

International Community Service Report Improving Financial Literacy of Students at the At-Tanzil Learning Center (SB) -Elementary School Level, Malaysia

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Abstract. *Financial literacy has gained global recognition as a crucial skill, emphasizing not only knowledge but also how it shapes attitudes and behaviors related to savings, spending, and avoiding consumptive habits. In Indonesia, policies on financial literacy focus on competence, prudent behavior, and access to financial services, with a growing emphasis on children and adolescents as key periods for habit formation. This community service activity aimed to foster financial literacy among elementary school students at SB At-Tanzil, Malaysia, by introducing concepts such as saving, prioritizing spending, and recording expenses through participatory and contextual methods. The activity included mentoring, simulations, group learning, games, and the use of piggy banks for savings practice, implemented over one session of 2–3 hours with 20 children aged 4–12. The results indicated that the children engaged positively, with many starting to save their allowances and making more thoughtful spending decisions. The activity succeeded in teaching them to distinguish between needs and wants and helped improve their ability to record savings. The program's success suggests that financial literacy should be a routine practice, with suggestions for incorporating a piggy bank project and a daily cash book to reinforce saving habits. Additionally, weekly parental checklists and regular assessments are recommended to ensure long-term progress and habit formation.*

Keywords: *Financial Literacy, Saving Habits, Financial Education, Children, Community Service, Participatory Learning, Savings Practices*

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INTRODUCTION

The rapid transformation of global economic systems has increased the importance of financial competence for individuals at all stages of life (Akbaş & Seedsman, 2024; Serido et al., 2013). In the modern era, financial decision-making is no longer limited to adults who actively participate in the labor market; rather, it has become a foundational life skill that should be introduced early in childhood. Children today are increasingly exposed to consumer culture, digital payment systems, and various forms of financial interaction that shape their understanding of money and consumption (Seldal & Nyhus, 2022; Andries et al., 2025; Mills et al., 2024). As a result, early financial education has become a strategic effort to ensure that young individuals develop responsible financial habits that will benefit them throughout their lives.

Since the early 2000s, the concept of financial literacy has gained significant global attention. Governments, international organizations, and educational institutions have recognized that financial literacy plays a critical role in improving individual welfare and

economic resilience. In response to this growing awareness, financial education programs have been increasingly integrated into school curricula and community-based learning initiatives. The goal is not only to improve knowledge about financial concepts but also to cultivate responsible financial behaviors that contribute to long-term financial stability (Leong & Cheng, 2025; Katnic et al., 2024; Shi et al., 2025; Kyeyune & Ntayi, 2025).

Align with research from Spivak et al. (2024), International organizations, particularly the Organisation for Economic Co-operation and Development (OECD) through its International Network on Financial Education (INFE), have played an important role in shaping global financial literacy frameworks. These institutions have promoted competency-based approaches that emphasize measurable learning outcomes rather than simply theoretical understanding. Their frameworks encourage education systems to focus on how individuals apply financial knowledge in real-life situations, such as managing income, saving regularly, and making responsible consumption choices.

This global shift marks a significant change in how financial literacy is conceptualized. In the past, financial education was often limited to teaching definitions and theoretical principles about money, banking, and financial products. However, contemporary perspectives emphasize that financial literacy must integrate knowledge, attitudes, and behavior. Individuals are considered financially literate not only when they understand financial concepts but also when they demonstrate the ability to apply them in daily decision-making processes (Kumar et al., 2023; Andarsari & Ningtyas, 2019; Lusardi et al., 2019).

In the last decade, educational practitioners and researchers have increasingly emphasized the importance of introducing financial literacy at the primary education level. Early childhood and primary school years represent a critical stage for habit formation, during which behavioral patterns and value systems begin to develop (Perez-Ferra et al., 2020; Karppinen et al., 2018; Gao, 2025; Shafiyah, 2025). When financial education is introduced during this formative period, children are more likely to internalize responsible financial practices such as saving, budgeting, and distinguishing between essential and non-essential expenditures.

To make financial education effective for young learners, educational approaches have evolved toward contextualized and experiential learning methods (Pang, 2019; Drever et al., 2015; Tembrevilla et al., 2024). Rather than relying solely on lectures or theoretical explanations, educators now use practical activities such as role-playing, simulations, and project-based learning. These methods allow students to actively engage with financial concepts and practice them in situations that resemble real-life financial decisions.

Hands-on classroom practices have proven to be particularly effective in helping children understand abstract financial concepts. For example, simple exercises involving the management of pocket money, classroom savings programs, and collaborative financial games help students develop a concrete understanding of budgeting and saving (Sherraden et al., 2011; Gibert et al., 2024; Merry et al., 2022). These activities transform financial literacy from an abstract academic concept into a practical life skill that students can apply in their daily routines.

Another important component of successful financial education programs is parental involvement. Children's financial habits are strongly influenced by their home environment, where daily financial behaviors are observed and practiced. Therefore, many contemporary financial literacy programs encourage parents to participate through home-based activities, checklists, and simple monitoring tools. This collaboration between schools and families helps reinforce consistent financial habits and strengthens the sustainability of learning outcomes.

According to Christiani & Kastowo (2023); Dewi et al., (2020); Lopus et al. (2019); Santoso et al. (2023), In the Indonesian context, financial literacy has become an important policy priority in recent years. National initiatives aim to improve the financial capability of citizens across different age groups through education, access to financial services, and behavioral change

campaigns. These policies recognize that strengthening financial literacy is essential not only for individual welfare but also for broader economic development and financial inclusion.

Current financial literacy and inclusion policies in Indonesia emphasize three key pillars: competence, prudent financial behavior, and access to safe and appropriate financial services. Competence refers to the acquisition of financial knowledge and practical skills, while prudent behavior emphasizes responsible financial decision-making such as saving and avoiding excessive consumption (Marron, 2014; Lučić et al., 2024; Dahal, 2024). Meanwhile, access to financial services ensures that individuals have the opportunity to utilize formal financial systems in a secure and age-appropriate manner.

Educational institutions and community organizations are encouraged to adapt financial literacy programs to their local contexts (Awaluddin et al., 2025; Buchanan, 2014; Tisdell et al., 2013). This flexibility allows learning materials to reflect the everyday realities of students, making financial education more relevant and meaningful. In practice, contextualized learning activities may include managing pocket money, recording simple income and expenditure, and setting realistic savings goals that students can achieve within their daily environment (Rodriguez et al., 2024; Imawan et al., 2025; Totenhagen et al., 2015).

The importance of financial literacy becomes even more pronounced within migrant communities, where access to formal education and financial services may be limited. Indonesian migrant families living abroad often face unique social and economic challenges that affect their children's educational opportunities. In such contexts, community-based educational initiatives play a crucial role in ensuring that children continue to receive meaningful learning experiences.

One of the initiatives that supports the educational needs of Indonesian migrant children in Malaysia is the Sanggar Belajar (SB), which serves as a community learning center. These learning spaces function as safe environments where children can access educational support, develop essential life skills, and maintain connections with Indonesian educational values. Sanggar Belajar programs are typically supported by volunteers, educators, and partner institutions committed to community service and social empowerment.

Within this ecosystem, SB At-Tanzil has emerged as an important learning space supported by teachers, volunteers, and networks of universities and organizations involved in community service programs. Through collaborative efforts, educational activities are designed to be participatory, practical, and culturally relevant (Aronson & Laughter, 2016; Brown & Crippen, 2016; Novak & Khan, 2022). These collaborations allow universities to contribute resources, learning modules, and mentoring programs that strengthen the educational experience for students in the community.

Field experiences at SB At-Tanzil demonstrate that participatory and contextual approaches are particularly effective for elementary school students. Activities such as simulations for distinguishing needs and wants, simple savings projects, and daily financial record-keeping exercises help students understand financial concepts in a practical and engaging way (Kern, 2001). At the elementary school level, common challenges include unstructured pocket money management, difficulty distinguishing between needs and wants, and limited experience in recording simple financial transactions.

Recognizing these challenges, financial literacy education must be implemented through structured yet accessible learning strategies. According to Tran (2025) and Anantha et al. (2025), financial literacy understood as the integration of knowledge, skills, attitudes, and behavior needs to be introduced early through participatory and context-based learning methods. Therefore, this International Community Service Program (PKM) was designed to foster savings habits, strengthen the ability to distinguish between needs and wants, and introduce simple financial record-keeping practices among elementary school students at SB At-Tanzil in Malaysia.

Rather than functioning as a one-time educational activity, the program is designed as part of a longer process of behavioral change. Initial face-to-face learning sessions act as triggers for

awareness and motivation, while follow-up activities such as monitoring, parental checklists, and simple publications help maintain behavioral consistency. Through this structured approach, the program seeks to transform financial knowledge into daily financial practices (Akbar et al., 2025; Paramita & Musqari, 2024).

Ultimately, the program contributes to a broader medium-term goal: the development of disciplined financial behavior among children (Jailani et al., 2025). When children learn to manage money responsibly from an early age, these habits can influence not only their personal development but also the financial practices within their families and communities. In this way, early financial literacy education becomes a strategic investment in building financially responsible future generations.

METHODS

This study was conducted as an international community service activity using a participatory and contextual learning approach. The program was implemented at SB At-Tanzil, Malaysia, as a community learning center serving Indonesian children. The activity began with initial coordination in January 2025 and was designed to introduce basic financial literacy to children through direct educational engagement. The focus of the program was not on testing a formal intervention model, but on delivering practical financial literacy education appropriate to the learners' developmental level and everyday experiences. The participants in this activity were 20 children at the elementary learning level who attended SB At-Tanzil. The implementation also involved two accompanying teachers, one resource person, and student facilitators who assisted the learning process in small groups. This arrangement was intended to support more intensive interaction and allow the facilitators to adapt explanations and assistance according to the children's abilities while maintaining the same instructional objectives for all participants.

The activity was conducted through a single face to face session lasting approximately two to three hours. Prior to implementation, the service team carried out an initial survey and coordination process with the study group supervisor and teaching team to identify participants' needs and determine learning materials and teaching strategies suitable for the local context. This preparatory stage was followed by a focus group discussion involving the resource person, teachers, mentors, and activity team in order to align the objectives, delivery techniques, and sequence of learning activities. The instructional methods combined mentoring, simulation, group learning, educational games, video based learning, and direct saving practice using piggy banks. The learning materials covered recognition of currency value, introduction to saving habits, distinguishing needs from wants, planning spending priorities, and simple financial decision making. To make the session engaging and developmentally appropriate, the children were invited to sing, watch financial literacy videos, play counting games, and practice making choices about whether money should be saved or spent. They were also introduced to simple recording activities by writing the value of their savings in a prepared savings book.

During the implementation, every two to three children were accompanied by a student facilitator, while each larger group consisted of approximately eight to nine participants under the guidance of a facilitator or teacher. This small group arrangement was used to create a more interactive atmosphere and to ensure that each child could participate actively in the learning activities. The facilitators were allowed to adjust the pace and style of explanation based on participants' responses, but all activities remained oriented toward the same financial literacy targets, namely introducing saving behavior, encouraging thoughtful spending, and developing familiarity with simple money recording practices.

Evaluation of the activity was conducted descriptively through direct observation of participant engagement, responses during discussion and games, children's ability to distinguish between saving and spending choices, and their participation in writing savings records. Reflections from accompanying teachers and parents were also used to identify immediate changes following the activity, especially in relation to children's willingness to save their allowance and their emerging awareness of spending priorities. Therefore, the outcomes

reported in this article are based on implementation observations and participant responses within the context of community service, rather than on formal pretest and posttest measurement.

RESULTS AND DISCUSSION

Activity Agenda

The financial literacy activity was attended by 20 preschool children aged 4–12, accompanied by two accompanying teachers and one resource person. The process consisted of the following activities: (1) Initial survey to map out patterns and training materials; (2) Introductions; (3) Focus group discussions (FGDs) between the implementation team leader and the teaching team to discuss appropriate teaching processes and methods; (4) Providing participants with an understanding of currency values through singing and playing games; (5) Listening to financial education videos; (6) Savings practice (students are given piggy banks to practice saving); and Discussion and questions.



Figure 1. Financial Literacy Activity

Implementation Stages

Financial literacy activities for early childhood students are conducted in one meeting and last for two to three hours. Financial literacy teaching activities are carried out in the afternoon or evening, starting at 2:30 PM to 5:30 PM Kuala Lumpur Time. At the initial event, a visit and discussion with the Studio Manager, Children's Study Group Supervisor, was conducted, and agreed to be implemented on January 24, 2025. With the following stages: (1) Education on understanding currency values, aimed at providing knowledge about the value of currency and how to spend it; (2) Teaching simple savings concepts through the activity of saving in a piggy bank, followed by subsequent activities to teach them the concept of saving at a bank; (3) Teaching about planning spending priorities from most important to least important; (4) Teaching about decision-making based on prioritizing needs.

Activity Process

Financial literacy activities for early childhood students are conducted in a single meeting lasting two to three hours. The financial literacy teaching sessions take place in the afternoon or evening, from 1:00 PM to 5:00 PM Kuala Lumpur time. The initial meeting included a visit and discussion with Buper Waena, the Children's Study Group Supervisor, and an agreement was reached to hold the session on January 24, 2025. The financial literacy teaching activities began with a Focus Group Discussion (FGD) involving resource persons, the children's study group supervisor, and a team of teachers and mentors. The FGD aimed to determine an appropriate teaching strategy for the children in the study group. The lesson began with a prayer followed by material on financial literacy and the importance of saving from an early age, through the video and song "Let's Save." Afterward, the children were given piggy banks and engaged in a counting

Achievement of Activity Objectives

To prevent boredom, the objectives of the financial literacy program were introduced through playful learning. Furthermore, it was suggested that children repeat the "Let's Save" song to prevent them from forgetting and to encourage them to save diligently. After the meeting, most participants started saving when they received money from their parents, preventing them from spending their allowance. This indicated that the students' consumerist tendencies had been controlled, or simply put, that the participants were no longer wasteful and were spending their money more wisely. The parents of the students were also pleased that their children's allowances were no longer being spent. The students hoped that financial literacy education activities could continue and be developed, as this would help children learn to count, write numbers better, and read numbers correctly.

CONCLUSION

The activity went well overall. Here are the results: The financial literacy education activity for children in the Buper Waena study group was carried out very well, and the participants were very happy and asked for the same activity to be done more often. The financial literacy education activity discussed the introduction of simple investment through savings and how the planning process is structured and decided. The financial literacy education activity discussed the introduction of numbers, calculations, recording savings balances, reasons for saving, and how to make plans and decisions.

SUGGESTION

Make it a routine and practice: piggy bank project and require a daily 2-column cash book (focus: needs vs. wants, saving, calculating balances). Involve and measure: ask for weekly checklists from parents (signatures and comments), provide simple appreciation, and do a pre-post 10 questions each cycle.

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