

The Urgency Of Financial Literacy Education From Early: A Theoretical Approach

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Abstrak

Literasi keuangan perlu ditingkatkan, tujuan dari kegiatan ini diharapkan masyarakat mampu mengelola keuangan secara cerdas. Ini adalah studi Referensi mengenali keuangan literasi pendidikan. Dalam APEC Guidebook on Financial and Economic Literacy in Basic Education, dijelaskan bahwa ada beberapa alasan mengapa pengenalan keuangan dalam kurikulum pendidikan sekolah yaitu bahwa pengetahuan keuangan merupakan landasan bagi seseorang dalam mengambil keputusan keuangan untuk digunakan menjangkau lebih banyak kehidupan. Dari hasil penelitian Referensi diperoleh hasil pendidikan rendah literasi keuangan perlu diterapkan sejak dini. Kurikulum sekolah perlu menunjang hal ini, karena usia efektif untuk pendidikan literasi keuangan adalah saat anak mulai bersekolah

Kata kunci: *Literasi Keuangan, Pendidikan, Pengelolaan Uang*

Abstract

Literacy finance need improved , goal from activity this expected Public capable for manage finance in a manner smart . This is studies References recognize education literacy finance . In the APEC Guidebook on financial and economic Literacy in Basic Education, explained that there is a number of reason why introduction financial deep education curriculum school ie that knowledge finance is Foundation for somebody in take decision finance To use reach more life. From the results studies References get results lower education literacy finance need applied since early . Curriculum school need support matter this , because age effective for education literacy finance is moment child start go to school

Keywords: *Literacy Finance , Education , Money Management*

INTRODUCTION

Education about importance awareness finance (Financial Literacy)for Indonesian people need keep going improved.Purpose from activity this course for society capable manage his finances in a manner smart and able prepare for the future himself and his family going to healthy society in a manner financial (financial freedom).Freedom financial (financial freedom)could achieved with do habit habit good in using money like save and be careful in consume .

Do Education awareness finance (Financial literacy) is required as early as maybe . habituation matter well, usually done as early as maybe order things good the Becomes a that habituation in the end affect in behavior and retrieval decision . Likewise about habituation in manage finance . Very financial literacy good applied as early as maybe . With form Foundation financial literacy strong expected could form generation young who don't consumptive and capable spend the money with wise .Through habituation save since early the truth already taught second parents _ We first , that is wrongone thing to do in effort give literacy finances for childrenchild We later . educational models financial literacy for students student level school base could done through various medium like book stories , videos or games / games . Educational Models literacy finance too entered to in subject lesson . Presentation in form cartoon and exposure simple make it easy children at the elementary school level

can understand benefit product finance since early .

Until moment this still limited information about level literacy finance for education level base , especially inIndonesia. Most research ,focus on literacy at age mature .Whereas basic financial knowledgethe foundation is in the child aged young this .Basic basic financial knowledge is usual numeric skills obtained from seat school and personal financesskills should obtained from environment closest ie school and family .habituation saving , distinguish whereneeds and wants , must implanted environment school , home or family .

METHODS

Method used in study this is studies literature with collect ,read and compare findings a number of referenced and indexed studies . Identification results this then analyzed andverified in a manner descriptive .Primary data is generated through field research and literature studies obtained from data such as books, government regulations, laws and other documents relevant to this research (A. Muri Yusuf, 2014). Data collection was carried out through semi-structured interviews, passive observation, technique and source triangulation. The data collection technique used was purposive sampling technique and snowball sampling technique. Activities in data analysis are carried out interactively using the stages of Data Reduction, Data display and Conclusion (Sugiyono, 2018).

RESULTS AND DISSCUSION

Literacy education finance urgent done as early as maybe . Education Literacy Finance according to Rapih (2016) is a comprehensive understanding as well as deep about management finance personal or family that makes somebody have power, understanding and belief to decision finance . Education literacy finance as ability read , analyze, manage and communicate about condition finance private ones affect well-being material . Taking decision finance for child child specifically age young need skills and knowledge about finance . However availability information about financial literacy for they still not enough (poor).Source Information about draft economics and finance , besides obtained from institution formal education or school , also can originate from family, group closest (peers) and the media. Results study this say that at age 6 years , children understand that save that fine , however they think that save that same with lost money. At 9 years old children start understand that so the money safe / protected hence , the money kept in the bank. At 12 years old there is good children have a strategy or ways withhold temptation for use up the money , and already understand draft like level ethnic group flower (interest), money, price, supply and demand.

Influencing Factors Literacy Finance In the APEC Guidebook on Financial and Economic Literacy in Basic Education (2014), (Lusardi & Mitchell, 2014, Rooij, Lusardi & Alessie , 2011) states that strong relationship between finances literacy and day to day finance management skills have proven by a number of study before . Study in the United States and several countries big other find exists linkages Among financial literacy and participation Public in finances markets, where the more good literacy finance somebody then that person the more choose investment in stock .

In Lusardi and Mitchell (2014), Level Financial literacy can be measured through basic financial Knowledge and advance finance knowledge. advanced financial knowledge is understanding about Understanding of risk diversification . Financial literacy is also related with short term and long term saving . A study in America says that somebody with financial literacy that tall usually also provide funding for just in case. Other studies too find exists strong linkage between financial literacy and planning day old / retired . Besides related with investment and savings (saving) , Financial Literacy too could associated with understanding loan . A study in APEC Guidebook delivered that somebody with level financial literacy that low (poor) usually also has problem with debt. The more increasing one's financial literacy could impact on financial security somebody such , the stability and prosperity .

Literacy finance is Foundation base for somebody for reach well-being finance . In APEC Guidebook on finance and economics Literacy in Basic Education (2014), explained that there is a number of reason why introduction financial education in curriculum school ie that knowledge finance is Foundation for somebody in take decision finance To use reach that life more better . Literacy finance is learning

process lifetime that life introduced since early for form personal responsible adult answer .Literacy education finances for children no enough only about money recognition ,but more far education literacy finances for children is draft about introduction management finance in a manner wise and capable control expenditure finance with distinguish which Becomes needs and wants . A child must economically Literate (literate economy), no only beneficial for future child in the future come but also important for governance interests global economy . Discussion results scientific group with para educator or school teacher base in Bandung, embed values finance to child is important . No only role environment school but also deep environment family . Then how should do education literacy this in children parents could involve role or discussion together child in taking decision finance , Parents and educators could give understanding about what to be needs and which only just desire , Teach for used to save since early , Introducing about institution finance , like banks, insurance in a manner gradually . Hagedorn . EA , Mark. C. Schug, Mary Suiter (2016), using method Money Savvy kids curriculum for measure financial literacy and results show that the Money Savvy Kids impactful program positive to behavior and knowledge students on saving, spending and investing Money . Research results this too show that very urgent teach about financial literacy since early and necessary be delivered in a manner good saving programs, economic and financial repeated and frequent education possible in curriculum.

CONCLUSION

Education literacy finance very needed since here , for form Foundation character child in well behaved in manage money. An educational model that can developed , ie could be delivered in form book story , game , linked with subject lessons , activities participatory student in activity entrepreneurship . Necessity Support various party order educational process literacy finance for age school base could it worked .

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