

ENHANCING FINANCIAL LITERACY OF PRIMARY SCHOOL TEACHERS THROUGH CURRICULUM-BASED THEMATIC TRAINING

Krishna Prafidya Romantica^{*1}, Arsyelina Husni Johan², Rosa Andriani³,
Siti Umamah Naili Muna⁴, Ismail Hasvi⁵

^{1,2,3,4,5} Universitas Terbuka, South Tangerang, Indonesia

*Corresponding Author: krishna.prafidya@ecampus.ut.ac.id

Info Article	<p>Abstract: <i>Financial literacy training for elementary school teachers is a strategic initiative to instill basic financial management skills in students through curriculum integration. This community service program was conducted at SDN Pengasinan 1 with 26 participating teachers. The activities included material delivery, group discussions, thematic lesson plan development, and evaluation using digital pre-tests and post-tests via the Kahoot app. Pre-test results indicated a low initial understanding, with an average correct response rate of 44.29%. After the training, post-test results showed significant improvement, reaching 85.71%. Analysis revealed increased understanding in nine of ten financial literacy indicators, though a decline was observed in grasping basic concepts, suggesting the need to reinforce fundamental materials. Overall, the thematic and participatory approach proved effective in enhancing teachers' competencies in financial literacy and demonstrates potential for replication in other elementary schools.</i></p> <p>Abstrak: Pelatihan literasi keuangan bagi guru sekolah dasar merupakan langkah strategis dalam menanamkan pemahaman dan keterampilan dasar pengelolaan keuangan kepada peserta didik melalui integrasi kurikulum. Kegiatan pengabdian masyarakat ini dilaksanakan di SDN Pengasinan 1 dengan melibatkan 26 guru sebagai peserta. Pelatihan mencakup penyampaian materi, diskusi kelompok, penyusunan rencana pembelajaran tematik, serta evaluasi menggunakan pre-test dan post-test digital melalui aplikasi Kahoot. Hasil pre-test menunjukkan tingkat pemahaman awal guru masih rendah dengan rata-rata jawaban benar sebesar 44,29%. Setelah pelatihan, terjadi peningkatan signifikan pada hasil post-test, dengan persentase jawaban benar mencapai 85,71%. Analisis distribusi jawaban menunjukkan bahwa pemahaman peserta meningkat pada sembilan dari sepuluh indikator literasi keuangan, meskipun terdapat penurunan pada pemahaman konsep dasar. Hal ini menunjukkan perlunya penguatan materi pada aspek fundamental. Secara keseluruhan, pelatihan berbasis tematik dan partisipatif terbukti efektif dalam meningkatkan kompetensi literasi keuangan guru, serta berpotensi untuk direplikasi di sekolah dasar lainnya.</p>
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<p>Kata Kunci: Evaluasi Pelatihan, Guru Sekolah Dasar, Literasi Keuangan, Pelatihan Tematik.</p>	
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INTRODUCTION

Financial literacy is widely recognized as one of the essential 21st-century skills that every individual should possess, including children from an early age. This skill has become increasingly important with the rapid development of technology and the digital economy, which are transforming the way people interact with financial products and services. Easy access to digital wallets, online loans, and app-based investments requires adequate knowledge of personal financial management. The ability to manage money, distinguish between needs and wants, and make informed financial decisions has thus become a crucial competency (Organización para la Cooperación y el Desarrollo Económicos [OCDE], 2020).

Although financial inclusion in Indonesia has increased significantly, reaching 76.19% in 2019, the level of financial literacy remains relatively low at only 38.03% (Otoritas Jasa Keuangan, 2019). Similar challenges have been observed internationally, where even in advanced economies, gaps in financial literacy persist across different age groups and social contexts (Henager, R., & Cude, 2016).

These conditions underscore the urgency of implementing financial literacy education from an early age. In this regard, elementary schools play a strategic role as formal educational institutions that can systematically and sustainably instill basic knowledge of financial management (Wiliana & Rachmadani, 2024). Teachers serve as the frontline in implementing thematic learning and therefore have an equally strategic role in shaping students' initial understanding of prudent financial management. However, studies indicate that elementary school teachers' capacity to contextualize and teach financial literacy remains limited (Yulianto, Pramono, & Wijaya, 2023).

Evidence from both national and international contexts emphasizes the importance of targeted teacher training. (Yulianto et al., 2023), reported that after interactive training sessions involving discussions and case studies, teachers in Semarang significantly improved their ability to integrate financial literacy into thematic lesson plans. (Wulandari, Afriyani, & Kholik, 2024) further demonstrated that financial literacy training tailored to teachers' initial competencies increased their post-test scores and motivated them to plan their own financial futures more wisely. Comparable findings are reported globally. Article (Compen, De Witte, Declercq, & Schelfhout, 2023) showed that efficient online professional development programs for teachers could enhance students' financial literacy through improved teacher knowledge. Similarly, a multiple-measure evaluation of a two-day "train-the-trainer" program found significant gains in

teachers’ knowledge and readiness to teach financial concepts (Baron-Donovan, Wiener, Gross, & Block-Lieb, 2005).

In addition, curriculum-based integration models have been shown to be effective. (Ozkale & Aprea, 2024) proposed a spiral and soft-integration approach to embedding financial literacy into mathematics curriculum for grades 1–8, without disrupting curricular structures. This aligns closely with thematic learning practices in Indonesian elementary schools. At a broader level, (Faulkner, 2022). reviewed global best practices and highlighted that countries with high levels of financial literacy rely on holistic strategies that combine policy, curriculum integration, and teacher empowerment.

Building on these insights, this community service program was designed to enhance the competencies of elementary school teachers in understanding and implementing financial literacy within classroom learning. Specifically, the program sought to (1) strengthen teachers’ foundational understanding of personal finance concepts, (2) develop their skills in designing curriculum-integrated thematic lesson plans, and (3) evaluate training effectiveness using digital pre-tests and post-tests. Through this approach, the program aims to empower teachers as key agents in embedding financial literacy systematically anted sustainably in Indonesian elementary schools.

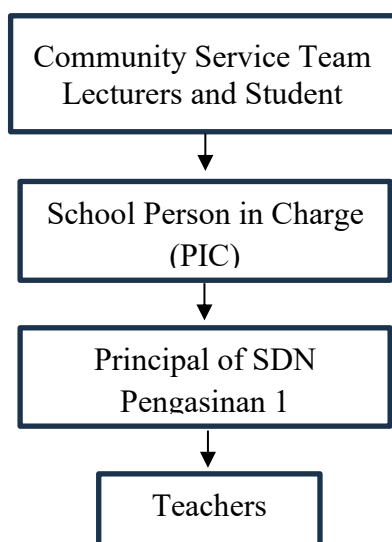


Figure 1. Organizational Structure of the Community Service Team and Partner

The coordinative scheme illustrated in Figure 1 highlights the structured collaboration between the university, school, and family in implementing the Community Service program. The Community Service team, comprising lecturers and students, functions as the central facilitator responsible for preparing training modules, delivering

sessions, and providing academic support. To ensure contextual relevance, coordination is carried out through the school's designated Person in Charge (PIC), while formal approval and oversight are provided by the school principal as the highest authority at SDN Pengasinan 1. Teachers are positioned at the heart of implementation, serving simultaneously as training participants and classroom practitioners who integrate financial literacy into thematic lesson plans.

METHOD

This community service program applied a mixed-method approach, integrating quantitative and qualitative techniques. The quantitative component was designed to capture measurable improvements in teachers' financial literacy knowledge through pre- and post-tests, while the qualitative component focused on observing participants' engagement and analyzing their outputs from group learning activities. The activity took the form of a one-day participatory training workshop, emphasizing active involvement, collaboration, and practical application (Creswell & Creswell, 2022).

The workshop was conducted on May 7, 2025, at SDN Pengasinan 1, Depok City, Indonesia. The location was selected based on accessibility, the needs of the teachers in the area, and its relevance as an elementary school setting where financial literacy can be directly applied. The one-day intensive schedule enabled participants to focus without major disruption to their teaching responsibilities.

The target population of the program was elementary school teachers in Depok City. A total of 26 teachers, teaching grades 1 through 6, were selected using purposive sampling. This method ensured that the sample was directly relevant to the objectives of the program, as these teachers represented the full spectrum of primary grade levels and faced similar challenges in integrating financial literacy into thematic learning (Taherdoost, 2016).

For the quantitative data collection, pre-test and post-test assessments were administered using the Kahoot! platform. The test instruments consisted of multiple-choice questions covering basic concepts of financial literacy, indicators, risks, teaching strategies, and applications. The pre-test was conducted at the start of the session to measure baseline knowledge, while the post-test was administered at the end of the training to assess improvement. Results were automatically recorded and exported from Kahoot! in Excel format for further analysis.

For the qualitative data collection, information was obtained through direct observation, facilitator field notes, and lesson plan presentations. During the workshop, teachers were divided into small groups and tasked with designing thematic learning scenarios that integrated financial literacy concepts. Each group presented their outputs to peers and facilitators, who provided constructive feedback. Photos and videos were also taken to document the learning process and support analysis (Braun et al., 2019). The program was also marked by welcoming remarks from the Headmaster of SDN Pengasinan 1, Junaidi Abdillah, S.Pd.I., who emphasized the importance of equipping teachers with financial literacy skills to strengthen students' character education and daily decision-making. His speech highlighted the school's commitment to supporting innovations in teaching that connect directly to real-life financial practices.



Figure 2. Opening Speech by the Headmaster of SDN Pengasinan 1



Figure 3. Opening Speech by the Head of the Community Service Team

Furthermore, the Head of the Community Service Team, Krishna Prafidya Romantica, S.Si., M.Si., delivered an address that underscored the significance of this collaborative initiative between higher education institutions and schools. She expressed

that the training was not only aimed at enhancing teachers' theoretical understanding of financial literacy but also at empowering them with practical tools to integrate financial education into thematic learning. Her remarks inspired participants to actively engage in the activities and to later apply the insights gained in their classrooms as part of a sustainable effort to improve financial literacy education at the primary level.



Figure 4. Presentation of Financial Literacy Material to Teachers



Figure 5. Pre-Test and Post-Test Activities Using the Kahoot! Application

The training procedure followed four sequential stages: (1) pre-test administration using *Kahoot!* application, (2) delivery of the core material by the trainer, Ismail Hasvi, M.Agr., which covered ten topics of financial literacy, (3) group work in designing thematic learning scenarios, and (4) administration of the post-test via *Kahoot!* Application.



Figure 6. Presentation of Group 1 Outcomes



Figure 7. Presentation of Group 2 Outcomes

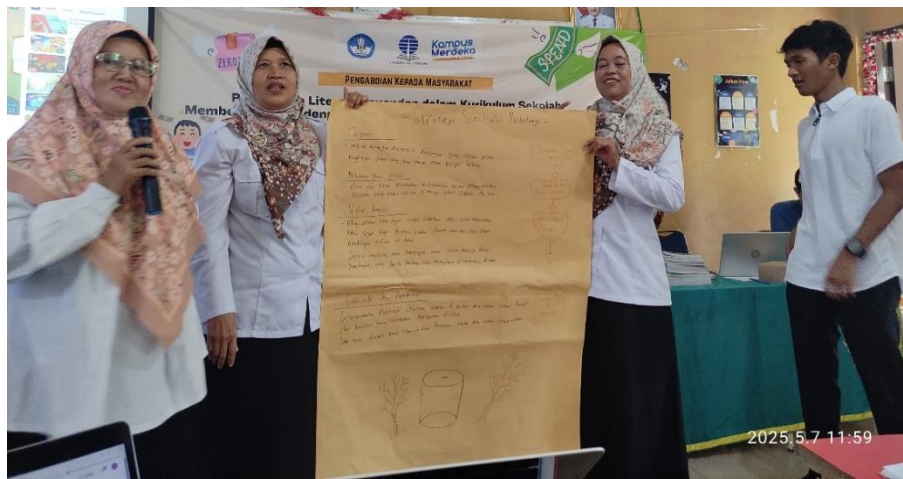


Figure 8. Presentation of Group 3 Outcomes



Figure 9. Presentation of Group 4 Outcomes



Figure 10. Presentation of Group 5 Outcomes

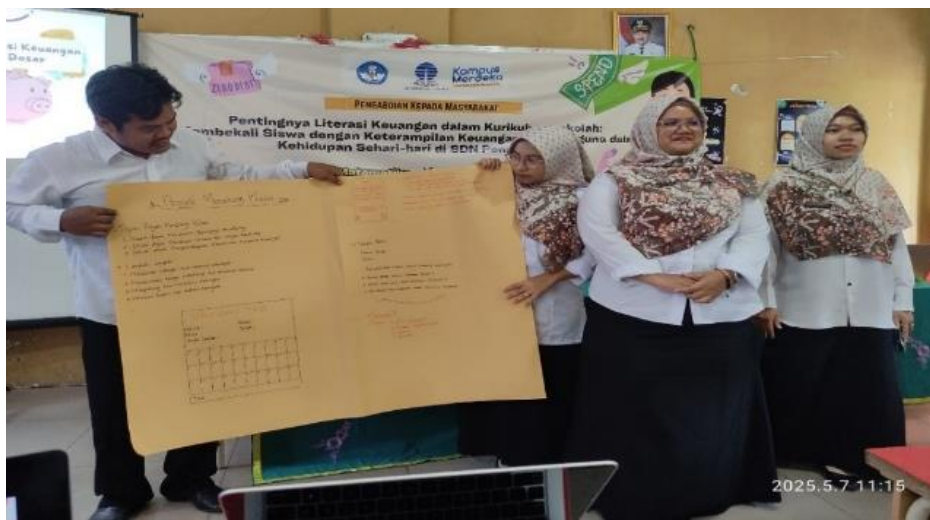


Figure 11. Presentation of Group 6 Outcomes

This workshop was designed to encourage active participation while providing hands-on experience in developing practical and contextual learning. Thus, the training not only strengthened participants’ theoretical understanding but also equipped teachers with practical skills that can be directly applied in classroom instruction.

RESULTS AND DISCUSSION

To assess the effectiveness of the financial literacy training, pre-tests and post-tests were administered to all participants. The evaluation aimed to measure the changes in teachers’ comprehension of fundamental financial literacy concepts before and after the program.

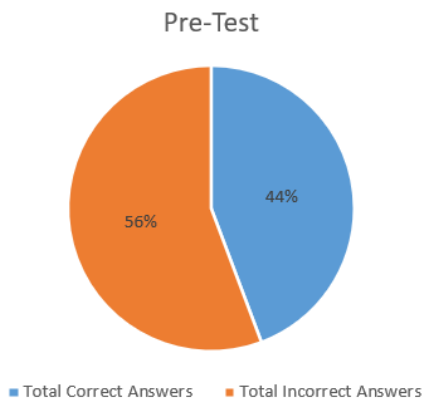


Figure 12. Distribution of Financial Literacy Pre-Test Results of Elementary School Teachers at SDN Pengasinan 1
(Source: Processed from Kahoot Data)

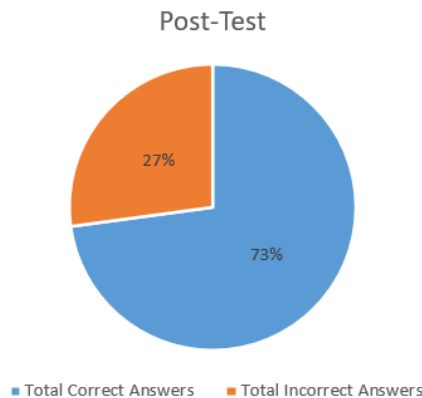


Figure 13. Distribution of Financial Literacy Post-Test Results of Elementary School Teachers at SDN Pengasinan 1
(Source: Processed from Kahoot Data)

Figures 12 and 13 illustrate a comparison between the distribution of correct and incorrect responses in the pre-test and post-test. The visualization shows a substantial improvement in teachers’ understanding following the training, as reflected in the increased proportion of correct answers in the post-test. This finding demonstrates that systematically designed and context-based educational interventions are effective in enhancing elementary school teachers’ professional competence in both understanding and integrating financial literacy into classroom instruction. The pre-test results (Figure 12) revealed that only 44.29% of participants were able to answer correctly, indicating a relatively low initial level of comprehension regarding basic concepts such as savings planning, informal financial institutions, and distinguishing between needs and wants. This aligns with the findings of (Wulandari et al., 2024) who reported that participants’ pre-test scores averaged approximately 42%, further highlighting the limited preparedness of teachers to deliver financial literacy without appropriate training.

The post-test results (Figure 13), however, showed a significant improvement, with 85.71% of participants answering correctly on items related to informal financial institutions, such as bank keliling, representing an increase of more than 41 points compared to the pre-test. These results emphasize the effectiveness of the interactive and participatory training model employed, particularly the integration of digital tools such as Kahoot for assessment. The findings are consistent with (Hafitah & Sakti, 2021), who concluded that financial literacy programs significantly improved students’

understanding and saving behavior, with post-test scores increasing to 71% compared to 35% in the pre-test.

In addition to cognitive gains, the training encouraged teachers' active participation in designing thematic lesson plans that integrated financial literacy within themes such as "Experiences" and "Economic Activities." Their involvement in group presentations and discussions reflected both increased confidence and enhanced pedagogical competence in applying innovative, contextual learning approaches. Figure 14 and figure 15 presents the distribution of correct and incorrect responses for each item in both the pre-test and post-test.

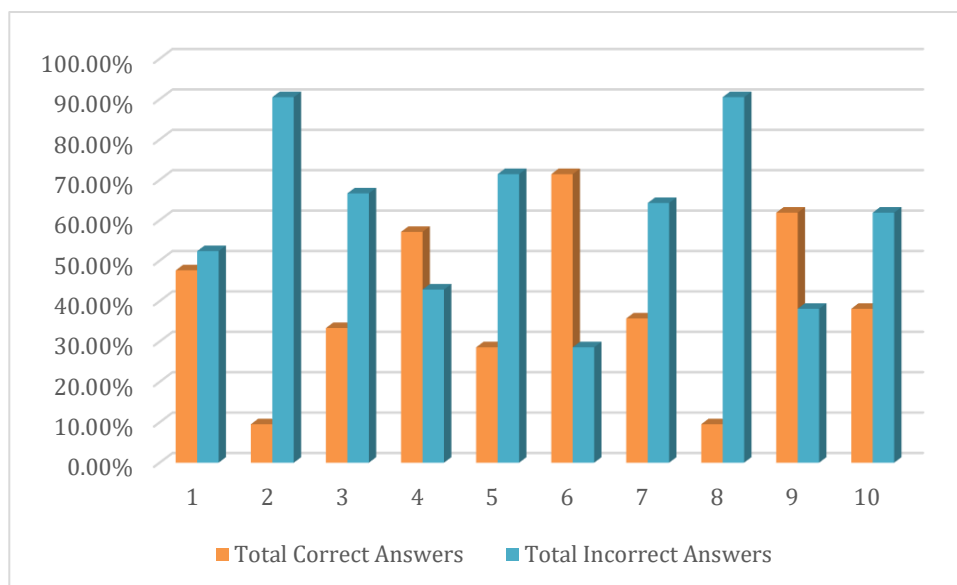


Figure 14. Distribution of Correct and Incorrect Pre-Test Responses per Question

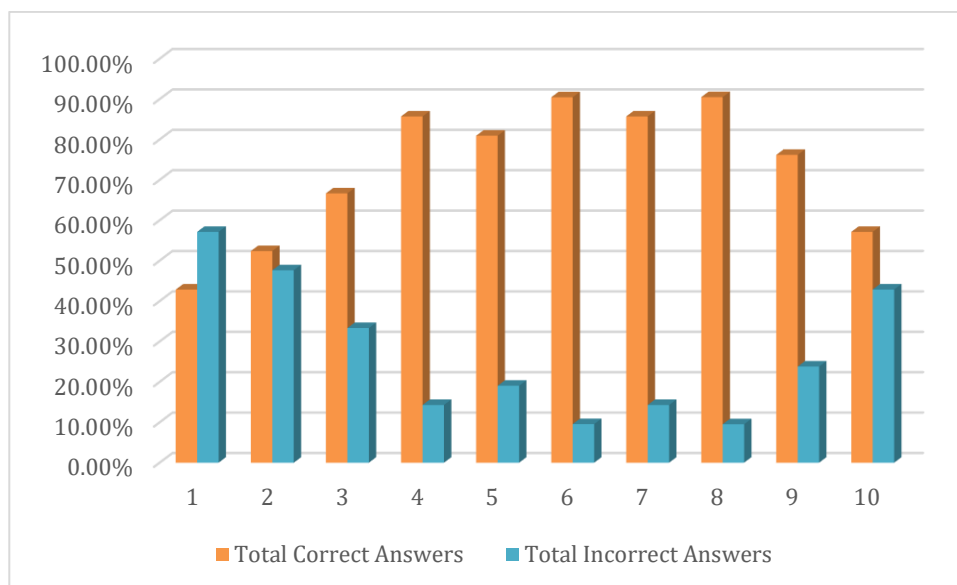


Figure 15. Distribution of Correct and Incorrect Post-Test Responses per Question

According to the distribution presented in Figure 14 and Figure 15, the training proved to be highly effective, as eight out of ten indicators demonstrated substantial improvement. For example, participants' understanding of strategies for teaching financial literacy increased from only 9.52% in the pre-test to 52.38% in the post-test. Likewise, comprehension of the teacher's role in financial literacy rose from 35.71% to 85.71%, while knowledge of key elements such as earning improved from 28.57% to 80.95% and sharing from 71.43% to 90.45%. These findings suggest that the delivery of instructional materials through PowerPoint presentations successfully enhanced teachers' financial literacy understanding, thereby fostering students' saving behaviour (Hafitah & Sakti, 2021).

Furthermore, notable improvements were also observed in participants' understanding of the Fear of Missing Out (FOMO) phenomenon and informal financial institutions, which increased from 33.33% to 66.67% and from 57.14% to 85.71%, respectively. Similar progress was recorded in comprehension of financial risks, emergency preparedness, and competencies related to income generation, confirming the relevance of the program in strengthening decision-making and saving behaviour (Hafitah & Sakti, 2021).

Nevertheless, a decline was recorded in one indicator, basic financial literacy concepts, where the percentage decreased from 47.62% to 42.86%. This suggests the need for improvements in the delivery of fundamental materials to ensure that participants not only grasp the applied aspects but also develop a strong conceptual foundation. Similar challenges have been identified in prior research, where applied and contextual knowledge often improves more quickly than theoretical understanding (Remund, D, 2010). As emphasized by (Hafitah & Sakti, 2021), the optimal implementation of financial literacy education requires support from curriculum-based frameworks, the use of appropriate learning materials and media, and the involvement of competent and dedicated educators.

At the same time, the participatory nature of the training fostered active engagement, reflected in teachers' ability to design lesson plans integrating financial literacy into thematic curricula. This outcome is consistent with studies highlighting the value of context-based and practice-oriented approaches in sustaining financial education (Ozkale & Aprea, 2024). Moreover, the use of digital platforms such as Kahoot further enhanced interactive learning, aligning with evidence that technology-assisted evaluation can increase motivation and retention (Faulkner, 2022).

CONCLUSION

This community service program demonstrated that financial literacy training for elementary school teachers at SDN Pengasinan 1 was effective in improving both knowledge and pedagogical competence. The evaluation showed that nine out of ten indicators improved significantly, particularly in the areas of earning, sharing, the role of educators, and teaching strategies, confirming the value of a thematic and participatory workshop model. These results indicate that integrating interactive methods and digital tools, such as Kahoot, can substantially enhance teachers' engagement and understanding.

However, the decline in teachers' comprehension of basic financial literacy concepts highlights the need for greater emphasis on strengthening theoretical foundations in future training. Despite this limitation, the program successfully combined theoretical enrichment with practical application, enabling teachers to design lesson plans that embed financial literacy into elementary education. Overall, the initiative proved to be both impactful and replicable, offering a promising model for building financial literacy competencies in schools and contributing to the broader goal of developing financially responsible future generations.

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