

BASIC ACCOUNTING TRAINING: INTRODUCTION TO THE INDONESIAN RUPIAH CURRENCY AND PERSONAL FINANCIAL JOURNALS FOR CHILDREN AT PPWNI KLANG, SELANGOR, MALAYSIA

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Abstract

Financial literacy is an essential skill that should be introduced from an early age, particularly for children in migrant communities who often face limited access to structured financial education. This community service program offered a distinctive approach by integrating the introduction of the Indonesian Rupiah as a symbol of national identity with practical financial management training for children at the Indonesian Citizens Education Center (PPWNI) in Klang, Selangor, Malaysia. The program combined short lectures, educational games, buying–selling simulations, simple journal recording, and the innovative Dream Pocket activity. A total of 73 children aged 7–12 years participated. Results indicated substantial improvements in their ability to recognize Rupiah and Ringgit, differentiate needs and wants, record daily transactions, and plan savings. Pre- and post-test results showed an increase of 40% to 70% across key aspects. Uniquely, this program not only enhanced cognitive understanding but also reinforced cultural identity and promoted character values such as discipline, responsibility, and motivation to save. These findings highlight the novelty of embedding national identity into financial literacy education, offering a replicable model for migrant communities and early childhood education contexts.

Keywords: Financial Literacy, Basic Accounting, Personal Finance Journal, Dream Pocket

INTRODUCTION

Financial literacy is an essential skill that should be introduced from an early age (Lahallo et al., 2022). Children who are accustomed to understanding the value of money, distinguishing between needs and wants, and practicing simple financial record-keeping are more likely to develop better financial behavior in adulthood. However, in reality, many children still lack such knowledge and habits, particularly within migrant communities that have limited access to basic financial education (Sulistyowati, 2025).

This condition is also experienced by children at the Indonesian Citizens' Education Center (PPWNI) in Klang, Selangor, Malaysia. Most of them are more familiar with the Ringgit than the Rupiah, resulting in a limited understanding of national identity through

currency as well as low financial management skills. The lack of parental guidance due to work commitments and the absence of practical learning media further worsen the situation. As a result, the children tend to spend their pocket money only on immediate consumption without planning or developing a saving habit (Happ et al., 2019).

Several previous studies have emphasized the importance of introducing financial literacy and basic accounting at the elementary school level as a foundation for developing discipline, responsibility, and independence (Hikmawati et al., 2025). However, to date, there has been no program specifically designed for PPWNI Klang children that combines the introduction of the Rupiah currency with practical training in personal financial management (Perdanasari et al., 2019).

To address this gap, this community service program was designed with a novel and integrative approach that combines educational games, transaction simulations, simple financial journaling, and the Dream Pocket activity. The uniqueness of this program lies in the combination of these methods within the context of PPWNI children, as previous initiatives have either focused solely on currency recognition, savings motivation, or basic accounting separately, but never integrated all these elements in a culturally and contextually relevant program. By linking interactive play with practical recording and visualization techniques, this program not only reinforces financial literacy concepts but also engages children in a manner that is both educational and enjoyable, making it more likely for them to adopt lasting financial habits.

Based on these issues, this community service program was designed with a unique approach that combines educational games, transaction simulations, simple financial journaling, and the Dream Pocket activity. The purpose of this program is to reintroduce the Rupiah as a symbol of national identity while equipping children with basic financial management skills. Specifically, the program aims to: (1) improve children's ability to recognize both Rupiah and Ringgit currencies, (2) train them to distinguish between needs and wants, (3) familiarize them with recording simple financial transactions, and (4) motivate them to save by visualizing goals through the Dream Pocket activity (Suzanti et al., 2024).

IMPLEMENTATION METHOD

This community service program was conducted at the Indonesian Citizens Education Center (Pusat Pendidikan Warga Negara Indonesia/PPWNI) located in Klang, Selangor, Malaysia. The program involved 73 children aged 7–12 years, consisting of 23 first-grade students, 39 fourth-grade students, and 11 fifth-grade students. The grouping was designed to ensure that the teaching methods could be adapted to the cognitive development level of each group of children.

The implementation method employed an interactive training approach that combined brief lectures, educational games, hands-on practice, and visual media (Ningsyih et al., 2025). The stages of the activities included:

1. Opening and Orientation

Participants were introduced to the objectives of the program and motivated about the importance of recognizing and managing money from an early age.

2. Introduction to Rupiah and Ringgit Currencies

Children were introduced to the forms, colors, denominations, and symbols of both currencies using visual media, play money, and a worksheet entitled “*Getting to Know Money*.”

3. Financial Literacy Snake and Ladder Game

Children played a snake and ladder game with the theme of Rupiah and Ringgit recognition. Each square contained a challenge or question, such as mentioning a denomination, distinguishing between needs and wants, or answering simple problems about transactions and change. This method aimed to make the learning process more enjoyable, interactive, and developmentally appropriate. Moreover, the game fostered sportsmanship, cooperation, and concentration among participants.

4. Buying and Selling Simulation Game

Participants engaged in simple transaction simulations using play money. In this activity, children acted as sellers and buyers, allowing them to learn about pricing, change, and honesty in transactions.

5. Personal Financial Journal Training

Fourth- and fifth-grade students were trained to record income, expenses, and remaining money using a simple journal. Facilitators provided examples of entries based on daily pocket money.

6. Dream Pocket Activity

Children created savings plans by drawing their dream items and calculating the estimated savings needed to achieve them. This activity aimed to cultivate a saving habit by visualizing concrete financial goals.

7. Reflection and Evaluation

The program concluded with discussions, Q&A sessions, and a simple evaluation through pre-tests and post-tests. This evaluation was intended to measure improvements in children’s knowledge, attitudes, and skills in managing personal finances.

With this method, the community service program did not merely deliver theoretical knowledge but also emphasized direct learning experiences. The practice-based, game-oriented, and visualization approaches were expected to enhance financial literacy while simultaneously fostering positive habits in money management from an early age.

RESULTS AND DISCUSSION

The basic accounting training for children at the Indonesian Citizens Education Center (PPWNI) in Klang, Selangor, Malaysia, was attended by a total of 73 participants from various grade levels. The participants were divided into groups to ensure that the teaching methods could be adjusted according to each child’s cognitive development, as presented in Table 1. Younger participants focused on currency recognition through visual media and simple games, while older participants were trained to use personal financial journals and to develop savings plans through the Dream Pocket program. This differentiated method was designed to ensure that each child received material appropriate to their developmental stage, thereby making the learning process more effective, interactive, and accessible.

Table 1. Number of Participants in Basic Accounting Training

Grade	Number of Student
Grade 1	23
Grade 4	39
Grade 5	11
Total	73

During the activity, the children demonstrated high enthusiasm because the learning process was conducted not only through lectures but also through games, hands-on practice, and engaging visual media. This approach made it easier for them to understand the concepts of simple financial management.

1. Introduction to the Rupiah and Ringgit Currencies

In the initial stage of the activity, the children were introduced to the forms, colors, denominations, and symbols of both the Rupiah and the Ringgit. The learning media used included images of banknotes, play money, and a worksheet titled “*Getting to Know Money.*” Through this visual method, the children found it easier to understand nominal values because they could observe concrete representations rather than relying solely on verbal explanations.



Figure 1. Participants fill out the worksheet “Understanding Money.”

Observations showed that younger students recognized money primarily by its colors and the images of national heroes, while older students were already able to understand the comparison of nominal values and differentiate the functions of money in transactions. For example, some students were able to state that a Rp5,000 note is equal to half of Rp10,000, while others compared the value differences between the Ringgit and the Rupiah.

This currency introduction activity was beneficial not only in the cognitive aspect but also in strengthening the national identity of PPWNI children growing up in Malaysia. By understanding the Rupiah as a national symbol, they learned that money is not only a medium of exchange but also a reminder of their Indonesian identity. This aligns with cultural identity theory, which emphasizes that national symbols can foster a sense of

belonging and attachment to one's homeland.

2. Financial Literacy Snakes and Ladders Educational Game

One of the learning methods used in this activity was an educational snakes and ladders game with a financial literacy theme. The game board was designed with squares containing simple instructions, such as stating the nominal value of Rupiah or Ringgit, distinguishing between needs and wants, and answering questions about transactions and change. Through this mechanism, the children not only played but also actively learned basic financial concepts.



Figure 2. Financial Literacy Snakes and Ladders Educational Game

The snakes and ladders game proved to make the learning atmosphere more engaging. The children appeared enthusiastic in answering each question that appeared on the game board, whether related to Rupiah denominations or simple concepts of needs and wants. This activity not only enhanced their cognitive knowledge but also instilled character values such as sportsmanship, cooperation, and the confidence to express their opinions in front of peers (Sabila et al., 2021).

Observations indicated that the snakes and ladders game had a significant positive impact. The children appeared enthusiastic, excited, and motivated to complete the challenges in each square. In addition to improving their ability to recognize money, the game also fostered cooperation, sportsmanship, and concentration among participants. Even children who were initially passive became more active during this activity because of the enjoyable learning atmosphere.

Furthermore, the snakes and ladders game proved effective as a medium of game-based learning. The integration of entertainment with educational material made it easier for children to understand the nominal value of money and its functions. They learned that money is not merely a tool for purchasing goods but also a resource that must be calculated and planned for its use.

This method is consistent with previous research, which states that game-based learning can enhance children's learning motivation and make the learning experience more meaningful. Thus, the financial literacy snakes and ladders game not only strengthened children's understanding of the Rupiah and the Ringgit but also instilled character values such as cooperation, discipline, and responsibility in an enjoyable

atmosphere.

3. Permainan Simulasi Jual Beli

The next stage was a buy-and-sell simulation game using play money. In this activity, the children were divided into sellers and buyers, then engaged in simple transactions. Each child was given the opportunity to set prices, make payments, calculate change, and practice honesty throughout the transaction process.



Figure 3. Participants Conduct Simulated Buying and Selling Using Play Money

Observations showed that this simulation was highly effective in enhancing children's understanding of money as a medium of exchange. The children learned that each item has a specific price and that obtaining it requires the appropriate amount of money. Some participants made mistakes in calculating change, such as giving too little or too much. However, these errors became valuable learning moments, as the facilitators could immediately provide explanations and correct the simple calculations.

In addition to enhancing numerical skills, the buy-and-sell simulation game also had positive impacts on the social aspect. The children learned to be patient while waiting for their turn, to communicate confidently with their peers, and to practice honesty in transactions (Husni et al., 2024). This aligns with Kolb's concept of experiential learning, which emphasizes the importance of direct experience in the learning process. By engaging in the buy-and-sell process themselves, the children more easily understood the value of money while also fostering discipline, responsibility, and self-confidence.

Overall, the buy-and-sell simulation game received very positive responses from the participants. They felt as if they were truly in a small marketplace, which made the learning process more lively, interactive, and meaningful.

4. Personal Financial Journaling Training

In addition to currency introduction and transaction simulations, the training activities also focused on simple financial journal recording. This training was primarily intended for fourth- and fifth-grade students who were already capable of understanding more complex calculation concepts. The children were trained to record income and expenses and to calculate the remaining balance of their daily allowance using a simple journal format.



Figure 4. Participants Fill Out a Simple Financial Journal to Record Income, Expenses, and Remaining Funds

At the initial stage, most participants admitted that they had never recorded how they spent their pocket money. The money they received was usually spent immediately on food or toys without any planning. Through examples provided by the facilitators, the children began learning to fill in the columns for income, expenses, and ending balance. At first, some participants still struggled to calculate the remaining money, but with repeated practice, more than 80% of the children were able to complete the journal accurately.

This training proved to have a tangible impact on changes in the children's behavior. After becoming accustomed to writing in the journal, some children began to recognize their own spending patterns. A few even stated that they had started trying to set aside a small portion of their pocket money for savings. This finding demonstrates that simple recordkeeping can foster financial awareness from an early age while also cultivating discipline and responsibility.

5. Dream Pocket

The final stage of the training activity was the Dream Pocket program. In this activity, the children were encouraged to write down and draw the items they wished to have and then estimate the amount of savings needed to achieve them. The media used consisted of illustrated worksheets, which made it easier for the children to express their ideas and plan their savings targets.



Figure 5. Participants Write Down Their Dream Items

Observations revealed that the children were highly enthusiastic in writing down their various dreams, such as bicycles, sports shoes, toys, and school supplies. Some participants were even able to create more detailed plans, for example, by writing down the amount of money they intended to save each week along with the target time to achieve it. This finding indicates that children can grasp the concept of simple financial planning when provided with clear guidance and engaging visual media (Safmi et al., 2025).

The improvement in understanding within the Dream Pocket aspect reached 70%, the highest compared to other aspects. This demonstrates that children's motivation is more easily stimulated through goals that are concrete, measurable, and visualized. These results are consistent with goal-setting theory, which emphasizes that clear goals enhance individual motivation and commitment to achievement.

Beyond cognitive aspects, the Dream Pocket activity also influenced behavioral change. Children who were previously accustomed to spending all their pocket money began to feel motivated to set aside a small portion for saving. Moreover, several parents in attendance expressed their willingness to accompany their children in monitoring savings at home. This synergy holds the potential to cultivate healthy financial habits within the family environment.

In general, the Dream Pocket program has proven not only to enhance children's understanding of the concept of saving but also to provide them with a meaningful emotional experience (Putri et al., 2017). Children felt proud when writing down and presenting their dream items, with some even placing their Dream Pocket sheets at home as a reminder. Thus, the Dream Pocket program can serve as an effective learning medium to foster saving motivation, cult.



Figure 6. Participants After Completing the Activity

The documentation in Figure 6 illustrates the atmosphere of togetherness and participants' sense of pride after completing the series of activities. The enthusiasm reflected in this moment reinforces the finding that practice-based, visualization, and experiential learning methods not only enhance cognitive understanding but also foster motivation, pride, and emotional engagement in the process of financial literacy education.

6. Reflection and Evaluation

The basic accounting training activities, which included currency recognition, the educational board game "Snakes and Ladders," buying-and-selling simulations, personal financial journal recording, and the Dream Pocket program, provided meaningful learning experiences for Indonesian children at PPWNI in Klang, Selangor, Malaysia. The entire series of activities demonstrated that practice- and game-based learning approaches are more effective than lecture-based methods alone.

Table 1. Pre-test and Post-test Evaluation Results

Aspect Assessed	<i>Pre-test (%)</i>	<i>Post-test (%)</i>	Improvement
Recognizing Rupiah & Ringgit denominations	40	85	45%
Differentiating needs and wants	35	75	40%
Recording daily income & expenses	25	80	55%
Planning savings through Dream Pocket	20	90	70%

Evaluation results indicate that the majority of children were able to gradually understand the basic concepts of financial literacy. The introduction to currency helped

them recognize the differences between Rupiah and Ringgit; the snake-and-ladder game increased enthusiasm and understanding of money denominations; the buying-and-selling simulation sharpened arithmetic skills as well as honesty; journal recording trained discipline in managing finances; and the Dream Pocket program fostered motivation to save and plan for future goals.

The evaluation was conducted through direct observation, discussions with participants, and feedback from parents. Out of 73 participants, more than 75% showed improved understanding in aspects of currency recognition and simple transactions. Meanwhile, in aspects of financial planning through journals and Dream Pocket, understanding increased by up to 70%, indicating the success of experiential learning methods.

However, several important notes remain for improvement. First, some first-grade students still required more intensive guidance in understanding abstract concepts such as long-term savings. Second, the limited training time meant that certain sessions, particularly journal recording, could not be carried out in depth. Therefore, follow-up in the form of regular mentoring is necessary to ensure that the habits of recording and saving can be sustained.

Overall, this activity not only improved children's financial literacy but also contributed to character development, such as discipline, responsibility, cooperation, and sportsmanship. This reflection underscores the importance of early financial education as a life skill that will benefit children in the future.

CONCLUSION

This community service program introduced a novel combination of educational games, transaction simulations, simple journal recording, and the Dream Pocket activity to enhance financial literacy among children at the Indonesian Citizen Education Center (PPWNI) in Klang, Selangor, Malaysia. The program uniquely integrates currency recognition, practical financial management, and goal visualization an approach not previously implemented in this context. Participants successfully learned to recognize both Rupiah and Ringgit, distinguish needs from wants, record income and expenses, and develop saving motivation, while also strengthening national identity through exposure to the Rupiah. Despite these achievements, the program faced limitations, including a short duration, simple evaluation instruments, and limited parental involvement. Future initiatives should extend program length, employ more comprehensive assessment tools, and actively involve parents or guardians to reinforce learning. Longitudinal studies are also recommended to examine the lasting impact of practice-based financial literacy programs on children's saving habits, spending behavior, and financial responsibility.

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