

Implementation of Expense Recording Practices as an Effort to Foster Thrift Behavior Among Children at Sanggar Bimbingan Ampang

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ABSTRACT

This community service project was carried out to strengthen financial literacy and promote frugal behavior among students at Sanggar Bimbingan Ampang. Financial literacy is essential to build children's understanding of responsible money management, yet many elementary students are still unfamiliar with basic financial practices, especially recording daily expenses. The lack of structured financial education and supporting media reinforces impulsive spending habits. Therefore, this activity aimed to introduce a practical method of recording expenditures as a learning tool to improve children's awareness in managing pocket money. The program was implemented from October 18 to November 14, 2025, using an interactive lecture and guided practice approach. Participants received material on distinguishing needs and wants, followed by hands-on practice filling in children-friendly expenditure record sheets that included columns for dates, spending categories, total expenses, and remaining balance. Through direct assistance, students documented simulated transactions and reflected on their spending patterns. The results showed that students gained a better understanding of how their money is used and began to develop self-control in spending. They demonstrated increased enthusiasm, accuracy in recording, and awareness of unnecessary expenses. Although differences in comprehension levels and focus among participants posed challenges, the activity remained effective due to continuous mentoring and gradual guidance. Overall, this program successfully fostered frugal habits and improved basic financial literacy skills, making expenditure recording a relevant method for shaping responsible financial behavior from an early age.

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INTRODUCTION

Financial literacy is a fundamental competency that needs to be introduced from the elementary school level because it relates to an individual's ability to understand, manage, and make responsible financial decisions. Early financial literacy habituation has been proven to positively influence one's ability to plan and control finances later in life (Hermansyah et al., 2024). In basic education, financial literacy does not only emphasize understanding the value of money but also practical skills such as recording expenses, saving, and distinguishing between needs and wants. However, empirical findings show that the financial literacy ability

of Indonesian elementary school students is still low; many children are not accustomed to managing their pocket money and lack the habit of recording expenses or planning how their money will be used (Ramadhani et al., 2025). This condition is influenced by the limited integration of financial education in both school curricula and non-formal learning spaces, even though basic financial literacy is essential for shaping a thrifty mindset and reducing consumptive behavior from an early age.

Improving financial literacy from the elementary level is a strategic step toward developing healthy and responsible financial behavior. Saving-based educational activities have been shown to effectively increase students' interest and motivation in managing pocket money through enjoyable practical routines. Sarsono et al. (2023) found that decorating piggy banks at SDN 1 Duwet successfully built students' enthusiasm for saving and fostered thrifty behavior through simple yet applicable activities. Similarly, Bagiana et al. (2025) reported that creating piggy banks from recycled materials in a community service program improved students' understanding of money management while encouraging creativity. In addition, Awaludin et al. (2025) emphasized that creative financial education involving hands-on activities significantly improves students' ability to manage pocket money and reduces wasteful spending.

Systematic saving practices have also been proven to enhance practical-based financial literacy. Pratama et al. (2024) explained that saving habits at SDN Sungai Miai 8 effectively strengthened students' understanding of income and expenditure concepts, while fostering discipline, responsibility, and independence. Meanwhile, Sayekti et al. (2025) revealed that financial literacy plays an important role in shaping economic thinking and essential life skills relevant to the future, including supporting simple entrepreneurial capabilities among elementary students. This shows that financial literacy programs focus not only on money management but also on character building and the development of positive habits.

Beyond routine habituation, interactive socialization through saving education programs has also been shown to enhance students' understanding and motivation for practicing wise financial behavior. Ridho et al. (2025) reported a 93% increase in students' interest in saving and a 58% increase in understanding its benefits following the "Saving from an Early Age Movement" at SDN Antasan Besar 7 Banjarmasin. Mentoring, group discussions, and simulated financial decision-making contributed to active student engagement in daily financial practices. These findings highlight that hands-on, guided saving activities in elementary schools are strategic approaches to improving children's financial literacy through real-world experiences rather than theoretical explanations alone.

One effective educational approach for improving children's financial understanding is through simple expense-recording activities. Expense recording serves as a monitoring tool that enables children to recognize spending patterns, identify unnecessary expenses, and learn to control impulsive buying. Aryanto (2023) found that experiential, practice-based financial learning including expense recording significantly improves financial awareness and thrift behavior among elementary students. This reinforces that financial education involving direct practice is easier for children to understand compared to theory-based instruction alone.

However, expense-recording practices are rarely implemented in non-formal learning institutions such as learning centers. Observations at Sanggar Bimbingan Ampang showed that children receive daily pocket money without guidance on how to manage it. No learning media, such as notebooks or expense sheets, were available to help children monitor their spending. This creates a learning gap between children's financial literacy needs and the available educational support, making intervention crucial to introduce simple money management skills. Based on these problems, educational activities involving expense-recording practices are considered relevant for improving financial literacy while fostering thrift behavior among children. This program provides children with a concrete experience in managing their pocket money, evaluating their spending, and understanding the value of self-control. Therefore, this article aims to examine the implementation of expense-recording practices as a strategy to cultivate thrift behavior among children at Sanggar Bimbingan Ampang.

METHOD

The implementation method describes the approach used and the stages of activity execution. The financial literacy education program through expense-recording practice was conducted from 18 October to 14 November 2025 at Sanggar Bimbingan Ampang, Selangor, Malaysia, involving children as participants. The method combined interactive lectures and hands-on practice, beginning with material on understanding expenditures, differentiating needs and wants, and the importance of recording expenses in daily life. The children were then provided with daily expense-recording sheets and guided through simulations of pocket money income and expenditures with facilitator support. The activity concluded with evaluation and reflection sessions, during which participants shared their understanding and experiences, and received follow-up worksheets for independent use to continue building thrifty habits.

RESULTS

The expense-recording practice activity aimed to provide direct understanding to the children of Sanggar Bimbingan Ampang regarding how to manage their pocket money through simple financial note-taking. Through this activity, the children not only received theoretical material but also practiced filling out the expense-recording sheets provided. This practical approach was implemented to help them develop the habit of recording small daily transactions, ultimately enabling them to have better control over their spending. The activity was designed to be easily understood by children by using simple language, concrete examples, and child-friendly worksheets. With guidance, the children were able to complete their own records and began to recognize spending patterns they had previously overlooked. The activity is expected to cultivate early habits of saving and responsible use of pocket money.

The Expense-Recording Practice Activity as an Effort to Foster Thrift Behavior was carried out by Zakiyah as the main facilitator and took place from 31 October 2025 to 7 November 2025 at Sanggar Bimbingan Ampang. The activity targeted children as the primary participants to improve their understanding of financial literacy through direct practice. The program was implemented through educational sessions, hands-on exercises, and interactive participation, beginning with an explanation of the importance of daily expense recording, followed by examples of how to fill out the worksheet, and continued with direct practice using a simple format containing columns for date, type of expense, amount spent, and remaining balance.



Figure 1. Implementation of the expense-recording education at Sanggar Bimbingan Ampang

During the activity, the children showed great enthusiasm as they attempted to record transactions based on case examples as well as their own daily spending experiences. They began to understand that recording expenses can help identify unnecessary usage of money and train them to manage their pocket money more carefully. This activity demonstrates that practice-based learning provides direct experience that is easier for children to understand compared to theoretical explanations alone. However, the implementation also faced several challenges, particularly differences in participants' levels of understanding and difficulties maintaining focus during the worksheet completion sessions. To address these obstacles, the facilitator provided additional one-on-one assistance, created sample entries on the whiteboard, and applied a gradual learning approach so that the children could follow the instructions more calmly and clearly. These strategies proved effective, as the children were able to regain focus and complete their worksheets more accurately.



Figure 2. Participants filling in the expense-recording worksheets with facilitator guidance

Overall, the activity produced positive outcomes, as evidenced by the increased awareness among participants regarding the importance of recording expenses as a simple form of financial management. The children's enthusiasm in completing the worksheets indicates that hands-on practice effectively nurtures thrifty habits from an early age and serves as a foundation for developing responsible financial behavior.

CONCLUSION

The implementation of the Expense-Recording Practice as an Effort to Foster Thrift Behavior among Fifth-Grade Children at Sanggar Bimbingan Ampang has successfully improved the children's understanding of the importance of recording expenses as part of managing their pocket money. Through material presentations, real-life examples, and hands-on practice using expense-recording sheets, the children began to understand how their money is used and how simple record-keeping can help them control their spending patterns. This activity also equipped them with the ability to distinguish between needs and wants, enabling them to avoid the consumptive behaviors that previously occurred quite frequently. Although challenges arose such as varying levels of comprehension and difficulties maintaining focus the activity proceeded effectively due to intensive guidance and delivery methods adapted to the children's characteristics.

Overall, the expense-recording practice activity had a positive impact in fostering thrifty habits and enhancing basic financial literacy among the children at Sanggar Bimbingan Ampang. The children showed interest and enthusiasm in completing the worksheets and demonstrated an understanding of the benefits of recording expenses regularly. Furthermore, this activity provided valuable experience for the university student facilitator, who was able to apply financial literacy theory in a community service setting. Thus, the program not only provided education but also served as an initial step in shaping healthier and more responsible financial behavior among the children.

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