

## FINANCIAL PLANNING COUNSELING: MANAGING POCKET MONEY AND THE IMPORTANCE OF SAVING FOR STUDENTS' FUTURE AT TRISAKTI MATARAM HIGH SCHOOL

Lale Ajeng Khalifatun Wardani<sup>1</sup>, Muhammad Aditya Rachma<sup>2</sup>,  
Muhammad Habibullah Aminy<sup>3</sup>, Slamet Mardiyanto Rahayu<sup>4</sup>, Rosita<sup>5</sup>

<sup>1,3,4,5</sup>Universitas Islam Al-Azhar, Mataram, Indonesia

<sup>2</sup>Universitas Bima Internasional MFH, Mataram, Indonesia

<sup>1</sup>Email: [laleajeng26@gmail.com](mailto:laleajeng26@gmail.com)

<sup>2</sup>Email: [adityarachman226@gmail.com](mailto:adityarachman226@gmail.com)

<sup>3</sup>Email: [habibamin22@gmail.com](mailto:habibamin22@gmail.com)

<sup>4</sup>Email: [slamet.mardiyantorahayu84@gmail.com](mailto:slamet.mardiyantorahayu84@gmail.com)

<sup>5</sup>Email: [rositamarhan@gmail.com](mailto:rositamarhan@gmail.com)

### *Abstract*

*Financial planning counseling for high school students is one effort to improve financial literacy from adolescence. This community service activity aims to provide Trisakti Mataram High School students with an understanding of how to manage their pocket money wisely, distinguish between needs and wants, and develop savings habits for the future. The methods used include counseling, interactive discussions, simple case studies, and evaluation through pre- and post-tests. The results of the activity indicate an increase in students' understanding of personal financial management and the importance of setting aside a portion of their pocket money for savings. This program has a positive impact on developing more responsible financial behavior, thus supporting students' future financial independence.*

**Keywords:** *financial literacy, pocket money, saving, financial planning, high school students*

### **INTRODUCTION**

Financial literacy is a person's ability to understand and effectively manage financial resources to achieve well-being. In today's digital era, adolescents face various challenges in managing their finances due to increased consumer behavior and easy access to digital transactions. Therefore, financial education needs to be provided from an early age so that students can make appropriate and responsible financial decisions (Thomas et al., 2024).

High school students are an age group that is beginning to manage their pocket money independently. However, most students still lack the ability to differentiate between needs and wants, leading them to spend their pocket money

on short-term consumption. This situation highlights the importance of providing education on simple financial planning and a culture of saving as the first step in building financial independence (Taufik et al., 2025).

The habit of saving from school age has significant benefits in developing character traits such as discipline, responsibility, and the ability to plan for the future. Through saving, students learn to control their consumption behavior and understand the importance of preparing for long-term needs. Therefore, schools have a strategic role in instilling a culture of saving through various educational activities (Mindari et al., 2023).

Based on these conditions, the community service team conducted financial planning outreach activities at Trisakti Senior High School in Mataram. These activities focused on managing pocket money, creating a simple budget, and the importance of saving for the future, providing students with the basic skills to manage their personal finances more effectively.

## **METHOD**

The community service activity was conducted at Trisakti Mataram High School, with participants consisting of tenth and eleventh grade students. The implementation method consisted of four stages: preparation, outreach, interactive discussion, and activity evaluation. The material provided covered the concepts of financial literacy, pocket money management, simple budgeting, savings strategies, and the benefits of financial planning from adolescence. The material was delivered using presentations, case simulations, and a question-and-answer session to engage participants in the learning process.

Evaluation was conducted through pre- and post-tests to measure participants' understanding before and after the activity. Participants were also asked to develop a monthly allowance management plan as a form of hands-on practice of the material presented. The evaluation data was analyzed descriptively to determine the effectiveness of the outreach program.

## **RESULTS AND DISCUSSION**

The activity went well and garnered high enthusiasm from participants. During the outreach session, students showed interest in the material related to pocket money management and effective savings methods. Interactive discussions revealed that most students lacked personal financial records and still struggled to distinguish between needs and wants when using their daily pocket money.



Evaluation results showed an increase in student knowledge after participating in the outreach activities. Students began to understand the importance of creating a simple budget, setting aside a portion of their pocket money for savings, and avoiding unnecessary purchases. These findings align with various financial literacy programs, which demonstrate that interactive education can increase student awareness and savings behavior.

In addition to increasing knowledge, this activity also had a positive impact on students' attitudes toward financial management. Several participants expressed their commitment to starting to record income and expenses and set monthly savings targets. This demonstrates that the counseling not only improves cognitive aspects but also fosters better financial behavior. Support from schools and parents is needed to maintain these positive habits in daily life.

## **CONCLUSION**

A financial planning outreach program at Trisakti Senior High School in Mataram successfully improved students' understanding of pocket money management and the importance of saving for the future. Through interactive presentations and hands-on practice, students gained fundamental knowledge and skills for managing personal finances more wisely. Similar programs need to be implemented sustainably, involving schools, parents, and various stakeholders to strengthen financial literacy and savings habits among the younger generation.

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