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FINANCIAL LITERACY EDUCATION AS THE FOUNDATION OF FINANCIAL MANAGEMENT FROM AN EARLY AGE AT THE GRIYA YATIM AND DHUAFA FOUNDATION

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ABSTRACT

Financial literacy is a fundamental skill that is highly crucial to be developed from an early age as a provision for managing finances wisely and responsibly, an urgency reinforced by UNESCO's finding that two-thirds of the world's adult population still lack adequate financial literacy. Low understanding of financial management often leads to difficulties in future planning and achieving financial stability. This Community Service (PKM) activity aims to provide children at the Griya Yatim and Dhuafa Foundation with an understanding of the basic concepts of financial literacy, the importance of saving, and how to distinguish between needs and wants. The methods employed include polite and educational socialization, interactive discussions, storytelling, ice-breaking, and practical saving simulations using piggy banks. The results demonstrated a significant increase in participants' enthusiasm and understanding regarding the importance of saving from small nominals consistently. Through this activity, participants are expected to build disciplined, independent, and responsible characters in managing their personal finances daily.

Keywords: *Financial Literacy, Savings, Financial Planning, Financial Education, Griya Yatim and Dhuafa*

INTRODUCTION

Financial literacy is now globally recognized as one of the fundamental life skills that determine the economic resilience of individuals, families, and communities at large. UNESCO's Global Education Monitoring report confirms the alarming findings, namely that two-thirds of the world's adult population still lacks adequate financial literacy, while only about 6 percent of adults in the poorest countries have participated in such literacy programs (UNESCO, 2016). The Director of GEM Report at that time, Aaron Benavot, emphasized that the education system needs to be fundamentally transformed in order to be able to equip students with adequate economic, environmental, and social perspectives, not just knowledge transfer (UNESCO, 2016). This data is an important warning that the problem of financial literacy is not only an issue in developing countries, but also a structural challenge that is cross-continental and cross-income levels, so it requires educational interventions that start as early as possible, even from the age of children. This condition is even more relevant when associated with the findings of the OECD (2023) through the OECD/INFE International Survey of Adult Financial Literacy involving 39 countries and economies, which show significant variations in financial literacy levels between countries with wider gaps in young age groups and low-income groups. This global data set confirms that efforts to instill financial literacy from an early age, especially in children in vulnerable socioeconomic conditions, are long-term investments that cannot be delayed.

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 from disadvantaged socioeconomic backgrounds consistently obtain significantly lower financial literacy scores than students from affluent families across the countries surveyed. These findings show that the financial literacy gap is not only a matter of individual knowledge, but is also closely related to access and opportunities for financial education from an early age, a condition that is particularly relevant for children in the care of social institutions such as orphanages and orphan and poor foundations. Alshebami's (2022) study on the youth population in Saudi Arabia also found that social influence and the level of self-control play an important role in shaping the saving behavior of the younger generation, where adequate financial literacy is able to strengthen saving habits despite being under social pressure to behave consumptively. Thus, educational interventions from the age of children, whether carried out by families, social institutions, or higher education institutions through service programs, have a strategic role in forming the foundation of future generations' financial literacy.

In the Indonesian context, the challenge of financial literacy is also still a serious concern for the government and related authorities. 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 inclusion and financial literacy shows that many Indonesians, including children and adolescents, already have access to financial products but do not fully understand how to manage them wisely. A study by Surianto and Muflikhah (2026) on financial literacy and budgeting behavior in the Alpha generation in managing pocket money also found that the latest generation of children tend to have greater access to money and digital products than the previous generation, but it is not always balanced with an adequate understanding of financial management. This condition confirms that the gap between access and understanding of finance that occurs globally is also reflected in the young generation of Indonesia, including the group of children assisted by social institutions who are the target of this activity.

In today's modern era, the ability to manage finances is one of the life skills that is very crucial for every individual to have, including children and teenagers. Failure to understand basic financial management early on often triggers the birth of consumptive behavior and the inability to determine the scale of priorities in distinguishing between essential needs and momentary desires. This condition, if left unchecked, will certainly have a bad impact on their financial readiness and future stability. Based on this situation, targeted and sustainable financial education needs to be pursued in real terms at various levels of society, especially groups of children who are in a period of character growth, as emphasized in various similar community service activities that have been carried out in various regions of Indonesia (Fatikasari, 2022; Korselinda, Yusmaniarti, & Hamron, 2022).

The Griya Yatim and Dhuafa Foundation is a social institution that is committed to fostering, accompanying, and empowering orphans and poor people to have strong provisions mentally, spiritually, and practical skills. Although character development and formal education have been going well, the results of initial observations show that partners' understanding of the concept of financial literacy is still very limited. Many fostered children think that saving activities can only be done if they have a large amount of money. As a result, they tend to spend their pocket money without careful financial planning or awareness of setting aside reserve funds regularly. 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 who lack financial assistance from their nuclear families.

The financial vulnerability of children in the care of social institutions is also a concern in various international studies on child welfare, which confirm that children without the assistance of their biological parents tend to have limited access to informal financial learning that is usually obtained in the nuclear family, such as direct observation of savings habits, shopping, and planning household expenses. The absence of these informal learning resources makes formal intervention through community service programs even more crucial, because for many of the foundation's fostered children, this kind of activity is their first opportunity to receive structured financial education. This condition further emphasizes that programs such as those carried out at Griya Yatim and Dhuafa Kelapa Dua are not just ceremonial

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activities for campus service, but interventions that answer the real needs of vulnerable groups who have received less attention in various national financial literacy programs.

The formulation of the problem in this service is centered on how to level the understanding and how to increase the awareness of participants in the Griya Yatim and Dhuafa Foundation so that they can manage money more wisely through the effectiveness of financial literacy education. Research by Putri, Husna, and Ismail (2023) on early childhood in early childhood education in early childhood education found that financial education delivered through fun and interactive methods proved to be more effectively absorbed by children than conventional lecture methods, an approach that is relevant to be applied to the target group of children fostered by the foundation. Therefore, the main purpose of this Community Service (PKM) activity is to provide education and in-depth understanding of the urgency of saving from an early age, provide stimulus through piggy bank media, and train children's financial discipline so that it can be applied in daily life for a more planned future. The urgency of this activity lies in three main aspects, namely the global financial literacy gap as shown by UNESCO and OECD data, the special financial vulnerability faced by children assisted by social institutions due to the lack of exemplary financial management from the nuclear family, and the urgent need for a financial education model that is fun and in accordance with the psychological characteristics of children so that the message conveyed is truly internalized into a habit long-term.

Several previous studies have also shown that financial literacy education has an important role in shaping interest and saving habits in children and adolescents. Korselinda, Yusmaniarti, and Hamron (2022) found that the approach to saving that was communicated to elementary school children was able to form an understanding of basic financial literacy effectively, in line with the approach applied in this activity. Kurniasih, Putri, Lestari, and Olivia (2021) also emphasized that the provision of piggy bank media as a physical stimulus has been proven to increase children's motivation to start saving in real life, not just understanding the concept theoretically. Meanwhile, the findings of Kehi, Tukan, Caravario, and Lian (2024) regarding the role of financial literacy in student financial management confirm that individuals with a good understanding of financial literacy from an early age tend to be more disciplined in recording expenses and budgeting at the next stage of life. The series of empirical evidence consistently confirms that financial education interventions that are structured, fun, and delivered from an early age are able to have a long-term impact on the formation of financial behavior of the younger generation, thereby further strengthening the conceptual foundation for the implementation of this service activity at the Griya Yatim and Dhuafa Foundation.

METHODS

This Community Service (PKM) activity was held on Sunday, May 17, 2026, at the Griya Yatim and Dhuafa Foundation, Jalan Dayung Raya No. 21, Kelapa Dua, Kelapa Dua District, Tangerang Regency, Banten. The participants involved in this activity are fostered children and foundation administrators. The implementation approach was carried out face-to-face (field visit) by complying with the sequence of schedules that had been prepared by the student service team from Pamulang University. The main method used is a training method that is designed in an interactive and communicative manner to suit the psychological characteristics of children, with a polite, warm, and patient language style as the main foundation of all interactions between facilitators and participants.

The application of polite language style in this activity is realized through several communication principles that are consistently maintained throughout the implementation. First, all facilitators avoid a high tone of voice or seem commanding, and replace it with a friendly and smiling invitation when directing participants at each stage of the activity. Second, the facilitator always gives verbal appreciation to each participant's response, no matter how small the contribution, for example with praise or applause, so that the children feel appreciated and motivated to continue to participate actively. Third, in responding to inappropriate answers, the facilitator does not provide judgmental corrections, but redirects the participants' understanding slowly with constructive sentences. This kind of communication approach is important to apply considering that children assisted by social institutions generally have special psychological needs related to a sense of security and acceptance, so a friendly learning atmosphere is an important prerequisite for their openness in participating in the entire series of activities.

The stages of problem solving in this activity are broken down into five series of activities that are systematically arranged, with each transition between stages delivered using a gentle introductory sentence so that participants do not feel rushed or burdened. The first stage is socialization and counseling, which is the delivery of the main material of financial literacy delivered in simple language regarding the definition of saving, future benefits, and visualization of the separation of needs and wants. The material is delivered in stages with sufficient pauses, providing an opportunity for participants to ask questions and clarify things they do not yet understand, an approach that refers to the findings of Putri, Husna, and Ismail (2023) that the delivery of financial materials in early childhood will be more effective if it is done gradually and not in a hurry.

The second stage is the story telling method, which is telling inspirational and educational stories that are close to children's daily lives to spark participants' emotional interest in the importance of saving. This approach refers to the findings of Maharjan, Manandhar, Pant, and Dahal (2024) who affirm that storytelling pedagogy is able to create deep emotional engagement in early childhood while facilitating the internalization of abstract concepts through concrete narratives. The facilitator conveys the story with varied intonation, warm facial expressions, and occasionally involves participants to guess the continuation of the story, so that the children feel part of the storytelling process itself, not just passive listeners.

The third stage is an interactive activity in the form of ice breaking, which is the implementation of educational games to dilute the atmosphere so that children's focus and concentration are maintained throughout the event. The game is inserted between more formal sessions to maintain the participants' energy levels, considering that children's concentration ranges tend to be limited when they have to participate in long learning sessions without entertainment breaks. The fourth stage is direct practice, where each child is given decorative piggy bank media as a physical stimulant tool to directly practice the habit of setting aside their daily allowance. The giving of piggy banks is conveyed in a warm way, accompanied by congratulations and encouragement to each child, so that piggy banks are not only understood as physical objects, but also as a symbol of children's personal commitment to the saving habits they have just learned.

The fifth stage is comprehension evaluation, which is tested through an interactive question and answer session with direct prizes after the material is presented to measure the effectiveness of information absorption. This session was delivered with a light and fun game feel, not in a formal exam format, so that children do not feel anxious or pressured when they have to answer questions. Giving small prizes to participants who are able to answer correctly serves as a positive motivation booster, as well as creating a healthy atmosphere of competition without causing embarrassment for participants who have not succeeded in answering. Throughout the evaluation process, the PKM team maintained a supportive tone, ensuring that each child felt appreciated for the effort they had shown during the entire series of activities, regardless of the right or wrong answers they gave.

In addition to these five stages, the PKM team also pays attention to the aspect of the diversity of age of participants in designing the materials and languages used. Given that the participants consisted of children with a fairly wide age range, the facilitator prepared a variety of examples and the level of explanation depth that could be flexibly adjusted in the field, so that younger participants could still follow the material well without making the larger participants feel that the material was too simple. This kind of differentiation approach is important to be applied in educational activities involving heterogeneous age groups, so that all participants get the optimal benefits from the same activity. During the field observation, the PKM team also recorded group dynamics and patterns of interaction between the two groups, which were then considered in compiling program follow-up recommendations for the foundation.

RESULTS AND DISCUSSION

Results

The implementation of PKM activities went very well and conducively at the Griya Yatim and Dhuafa Kelapa Dua Foundation, Tangerang Regency. The observation results showed an extraordinarily high level of enthusiasm from all orphanage children when listening to the presentations from the student resource persons, ranging from material delivery sessions, storytelling, ice breaking, saving practices, to evaluation sessions with prizes. Based on the initial evaluation through a discussion session, it was found that the majority of children actually knew the term saving, but did not understand the essence of the commitment to saving regularly from even the smallest nominal. They also often make mistakes in prioritizing daily spending because of the tendency to spend pocket money on short-term desires, a condition that is an important baseline for the PKM team to measure changes in participants' understanding after the entire series of activities is completed.

In Session I, namely the delivery of material and storytelling, the activity was guided directly by Syahidi Razani, Sabila Az Zahra, and Farah Oktafiani. The presenter uses a storytelling technique that has proven to be very effective in breaking through the limits of children's saturation, so that the atmosphere becomes lively and the children actively respond to the storyline that is conveyed. Through two-way interactive visualization, participants began to be able to classify which expenses were classified as primary needs such as school supplies, and which were limited to secondary needs such as snacks or hobbies. The enthusiasm of the participants was evident from the many spontaneous questions asked during the storytelling session, showing that the narrative approach succeeded in bridging the distance between abstract financial concepts and concrete children's daily experiences.

In Session II, namely financial practice and piggy bank distribution, the service team distributed ornamental piggy banks to all participants as a form of real implementation of the activity theme. This physical piggy bank is not just a gift, but a symbol of an initial commitment for children to immediately apply the habit of setting aside their daily allowance. Participants showed a very positive and enthusiastic response when receiving the piggy bank, with some children even directly conveying their plans to start saving from that very day. The documentation of the activities of the Financial Literacy Education Program at the Griya Yatim and Dhuafa Foundation is shown in the following image, which shows the moment of handing over appreciation of the activities and the togetherness of the PKM team with the foundation's fostered children.

During the distribution process, the service team also observed that each child showed a different way of responding to the ornamental piggy bank they received, starting from carefully observing the shape and color of the piggy bank, shaking it to ensure there was enough free space, to directly comparing the design of their piggy bank with that of the friend next to it. Some children even asked the facilitator for permission to write their own names on the bottom of the piggy bank, a spontaneous initiative that showed a growing sense of personal ownership of the savings medium. This moment also strengthens the atmosphere of togetherness between the service team and the participants, because the handover process is not carried out one-way or in a hurry, but interspersed with small talk about what goods or needs they want to achieve through the savings. The foundation management who accompanied this session also expressed positive appreciation, considering that the media of ornamental piggy banks is considered more attractive to children than the conventional savings containers that they have been familiar with. This kind of warm and personal interaction confirms that the success of the financial practice session is not only determined by the quality of the materials and media shared, but also by the quality of the relationship built between the facilitator and the participants during the process.

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Figure 1: PKM of the Griya Yatim and Dhuafa Foundation

In Session III, namely evaluation and question and answer with prizes, this session was used to measure the success rate of knowledge transfer to participants. The results of the oral evaluation proved that most children were able to answer appropriately about the differences in needs and wants, as well as re-explain the long-term benefits of saving consistently in their own language. The giving of small prizes to participants who answered correctly helped increase the enthusiasm of this session, shown by the large number of children who voluntarily raised their hands to answer questions without having to be appointed by the facilitator first. Some children even spontaneously recount their simple plans for items they want to achieve through their newly learned saving habits, suggesting that the material presented is not only cognitively understood but also begins to be internalized as a personal action plan.

Overall, the implementation of this PKM activity has succeeded in achieving the goals that have been set, namely to increase the understanding and awareness of the children assisted by the Griya Yatim and Dhuafa Foundation regarding the importance of financial literacy from an early age. The learning method that combines socialization, storytelling, ice breaking, direct saving practice, and evaluation with prizes has been proven to be able to create a pleasant learning atmosphere and increase the active participation of participants throughout the activity. The results of the activity show that an educational approach that is in accordance with the characteristics of children, combined with a polite and supportive communication style, can be an effective strategy in instilling the habit of saving and forming more disciplined and responsible financial management behavior as a provision towards financial independence in the future.

In addition to achievements in terms of knowledge and skills, this activity also has a positive impact on the affective aspects of the participants, which is reflected in the change in children's attitudes towards the allowance they receive daily. Before the activity, most children view pocket money as a tool to fulfill a momentary desire, but after following the series of activities, they begin to show a more reflective attitude when talking about the use of pocket money, including consideration of how much to set aside to save. This change in attitude can also be seen from the way the children answered the questions in the evaluation session, which no longer just memorized the definition, but was able to relate it to real situations they experienced on a daily basis, such as the decision not to snack one day in order to set aside money in the piggy bank. This change in the level of attitude and not only knowledge is an important indicator that PKM activities have succeeded in touching a deeper aspect than just information transfer, namely the formation of a more mature financial character and mindset in the foundation's fostered children.

Discussion

The results of the activity showed that the story telling approach used in Session I succeeded in significantly increasing participants' involvement and understanding of the concept of financial literacy, in line with the findings of Maharjan, Manandhar, Pant, and Dahal (2024) who emphasized that storytelling pedagogy is able to create deep emotional involvement in early childhood while facilitating the internalization of abstract concepts through concrete narratives. The enthusiasm of the participants in responding to the storyline and asking spontaneous questions indicates that the narrative method succeeds in bridging the distance between abstract financial concepts, such as differences in needs and wants, and the children's concrete and easy-to-understand daily experiences. These findings also strengthen the global argument presented by UNESCO (2016) that the education system needs to provide an applicative economic perspective, not just a theoretical knowledge transfer, so that students are truly able to apply financial understanding in real life. Thus, the success of the storytelling session in this activity is not just an entertainment strategy, but a pedagogical method that has a strong theoretical foundation in the literature on children's financial education.

The positive response of participants to the provision of piggy bank media in Session II also confirmed the importance of providing concrete tools in children's financial education, as found by Kurniasih, Putri, Lestari, and Olivia (2021) that the provision of piggy banks as a medium for saving practice effectively increases children's motivation to start saving in real life, not just understanding the concept theoretically. In line with that, Widodo, Izkianti, Laxmana, Syahputra, and Nursyirwan (2022) also emphasized that saving methods using physical media such as piggy banks help children aged 7 to 12 years understand the basic concepts of accounting and money management in a more concrete and easy-to-remember manner. This phenomenon shows that the transfer of financial literacy knowledge in children cannot rely solely on the delivery of verbal information, but rather requires physical objects that can be touched and used directly as a bridge between cognitive understanding and real action. Thus, the provision of ornamental piggy banks in this activity has a dual function, namely as a learning aid as well as a symbol of children's personal commitment to the saving habits they have just learned.

The success of the evaluation session with prizes in measuring participants' understanding also confirmed the effectiveness of the polite and supportive communication approach applied throughout the activity. Prasetiyo, Izzudin, Utami, Baidlo, T.S.D, and Agustin (2022) emphasized that financial management training for children will be more effective if delivered in a non-intimidating atmosphere, considering that children tend to be more open to absorbing new information when they feel psychologically safe. This condition is particularly relevant for children assisted by social institutions such as Griya Yatim and Dhuafa, who generally have special psychological needs related to a sense of security and acceptance due to different life experiences from children in general. Giving small gifts as a form of appreciation in the evaluation session also creates a positive association between financial learning activities and pleasant experiences, an approach that is in line with the principles of experiential learning that are widely recommended in children's financial education studies (Kurnia, Melsinti, Kisanjani, Rahman, & Andriyas, 2022).

The overall findings of these activities also strengthen the argument that the global financial literacy gap as reported by UNESCO (2016) and OECD (2023, 2024) can be responded to concretely through community-based educational interventions at the grassroots level, albeit with a relatively small scale of activities and limited duration. Data from the National Survey on Financial Literacy and Inclusion, which shows the gap between the financial inclusion and literacy index in Indonesia (Financial Services Authority & Central Statistics Agency, 2024), further confirms that access to financial products alone is not enough without an adequate understanding of how to manage them, a gap that should ideally be closed from childhood. The findings of Surianto and Muflikhah (2026) regarding the budgeting behavior of the Alpha generation also confirm that the increasing financial access in the current young generation must be balanced with adequate literacy, so that this access does not lead to uncontrolled consumptive behavior. Financial literacy education programs such as those implemented in Griya Yatim and Dhuafa offer a relatively simple but effective intervention model, while emphasizing the importance of the role of universities in bridging the financial literacy gap through collaboration with social institutions.

However, it is important to note that the changes in understanding observed during the activity do not necessarily turn into consistent savings habits in the long term without further reinforcement. As highlighted in various studies on children's financial education, the effect of a single education program tends to be optimal in terms of knowledge and attitudes, but requires continuous repetition and mentoring so that it is truly internalized into real daily behavior (Hendratni, Astuti, & Ateniyanti, 2023). Therefore, the success of the Financial Literacy Education Program should be seen as a first step that needs to be followed up with periodic mentoring activities, both by the foundation and through advanced community service programs, so that the positive impact that has been created can continue to be maintained and develop as the children assisted by Griya Yatim and Dhuafa get older, so that the foundation of financial literacy that has been instilled from an early age really becomes a real provision for their financial independence in the future.

Comparison of the results of this activity with various other children's financial education programs in Indonesia also shows a consistent pattern, namely that educational methods that are fun and participatory are generally more effective than the one-way lecture approach. Astrini and Ali Pangestu (2021) in a similar activity at SDN Cibingbin 01 also found that socialization of saving which is packaged interactively is able to increase students' awareness of the importance of saving from an early age, in line with the results obtained in this activity. Similarly, Fatikasari (2022) shows that a communicative socialization approach to elementary school children is able to effectively form an understanding of basic financial literacy in a relatively short time. The consistency of the findings across service activities strengthens the belief that the participatory education model, storytelling, and direct saving practice are approaches that can be widely replicated in various target groups of children in Indonesia, not limited to children assisted by social institutions alone, so that they have the potential to make a broader contribution to improving the financial literacy of the young generation nationally, as well as answering the financial literacy gap global that has been described earlier.

CONCLUSION

Community Service activities with the theme of financial literacy at the Griya Yatim and Dhuafa Foundation have been carried out successfully and have had a significant positive impact. This activity responds to the dual urgency of global and local nature, namely the low financial literacy reported by UNESCO (2016) and OECD (2023, 2024), as well as the gap between the literacy and financial inclusion indices in Indonesia as reported in SNLIK 2024 (Financial Services Authority & Central Statistics Agency, 2024). The main conclusion of this program is the realization of increasing the awareness and cognitive understanding of orphans and poor children regarding the importance of managing money wisely from an early age. Through fun methods such as storytelling, ice breaking, and the provision of ornamental piggy bank media delivered in a polite language style, children are strongly motivated to reduce consumptive habits and replace them with disciplined saving habits. The results of the evaluation showed that participants were able to re-explain the differences in needs and desires as well as the long-term benefits of saving consistently, indicating that the material presented had been well internalized, not only intellectually understood. It is recommended that educational programs like this can be carried out periodically by foundations and academics in order to build financial independence and form the character of the young generation who are responsible, as well as become a model of collaboration between universities and social institutions in answering the challenges of financial literacy that are cross-generational.

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