



The Effectiveness of Financial Literacy Book Series in Early Childhood Education Level on Increasing Children's Financial Knowledge in Kindergarten

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Abstract

Financial skills are one of the six literacy skills that must be mastered by the 21st century. These skills are important factors in life, so they need to be instilled as little as possible in children so that children can manage finances in their lives. This study aims to know the effectiveness of the Financial Literacy Book Series in increasing knowledge of financial finance in children aged early in Bustanul Athfal Islamic Kindergarten Sikanco, Nusawungu, Cilacap. This Study uses a quantitative approach with research one group pretest-posttest design. The respondent in this research as many as 30 participants 5-6 years old. Data collection in this research using technique test. This data analysis study uses prerequisite tests, paired sample t-tests, and n-gain tests. Research results show that the Financial Literacy book series is effective to increase child financial knowledge. Viewed from the results of the data analysis test of the sample pairing test showed a t-test results significance of 0.00, where the result is < 0.05 which means showing effectiveness. Whereas based on pretest and post-test scores on the results of the n - gain test in this research shows the number 0.59 which means the research treatment is effective in increasing knowledge of the financial child in the medium category. The mean value on the pretest results was 48.97 meanwhile results research posttest value enhancement to 70.27. Because of that can settlement that Financial Level Literacy book series is effective in enhancing child financial knowledge. Financial education for children needs to be facilitated by the school and parents by providing learning activities related to finance and by starting to enable children to manage their financial activities so children can learn about finance from this.

How to cite

INTRODUCTION

The development of life makes developments on the skill side too, in the 21st century there are several skills that a person must have, namely literacy basis, competency, and character (World Economic Forum, 2015). This is intended so that people are able to face the era of the Asean Economic Community (AEC) so that people must be able to have critical thinking skills or be able to solve problems, be able to be creative, communicate, and collaborate. There are six basic literacy that humans must have, one of which is financial literacy (Fianto et al., 2017).

The ability to manage finances is also known as financial ability or financial literacy. The Financial Services Authority (OJK) defines financial literacy as knowledge, skills and beliefs that influence attitudes and behavior to improve the quality of decisions and financial management in order to achieve prosperity" (Financial Services Authority, 2021). The literacy ability of the Indonesian people is still relatively low. Survey by the financial supervisory agency OJK or the Financial Services Authority in 2016, the literacy level of Indonesian society itself is only 29.7% of the total population, this number is among the lowest among other Southeast Asian countries such as Malaysia which has a 66% level of financial literacy, Thailand with 73%, and Singapore which has a 98% level of financial literacy (Ningtyas, 2019).

Worthington (2006) explains that financial literacy is influenced by gender, age, ethnicity or race, occupation, education, and income level. Some of the factors that form the existence of financial literacy in a person mentioned above state that education is one of the elements that influence a person's financial literacy ability. Financial education for a person has an important meaning to build financial knowledge and build understanding in managing finances in his life.

The ability of financial literacy in a person is important to have. Lack of financial literacy has an impact on low access to financial institutions and hinders prosperity, because broad access to the financial system or a financial system that covers the micro, the poor, and women, as well as productive households, can reduce the difference in income between people (Selvi, 2018).

Early childhood according to NAEYC (*National Association for the Education of Young Children*) are individuals who have an age range which is divided into 0-3 years, 3-5 years, and 6-8 years, in this case early childhood is defined as man. who are in a stage of deve-

lopment and have patterns of development and growth in many aspects such as physical, cognitive, social and emotional, creativity, language and communication according to the child's stages (Suryana & Wahyudin, 2014).

Financial education for children can be interpreted as learning to early childhood regarding how attitudes must be applied to the value of money and the ability to manage it so that it can be developed and has an impact on having an independent life in managing finances, financial literacy in Unicef (2019) is interpreted as a child barrier to be able to arrange their choices with the will they have, such as being able to make decisions, determine priorities, set desires.

The importance of hiding financial abilities in children is also emphasized on the character of education as a provision for children to prepare for financial well-being (Rochman et al., 2022). Children need direction and self-development from an early age both from parents and educational institutions in order to develop themselves optimally (Waluyo et al., 2012). For this reason, there is a need for appropriate training for children.

Importance education literacy as early as Possible for somebody will push individual the can avoided from problem finance. Financial education finances in children also trigger exists change behavior about life financial suitable child _ with age and development, which includes objective For optimizing sensitivity yourself, improve believe self child, encourage that child can follow participate to something thing that can influence his life, and in order to be able to trigger child become someone who can Empower Good economy nor social (Hasbi et al., 2019).

Learning about children's financial knowledge must be adjusted to the age and developmental abilities of children. So that something is needed to make it easier for educators to convey learning to children, one of which is with the help of learning media. With the help of learning media, it is hoped that children will more easily understand the subject matter presented.

Learning media at this time have various types so that they need to be adapted to the times and needs, media that can be used in providing financial education to early childhood include: ebooks, *visual* media such as photos, pictures or other illustrations and interactive media in the form of games, activities that provide stimulation for children, as well as applications (OECD, 2019).

The financial education program in Indonesia itself is implemented through education at

different levels. According to the OJK, financial education at the early education level includes knowing the concepts and types of money, the functions of money in life, differences in needs and wants, the importance of saving, and awareness to share with others (Dewayani et al., 2020) .

Specifically, the purpose of literacy in early childhood is a change in children's behavior about their financial life in accordance with the development of financial age, the purpose of literacy for children according to the Guideline for Financial Social Education in early education Units (2019) is to increase sensitivity to life, strengthen trust himself, encouraging self-participation in matters that can affect his life, encouraging children to be empowered socially and economically.

However, financial education in Indonesia itself, within the scope of families and schools, there is still no optimal and good implementation of financial education activities (Rapid, 2016) . Likewise, financial education at the early childhood education level is still not well realized in the family and school spheres, financial education has not been implemented optimally (Ariyani, 2018) . Thus, as a form of realization of realizing financial intelligence, the financial institution OJK (Financial Services Authority) of the Republic of Indonesia launched a series of books on financial literacy at the early childhood level for early childhood education as one of the efforts to increase financial literacy in the Indonesian National Financial Literacy Strategy 2021-2025.

This financial literacy book series is a picture story book with a format suitable for children, so that children will easily and enthusiastically follow it, while the story book format referred to according to the guide is to have one panel of images on each page, the pictures in the story book have separate sections. more than reading text, has colors that are attractive to children , displays objects or figures that children can understand. The book was issued with the intention of stimulating and growing literacy in children's knowledge and skills in finance. The title of each book represents different knowledge, starting from "Yena and Uang Hijau" which prohibits the concept of money (Nukman, 2020) , Olin Likes to Save regarding saving and thrifty activities (Indriani, 2020) , Eraser Rama about the ability to distinguish between wants and needs (Indriani, 2020) , and When Lilo Picnic which contains stories about the importance of sharing (Subrata, 2020) . The book can be accessed through the OJK's official website: studiuangmu.ojk.go.id.



Figure 1. Financial Literacy Book Series in Early Childhood Education

The Financial Services Authority (OJK) published a series of financial literacy books at the early childhood level as a means of introducing financial education to children. The serial book media was chosen because it is a storytelling medium through volume books in which there are written stories in text form, and there are pictures that clarify the text so that it makes it easier to understand the objects in the story (Nadya, 2018) . So it is hoped that financial education for children can be conveyed properly.

Based on the observations of researchers who have been conducted at Bustanul Athfal Islamic

Kindergarten in Sikanco village, it means that children aged 5 to 6 years in class B still do not understand basic financial literacy education, children are still not interested in starting to save and still tend to be consumptive. There is no awareness of saving and a consumptive attitude because young children are financially dependent on their parents and cannot control the resources they have (Holden et al., 2009) .

Observations and interviews with teachers in kindergarten institutions also show that educators or teachers should not have a special program designed by schools to introduce financial literacy to children. So that children haven't received an introduction to financial activities at all from more specific school institutions. The researcher was interested in examining the effectiveness of using the early childhood financial level literacy series book on children's financial skills in BA Islamic Kindergarten, Sikanco, Nusawungu, Cilacap.

METHOD

This research is included in the category of research using a quantitative approach, this research approach can be interpreted as research based on the philosophy of positivism, used to investigate a particular population or sample in the problem, data collection based on research instruments, data analysis is quantitative or statistical so that it can be said. also this research is research in the form of numbers (Sugiyono, 2016).

This type of research is a pre-experimental study with a *one group pretest-posttest design*. This research design is used to see an overview of the conditions that existed before and after the treatment research was carried out (Sugiyono, 2015). This research design was used because in this study the researcher wanted to know the effectiveness of the financial literacy book series in early level on increasing children's financial knowledge. As for the one group research design pretest posttest as following (Arikunto, 2011).

Table 1. One Group Pretest-posttest Research Design

Class	Pretest	Treatment	Postt
Experiment	Y ₁	X	Y ₂
Description :			
X: Treatment / Learning with Financial Literacy Books Series .			
Y ₁ : Pretest results			
Y ₂ : Posttest results			

The sampling technique used in this study used saturated sampling which involved 30 children in class B at Bustanul Athfal Sikanco Islamic Kindergarten, Nusawungu District, Cilacap Regency. Data collection techniques used are observation, questionnaires and documentation. The data collection instrument was a questionnaire in this study using a *Likert scale* of 1-4. Giving numbers aims to see the students' initial knowledge with the students' final knowledge after the treatment activities are carried out.

Before conducting research on students or respondents, it is necessary to test the validity of the instrument and test the reliability of the instrument to ensure that the instrument used to measure children's financial knowledge is valid and reliable before use. The data analysis technique used in this study used a *paired sample t-test* with the prerequisite data normality test to see whether literacy series books had a significant effect on increasing financial knowledge. Then an *n-gain* test was carried out to see how much the

use of the financial literacy books series in early level increased in children's financial knowledge.

RESuLTS AND DISCuSSION

This section describes the results of the research that has been conducted regarding the effectiveness of the use of financial literacy series books in early childhood education level on increasing children's financial knowledge.

Table 2. Pretest and Posttest Data Analysis

Descriptive statistics					
	Mini	Maxi		St.	
	N	num	num	Means	Deviation
Pretest	30	30	73	47.97	11,239
Posttest	30	49	86	70.27	10,699
N valid (by list)	30				

Statistical descriptive table above 9 data results from 30 child respondents on their financial knowledge. In the minimum score section, the average *pretest score* for children is only 30, in contrast to the *posttest score*, where the score has increased to 49. The maximum score for the *pretest* is 73, while the maximum *posttest score* is 86. The average *pretest score* is 48, and the average *posttest* is 70. Furthermore, the *pretest* and *posttest* data are grouped to facilitate data interpretation, the data grouping is grouped into four, namely BB (Not Yet Developed), MB (Starting to Develop), BSH (Developing According to Expectations), and BSB (Very Well Developed).

Table 3. Student Pretest Score Results

Category	F	Present
BB (0 – 24%)	0	0%
MB (25 -49%)	12	40%
BSH (50-74%)	17	56.6%
BSB(75-100%)	1	3.3%
Total	30	

In the table above it can be seen that on the *pretest scores* of 30 children, 40% of the children were still in the MB category in terms of financial knowledge, 56.6% of the children were in the BSH category, and only 1% of the children were in the BSB category. The hope is that after the treatment process for children using the financial literacy series at the early childhood education level, it is expected that children will have an increase in their financial knowledge.

Table 4. Student Posttest Score Results

Category	F	Present
BB(0-24%)	0	0%
MB(25-49%)	0	0%
BSH(50-74%)	10	33.3%
BSB(75-100%)	20	66.6%
Total		30

After the treatment, the results from the table above show that there were no children in the undeveloped category and began to develop after the treatment took place, then there were 10 children in the developing category according to expectations with a proportion of 33.3%, and 20 children had very good development abilities with the proportion was 66.6%.

The percentage index of children's financial knowledge in Bustanul Athfal Sikanco Islamic Kindergarten has increased after *treatment*. There are only two categories filled in the *posttest* of students. On the *posttest value*, the BSH value became 10 children from the initial number of 17 children. *Posttest* scores were colored by BSB scores with an increase from one child to 20 children at a time.

After getting the data from the *pretest* and *posttest values*, the research hypothesis will be tested. To test the hypothesis of this study using paired sample *t-test* and *n-gain test*. Before testing the hypothesis, it is necessary to test the normality of the data.

The results of the data normality test are as follows:

Table 5. Normality test

One Sample Kolmogorov-Smirnov Test			Pre_T est	Post_T est
N			30	30
Normal Pa- rameters a,b	Means		47.97	70.27
	St. Deviation		11,239	10,699
Most Extreme Dif- ference	Absolute		.132	.109
	Positive		.132	.073
	Negative		-.071	-.109
Statistic test			.132	.109
Asimp. Sig. (2-tails)			.190 ^c	.200 ^{c,d}

The results of the normality test above show that the sig (*2-tailed*) value of the *pretest*

and *posttest data* is 0.190 to 0.200. This value is more than 0.05, so it can be concluded that both data are normally distributed. After the data was proven to be normal, a hypothesis test was carried out using the *paired sample t-test*. The test hypothesis is intended to find out whether there is effectiveness in the use of financial literacy books series in early childhood education on children's financial knowledge. The hypothesis in this study is:

H₀ : There is no significant effect of the use of financial level literacy books series on increasing children's financial knowledge in Bustanul Athfal Islamic Kindergarten Sikanco, Nusawungu, Cilacap Regency.

H_a : There is a significant effect of the use of the financial level literacy book series on increasing children's financial knowledge in Bustanul Athfal Islamic Sikanco Kindergarten, Nusawungu, Cilacap Regency.

The decision-making criteria for testing the *paired sample -t test* are:

H₀ is accepted H_a is rejected if the sig value (*2-tailed*) > 0.05.

H₀ is rejected H_a is accepted if the sig value (*2-tailed*) < 0.05.

The results of the calculation of the paired sample *t-test* in this study are as follows:

Table 6. Paired Sample T-test

	Q	Df	Sig. (2- tailed)
Couple 1	Pretest- posttest -2 7.352	29	.000

The significance value or sig (*2-tailed*) obtained from this calculation is 0.000, which means that the value is < 0.05. Based on the interpretation of the *paired sample t-test*, the value is 0.000 < 0.05, then H₀ is rejected and H_a is accepted. H_a in this hypothesis is accepted, indicating that the financial literacy books series in early childhood education level are effective and have a significant effect on increasing children's financial knowledge in Bustanul Athfal Islamic Kindergarten Sikanco.

Furthermore, to see how much increase has resulted from the book series of financial literacy at the early childhood education level, it is necessary to carry out the *n-gain test*. The results of the N-Gain test in this study are as follows:

Pretest Value : 1438
 Posttest score : 2108
 Ideal score : maximum score x
 number of questions x number of respondents
 = $4 \times 22 \times 30$
 = 2640

$$\begin{aligned}
 N - \text{gain} &= \frac{\text{Skor Posttest} - \text{Skor Pretest}}{\text{Skor ideal} - \text{Skor Pretest}} \\
 &= \frac{2108 - 1438}{2640 - 1438} \\
 &= \frac{670}{1202} = 0.55
 \end{aligned}$$

Based on the results of the *N-Gain test calculation* above, it is known that the result of the *n-gain test* is 0.55. According to Hake (1999) this figure is in the medium category. So it can be said that the use of financial literacy series books at the early childhood education level increases children's financial knowledge in the medium category.

Based on the results of this research and data analysis, it can be clearly illustrated that there is an increase in children's financial knowledge indicating that the financial literacy book series at the early childhood education level are effectively used. The results of the *paired sample t-test* in this study provide an answer that the financial literacy books series are effective in increasing children's financial knowledge, while the *n-gain test* in this study illustrates that the financial literacy series books increase children's financial knowledge in the moderate category.

This research provides a clearer picture that the existence of financial education in schools has an effect on increasing children's financial knowledge, learning activities such as the introduction of saving and managing finances will have an impact on children's better management skills when they grow up (Krisdayanthi, 2019).

Financial education for early childhood must be followed by fun learning according to their age. Fun learning in early childhood can be done with the help of media.

This study used a series of books on the financial literacy level of early childhood education in the process of learning finance in schools for children. The results of this study indicate the effectiveness of using financial literacy books series on increasing children's financial knowledge, which means that the existence of learning media has an influence on learning outcomes. The

results of this study are in line with research by Grody et al., (2011) which explains that picture story books build children's conceptualization and psychological recovery about delaying desires, saving, making money, and other financially conscious activities.

IMPROVING CHILDREN'S FINANCIAL KNOWLEDGE THROUGH THE FINANCIAL LITERACY BOOKS SERIES IN EARLY CHILDHOOD EDUCATION LEVEL

The importance of financial management has an important influence, especially in economic and social terms (Hasbi et al., 2019). Financial knowledge education itself must be fostered from an early age, in order to train children to play a direct role in managing their own finances. Besides that, education for early childhood is also fun as much as possible, but basically there are still many school institutions that have not implemented financial literacy education in schools (Langgi & Susilaningsih, 2022). Even though financial literacy education itself can have a positive effect on children's financial knowledge if it can be integrated into learning at school (Salas-Velasco et al., 2021). So that the use of media such as financial literacy books series in early childhood education can be used as a strategy in increasing children's financial knowledge.

Knowledge literacy finances for children in this research refers to the material literacy finance by the financial services authority consisting of from empathy skills finance, that is introduction draft finances, *spending* or ability use source Power finance in priority need, *thrift* or ability for save, and *share* or ability child for each other share. Enhancement knowledge finances for children can look with exists progress child in know various knowledge finances that have introduced.

The children's financial knowledge regarding the concept of money after the treatment activities were carried out changed, at first some children still did not know the nominal value of money as a whole, children only distinguished money from its physical characteristics such as color and type. After doing the activity, the child's attitude towards money changes. Children are able to sort money through nominal from small to large and vice versa, children are also able to practice buying and selling activities through role playing as sellers and buyers. This role playing activity can also develop early entrepreneurial skills in children, because during learning children will learn about being on time, discipline, orderly saving after carrying out activities, learning to save

money in a bank or piggy bank, and other good habits (Waluyo & Latiana, 2014) .

Furthermore, in the second activity, namely spending or regarding the ability to use money in the context of differentiating needs and wants, children have been able to classify various objects of priority needs and also objects of desire. At first the child still missed some of the objects that the researcher presented to his group, but after knowing the function and urgency of the objects shown the child was able to tell the difference.

The attitude of children in the knowledge of saving or *saving* also changes. The inculcation of sharing character values is very important as one of the factors in forming children into normal human beings (Fitri & Waluyo, 2020) . At the beginning of the activity, the children did not know what a bank was. The children only understood that saving activities were carried out in a piggy bank and through a savings book at school. After *the treatment* has been carried out the child has understood that there is an institution called a bank for saving activities, the child also has a better understanding of some of the advantages of having savings.

The last part of financial literacy in the scope of early childhood is how to prohibit them from being able to share with others. At this point before child treatment activities will I tend to want to share what does they have to fellow friends If friend the ask for it, but after the treatment is done child become more own sensitivity in act, they will offer especially first, the childrens will also remember that if moment share must own attitude sincere without self-interest.

CONCLuSION

Referring to the results of the research that has been done, the conclusions from the research that can be drawn are as follows:

The financial literacy series book at the early childhood education level is effectively used in increasing children's financial knowledge in Class B of Bustanul Athfal Islamic Kindergarten in Sikanco, Nusawungu, Cilacap. This can be seen from the results of the paired sample t-test obtained showing a sig. (2-tailed) value of 0.000. The value is <0.05. So it can be concluded that there is effectiveness.

The book series of financial literacy at the early childhood education level increases the knowledge of children in the medium category in Class B of Bustanul Athfal Islamic Kindergarten in Sikanco, Nusawungu, Cilacap. This is concluded based on the results of the n-

gain test where the value shows the number 0.55, this number is included in the medium category.

SuGGESTION

For school institutions that face children's activities related to financial education in schools.

Parents begin to trust their children to be able to start managing their financial activities, so that children can learn finance from this.

For further research, it can lead to developing media related to education finance, so that later children will not only know what financial education is but also be entangled in finance.

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