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The Strategic Role of The Implementation of Financial Literacy Education For Early Childhood

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ABSTRACT
The importance of financial literacy education has increased as modern economies grow more complex, yet its implementation in Indonesia—particularly at the early childhood level—remains inadequate. Families often overlook the necessity of teaching children about finances, and schools have not fully integrated financial literacy into formal curricula. This study aims to examine the strategic role of early childhood financial literacy education and propose an effective framework involving both family and school environments. A qualitative-descriptive method was applied, supported by literature review and conceptual analysis, to explore how values of financial literacy can be instilled in children from an early age. The findings reveal that families serve as the primary environment for nurturing financial behavior, while schools play a complementary and reinforcing role. Effective financial education requires alignment between parental practices and structured curriculum supported by trained educators. The study highlights that integrating financial literacy early leads to more responsible financial behavior in adulthood and contributes to national goals of economic resilience and inclusion. It recommends policy integration, curriculum reform, and parent-teacher collaboration as core strategies. This research serves as a foundation for building inclusive financial education models tailored to developing countries.

INTRODUCTION

A human being learns from birth and continues to learn throughout life (long life education). In the learning process, a person will process to become better throughout the life cycle. Specifically, learning to be is a determinant of how successful or not a person is successful in the life he plays. Furthermore, for learning, there are various places that can be used as a place to learn and one of them is to study in the family. Learning in the family means that individuals learn from family members, one of which is learning to manage money from parents (Gao et al., 2021; Ren & Zhu, 2016; Tanan et al., 2023; Wainwright & Marandet, 2017).

According to Beverly and Clancy (2001), financial education in the family is significant to prepare children to be smart in managing pocket money, saving and not being wasteful. Furthermore, in families, children are often not prepared with good financial education so as to increase the chances of children growing up to adults without the knowledge and ability to manage money properly

Family financial difficulties can come from inadequate financial knowledge and relate to the health of individuals and their families physically, economic, and psychological. Other conditions that can increase a family's financial burden are economic decisions to increase consumer debt and bankruptcy risk, loss of savings and investments for retirement, and unwise financial management (Ardelia & Leon, 2021; Ardelia & Margaretha Leon, 2021; Doğan et al., 2018; Khare, 2016).

Until now, there is still limited information about the level of financial literacy for basic education levels, especially in Indonesia. Most of the research focuses on literacy in adulthood. Even though the foundation of basic financial knowledge is in children at this young age. Basic financial knowledge is numeric skills that are usually obtained from school and personal financial skills should be obtained from the nearest environment, namely school and family. The habit of saving, distinguishing between needs and wants, must be instilled in the school, home or family environment

Judging from the importance of in-depth knowledge of financial literacy, financial literacy education is indispensable to educate humans who are aware and understand how to manage finances wisely and according to their needs. Financial literacy education must be given as early as possible to children, especially children at preschool and elementary school age, because with the introduction of financial literacy knowledge from an early age, it will make children accustomed to managing finances properly and correctly in the future. In Indonesia, financial literacy education is still something very rare. Both in the family and school spheres, the provision of education about financial literacy is still not carried out seriously and planned. In our society's culture, it is taboo to talk about everything about money in front of children. That is why knowledge, attitudes, and skills about family financial health do not get a portion in the primary and secondary education curriculum, even at the college level. Therefore, there is a view that financial literacy is not a life skill that must be provided to children.

Referring to the whole explanation above, it appears that significant financial education is needed to reduce poverty, and the role of parents becomes significant. More specifically, financial education that is manifested in financial literacy for children is one of the things that parents cannot ignore. But in reality, not all children have adequate financial education. In a sense, not all parents are able to discuss and teach children how to manage money correctly as one of the capital to achieve prosperity in adulthood.

For this reason, through this writing, we will examine financial education in early childhood. The purpose of this writing is to provide evidence not to neglect financial education for children as one of the capital to achieve financial freedom in adulthood. Meanwhile, the benefit of this writing is that it can add references about financial education in Indonesia and can be used as a reference by parents and schools in educating children to have good financial education.

Despite the growing complexity of modern economic life, financial literacy education is still largely overlooked in both Indonesian families and schools. Many parents are unprepared to provide structured financial education, and educational institutions often do not integrate financial literacy into their formal curriculum. As a result, children grow up with limited understanding of financial management, which can lead to poor financial decisions in adulthood.

The urgency of this research lies in the increasing economic pressures on individuals and families, making financial decision-making a critical life skill. Inadequate financial literacy from an early age contributes to long-term financial insecurity and reduced well-being. In a society facing rising living costs and complex financial products, early education in financial literacy is essential to build resilience and independence.

Moreover, globalization and the digitization of financial systems demand that young individuals acquire sound financial practices early in life. Teaching children to distinguish between needs and wants, plan savings, and make rational financial choices can prevent future debt cycles and economic vulnerability.

Chen and Volpe (1998) demonstrated that college students with low financial literacy often have misconceptions about finances and poor money management. Similarly, Bernheim et al. (2001) emphasized the long-term benefits of high school financial curriculum mandates in increasing adult saving behavior. Research by Clarke et al. (2005) and Moschis (1985) also stressed that family-based financial education significantly shapes children's financial attitudes. However, most existing studies focus on youth and adults, not early childhood, leaving a critical gap in foundational education.

Further, OECD (2005) found that financial education increases individuals' confidence in making economic decisions. Yet, their report highlighted that political will and curricular constraints hinder effective implementation at early educational levels. Seefeldt et al. (2010) underlined the role of teachers in introducing basic economic concepts in preschool, yet systemic barriers remain in countries like Indonesia.

Research from McCormick and Godsted (2006) also aligns, showing a link between emergent literacy and early financial habits. Nonetheless, the consistent lack of integration in curricula, particularly at the elementary level, suggests limited policy response.

While many studies have addressed youth and adult financial literacy, little attention has been given to early childhood financial education in the Indonesian context. This leaves a significant gap in understanding how foundational knowledge and behaviors are formed in formative years and what interventions are most effective at this stage.

This study uniquely emphasizes the role of both family and school environments in nurturing financial literacy from early childhood, using a comprehensive literature review approach to consolidate findings. It proposes practical strategies involving parents and educators that have not yet been widely discussed or implemented in the Indonesian context.

The objective of this research is to analyze the strategic role of early financial literacy education and to offer an integrative approach that includes family engagement and formal schooling to equip children with essential financial skills from a young age.

This research contributes to the development of national education policies by highlighting the importance of early financial education. It offers practical insights for parents, educators, and policymakers to build an effective framework for lifelong financial competence. It also supports Indonesia's broader goals of financial inclusion and poverty reduction through improved financial behavior.

RESEARCH METHODS

Literature Review provides a framework related to new findings and previous findings to identify indications of progress or not of the results of a study through comprehensive research and interpretation of literature related to a particular topic in which it identifies research questions by searching and analyzing relevant literature using a systematic approach.

The article and Journal search strategy uses the database available on e-resources in Google Schoolar. The keywords in finding journals are Financial Literacy Education, Financial Literacy, Literacy Achievement in Early Childhood. The data analysis used in this literature review is a *simplified approach*. *The simplified approach* is data analysis by compiling each article obtained and simplifying each finding.

The next stage taken in the Simplified approach analysis includes summarizing each literature critical appraisal carried out simultaneously to determine the strengths and weaknesses of literature and to see the relationship between one literature and another, identifying the themes of the results of each research in the literature where the resulting themes must reflect the research questions of the literature review, developing the theme by combining all the The same theme discusses the strength of the findings by considering the results of the research with stronger evidence or weak evidence by conducting a critical appraisal in the initial step, naming each theme by considering the proper naming of each theme by understanding the literature so that the name on the theme is closer to the results of the research in the literature, comparing and reviewing each theme by checking two things, Namely: each theme has been given the right name, and the collection of themes into one appropriate theme, strict supervision of the similarities and differences of each theme then analyze in depth and consider how each theme can be related to each other, review the critical appraisal of each literature so as to be able to assess whether the existing themes can answer each research question.

RESULT AND DISCUSSION

Theory Review

Literacy can be interpreted as a social process that is built. The literacy process focuses on learning the interaction between adults (whether parents at home or teachers in the classroom) and students. Financial literacy education can be interpreted as a comprehensive and in-depth understanding of personal or family financial management that makes a person have full power, understanding and confidence in the financial decisions taken. As expressed by Vitt et al (2000), financial literacy education is defined as the ability to read, analyze, manage, and communicate about personal financial conditions that affect material well-being. Financial literacy includes the ability to sort out financial needs, discuss financial problems, plan for the future, and respond wisely to life events that affect daily financial decisions, including events in the economy in general. Financial literacy education is very beneficial for human life, in various cases it shows that accuracy in financial decision-making is very decisive for human welfare in the future, so humans need to be equipped with good and planned financial literacy education.

According to the OECD (2005), financial education is defined as the process of building skills in which consumers or investors improve their understanding of financial products and concepts through information, instruction and advice to develop skills, confidence and awareness of financial risks as well as increase opportunities to make smart financial decisions, know where to go for financial assistance, and be able to take actionable actions to improve Welfare. Financial literacy can be said to be a comprehensive understanding of the various risks that will occur when a financial decision is made. So that someone with good financial knowledge will be able to make decisions related to finances wisely. This is in line with the opinion of Mason & Wilson (in Krisna, et.al, 2010) which states that financial literacy is a person's ability to obtain, understand, and evaluate information relevant to decision-making by understanding the financial consequences it causes. Therefore, it is so important that financial literacy education is taught to someone as early and as well as possible.

Financial literacy knowledge is part of financial knowledge itself. Financial literacy has a more detailed essence compared to financial knowledge in general. Huston (2010) stated that financial knowledge is an inseparable dimension of financial literacy, but it cannot yet describe a person's financial literacy. Financial literacy has an additional application dimension that implies that one must have the ability and confidence to use his or her financial knowledge to make decisions. In this case, good decision-making is the main thing of financial literacy itself.

Economics is a science that balances needs with income. Therefore, decision-making is a very vital thing in economic management, especially financial management

Why financial literacy education for children? Nowadays, education about financial literacy has become a concern in several countries. This is due to the increasingly real awareness of the correlation between financial management skills and the welfare of human beings and a country. Incidents related to financial mismanagement such as reports of high credit card debt, low and negative savings rates, and increased personal bankruptcy have led many countries to adopt financial education policies. In Indonesia, socialization about financial literacy education has also begun to be intensively carried out by related institutions, including the Financial Services Authority (OJK), Bank Indonesia, the Ministry of Education and Culture, etc. This is because financial literacy education provided as early as possible will be very helpful for a person later when they are adults in managing and making decisions about their finances.

Ignorance about financial literacy will greatly affect a person's financial health. This can be seen from a study conducted by Chen and Volpe (1998) which found that youth with a poor level of financial literacy tend to have wrong opinions about finances and tend to make mistakes in financial decision-making. This further shows that financial literacy education is very important to be introduced as early as possible to children. Children have very unique characteristics, children have the desire to know something, and children still have the potential to be shaped and developed according to their talents and creativity. Providing good and correct financial literacy education to children makes children have sufficient provisions and makes children more internalize the values of financial literacy so that it will be very influential when they grow up.

The challenges of increasingly globalized life require a country's economic system to be connected to the world. In addition, changes in lifestyle and the demands of the increasingly high and modern times make a person obliged to be able to compete in an almost limitless world. Lifestyle changes caused by the increase in the middle class in several countries have made financial management a mandatory thing to provide. Assuming that the world will continue to experience development and progress, the provision of provisions from an early age to children so that they have sufficient provisions to carry out financial management and decisions is a necessity. In addition, the pattern of children's lives in a modern era like this tends to bring them closer to things that are consumptive in nature. Recreation to shopping centers is a common thing to do, it makes a child will interact more often with buying and selling activities, so the understanding of financial management is very important for them to be able to distinguish between what is a need and what is just a desire.

Children's needs for financial literacy education are very necessary not only for their future, but also for today's children's lives which are increasingly complex. The National Council on Economic Education (NCEE) and the National Council On Social Studies (NCSS) emphasize that all children must be economically literate for the benefit of the global economic system both today and in the future. The NCEE in Sefeldt et al (2010) suggests that all children should be able to:

- Managing personal finances.
- Understand and appreciate the role of workers who produce goods and services.
- Withdraw from the economic system and understand how it works.
- Think critically about economic problems, feel responsible,

Understand basic economic concepts (production, distribution, consumption), make economic decisions, and logical reasons about current issues that have an impact on their absorption.

- Ready to participate in economic production activities aimed at preparing their future careers.

Children's increasingly urgent need for financial literacy education requires commitment and active participation from various parties. The family is the first community for children and the school is the first community for children to interact with friends who may be very different from themselves is a very effective means to internalize the values of financial literacy education to children. The process of instilling the values of financial literacy education requires a long and continuous process. An interrelated and appropriate process between what is obtained in the family and at school must complement and support each other.

The role of the family

Family is a very vital factor in teaching financial literacy education to children. Teaching children financial literacy education today should be an obligation of parents, but research shows that many parents do not have the skills to teach financial literacy education to their children (Moschis, 1985). The family as the first community to attack children in interacting with others is the first source of children's learning in various things, including financial literacy education. But unfortunately, most parents actually think that children only deserve to be educated about finance at the age of 18. Danes (1994) conducted a study on parents' perception of the process of socializing knowledge about finance in children. In the study, Danes found that parents are the main agents in the process of socializing financial literacy knowledge in children, but unfortunately the majority of knowledge about financial literacy education provided from parents to children is not in accordance with the goals.

This mistake is also common in Indonesia, discussing financial problems with children is still considered taboo, children's involvement in financial management, especially those related to them, has become very minimal. In fact, the process of teaching financial literacy to children should be given as early as possible so that the process of internalizing financial literacy values becomes more mature and planned. Good parenting patterns such as explicitly teaching and demonstrating financial concepts can affect financial literacy knowledge from early childhood to adolescence (Clarke et al, 2005). Direct influences such as family discussions and keeping expenses or gifts can lead to increased knowledge and the formation of attitudes, values, and behaviors towards money. To instill financial literacy values in children in the family sphere, the role of parents is very vital. Steps that can be taken to instill financial values in children include:

Start involving children in financial decision-making. So far, children are only considered as objects that are rarely involved in family decision-making, especially financial matters. Most parents think that children deserve to be taught financial literacy education at the age of over 18 years. In determining financial decisions that concern them, such as pocket money, savings money and so on, parents rarely involve their children in making these decisions. The absence of a dialogue space between parents and children will make children less critical in responding to all problems around them. The simplest thing to start introducing financial literacy education to children is to start involving them in minimal financial decision-making on matters related to them. Give your child a dialogue room to discuss their financial allocation. The existence of a dialogue space between parents and children in financial decision-making will be very useful to foster their critical thinking skills and will be very supportive in instilling financial literacy education values in children.

Provide an understanding of which is a need and which is only a desire. Seefeldt et al, (2010) revealed that one of the skills that must be taught to children is to distinguish between needs and desires. The nature of children who are still very concrete makes children sometimes unable to distinguish between what is just a desire and what is really their needs. The role of parents to train and educate children about the understanding of needs and desires is very necessary. Parents need to get used to not obeying all children's requests that are considered less important. Invite children to talk and discuss to give them an understanding of the meaning of the item to be purchased, whether it is just a momentary desire or the item is really a need that must be met. The expression of affection for children is not by obeying all the things they want, but by educating them to understand whether it is really a need or just a desire.

Get used to saving. Early introduction in children about the motives of care in life is very necessary. The child's tendency is to set aside a small part of his money that is used for future purposes. By getting children used to setting aside their money, it will benefit them in three ways, first they will get used to not spending all their money so that they will practice their self-control. Second, by saving they will have an attitude to be patient and strive with their own abilities to get something they want. Third, by getting used to saving children, they will get to know investment activities earlier. Instilling strong discipline from parents and intense communication between parents and children will make the educational process of saving easier. The habits instilled by parents are able to strengthen their understanding of money and how to use it. When children become adults, they will tend to become intelligent consumers, one of which is to be frugal or not to be extravagant (Anderson et al., 2016; Arifin, 2017; Zimmerman et al., 2016a, 2016b).

Starting to introduce children to financial institutionsFew parents introduce the culture of saving money at financial institutions (banks) to their children. Most parents think that their children do not need to save their money in the bank. This certainly has a great influence on children's behavior and perspective about banks in the future. When children are not allowed to save their money in the bank, in the future it will be difficult for children to deliberately set aside their money to be saved in the bank. Introducing saving money in the bank to children will be very beneficial both in terms of security and in terms of discipline. Children will become less easy to take their money compared to just keeping money at home. Children will become more able to refrain from fulfilling less important desires. In addition, children will get used to setting aside their money so that it can be stored in the bank.

The family is the first community of children in interaction. The war of parents in providing financial literacy education values is very vital. Some studies show that children learn about finances from parents through intentional instruction, participation, and practice (explicitly) as well as through observation (implicitly). Thus, parental intervention to children in instilling financial literacy education values is very important. Parents' unawareness of financial literacy education in children will only make children learn and understand financial literacy education incorrectly and meaninglessly and will make children grow and develop in the face of an increasingly complex world without sufficient knowledge about financial literacy.

The Role of the School

Kiyosaki (2008) said that one of the reasons why rich people get richer and poor people get poorer and the middle class always struggle with using loan funds is because education about finance is only learned at home and not at school. This can be interpreted that by handing over financial literacy education to parents even though most parents do not master and do not have awareness about financial literacy education, it will cause children to only see and learn from what their parents do.

Based on social learning theory, children have a financial experience of learning through observation, positive or negative reinforcement, practice and participation, and deliberate instruction by parents. A further impact is that the financial situation of children will not be much different from the financial situation of their parents. Financial literacy education in schools is very important, apart from being a counterweight and complement to the financial literacy education that children have received from their parents, it can also be a breaker of the chain of poverty in society. Because children who come from underprivileged families and lack financial literacy education from their parents will get adequate financial education from school.

Preschool and elementary school children are individuals who are still in the abstract stage, they need to be given simple knowledge about the basics of economics and finance. recommend that teachers can teach preschool or lower primary school children with the following:

Scarcity: that is, about unlimited needs and limited means of fulfilling needs.

The need for decision-making in the use of resources in meeting needs.

The function of production and consumption, the concept of trade and barter and the idea that money is a medium of exchange to obtain goods and services.

Career: educating children for future career choices. With a mindset that is still very abstract, in introducing some of the above concepts should use examples that are very simple and close to their lives. Financial literacy education is a long-term process. By introducing some of the above concepts from an early age to children, children will get to know concepts and values about economics and finance so that they will grow and develop with sufficient knowledge.

In some countries, a high sense of awareness has begun to emerge of the importance of financial literacy education in schools. However, there are also many obstacles that make its implementation difficult to realize. The Organisation For Economics Co-Operations and Development (OECD) states that the main obstacles in the implementation of financial literacy education in a country lie in the lack of political will, lack of resources and teaching materials, curriculum that is already overcrowded and inadequate skills. For the success of financial literacy education in schools, the first thing that must be done is a commitment from the government. A strong and consistent form of political support from the government will greatly support the implementation of financial literacy education in schools. It can also be a very ideal foundation to realize inclusive financial literacy education in schools. In addition, financial literacy education must be included and integrated with the national curriculum. This will make it easier to implement financial literacy education at every level of education. The implementation of financial literacy education in schools must also be consistent and sustainable. From the early childhood education level to higher education, financial literacy education must be continuous and tiered according to the level of children's mindset at each level as well as the economic and financial context that is happening.

Financial literacy education in schools will run well when it is carried out with the involvement of various parties. The OECD provides several guidelines that can be applied by a country so that the implementation of financial literacy education in schools can run well. These steps include:

Financial literacy education in schools must be part of a coordinated national strategy. This strategy should have a strong legal umbrella or coordinator to ensure long-term relevance and sustainability. The education system and the profession must be involved in the development of strategies.

There must be a learning framework that clearly contains objectives, learning outcomes, content, pedagogical approaches, resources and evaluation plans. Content should include knowledge, skills, attitudes and values. This framework can be national, regional or local.

Where possible, sustainable sources of funding should be identified early on. Financial education should begin as early as possible, ideally from the beginning of formal school, and continue until the end of the student's time in school.

Financial education should ideally be a core part of the school curriculum. It can, but is not necessary, taught as a "stand-alone" subject but can be integrated into other subjects such as mathematics, economics, social sciences or civics. Financial education can provide a variety of "real-life" contexts across a variety of subjects.

Teachers should be adequately trained and be resources made aware of the importance of financial literacy education and understand relevant pedagogical methods, and they should receive support and training to teach financial literacy education.

Financial literacy education must be accessible, objective, high-quality, supported by effective learning tools, pedagogical resources available to schools and teachers appropriate to the level of education.

Students' progress should be assessed and students should get recognition for the achievements they have already achieved.

The implementation of financial literacy education from an early age in schools is very important and must be supported by all parties. Financial literacy education in schools must also have a clear direction and goals. The central and regional governments as stakeholders have a very important role for the successful implementation of financial literacy education in schools. The availability of competent teachers and quality teaching materials is also needed in the implementation of financial literacy education in schools. All of these supporting factors must run simultaneously and continuously and start as early as possible at school age so that financial literacy education can run well and the process of internalizing the values of financial literacy education will run well

CONCLUSION

Financial literacy education has become a crucial necessity for national development, yet its implementation in Indonesia remains suboptimal at both the family and school levels. Instilling financial literacy from an early age is essential, as this developmental stage is the most effective period for embedding lifelong values and behaviors. A child who receives financial education early is more likely to grow into an adult with strong financial awareness and the capacity to manage personal finances responsibly. The family plays a fundamental role as the child’s first learning environment, where parents must show commitment, openness, and provide space for financial discussions to ensure children are not passive about financial matters. Equally, schools serve as a vital environment for reinforcing financial literacy through structured curricula, appropriate learning materials, and skilled, dedicated educators. However, effective school-level implementation demands systemic support through policy, curriculum integration, and teacher training. For future research, it is recommended to explore empirical models of collaborative financial literacy programs involving both family and school environments, and to evaluate their long-term impact on children's financial behavior across different socioeconomic backgrounds. Such studies would contribute to more targeted and inclusive strategies for building a financially literate generation.

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