# Socialization of Personal Financial Recording Material as a Tool in Making a Budget to Students of SMAN 29 Jakarta

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A B S T R A C T

This community service aims to improve the financial literacy of students of SMAN 29 Jakarta through education on personal financial recording as a basis for budgeting. The activity was carried out face-to-face with interactive presentation methods, discussions, simulations, and evaluations through pre-tests and post-tests. The material was delivered with an application approach so that participants were able to record and manage personal finances systematically. The evaluation of the activity showed a significant increase in students' understanding of financial management. The implication is that students become more aware of the importance of financial planning and are better prepared to make financial decisions independently.

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## INTRODUCTION

Personal finance is a fundamental aspect of an individual's life that plays a role in determining their financial well-being in the present and future. Good financial management is not only related to how a person earns income, but also how to allocate, spend, and set aside some for savings or investment. One of the main strategies in effective personal financial management is to create a systematic and realistic financial budget. The budget serves as a control tool that helps individuals manage expenses, balance income, and achieve financial goals in both the short and long term (Prihadi, 2021).

A common problem in society is the lack of awareness of the importance of personal financial records, so that many individuals have difficulty in managing their finances. A study conducted by Lusardi and Mitchell (2017) found that low levels of financial literacy are often associated with poor financial management habits, such as the tendency to go into debt without careful planning, lack of emergency savings, and low awareness of the importance of investment. This finding is also supported by research from Nugroho and Iramani (2020), which shows that many individuals experience financial stress due to a lack of good financial planning, especially among young workers and students.

Despite increasing awareness of financial literacy, most research has focused on adults or college students, leaving a gap in studies involving high school students who are at a critical stage for developing financial habits. In addition, practical financial skills like recording and budgeting are often overlooked in existing educational programs. There's also limited research on how familiar high school students are with digital financial tools. This highlights the need for targeted socialization to build financial recording habits early on.

In addition, increasing consumer behavior in the digital era also contributes to problems in personal financial management. With the ease of digital transactions and the widespread use of credit cards or pay later services, many individuals in society tend to make impulsive purchases that have an impact on financial imbalance. A study by Setyowati et al. (2022) shows that individuals who do not have a clear financial budget tend to be more easily influenced by unnecessary consumption trends, thus preventing them from achieving financial stability. Therefore, it is important for every individual to have good financial records to understand spending patterns and prevent excessive consumer habits.

Socialization about the importance of personal financial records and budgeting is very important to be done at a young age so that individuals are wiser in managing their finances. Research shows that financial education from a young age can increase awareness and skills in managing personal finances, which in turn can have a positive impact on financial well-being in the future (Atkinson and Messy, 2012). Furthermore, a study conducted by Hasanah et al. (2021) shows that consistent financial records can help individuals analyze income and expenditure patterns, allowing them to make better financial decisions.

Therefore, socialization regarding financial literacy, including the importance of recording and budget planning, needs to be continuously carried out in various educational institutions to increase awareness and ability in managing personal finances (Ferli, 2024). Therefore, it is very important to carry out widespread socialization and education regarding the importance of financial recording in everyday life, either through government programs, educational institutions, or personal initiatives. Through good awareness and implementation in managing finances, individuals can be better prepared to face financial challenges and achieve better economic stability in the future.

With that, socialization about personal financial recording as a tool in making a budget is very important, especially for high school students because in this phase they are in a transition period towards adulthood, where independent decision-making begins to develop, especially in terms of finances. Many high school students begin to receive regular pocket money, some even have additional income from part-time jobs or small businesses. Without a good understanding of financial recording, they are vulnerable to consumer behavior, less able to manage expenses, and have difficulty saving or planning long-term finances. By getting high school students used to recording and managing their finances from an early age, they will have a strong foundation in forming healthy financial habits, which will be very useful when they enter the world of college or the world of work in the future.

To improve financial literacy among young people, this socialization aims to provide a deeper understanding of personal financial records and their benefits in budgeting. Financial records not only help someone in knowing cash inflows and outflows, but also provide a clear picture of spending patterns and strategic steps to achieve certain financial goals (Manurung, 2019). Through effective recording, young people can be wiser in allocating funds for basic needs, savings, investments, and other productive expenses.

Furthermore, this socialization will also discuss various financial recording methods that can be applied, both manually and digitally. In the current digitalization era, the use of financial recording applications is growing and can be a practical solution in managing finances efficiently (Simanjuntak, 2022). Through a better understanding of the importance of financial recording, it is hoped that students can have better control over their finances, so that they are able to achieve financial independence and contribute more to organizational and community activities.

Through this socialization, it is hoped that participants can apply the knowledge gained in everyday life and inspire other young people to be more aware of the importance of good financial management. With systematic planning and recording, young people can be better prepared to face economic challenges in the future and create a more prosperous and sustainable life.

## IMPLEMENTATION AND METHODS

### *Community Service Targets*

In implementing this community service (PKM), the target is students of SMAN 29. The purpose of this community service activity is to improve the understanding and skills of SMAN 29 students in recording and managing personal finances systematically to prepare an effective budget. Through this socialization, it is hoped that participants will be able to understand the basic concept of financial recording, recognize spending patterns, and develop more disciplined and focused financial habits. In addition, this activity aims to train participants with various methods of financial recording, both manually and using digital applications, so that they can choose the method that best suits their respective needs. With training and direct practice in recording and preparing a budget, participants are expected to be able to control their personal finances better, avoid waste, and start planning a more stable financial future.

### *Develop Implementation and Methods*

The implementation of the community service was carried out through a structured face-to-face session with a clear sequence: preparation, execution, and evaluation. At the preparation stage, coordination with the school was done to determine logistics such as timing, venue, participant lists, and required materials. Educational content was also prepared in advance, covering core topics such as financial literacy, the importance of personal financial recording, and step-by-step budgeting techniques. Supporting materials like modules, PowerPoint slides, and budget planning templates were also distributed.

During the execution phase, the socialization was conducted in person at SMAN 29 Jakarta with approximately 60 participating students. The method used was interactive in nature, involving presentations, question and answer sessions, group discussions, and simulations. The simulation exercises required students to practice financial recording using real-life scenarios, both manually and via digital applications. This hands-on approach ensured that students not only absorbed the theoretical material but also experienced practical application.

The evaluation phase included a pre-test and post-test to measure knowledge improvement and comprehension of the topics discussed. A post-session questionnaire was administered to collect feedback on the learning process and content relevance. Furthermore, a reflective discussion among organizers was conducted to review the effectiveness of the event and identify areas for improvement in future initiatives.

*Community Service Activity Flow*


**Figure 1. Community Service Activity Flow**

This community service activity was carried out in the form of face-to-face with socialization attended by students of SMAN 29. This digital financial education activity is intended for students who are still lay and need education from basic concepts to digital financial risks. The students' attendance schedule is adjusted to school activities so as not to interfere with their activities.

In the preparation stage, coordination will be carried out with the school to determine the location, time, class, and technical needs of the activity. In addition, socialization materials will be prepared covering the importance of personal financial records, budget preparation steps. Preparation also includes disseminating information to participants, providing tools such as modules, presentations, and other supporting equipment.

The implementation stage of community service activities is carried out face-to-face at SMAN 29 Jakarta, Jl. Kramat No.6 7, RT.5 / RW.1, Kelurahan Kebayoran Lama Utara, South Jakarta City, Special Capital Region of Jakarta 12240, which includes discussion of discussion topics, presentation of materials, question and answer sessions, and discussions. The presenter will deliver a socialization that includes the basic concept of personal financial recording and how to apply it in everyday life. Then, a question and answer session and discussion will also be held to answer questions and provide solutions to the challenges faced by participants in managing their finances.


**Figure 2. Activity Flyer**
Source: Author's Data Processing (2025)

Post-socialization, an evaluation will be conducted to assess the effectiveness of the activity. This evaluation includes filling out a questionnaire by participants to determine their understanding of the material presented, as well as a discussion session to obtain input related to the activities that have been carried out. Furthermore, an internal reflection will be conducted to assess the success of the activity and to compile a report as documentation and material for improvement for future activities. Through this evaluation, it is hoped that the community service activities can provide real benefits for participants in improving their financial literacy.

***Location and Participants of the Activity***

The implementation of Community Service Activities (PKM) was carried out on Jl. Kramat No.6 7, RT.5 / RW.1, Kby. Lama Utara, Kby. Lama District, South Jakarta City, Special Capital Region of Jakarta 12240. The implementation of this activity will be carried out offline at SMA 29. This activity was attended by 60 students of SMAN 29. This activity was carried out on May 22, 2025, at 08.20 WIB until finished.

Table 1. Indicators for Measuring the Effectiveness of Community Service Programs

| No | Indicator |
|---|---|
| 1. | The activity was attended by at least 25 students from SMA 29. |
| 2. | As many as 70% of the activity participants were able to understand the material and experienced benefits from participating in the activity. |
| 3. | Participants have the desire to participate in similar activities with more in-depth coverage of the material. |

## RESULTS AND DISCUSSION

The material for the community service activity for SMAN 29 Jakarta with the theme "Socialization of Personal Financial Recording as a Tool in Making a Budget" includes an introduction to financial recording and its role in managing personal finances, including the importance of financial literacy, financial planning, assets, investments, budgets, emergency funds, and the benefits of financial planning, with the main goal of increasing students' understanding and awareness of the importance of recording personal finances from a young age.


**Figure 3. Participant Classes**
Source: Author's Data Processing (2025)

This activity took place on May 22, 2025, and was attended by 60 students from grade XI. The socialization was carried out face-to-face in two school classes with an interactive delivery method, which included material presentations, discussions, and daily financial recording simulations.

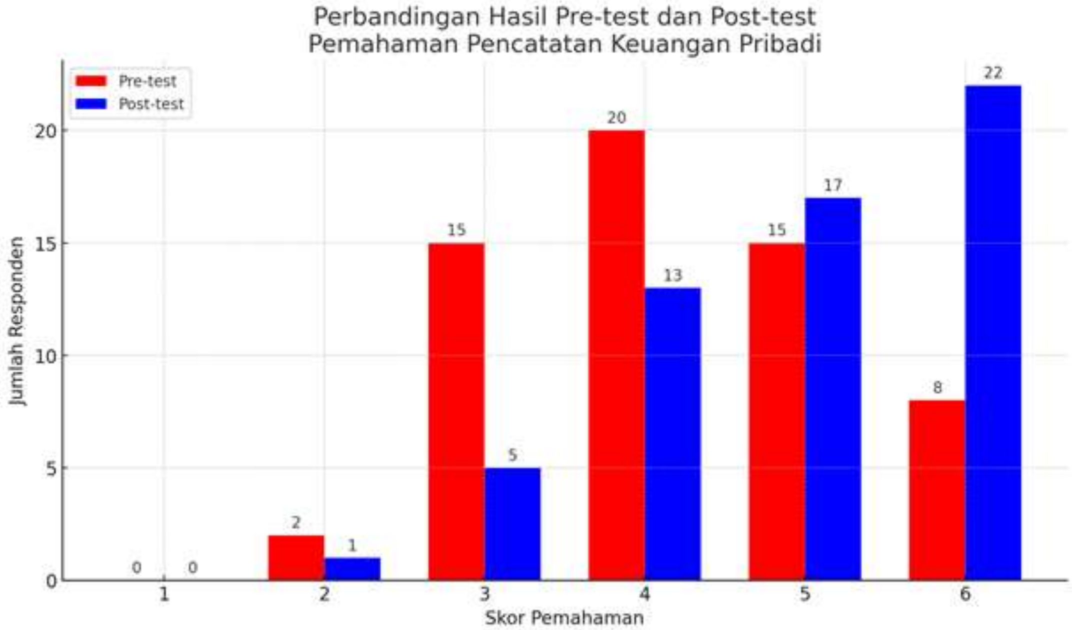


**Figure 4. Comparison of Pre-Test and Post-Test**

Source: Author's Data Processing (2025)

The community service activity for SMAN 29 Jakarta took place at the school with the presence of participants consisting of 60 grade 11 students. This community service activity took place on Thursday, May 22, 2025, at 08.20 WIB. The activity included the presentation of materials and surveys with Pre-Test and Post-Test questionnaires. The results of the evaluation of the implementation of the activity filled out by the activity participants can be seen in Figure 4, the evaluation shows that from the graph there is a significant increase in scores 5 and 6 after the socialization activity. Before the socialization, most students were at scores 3 and 4, while after the socialization there was a shift in understanding to higher scores (5 and 6), indicating an increase in understanding after the community service activity (PKM) intervention.

**Figure 5. Activity Documentation**
Source: Author's Data Processing (2025)

After the socialization, there was a significant increase in the understanding of SMAN 29 Jakarta students about financial recording. Before the activity, many students had a low understanding of the concept of financial recording, financial planning, assets, investments, budgets, and emergency funds. After the activity, students' knowledge increased significantly, indicating a better understanding. SMAN 29 Jakarta students also showed great interest in exploring further topics such as budget tools, financial management in applications, how to calculate income and expenses, how to invest for students, and financial management. This shows that delivering material with the right approach can generate interest and financial awareness among students.

**Figure 6. Activity Documentation**
Source: Author's Data Processing (2025)

## CONCLUSIONS AND RECOMMENDATIONS

The community service activity (PKM) at SMAN 29 Jakarta were effective in improving students' understanding of personal financial records. Students who initially did not understand the concept of financial records now have better knowledge about the importance of financial records, financial planning, assets, investments, budgets, and emergency funds. The sharing session method and pre-test and post-test surveys proved effective in measuring improvements in students' understanding. The survey showed that the majority of students' knowledge increased significantly after the presentation of the material, indicating a good understanding of the material presented.

The students showed active participation and high enthusiasm during the activity. The students not only listened to the presentation of the material well, but also actively participated in discussions and answered questions, and showed interest in learning more about other financial topics such as investment.

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