

Original Paper

Introducing Early Financial Literacy through Saving and Simple Recording Activities for TPA An-Najwa Students in East Jakarta

Imelda Sari^{1*}, Andri Gunawan², Masagus Asaari³

^{1,2,3} Faculty of Economics and Business, YARSI University, Jakarta

Corresponding Author: Imelda Sari (imelda.sari@yarsi.ac.id)

Received: 16-01-2026; Accepted: 20-05-2026

Abstract

This Community Service (PKM) activity aimed to improve early childhood financial literacy through the “Happy to Save” (GEMBUNG) and “Happy to Record” (GENCAT) programs for students at the An-Najwa Al-Qur'an Education Park (TPA), Palasan, Cakung, East Jakarta. The program was motivated by the low awareness of elementary school-aged children regarding saving habits and simple financial record-keeping. The activity was implemented through educational sessions, simulations, games, and direct mentoring, using an interactive, practical approach. The program consisted of two main activities: education on the importance of saving and training in simple financial recording using mini savings books. The results showed increased student understanding and awareness of saving behavior, reflected in students' ability to distinguish needs from wants, record daily savings, and begin saving regularly after the program. Participants also demonstrated high enthusiasm and active participation throughout the activities. In addition, the program received positive support from TPA management and parents, indicating its potential for sustainability as part of character-building education. Therefore, the GEMBUNG and GENCAT programs can serve as an initial foundation for developing financial literacy and responsible financial behavior from an early age.

Keywords: Financial Literacy, Love Of Saving, Love Of Taking Notes, Early Childhood, Community Service.

JEL Classification: A20, A22, D14

How to cite: Sari, I., Gunawan, A., Asaari, M., (2026). Introducing Early Financial Literacy through Saving and Simple Recording Activities for TPA An-Najwa Students in East Jakarta, *Entrepreneurship and Community Development (ECD)*, 4(1), 1-9



This is an open-access article under the [CC-BY-SA](https://creativecommons.org/licenses/by-sa/4.0/) international license

1. Introduction

"Saving is the key to wealth" is a common proverb. This proverb implies that those who can save will become rich. One way to save is by saving. Saving is a very important behavior for every individual in a society, as it is one way to prepare for a better life (Gani et al., 2019). Saving is the act of setting aside money to meet important and urgent needs in the future.

There are many ways to save, such as setting aside pocket money for savings, limiting snack spending so that pocket money can be saved, buying only necessary necessities, and so on. However, saving behavior is difficult to instill if it is not taught from an early age, making it easier to apply in everyday life as adults (Sabilla, 2023).

Saving is a practice recommended by Islam, as it prepares a Muslim for future planning and also for facing undesirable events (Muhammad Syafi'i Antonio, 2001). Saving behavior should be taught to children from an early age so that they become accustomed to managing their personal finances, meet future needs, live frugally rather than wastefully, value money, have a financial plan, and make their parents proud (Susanti et al., 2024).

Some people still have limited awareness of saving, saving only when there is excess income after meeting their needs and expenses. The culture of saving among Indonesian students is also currently low. Many students have large amounts of pocket money, own more than one gadget, and enjoy shopping, but do not have savings. This results in a low savings culture among students. Bank Indonesia (BI) reported that savings interest among people in 38 regencies/cities, especially in East Java, accounted for 54.05% of the 37 million bank savers (koransindo.com).

People who enjoy saving include students. Students save at school in the hope of setting aside some of their pocket money from their parents to cover their school needs. The Indonesian government has implemented a "Student Savings Movement" in elementary, middle, and high schools, in collaboration with Bank Indonesia. This movement aims to motivate children to develop an interest in saving from an early age. However, children's habit of saving has not been accompanied by a habit of recording their income and expenses. This is because elementary school students have never been taught about financial record-keeping. However, getting into the habit of keeping simple financial records is a form of basic financial management that can be practiced and implemented from a young age (Gani et al., 2019).

In the early stages of introducing accounting concepts to elementary school children, it is important to use fun, interactive methods so they can easily understand the basics. One effective teaching method is to involve them in practical examples and activities (Wiliana & Rachmadani, 2024). Research conducted by Sabilla et al. (2023) through community service activities with elementary school students in Kwasen Village showed that some students did not understand the concept of cash or how to apply it, mainly because some classes had not implemented a cash system. Introducing financial literacy through elementary school accounting concepts still faces challenges. It requires support from various parties, such as parents, teachers, and the government, so that children can have an understanding of finance from an early age (Wiliana & Rachmadani, 2024).

An-Najwa TPA Cakung, East Jakarta, is an Al-Qur'an education center whose students consist of elementary school-aged children. Like children in general, they are given pocket money by their parents. The pocket money given by parents is usually spent on snacks that are often unhealthy. After returning from Quranic study, children have already spent their money on snacks. This phenomenon is common among school-aged children. Children should be educated on the importance of saving by setting aside a small amount of their pocket money. Savings activities support the achievement of the first Sustainable Development Goal (SDG) 1, namely eradicating poverty. With a culture of saving, it is hoped that the number of poor people (men, women, and children of all ages) will be reduced by at least half based on the national definition.

Putri & Lestari (2021) state that some children may be taught to save from an early age by their parents. However, parents sometimes forget to teach their children the importance of keeping records of their savings and of the inflows and outflows of money from their parents. Many children do not understand the difference between income and expenses, and do not have the skills to record and manage their pocket money. As a result, they tend to spend money without planning, which can negatively impact their ability to manage finances in the future (Smith, J., & Johnson, L., 2020). Et al (2024). To overcome this, it is necessary to provide basic accounting literacy from an

early age. The activity of providing literacy knowledge about accounting to elementary school children supports the fourth point of the Sustainable Development Goals (SDGs), namely Ensuring that those who learn have the knowledge and skills needed to support sustainable development (Putri & Lestari, 2021).

2. Method

Implementation methods are needed to support the achievement of solutions to the problems faced by students at the an Najwa Penggilingan TPA, Cakung, East Jakarta. The implementation methods for this community service activity include education, mentoring, training, and workshops. The implementation stages of the activity consist of:

Preparation Stage

Coordination with

- a) TPA administrators regarding activity schedules and needs.
- b) Preparation of PPT: Likes to Save and Likes to Take Notes.
- c) Procurement of tools: piggy banks, savings books, and stationery.

Implementation Stages

Carried out in two main sessions:

GEMBUNG (Loves Saving)

This session focused on introducing the importance of saving through storytelling, visual presentations, and short educational videos. Students were then given piggy banks and participated in coloring and decorating activities to increase engagement and interest in saving. Furthermore, students participated in the educational game "Let's Put Some Aside!", in which each child received two Rp5,000 bills and was asked to allocate part of the money to savings. This activity aimed to introduce the concept of setting aside money for future needs.

- a) Delivery of material about the benefits of saving using visual stories and short videos.
- b) Distribution of piggy banks and activities of decorating and coloring piggy banks
- c) The educational game "Let's Put Some Aside!" teaches the habit of saving pocket money. In this activity, children are given two 5,000 rupiah bills each. They are then asked to set aside some of the money to save in a piggy bank.

GENCAT (Enjoys Taking Notes)

The second session focused on simple financial recording practices. Students were introduced to the concepts of income and expenses using simple language adapted to their age level. Participants were then trained to use a mini savings book to record pocket money received, savings deposits, and daily expenses. To strengthen understanding, students participated in a role-play simulation called "An-Najwa Mini Piggy Bank," where they practiced recording simple financial transactions directly.

- a) Introduction to the concept of income and expenses in simple language.
- b) Using a diary sheet adapted to the child's age, we made a small savings book for children to write in.
- c) Practice taking notes directly during the role-play "An-Najwa Mini Piggy Bank".

Evaluation Stages

Evaluation was conducted using observation sheets, oral questioning, practice assessment, and partner feedback. Student participation and enthusiasm were assessed through direct observation during activities. Understanding of the material was measured through oral questions related to saving habits, income, expenses, and financial recording concepts. In addition, students' savings books were reviewed based on recording accuracy, completeness, and consistency between transactions and balances.

- a) Observation of student activity: Observations were conducted throughout the mentoring process to assess student participation and activity levels. Aspects observed included student involvement in discussions, willingness to ask and answer questions, and ability to follow

instructions in the savings book practice. This level of activity served as an initial indicator of material acceptance and of the effectiveness of the delivery method.

- b) Understanding assessment through oral questioning: Student understanding is assessed through an oral question-and-answer session following the presentation. Questions focus on basic concepts of simple financial management, the purpose of financial record-keeping, and students' understanding of the case study examples. This method directly measures the extent to which students understand and internalize the material.
- c) Savings book recording results review: The next evaluation is conducted by reviewing the students' practical savings book recording results. The review focuses on the accuracy of recording, completeness of information, and consistency between transactions and the ending balance. These results serve as an indicator of students' ability to apply the material in practice.
- d) TPA administrator feedback: Feedback was obtained from TPA administrators as activity partners through discussions and short interviews after the activity. Feedback was also collected in a questionnaire. The collected input included the material's relevance to the partners' needs, changes in student behavior or understanding after the activity, and suggestions for future program improvement and sustainability. This feedback served as the basis for evaluating the activity's overall success.

The activity was considered successful if at least 75% of participants achieved scores in the "good" or "very good" categories. Feedback from TPA administrators was also collected through short interviews and questionnaires to evaluate program relevance, participant responses, and opportunities for future program sustainability.

3. Results

Results of Activity Implementation

Community Service (PKM) activities through the "Enjoy Saving" (GEMBUNG) and "Enjoy Recording" (GENCAT) programs were implemented at the An-Najwa Daycare in Penggilingan, Cakung, East Jakarta, targeting elementary school-aged students. The activities were conducted face-to-face and divided into two main sessions: savings education and simple financial record-keeping education.

The results showed that most participants enthusiastically and actively participated in the activity. This was evident in the students' engagement in answering questions, participating in savings simulations, and practicing recording their savings in a simple passbook. The children were able to grasp basic savings concepts, such as setting aside a portion of their pocket money, and began to recognize the difference between income and expenses.

In the GEMBUNG session, students demonstrated an increased understanding of the purpose of saving and its benefits for future needs. Distributing and decorating piggy banks effectively stimulated motivation and a sense of ownership in the savings habit. Meanwhile, in the GENCAT session, students began to keep simple records of their savings, although assistance was still needed for those with lower literacy skills.



Figure 1. Coordination with PKM Partners

Procurement of Auxiliary Tools: Piggy Banks, Savings Books, and Stationery.



Figure 2. Piggy Bank and Savings Book

Educational Activities to Encourage Savings (GEMBUNG)

The presentation of material on the benefits of saving used visual stories and short videos. Children were given piggy banks and asked to decorate and color them. The PKM team, assisted by students, held an educational game "Let's Set Aside!" to practice the habit of setting aside pocket money. In this activity, each child was given two 5,000 rupiah bills. Then they were asked to set aside some of the money to save in the piggy banks. The results of this activity made the children enthusiastic about saving in the piggy banks they had decorated.



Figure 3. Education to Encourage Saving

Education for the Love of Note-Taking (GENCAT)

The second session introduced the concept of income and expenses in simple language. Students were given small savings books, similar to those typically provided by banks. They were asked to record how much money they had saved in the piggy bank.



Figure 4. Practice of recording in a savings book

Activity Output Achievements

The main outputs of this PKM activity include:

- a) Implementation of basic financial literacy education activities for students at An-Najwa TPA.
- b) Increasing students' understanding of the importance of saving from an early age.
- c) Students' initial ability to make simple records of savings income.
- d) The availability of supporting media, such as piggy banks and simple savings books, can be used continuously.
- e) The realization of additional outputs in the form of scientific articles, online media publications, video documentation of activities, and IPR registration.
- f) Most participants (over 70%) have shown positive changes in their attitudes towards saving and recording habits, in line with the activity's output targets.

Activity Output Achievements

The activity's outcomes are evident in students' initial behavioral changes in managing their pocket money more effectively. Based on follow-up observations, students are becoming accustomed to setting aside money regularly and recording their savings. TPA administrators also reported that saving has become a daily routine that is beginning to be ingrained in the students, thus supporting the development of discipline, thrift, and responsibility.

Furthermore, this activity has had a positive impact on partners, increasing TPA administrators' awareness of the importance of financial literacy as part of children's character education. The GEMBUNG and GENCAT programs can also be integrated into non-formal learning activities at the TPA on an ongoing basis.

4. Discussion and Benefits

The implementation of the Community Service (PKM) program through the "Happy to Save" (GEMBUNG) and "Happy to Record" (GENCAT) activities demonstrated that financial literacy can be effectively introduced from an early age when delivered through interactive, age-appropriate learning methods. The results showed increased student understanding of saving habits and simple financial recordkeeping at An-Najwa TPA. This finding is consistent with recent financial literacy studies, which emphasize that financial education introduced during childhood significantly influences long-term financial behavior, self-control, and decision-making abilities.

From a child development perspective, elementary school-aged children are in the concrete operational stage, where learning becomes more effective when supported by direct practice, visual media, and experiential activities. Therefore, the use of storytelling, educational games, piggy banks, and role-playing simulations in the GEMBUNG and GENCAT programs successfully reduced the abstract nature of financial concepts and made learning more meaningful for children. Recent studies on financial literacy also highlight that experiential learning methods are more effective than lecture-based approaches in building children's financial awareness and behavioral habits.

The GEMBUNG activity not only introduced the importance of saving but also strengthened children's self-regulation and delayed gratification skills. By using piggy banks that were difficult to open, students learned discipline, patience, and the importance of setting financial goals. This aligns with child development literature, which explains that early financial habits are closely related to the development of self-control and responsible behavior. Children who are accustomed to managing small amounts of money from an early age tend to develop healthier financial behavior in adolescence and adulthood.

Meanwhile, the GENCAT activity introduced students to basic accounting literacy through simple financial recording practices. Although some students still required assistance, most participants were able to distinguish between income and expenses and record savings transactions correctly. This finding aligns with recent educational research indicating that simple bookkeeping activities can simultaneously improve children's numeracy, logical thinking, and financial awareness. Recording activities also helps children understand the relationship between money management, planning, and future goals, thereby strengthening their cognitive and problem-solving abilities.

The discussion also indicates that the success of this program was influenced by integrating educational activities with a supportive social environment. The active involvement of TPA administrators and the continuation of daily saving habits after the program reinforced the formation of positive financial behavior among students. Recent child-development studies emphasize that consistent environmental reinforcement from teachers, parents, and institutions plays an important role in strengthening behavioral habituation in children.

Furthermore, this program contributes not only to financial literacy development but also to character education. The habits of saving, recording expenses, and managing pocket money encourage responsibility, discipline, honesty, and planning behavior among children. These competencies are considered essential life skills in 21st-century education because financial literacy is increasingly recognized as a fundamental literacy skill alongside reading, writing, and numeracy.

Overall, the GEMBUNG and GENCAT programs demonstrate that combining savings education with simple financial recording activities can provide a more comprehensive approach to early financial literacy development. This activity supports the achievement of the Sustainable Development Goals (SDGs), particularly Goal 4 regarding quality education, by equipping children with practical financial knowledge and responsible financial behavior that may contribute to their future well-being.

5. Conclusion

Based on the implementation of the PKM activities, it can be concluded that the GEMBUNG (Happy to Save) and GENCAT (Happy to Record) programs were successfully implemented and effectively improved students' basic understanding of saving habits and simple financial record-keeping at TPA An-Najwa. Evidence from observations, oral evaluations, and savings book practices showed that most participants were able to distinguish between income and expenses, practice simple transaction recording, and demonstrate increased awareness of the importance of saving regularly. The interactive learning approach through games, simulations, storytelling, and hands-on practice also proved effective in increasing student participation and understanding.

This program provides practical implications for early childhood financial literacy education by demonstrating that financial management concepts can be effectively introduced through simple, enjoyable, and age-appropriate activities. The involvement of TPA administrators and the continuation of saving habits after the activity also indicate the program's potential sustainability as part of character education and daily learning practices.

However, this activity still has several limitations. The program involved a relatively small number of participants. It was implemented over a short period, so the long-term impact on children's financial behavior could not yet be comprehensively measured. In addition, participants still required assistance with consistent financial recording due to differences in literacy and numeracy among children. Therefore, future programs are recommended to include longer mentoring periods, periodic evaluations, and stronger collaboration with parents and teachers to sustain financial literacy habits in children.

Recommendations

To improve the program's sustainability and effectiveness, several measurable recommendations can be implemented. First, TPA administrators are encouraged to establish a routine "Savings Day" and "Recording Day" at least once a week to strengthen children's consistency in practicing saving and financial recording habits. Program success can be monitored through weekly savings participation rates and the completeness of students' savings book records.

Second, simple mentoring should be provided for students who still experience difficulties in reading, writing, or counting. Administrators can allocate 10–15 minutes after each session for individual assistance to ensure that at least 80% of participants can complete simple financial records independently.

Third, the PKM team is advised to conduct follow-up monitoring every 2 to 4 weeks for at least 3 months after program implementation. Monitoring should focus on evaluating the consistency of saving behavior, the accuracy of financial records, and changes in students' financial awareness. Fourth, parental involvement should be strengthened through short monthly socialization sessions or information sheets regarding children's saving and recording activities at home. This involvement is important to create consistency between financial literacy practices at TPA and at home.

Finally, follow-up workshops for ustadz and ustadzah should be conducted at least once every semester to improve their ability to integrate financial literacy into daily learning activities. The target of this training is for administrators to independently guide saving and simple financial recording activities as part of sustainable character education programs.

References

- Antonio Syafi'i Muhammad. (2001). Bank Syariah dari Teori ke Praktek. *Gema Insani bekerjasama dengan Tazkia Cendikia*.
- Gani Abdul Romlah, Soviah Fiska Ori, Rahmawati. (2019). Penyuluhan Membangun Kesadaran Menabung Sejak Dini Pada Siswa Sdn 2 Lengkong Wetan Kelurahan Lengkong Wetan Tangerang Selatan Banten. *Prosiding Seminar Nasional Pengabdian Masyarakat LPPM UMJ*. Available from: <http://jurnal.umj.ac.id/index.php/semnaskat>
- Gani, A. R., Soviah, F. O., & Rahmawati. (2019). Penyuluhan membangun kesadaran menabung sejak dini pada siswa sekolah dasar. *Prosiding Seminar Nasional Pengabdian Masyarakat LPPM UMJ*, 1–7.
- Putri, D. A., & Lestari, S. (2021). Literasi keuangan anak usia sekolah dasar melalui pengelolaan uang saku. *Jurnal Pendidikan Ekonomi*, 14(2), 85–94.
- Putri, D. A., & Lestari, S. (2021). Literasi keuangan sebagai bagian dari pendidikan berkelanjutan pada anak usia sekolah dasar. *Jurnal Pendidikan Ekonomi*, 14(2), 85–94.

- Sabilla (2023). Pelatihan pencatatan keuangan sederhana dan pengenalan literasi keuangan terhadap siswa sekolah dasar. *Welfare: Jurnal Pengabdian Masyarakat*, 1(3), 254–260.
- Sabilla Putri Annaya., et al. Pelatihan Pencatatan Keuangan Sederhana dan Mengenalkan Literasi Keuangan Terhadap Siswa SD di Desa Kwasen. *Welfare: Jurnal Pengabdian Masyarakat Volume 1, Issue 3, 2023e- ISSN: 2986-5824*.
- Shim, S., Barber, B. L., Card, N. A., Xiao, J. J., & Serido, J. (2010). Financial socialization of first-year college students: The roles of parents, work, and education. *Journal of Youth and Adolescence*, 39(12), 1457–1470.
- Smith, J., & Johnson, L. (2020). Teaching financial literacy in primary schools. *Journal of Financial Literacy and Education*.
- Susanti Hera Keuis, Yunita Renisya, Fauzi Rostika Lia. (2024). Pengenalan Akuntansi Sejak Dini. *Attamkim: Jurnal Pengabdian Masyarakat. Vol 1 No. 1*.
- Susanti, H. K., Yunita, R., & Fauzi, R. L. (2024). Pengenalan akuntansi sejak dini sebagai upaya peningkatan literasi keuangan anak. *Attamkim: Jurnal Pengabdian Masyarakat*, 1(1), 15–22.
- Rahayu, W. & Febby, R. (2024). Peran Pendidikan Sekolah Dasar dalam Membangun Kesadaran Menabung dan Pemahaman Awal Tentang Akuntansi : SLR. *Journal of Elementary Educational Research* Volume 4(1) 2024, 13-34. <http://ejournal.iain-manado.ac.id/index.php/jeer>