

## Socialization Importance Planning Finance at Walisongo Vocational School Semarang

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**Abstract.** Planning finance is one of the skills very basic important controlled by generations young people, especially for student School Intermediate Vocational (SMK) which will quick enter the world of work and life independent. Lack of understanding about importance planning finance cause Lots teenager difficulty in arrange income and expenses personal. This is potential cause habit consumerism and incompetence For reach independence financial activities devotion to public with theme Socialization Importance Planning Finance at Walisongo Vocational School Semarang aims For increase awareness and ability student in manage finance in a way wise through education interactive, lecture, discussion groups, as well as simulation compilation budget personal activities This expected can implant mark not quite enough answer financial, improving ability compile planning finance, as well as grow habit saving and control expenditure since early. Evaluation results show existence improvement significant understanding student to draft base finance and implementation management finance simple in life everyday. This program be one of form real implementation knowledge accounting and management finance in context education vocational as well as as contribution college tall to improvement literacy finance public education in Indonesia.

**Keywords :** Planning Finance, Literacy Finance, Independence Financial, Vocational High School Students, Community Service

### Introduction

Vocational education is part important in system education national functioning prepare participant educate For Ready jump to the world of work with competence relevant skills with need industry. However, besides competence technically, students also need equipped with ability manage finance in a way independent to be able responsible answer to condition financial his personal. In context modern education, literacy finance become fundamental aspects that determine independence individuals in the future. Many studies show that low understanding finance personal among teenager impact straight to habit wasteful behavior consumptive, as well as unpreparedness face situation complex economy.

Activity socialization about importance planning financial problems at Walisongo Vocational School Semarang are motivated by the phenomenon low literacy finance students, as also found in various school vocational education in Indonesia. Based on data from the Financial Services Authority (OJK) in 2024, the level of literacy finance among generation young only reached 44.04 percent, more low compared to level literacy public adults who have reached 49.68 percent. Condition This show Still weakness understanding base about management finance, savings, investment, and planning budget personal among students age productive (Tristiawan et al., 2025)

Students of Walisongo Vocational School Semarang including part from Generation Z who grew up in the digital era with pattern consumption tends to instant and practical. Access easy towards social media and digital technology has push emergence culture hedonistic and stylish life consumerism among students. Many students use their pocket money For buy products that are desire, not needs. Behavior This If left alone will form pattern financial that is not healthy and impact on difficulties in reach independence economy after graduating from school. Therefore that 's important For give understanding to student about draft base planning finances so that they capable planning for the future financial in a way more wise (Wahyuddin et al., 2024)

Besides that, the low ability in make planning finances can also hinder ability student For entrepreneurship after graduating. In fact, one of the objective education vocational is print generation capable young people entrepreneurial and independent in a way financial. With understand draft literacy finance, students will more Ready For managing business capital, recording finance with true, and create a sustainable financial strategy (Aliah & Rizkina, 2025)

Activity devotion to public This is part from implementation of the Tri Dharma of Higher Education which focuses on the application science in society. This program expected No only give

benefit for students of Walisongo Vocational School Semarang, but also become a role model for other schools in increase literacy finance in the environment education vocational . Through approach interactive and contextual activities This combine theory and practice planning finance simple and relevant with life daily student .

Improvement literacy finance among students No only aims for them to capable save or take notes expenditure , but also their order capable think rational in take decision finance . With literacy good finances , students can understand risks and benefits from every decision financially they take . Literacy strong finances will form the next generation tough , capable adapt to change global economy , and has independence financial since age young . With base thinking said , the team devotion do activity socialization that focuses on the importance of planning finance personal for Walisongo Vocational School students in Semarang as step strategic in build character economy generation productive young people (Tristiawan et al., 2025)

### **Literature review**

Literacy finance is ability somebody in understand and use various draft base finance For make decision proper economics in life everyday life . Literacy finance No only speak about How somebody managing money, but also includes ability in understand risks , benefits , and planning term long to finance personal . Someone who has literacy good finances will capable manage source Power financially with wise , avoid consumer debt , and capable prepare planning a more prosperous future economy stable . In context education , literacy finance own role strategic For form habit positive student in manage money since age early . Through activity applicable education and learning , students can directed For understand the importance control self , management budget , as well as investment simple and relevant with life they daily (Tristiawan et al., 2025)

In perspective sociological , generation young is agent changes that have potential big in development economy something nation . Mannheim explains that every generation bring dynamics social and values new that will influence pattern behavior society , including in matter management economic and financial . Therefore that , education finance since early become it is important that the next generation young capable adapt with development social an increasingly growing economy complex . Understanding to literacy finance No only as supplies knowledge , but also as runway in formation character independence and responsibility answer social . Financial education in schools vocational play a role in prepare student become individuals who do not only skilled in the field technical , but also has ability in arrange finance personal in a way effective (Tristiawan et al., 2025) Activity socialization literacy financial matters conducted at school become one of the effective strategies For increase awareness student to importance management finance . Based on results devotion community activities carried out by Wahyu and his colleagues at SMK NU 04 Patebon , activities socialization carried out in a way interactive capable increase knowledge student about importance compile plan finance personal . Through approach participatory like lecture , ask answer , and simulation planning finance simple , students become more understand difference between needs and wants as well as capable make planning more expenses rational . Findings they show that before activity implemented , partly big student Not yet used to take notes expenditure daily and not own habit saving . However after follow socialization , students start realize importance recording finance as part from control self to behavior consumptive (Tristiawan et al., 2025)

Besides that , activity The same thing done by Aliah and Rizkina also strengthens it findings that socialization literacy finance give impact real to improvement ability student in understand draft finance basic . In the activities they do do at State Vocational School 1 Medan, students No only given material theoretical , but also invited For do practice compilation budget personal and record keeping expenditure daily . Evaluation results show existence improvement knowledge finance as big as more from 30 percent after activity finished . The accompanying teacher who participated and also feel benefit in the form of improvement understanding about method insert literacy finance in learning economics and entrepreneurship in schools . This prove that education literacy finance should No only done in a way sporadic through activity socialization , but need integrated to in curriculum schools to have impact term long to change behavior financial student (Aliah & Rizkina, 2025)

Temporary that , the result devotion community service carried out by Wahyuddin and colleagues at SMKN 2 Lhokseumawe City show that socialization literacy finance own impact positive to formation habit financial students . Before activities , some big student Not yet understand method arrange finance private and not yet own objective finance term long . However after get training and mentoring , students capable make planning simple about pocket money

allocation, needs school, and savings. Activities that emphasize importance habituation take notes expenditure, distinguish between needs and desires, as well as do evaluation routine to condition finance personal. Other visible impacts is increasing awareness student to importance saving and avoiding behavior consumptive. Results of activities show that student start show change behavior positive in their use of money daily (Wahyuddin et al., 2024)

Studies show that activity socialization literacy finance play a role important in increase awareness and ability financial vocational school students. Activities This No only nature educative but also applicable, because student trained For understand condition financial they yourself and apply principle planning finance in a way real. Designed socialization with approach interactive is also capable increase participation active student in the learning process, so material presented more easy understood and applied in life daily activities devotion public with approach like This in line with function education vocational training that is not only emphasize on skills work, but also on formation character and independence economy participant educate (Tristiawan et al., 2025)

From various results research and community service previously the can concluded that literacy finance and planning finance own connection close with formation behavior financially healthy. Students who have knowledge good finances will more capable control spending, saving, as well make decision rational finance. In context education in vocational schools, abilities This become very important Because student No only prepared For become workers, but also candidates entrepreneurs in need ability management finance For manage business capital. Therefore that, socialization about importance planning finance in the vocational school environment becomes the part that is not inseparable from effort improvement quality education vocational education in Indonesia (Aliah & Rizkina, 2025)

## Method

Activity devotion to public with theme Socialization Importance Planning Finance at Walisongo Vocational School Semarang is implemented with use approach participatory and educational which emphasizes involvement active student in the learning process. Approach This selected so that students No only become listener passive, but also plays a role active in understand, analyze and practice draft planning finance in a way directly. Activities held in September 2025 in the hall of Walisongo Vocational School Semarang and involved 80 students from major Accounting and Online Business as participant main. Implementation activity done by the team lecturers and students from the study program accounting that has competence in the field literacy finance and devotion public (Tristiawan et al., 2025)

Method implementation activity arranged in a number of mutually exclusive stages related, started from stage preparation, implementation, until evaluation results activities. Stage preparation started with coordination between team devotion and parties school For determine timetable activities, targets participants, as well as need facilities and infrastructure supporters. The team also compiled module socialization that contains materials about literacy finance and planning finance private. The module functioning as guide for student in understand draft base finance like management income, compilation budget, as well as control expenditure. The module is arranged with Language simple and accompanied example case to make it easy understood by vocational school students, some of whom big Not yet own experience in management finance personal (Aliah & Rizkina, 2025)

Stage next is implementation activity socialization carried out through three form activity main, namely delivery material in a way interactive, discussion groups, and simulations practice compilation budget finance simple. In the session delivery material, resource person give explanation about importance planning finance since early, concept base literacy finance, as well as impact behavior consumptive to condition economy personal. Material delivered with method lecture interactive using audiovisual media and examples relevant real with life students, such as method manage pocket money, make a list of needs priorities, as well as determine savings targets term short and long term long. In session In this case, students are also invited dialogue and sharing experience about method they manage money during this. Interaction This aim For identify habit financial student as well as grow awareness will importance change behavior in money management (Wahyuddin et al., 2024)

Session second in the form of discussion group small where students shared to in a number of group consisting of five to six people. Each group requested For discuss case simple prepared by the team devotion, for example How method manage pocket money Rp. 200,000 per week to be sufficient For fulfil need food, transportation, and savings. Through discussion this, students train

think critical in make decision rational finances . Every group Then presenting results the discussion in front class and team devotion give input to planning that has been made . Activities This No only increase ability think analytical students , but also train communication , work The same team , and responsibility answer to decision financial they make (Tristiawan et al., 2025)

Stage third that is simulation compilation budget finance personal . In activity this , every student requested For make plan finance during One month based on income and needs that they have . Students fill in sheet work that contains column income , expenses , and savings . Community service team guide student For calculate total income , determine need priorities , as well as adapt between expenses and the amount of money owned . Through activity this , students expected capable make planning realistic and balanced finances between need as well as desire . After the simulation finished , students do reflection to results plan finances that have been they make and discuss it with resource person . Reflection This aims for students capable evaluate how far they are

Already wise in manage finance personal (Tristiawan et al., 2025)

For evaluate effectiveness activities , carried out evaluation through pre-test and post-test instruments were administered to all over participant before and after activity ongoing . Instrument This used For measure to what extent has it improved knowledge and understanding student about planning finance . The pre-test results showed that part big student Not yet understand draft base planning finance and not yet own habit take notes expenditure . After following activity socialization , post-test results show average increase in grades as big as more from 30 percent . This is show that activity socialization give impact positive to improvement literacy finance student (Aliah & Rizkina, 2025)

Besides test knowledge , team devotion also does observation direct during activity ongoing For see participation and enthusiasm students . Based on results observation , students looks active in session discussion and demonstration high interest to topic planning finance . Some student even convey that they new first time understanding importance make notes finance personal . Participation active This show that method socialization interactive more effective compared to method lecture One direction Because capable grow a sense of curiosity know and motivate student For apply knowledge gained in life real (Wahyuddin et al., 2024)

Stage end from activity This is reflection and compilation report activities . Reflection done with accompanying teachers and representatives student For evaluate success activities and evaluate aspects that need to be considered improved in implementation next . The teacher conveys that activity kind of This very relevant with need vocational school students because they currently is in phase Study arrange finance personal before jump into the world of work . Master also stated his readiness For integrate material literacy finance in eye lesson economics and entrepreneurship so that students can Keep going practice ability planning outside finance activity socialization . Activities devotion This No only beneficial for students , but also provide contribution for school in enrich the learning process based projects and experiences real (Tristiawan et al., 2025)

From all over series activities carried out , methods combined implementation lecture interactive , discussion group , simulation practical , and evaluation measurable proven effective in increase understanding student about importance planning finance . The success of this program supported by involvement active students and support full from party schools that provide facilities and time adequate implementation . Activities devotion This become example concrete implementation collaboration between college height and school medium vocational in increase literacy finance among generation young . With Thus , the implementation model activity This can made into reference for community service programs public similar in other schools in the future (Aliah & Rizkina, 2025)

### **Results and Discussion**

Activity socialization about importance planning finance at Walisongo Vocational School Semarang was implemented with good and get welcome positive from party school and participant educate .



Delivery materials and photos together participant socialization planning finance at Walisongo Vocational School Semarang.

Activity This followed by eight tens students who come from from class XI major Accounting and Online Business . In general , participants show enthusiasm tall during activity ongoing . Enthusiasm the seen from activity student in ask , discuss , and express experience personal related method they managing pocket money everyday . Party the school also provides support full with provide facility room , multimedia equipment , as well accompany implementation activity from beginning until end . Support This show existence awareness from party school will importance education literacy finance as part from formation character and independence student (Tristiawan et al., 2025)

Before activity implemented , team devotion conduct a pre-test for know level understanding beginning student about draft planning finance . The pre-test results showed that part big student Not yet own good understanding about management finance personal . As many as 64 percent participant Not yet understand difference between needs and wants , 72 percent student Not yet Once compile budget personal , and 58 percent student No own habit save in a way routine . Condition This show that student Still is at the stage beginning literacy finance and not yet realize importance management finance in life daily .

After the activity socialization implemented , students return requested For take the post-test with same question For measure level improvement knowledge and understanding they . Evaluation results show existence quite an improvement significant throughout indicator assessment . Pre-test and post-test data can be seen in the table following .

Indicator Evaluation	Average Score (%)	Pre-test	Post-test	Average	Increase (%)
		Score (%)	Score (%)		
Understanding draft base planning finance	52		85		33
Ability compile budget finance simple	48		82		34
Awareness importance saving and managing pocket money	60		90		30
Attitude to control spending and behavior consumptive	55		88		33
Ability differentiate needs and wants	50		83		33

The measurement results above show that activity socialization give impact positive to improvement literacy finance students . Improvement the biggest occurs in aspects ability compile budget finance and control expenditure . This is show that method socialization interactive with simulation direct can help student understand method plan finance in a way realistic in accordance condition finance they alone . Students who were originally only using pocket money in a way spontaneous without planning start capable share allocation expenditure based on priority needs . After the activity , some big student state wish For make notes finance personal in a way routine and start save at least ten percent from pocket money they every Sunday (Aliah & Rizkina, 2025)

Besides improvement knowledge , activities this also provides changes in aspects attitudes and behavior financial students . Based on results interview short done after activities , many student confess new realize importance take notes expenditure daily and differentiate between needs and

desires. Previously, some big student using money without clear calculations, especially for non-priority needs like buy food, light, data packages, and online entertainment. However after understand draft planning finance, they start change habit said. Some student even state want to apply system savings grouped among friend classmates for practice discipline in saving. This show that activity socialization not only give knowledge theoretical, but also encouraging change behavior real in life daily (Wahyuddin et al., 2024)

Activity socialization this also has an impact positive to improvement ability analytical student in taking decision financial. In session simulation planning finance, students trained for make budget personal based on studies relevant cases with life they, like manage pocket money weekly Rp. 200,000 for fulfil need food, transportation, entertainment, and savings. The results of activity the show that student start capable determine priority finance in a way independent. Most of them student put need main like food and transportation as priority main, while expenditure for entertainment and desires personal placed as priority secondary. Students also learn for allocate part small the money as reserve funds. Change pattern think this become indicator that activity socialization succeed grow awareness rational in arrange finance personal (Tristiawan et al., 2025). Improvement literacy financial results achieved in activity this is also supported by the method contextual and participatory learning. Different with activity lecture one direction, method discussion and simulation proven more effective in build understanding students. Through discussion group, students can each other exchange experience and learning from error financial his friends. In matter this, the learning process ongoing in a way experience because every participant involved direct in taking decisions and feelings consequence from choice financial activities made. student during activity show that they have a sense of desire high knowledge and motivation for repair habit finance they. Participation active also shows success approach learning based experience in increase literacy finance in the environment education vocational (Tristiawan et al., 2025)

Besides that, activity devotion this participate give benefit for teachers and parties school. Teachers present as companion get outlook new regarding teaching strategies literacy finances that can implemented in the learning process teach. Several teachers conveyed that activity like this give inspiration for integrate material planning finance to in lesson economics, accounting, and entrepreneurship. With thus, the impact activity no stop at the students, but also provide effect sustainable for institution education. Parties school planning make activity similar as an annual program for literacy finance become culture positive in the environment school (Aliah & Rizkina, 2025)

Activity results this in line with various study previously confirmed that education literacy finance own influence significant to change behavior financial students. Activity results Wahyu and his colleagues' dedication at SMK NU 04 Patebon show improvement awareness student to importance planning and recording finance after activity socialization. Meanwhile study Aliah and Rizkina in Medan show that literacy workshop finance capable increase knowledge finance student by 35 percent. Likewise, the activities Wahyuddin and colleagues in Lhokseumawe who succeeded grow habit saving and reducing behavior consumerism among vocational school students. Similarities results this show that socialization planning finance is effective approach in increase literacy finance generation young people, especially in the environment education vocational (Wahyuddin et al., 2024)

In a way overall, activities socialization this not only increase understanding student to draft finance, but also form behavior more financial wise. Students become more aware to importance planning term long, saving in a way routinely, and use money appropriately priority needs. Activities this also fosters a sense of responsibility responsibility and discipline in arrange finance personal. With thus, it can it is said that activity socialization planning finance at Walisongo Vocational School Semarang was successful reach the goal in increase literacy finance student at a time give contribution positive to formation character economy generation independent and responsible young people answer (Tristiawan et al., 2025)

## Conclusion

Activity devotion to public with theme Socialization Importance Planning Finance at Walisongo Vocational School Semarang provides very good results positive to improvement understanding, awareness, and skills student in manage finance personal in a way wise. Activities carried out through method lecture interactive, discussion groups, as well as simulation compilation budget finance simple this succeed change pattern thoughts and behavior financial students who

were originally tend consumptive become more directed and rational . Based on results pre-test and post-test evaluation , it can be seen existence improvement significant in understanding student about draft base planning finance , ability compile budget , as well as awareness For saving and controlling expenditure . Students start understand importance differentiate between needs and desires , as well as start apply recording finance personal in life everyday . Besides that , activity this also provides benefit for teachers in expand learning insights and strategies based literacy relevant finances with need education vocational . This program prove that socialization literacy packaged finance with approach participatory capable grow Spirit independence financial among vocational school students and become step beginning For print generation smart young man manage finance , discipline , and Ready face challenge economy in the future . Therefore that , activity This expected can continue in a way sustainable and integrated to in curriculum school for its benefits can Keep going felt by all inhabitant school and become culture positive in learning vocational education in Indonesia.

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