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Financial Literacy Series: Financial Planning For Families in TK/POS PAUD Pandanwangi, Bandung City

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Abstract

This study presents a community service initiative aimed at enhancing financial literacy among families associated with TK/POS PAUD Pandanwangi in Bandung City. Recognizing the critical role of financial planning in improving family financial well-being, the program targeted both parents and educators to foster responsible financial behavior from early childhood education settings. Employing a qualitative method, the program was conducted in two phases: planning through collaborative engagement with the community, and implementation through workshops and seminars addressing topics such as budgeting, saving, investment, and online gambling awareness. A total of 28 participants attended the session, and post-event evaluation revealed that 82% demonstrated improved understanding of financial planning principles. The findings highlight the effectiveness of tailored, community-based financial education in promoting economic empowerment. This initiative underscores the importance of integrating financial literacy into early education and the need for systemic support to ensure sustainable financial inclusion.

Keywords: financial literacy, family financial planning, community service

Abstrak

Penelitian ini menyajikan inisiatif pengabdian kepada masyarakat yang bertujuan untuk meningkatkan literasi keuangan pada keluarga yang terhubung dengan TK/POS PAUD Pandanwangi di Kota Bandung. Menyadari pentingnya perencanaan keuangan dalam meningkatkan kesejahteraan finansial keluarga, program ini menyasar orang tua dan pendidik untuk membentuk perilaku keuangan yang bertanggung jawab sejak pendidikan anak usia dini. Dengan menggunakan metode kualitatif, program dilaksanakan dalam dua tahap: perencanaan melalui kolaborasi dengan komunitas sasaran, dan pelaksanaan melalui lokakarya dan seminar yang membahas topik seperti penganggaran, menabung, investasi, serta kesadaran terhadap risiko judi online. Sebanyak 28 peserta mengikuti kegiatan ini, dan evaluasi pasca-kegiatan menunjukkan bahwa 82% peserta mengalami peningkatan pemahaman terhadap prinsip-prinsip perencanaan keuangan keluarga. Temuan ini *menegaskan efektivitas pendidikan keuangan berbasis komunitas yang disesuaikan dalam memberdayakan ekonomi keluarga. Inisiatif ini juga menekankan pentingnya integrasi literasi keuangan dalam pendidikan usia dini dan perlunya dukungan sistemik untuk menjamin inklusi keuangan yang berkelanjutan.*

Kata kunci: *literasi keuangan, perencanaan keuangan keluarga, pengabdian masyarakat.*

Introduction

It is very important for families, especially those who send their kids to early childhood education facilities like TK/POS PAUD Pandanwangi in Bandung City, to be financially literate. Every family has to know how to manage their money and plan ahead. This affects the family's financial health as well as the health of the national economy as a whole (Bonang, 2019). How well people understand and use financial ideas like budgeting, saving, and investing has a big effect on their long-term financial security and ability to participate in financial institutions (Kartawinata et al., 2024). People often forget about teaching kids about money at a young age, yet it's important for teaching them good money habits early on (Oktaviani et al., 2022). Financial literacy is more than just knowing about money and nominal values. It also means having a full understanding of how to manage money wisely, such as knowing the difference between needs and wants and how to spend money responsibly (Oktaviani et al., 2022). Introducing these ideas early on can provide people the tools they need to deal with a financial world that is getting more complicated (Khalisharani et al., 2022). So, it is very important to start at the beginning (Mancone et al., 2024).

The escalating complexity of the modern financial landscape necessitates a robust understanding of financial principles for families to navigate economic challenges effectively and secure their future well-being. Community service initiatives focused on financial literacy play a crucial role in empowering families with the knowledge and skills required to make informed financial decisions, manage their resources prudently, and achieve their financial goals (Wolfe-Hayes, 2010). Financial literacy, defined as the ability to understand and effectively use various financial skills, including personal financial management, budgeting, and investing, is increasingly recognized as a vital life skill (Пејковски & Ribaj, 2019). Programs designed to enhance financial literacy can have a profound impact on families, leading to improved financial stability, reduced debt, increased savings, and greater investment in education and homeownership (Ebirim et al., 2024; Khan et al., 2020). Moreover, these initiatives contribute to the overall economic health of communities by fostering responsible financial behavior and reducing the reliance on social safety nets. Financial literacy is an essential life skill that enhances financial well-being at all life stages (Saepuloh et al., 2021). Introducing financial literacy early equips individuals with the skills for informed financial decisions and navigating the complexities of the financial environment (Mancone et al., 2024).

Families in TK/POS PAUD Pandanwangi, Bandung City, encounter unique financial challenges due to their socio-economic circumstances. These challenges include low income levels, limited access to financial services, and a lack of financial literacy (Contreras et al., 2021; Sumantri & Indraswari, 2024). By equipping these families with the necessary knowledge and skills, we can empower them to improve their financial well-being and secure a brighter future for their children. Financial literacy equips individuals with the competence of making informed judgments and decisions to effectively manage money (Çoşkun & Dalziel, 2020). The National Strategy for Financial Literacy underscores the importance of financial literacy for individuals and the economy. Improving financial literacy contributes towards achieving better financial planning necessary for solid financial security (Nawi & Hussin, 2020). Financial planning has been deemed important for every individual because it has been proven to improve the accumulation of wealth (Perez & Lopez, 2020). A solid grasp of financial literacy empowers individuals to manage income and expenses effectively, utilizing diverse financial instruments and tools to augment their wealth and bolster financial security (Ghadwan et al., 2022). In recent years, financial literacy has garnered considerable attention from governmental bodies, educational administrators, community advocacy groups, and diverse organizations. Financial literacy has been conceived as an individual's ability to interpret and understand basic financial concepts and apply that knowledge to make informed decisions related to finance in their day to day activities as also applicable as lifelong learners (Garg & Singh, 2017).

The design and implementation of effective financial literacy programs require careful consideration of the target audience and their specific needs. Financial literacy programs that are tailored to the unique circumstances of families in TK/POS PAUD Pandanwangi are more likely to be successful. Financial education programs should incorporate culturally relevant content and teaching methods, ensuring that the information is easily understood and relatable. Moreover, the main components of any financial literacy program should be tailored content, targeted at specific audiences (Lusardi, 2019). Financial literacy has become an increasingly important skill for individuals in today's complex financial world. It enables people to make informed decisions about their money, plan for the future, and achieve their financial goals.

The integration of financial literacy education into the curriculum of TK/POS PAUD Pandanwangi can provide a sustainable approach to improving financial literacy among families. By introducing financial concepts to children at a young age, we can foster a culture of financial responsibility and empower them to make sound financial decisions throughout their lives. A promising method to teach financial literacy to children and adolescents in primary and secondary school is "experiential learning" (Amagir et al., 2017). This method involves engaging students in simulations and games where they can apply concepts of personal finance and observe the effects of their decisions. Financial literacy is very low among the young

Literature Review

Financial literacy is a key part of helping families become more financially stable and encouraging long-term financial habits (Setyorini et al., 2021). Families may make smart choices about how to use their money, how to invest it, and how to pay off their debts if they know how to manage their money well (Mancone et al., 2024). Families are the main way that kids learn about money, and parents have a big impact on how well kids understand money

(Mancone et al., 2024). Parents who talk to their kids about money issues like budgeting and saving are more likely to help their kids develop good money habits (Pejkovski & Ribaj, 2019). Along with parents, schools, like TK/POS PAUD, can help kids learn about money by introducing age-appropriate financial topics in their lessons. Teaching kids about money in school at a young age can help them make smart money choices for the rest of their lives (Abdullah et al., 2020). Community-based financial literacy programs can also help families by giving them access to financial education resources and counseling services.

Financial literacy is a complex idea that includes things like financial knowledge, attitudes, habits, and general health (Zhu et al., 2019). An individual's level of financial literacy is mostly determined by their education and socialization (Anastasia & Lestaritio, 2020). People get the skills and information they need to make smart financial decisions through financial education. Schools, including early childhood education centers, can play a big part in teaching their pupils about money in a way that meets their specific requirements and developmental stages. The Organization for Economic Cooperation and Development (OECD) says that financial literacy is the ability to understand financial concepts and risks, have the skills, motivation, and confidence to use this knowledge to make smart financial decisions, which will improve the financial well-being of individuals and society as a whole and allow people to participate in the economy (Indefenso & Yazon, 2020). On the other hand, socialization is the process by which people learn about money and how to act around it via their family, friends, and community.

Families that manage their finances do so in a systematic way by looking at their income, expenses, assets, and debts and coming up with plans that will help them reach their short- and long-term goals. This includes making a budget and keeping track of expenses so that families can see how much money they have coming in and going out and find ways to improve their situation. Families might feel like they have a purpose and direction when they set financial goals, including saving for school, retirement, or buying a home. Investing and asset allocation are also important parts of financial planning. Families need to make smart choices about how to divide their money among different types of assets to get the risk-return profile they want. Another important part of financial planning is managing debt wisely, since too much debt can make it harder to make progress and cause more stress. When people learn fundamental financial skills, they make better decisions about investing or borrowing money, which affects how they handle their own money (Lubis et al., 2019).

Financial literacy enables individuals to make well-informed decisions based on available information (Saepuloh et al., 2021). Financial literacy programs serve as a means of imparting personal financial skills and capabilities with the aim of enhancing individuals' financial literacy through the acquisition of essential skills (Gedvilaitė et al., 2022). Financial literacy is the confluence of knowledge, skills, attitudes, and behaviors necessary to make sound financial decisions and ultimately attain financial well-being (Kanagasabai & Aggarwal, 2020). It encompasses the ability to read, analyze, manage, and communicate about personal financial conditions that affect material well-being, including discerning financial choices, discussing money matters comfortably, planning for the future, and responding competently to life events that impact everyday financial decisions and the broader economy (Akimova et al., 2021). Financial literacy is a crucial skill for individuals in modern society, enabling them to navigate the complexities of the financial world and make informed decisions about their money (Özdemir, 2022). Financial literacy empowers individuals to effectively manage their finances, make informed investment decisions, and plan for their financial future (Remund, 2010). Individuals who possess a higher degree of financial literacy are better equipped to accumulate wealth, manage debt, and achieve their financial goals (Lusardi, 2019).

Financial education, which entails imparting knowledge and developing skills, constitutes a crucial element in enhancing financial literacy (Bechly, 2018). Effective financial planning necessitates not only awareness but also the capacity to apply knowledge and skills towards financial resources, or make productive financial business decisions (Adewumi, 2022). Financial literacy initiatives, including training and workshops, provide families with the knowledge and skills necessary to make informed financial decisions (Sahi, 2009). These programs may cover topics such as budgeting, saving, debt management, and investing. Families gain insights into effective budgeting techniques, learning how to track income and expenses, set financial goals, and prioritize spending. The ability to discern financial choices, deliberate on monetary issues, strategize for the future, and adeptly navigate life occurrences significantly influences routine financial choices. Furthermore, financial education programs emphasize the importance of saving and investing, empowering families to accumulate wealth and secure their financial future (Lusardi, 2019). Moreover, individuals with higher financial literacy levels tend to exhibit improved saving behaviors, make more informed investment decisions, and manage their debt more effectively (Lusardi, 2008).

Despite the widespread recognition of the importance of financial literacy, challenges remain in ensuring its effective delivery and impact (Lusardi, 2008). One major obstacle is the limited availability of financial literacy programs, particularly in underserved communities (Wolfe-Hayes, 2010). Another challenge is the lack of standardization in financial literacy curricula, which can lead to inconsistencies in the quality and content of education provided. Addressing these challenges requires a multifaceted approach that involves increased investment in financial literacy programs, the development of standardized curricula, and the implementation of effective evaluation methods. Financial illiteracy can perpetuate income inequality and hinder economic mobility (Ramakrishnan, 2011). Overcoming obstacles, such as the lack of technical and emotional skills, the conflict of interest between financial service providers and their clients, and the complexity of the financial system, is crucial (Llewellyn, 2012). In order to reduce the disparities, programs must include financial literacy in the financial service and integrate financial literacy with other services. Addressing these challenges requires a collaborative effort involving individuals, families, educators, policymakers, and financial institutions.

Method

This study work employed a qualitative methodology, integrating ideas from the available sources to cultivate a thorough comprehension of financial planning for families. This social activity consists of consulting and educational services for target populations, separated into two phases. The target demographic comprises instructors and parents of students at POS PAUD Pandanwangi in Bandung City.

The initial phase involves planning through collaboration between the organizers and the target community, commencing with administrative documents such as referral forms and letters of consent from the target group outlining roles, duties, regulations, and functions.

The second stage involves the execution of the activities, which comprises: The organizers will initially hold a series of workshops for teachers and educators, equipping them with extensive knowledge on the hazards and consequences of internet gambling on families, especially children. The courses will address themes like the identification of problem gambling indicators, effective communication techniques with parents, and accessible help services.
Secondly, the organizers will conduct family education seminars for parents, focused on improving their financial literacy, comprehending the risks of online gambling, and providing them with tools and techniques to safeguard their families. The workshops will offer parents the opportunity to discuss their experiences and concerns, therefore cultivating a supportive community network.

This social activity is carried out in the form of consultation and education services to the target group, and it is broken up into two stages. Parents of students attending TK/POS PAUD Pandanwangi are included in the target audience, which also includes educators and teachers. Beginning with administrative paperwork such as referral forms and letters of willingness from the target community, which contain duties, responsibilities, rules, and functions, the first phase is planning, which takes the form of collaboration between the organizers and the community that will be the focus of the event. During this phase, more decisions are made regarding the date of implementation, the number of participants, and several other implementation strategies. The method that was utilized is qualitative, and it makes use of reference materials that are both pertinent and up to date. The second stage is the implementation, which takes place in the school hall and consists of counseling programs that are offered offline, which means they are not connected to the internet. The following components were included in the technical implementation: (1) an opening or welcome; (2) the delivery of counseling material; (3) questions and answers; and (4) a closure or closing activity in the form of a summary of the activities.

Figure 1. Activity Rundown

Result and Discussion

When planning and putting together a community service program on family financial planning, it's important to think carefully about who the program is for, what financial problems they are having, and the best way to teach them about money. It is important to do a full needs assessment to find out where the community's specific financial literacy gaps are (Campenhout, 2015). People in the community can be surveyed, talked to in focus groups, or interviewed as part of this assessment. Local groups and financial companies can also be involved to learn more about the current financial problems. The program should be changed to fit the needs and learning types of the people who will be using it based on the results of the needs assessment.

To accommodate different ways of learning, the school should include a range of teaching methods, such as workshops, seminars, online courses, and one-on-one financial coaching sessions. To improve a person's financial literacy through skill learning, financial literacy education teaches them personal financial skills and abilities (Gedvilaitė et al., 2022). A big part of the program should be financial planning, which includes things like budgeting, saving, paying off debt, building credit, investing, planning for retirement, and insurance. Setting financial goals, making a financial plan, and regularly checking on progress toward those goals should also be part of the program (Mustafa et al., 2023). The program should also stress how important it is to take money responsibly, stay away from predatory lenders, and be aware of financial fraud and scams. Working together with local banks, non-profits, and government agencies can help the program reach more people and have a bigger effect. This is because they can offer resources, advice, and funding possibilities.

Identifying the specific demographics and financial circumstances of the target audience is crucial for tailoring the content and delivery methods of the financial literacy program (Saeedi & Hamedi, 2018). Programs that do not target specific groups are common and frequently free (Taylor et al., 2012). For instance, a program targeting young families may focus on topics such as budgeting for childcare expenses, saving for college, and purchasing a home, while a program targeting older adults may focus on retirement planning, managing healthcare costs, and estate planning. It is important to recognize vulnerable groups and their specific needs in program designs (Lusardi, 2019). Additionally, the program should be culturally sensitive and linguistically appropriate, taking into account the diverse backgrounds and language preferences of the community. The involvement of community leaders and trusted messengers can help to build trust and credibility, encouraging participation and ensuring that the program resonates with the target audience (Sarpong-Kumankoma, 2023). Financial literacy programs can also be designed to address the specific needs of women, who may face unique barriers to financial inclusion (Sergiychuk et al., 2025). The curriculum should be regularly updated to reflect changes in the financial landscape, such as new regulations, investment opportunities, and technological advancements. Incorporating real-life case studies and interactive exercises can help participants apply the concepts learned to their own financial situations, making the program more engaging and impactful.

Evaluating how well the community service program works is important for showing its effects and making sure it will last. Set clear, measurable goals to see how the program changed the participants' financial understanding, behavior, and outcomes. Agu et al. (2024) say that to find out how well pilot programs work, they should set evaluation factors like how engaged students are, how much they remember, and how their financial decisions change. Tests given before and after the program can show how much participants have learned about money. Surveys and focus groups can find out how satisfied participants were with the program and how it changed their financial lives (Gallego-Losada et al., 2022). Key metrics, like changes in savings rates, debt levels, credit scores, and homeownership rates, can show how the program has helped participants' finances in the long run (Yeo et al., 2024). The insights can be used to figure out what parts of the program are working well and which ones need work. It's also important to figure out if the program is worth the money by looking at how much was spent and what results were seen (Sevriana et al., 2024). By forming relationships with local businesses and financial institutions, you can make sure that the program will continue to run by getting ongoing funding and in-kind support. Training people in the community to teach others about money can also create a pool of experts that can continue to help and teach their friends (Savaliya, 2024) for a long time. For long-term success, financial education should lead to better financial knowledge and behaviors, giving people the power to make smart financial choices and raising their quality of life (Chen et al., 2020).

This series of community service events was carried out on-site on Wednesday, May 28, 2025 (10.30-13.00 WIB), and it was attended by a total of 28 people, which included both instructors and parents of kids attending Pos PADU Pandanwangi. The exercise was broken up into four distinct agendas, which included the following: giving content, question and answer / discussion, closing, and concluding with a group photo session. In the beginning of the distribution of material, there are current difficulties that are prevalent in the community that are associated with digital financial security platforms.

Figure 1. The speaker delivered a presentation on financial planning for family

The activity was broken up into four distinct agendas, which included the provision of content, a question and answer session, a closing, and a group photo session to conclude the event. Beginning with contemporary problems that are pervasive in society and are associated with the process of financial planning for families, the provision of material began (Herrador-Alcaide et al., 2021). Within the group of 28 individuals that participated in the counseling activity, there were five instructors, twenty parents, and three members of the school staff.

Following the completion of the counseling session, the participants were provided with an evaluation in the form of a questionnaire that consisted of ten questions to determine the extent of their comprehension. According to the findings of the evaluation, 82 percent of the participants shown a gain in their comprehension of the significance of comprehending the need of proper financial planning for families, particularly with regard to the recognition of budgeting and family investment.

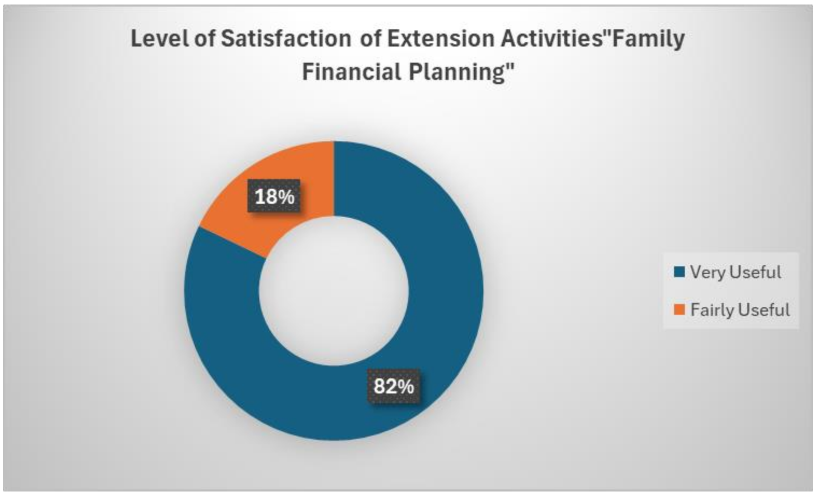

Figure 2. Level of Satisfaction of Counseling Activities

Planning for the family's finances may help families reach their financial objectives, the majority of which are aimed at achieving financial independence. When young families participate in this financial planning counseling exercise, they are reminded to manage their funds in a responsible manner. Based on the fact that the goals that were established were accomplished and the participants provided good feedback, the therapy was deemed to have been effective.

Figure 3. . Counseling participants discuss with the speaker financial planning

It is essential to understand and address the systemic hurdles that can limit individuals' ability to achieve financial well-being (Nykiforuk et al., 2023). While it is vital to educate individuals about their financial situation, it is also essential to detect and remove these barriers. A lack of access to cheap financial products and services, discriminatory lending practices, and regressive tax policies are some examples of the barriers that may be encountered. It is possible to contribute to the development of a more equitable financial system by advocating for policies that promote financial inclusion. Some examples of such policies include raising the amount of financial aid available to students with low incomes, capping the interest rates on payday loans, and expanding access to banking services.

The program should also cover the social and psychological aspects that can influence financial decision-making. These elements include behavioral biases, emotional spending, and the influence of social norms. In addition, the program should address the influence of social norms. The use of components of behavioral economics and financial therapy can assist participants in overcoming these barriers and making choices that are more reasonable and informed within the context of their financial situation (Choung et al., 2022). Community service programs have the potential to play a significant role in empowering families to establish a more secure financial future by fostering financial literacy and addressing both individual and systemic concerns.

According to Hira (2012), attempts to educate people about finances should include a discussion of attitudes, values, and beliefs that are relevant to the process of making financial decisions that promote long-term security for families and communities. As a result, the enhancement of financial literacy ought to be a primary focus for policymakers, given that the benefits could accrue not only to the individuals who are impacted, but also to the members of their families (Gale & Levine, 2010).

Conclusion

Community service projects that teach families about money are a very important investment in the long-term health of people and communities. These programs give families the tools they need to make smart financial choices, grow wealth, and feel safe with their money by offering easy-to-understand and useful financial education. It is crucial to remember, nevertheless, that financial literacy is not a cure-all and that removing systemic barriers to financial inclusion is necessary to have a truly fair financial system (Willis, 2017). People can defend themselves from financial crises by learning about money management and how to make tough economic decisions (Mapuasari, 2020).

Community service projects can help families become financially stable and strong by creating culturally responsive programs, analyzing their effects, and pushing for policies that encourage financial inclusion. People who organize their finances seem to save more money (Gale & Levine, 2010). Many people think that financial literacy programs work, however research has shown that they may not work in every circumstance (Gale & Levine, 2010). More research is needed to find out what features of financial literacy programs make them more effective (Anastasia & Lestaritio, 2020; Fernandes et al., 2014; Finke & Huston, 2014; Gale & Levine, 2010). Regulatory initiatives could be part of financial literacy programs to help consumers make better financial decisions (Hastings et al., 2013).

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