in their own language, and provide examples of the application of saving habits in daily life. Comparison of pre-test and post-test results shows a significant increase in understanding, especially in the aspect of understanding emergency funds and the ability to distinguish needs from wants, two concepts that in the early stages of the activity are still widely misunderstood by participants. In addition, participants showed motivation to start setting aside some pocket money regularly as the first step in building healthy financial habits, as reflected in the results of the satisfaction questionnaire which showed a positive response to the overall implementation of the activity. In general, the results of this activity show that a polite, participatory, and simulation-based training approach is able to have a positive impact on participants' understanding and motivation in managing their personal finances.

Discussion

The results of the activity showed that increasing participants' understanding of the concept of emergency funds and simple budgeting was in line with the findings of Nurrahmawati, Bandi, Fauzi, and Harsa Sumarta (2021) who emphasized that direct assistance regarding emergency fund management has proven to be effective in increasing the financial readiness of young age groups, especially in dealing with uncertain economic situations. Before the activity took place, most of the participants did not understand that emergency funds are different from ordinary savings or investments, a conceptual mistake that is also found in the adult age group in various financial literacy studies. After attending a material delivery session delivered in simple language and a polite approach, participants began to understand that an emergency fund serves as the most basic foundation in financial planning, which must be prepared before individuals consider other financial instruments such as investments. This change in conceptual understanding is an important indicator that simple educational interventions can correct the misconceptions that have been inherent in the community about the function and purpose of the emergency fund, even if it is carried out in a relatively young age group such as children and adolescents assisted by the foundation.

Increasing the ability of participants to prepare a simple budget through simulation sessions also confirmed the relevance of the experiential learning approach in the financial education of the younger generation. These findings are in line with the results of a study on students' personal financial planning which shows that financial training participants tend to be more able to apply the concept of budgeting in real life if they are given the opportunity to practice it directly using personal financial data, rather than just receiving theoretical explanations. This condition is also relevant to the results of Phung's (2023) research which found that the budgeting behavior of the younger generation during the pandemic was greatly influenced by the extent to which they obtained direct practical opportunities in managing finances, rather than simply receiving information about the importance of budgeting. Thus, the success of the budget simulation session in this activity confirms that learning design that combines theory with real practice has a greater influence on the absorption of material than the passive one-way lecture approach.

The success of educational games (financial games) in strengthening participants' understanding of needs and desires is also in line with the principles of learning for children and adolescents which emphasize the importance of fun elements in the educational process, as found in various studies on game-based learning for young age groups (Kurniasih, Putri, Lestari, & Olivia, 2021). Widodo, Izkianti, Laxmana, Syahputra, and Nursyirwan (2022) also emphasized that learning methods that involve concrete and interactive activities help children and adolescents understand basic accounting concepts and money management more easily than conventional lecture methods. The enthusiastic response of participants to the educational games in this activity showed that the approach succeeded in creating emotional engagement that supports short-term knowledge retention, although the sustainability of its impact in the long term still requires further reinforcement through periodic mentoring. This emphasizes that the design of financial education programs for children and adolescents should ideally not stop at one intervention, but needs to be designed as a series of continuous activities.

The increase in post-test results compared to pre-tests, especially in the aspects of understanding emergency funds and the ability to distinguish between needs and wants, strengthens the argument that the financial literacy gap of the younger generation as reported by the OECD (2023, 2024) can be responded to concretely through community-based educational interventions, even with a relatively small scale of activities and limited duration. Global data showing that less than one-third of young people in various countries are able to answer basic questions about budgeting and saving (OECD, 2023) confirms that this problem is universal, so the intervention model applied in this activity has the potential to be widely replicated in various target groups of the younger generation, not limited to children assisted by social institutions alone. The gap between the financial literacy and inclusion indices in Indonesia as reported in SNLIK 2024 (Financial Services Authority & Central Statistics Agency, 2024) further confirms that access to financial services alone is not enough without an adequate understanding of how to manage them, a gap that should ideally begin to be closed from adolescence through these kinds of educational programs.

Nonetheless, it is important to note that the increased understanding observed in the post-test session does not necessarily turn into consistent financial management habits over the long term without further reinforcement. As highlighted in a study by Kehi, Tukan, Caravario, and Lian (2024) on student financial management, the gap between financial literacy knowledge and real application in daily life is still often found even though individuals have obtained adequate financial education. Therefore, the success of the Money Mastering Program should be seen as a first step that needs to be followed up with periodic assistance, both through the financial recording guidesheet that has been provided and through the advanced community service program, so that participants are truly able to internalize the habit of saving and building an emergency fund as part of their daily financial lifestyle, not just knowledge that is understood cognitively but not just applied consistently.

Comparison of the results of this activity with other young generation financial education programs in Indonesia also shows a consistent pattern, namely that an approach that combines theory, practice simulations, and educational games in general results in a deeper understanding than the one-way lecture approach. Research on personal financial planning of students in various universities shows a similar pattern, namely participants who are given hands-on practice opportunities in budgeting and calculating emergency funds tend to show a higher level of knowledge retention than participants who only receive theoretical exposure to the material. The consistency of the findings across service activities reinforces the belief that the participatory education model based on real simulations, as applied in the Mastering Money Program, is an approach that can be widely replicated in various target groups of the young generation in Indonesia. Thus, the contribution of this activity is not only limited to improving the financial literacy of participants at the Griya Yatim and Dhuafa Foundation, but also has the potential to contribute methodological thinking to the design of similar financial literacy programs in the future, especially in terms of the importance of integrating the concept of emergency funds as a mandatory component in the financial education curriculum for the younger generation.

CONCLUSION

The Community Service activity which was carried out at the Griya Yatim and Dhuafa Kelapa Dua Foundation, Tangerang Regency, with the theme "Mastering Money: Smart Strategies for Saving and Managing Emergency Funds" has made a positive contribution in increasing participants' understanding of the importance of financial literacy from an early age. This activity responds to the dual urgency of global and local nature, namely the low financial literacy of the young generation as shown by OECD data (2023, 2024), as well as the gap between the financial literacy and inclusion indices in Indonesia as reported in SNLIK 2024 (Financial Services Authority & Central Statistics Agency, 2024). Through the delivery of material in a polite language style, interactive discussions, educational games, and simple simulations about financial planning, participants gained insight into the importance of distinguishing between needs and wants, building consistent saving habits, and preparing an emergency fund as an anticipatory measure against unexpected conditions. The results showed that participants had high enthusiasm during the learning process, reflected in active participation in the question and answer sessions, increased comprehension scores between pre-test and post-test, and increased awareness of the importance of managing money wisely. The education provided is expected to form more responsible financial behavior so that participants are able to apply saving habits and prepare simple financial plans in daily life. Overall, this activity succeeded in achieving the goals that have been set, namely increasing participants' knowledge and awareness of smart strategies for saving and managing emergency funds, while emphasizing that this kind of community-based educational intervention model has the potential to be widely replicated to form a younger generation that is more independent, prepared, and resilient in facing economic uncertainty in the future.

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