Financial Literacy Education and Creative Business Introduction through Piggy Bank and Beaded Bracelet Making for Students of SD Inpres Cengkong Gowa

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ABSTRACT

Financial Literacy and Business Skills Education for Elementary School Students to Develop Good Money Habits and Creativity Needs to Be Introduced at the Elementary Level. Based on observation at Cengkong Elementary School, Tabbinjai Village, Tombolo Pao District, Gowa Regency; it has been identified that students have interest in conducting simple trade transactions (buying and selling), however, there is still need to enhance students' understanding of saving, needs vs. wants, as well as creative business concept. This community service activity is intended to help students understand the significance of saving, differentiate between needs and wants, as well as introduce the basics of business through creative activities. The program "Business and Savings Class" took place on September 16, 2026, which involved 45 students from Grades 3-5. The method employed was an educational-participatory approach based on creative practices through initial observations, material delivery, interactions with students, practical work in creating piggy banks using recycled materials and beaded bracelets, and descriptive evaluations through observation and documentation. It was found that during both the educational and practical processes, students exhibited high levels of enthusiasm and participation. In addition, the program allowed students to learn contextually about developing saving habits, money management, creativity, and basic business concepts. Thus, this activity concluded that introducing financial literacy education and business education through creative practices

can provide elementary school students with an enjoyable and practical learning opportunity.

1. Introduction

The introduction of financial literacy at a young age provides a foundation upon which individuals can make responsible financial decisions. As children learn about how to manage their money, they can establish positive financial behaviors such as saving, spending their money responsibly, and understanding the difference between what they need versus what they want (Ranem & Dewi, 2024). According to the Financial Services Authority (OJK), financial literacy is defined as the knowledge, skills, and confidence to make decisions about money and to take action to manage money for the purpose of achieving financial well-being. Therefore, the introduction of financial literacy into the primary school curriculum can be seen as an early intervention that will help students develop healthy financial management attitudes and practices from an early age (Mancone et al., 2024; Ruwaidah, 2020).

The education of children in financial literacy does not stop at teaching them about money. It extends to influencing how children will spend their money based upon a hierarchical structure of their own priorities. One of the most important behaviors that you should help your child develop is saving. Saving involves putting away some of your money to use later. Additionally, it is essential for children to know the difference between what they want and what they need, so that they can determine which items are more important when deciding how to spend the money they have available (Rocca et al., 2026). The OJK has emphasized the value of helping students cultivate the habit of saving and prioritizing their needs above their wants through financial education. This understanding can be the basis for children to grow up to be more financially responsible individuals (Maskur & Ansori, 2025).

The observations and interactions made by researchers with the students of SD Inpres Cengkong located in Tabbinjai Village, Tombolo Pao District, Gowa Regency have shown that the students at SD Inpres Cengkong are interested in engaging in simple buying and selling transactions among themselves. An example of this interest would be when the students trade toys on campus. Trading toys among students demonstrates that the students have had some prior experience with basic economic transactions that relate to their everyday lives. However, these experiences need to be reinforced with specific education for the students to understand how these types of simple buying and selling transactions relate to other concepts like managing finances, understanding products, and creating basic ideas for businesses.

The purpose of the current activity is based on the requirement of improving student comprehension of how important it is to save, their ability to differentiate between "needs" and "wants," and on providing them an initial exposure to fundamental business principles. Previous activities completed by students in which they bought and sold items were utilized as examples to illustrate that a product has both value in terms of use, as well as being capable of developing into a small-scale business enterprise. When teaching business principles to young people, it is necessary to utilize methods and materials appropriate for their

developmental levels so that information may be easily understood and used in a hands-on manner. Therefore, it is important to develop educational activities that incorporate financial education with the promotion of creative thinking and an experiential introduction to business concepts (Aldossary et al., 2025).

In order to overcome the previously mentioned challenge, a "Business and Savings Class" program was implemented for students in Grades 3 to 5 at SD Inpres Cengkong. This program occurred on Wednesday, September 16, 2026, with participation from 45 students. The program consisted of a variety of components such as; a presentation regarding the significance of saving, an explanation of the differences between needs and wants, and a hands-on activity where students created piggy banks out of recycled items. In addition to teaching students about financial literacy, they were also exposed to some fundamental principles of business, such as identifying potential customers, naming products, and developing innovative ideas for businesses. A hands-on activity that was used to demonstrate the concept of producing a functional item that could possibly be sold to consumers, was making beaded bracelets. Making beaded bracelets allowed the students to develop their creativity while demonstrating how products are produced and can eventually be introduced into the marketplace (Aldossary et al., 2025).

The educational-participatory approach was used for this activity; the approach included both providing information to the student and having them participate in practical activities. This approach allowed the student to obtain a theoretical understanding of the concepts being taught as well as apply the concepts to real-life situations. The practical sessions included having the students create piggy banks using recycled materials and create beaded bracelets. Throughout the entire event, observation showed that the students were enthusiastic about participating and actively engaged in each part of the practical sessions. Additionally, these activities created a contextual learning environment because they tied together the concepts of saving, managing finances, creativity, and businesses with the students' everyday lives.

The goal of this community service project was to increase students' knowledge of the importance of saving and the difference between wants and needs among students in grades 3-5 at SD Inpres Cengkong. Additionally, the project introduced young children to fundamental business concepts through age-appropriate, hands-on activities. In particular, the project offered students the opportunity to create their own piggy banks using recycled materials; identify potential customers for those products; develop names for the products; and create elementary business plans by producing beaded bracelets as a real-world activity.

What makes this activity unique is that it combines financial literacy education with an overview of fundamental business principles in one creative and practical learning sequence. In addition to teaching students how to save money and manage finances, this type of activity allows students to develop creative thinking skills while introducing them to the basic steps involved in creating a product. As such, the activity provides students with a relevant and applied learning experience, allowing students to learn about financial literacy and entrepreneurship using methods appropriate for their age and physical setting.

2. Method

On Wednesday, September 16, 2026, a community service project was held at SD Inpres Cengkong in Tabbinjai Village, Tombolo Pao District, Gowa Regency. The project focused on 45 students in grades 3-5. This specific age group was chosen because there is a need for financial literacy and basic business concepts to be introduced using age-appropriate educational methods. The purpose of this project was to help students understand why they should save money and how to tell the difference between what they want versus what they need, as well as to encourage creative thinking by allowing them to create simple products with their own hands.

The activity uses a participatory teaching model based upon creative practice. The participatory teaching model combines the presentation of content, the opportunity for students to interact with each other, and hands-on learning experiences; therefore, participants will gain knowledge while participating in activities directly associated with the learning experience. There are four stages involved in the implementation of the participatory teaching model: need assessment, program development, conducting the educational session and practical experience, monitoring and evaluation (Kamber et al., 2024):

1) Needs Identification. This part of the process, identifying what students need, occurred through watching and interacting with students at SD Inpres Cengkong. Through these interactions/observations, it became clear that the students enjoyed engaging in basic buying and selling with one another, such as trading or selling toys. This finding helped develop a business introductory lesson or activity that related to the students' day-to-day lives. Also, this lesson or activity introduced the importance of saving money and how to tell the difference between "needs" and "wants," using language that is simple enough for elementary school-aged children to understand.
2) Program Planning. The first step was to gather all the necessary materials and develop teaching tools that would help us achieve our goals as part of this activity. The material we developed included information about how important it is to save money; what makes up the difference between a need versus a want; who our potential customers are; what name we should give our products; and how to come up with creative business ideas. Some of the practical materials used were recycled materials to make piggy banks, and beads to create bracelets. Additionally, the planning process included determining the specific group of individuals that would participate in this project: 45 students from Grades 3 through 5 at SD Inpres Cengkong.
3) The Implementation of Education and Practice. The first activity started with a discussion about why people save money and what constitutes a need vs. a want. The information was delivered in basic language so all students could easily comprehend it. After that, students learned about business basics. An example of a business idea discussed was creating beaded bracelets. After the lecture, students participated in hands-on activities; building piggy banks out of recycled items and making beaded bracelets. Both of these hands-on activities were designed to give students first-hand experience in developing a product. By participating in both hands-on activities, students were encouraged to use their imagination, discover the steps involved in developing a product, and realize that even simple ideas can become entrepreneurial

opportunities. The organizing committee assisted students who experienced difficulty in the development phase of either activity.

4) Monitoring and Evaluation. Monitoring of the activity occurred at all times during the program; monitoring included the level of enthusiasm and engagement of the students with the presented material as well as the practical portions of the activity. Qualitative evaluation was completed through observation of the students' level of participation, adherence to directions, and involvement in constructing both the piggy banks and beaded bracelets. Program implementation documentation provided evidence of program delivery, and also served as supplemental data to evaluate participant engagement. Observations revealed that the students demonstrated high levels of interest in the practical activities of creating piggy banks and beaded bracelets. This was demonstrated through their continued engagement with the activities over the course of the activity. Although the evaluation method utilized for this project was qualitative in design, it did not utilize pre-test and post-test instruments or quantitative measures to determine if there was a change in student knowledge. Therefore, the results of the activity are reported based upon the implementation process used during the program, along with participant responses to the program (Amagir et al., 2022).

This study employed two types of instruments; an observational form and activity documentation. The observational form was utilized to document the student's pre-activity condition, as well as the student's engagement during the instructional phase of the activity, and the student's involvement in the hands-on product development portion of the activity. Photographs of the activity were employed as supporting documentation for the description of the program's implementation. A descriptive-qualitative method was used to analyze the observational data. This involved describing the student's pre-activity condition, the way that the activity was implemented, and the student's response to the program over time. In addition, the analysis linked the observations to the objective of the activity which included; introducing students to the concept of saving, helping students differentiate between wants and needs, and educating students about the basics of creating a new business.

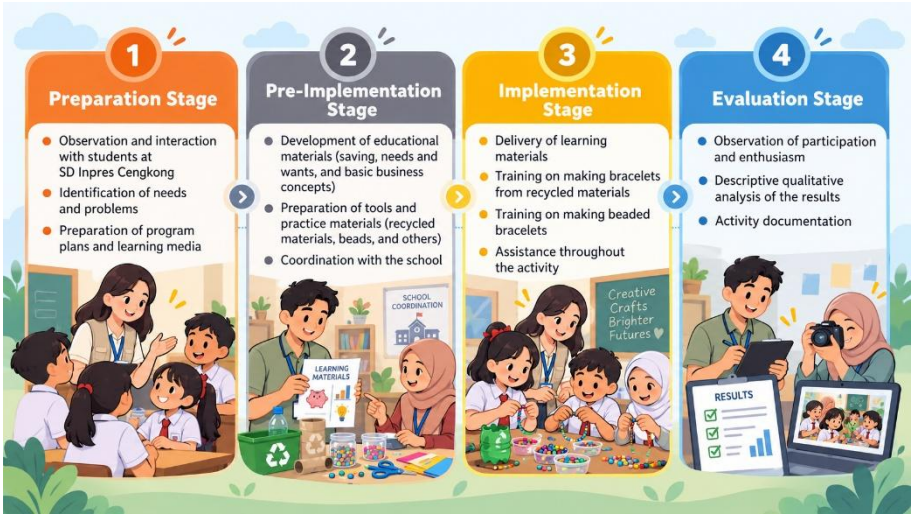


Figure 1. The Illustration of Student Community Service Program

3. Results and Discussion

A community service activity took place at SD Inpres Cengkong located in Tabbinjai Village, Tombolo Pao District, Gowa Regency. The activity involved 45 students from Grades 3-5. Through observation and interaction, it was found that the students had a great deal of interest in simple transactions such as buying and selling with each other, particularly trading toys. It was this interest that formed the basis for the "Business and Savings Class" program. Since the students enjoyed trading with each other, it created an opportunity to teach them about business principles using activities that relate directly to their everyday experiences. In addition, the program was designed to raise awareness of the benefits of saving and to illustrate the differences between "needs" and "wants". Therefore, the program focused not only on teaching how to buy and sell, but on developing knowledge of financial management and creative thinking.

The "Savings & Business" Class was conducted on Wednesday, September 16, 2026, for 45 students in grades 3 through 5 from SD Inpres Cengkong. The activity included both educational components (Instructional Sessions) and age-appropriate creative practical exercises. The curriculum included topics such as the value of savings, the difference between needs and wants, and a basic introduction to business. In the savings education section, students were educated about saving money and distinguishing between needs and wants. This material was intended to teach students about money management in general and specifically through examples of money management in their own lives. After the savings education section, students were introduced to business by learning how to identify target markets/consumers, name products, and develop innovative ideas for businesses. The material was delivered in a simple and interactive manner to allow students to understand the concepts prior to participating in the practical exercises. A major component of the program was to integrate theory with practice, providing students with opportunities to demonstrate what they had learned through hands-on activities that produced concrete results.

The purpose of the activity described here was to teach young children how to save money by having them make a "piggy bank" they would be able to use. The use of recycled materials in this project allowed students to take things they had access to and make something useful. By doing so, students learned that saving money can start with just one simple behavior. When complete, these piggy banks were used to collect money and as reminders of why it is important to set aside some of what you have. This activity provided a concrete example of the value of saving money rather than simply explaining to students that they should save. During the lesson, it appeared that the students were very excited about the activity; evidence for this was apparent in their active participation throughout the entire creative process. These findings suggest that hands-on, creative activities are effective methods for introducing the concept of saving money to elementary-aged children.

In addition to creating piggy banks, students participated in a hands-on activity where they created beaded bracelets. The purpose of this introductory course on creative businesses was to provide students with practical experiences in developing and producing a basic product. Before participating in the hands-on portion of the activity, students learned about target audience, product naming, and developing business ideas (Aldossary et al., 2025). Beaded bracelets were chosen as a model product to demonstrate the fundamental steps of the

business process from the initial idea stage through production to finding potential customers. Through this activity, students gained knowledge about developing a product using their own creative abilities and personal talents. Students were very excited when making their beaded bracelets. Their involvement in the bracelet-making process created a learning environment that encouraged creativity and helped them understand the product development process. While the activity introduced students to the concept of business, it did not include selling the products; therefore, the results were limited to introducing students to business concepts and the process of developing a product.

The "Business Class and Savings" project was developed to provide an opportunity for third, fourth and fifth grade students at SD Inpres Cengkong to learn about business concepts through both formal education (Lessons) and hands-on activities (Creating Piggy Banks Using Recycled Materials, Creating Beaded Bracelets). Students actively participated in the lessons and used creativity to create the piggy banks and beaded bracelets.

Table 1. Brief Observation on Program Outputs

Program Components	Results
Targeted Participant's	3rd-5th Grade Students of SD Inpres Cengkong
Number of Participant's	45 Students
Savings Education	Introducing the importance of saving, as well as needs and wants.
Business Education	Identification of target consumers, product name, and business idea.
Creative Practice	Making piggy banks from recycled materials and beaded bracelets.
Participant's Respon	The students showed enthusiasm while participating in the practical session.

Sources: Prepared By The Authors

Results suggest that the program has been implemented in accordance with its goal to introduce business concepts and habits of saving via practice-based learning. While the piggy bank-making activity served as a way to introduce saving habits; the bead bracelet-making activity allowed students to gain experience in creating product ideas. Since there were no pre-tests or post-tests administered to assess students' levels of understanding or skill acquisition during the program, the results shown above are indicative of the implementation process, student participation, and student response to the program.

The activity was assessed based on how involved and excited students seemed to be while receiving new information and participating in the hands-on portion of the activity. The purpose of this assessment was to determine how engaged students remained during all of the scheduled activities. Based on what was observed, it became clear that students were very excited to create piggy banks and bracelets using beads, which shows that activities that allow students to use their imagination and hands to learn are effective ways to get them interested in learning. However, the evaluation done here was strictly qualitative in nature. Currently, there is no quantitative data available on if students increased their knowledge of saving, if they could tell the difference between "needs" and "wants," or if they had an increased

understanding of who the target audience would be for these types of products. Therefore, if the program were to be run again, it would be beneficial to include pre/post activity questions to provide more objective evidence of how much students' knowledge grew as a result of the activity.

The success of the "Business Class and Savings" program will be enhanced by students' curiosity regarding buying and selling and hands-on creative projects. Prior experience in trading toys among friends provides a basis for introducing business-related concepts. In addition to providing a foundation for understanding business-related concepts through their prior experiences, students have an opportunity to gain direct contact with the materials used during these activities. There are several considerations when implementing similar activities; two of which include time limits and developing the content at a level that is appropriate for elementary school students. Children learn about business concepts in a way that allows them to make connections between product ideas, target consumer groups, and the processes involved in producing items. Therefore, follow-up activities can allow students additional structured practice time and individualized assistance based on their particular needs.

To maintain the longevity of the "Business Class and Savings" program, we will foster a saving habit in our students, and we will create innovative programs in the school setting. We can promote the idea of saving money on a regular basis by creating piggy banks made of recycled materials. Additionally, we may develop the art of making bead bracelets into a creative activity that allows students to learn how to produce simple items. We can continue to support the program through collaboration with the school to review concepts such as needs versus wants, saving money, and generating ideas for businesses in subsequent lessons. Our follow up support can include help with product development, product name generation, consumer identification, and simulating buying and selling transactions. By continuing to provide students with learning opportunities after the conclusion of the KKN program, we anticipate that students will be able to apply the knowledge and skills they have acquired throughout the duration of the KKN program to future learning experiences. This will allow students to use what they learned in the KKN program as a continuous learning experience that supports financial literacy and creative thinking about business in elementary school students.



Figure 2. Student Community Service Program Documentation

4. Conclusion

The "Business Class and Savings Program" of SD Inpres Cengkong (Tabbinjai Village, Tombolo Pao District, Gowa Regency) met its goals: educating students on the value of savings, distinguishing between needs and wants, and educating them on the basics of business, using creative learning methods with 45 students in grades 3-5. The program utilized a participatory educational method that combined instruction with hands-on activities, such as creating piggy banks out of recycled materials and creating bead bracelets. These types of activities provided contextually relevant learning experiences that were connected to the students' daily lives. The students' enthusiasm and active participation during each phase of the program demonstrated the success of the program. Therefore, providing financial literacy and creative business concepts in a sequential manner can provide an alternative educational option that is suited to the developmental characteristics of elementary school students. However, there were some limitations to the activity. Evaluation was descriptive, based upon observations and documentation. Therefore, quantitative measures of improvements in student understanding could not be obtained. In order to improve future versions of similar programs, pre-and post-test instruments should be used to assess student learning. Additional time should be allocated for practical activities. Also, there should be ongoing collaboration with the school. Additionally, program sustainability can be achieved by encouraging students to develop habits of saving, by having students create their own creative products, and by conducting simple buying-and-selling simulations. Achieving these things will enable the benefits of the program to continue long after the initial implementation of the program, and will allow the program to be implemented at other schools with similar characteristics.

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