International Journal of Applied Social Transformation and Partnership Studies
Vol.1, No.8 August 2026: 982-990
e-ISSN: xxxx-xxxx, DOI: 10.58174/ijastps.v1i8.123
LPPB Publisher

SMART HANDLING, BUILDING FINANCIAL INDEPENDENCE FROM SIMPLE STEPS

Elfin Juni Safira[1], Dita Hartanti[2], Leni Puspita[3]
[1,2,3]Management Study Program, Faculty of Economics and Business, Pamulang University, Indonesia
Email: elvinjuni05@gmail.com[1], Ditahartanti11@gmail.com[2], lnnypst@gmail.com[3]

ABSTRACT

This Community Service (PKM) activity was carried out as an implementation of the Tri Dharma Perguruan Tinggi by students of the Faculty of Economics and Business, Universitas Pamulang, amid global findings that two-thirds of the world's adult population still lack adequate financial literacy. This PKM aims to provide a tangible contribution to the community through financial literacy education and understanding the importance of managing financial futures from an early age. This activity targets the young generation at the Griya Yatim dan Dhuafa Foundation. The method used in this activity was polite and interactive training under the theme "Celengan Cerdas, Membangun Kemandirian Finansial dari Langkah Sederhana" (Smart Piggy Bank, Building Financial Independence from Simple Steps). Through this training, participants received material on how to distinguish between needs and wants, budgeting personal finances wisely, and starting a saving habit. In addition to the presentation, a simulation session and the handover of interactive saving media were also conducted. The results of the activity showed high enthusiasm from both the children and the foundation's management. This activity successfully provided motivation and new practical experience for children in understanding the value of money, building a habit of saving, and improving financial competence to face future economic challenges.

Keywords: *Financial Literacy, Financial Independence, Saving, Smart Piggy Bank, Community Service*

INTRODUCTION

Pamulang University consistently realizes the Tri Dharma of Higher Education, one of which is through Community Service (PKM) activities. This activity is a real forum for the academic community, especially students, to implement knowledge and skills in order to make a direct contribution to society. In the midst of today's modern economic dynamics, understanding financial management is a crucial competency that must be possessed by every individual, including the younger generation. 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). 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. 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 have significantly lower financial literacy scores than students from affluent families across the countries surveyed, 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.

In the Indonesian context, the challenge of financial literacy is also still a serious concern for the government and related authorities. The Financial Services Authority has prepared the Indonesian National Strategy for Financial Literacy (SNLKI) 2021-2025 as a national roadmap in improving people's financial literacy and inclusion (Financial Services Authority, 2021). 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. Sina's (2020) study on financial literacy from an early age also emphasizes that instilling financial understanding at a young age is a golden period that determines the quality of their financial management at the next stage of life, so that delays in intervention in this phase will be difficult to compensate in adulthood.

The main target in this PKM activity is foster children in the orphanage, who are considered to be in dire need of financial literacy provisions. Financial literacy from an early age is an important foundation so that they not only have the will to move forward, but also the ability to manage personal finances for independence in the future. Children in the care of social institutions generally 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, considering the study by Suryani and Lestari (2022) on the introduction of personal financial management for foster children found that creative saving methods have proven effective in equipping orphanage children with a basic understanding of money management even though they do not have a fixed income or direct family financial assistance.

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. In line with this, Masykuroh, Sulistyaningrum, Febi Nuraini, and Nur Aisyah (2023) in a service activity based on the creation of ornamental piggy banks in elementary schools found that visually appealing physical savings media were able to increase children's intrinsic motivation to start saving habits, a finding that became one of the conceptual foundations for the use of "Smart Piggy Banks" media in this activity. On this basis, the PKM team of students of the Faculty of Economics and Business, University of Pamulang held a training entitled "Smart Piggy Banks, Building Financial Independence from Simple Steps" at the Griya Yatim and Dhuafa Foundation. This activity is expected to be able to build the character of saving and prepare the financial mental readiness of orphanage children in facing future economic challenges.

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, concrete, and in accordance with the psychological characteristics of children so that the message conveyed is truly internalized into long-term habits. 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 of saving that is communicated to elementary school children is able to effectively form an understanding of basic financial literacy, while Kurniasih, Putri, Lestari, and Olivia (2021) 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. 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.

In addition to the aspect of forming saving habits, the selection of the theme of "financial independence" in this activity is also based on the consideration that children assisted by social institutions will eventually face a transition period to independent life after the coaching period at the foundation ends, without a financial safety net from the family as children in general usually have. This condition makes mastery of basic personal financial management skills, such as preparing a simple budget and understanding the priority scale of needs, a non-negotiable provision for their survival after the coaching period. A study by Kehi, Tukan, Caravario, and Lian (2024) on the role of financial literacy in student financial management emphasized that individuals who have been provided with financial literacy from a young age tend to be more mentally and practically prepared when they have to manage finances independently without parental supervision. Thus, this "Smart Piggy Bank" activity is not only oriented towards the formation of short-term saving habits, but also a long-term investment for the readiness of the children assisted by the Griya Yatim and Dhuafa Foundation in the future.

METHODS

This community service 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, using an interactive training approach and practical mentoring. The participants involved in this activity are foster children and foundation administrators, with an implementation approach that is carried out face-to-face (field visit) according to the schedule that has been prepared by the student service team. The main method used is a training method designed with a polite, warm, and patient language style as a basis for communication throughout the activity, considering the characteristics of participants who are children with special psychological needs related to a sense of security and acceptance.

The application of polite language style in this activity is realized through several communication principles that are consistently maintained by all facilitators. First, the facilitator always uses a friendly greeting and avoids a high tone of voice or seems commanding when directing participants at each stage of the activity. Second, every participant's response or question is responded to with sincere verbal appreciation, no matter how small the contribution, so that the children feel appreciated and motivated to continue to actively participate throughout the training. Third, in responding to inappropriate answers, the facilitator does not provide judgmental corrections, but redirects participants' understanding slowly with constructive and patient sentences. This kind of communication approach is important to apply considering that children assisted by social institutions in general need a psychologically safe learning environment in order to be able to open up and participate optimally in every activity session.

The method of implementing this activity is divided into three main stages. The first stage is the preparation stage, which includes coordination with the management of the Griya Yatim and Dhuafa Foundation, the preparation of financial literacy materials tailored to the characteristics and level of understanding of the participants, and the preparation of interactive savings media "Smart Piggy Banks" which will be distributed to all participants. The preparation of the material at this stage considers the findings of Suryani and Lestari (2022) that the introduction of personal financial management for foster children will be more effective if it is delivered through a concrete and easy-to-practice creative saving method, rather than through an abstract theoretical explanation and far from the child's daily experience.

The second stage is the implementation or training stage, which consists of three main series of activities. The first series is the delivery of the material, which is the provision of in-depth education about the differences in needs and wants, as well as how to prepare a personal finance budget wisely, delivered using simple language and accompanied by sufficient pauses to ensure that participants really understand each concept before moving on to the next material. The second series was a simulation and practice session, where participants were guided directly using the "Smart Piggy Bank" method to determine their savings targets independently, with personal assistance from the

International Journal of Applied Social Transformation and Partnership Studies
Vol.1, No.8 August 2026: 982-990
e-ISSN: xxxx-xxxx, DOI: 10.58174/ijastps.v1i8.123
LPPB Publisher

facilitator who adjusted the difficulty level of the simulation to each child's ability. The third series is the submission of media, namely the distribution of interactive savings media as a means of evaluating and monitoring the saving discipline of participants, which is delivered in a warm way accompanied by congratulations and encouragement to each child, so that the media is not only understood as a physical object, but also as a symbol of children's personal commitment to the saving habits they have just learned.

The approach used in this simulation and practice session refers to the principle of experiential learning or learning through direct experience, which has been widely recommended in various studies of children's financial education as a more effective method than the delivery of theory alone (Kurnia, Melsinti, Kisanjani, Rahman, & Andriyas, 2022). Through this approach, children not only listen to explanations about the importance of saving, but also directly practice setting their own savings targets using the Smart Piggy Bank media, so that abstract concepts about financial planning can be understood concretely and meaningfully for participants who are still at the age of children.

The third stage is the evaluation stage, which is carried out through discussions and questions and answers with students and foundation administrators to measure the level of understanding and response of participants to the material that has been delivered. This evaluation session was delivered with a relaxed and informal feel, so that children do not feel anxious or depressed when they have to answer questions. The facilitator appreciated each answer submitted by the participants, and used the results of the discussion as an indicator of the success of the overall implementation of the activity. 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 training activities.

In addition to these three main stages, the PKM team also pays attention to the involvement of the foundation management throughout the implementation of the activity, considering that the management is the party who will continue to assist the children after this service activity is completed. The foundation's management was actively involved in the evaluation session and was given an understanding of how to monitor the development of children's saving habits through the Smart Piggy Bank media that had been distributed, so that the sustainability of the program did not only depend on the intervention of the student team alone. This collaborative approach is important to be applied so that the positive impact of service activities does not stop once the PKM team leaves the location, but continues to be monitored and strengthened by the foundation as the main caregiver of the daily fostered children. Thus, the method of implementing this activity is designed not only to have an immediate impact, but also to build the foundation for the sustainability of financial literacy programs within the Griya Yatim and Dhuafa Foundation.

RESULTS AND DISCUSSION

Results

The implementation of PKM activities at the Griya Yatim and Dhuafa Foundation ran smoothly and was fully attended by students, foster children, and institutional administrators. Based on the results of initial observations through the opening discussion session, it is known that most of the participants are actually familiar with the term saving, but do not have an adequate understanding of how to prepare a personal financial budget or how to distinguish primary needs from secondary needs consistently. This initial condition is an important baseline for the PKM team to measure changes in participants' understanding after the entire series of activities are completed. At the stage of delivering the material, the student team succeeded in presenting basic educational material on personal financial management, which focused on the ability to distinguish between needs and wants and preparing a weekly budget wisely, with simple language and a polite approach so that it is easy to understand by participants with various age ranges.

As a form of practical implementation of the material that has been presented, the PKM team handed over the interactive savings media "Smart Piggy Piggy Bank" and guided the children directly in a simulation session to determine personal savings targets. This experiential learning approach has proven to be effective in providing concrete understanding for early childhood children, who generally tend to get bored if they are only faced with theoretical material in the classroom. Participants showed high enthusiasm when asked to set their own savings targets, with some children spontaneously conveying the goods or needs they wanted to achieve through newly learned saving habits. This enthusiastic response confirmed that the hands-on simulation approach succeeded in bridging the distance between abstract financial concepts and children's daily experiences that were concrete and meaningful to them.

The documentation of the Smart Piggy Bank Program activities 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.

Figure 1: PKM of the Griya Yatim and Dhuafa Foundation

At the evaluation stage, the results of discussions and Q&A with the students and foundation administrators showed that most of the participants were able to re-explain the difference between needs and wants, as well as outline simple steps in compiling a weekly budget using their own language. The foundation management also expressed their appreciation for the approach used in this activity, considering that the Smart Piggy Bank media provided can be a continuous monitoring tool for children in practicing saving habits after the activity ends. The high active participation of participants in the question-and-answer session, shown by the many spontaneous questions about how to manage their daily allowances, is a strong indicator that the material presented has succeeded in attracting the attention and interest of the participants deeply.

Overall, the results of the implementation of this PKM activity show that the interactive training approach combined with a polite language style and concrete savings media is able to create a meaningful learning experience for the children assisted by the Griya Yatim and Dhuafa Foundation. The high enthusiasm shown throughout the activity, both in the material delivery session, practice simulation, and question and answer evaluation, indicates that the theme of financial independence through the Smart Piggy Bank method has succeeded in answering the real needs of participants for applicable financial education. These results provide a strong foundation for the sustainability of similar programs in the future, considering the changes in understanding and attitudes observed during the activities show the potential long-term impact on the formation of participants' financial character.

In addition to the achievement in the knowledge aspect, this activity also had a positive impact on the affective and psychomotor aspects of the participants, which was reflected in their enthusiasm in holding and decorating the Smart Piggy Bank media received. Some children even show additional creativity by naming or sticking stickers on their piggy banks, a spontaneous behavior that signals a growing sense of personal ownership of the savings media. This sense of ownership is important to note as an additional finding, considering that the children's educational literature shows that emotional ownership of a learning object tends to strengthen the expected behavioral commitment, in this case the habit of saving regularly. Foundation administrators also observed that some children immediately kept their piggy banks in an easily accessible place in their rooms, a positive early indication that the media is likely to be used sustainably, rather than simply as a memento of the activity.

Discussion

The high enthusiasm shown by the participants and the foundation's management indicates that the theme of financial independence is very relevant to the real needs in the orphanage environment. This education has succeeded in opening up children's insight into appreciating the value of money and fostering internal motivation to be disciplined in monitoring their financial development independently. This finding is in line with the results of a study by Suryani and Lestari (2022) regarding the introduction of personal financial management for foster children, which emphasized that creative saving methods such as the use of physical savings media have proven to be more effective in equipping orphanage children with financial awareness than delivering material purely theoretically. From a social and academic perspective, the success of this activity confirms that instilling financial literacy from an early age is a strategic preventive step to improve the mental readiness and economic competence of the younger generation in facing the challenges of modern economic dynamics.

The success of the experiential learning approach applied through a simulation of determining savings targets using the Smart Piggy Bank media also confirms the relevance of direct experience-based learning methods in the financial education of the younger generation. These findings are consistent with the results of a study by Masykuroh, Sulistyaningrum, Febi Nuraini, and Nur Aisyah (2023) who found that the creation of decorative piggy banks in elementary schools can significantly increase children's understanding of financial literacy, considering that visually appealing physical media provides a stronger motivational stimulus than verbal explanations alone. In line with that, Kurniasih, Putri, Lestari, and Olivia (2021) also emphasized that giving piggy banks as a medium for saving practices effectively increases children's motivation to start saving in real life. 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.

The improvement of participants' ability to distinguish between needs and desires, as seen in the evaluation session, also strengthens the argument of Putri, Husna, and Ismail (2023) that financial education delivered through fun and interactive methods has proven to be more effective for children to absorb than conventional lecture methods. This ability is a crucial basic competency, considering that the difficulty of distinguishing needs and desires is one of the main roots of consumptive behavior that can continue into adulthood if not corrected early. The polite and supportive language style applied throughout the activity also contributes to the openness of participants in participating, in line with the findings of Prasetiyo, Izzudin, Utami, Baidlo, T.S.D, and Agustin (2022) that financial management training for children will be more effective if delivered in a non-intimidating atmosphere, considering that children assisted by social institutions generally have special psychological needs related to a sense of security and acceptance.

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 inclusion index and financial literacy 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, especially for the group of children assisted by social institutions who have financial vulnerability higher than children in general. Through sustainable synergy between higher education institutions and social institutions, the character of saving that has been formed is expected to be firmly rooted and become the foundation of long-term independence for orphans and poor people.

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 Smart Bank Program should be seen as a first step that needs to be followed up with periodic assistance, 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 independence that has been instilled from an early age really becomes a real provision for the future them.

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 combine the delivery of material with direct practice using concrete media are generally more effective than the one-way lecture approach. Fatikasari (2022) in the socialization of saving at SD Negeri Senden 2 also found that a communicative approach adjusted to the characteristics of children was able to significantly increase interest in saving in a relatively short time, in line with the results obtained in this activity. Similarly, Winona and Wahyuni (2023) emphasized that adequate financial literacy contributes significantly to the quality of financial management, a principle that is equally relevant for both micro business actors and for children who are forming their basic financial habits. The consistency of the findings across service activities reinforces the belief that the participatory education model based on direct experience, as applied in the Smart Piggy Bank Program, is an approach that can be widely replicated in various target groups of children in Indonesia, not limited to children assisted by social institutions alone, so that it has the potential to make a broader contribution to improving the financial literacy of the young generation nationally.

CONCLUSION

This PKM activity has succeeded in making a positive contribution to improving the financial literacy of children at the Griya Yatim and Dhuafa Foundation. 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 financial literacy and inclusion indices in Indonesia as reported in SNLIK 2024 (Financial Services Authority & Central Statistics Agency, 2024) and directed by the SNLKI roadmap 2021-2025 (Financial Services Authority, 2021). Through the "Smart Piggy Bank" method, which is delivered in a polite language style, participants not only gain theoretical knowledge about money management, but also practical experience in fostering a saving culture. The disciplined and independent character formed through this activity is expected to be the initial capital for them in facing future economic dynamics. Synergy between universities and social institutions like this needs to be maintained and implemented continuously in order to have a wider impact, as well as become a model of collaboration that can be replicated in answering the financial literacy challenges of the younger generation that is cross-generational.

BIBLIOGRAPHY

Alshebami, A. S. (2022). The interplay of social influence, financial literacy, and saving behaviour among Saudi youth and the moderating effect of self-control. *Sustainability, 14*(14), 8780. https://doi.org/10.3390/su14148780

Astrini, & Ali Pangestu, R. (2021). Peningkatan kesadaran menabung sejak dini melalui sosialisasi pentingnya menabung di SDN Cibingbin 01. *ALMUJTAMAE: Jurnal Pengabdian Masyarakat, 1*(3), 116–124. https://doi.org/10.30997/almujtamae.v1i3.2933

Fatikasari, N. (2022). Sosialisasi menabung sejak dini dalam upaya meningkatkan minat menabung siswa kelas 6 SD Negeri Senden 2. *J-ABDI: Jurnal Pengabdian Kepada Masyarakat, 2*(2), 3883–3890. https://doi.org/10.53625/jabdi.v2i2.2341

Hendratni, T. W., Astuti, S. B., & Ateniyanti, A. (2023). Sosialisasi literasi keuangan melalui edukasi menabung sejak dini sebagai wujud perencanaan finansial di Bogor, Jawa Barat. *BERDAYA: Jurnal Pendidikan dan Pengabdian Kepada Masyarakat, 5*(2), 151–158. https://doi.org/10.36407/berdaya.v5i2.1047

Karepesina, F. H. (2024). Sosialisasi pentingnya literasi keuangan di era Society 5.0 bagi kalangan remaja. *Pattimura Mengabdi: Jurnal Pengabdian Kepada Masyarakat, 2*(2), 173–176. https://doi.org/10.30598/pattimura-mengabdi.2.2.173-176

Kehi, M. J., Tukan, L. L. B. D., Caravario, L., & Lian, Y. P. (2024). Peran literasi keuangan terhadap pengelolaan keuangan mahasiswa akuntansi Unwira angkatan 2022 yang bertempat tinggal di kos. *JUEB: Jurnal Ekonomi dan Bisnis, 3*(1), 77–82. https://doi.org/10.57218/jueb.v3i1.945

Korselinda, R., Yusmaniarti, Y., & Hamron, N. (2022). Literasi keuangan melalui gemar menabung pada anak sejak dini di SD Negeri 15 Kota Bengkulu Kelurahan Tanah Patah. *Jurnal Ilmiah Mahasiswa Kuliah Kerja Nyata (JIMAKUKERTA), 2*(1), 10–15. https://doi.org/10.36085/jimakukerta.v2i1.3106

Kurnia, W. I., Melsinti, Y., Kisanjani, A., Rahman, N. N., & Andriyas, A. (2022). Edukasi pentingnya menabung sejak dini pada anak-anak. *Jurnal Pengabdian UntukMu NegeRI, 8*(2). https://doi.org/10.37859/jpumri.v8i2.7213

Kurniasih, N., Putri, M. A. A., Lestari, K. E., & Olivia, V. (2021). Sosialisasi Gerakan Gemar Menabung (GEMABUNG) sejak dini dan meningkatkan kreativitas dengan membuat celengan dari bahan bekas. *Abdimas Indonesian Journal, 1*(2), 105–112. https://doi.org/10.59525/aij.v1i2.76

Maharjan, B., Manandhar, N. K., Pant, B. P., & Dahal, N. (2024). Meaningful engagement of preschoolers through storytelling pedagogy. *Pedagogical Research, 9*(2), em0187. https://doi.org/10.29333/pr/14144

Masykuroh, Q., Sulistyaningrum, R., Febi Nuraini, I., & Nur Aisyah, D. (2023). Peningkatan literasi keuangan melalui kreasi celengan hias di sekolah dasar. *Kreativasi: Journal of Community Empowerment, 2*(1), 86–95. https://doi.org/10.33369/kreativasi.v2i1.27380

OECD. (2023). OECD/INFE 2023 international survey of adult financial literacy. *OECD Business and Finance Policy Papers, No. 39*. OECD Publishing. https://doi.org/10.1787/56003a32-en

OECD. (2024). *PISA 2022 results (volume IV): How financially smart are students?* PISA, OECD Publishing. https://doi.org/10.1787/5a849c2a-en

Otoritas Jasa Keuangan (OJK). (2021). *Strategi Nasional Literasi Keuangan Indonesia (SNLKI) 2021-2025*. Jakarta: OJK.

Otoritas Jasa Keuangan & Badan Pusat Statistik. (2024). *Survei Nasional Literasi dan Inklusi Keuangan (SNLIK) 2024*. OJK. https://ojk.go.id/id/berita-dan-kegiatan/publikasi/Pages/Survei-Nasional-Literasi-dan-Inklusi-Keuangan-(SNLIK)-2024.aspx

Prasetiyo, D. H. T., Izzudin, A., Utami, T. B., Baidlo, T. W., T.S.D, L. N., & Agustin, D. (2022). Pelatihan manajemen keuangan terhadap anak sejak usia dini. *INTEGRITAS: Jurnal Pengabdian, 6*(2), 269. https://doi.org/10.36841/integritas.v6i2.2319

Putri, A. R., Husna, F. K., & Ismail, H. (2023). Edukasi keuangan pada anak usia dini di PAUD Kasih Ibu Desa Delanggu. *Jurnal Pengabdian Masyarakat Bangsa, 1*(9), 1927–1934. https://doi.org/10.59837/jpmba.v1i9.444

Ramadhani, A., Qadri, U. L., Astuti, A., Adhitya, T. R., & Siregar, H. (2025). Edukasi interaktif sebagai langkah peningkatan literasi keuangan pada anak usia sekolah dasar. *Dedikasi Sains dan Teknologi (DST), 5*(2), 4755. https://doi.org/10.47709/dst.v5i2.7037

Sina, P. G. (2020). Literasi keuangan sejak dini. *Jurnal Ekonomi dan Bisnis, 12*(2), 115–125.

Suryani, E., & Lestari, S. (2022). Pengenalan manajemen keuangan personal bagi anak asuh melalui metode menabung kreatif. *Jurnal Pengabdian Masyarakat Kepada Negeri, 4*(1), 45–52.

UNESCO. (2016). *Global education monitoring report: Education for people and planet: Creating sustainable futures for all*. UNESCO Publishing.

Winona, K. D., & Wahyuni, R. (2023). Pengaruh literasi keuangan terhadap pengelolaan keuangan usaha mikro kecil dan menengah. *Target: Jurnal Manajemen Bisnis, 5*(2), 179–186. https://doi.org/10.30812/target.v5i2.3549