

Application of Financial Literature through the Love of Saving Early at Elementary School, Oenesu Village

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ABSTRACT

Socialization activities like saving are carried out by students participating in real work colleges thematic Universitas Katolik Widya Mandira aims to educate and provide an understanding of financial literacy through saving from an early age while increasing participants' awareness and interest learn to save. Saving means setting aside some of the money you have to save and is one way to manage money, and familiarize participants educate to buy school necessities such as uniforms, stationery, and textbooks, and can help the family's economy from savings. This activity is one of the applications of knowledge carried out at the Nait State Elementary School and the GMIT Oenesu Elementary School which is carried out face-to-face while still adhering to health protocols. The methods used are lectures with extension techniques, using language and fun ways according to their age level, asking questions, and being creative in their work. practice make a piggy bank using used bottles and origami paper. The results of this activity, participants students gain knowledge about the benefits of saving and caring for the environment by utilizing household waste. This activity is expected to be continued by the school and also in the environment community so that these good habits can have a lasting impact for a better future.

INTRODUCTION

Save is activity save money for future needs _ or urgent need. _ Activity save at school is a means for get used to children set aside some of their pocket money for saved that will useful in the future. Benefit from save will felt at the moment our capable for consistent or routine in run it.

The proverb " save the base of the rich " should be echoed continuously to encourage students to be eager to set aside some of their pocket money for savings. In addition, the culture of saving should also be made part of the lifestyle among students and train them in managing finances (DetikNews, 2015) .

Indonesian society is known as a very consumptive society, this causes the motivation to save tends to be low even though by saving people can leave a consumptive and wasteful attitude. (Gadinasyin, 2014) . The saving behavior of students at school is a positive and very important attitude to be applied in schools , because with saving students learn to be frugal from an early age (Maulidiana, 2021) . In addition , students taught to apply self - discipline by saving in school since elementary school so that It is hoped that this behavior will continue into adulthood with how to set aside some of pocket money given _ by people each participant 's age educate .

School savings at SD GMIT Oenesu have been running for approximately 9 months since late 2021 and at SD Negeri Nait which has been running for approximately 4 months. According to the Head of Administration who doubles as homeroom teacher and controller of student savings, the purpose of the student's own savings is to learn for students that saving is important for the future. Participant educate getting used to setting aside money is also a school program at the end of the year that requires a lot of money such as buying school necessities such as uniforms, stationery, year-end stabilization because there are books that students have to buy, tools for exams, photos for year-end activities at the school. diploma even as a cost to continue the education of students, as well as to help the family economy. Most of the students save to continue their junior high education level, but some students save to buy what they want. It is expected that the school will hold student savings in schools to ease the burden on parents when the child wants to continue with a higher level of education. This has been assessed as effective by looking at the graduates of SD GMIT Oenesu every year, almost 99% of students in the school continue to SMP and SD Negeri Nait, especially grade 5, continuing to grade 6 at the new school and then to the junior high school level.

Field observations _ _ show that participant students who set aside pocket money for saved in school only 20% while sometimes 25% and the remaining 55% not ever. A total of 65% of participants educate say happy and not feel forced for save at school, 25% less agree and 10% don't agree and not forced save at school. Then participant participating students _ active in saving at school in accordance schedule determined by 20 % of participants educate answer always, 45% sometimes and 30% not ever.

IMPLEMENTATION AND METHODOLOGY

Stage implementation from activity this, start from teach Yell, yell like save for build connection intimacy and enthusiasm them, give explanation about how importance save and care to environment around.

Method used in implementation activity this is method lectures and practice. Lecture is one method used for give description beginning about importance save since early and open outlook participant educate will importance savings and benefits later.

Method practice is activity demonstrate by direct how utilization waste / trash house ladder in the form of bottle used for used as a saving medium (piggy bank).

For beautify or beautify piggy bank, participant educate invited for get creative use future origami paper will affixed to the piggy bank that. Each piggy bank have a starting target from Rp. 1000 to Rp. 5000 during a year so that participant educate have the goal to be they achieved or buy _ necessity they such as uniforms, shoes, books write and need school other, besides it can too used for necessity health nor help parent economy. Next participant educate will given a quiz to use knowing effectiveness from the method used.

RESULT AND DISCUSSION

Behavior save since early is very good activity for participant educate so that could study set aside some pocket money for save so you can future use _ or even for necessities important other. In the socialization program like save since early this, participant educate sued for can manage pocket money alone for set aside though often the nominal amount of money that is set aside no in accordance with the money given by parents, will but most importantly is student active save in accordance with their target, both saved is the pocket money they set aside or parental gift.

Save actually implanted to participant educate since early specifically participant He studied at State Elementary School of GMIT Oenesu and State Elementary School of Oenesu. Activity saving on participants studied in both elementary schools belong to difficult if seen from background behind Most of the work of parents is farmers and also low income them, even though if seen benefit from saving, no will Becomes reason for no do it start now for the future every participant studied in both elementary schools.

Implementation activity socialization this conducted at State Elementry School of Nait and State Eeementry School of GMIT Oenesu. Activity this include participant educate grades 1 to 6 of second school base that . In activity that , student participant studying work real thematic (KKNT) educates about understanding literacy finance through counseling like save since early with method lecture .

Activity week first start from the introduction process himself at State Elementry School of Nait and State Eelementry School of GMT Oenesu with destination say hello and tell meaning arrival KKNT students to participant students and teachers as well head school. Participants _ educate respond by good through response physical and reason so that awaken spirit KKNT students in give literacy finance through activity like saving.



Figure 1. Introduction by the group leader and handing over of abate to the principal of State Elementry School of Gmit Oenesu.



Figure 2. Introduction by group leader accompanied by PLT Lurah Oenesu mother and handing over of abate to the principal and teachers of State Elementry School of Nait.

The second week's activity, namely the process of explaining the material for liking to save, starts from what saving is, the importance of saving, the benefits of saving and how to save by setting aside pocket money or pocket money given by parents. Saving is the basis for managing the financial cycle. By using used goods as a medium for saving, students are taught to care and be sensitive to the environment and to hone their creativity by using used bottles. Savings activities were carried out in two schools, namely SD Negeri Nait and SD GMT Oenesu, starting with teaching slogans like saving money to build a friendly and enthusiastic relationship between students and students, then providing an understanding of saving and being creative in making piggy banks using used goods, namely bottles. and decorated with origami paper. KKNT students also asked several questions related to the meaning of saving and the benefits of saving, those who could answer by raising their hand first and

correctly then were given a prize. This quiz aims to determine the extent to which students pay attention and understand the material provided, and motivate students to save (Irmanasari, Lukitasari and Primiani, 2017) .



Figure 3. Presentation of material on the meaning of saving, the benefits of saving, how to save, and chants about saving at State Elementary School of Nait.



Figure 4. Making saving media using used bottles and decorated using origami paper at State Elementary School of Nait.



Figure 5. Presentation of material on the meaning of saving, the benefits of saving, how to save, and chants about saving at Gmit Oenesu Elementary School.



Figure 6. Making saving media use bottle used and decorated use origami paper at Gmit Onesu Elementary School.

Activity week third that is checking progress by periodically in both Nait State Elementary School and GMT Onesu Elementary School where second school the experience enough progress significant in amount savings they start from Rp. 10,000 – Rp. 90,000 in period time six day .



Figure 7. Photo together head schools , teachers and participants Nait State Elementary School after checking progress saving .



Figure 8. Taking Photo together with the headmaster, teachers and participants GMT Onesu Elementary School after checking progress saving.

Socialization process like saving activities carried out at State Elementary School of Nait and GMT Onesu elementary School conducted in 3 three order namely : first give knowledge and understanding through explanation material ;

second teaching yell and be creative make receptacle for saving ; and third Quiz giving as evaluation from the material presented .

Based on results checking the progress of saving found results that participant GMT Oenesu Elementary School have more progress fast and big compared with Nait State Elementary School, because participant GMT Oenesu Elementary School almost part already have savings they alone. Although so, thing this no reduce enthusiastic and enthusiastic save from participant Nait State Elementary School, they also show good progress. This Becomes benchmark measuring in awaken spirit save since early for more large again so that participant educate could independent by financial and able Fulfill future wishes.

CONCLUSIONS AND RECOMMENDATIONS

Save is activity save money for future needs or urgent need. Activity saving at school is means for get used to participant educate set aside some of the pocket money you have for saved that will useful in the future.

From result activity socialization like saving that has been held seen that participant educate already have knowledge good start about the meaning of saving and the benefits save for more life save so you can buy needs and help parents.

How to save simple to teach almost all participant educate know, understand and have practice it although not yet consistent. Participant students are also provided method for calculate results from save During a number of month to get reach the target.

Activity save since early this could continued by party school and in the neighborhood Public so that could increase behavior life thrifty and love save for children since early.

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Permata, Dolu, Tae, Tanggur, Unggas, Kloa, Hari, Ahun, Pah, Meme, Beda, Woi, Bani, Doy, Nahak, Sinlae

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