



## Building Financial Literacy for Elementary School Children through Rupiah Authenticity Education, Rupiah Maintenance, and Financial Management

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### Abstract

The problem with this service activity stems from the low financial literacy of students at Kasih Ibu Patumbak Private Elementary School, particularly in understanding the authenticity of the Rupiah, managing money effectively, and basic financial management in daily life. Data were obtained through interviews with the Principal and pre-test results, which showed that most students did not understand the characteristics of the Rupiah's authenticity and how to care for it, and lacked basic knowledge about financial management. The solutions provided are in the form of financial literacy education, which includes the history of the Rupiah, the characteristics of authentic money through the 3D method (Seen, Touched, Touched), how to manage money, and simple financial management techniques for elementary school students. The implementation method includes data collection through interviews, descriptive analysis of pre-test and post-test results, direct education, use of learning media, and evaluation of activities. The stages of the activity begin with the preparation and identification of problems, followed by the preparation of materials, the implementation of education through presentations and interactive discussions, and conclude with evaluation using post-tests and comprehension quizzes. The results of the implementation showed a significant increase, where the number of students who obtained a score of 100 increased from 5 to 12 after education, representing a 29% increase. This service program has been proven to increase student understanding significantly and has received a positive response from the school; therefore, it is recommended to be implemented sustainably.

**keywords:** Financial literacy; Rupiah Authenticity; Rupiah Maintenance; Financial Management; Elementary School Students

### Introduction

Since the early days of civilization, human economic activity began with the barter system, namely the exchange of goods for goods. However, this system has various limitations, leading to the concept of money as a more effective medium of exchange emerging. The development of money has undergone a fairly long evolution, starting from the use of precious metals to paper money and modern digital-based money innovations. Now, the payment system does not only rely on physical money, but has also moved towards digital transactions through electronic payment platforms, mobile banking, QR codes, e-money, and online transactions, which are much more practical in the era of financial digitalization. This demonstrates that understanding money encompasses not only its physical form but also the modern transaction system, which is becoming easier and faster with the advancement of global technology. (Financial Services Authority, 2024).

In everyday life, money serves not only as a medium of exchange but also as a store of value and a unit of measurement. In Indonesia, the rupiah has official security characteristics and elements that Bank Indonesia has set. Bank Indonesia, as a monetary authority, has established various security features on the Rupiah, including a watermark, a security thread,

an embossed print, and color-changing ink (also known as Color Shifting Ink). Additionally, the design of the money also showcases national heroes and Indonesian cultural heritage as a means of national education. To recognize the authenticity of money, people are introduced to the 3D method (Seen, Touched, Touched), which is a simple way to ensure that the money received is genuine. However, in fact, there are still many people, especially children and teenagers, who do not understand how to distinguish between real and fake money. In fact, the ability to recognize the characteristics of real money from an early age can help prevent potential losses due to counterfeit money fraud, while also fostering a sense of responsibility in handling money. (Safwadi et al., 2023).

In today's modern era, the rapid development of technology not only brings convenience but also opens up opportunities for abuse. One form of such abuse is the circulation of counterfeit money, especially among children and adolescents, who do not understand how to distinguish between real and fake money. (Lahallo & Rupilele, 2023). With the advancement of printing technology and graphic design, criminals can now produce counterfeit money with a high degree of resemblance to real currency. This phenomenon causes economic losses, lowers public confidence in the Rupiah, and can even disrupt national monetary stability. (Ratu Soleha & Mandira, 2025). The low level of public knowledge about the characteristics of real money has also aggravated this situation. This lack of education makes people more vulnerable to fraudulent practices and has an impact on the formation of a less cautious economic character. This condition highlights the importance of providing education from an early age, so that the public, especially children, have a basic understanding of how to recognize and manage money correctly.

As explained earlier, improving financial literacy must begin at a young age to establish a basic understanding of the function, characteristics, and value of money. Elementary school is an ideal environment for instilling basic financial education, including recognizing real money and understanding how to manage it. Through fun and contextual learning activities, students can be invited to understand the difference between real and fake money and learn to appreciate money as a result of hard work. Programs such as "Love, Pride and Understanding Rupiah" (CBP Rupiah) implemented by Bank Indonesia are a clear example of efforts to increase public awareness of the authenticity and value of the Rupiah. It was explained that educational activities, such as buying and selling simulation games, introducing real money, and simple financial management, can foster positive habits, including saving discipline, being cautious in transactions, and managing money effectively (Rahayu et al., 2023).

The "Love, Pride, and Understanding Rupiah" Program (CBP Rupiah), implemented by Bank Indonesia, is one concrete example of efforts to increase public awareness of the authenticity and value of the Rupiah. Kasih Ibu Patumbak Private Elementary School also has the potential to become a strategic forum in instilling the values of financial literacy and love for the Rupiah from an early age. Kasih Ibu Patumbak Private Elementary School is a private school that is accessible to all groups, including the upper middle class and the underprivileged. Kasih Ibu Private Elementary School is a private elementary school located in the Patumbak District, Deli Serdang Regency, North Sumatra. Kasih Ibu Private Elementary School was established on April 1, 2004, with Establishment Decree Number 421.9/3889/PIS/2004 01, which is under the auspices of the Ministry of Education and Culture. In learning activities, the school, which has 294 students, is guided by 19 professional teachers. The current Principal of Kasih Ibu Private Elementary School is Mr. Rusli, S.H.I., S.Pd.I., and this school has been accredited as B with Accreditation Decree Number 694/BAP-SM/LL/XI/2017, dated November 18, 2017. In an effort to gain a clearer understanding of the conditions at Kasih Ibu Patumbak Private Elementary School, interviews were conducted with the school to determine the extent of its understanding and

implementation of educational activities related to financial literacy within the school environment.

Based on the results of an interview with the Principal of Kasih Ibu Patumbak Private Elementary School on Friday, October 24, 2025, it is known that this school conducts various character development activities, including Scouts, Drum Band, Nasyid, English Club, and Religious Activities. However, the results of the interviews indicate that there has never been a special educational activity focused on the authenticity and maintenance of Rupiah currency at Kasih Ibu Private Elementary School. The school acknowledges that the material on recognizing real and counterfeit money, as well as managing finances, has not been part of the learning curriculum. The Kasih Ibu Private Elementary School instills positive values related to financial management through simple activities that have been incorporated into the school environment, such as saving.

Although Kasih Ibu Private Elementary School instills positive values through saving activities, which are facilitated by their respective homeroom teachers, who save their earnings to be used by the homeroom teachers regularly, these savings can be utilized at any time, for example, to cover school fees or other needs. This method helps students learn to manage their own finances while fostering a sense of responsibility, discipline, and the habit of saving from an early age, even though it is done simply in the school environment. Private Elementary School Kasih Ibu Also Conducts Friday Infak, which is routinely collected through their respective homeroom teachers. Each student submits their infak every Friday. After that, the homeroom teacher collected and submitted the results of the infak to the Private Elementary School Kasih Ibu. The funds collected are then distributed to students who need assistance, such as those who are ill or affected by disasters. This activity not only helps ease the burden of friends in need but also fosters a sense of empathy, care, and a spirit of sharing among students. However, this activity has not addressed deeper aspects of financial literacy, such as recognizing the characteristics of real money, understanding the value of money, and distinguishing between genuine and counterfeit money. The results of the interview with the principal of Kasih Ibu Private Elementary School, Mr. Rusli, S.HI., S.Pd.I. also showed that the Kasih Ibu Private Elementary School hopes that through the activity "Building Financial Literacy of Elementary School Children through Authenticity Education, Rupiah Maintenance, and Financial Management at Kasih Ibu Private Elementary School" Patumbak District, Deli Serdang Regency, North Sumatra", students can understand that money not only functions as a medium of exchange, but also as a means of learning discipline and responsibility in students in treating money, as well as fostering positive habits such as saving and using money wisely from an early age.

Seeing the high enthusiasm of Kasih Ibu Patumbak Private Elementary School in welcoming the plan to implement Community Service activities in the form of education about efforts to maintain the quality of Rupiah for elementary school students, this step becomes very relevant in presenting "children who love Rupiah" from an early age. Therefore, the Community Service team of the Sharia Finance and Banking Study Program at Medan State Polytechnic took the initiative to establish synergy with Bank Indonesia to conduct education and socialization for approximately 30 elementary school students, whose class teachers and principals would later accompany them during the activity.

Based on various backgrounds, it was explored through discussions and interviews with Partners in the identification of several problems that need to be solved in this Service Activity, namely: Lack of Financial Literacy in the students of Kasih Ibu Patumbak Private Elementary School, so that there are still many students who are not able to distinguish between real and fake money, and do not understand how to take care of and treat money properly in daily life, There is no education on the authenticity of Rupiah, Rupiah

Maintenance, and Financial Management at Kasih Ibu Patumbak Private Elementary School which is integrated with subjects at the elementary school level.

Through Educational Activities and Financial Literacy Approaches, it is hoped that students can distinguish between real and fake rupiah money, can maintain rupiah money and can do good financial management, therefore, the reason for choosing the title "Building Financial Literacy for Elementary School Children Through Rupiah Authenticity Education, Rupiah Maintenance, and Financial Management at Private Elementary Schools Kasih Ibu" is a form of contribution to Improving Financial Literacy in Elementary Schools Elementary School District

### **Service Community Method**

#### **Research Design and Framework**

Data collection was conducted through an interview with the Principal of Kasih Ibu Patumbak Private Elementary School, Mr. Rusli, S.H., S.Pd.I. So that information is obtained about: The state of knowledge/understanding of students at Kasih Ibu Patumbak Private Elementary School who have never received knowledge related to Rupiah Authenticity Education, Rupiah Maintenance, and Financial Management materials before. The data analysis carried out in this service was through descriptive analysis obtained from the results of interviews and the results of the PreTest and PostTest evaluations that the participants had filled out before the implementation of the training and after the implementation of the training. Furthermore, the results of the analyzed data are explicitly interpreted in the discussion section. Furthermore, the interpretation of the results serves as a reference for recommendations on solving partner problems, as agreed upon at the outset with the partners.

This service activity began with a visit to the partner location. An interview was conducted with the Principal of Kasih Ibu Patumbak Private Elementary School, namely Mr. Rusli, S.H., S.Pd.I. After all the information about the partners is obtained, a discussion is held on planning solutions to the problems faced by the partners, followed by implementation and socialization, as well as validation of the solutions offered by the Activity Service Team

#### **Results and Discussion**

Understanding of Financial Literacy of Kasi Ibu Private Elementary School Students regarding the Authenticity of Rupiah, Rupiah Maintenance, and Financial Management. This activity provides an opportunity to learn about the Authenticity of the Rupiah, Rupiah Maintenance, and Financial Management that occurs in the Kasih Ibu Private Elementary School Environment. The teaching and learning activities carried out by the Service Team are:

1. Rizka Amelia, who acted as Master of Ceremony and Speaker who discussed the Authenticity of the Rupiah and the Maintenance of the Rupiah, as well as the guide of the Indonesia Raya song, the person in charge of the attendance list, and the Quiz Leader.
2. Dara Anisa, who acted as a Speaker who discussed the History of the Rupiah and the Types of Rupiah, the Person in Charge of the Attendance List, Pre-test, and Post-Test, and the Quiz Responsible Person.
3. Lina Suryani Harahap, who acted as a Speaker who discussed Financial Management, the person in charge of leading the Opening and Closing Prayers, the Person in Charge of the Attendance List, Pre-test and Post-Test, and the Person in Charge of the Quiz.
4. Mrs. Lisa Andrian Syah Rizal, SH., MH. Acting as a guide and giving a speech during the implementation of the service activity.

5. Mrs. Marlya Fatira AK., S.E., M.Si. acted as a supervisor and as a companion during the implementation of the service.
6. Mrs. Eli Safrida, S.E., M.Si acted as a companion during the implementation of Peangabdian.
7. Mrs. Sally Maya Vida, S.E., M.Si acted as a companion during the implementation of Pangabdian.
8. Mrs. Hariati Br Sembiring, M.Si., who acted as a companion during the implementation of Community Service.

The number of students who attended this activity amounted to 24. In the meeting, students in grades 6A and 6 B were present, thus fulfilling the total number required during the learning process.

Based on educational and financial literacy activities for students of Kasih Ibu Patumbak Private Elementary School, which were carried out with the service implementation team on Saturday, November 29, 2025, for private elementary school students, specifically in class 6A, room 2 on the 2nd floor of the Private Elementary School.

The results of the Pre-test in the initial condition of the table show that the condition of the participants in this case grade 6 elementary school students already have basic knowledge about Rupiah Authenticity, Rupiah Maintenance and Financial Management, as seen from the correct answers as many as 21 people (87%) are known that before delivering the Rupiah Authenticity Education material, Rupiah maintenance and Financial Management seminar participants in this case Kasih Ibu Private Elementary School students are generally categorized as good with The average percentage of correct answers (87%). In comparison, the average number of students who gave the wrong answer was three people (13%).

After delivering the material at the level of Understanding of Rupiah Authenticity Education, Rupiah Maintenance and Financial Management, seminar participants, in this case Kasih Ibu Private Elementary School students are generally categorized as Improving better with the Percentage of Student Average Scores (93%) having the correct answers to Rupiah Authenticity, Rupiah Maintenance and Financial Management. There is only a Percentage of Student Average Scores (7%) who have the wrong answer for Rupiah Authenticity, Rupiah maintenance, and Financial Management.

Based on the evaluation of the implementation of activities on the level of student understanding, the results showed that students' abilities at the pre-test stage were already in the good category. After the material was delivered, the post-test results showed a significant increase in understanding. Although the students' initial abilities were good, the delivery of the material still had a positive impact, as evidenced by the improvement in the post-test results. Thus, the improvement that occurred can be said to be significant because it shows a noticeable change between the understanding before and after the activity took place. The following is a comparison obtained by the Activity Service team regarding students' understanding of the Authenticity of Rupiah, Rupiah Maintenance, and Financial Management, both before and after education and socialization.

It is known that before delivering the material, the level of financial literacy of seminar participants, in this case Kasih Ibu Patumbak Private Elementary School students are generally categorized as good with an average of 24 students, (93%) have the correct understanding of the Authenticity of Rupiah, Rupiah Maintenance and Financial Management, while (7%) still do not know it thoroughly. The results showed a significant increase. Regarding Rupiah Authenticity, an Increase from 76% to 85% is correct. Regarding Rupiah Maintenance, the Yield Has Also Increased from 86% to 100%. Meanwhile, the understanding related to financial management has remained unchanged, at a value of 95%. If you examine the comparison chart of Pre-Test and Post-Test results, it becomes apparent that there is a significant discrepancy between the blue line (Pre-Test score) and the red line

(Post-Test score) in some participants. One of the most striking changes was a participant named Nur Hafizah. On the graph, it can be seen that Nur Hafizah's Pre-Test score point is in the lowest position compared to other participants, with a score of 60. However, after participating in educational activities, the graph points jumped sharply to match the majority of other participants, achieving a score of 80 on the Post-Test. This 20-point increase is the most significant, and it is visually clearly visible as the most extreme chart spike in the overall data. Before the Education was carried out, 5 Students scored 100 on the Pre-test. After the Education on the Authenticity of the Rupiah, Rupiah Maintenance, and Financial Management, there was a notable increase, with 12 students achieving a score of 100, and 12 students achieving a score of 0. This increase proves that educational activities have a very significant impact on improving students' understanding of the Authenticity of the Rupiah, Rupiah Maintenance, and Financial Management. There is a 29% increase after the material is delivered. Thus, it can be concluded that the learning provided plays a role in strengthening and increasing students' understanding of the Authenticity of the Rupiah, Rupiah Maintenance, and Financial Management.

### Conclusion

This service activity successfully addressed students' limited understanding of financial literacy at Kasih Ibu Patumbak Private Elementary School, particularly in the areas of Rupiah authenticity, Rupiah maintenance, and basic financial management. Through the training and education provided, there has been a significant increase in student learning outcomes, with the number of students achieving a score of 100 rising from 5 to 12, representing a 29% increase. This demonstrates that providing material directly can improve students' understanding in real terms. In addition, the lack of integrated education about financial literacy in the school can be overcome by recommendations for the implementation of financial literacy programs on a sustainable basis, both through routine learning, thematic classes, and extracurricular activities, so that students' understanding of finance can continue to increase and get stronger from time to time. Schools are advised to continue implementing financial literacy programs regularly, including education on the authenticity of the Rupiah, how to manage money, and basic financial management through learning activities and special literacy events. This implementation can be strengthened by continuous cooperation with financial institutions, such as Bank Indonesia or local banks, to provide materials, savings activities, or student account programs. Accompanying teachers also need to play an active role in guiding and monitoring the development of students' financial character, especially in managing their pocket money. In addition, learning media should be more varied, such as educational videos, financial literacy games, or visual modules, to make the material more accessible and easier to understand. This program should also be expanded to more classes or all school levels to provide a more comprehensive financial literacy impact for students.

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