

ABSTRACT

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IMPLEMENTATION OF FINANCIAL LITERACY EDUCATION FOR EARLY CHILDHOOD: MULTICASES STUDY AT BEKASI UTARA KINDERGARTEN

(xiv +155 pages: 22 charts, 10 tables, 10 appendixes)

This study examines the implementation of financial literacy education for early childhood at Bekasi Utara Kindergarten, including the learning strategies used and challenges faced. Financial literacy includes the introduction of the function and types of money, the concept of sharing, needs and wants, saving, caring for valuable items, the origin of money, and financial institutions. The learning approaches employed include game-based, project-based, and thematic learning supported by learning media. The research method used is qualitative with a multiple case study approach involving observations and interviews at four kindergartens in Bekasi Utara. The results show that financial literacy education is carried out situationally and contextually, with game-based and project-based strategies effectively teaching money management and character values such as responsibility, sharing, empathy, discipline, and honesty. Main challenges include limited teacher training, insufficient documentation of learning materials in the curriculum, cognitive abilities of students that still need improvement, and limited cooperation with financial institutions. This study contributes to the development of holistic financial literacy integrated with character education in early childhood education.

Keywords: Financial Literacy, Qualitative Case Study, Character Education, Early Childhood

References: 56 (2014 – 2024)

ABSTRAK

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IMPLEMENTASI PENDIDIKAN LITERASI FINANSIAL ANAK USIA DINI : MULTISTUDI KASUS DI TK BEKASI UTARA

(xiv +155 halaman: 22 gambar, 10 tabel, 10 lampiran)

Penelitian ini mengkaji implementasi pendidikan literasi finansial anak usia dini di TK Bekasi Utara, termasuk strategi pembelajaran dan tantangan yang dihadapi. Literasi finansial mencakup pengenalan fungsi dan jenis uang, konsep berbagi, kebutuhan dan keinginan, menabung, perawatan barang berharga, asal uang, dan lembaga keuangan. Pendekatan pembelajaran yang digunakan antara lain berbasis permainan, proyek, dan tematik dengan penggunaan media pembelajaran. Metode penelitian adalah kualitatif dengan multi studi kasus melalui observasi dan wawancara pada empat TK di Bekasi Utara. Hasil penelitian menunjukkan pembelajaran literasi finansial berjalan secara situasional dan kontekstual dengan strategi berbasis permainan dan proyek yang efektif mengajarkan pengelolaan uang serta nilai karakter seperti tanggung jawab, berbagi, empati, disiplin dan kejujuran. Kendala utama meliputi keterbatasan pelatihan guru, pendokumentasian materi pembelajaran dalam silabus pembelajaran selain kemampuan kognitif murid yang juga masih perlu ditingkatkan serta terbatasnya kerjasama dengan lembaga keuangan. Penelitian ini memberikan kontribusi dalam pengembangan literasi finansial yang holistik dan terintegrasi dengan pendidikan karakter di pendidikan anak usia dini.

Kata Kunci: Literasi Finansial, studi kasus kualitatif, pendidikan karakter, anak usia dini

Referensi: 56 (2014– 2024)