



## Becoming a Financially Smart Generation: Strategies for Improving Financial Literacy in Senior High Schools in Surakarta City

Rica Nurjanah<sup>1</sup>, Dhany Efita Sari<sup>2</sup>

Surakarta City High School, Surakarta, Central Java, Indonesia<sup>1</sup>

Universitas Muhammadiyah Surakarta, Surakarta, Central Java, Indonesia<sup>2</sup>

[A210210008@student.ums.ac.id](mailto:A210210008@student.ums.ac.id)<sup>1</sup>, [des576@ums.ac.id](mailto:des576@ums.ac.id)<sup>2</sup>

**Abstract:** This study aims to analyze the role of economics teachers in improving students' financial literacy, as well as to identify the challenges, constraints, and strategies implemented by schools. The subjects of the study include grade X social science students, economics teachers, and curriculum staff. The research method used is qualitative with a case study approach, and data collection techniques include structured interviews, observations, and documentation. Data analysis is conducted using the Miles and Huberman interactive model with the aid of NVivo 15 software. The results show that teachers play a significant role in enhancing financial literacy through teaching, motivation, and training. However, challenges faced include limited time, lack of student interest, and the absence of a specific financial literacy curriculum. The school also implements strategies such as cooperation with Bank Danamon, seminars, workshops, and the P5 Entrepreneurship program to support financial literacy. It is recommended that schools strengthen financial literacy programs to produce financially literate students.

**Keywords:** Financial Literacy of High School Students; Role of Economics Teachers; Learning Strategies

### Menjadi Generasi Cerdas Finansial: Strategi Peningkatan Literasi Keuangan pada SMA di Kota Surakarta

**Abstrak:** Penelitian ini bertujuan untuk menganalisis peran guru ekonomi dalam meningkatkan literasi keuangan siswa, serta mengidentifikasi tantangan, kendala, dan strategi yang diterapkan sekolah. Subjek penelitian meliputi siswa IPS kelas X, guru ekonomi, dan tenaga kurikulum. Metode yang digunakan adalah kualitatif dengan pendekatan studi kasus, dengan teknik pengumpulan data melalui wawancara terstruktur, observasi, dan dokumentasi. Analisis data menggunakan model interaktif Miles dan Huberman dengan bantuan NVivo 15. Hasil penelitian menunjukkan bahwa guru memiliki peran penting dalam peningkatan literasi keuangan melalui pembelajaran, motivasi, dan pelatihan. Namun, tantangan yang dihadapi antara lain keterbatasan waktu, kurangnya minat siswa, serta ketidakhadiran kurikulum khusus literasi keuangan. Sekolah juga melaksanakan strategi seperti kerjasama dengan Bank Danamon, seminar, workshop, dan program P5 Kewirausahaan untuk mendukung literasi keuangan. Disarankan agar sekolah memperkuat program literasi keuangan guna mencetak siswa yang cerdas finansial.

**Kata Kunci:** Literasi Keuangan Siswa Sekolah Menengah Atas; Peran Guru Ekonomi; Strategi Pembelajaran.

#### 1. Introduction

Financial literacy is a person's ability to understand and manage finances effectively, including in the aspects of financial planning, management, and decision-making. In the era of rapid globalization and digitalization, financial literacy is a very important skill to have, especially for the younger generation (Aisyahrani, 2024). Good financial knowledge, attitudes and behaviors can help make better decisions in terms of managing funds (Lindiawatie & Shahreza, 2021). With easy access

to various financial products, the younger generation is faced with more complex financial risks, such as debt traps and poor financial management, if they do not have adequate understanding (Sari, 2018). Saraswati & Nugroho, (2021) also stated the importance of education that teaches effective financial planning and management to help people, especially young people, in facing the economic crisis. Financial literacy not only helps individuals avoid mistakes in financial management, but also supports their economic well-being in the long

term (Aramana et al., 2023). According to Ulfah et al., (2021), a good level of financial literacy in society also contributes to national economic stability, making it an urgent need amidst modern economic challenges.

In Indonesia, the level of financial literacy among the public is still relatively low, although it has increased in recent years. Based on data from the 2022 National Survey of Financial Literacy and Inclusion (SNLIK) conducted by the Financial Services Authority (OJK), Indonesia's financial literacy index only reached 49.68%, which is still below the average of other ASEAN countries. This low level of financial literacy is caused by various factors, such as limited access to accurate financial information, lack of formal education on financial literacy in schools, and minimal public awareness of the importance of good financial management (Wahyuni et al., 2024). The impact is very significant, ranging from poor personal financial management to limited public access to financial products that suit their needs (Lestari, 2020). Therefore, improving financial literacy in Indonesia is a shared challenge that must be addressed through various initiatives, including through education in schools as a strategic approach (Rahmadewi et al., 2023).

Education plays a strategic role in improving financial literacy, especially through the role of teachers in guiding students to understand financial concepts effectively. Economics teachers have an important responsibility to teach basic financial skills, such as budgeting, managing income and expenses, and long-term financial planning (Khamro et al., 2023). Through innovative learning methods, such as interactive discussions, simulations, and case studies, teachers can help students connect financial concepts to real-life situations (Dwi & Muddatstsir, 2024). However, the implementation of this learning is not free from various challenges, such as limited learning time which is often not enough to discuss the material in depth and the diversity of students' socio-economic backgrounds that affect their understanding of financial literacy. To overcome this, flexible and creative teaching strategies are needed, as well as support from a curriculum that integrates financial literacy comprehensively (Yuwono, 2020). Thus, education can be an effective solution in equipping the younger generation with important financial skills in the modern era.

Surakarta City Senior High School was chosen as the research object because it has the uniqueness of integrating financial literacy into

the learning curriculum systematically. This school has demonstrated its commitment to improving students' financial literacy through innovative programs, such as collaboration with financial institutions, including Bank Danamon. This program provides students with direct experience in opening a savings account and understanding the importance of saving from an early age, which is rarely found in other schools. In addition, the diversity of students' socio-economic backgrounds at Surakarta City Senior High School reflects the relevant dynamics for assessing their level of financial literacy. With adequate supporting facilities, such as air-conditioned classrooms, modern technological devices, and competent teaching staff, this school creates a conducive environment for the financial literacy learning process. These factors make Surakarta City Senior High School a representative and strategic research location to examine the effectiveness of financial literacy learning at the secondary school level.

This study aims to answer several important questions related to students' financial literacy, especially how economics teachers play a role in improving students' understanding of financial management. In addition, this study also explores the challenges faced by teachers in providing financial literacy education and the strategies used to overcome them. On the other hand, this study seeks to understand the impact of school programs, such as collaboration with financial institutions, on students' ability to manage their finances. The relevance of this study lies in its potential to provide in-depth insights into designing more effective and applicable financial literacy programs. By providing students with a better understanding of finance, it is hoped that they will be able to make wise financial decisions and avoid financial problems in the future (Yossinomita et al., 2024). This research not only has implications for curriculum development, but can also be a basis for other schools to adopt a similar approach in improving financial literacy among students.

## 2. Research Methods

This study uses a qualitative method with a case study approach implemented at Surakarta City High School in October 2024. The research subjects included eight informants, consisting of two economics teachers, one curriculum staff, and five grade X social studies students. Subjects were selected based on their relevance in providing information related to financial literacy, especially students who are studying this material in the curriculum. Data collection

techniques were carried out through three main methods, namely structured interviews, observation, and documentation. Interviews were conducted with economics teachers, curriculum staff, and students to obtain information about the role of teachers, challenges faced, and school strategies and programs in improving financial literacy. Observations were carried out by observing the learning process in the classroom to get a real picture of the application of learning methods. Documentation in the form of photos, audio recordings, and related documents were also used to support data obtained from interviews and observations.

The data collected were analyzed using the Miles and Huberman interactive analysis model (Miles et al., 2019), which involves three main stages: data reduction, data presentation, and drawing conclusions. In the data reduction stage, information relevant to the research focus is

sorted and filtered. Data presentation is done in the form of narratives, tables, or diagrams to facilitate interpretation. Furthermore, conclusions are drawn to identify patterns and key findings that answer the research questions. This analysis process is also supported by the use of the NVivo 15 application, which facilitates systematic data management and visualization, so that research results can be accounted for validly and accurately.

### 3. Hasil dan Pembahasan

Economics teachers play a role in improving students' financial literacy at Surakarta City High Schools. The following presents data from interviews, observations, and documentation related to the role of economics teachers in improving students' financial literacy.

Table 1. Triangulation of Techniques of the Role of Economics Teachers in Improving Students' Financial Literacy

No	Aspect	Interview	Observation	Documentation
1.	The Role of Economics Teachers	<p>Informant 1, Grade 10 Economics Teacher: "This financial literacy includes an understanding of expenses and income. As their teacher, I need to provide an understanding of expenses and income so that students can manage their finances. Moreover, teachers deal directly with students so that this financial material can be easily accepted by students. Well, to make it easier for students to understand, I often use various methods in financial learning such as discussions, using games, and direct practice."</p> <p>Informant 2, Grade 12 Economics Teacher: "As an economics teacher, I feel the need to provide financial motivations to students so that students can manage their finances well. The motivations given are usually related to problems, impacts, and solutions to daily financial activities. One example of the motivation I give is consumerism. I also usually provide training or assignments to students such as accounting practice. With this accounting practice, students can directly apply their financial skills and understanding."</p>	<p>The teacher explains the material of economic activities and asks students, while integrating discussion and game-based learning methods to increase student engagement and understanding. Students are asked to observe transactions in the market.</p> <p>Teachers relate financial literacy materials to accounting calculations. Using various teaching methods during the learning process.</p>	<p>Financial literacy in Surakarta City High School is implemented through various innovative approaches, such as interactive discussions, game-based learning, and hands-on practice. In this process, students are trained to calculate income and profit and loss using cooperative learning methods, which are equipped with various learning media to strengthen their understanding and skills comprehensively.</p>

Based on table 1. Teachers play a role in improving financial literacy because financial literacy is considered important for students to manage their finances. Teachers provide financial literacy to students by teaching students in class, motivating students, and providing students with practice related to financial literacy. In the teaching process in class, teachers provide students with understanding through various learning methods, ranging from students discussing, accounting practices, to using games.

Teachers also motivate students during learning by providing an understanding of daily financial activities. Accounting practices are also carried out to involve students in mastering basic skills and understanding for financial management.

Teachers in providing financial literacy to students experience several obstacles. The following presents data from interviews, observations, and documentation related to obstacles in improving students' financial literacy.

Table 2. Triangulation of Barrier Techniques in Improving Students' Financial Literacy

No.	Aspect	Interview	Observation	Documentation
2.	Obstacles experienced by Economics Teachers	Informant 1, Grade 10 Economics Teacher: "The obstacle I experienced in my opinion was that the teaching time was not ideal. In the early hours, students tend to be more focused and enthusiastic. However, after 12 noon, they often feel tired and bored, thus reducing the effectiveness of learning. To face this challenge, I usually provide stories that are relevant to the material as icebreakers."	In the early hours, students tend to be enthusiastic, but over time they get bored. The teacher gives stories related to finance in everyday life as an icebreaker.	Economics learning in the morning shows a higher level of student enthusiasm and focus, while in the afternoon session, students tend to experience a decrease in learning enthusiasm, marked by fatigue and lack of active participation in learning activities.
		Informant 2, Grade 12 Economics Teacher: "The general obstacle is that in Surakarta City High School, there are quite a lot of students per class, so when delivering new material, only about 50% of students understand it and another obstacle is approaching students who do not understand to teach them. A special approach is needed for students who do not understand the material. There are also obstacles related to the material, usually students are less interested in financial literacy material for bank and non-bank financial institutions."	The large number of students in the accounting practice class makes some students less focused. The teacher opens a question and answer session and discussion. The teacher also provides a special approach for students who feel less understanding.	Students actively ask questions to the teacher when they have difficulty understanding the financial literacy material presented, indicating an effort to clarify concepts and improve their understanding.

Based on table 2. It is explained that in improving financial literacy, teachers experience two obstacles. The first obstacle is ineffective time. In learning related to financial literacy, students tend to focus and be enthusiastic in the early hours of learning, after 12 o'clock students will feel bored. To overcome this, the teacher provides icebreakers to students by telling stories related to relevant financial literacy. The large number of students taught in the class also becomes an obstacle related to student understanding. The financial literacy explained

by the teacher cannot be immediately understood by all students. To overcome this, the teacher uses a special approach so that students understand the material better. Students are less interested in certain financial literacy materials also become an obstacle in improving financial literacy.

Teachers face several challenges in providing financial literacy to students. The following presents data from interviews, observations, and documentation related to challenges in improving students' financial literacy.

Table 3. Triangulation of Challenge Techniques in Improving Students' Financial Literacy

No.	Aspect	Interview	Observation	Documentation
3.	Challenges faced by Economics Teachers	Informant 1, Grade 10 Economics Teacher: "In the curriculum, Finance iterations are often a small part of other subjects, such as Economics, so the time available for their discussion is limited."	Financial literacy is mentioned when studying economics.	The teacher conducts economics learning in class 10 and there is a discussion of financial literacy
	Challenges faced by students	Informant 2, Student: "The challenge for us as students is that it is difficult to control our consumptive lifestyle. Usually, consumptive is for game top-ups. So the implementation of financial literacy given by teachers during learning certain materials has not been fully implemented."	Many students play games and top up games through digital wallets.	Students are seen playing games, accompanied by top-up activities for in-app purchases, reflecting a consumptive spending pattern.

Based on table 3. It is explained that in improving financial literacy, teachers face two challenges. The first challenge is that in the curriculum implemented there is no specific financial literacy lesson as a subject so that teachers provide financial literacy through economic learning. While the next challenge is experienced by students who have not fully

implemented financial literacy as evidenced by many students topping up to play games.

Schools in improving financial literacy in students also contribute to the strategies and programs of financial literacy that are implemented. The following presents data from interviews, observations, and documentation related to school strategies and programs in improving students' financial literacy

Table 4. Triangulation of School Strategy and Program Techniques in Improving Student Financial Literacy

No.	Aspect	Interview	Observation	Documentation
4.	School Strategies and Programs	Informant 1, Economics Teacher: "For teachers, there are financial literacy seminars and workshops to improve teacher resources."	Teachers create financial literacy seminar and workshop schedules.	Recording the existence of seminar and workshop schedule data held to improve teacher competency in teaching financial literacy, including relevant time, topics, and resource persons.
		Informant 2, Economics Teacher: "In school there is a P5 Entrepreneurship lesson. Well, through this lesson, students are also required to be able to manage finances."	Students carry out P5 Entrepreneurship, recording expenses and income to manage finances.	The implementation of the P5 Entrepreneurship program at Surakarta City High School involves students in entrepreneurial practice activities, where they prepare detailed financial reports as part of learning to improve understanding of real income and expenditure management.
		Informant 3, Curriculum: "To improve financial literacy, the school provides workshops for teachers on financial literacy. The school also collaborates with Bank Danamon and students open accounts there. This can help them manage their finances."	Students use Bank Danamon savings for students.	Students save at Bank Danamon.

Based on table 4. Explains that Surakarta City High School has strategies and programs to improve financial literacy. Workshop and seminar programs are carried out to improve the quality of teachers related to financial literacy so that they can provide better understanding to

students. Collaboration with Bank Danamon is one of the strategies implemented by the school to help students manage their finances. P5 Entrepreneurship is also a forum for students to improve financial literacy by managing finances when becoming entrepreneurs.

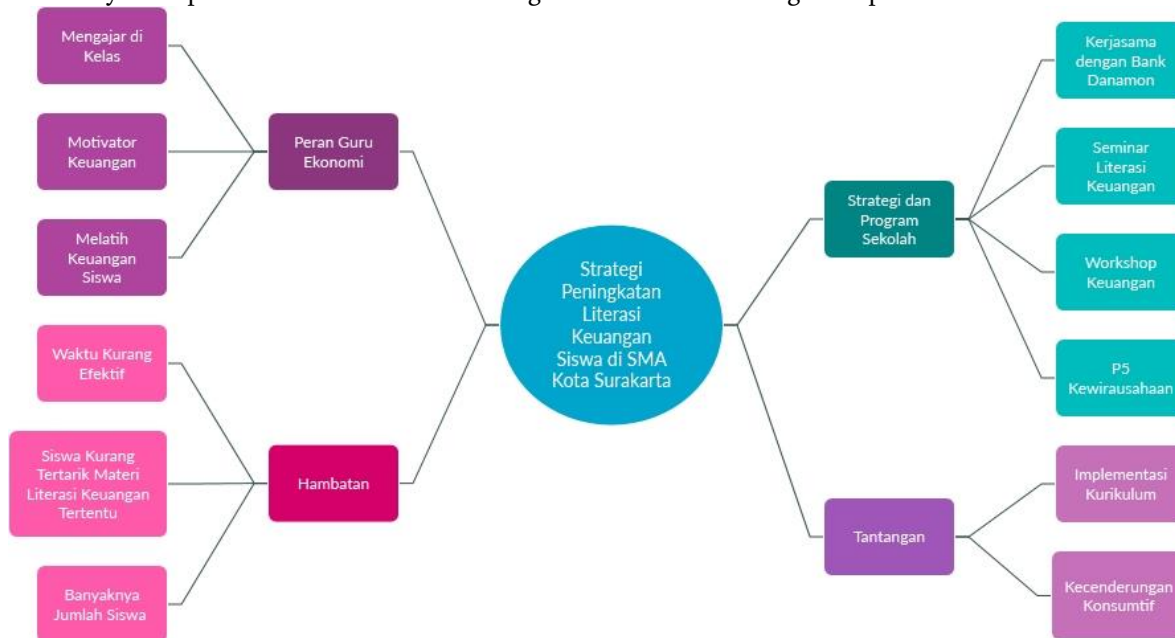


Figure 1. Mind Mapping Analysis of Increasing Financial Literacy of Students in Senior High Schools in Surakarta City

Based on Figure 1. Mind Mapping, source: NVivo 15 2024, it can be concluded that the results of the analysis of the implementation of economics teachers in Surakarta City High Schools using the NVivo 15 application. We can see that the implementation of economics teachers provides benefits for students, namely students who previously did not know how to manage finances well became aware after taking economics lessons, increasing knowledge by managing finances wisely, increasing students' ability to manage finances in everyday life. In addition to providing the benefits explained above, from teaching economics, students also practice managing expenses and income through entrepreneurship projects.

Teaching financial literacy to students is an important but fraught task. challenges, especially the less than ideal lesson time and the large number of students in one class, where only about 50% of students understand the material. Students tend to be more focused and enthusiastic in the early hours, but feel tired and bored after 12 noon, which reduces the effectiveness of learning. In addition, students who do not have a social studies background and still have a consumptive lifestyle have difficulty in managing finances. To overcome these

challenges, teachers need to create a fun and interactive atmosphere, such as doing ice-breaking or light activities, to help restore students' enthusiasm.

One effective strategy in teaching financial literacy is to use a story-based approach, where teachers convey real experiences. arelevant, such as explaining the concept of needs and wants through everyday examples, so that students are more interested and understand the material in a real-life context. Teachers also use discussion methods, cooperative learning, problem solving, hands-on practice, games, and quizzes to increase student engagement. Flexibility in teaching methods is essential; allowing students to actively participate, such as choosing where to sit or taking a break, can increase their comfort, especially for students with irregular sleep patterns.

By creating a dynamic and interesting learning environment, and supported by adequate facilities such as AC, LCD, speakers, and digital technology such as PowerPoint, Canva, and Video, teachers can improve the effectiveness of financial literacy learning. School programs to improve financial literacy include organizing seminars and workshops for teachers, as well as implementing programs with external parties

such as Bank Indonesia and Bank Danamon. Through this initiative, students are invited to open a savings account to prepare for school needs, such as study tour costs and other activities. Thus, this program not only provides knowledge about financial management, but also encourages students to practice saving directly, so that they can manage their finances better in the future.

Economics teachers play an important role in improving students' financial literacy. Based on the results of the study, teachers use interactive learning methods, such as discussions, simulations, and direct practice, to help students understand the concept of financial literacy. Teachers also provide motivation to reduce students' consumptive lifestyles (Aisyah et al., 2022), which is one of the main challenges in implementing financial literacy. This supports the findings Dwi & Muddatstsir (2024), which emphasizes the importance of the role of teachers in connecting theory with real practice through innovative learning methods. Teachers at Surakarta City High School not only teach financial materials, but also guide students in direct practice, such as making simple financial reports and participating in entrepreneurship projects. This practice aims to build basic skills in managing income and expenses. This strategy is relevant to the research Hidayat & Rusdiana, (2021), which shows that practical simulations can improve students' understanding of financial literacy concepts while motivating them to apply that knowledge.

Teachers face several obstacles in improving students' financial literacy. One of them is the limited learning time. Financial literacy is often only a small part of the Economics course, which limits the opportunity to discuss the material in depth (Suzan, 2020). This results in students only gaining a surface understanding without the opportunity to explore important concepts such as investing, budget planning, and debt management (Aziz & Ali, 2020).

The large number of students in one class is also a significant obstacle. Wahyuningsih et al. (2024) revealed that the diversity of students' levels of understanding in large classes makes it difficult for teachers to provide individual attention to students who need additional assistance. This is in line with Mustafida, (2021), which shows that a personal approach is essential to reach students with varying levels of understanding.

In addition to technical barriers, students' interest in certain topics is also an obstacle. Many students find topics such as financial institutions

and investment products too abstract and irrelevant to their daily lives (Mala et al., 2023). This reduces their motivation to learn, which ultimately affects their understanding of financial literacy. This challenge is compounded by the lack of connection between the material being taught and students' direct experiences (Dewi & Masitoh, 2022). Other research by Widiarti et al, (2022) shows that the use of gamification approaches can help overcome barriers to student interest. By integrating financial-based games, students can learn in a more enjoyable way while strengthening their understanding of financial management. Challenges in Teaching Financial Literacy

This study identified several challenges faced by teachers in improving students' financial literacy. One of them is the limited learning time, because financial literacy is often only a small part of other subjects, such as Economics. In addition, the large number of students in one class reduces the effectiveness of teaching, so teachers need to provide a special approach to students who have difficulty understanding the material (Misky et al., 2021). Another challenge faced is the students' consumptive lifestyle. Many students have not been able to apply financial literacy optimally, such as the tendency to spend on unproductive needs, such as game top-ups. This finding supports research Sidiq et al., (2023), which revealed that consumer culture is one of the main obstacles in increasing financial literacy among students.

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To overcome these challenges, SMA X Surakarta has implemented various innovative strategies and programs. One of the strategies implemented is cooperation with financial institutions, such as Bank Danamon, which provides practical experience for students to open savings accounts. In addition, the school also organizes workshops and seminars for teachers to improve their competence in teaching financial literacy. The P5 Entrepreneurship Program is also an important initiative, where students are involved in entrepreneurial activities that require them to manage income and expenses. This strategy reflects the approach advocated by Yuwono, (2020), which emphasizes the importance of collaboration between schools and external institutions in improving students' financial literacy. In addition, programs such as P5 Entrepreneurship help students understand the relevance of financial literacy to real life, as expressed by Suprpto et al., (2024), that direct experience in managing finances can form positive habits.

The results of this study are consistent with the findings Aramana et al., (2023), which emphasizes that effective financial literacy education requires a holistic approach, including the role of teachers, curriculum, and support from external institutions. In addition, the use of interactive and practical learning methods is also in line with the experiential learning model developed by Kolb, as adapted by Suyono, (2023) in pretend play-based financial literacy education. Furthermore, the results of this study indicate that teaching financial literacy at SMA X Surakarta has succeeded in improving students' understanding of financial management. However, to ensure a sustainable impact, there needs to be an effort to integrate financial literacy as an independent subject in the curriculum. This approach supports the recommendation Rahmadewi et al., (2023), which suggests the development of a specific financial literacy curriculum to ensure the sustainability and effectiveness of teaching.

#### 4. Conclusion and Suggestions

The implementation of economics teaching in Surakarta City High School shows that this program is effective in improving students' financial literacy. Students who previously did not understand financial management can now manage their finances wisely and practice managing expenses and income through entrepreneurship projects. However, challenges such as less than ideal teaching time with a large number of students still hinder understanding,

where only about 50% of students understand the material. To overcome this problem, teachers need to create an interactive and fun learning atmosphere, as well as apply story-based methods and various flexible teaching strategies.

Suggestions for further development include improving more innovative and interactive teaching methods, as well as further research to explore the long-term impact of financial literacy teaching on students' financial habits. This research, which was conducted over a certain period of time, has not been able to measure the long-term impact of financial literacy programs on students' financial habits comprehensively. Collaborative programs with external parties such as Bank Indonesia and Bank Danamon also need to be expanded to improve students' practical experience in managing finances. With these steps, it is hoped that financial literacy teaching can provide a greater and more sustainable positive impact on students.

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