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### Financial Literacy Among Adolescents: From Pocket Money to Emergency Funds Among Students at SMKN 1 Takari

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ARTICLE INFO	ABSTRAK
<p><b>Article history:</b> Received: Apr 27, 2026 Revised: May 16, 2026 Accepted: May 18, 2026</p> <p><b>Keywords:</b> Financial Literacy; Allowance; Emergency Fund; Teenagers; Vocational Students</p>  <p><i>Copyright of the article is reserved by the authors. This article is an open-access article under the Creative Commons Attribution-NonCommercial-ShareAlike 4.0 International License.</i></p>	<p>Financial literacy is an essential life skill for adolescents, particularly vocational school students who are preparing to enter employment, continue their studies, or develop small business initiatives. This community service activity addressed the limited practical understanding of allowance management, saving habits, and emergency fund planning among twelfth-grade students of SMKN 1 Takari, Kupang Regency. The activity was conducted on Thursday, April 9, 2026, involving 30 students. An educational-participatory approach was applied through interactive lectures, guided discussion, allowance-management simulation, budgeting worksheets, and final reflection. The materials covered financial literacy, the distinction between needs and wants, spending priorities, simple expense recording, saving strategies, and emergency fund planning. The evaluation was based on facilitator observation, question-and-answer responses, worksheet review, and participant reflection. The results showed that all participants were involved in the simulation and worksheet activities. The most dominant achievements were participants' ability to identify daily spending patterns, classify needs and wants, prepare simple allowance budgets, and formulate realistic plans to set aside small amounts for savings and emergency purposes. The activity strengthened students' awareness that allowance is not merely for consumption but can become a learning medium for responsible financial behavior. The program provides a practical model for strengthening adolescent financial life skills in vocational school settings.</p>

#### INTRODUCTION

Financial literacy is one of the essential life skills for adolescents as it is directly related to the ability to manage money, make consumption decisions, save, and prepare for future needs. Financial literacy is not merely understood as knowledge about money, but as a combination of knowledge, skills, beliefs, attitudes, and behaviors that help individuals make more informed financial decisions (Atkinson & Messy, 2012; Keuangan, 2022; Remund, 2010). During adolescence, this ability holds a strategic position because financial habits begin to form through

simple experiences, such as receiving an allowance, purchasing school supplies, using phone credit or data plans, and following peers' consumption patterns.

Advances in financial technology, digital marketing, and the ease of cashless transactions are bringing adolescents closer to consumption activities. These conditions need to be balanced with an understanding of budgeting, self-control, and the ability to distinguish between needs and wants. Literature reviews indicate that low financial literacy is associated with excessive consumption, a lack of expense tracking, weak saving habits, and insufficient preparedness for unexpected needs (Chen & Volpe, n.d.; Hilgert et al., 2003; Lusardi & Mitchell, 2014). Therefore, financial education starting in school is a crucial intervention for building healthy and sustainable financial habits.

SMKN 1 Takari in Kupang Regency is a vocational high school that prepares students to enter the workforce, continue their education, and develop entrepreneurial skills. The school has approximately 322 students and 40 teachers with a focus on practice-oriented skills, including Creative Wood and Rattan Crafts, Creative Batik and Textile Crafts, Welding Technology, Light Vehicle Technology, and Building Modeling and Information Design. This vocational nature is a key reason for selecting 12th-grade students as the target audience for the activities, as they are in a transitional phase toward early financial independence whether through employment, further education, or family businesses.

As vocational students, SMK students require not only technical competencies aligned with their fields of expertise but also life skills that support independence. Twelfth-grade students are in a transitional phase toward the workforce, higher education, or family economic activities. At this stage, the ability to manage an allowance, save, and set aside emergency funds becomes relevant because they begin to face greater financial responsibilities, such as transportation costs, communication expenses, school practice needs, and unexpected expenses. In the context of the activity, the main issues identified were low basic financial literacy among adolescents, the lack of a habit of recording expenses, and a weak awareness that pocket money can serve as a practice tool for building a personal emergency fund.

State-of-the-art community service activities indicate that financial literacy education in school settings can enhance students' understanding when conducted through participatory, simulation-based, and real-life experience-oriented approaches. (Sarman et al., 2025) demonstrates that financial literacy mentoring based on Participatory Action Research can elevate middle school students' understanding from low to moderate-high levels. Tondowala et al. (2025) also confirms that interactive workshops, role-playing, and discussions on budgeting and saving can foster a shift in students' attitudes from impulsive spending toward more planned behavior. In the context of university students, Putri et al. (2024) found that outreach and evaluation via questionnaires can strengthen young people's understanding of saving, investing, and the use of financial technology. A common pattern across these findings suggests that financial education is most effective for school-age participants when the material is not merely delivered through lectures but is also practiced through simulations, case studies, reflection, and simple tools that participants can immediately use.

Similar outreach activities have also been conducted with more diverse target groups. Ariani et al. (2025) demonstrates that outreach, discussions, and prize-based quizzes can help elementary school-aged children understand basic money management. Suryanto (2023) emphasizes the importance of promoting financial literacy and inclusion to strengthen the ability of SME operators to access financial services. Meanwhile, Ramadhani et al. (2025); Ulfah et al. (2021); Wahyuddin et al. (2024); Yuneline et al. (2021) indicates that financial education in high school/vocational school settings should focus on practical skills, such as tracking expenses, creating budgets, and understanding basic financial statements.

However, most previous activities have focused on general financial literacy, an introduction to financial products, or basic bookkeeping. The novelty of this activity lies in its focus on more specific material: linking teenagers' allowance to the creation of an emergency fund. The concept of an emergency fund is important for 12th-grade vocational high school students because they are in the final stage of secondary education and will soon face the need to be more independent, such as transportation costs for job hunting or internships, practical training needs, data packages for

job or college applications, and unexpected expenses that families cannot always cover immediately. Thus, this activity offers a practical educational model that encourages students to map out their allowance flow, distinguish between needs and wants, set spending priorities, and design a simple personal emergency fund according to their capabilities.

Conceptually, this program also aligns with international research findings indicating that experience-based financial education can enhance young people’s financial knowledge, attitudes, and behaviors (Amagir, A. et al., 2018; Berry et al., 2018; Bruhn et al., 2016; Kaiser et al., 2022; Kaiser & Menkhoff, 2020). The purpose of this article is to document the implementation process, activity outcomes, and practical implications of a financial literacy education program for adolescents titled “From Pocket Money to Emergency Fund” among 12th-grade students at SMKN 1 Takari, Kupang Regency. Specifically, this article describes the stages of the activity, analyzes qualitative outcomes based on observations and participant worksheets, and formulates follow-up actions that vocational schools can use to strengthen students’ practical financial skills.

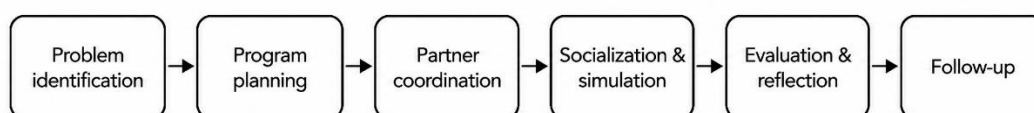
**IMPLEMENTATION METHOD**

This community service activity employed a community education design with an educational-participatory approach. This approach was chosen because the partner’s challenges were not only related to a lack of information but also the absence of established practical habits in managing pocket money. The activity model combined interactive lectures, discussions, simulations, worksheet exercises, reflections, and brief mentoring sessions. The principles of this approach align with the concept of participatory action research, which positions participants as active agents in the learning process rather than mere recipients of content (Kemmis et al., 2014; Kemmis & McTaggart, 1988; McNiff, 2013).

The target participants were 30 twelfth-grade students at SMKN 1 Takari in Kupang Regency. Participant selection was coordinated with the school administration, based on the consideration that twelfth-grade students are in the final phase of secondary education and will soon face choices regarding employment, continuing their education, assisting the family business, or developing entrepreneurial skills. The activity was conducted in-person on Thursday, April 9, 2026, at SMKN 1 Takari in Kupang Regency.

The media and equipment used included presentation materials, a laptop, a projector, allowance budget worksheets, reflection sheets, writing utensils, sample tables of needs and wants, and activity documentation. The core material consisted of five main topics: the meaning of financial literacy, managing an allowance, the difference between needs and wants, saving strategies, and planning an emergency fund. The materials were written in simple language to ensure students could easily understand them and were supplemented with examples relevant to the participants’ experiences, such as transportation costs, snacks, phone credit, data plans, photocopying, school practice supplies, and unexpected expenses.

The activity phases include problem identification, program planning, coordination with partners, implementation of outreach, simulations and worksheet completion, evaluation, and follow-up reflection. During the identification phase, the team reviews the activity proposal and school profile to understand the partner’s needs. During the planning phase, the team develops materials, worksheets, and activity scenarios. During the coordination phase, the team aligns schedules, participant numbers, and technical requirements with the school. During the implementation phase, participants attend the opening session, receive instruction, engage in discussions, participate in a pocket money case simulation, and practice creating an emergency fund plan. During the evaluation phase, the team observes participant engagement, reviews worksheet results, and conducts an oral reflection.



**Figure 1. Stages of Activity Implementation**

Data collection techniques were conducted through participant observation, Q&A sessions, review of worksheets, and activity documentation. Evaluation instruments included an observation checklist, reflective questions, and an allowance budget worksheet. The aspects observed include participants' ability to explain the difference between needs and wants, their ability to prioritize expenses, their ability to identify expenses that can be reduced, and their ability to create a simple plan for saving or establishing an emergency fund. The basis for determining qualitative outcomes in this article is the appropriateness of participants' responses during discussions, the completeness of worksheet entries, participants' ability to provide concrete examples, and the simple commitments expressed in the final reflections. Data were analyzed using qualitative descriptive methods by interpreting participants' responses, exercise results, and activity dynamics. Since pre-test and post-test score data were not available, this article does not present claims of quantitative improvement but emphasizes the qualitative outcomes of the learning process and participants' reflections.

**Table 2. Activity Implementation and Evaluation Design**

Stage	Activity	Data Collected	Achievement indicators
Problem identification	Reviewing school profiles and students' financial literacy needs	Initial notes and partner information	Key issues and material needs identified
Planning	Developing materials, worksheets, and simulation scenarios	Draft materials and worksheets	Materials aligned with the context of teen allowance
Partner coordination	Setting the schedule, participants, and activity location	Confirming with schools	Activities can be conducted in person
Implementation	Interactive lectures, discussions, simulations, and hands-on budget preparation	Observation, worksheets, Q&A,	Participants are active and able to complete the exercises
Evaluation and reflection	Reviewing worksheets and conducting a final reflection	Worksheets, reflection notes, documentation	Participants understand the follow-up plan for managing their allowance

## RESULTS AND DISCUSSION

The youth financial literacy outreach activity at SMKN 1 Takari was conducted in-person and attended by 30 twelfth-grade students. The session began with an opening, an introduction to the program's objectives, and icebreaker questions regarding participants' habits in using their allowance. The initial questions indicated that participants already had experience managing money in simple ways, but the majority still viewed their allowance as funds for daily needs that tended to be spent quickly. This was evident from participants' responses, which indicated that their allowance was primarily spent on snacks, transportation, phone credit or data plans, and daily school supplies. These initial findings align with studies stating that pocket money is often understood as spending money, not as a tool for budgeting and financial planning (Ali, A., Rahman, M. S. A. & Bakar, 2013; Pinto et al., 2000).

During the session, participants were introduced to the concept of financial literacy, the difference between needs and wants, and the importance of setting priorities. The material was not presented as abstract concepts but was linked to the participants' own experiences, such as choosing between buying extra snacks or setting aside money for photocopying assignments, lab fees, data plans, and unexpected school expenses. This contextual approach helps participants understand that financial decisions often occur in simple, everyday situations. This aligns with the recommendations of the (OECD, 2020) and (World Bank, 2014) which state that financial education is more effective when delivered through examples that are relevant to participants' lives.



Figure 2. Documentation of financial literacy activities at SMKN 1 Takari

The discussion session revealed that more than half of the participants were not in the habit of regularly tracking their expenses. They knew the amount of pocket money they received, but did not always know in detail where that money was spent. When participants were asked to list their daily expenses, the most common types of expenses were snacks, transportation, phone credit or data packages, and school supplies. From this discussion, participants began to realize that small, recurring expenses can quickly deplete their allowance. This realization served as the starting point for introducing simple record-keeping as a tool for self-control.

Table 3. Summary of Activity Outcomes Based on Evaluation Aspects

Evaluation Aspect	Initial conditions identified	Basis for setting achievements	Qualitative Outcomes
Understanding of needs and desires	Participants do not always distinguish between essential, urgent, and non-urgent expenses.	Discussion responses and classification of expenditure examples on the worksheet.	Participants are able to provide examples of needs and wants from daily experiences, such as transportation, photocopying, snacks, phone credit, and data plans.
Tracking allowance	More than half of the participants are not yet in the habit of regularly tracking their allowance.	Facilitator observations and entries on the worksheet regarding sources and uses of money.	Participants begin to map out sources of income, routine expenses, and expenses that can be reduced.
Saving habits	Saving is not yet done in a planned manner and often depends on leftover money.	Simulation of setting aside money before spending it and reflection on saving strategies.	Participants understand that saving can start with small, consistent amounts, such as daily or weekly.
Emergency fund	An emergency fund is not yet understood as a personal necessity for teenagers.	Exercise to identify examples of unexpected expenses and set a simple emergency fund goal.	Participants are able to create an initial emergency fund plan based on their allowance.
Attitude toward allowance	Pocket money tends to be viewed as disposable income.	Final reflection and simple commitments from participants.	Participants begin to view their allowance as a tool for learning financial responsibility.

The most practical part of this activity is the allowance management simulation. Participants are asked to imagine a daily or weekly allowance amount, then divide it into several categories: essential needs, school expenses, savings, an emergency fund, and discretionary spending. This simulation helps participants understand that budgeting doesn't have to be complicated. Budgeting can start with three simple questions: how much money is received, what the money is used for, and how much can be set aside before the money runs out.

During the worksheet completion stage, participants were asked to list their most frequent expenses and identify which categories could be reduced. All participants followed the worksheet completion process, while the most prominent achievement was evident in their ability to classify needs and wants and to plan for setting aside small amounts before spending their allowance. Some examples of strategies that emerged in participants' reflections include reducing unnecessary snack purchases, bringing a packed lunch from home, setting aside money before spending it, and saving

on a weekly basis. These responses indicate that participants are beginning to translate financial literacy concepts into simple action plans. In the context of financial education, such changes are important because new knowledge becomes more meaningful when participants can apply it to daily decisions (Kaiser et al., 2022; Lusardi, 2019).

The simulation also introduced the concept of an emergency fund using simple language. An emergency fund was explained as a reserve of money for important needs that arise suddenly, not for wants that can be postponed. For teenagers, examples of emergency funds might include unexpected photocopying costs, practical training needs, additional transportation, over-the-counter medication, or unplanned school expenses. This explanation helps participants understand that an emergency fund doesn't have to start with a large amount. The habit of consistently setting aside a small portion of money is the first step toward building financial discipline.

Introducing the concept of an emergency fund to vocational high school students is a novel aspect of the program, as most financial literacy activities in schools tend to emphasize concepts such as saving, investing, or introducing financial institutions. This program positions emergency funds as a concept relevant to teenagers. This aligns with the perspectives in Amagir et al. (2018) and Bruhn et al. (2016), which state that financial education for young people should be delivered through practical materials relevant to participants' developmental stages and social contexts.

The primary impact of the activity was evident in the participants' emerging awareness that pocket money serves not only as a means of consumption but also as a tool for learning financial responsibility. Through discussions and worksheets, participants began to understand that small decisions regarding the use of their allowance can affect their ability to meet other needs. This awareness is crucial for 12th-grade students as they are entering a transitional phase that demands greater independence, including the ability to anticipate unexpected costs related to education, transportation, communication, minor healthcare, and preparation for entering the workforce.

For partner schools, this activity provides an example of a simple financial literacy education model that can be integrated into student mentoring or school entrepreneurship programs. Vocational schools have ample opportunities to develop financial literacy through practical projects, production units, student cooperatives, or entrepreneurship activities. The program at SMKN 1 Medan, for example, demonstrates that basic financial and accounting literacy can strengthen students' readiness to manage small businesses and understand basic bookkeeping (Aliah & Rizkina, 2024). Thus, the activities at SMKN 1 Takari can serve as a starting point for linking personal financial literacy with vocational entrepreneurship skills.

**Table 4. Program Follow-Up Recommendations**

Recommendation	Type of Activity	Potential Responsible Party	Expected Output
Weekly allowance journal	Students record income, expenses, savings, and emergency funds	Homeroom teacher/activity supervisor	Simple record-keeping habits are established
30-Day Savings Challenge	Students consistently set aside small amounts	Teachers, student mentors, Student Council	Commitment to saving and discipline with allowance money increases
Pocket guide to financial literacy for teens	Concise materials on needs vs. wants, budgeting, savings, and emergency funds	Community service team and school	Self-directed learning resources available
Integration with school entrepreneurship	Linking financial literacy to student production units/business practices	Entrepreneurship teachers and industry partners	Financial skills support work/business readiness
Ongoing evaluation	Pre-tests, post-tests, attitude surveys, and monthly reflections	Community service team and school	Program impact can be measured more accurately and documented

From a methodological perspective, this activity supports the findings Sarman et al. (2025) that a participatory approach allows mentors to understand the social context of participants and encourages more open interaction. This activity is also in line with Tondowala et al. (2025), which emphasizes that workshops, role-playing, and discussions can improve understanding of money

management concepts. In this article, the participatory approach was applied through discussions of pocket money experiences and exercises in creating personal financial plans. This allowed participants not only to hear the material but also to connect it to their own experiences.

Supporting factors for the activity include the school's openness, the alignment of the theme with the needs of 12th-grade students, and the use of examples relevant to participants' lives. Meanwhile, a limitation of the activity is that the evaluation did not utilize quantitative measurements based on pre-tests and post-tests, so the improvement in understanding cannot yet be expressed in numerical terms. This limitation is important to note so that future activities can be supplemented with more measurable instruments, such as pre- and post-activity comprehension tests, attitude surveys, and monitoring of a one-month savings challenge.

Possible follow-up actions include developing a pocket guide or short module on managing pocket money, forming small groups of financially savvy teenagers, and providing regular guidance through a weekly pocket money journal. Homeroom teachers or entrepreneurship mentors can use simple worksheets to monitor the habit of recording expenses. Additionally, collaboration with financial institutions, the Financial Services Authority (OJK), or the school's industry partners can be developed to strengthen financial literacy and inclusion sustainably. These recommendations align with (Suryanto, 2023), which emphasizes the importance of collaboration in expanding access to and understanding of financial services.

## CONCLUSION

The youth financial literacy outreach activity themed From Pocket Money to Emergency Fund for 12th-grade students at SMKN 1 Takari, Kupang Regency, provided practical contributions in strengthening students' understanding of pocket money management, the difference between needs and wants, saving habits, and emergency fund planning. Through an educational-participatory approach, participants not only received materials but also engaged in discussions, simulations, worksheet completion, and reflection. Results of the activity, based on facilitator observations, Q&A responses, and worksheet reviews, showed that participants began to be able to map out their allowance usage, identify expenses that could be reduced, and develop simple plans to set aside money for savings and an emergency fund. The most evident achievement was seen in the participants' ability to classify needs and wants and formulate strategies for consistently setting aside small amounts. This activity is beneficial for school partners as it provides a simple, contextual financial education model that can be continued through an allowance journal, savings challenges, and integration with school entrepreneurship activities. For follow-up programs, it is recommended to use pre- and post-tests, attitude surveys, and periodic monitoring so that the impact on improving students' financial literacy can be measured more comprehensively.

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