

Habit of Saving: Efforts to Raise Financial Awareness and Utilize Allowance Wisely at SDN 007 Nongsa

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Received: October 2025 | Accepted: November 2025 | Published: January 2026

Abstract. This community service program aimed to foster financial awareness and cultivate the habit of saving among 31 students at SDN 007 Nongsa. The program was motivated by the low level of financial literacy among elementary school children, which leads to consumptive spending and limited ability to manage pocket money wisely. The methods applied included educational and interactive approaches through educational games, saving simulations, and group discussions. The program was also integrated with the Free Nutritious Meal (MBG) initiative, allowing students to save more effectively by reducing daily food expenses. Results showed improvements in students' understanding of saving, their ability to differentiate between needs and wants, and their interest in saving regularly. The program also encouraged the involvement of parents and teachers in monitoring and supporting the practice of saving. This intervention demonstrates that simple, participatory methods can enhance financial literacy from an early age and foster sustainable positive habits.

Keyword: Financial literacy, saving, pocket money, elementary education, frugality.

Abstrak. Program pengabdian masyarakat ini bertujuan untuk meningkatkan kesadaran finansial dan menumbuhkan kebiasaan menabung di antara 31 siswa di SDN 007 Nongsa. Program ini dimotivasi oleh rendahnya tingkat literasi keuangan di kalangan anak-anak sekolah dasar, yang menyebabkan pengeluaran konsumtif dan kemampuan terbatas untuk mengelola uang saku dengan bijak. Metode yang diterapkan meliputi pendekatan edukatif dan interaktif melalui permainan edukatif, simulasi menabung, dan diskusi kelompok. Program ini juga diintegrasikan dengan inisiatif Makanan Bergizi Gratis (MBG), memungkinkan siswa untuk menabung lebih efektif dengan mengurangi pengeluaran makanan sehari-hari. Hasil menunjukkan peningkatan pemahaman siswa tentang menabung, kemampuan mereka untuk membedakan antara kebutuhan dan keinginan, dan minat mereka untuk menabung secara teratur. Program ini juga mendorong keterlibatan orang tua dan guru dalam memantau dan mendukung praktik menabung. Intervensi ini menunjukkan bahwa metode partisipatif yang sederhana dapat meningkatkan literasi keuangan sejak usia dini dan menumbuhkan kebiasaan positif yang berkelanjutan.

Kata kunci: Literasi keuangan, menabung, uang saku, pendidikan dasar, hemat.

How to Citation:

Chairunnisa S., Maria EK., Mory B., Kirana PJ., Cik R., Latifa RM, Saerang JRR., Ashari A., Ramdani. (2026) Habit Of Saving: Efforts To Raise Financial Awareness And Utilize Allowance Wisely At SDN 007 Nongsa, *STICOS: Sustainable Innovation in Community Service*, 1(1), 15-20. Doi. 10.33373/STICOS.v1i1.xxxxx

Introduction

Character education and financial literacy from an early age are crucial aspects in shaping intelligent and independent generations. In the modern era, elementary school children are not only expected to excel academically but also need to be equipped with the ability to manage their pocket money wisely, develop frugal habits, and practice independence in making simple financial decisions (OECD, 2022; Lusardi & Mitchell, 2014). Based on initial observations and discussions with teachers at SDN 007 Nongsa, most sixth-grade students receive daily pocket

money from their parents; however, not all have developed a habit of saving. Many students tend to spend their pocket money on consumptive needs, such as excessive snacks, without considering long-term benefits. This highlights the need for structured, practical, and engaging financial literacy education from an early age. The existence of the government-promoted Free Nutritious Meal (MBG) Program also presents a strategic opportunity. With access to healthy meals at school, students can save their pocket money and be guided to deposit it, creating a synergy between financial literacy education and MBG that can strengthen their financial awareness (Ministry of Education, 2023).

In response to this issue, the Education Cluster Team of Community Services Program (KKN) Group 1, Riau Kepulauan University, organized the activity “Love to Save: Efforts to Foster Financial Awareness and Wise Use of Pocket Money” using an educational, interactive, and enjoyable approach. The program was designed to provide both conceptual and practical understanding of financial literacy, involving students in savings simulations and educational games, while encouraging group discussions to help them distinguish between needs and wants. Additionally, integration with the MBG program allows students to use opportunities to save pocket money, while guidance from teachers and Community Services Program (KKN) ensures that the saving habit is consistently applied. Parental involvement is also enhanced to support saving habits at home, enabling the development of discipline, responsibility, and independence in students sustainably. Through this strategy, the program is expected to foster financial awareness from an early age, reduce consumptive behavior, and cultivate a younger generation that is wiser and capable of managing resources effectively.

Methodology

The implementation of this community service activity employed an educational, interactive, and participatory approach to foster financial awareness and cultivate saving habits among students at SDN 007 Nongsa. The methods applied included delivering financial literacy material both conceptually and practically, savings simulations, educational games, and group discussions. This approach was supported by active learning principles, emphasizing student engagement in the learning process and decision-making (Bonwell & Eison, 1991; OECD, 2022). The target of the activity was 31 sixth-grade students who already received daily pocket money from their parents. The program took place on August 23, 2025, featuring scheduled educational sessions and practical saving exercises, ensuring that each student gained direct experience in managing pocket money wisely. The collaboration between Community Services Program (KKN) and teachers aimed to provide guidance, supervise student activities, and monitor participation throughout the program.

This program was also integrated with the Free Nutritious Meal (MBG) Program at the school, allowing students to save their pocket money more effectively. Continuous monitoring was conducted through regular supervision, feedback provision, and recognition of students who actively saved. The outcomes of the activity included student saving records, educational financial literacy posters, and evaluation reports on students’ understanding and saving behavior.

The workflow of the activity can be illustrated through the following diagram:

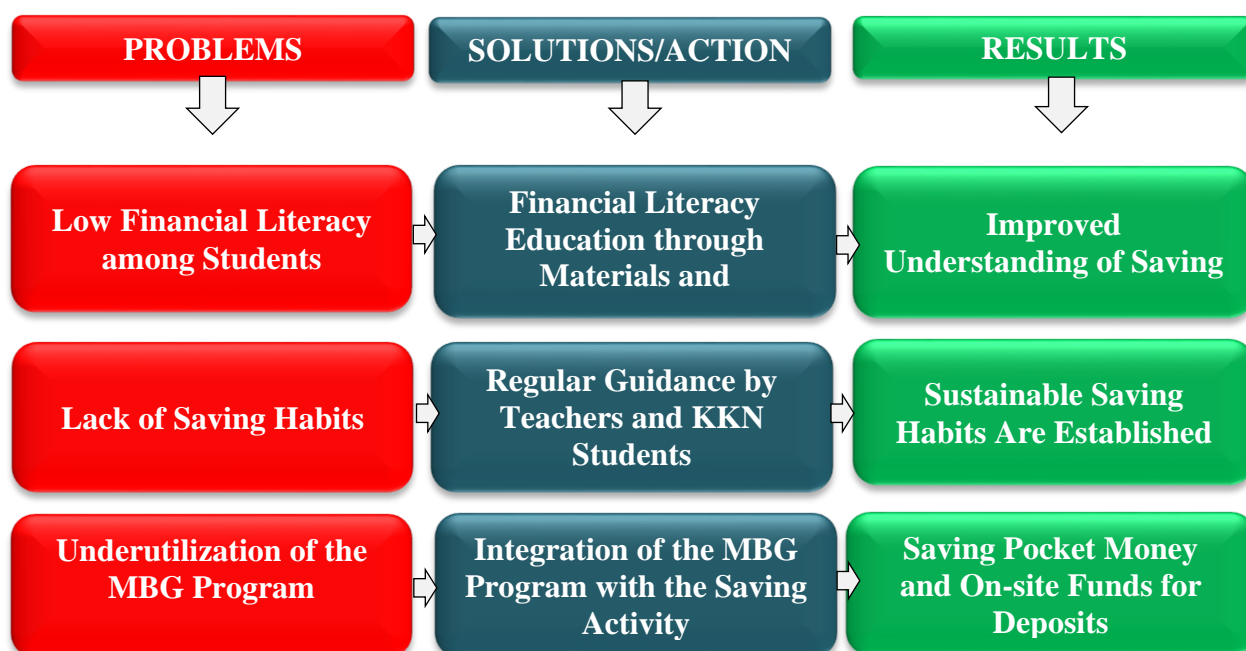


Figure 1. Flowchart of Problems, Solutions, and Outcomes.

Results and Discussion

The community service activity ‘Habit of Saving: Efforts to raise financial awareness and utilize allowance wisely at SDN 007 Nongsa’ demonstrated positive developments in financial literacy and saving habits among sixth-grade students. The educational and interactive approach, through educational games, savings simulations, and group discussions, actively engaged the students. They began to distinguish between needs and wants, plan their pocket money usage, and take advantage of saving opportunities, including those provided by the Free Nutritious Meal (MBG) Program. Monitoring by teachers and Community Services Program (KKN), along with simple appreciation rewards, helped enhance students’ consistency in practicing saving habits. The outcomes of the activity can be illustrated in Table 1 below.

Table 1. Activity Outcome Achievements

Activity / Aspect	Achievement Description	Notes / Observations
Financial Literacy Education	Students understand the concept of saving and the difference between needs and wants.	Participants actively asked questions and engaged in discussions.
Savings Simulation	Students are able to practice saving through games.	Some students have started recording their savings.
Integration with the MBG Program	Students take advantage of opportunities to save their pocket money.	Several students allocated pocket money for saving.
Guidance by Teachers and Students	Students receive direct guidance and feedback.	Regular monitoring facilitated consistency.

Appreciation and Motivation

Provision of piggy bank rewards to increase participation.

Students became more enthusiastic in participating.

This table is descriptive and provides an overview of the activity's achievements in terms of process, participation, and observed outcomes, relying on actual data without the need for quantitative figures. This approach demonstrates that educational and participatory methods are effective in fostering financial literacy from an early age. Integration with the MBG program further enhances the effectiveness of the activity, as students can save their pocket money and allocate it for deposits. Support from teachers and parents also plays a crucial role in ensuring the sustainability of these positive habits.

DOKUMEN SERAH TERIMA (EXTERNAL)					
Dokumen : Surat Permohonan	No.	1.022/KK/14/PAKA/VI/2025			
	Tanggal	20 Agustus 2025			
	1. Identifikasi masalah				
	2. Urus Perizinan awal				
	3. Program kerja				
	4. Urus biaya dan lainnya				
	5. Urus dokumen				
	6. Urus angp. awal				
Kepada	Kepala Sekolah SD Negeri 007 Nongsa				
Dengan ini kami sampaikan dokumen-dokumen berikut ini:					
No.	No. Dokumen	Judul Dokumen	Riv	Kada	Jumlah Halaman
1	003/KK/14/PAKA/VI/2025	Surat Permohonan Kegiatan sosialisasi di SD Negeri 007 Nongsa	-	-	2
Mohon untuk memberikan konfirmasi penerimaan ini pengembalian, dan terimakasih banyak di dalam ini dan semoga bermanfaat.					
Disampaikan Oleh:		Diterima Oleh:			
Nama	SACI CIBANHITA	Nama	Ters Naleady,SPD,DO		
Tanda Tangan		Tanda Tangan			
Tanggal	20 Agustus 2025	Tanggal			



KULIAH KERJA NYATA (KKK) UNIVERSITAS RIAU KEPULAUAN RELOMPOK 1 KP PANAU RW 04 KEL. KAHIL, KEC. NONGSA BATAM TAHUN 2025	
Nomor	: 003/2025.1/008/IA/PU/2025
Perihal	: Permohonan Kegiatan Sosialisasi Detail Kegiatan
Kepada Yth.	: Kepala Sekolah SD Negeri 007 Nongsa
Di Tempat	
Dengan hormat,	
Kami dari Mahasiswa Universitas Riau Kepulauan Tahun 2025, yang saat ini melaksanakan Kuliah Kerja Nyata (KKK) di Kampung Panau Kelurahan Kahil, Kecamatan Nongsa, Kota Batam.	
Sehubungan dengan program kerja yang telah kami susun, bersama ini kami memohon izin untuk melaksanakan kegiatan sosialisasi di SD Negeri 007 Nongsa pada:	
Hari/Tanggal	: Sabtu, 23 Agustus 2025
Pukul	: 09.00 - 11.00 WIB
Tempat	: Lapangan dan Ruang Kelas SD Negeri 007 Nongsa
Kegiatan ini diharapkan dapat memberikan manfaat bagi siswa dalam membentengi sikap positif, rasa saling menghargai, serta kebiasaan menabung sejak dini.	
Demikian surat ini kami sampaikan, besar harapan kami Bapak/Ibu Kepala Sekolah dapat memberikan izin dan dukungan agar kegiatan ini dapat terlaksana dengan baik. Atas perhatian dan kerjasamanya, kami ucapkan terima kasih.	
Hormat kami,	
A. Akhlaq Ketua KKN Relompok 1	
Terbaca:	
1. Dosen Pembimbing Lapangan	
2. Ketua KKN dan W. C. Kaki	
3. Anas	

Figure 2. Lettering Process to SD Negeri 007 Nongsa Regarding the Planned Activity



Figure 3. Delivery of Material, Distribution of Piggy Banks, and Prize Giving



Figure 4. Evaluation of Program Sustainability with Teachers of SD Negeri 007 Nongsa

Conclusion and Recommendations

Conclusion

The activity “*Love to Save: Efforts to Foster Financial Awareness and Wise Use of Pocket Money*” at SD Negeri 007 Nongsa, implemented by the Education Cluster Team of Community Services Program (KKN) Group 1, Riau Kepulauan University, successfully achieved its objectives optimally. With careful planning, effective coordination with the school, and active support from Community Services Program (KKN) and teachers, the program proceeded smoothly according to the established stages, demonstrating that thorough preparation is the key to the success of community service programs. This activity instilled financial literacy among sixth-grade students by introducing the concepts of saving, wise management of pocket money, and awareness of the importance of developing saving habits from an early age. The integration with the Free Nutritious Meal (MBG) program further strengthened the impact, as students were able to practice saving in a practical and relevant manner. Support from teachers and parents ensured the sustainability of these habits, resulting in contributions not only in the educational and practical aspects but also in long-term character development.

Recommendations

Based on the results, it is recommended that regular monitoring and guidance of students’ saving habits be carried out, and that financial literacy be integrated more effectively into routine school learning. Creative methods such as interactive media, educational games, and saving simulations should continue to be developed to maintain engagement and relevance for students. Furthermore, this program can serve as a model for other schools in fostering a culture of saving and financial literacy from an early age. Simple interventions using a participatory and collaborative approach should be expanded, as they can effectively cultivate financial awareness, establish positive habits, and provide a tangible impact on students’ independence and character building.

Acknowledgements

The Community Services Program (KKN) Group 1, Riau Kepulauan University, expresses its deepest appreciation and gratitude to all parties who supported the implementation of the activity “*Habit of Saving: Efforts to Raise Financial Awareness and Utilize Allowance Wisely*” at SD Negeri 007 Nongsa. Special thanks are extended to the school, particularly the teachers and principal, for providing facilities, guidance, and supervision, as well as to the Research and Community Service Institute (LPPM) of Riau Kepulauan University for funding and administrative support. We also highly appreciate the enthusiasm and active participation of the students, which made the program meaningful and inspiring. With the support of all parties, this activity was successfully conducted and had a tangible impact on fostering financial literacy and saving habits among students, and we hope it can serve as an inspiration for similar initiatives in the future.

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