

Early Financial Literacy Education To Increase Saving Interest Among Elementary School Children In Lingga Village

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Abstract

Financial literacy is important knowledge that should be introduced to children from an early age to develop good money management habits. One way to implement financial literacy is through saving education for elementary school children. This activity was conducted through the Community Service Program (Kuliah Kerja Nyata/KKN), targeting elementary school children. The method used in this activity included socialization, material presentation, question-and-answer sessions, educational games, and quizzes about the importance of saving. The materials covered the definition of saving, the benefits of saving, ways to set aside pocket money, and how to distinguish between needs and wants. The results showed that the children participated enthusiastically in the educational activities and gained an understanding of the importance of saving from an early age. This financial literacy education is expected to foster children's awareness and interest in developing saving habits and managing money in a simple way. Through this activity, KKN students also played a role in introducing the importance of financial literacy as a valuable foundation for children in their daily lives.

Keywords: *Financial Literacy, Saving, Elementary School Children, Education, Community Service Program.*

INTRODUCTION

Saving culture in Indonesia is still relatively low. The low level of saving habits is influenced by various factors that shape people's financial behavior; therefore, education about the importance of saving needs to be provided from an early age (Loda et al., 2023). Along with the increasing national financial inclusion program, the government continues to encourage saving habits as part of future financial planning (Isnawati et al., 2025). The Financial Services Authority (Otoritas Jasa Keuangan/OJK) initiated the “Ayo Menabung” (“Let’s Save”) campaign in 2016 to improve the saving culture through the utilization of financial services and to support national development financing. In 2019, OJK also examined the establishment of a “National Saving Day” as a follow-up step to strengthen public understanding of financial inclusion and literacy (Harisma & Syahara, 2022).

Introducing financial education from an early age is an important foundation for developing healthy and responsible financial character and habits in the future (Siregar & Pradesyah, 2025). Financial knowledge is closely related to financial behavior, while financial education and financial literacy are components of human capital that can be used in financial activities to increase the utility expected from consumption, namely behavior that improves the financial welfare of individuals and society (Kartikasari et al., 2023).

Several studies indicate that children's ways of thinking and habits regarding money begin to develop even before they reach the age of seven, with strong influences from the family and social environment. Therefore, providing financial learning to students from the basic education level, such as elementary school, is a relevant strategy for instilling an understanding of wise financial management (Dwijayanti et al., 2024).

Saving habits from an early age provide benefits for children in planning their future because saving is one of the foundations of financial planning (Tanjung et al., 2026). By saving, children learn to become independent and not depend on their parents. Saving habits are much more effective when children receive encouragement from their parents, particularly through daily reminders to set aside part of their pocket money for saving (Korselinda et al., 2022).

Socialization or literacy education is one way to influence a person's habits so that they are willing to follow and practice something that is expected (Zahriani ZF et al., 2025). Likewise, developing saving habits among elementary school students can be carried out through alternative activities involving direct socialization at school. Direct socialization with students aims to facilitate the delivery process through two-way interaction between resource persons and participants (Lahallo et al., 2022).

Elementary school children in Lingga Village have participated in a monthly saving program through an ATM. However, education about the importance of saving from an



early age is still needed to strengthen children's understanding and awareness of the benefits of saving. This community service activity aimed to provide early financial literacy education by emphasizing the importance of saving to elementary school children in Lingga Village. The activity was carried out through the Community Service Program (KKN) using socialization, material presentation, question-and-answer sessions, educational games, and quizzes about the importance of saving. The materials covered the benefits of saving from an early age, the importance of setting aside pocket money, and the development of sustainable saving habits. The results showed that the children participated enthusiastically in the education and gained a stronger understanding of the importance of saving from an early age. This activity is expected to strengthen children's awareness so that they continue to develop saving habits and manage money simply in their daily lives. Through this activity, KKN students also contributed to strengthening children's financial literacy as a foundation for building good financial habits from an early age.

IMPLEMENTATION AND METHOD

In implementing the activity, the Community Service Program (KKN) team carried out several stages, namely Preparation, Implementation, and Evaluation.

1. Preparation Stage

The preparation process was carried out by developing teaching materials on financial literacy, especially the importance of starting to save early. The materials included explanations and benefits of saving, ways to save pocket money, and understanding the difference between what is truly needed and what is merely wanted. In addition to the materials, the team also prepared activity equipment consisting of 20 piggy banks that would be given as prizes during the quiz session.

2. Implementation Stage

The financial literacy teaching activity was conducted on 10 August 2026 at SDN 040467 Lingga. The participants consisted of 40 fifth-grade students and 38 sixth-grade students. The methods used in this activity included information delivery, question-and-answer sessions, educational games, and quizzes. Information was delivered directly regarding the importance of saving and the benefits of developing saving habits from an early age. The materials also included how to save part of pocket money and how to distinguish between things that are truly needed and things that are merely desired when using money. After the material was delivered, the activity continued with a question-and-answer session, educational games, and quizzes to increase student participation.

3. Evaluation Stage

The evaluation stage was carried out through question-and-answer sessions and quizzes after the material had been delivered. Students were given questions related to the



financial literacy material that had been taught. Students who answered correctly received a piggy bank as a prize. A total of 20 piggy banks were provided as a form of appreciation for students who were active and able to answer questions correctly. The evaluation was used to determine the extent of students' understanding and involvement during the financial literacy learning activity, particularly regarding the importance of saving, the benefits of saving, and how to distinguish between needs and wants.

RESULTS AND DISCUSSION

SDN 040467 Lingga is an elementary school located in Lingga Village. The financial literacy activity was conducted on 10 August 2026 and was aimed at fifth- and sixth-grade students. A total of 40 fifth-grade students and 38 sixth-grade students participated, bringing the total number of participants to 78 students. The activity was organized as an effort to provide elementary school children with an understanding of the importance of recognizing and managing money in a simple way, particularly through the habit of saving that begins at an early age.

Saving habits should be introduced to children while they are in elementary school because, at this stage, they begin to understand the use of money in daily life, particularly through pocket money. Through financial literacy education, children are taught how to manage money more wisely, understand the importance of saving, set aside part of their pocket money, and understand the difference between what they need and what they merely want. All of these concepts become a foundation for their initial understanding of simple financial management.

The educational process was carried out by delivering the material directly to the children. The material was presented using language that was easy to understand and adapted to the level of elementary school children's comprehension. The activity explained the meaning of saving, the benefits of saving, ways to manage pocket money, and the difference between needs and wants. The material was delivered interactively so that the children did not merely listen to information but could also respond and answer questions.

After the material was delivered, the activity continued with a discussion and learning games. Students were given opportunities to answer questions related to the material they had learned, such as the definition of saving, the benefits of saving, how to manage pocket money, and the difference between needs and wants. The discussion session was conducted interactively by directly involving students so that the atmosphere was not focused only on the delivery of material but also provided space for students to share their views and understanding. Through this activity, students could relate the material taught to their daily experiences in managing pocket money. In addition, learning games were applied to make the event more interesting and to help students understand



the material through enjoyable activities. Student involvement in answering questions and participating in games showed that they actively participated throughout the activity. The discussion and learning games also served as elements of the activity used to assess students' understanding of the financial literacy material that had been taught.

During this session, participants also received an explanation of the difference between what is needed and what is wanted. This information was crucial to help participants understand that the money they have does not always have to be used for things they want. Some of the money can be set aside for saving and allocated to more urgent needs in the future. In this way, participants began to learn to identify what is more important when using money.

Next, the activity continued with a quiz related to the financial learning materials that had been presented. The quiz was conducted in an interactive atmosphere, so the participants appeared enthusiastic about following the event and providing answers. To appreciate participants who were able to answer correctly, the team provided 20 piggy banks as prizes.

The provision of piggy banks in the activity was directly related to the material discussing saving habits. Piggy banks can be used by students as a simple means of beginning to set aside some of the money they have. In addition to being a form of appreciation for students' active participation during the activity, the provision of piggy banks also served as encouragement for students to apply saving habits after the educational activity ended.

The implementation of the activity demonstrated student participation in the series of financial literacy education activities. Students participated in the presentation of materials, question-and-answer sessions, educational games, and quizzes provided by the team. The application of methods that directly involved students made the activity more interactive and helped ensure that the delivery of the material was appropriate to the characteristics of elementary school children.

Financial literacy for elementary school children provides benefits in developing initial knowledge about money management. Through this activity, children began to understand the importance of saving, were able to distinguish between needs and wants, and learned to use money in a more planned manner. This introduction can become a foundation for children to develop good financial habits from an early age.

The financial literacy education activity conducted at SDN 040467 Lingga also demonstrated that financial learning can be delivered through simple yet enjoyable activities. Materials delivered through question-and-answer sessions, educational games, and quizzes made students directly involved in the learning process. Therefore, financial literacy education does not only function as information delivery but can also become a learning experience for students to understand saving habits.



Overall, the financial literacy education activity at SDN 040467 Lingga introduced fifth- and sixth-grade students to the importance of saving from an early age. The material on the benefits of saving, ways to set aside pocket money, and the difference between needs and wants became important parts of introducing financial management to children. Through interactive activities, students gained a learning experience about saving habits that can be applied in their daily lives.

CONCLUSION

The financial literacy education activity conducted at SDN 040467 Lingga provided fifth- and sixth-grade students with an initial understanding of the importance of saving from an early age, the benefits of saving, ways to set aside pocket money, and the difference between needs and wants. The implementation of the activity through material presentation, question-and-answer sessions, educational games, and quizzes was able to actively involve students in the learning process and make the delivery of the material more appropriate to the characteristics of elementary school children. Based on students' involvement throughout the activity and their responses during the question-and-answer sessions and quizzes, this education helped strengthen students' understanding of simple money management and saving habits in daily life. The provision of piggy banks also served as both an appreciation and a simple means that students can use to begin developing the habit of setting aside part of the money they have.

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