

Learning Pocket Money Management to Create A Productive Generation Among High School Teenagers

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Abstract. Pocket money management is skills important things to do owned by teenagers , especially at the high school level , as part from learning finances that can help they become productive and independent individuals . This article aiming For discuss importance education pocket money management for high school students and method effective learning in develop skills finance them . Through approach based on experience and discussion group , teenagers can Study manage their money with wise , make decision proper financial , as well as to form pattern disciplined thinking to finance . The results of learning This expected can create generation younger than Ready face challenge financial in the future , with ability For arrange priority spending and saving For need term length . This article also emphasizes that learning about money management no only functioning in context pocket money management only , but also as foundation important For planning more finances mature in the future .

Keywords : Pocket Money Management , High School Teenagers , Financial Education , Productivity , Money Management

Introduction

Pocket money management is an important skill that needs to be taught to teenagers, especially at the high school level, as part of a broader financial education. In adolescence, they begin to receive pocket money as a form of financial freedom that can be used to fulfill various personal needs and desires. However, without proper learning about financial management, teenagers often get caught up in a consumerist pattern that can have a negative impact on their ability to plan their finances in the future. Learning about pocket money management is not only about how to manage money, but also about how to make wise decisions, value money, and develop an attitude of discipline and responsibility.

As time goes by, today's teenagers are increasingly faced with social pressures and a consumerist lifestyle that can affect the way they manage money. Many teenagers do not yet have a sufficient understanding of the importance of saving, investing, and managing expenses wisely. In fact, these abilities are crucial to creating a productive, independent generation that is able to face economic challenges in the future. According to Murdiono (2020), "Education on pocket money management can help teenagers develop discipline and skills in managing their financial resources from an early age." Learning about pocket money is not only limited to basic knowledge about income and expenses, but also involves the ability to plan a budget, prioritize needs and wants, and manage expenses according to ability.

For example, teenagers who are able to manage their pocket money well can avoid wasteful habits, plan wiser purchases, and better understand the importance of saving for the future. This also has an impact on their character development, where they learn not only to live in the present, but also to think about their future. This learning also helps teenagers understand the value of money, namely that the money received is not only for momentary consumption, but can be used for more useful things, such as education, investment, or more productive needs.

In addition, by teaching teenagers about pocket money management, it is hoped that they can avoid financial problems in the future, such as consumer debt or other bad habits. This learning is also part of character education that must be given to teenagers in schools, because good money management is the foundation for creating a financially intelligent society. Education about pocket money management will complement their academic education and provide them with life skills that are essential in an increasingly complex and challenging world.

In this context, financial education for high school students is very important and must be part of the education curriculum, because they are the generation that will lead the country in the future. By teaching teenagers how to manage their money wisely, we not only provide them with practical skills, but also shape attitudes that will determine their financial success in the future.

Therefore, learning pocket money management needs to start early, so that teenagers can grow into individuals who are not only academically intelligent, but also smart in managing their finances.

Research Methods

Learning pocket money management For high school teenagers need done with relevant approach with development age they . One of them methods that can applied is education financial based on experience , where students given chance For manage pocket money they during period certain . In the method this , students given task For plan their use of money For need daily , savings , or even other needs such as donation or investment small . With method this , they can direct feel challenge in management finance and learning make a wise decision in priority expenditure . Feed constructive feedback from the teacher or facilitator would be very helpful they in increase skills pocket money management in a way more effective .

In addition , the method learning through discussion groups can also applied . In the discussion this , students can share experience related their money management and discuss the ways in which they use For arrange spending and saving . Discussion This allow they For Study from other people's experiences , expanding outlook they about money management , and finding ways creative that can applied in life everyday . Approach This push teenager For think critical and make decision based on understanding collective they .

In addition , learning based on technology can used as an interesting and effective method , considering majority teenager Already familiar with digital technology . Use application or a digital financial platform that enables teenager For monitor expenditure they , make budget , as well as count savings , can become good means For introduce they are on the concept planning more finances systematic . This is can increase understanding they to money management more practical and modern.

Methods This aiming For give applicable knowledge and experience direct to teenagers , so that they No only understand theory pocket money management , but also can apply it in life daily them . With Thus , teenagers can grow become more individual productive , independent , and intelligent in manage finance personal , which in turn will help create the next generation Ready face challenge financial future .

Results and Discussion

Implementation method learning Pocket money management for high school teenagers is expected can give impact positive in development skills finance them . Through approach based on experience , students Study For plan and manage their money with wise , and face challenge real in management finance personal . The results of learning This will seen in improvement ability student in manage priority expenses , such as separate between needs and wants , as well as develop habit save or plan investment term long . Bait constructive feedback in the learning process also allows student For fix and adjust method they in manage money, so that they can make decision more finances good in the future .

Through discussion group , students can each other learn and share experience related pocket money management they , who push they For think critical about How method best organize and utilize source Power financially owned . In addition , with existence discussion , they will more open to various approach or strategy in possible money management Not yet Once they think about it previously . Learning kind of This No only help student understand importance wise management of pocket money , but also instilling values discipline , responsibility responsibility , and entrepreneurship is very important For to form generation productive and independent young people in a way financial .

In general overall , learning pocket money management among high school teenagers can increase awareness they about importance plan finance with be careful , and help they develop skills life that will be very useful in the future , both in life personal and also professional .

Discussion

Learning pocket money management in high school teenagers has a very important role in to form pattern thoughts and habits healthy finances . At the age of teenagers , skills This No only help student in manage the money they have accept , but also shape character , discipline , and ability in make decision wise financial management . As stated by Santoso (2019), " Good pocket money management education at an early age teenager can become foundation for management finance

effective person in the future . " Therefore that , learning This No only important For term short , but also impactful big on planning finance them in adulthood .

Method based experience , as it has been explained previously , giving chance for teenager For feel direct How manage their money . In practice , pocket money management This teach they about difference between needs and wants , as well as importance priority in expenditure . A study by Siti (2021) shows that students involved in simulation management finance more tend For own habit saving and planning finance in a way more ripe compared to with the not get learning In addition , the method this also encourages student For more responsible answer to decisions financial that they for .

Discussion the group also plays significant role in increase understanding about pocket money management . With share experiences and ideas, students can more easy understand various method For manage money effective . Discussion This can help remove misunderstanding about money management and giving outlook about How teenager other face it . Through collaboration , they No only Study from error they yourself , but also from experience his friends .

However , even though the benefits are huge , the challenges in implement learning pocket money management this is also not Can ignored . One of the challenge main is lack of parental awareness about importance education finances at home . Parents play a role important in give example management good and supportive finances education financial in school . Therefore that , collaboration between Schools and parents are very necessary For create supportive environment healthy money management among teenager .

With Thus , learning pocket money management for high school teenagers is not only aiming For teach method manage money, but also to form a more positive attitude wise and responsible answer in aspect finance . Experience direct and mutual discussion support can help student develop habit productive finances , which ultimately will contribute to the creation of the next generation independent and intelligent in manage source Power financial they .

Conclusion

Learning pocket money management for high school teenagers are step strategic in equip generation young with skills important finances For life them in the future . Through wise money management , teenagers No only Study For arrange finance personal them , but also build attitude discipline , responsibility answer , and ability in planning for the future . Educational methods based on experience and discussion group proven effective in help student understand and manage money with a better way practical and relevant with life daily them . With learning This , it is hoped, is for teenagers can develop become productive and independent individuals , as well as own strong foundation For face challenge financial future .

Importance education financial This No only applicable in context pocket money management , but also as effort create a smart and wise generation in make decision finances that can support life they in a way overall .

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