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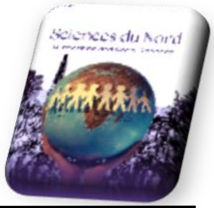

An Exploratory Study of Basic Financial Literacy for Early Childhood Education in Preschools

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ABSTRACT

Financial literacy education for early childhood in preschool settings plays a foundational role in shaping children's understanding of money management and responsible financial behavior. Studies indicate that introducing basic financial concepts such as saving, spending, and distinguishing money forms helps children develop early financial skills and positive attitudes toward money. The involvement of both teachers and parents is critical, as consistent messaging and collaboration between home and school environments reinforce children's learning and application of financial knowledge. Effective financial literacy programs in preschools often include interactive activities such as role-playing and saving exercises, which increase children's engagement and comprehension. Furthermore, teacher preparation and curriculum integration are essential to delivering purposeful and confident financial education, ensuring that concepts are age-appropriate and meaningful. Overall, early financial literacy education fosters foundational skills that contribute to children's long-term economic resilience and responsible financial decision-making, highlighting the need for policy support, curriculum development, and family-school partnerships in preschool education.

Keywords: *Early Childhood Education; Economic Resilience; Financial Education Curriculum; Financial Literacy; Interactive Learning; Money Management; Parental Involvement; Preschool*

INTRODUCTION

Rapid technological and social changes over the past few decades have reshaped patterns of human interaction, economic structures, and educational practices. The concept of Society 5.0, originating from Japanese science and technology policy formulation, asserts that modern society is moving toward a high level of integration between the physical world and cyberspace, with the goal of realizing economic progress in line with humanely resolving social problems [1]. In this context, the demands on citizen competency are no longer limited to basic literacy and mathematics; the range of skills required is expanding to include digital literacy, information literacy, critical thinking skills, and financial literacy that are adaptive to product innovations and new risks emerging from the digital financial ecosystem. The concept of Society 5.0 places humans at the center and demands an educational strategy that integrates technical, ethical, and social welfare aspects so that future generations are able to participate productively and safely in an increasingly sophisticated socio-economic system [2], [3].

Financial literacy within the Society 5.0 framework is not merely mastering technical definitions—such as understanding the function of savings or the concept of interest—but includes the ability to utilize digital financial services safely, understand the risks associated with financial technology (fintech) tools, sort through financial information amidst the massive flow of information, and make responsible and sustainable economic decisions [4], [5]. In other words, financial literacy is a multidimensional competency: knowledge, skills, attitudes, and behaviors, manifested in the ability to make daily financial decisions and adapt to product innovations. This framework emphasizes the need to instill financial literacy from the earliest stages of development—including early childhood—as an effort to prevent future financial vulnerability and establish healthy economic habits [6], [7].

Developing financial literacy from an early age has a strong theoretical and empirical foundation. From a cognitive development perspective, early childhood (preschool, approximately 3–6 years of age) is the phase in which children begin to form symbolic representations of the world: they can understand objects as symbols representing abstract concepts—including money as a symbol of exchange value—although this understanding is concrete and context-bound [8], [9]. Piaget emphasized that in the pre-operational stage, children think symbolically but are not yet capable of complex abstract operational logic; this provides an opportunity for financial literacy teaching based on concrete manipulation (e.g., shop games, saving activities using real media) to build basic concepts about values, choices, and their consequences [10]. In addition, Vygotsky's sociocultural approach emphasizes the importance of social interaction and the role of "more knowledgeable others" (adults/teachers/parents) in facilitating the internalization of new skills through scaffolding and utilization of the Zone of Proximal Development (ZPD). Therefore, early childhood education environments—such as PAUD—play a strategic role as early learning arenas that can shape financial behavior patterns, attitudes toward consumption, and savings habits [11], [12].

Practically, several concrete reasons support financial literacy initiatives for early childhood: (1) the formation of saving habits and delayed gratification behavior from an early age is correlated with more rational financial management in adulthood; (2) children who are equipped with a basic understanding of money are better able to process the influence of advertising and marketing that targets them—reducing the risk of premature consumption; (3) the introduction of basic digital security principles (e.g., not sharing card data or transaction codes) will increase resilience to cyber risks in an era when digital payment tools are increasingly present in everyday life; and (4) early financial learning has the potential to intervene in the cycle of poverty by opening up opportunities for better economic decision-making later in life [13], [14]. These arguments position early childhood financial education not as a curricular luxury, but rather as a preventative and strategic investment in building citizen capacity in the digital age. (Relevant empirical sources and local implementation studies will be discussed in the following sections.) [15], [16].

In many local contexts—including Indonesia—early childhood children are already exposed to various forms of interaction with money: receiving pocket money from home, buying snacks at school/preschools, participating in simple savings activities, or witnessing parents making digital transactions. The intensity of this exposure increases with the penetration of formal and informal financial products and the consumption culture that accompanies the digitalization of retail platforms. This exposure is ambivalent: on the constructive side, real interactions with money can provide concrete learning tools; on the other hand, exposure without educational framing and controls can accelerate the internalization of consumptive behavior or put children at risk of materialism [17], [18]. Case studies and qualitative research in Indonesia indicate that financial literacy teaching initiatives at the early childhood education (PAUD) level have begun to emerge—through educational games, savings projects, and educational digital apps—but coverage, quality, and evaluation systems still vary widely across institutions and regions. Initial research indicates that when learning is facilitated with developmentally appropriate methods (play-based learning, role-play, storytelling), there is an increase in basic conceptual understanding of saving and the difference between needs and wants in preschoolers. However, several operational challenges remain: limited teacher resources, a lack of standardized curriculum materials for early childhood financial literacy, and barriers to parental involvement due to varying adult literacy levels [19], [20].

It's important to highlight how the digital ecosystem in Society 5.0 is changing the nature of children's exposure to money. In traditional environments, children learn financial concepts through simple cash transactions; in the digital age, exposure often takes the form of seeing parents make payments via apps, receiving digital promotional messages, or using gaming platforms that include in-app purchases [21], [22]. This pattern requires different learning components: in addition to the concepts of value and exchange, children need to be introduced to simple data security concepts, supervised device use, and the difference between real money and its digital representation. Such learning must be carefully designed to be developmentally appropriate—for example, through interactive stories that emphasize the principles of security and responsibility without forcing children to understand all the technical mechanics [23].

To justify the need for early-stage financial education interventions, it's important to examine the general population's financial literacy status in a macro context. The most recent National Survey of Financial Literacy and Inclusion (SNLIK), conducted by the Financial Services Authority (OJK), in collaboration with the Central Statistics Agency (BPS), shows that the financial literacy index of the Indonesian population has increased over the past few years—for example, the literacy index was recorded at 65.43% in 2024, while the financial inclusion index also showed significant growth (around 75.02% for inclusion in 2024) [24], [25]. This surge reflects increased understanding and access to financial products among the adult population. However, the index figures mask substantial variations: disparities exist based on education level, region (urban-rural), age group, and specific literacy dimensions such as Islamic financial literacy or digital product literacy, which remain relatively low [26]. Crucially, there is a gap between inclusion (product access and use) and literacy (understanding), which indicates potential risks if people use financial products without adequate understanding of their rights, obligations, and risks. This macroeconomic situation provides a strong foundation for early literacy interventions—with the assumption that strengthening the financial knowledge and practices of the next generation will contribute to improving the quality of financial decision-making in the future [27].

Interpretation of SNLIK data also shows that top-down literacy programs (e.g., national campaigns) need to be combined with community-based interventions and educational institutions, including programs targeting very young children [28]. Educational investments in this age group have long-term potential because changes in behavior and habits formed early in life are often more stable than those initiated in the adult population. Therefore, policy recommendations should consider integrating financial literacy into early childhood education curricula that are contextually developed, simple, and easily adopted by educators who may not have a formal financial background [29].

Despite the limitations of studies specifically focusing on preschool populations, international academic literature and local Indonesian research indicate a growing trend of attention to early childhood financial education. Empirical studies in Indonesia—including qualitative and quasi-experimental research—show positive outcomes when interventions include educational games, apps specifically designed for preschoolers, or classroom-based projects that encourage children to plan and save for simple goals. For example, several studies report improvements in basic knowledge and simple behaviors (such as repeated saving) after short intervention programs [30]. However, much research remains exploratory, has small sample sizes, and rarely uses psychometrically validated instruments for this age group. These methodological gaps—including the lack of longitudinal studies—limit the ability to draw long-term inferences about the effectiveness of interventions. Therefore, exploratory studies that document the practices, contexts, and perceptions of stakeholders (teachers, parents, and early childhood education administrators) are a critical initial step before designing larger-scale interventions.

At the international level, literature shows that play-based pedagogies, adult role models, and family involvement are key factors in the success of early childhood financial literacy programs

[31]. Many studies highlight the need to adapt materials to a developmental orientation—using concrete objects, stories, and activities that integrate social-emotional aspects (e.g., sharing, turn-taking) with basic financial concepts (values, saving, choosing). This confirms that the success of literacy programs depends not only on factual content but also on pedagogical design that is sensitive to children's developmental stages.

Despite initial efforts and some positive empirical evidence, the literature review reveals several gaps that are relevant to address: (1) The lack of exploratory research that contextually explores how money concepts and simple management practices (snacks, saving) are internalized in early childhood education settings across Indonesia; (2) The absence of standardized and validated measurement instruments to assess basic financial literacy in children aged 3–6 years that consider cognitive and language aspects; (3) The limited number of longitudinal studies resulting in little evidence regarding the stability of medium- to long-term intervention effects; (4) The need to include digital context variables (fintech exposure, parental digital transactions) as part of the learning context; and (5) Expanding research that links adult literacy conditions (parents/teachers) with early childhood education practices. These gaps provide a strong foundation for exploratory, descriptive-qualitative studies to explore the phenomenon in depth before large-scale quantitative intervention designs are developed [32].

With this empirical and theoretical background, this exploratory study aims to: (a) document how young children understand the concepts of money and saving in early childhood education settings; (b) identify daily practices involving money (snacks, saving, role-playing) and how these practices are mediated by teachers and parents; (c) assess the readiness of early childhood education institutions (facilities, teacher knowledge, materials) to implement a basic financial literacy program; and (d) formulate recommendations for the design of developmentally appropriate learning materials, including simple digital safety education elements. The results of this exploratory study are expected to provide the contextual evidence needed to design developmentally sensitive educational interventions that can be further tested through larger-scale experimental studies or pilot programs [33].

This study is grounded in a combination of cognitive development theory (Piaget), sociocultural theory (Vygotsky), play-based learning theory, and financial literacy literature. The proposed conceptual framework views children's financial literacy as a construct formed through the interaction of three main domains: (1) learning agents (the child themselves, their cognitive and emotional capacities), (2) learning providers (early childhood educators, parents, the social environment), and (3) learning materials/media (concrete objects, games, educational applications). Effective interventions are predicted when these three domains function synergistically—for example, developmentally appropriate materials combined with teaching practices that utilize teacher scaffolding and parental involvement at home. This framework also incorporates macro-contextual variables—such as adult literacy levels in the community and access to digital infrastructure—that influence the chances of literacy program adoption [34].

Based on the theoretical arguments and existing empirical evidence, several policy implications and practical recommendations can be put forward: (1) The Ministry of Education/Regional Education Offices should consider including simple financial literacy modules in game-based PAUD curricula; (2) The Financial Services Authority (OJK) and related institutions can develop practical guides and short training modules for PAUD teachers, including simplified digital security education materials; (3) Child literacy programs should be designed in a "home-school" format to actively involve families—for example, through easy-to-follow home activity sheets; (4) Simple yet valid assessment instruments (visual and performative) need to be developed to measure basic financial knowledge, attitudes, and behavior in preschool children; and (5) Pilot programs need to be followed by proximal and mid-term evaluations to assess whether initial behavioral changes continue into primary education. Implementation of these recommendations requires collaboration between institutions: education, financial regulators, and civil society organizations [35].

Understanding the cognitive capabilities of early childhood is an indispensable foundation for designing effective financial literacy education. Based on Piaget's theory of cognitive development, early childhood education (3-6 years) children are generally in the pre-operational stage, where children develop the ability to think symbolically, but their thinking is still egocentric, intuitive, and limited to concrete experiences. The pedagogical implications of these developmental characteristics for financial education are profound, requiring learning using concrete objects such as play money, transparent piggy banks that display collected coins, or direct visualizations while shopping to introduce the concepts of money, saving, and sharing. The learning approach also needs to focus on establishing good habits such as regular saving, rather than on understanding abstract theories like compound interest, and utilize simple financial symbols that children can recognize, such as bank logos on toy ATM cards or signs on product packaging.

Furthermore, the concept of financial literacy for children (Financial Literacy for Kids), developed through the "Money Literacy" conceptual framework, goes beyond simply introducing currency by grouping the understanding of money into four main domains. The Cognitive Domain encompasses knowledge of the function of money as a medium of exchange and the understanding that money is not the sole measure of success; the Value Judgment Domain encompasses the meaning of money as a symbol of power or good or bad; the Affective Domain concerns the emotional responses that money evokes; and the Behavioral Domain focuses on the ability to use money carefully and responsibly. This comprehensive framework demonstrates that a holistic educational approach emphasizes not only the knowledge aspect, but also the instilling of values and the formation of positive behavior in financial management.

Previous studies have demonstrated the positive impact of financial interventions on children, including a positive development program for adolescents in Hong Kong that developed a "Money Literacy" curriculum with adaptable components for younger children. The program begins with Narrative Acquisition, which involves understanding stories to distinguish between needs and wants, and instills traditional values such as thrift and honesty. Other research findings also highlight the importance of developing skepticism toward advertising claims and consumer culture from an early age, further strengthening the argument that financial education for young children is both feasible and necessary with an appropriate approach that is developmentally appropriate.

Although the urgency and theoretical basis for the importance of financial literacy from an early age are quite clear, the research landscape in this area still shows several significant gaps that require attention. First, there is an imbalance in research focus, with most programs, policies, and studies on financial literacy still focused on secondary school-aged children, adolescents, or adults, while the implementation and learning strategies for basic financial literacy in early childhood education settings are still rarely explored in depth. Second, from the perspective of learning strategies, existing research often does not present a contextual and practical approach that can be easily adopted by early childhood education teachers, taking into account the limitations of time and resources. The fundamental question of how to design fun play activities that simultaneously instill financial concepts, and how to evaluate non-academic learning outcomes such as attitudes toward money, remains an area that requires further exploration. Third, the biggest gap, which also presents an opportunity for novelty in this research, is the integration of modern financial literacy concepts with local wisdom and religious values, in this case sharia values. Concepts such as honesty (amanah), anti-consumptiveness (israf), and sharing (infak) can be a strong moral foundation for children's financial understanding, but have not been widely studied in the context of the curriculum and learning practices in PAUD [36].

Based on the research gaps identified above, this study has three main objectives. First, to explore early childhood education (PAUD) teachers' understanding and perceptions of the concept of basic financial literacy for early childhood, which serves as a crucial foundation for planning learning programs. Second, to identify learning practices and strategies already implemented in PAUD to introduce financial literacy in order to map the methods and approaches currently implemented in the field. Third, to analyze the supporting and inhibiting factors in the implementation of basic financial literacy in PAUD settings, thereby providing a basis for developing more effective and contextual learning models in the future.

RESEARCH METHODS

A qualitative research approach and design using exploratory case studies are highly appropriate for examining basic financial literacy in early childhood education (PAUD) because this approach allows for an in-depth understanding of complex social phenomena in a real-life context. Exploratory case studies provide a platform for exploring teacher perceptions, learning practices, and supporting and inhibiting factors in the implementation of financial literacy education in PAUD settings holistically and contextually. This research was conducted at PAUD X in City Y for three months, from May to July 2024, allowing researchers to directly observe the learning process and interactions between teachers, children, and parents over an adequate timeframe.

The research participants consisted of five PAUD teachers, the principal, and twenty parents, who are key actors in the early childhood education process and have a strategic role in supporting children's financial literacy. Data collection techniques used participant observation during financial literacy learning activities to capture natural classroom dynamics, in-depth semi-structured interviews with teachers, the principal, and parents to obtain rich qualitative data regarding their understanding and experiences, and documentation studies in the form of Daily Learning Implementation Plans (RPPH) and children's work as evidence of implementation and learning outcomes. The research instruments, in the form of observation guidelines, interview guidelines, and documentation sheets, were validated by experts to ensure content validity and suitability for the research objectives [37].

Data analysis used the Miles and Huberman model, which includes three main stages: data reduction, data presentation, and conclusion drawing/verification. This model allows for a systematic and in-depth analysis process, allowing for comprehensive and accurate interpretation of research findings. To enhance data validity, source triangulation was conducted by comparing data from observations, interviews, and documentation, ensuring high credibility and dependability of the research results. 46 This approach allows for a comprehensive understanding of basic financial literacy practices in early childhood education, including challenges and opportunities, and provides relevant recommendations for the development of early childhood financial literacy education policies and practices in Indonesia [38].

Similar research shows that financial literacy education at the early childhood education (PAUD) level is rarely explored in depth, despite the crucial role of teachers and collaboration with parents in shaping children's financial behavior from an early age. These studies also emphasize the importance of teacher training to increase their confidence and competence in teaching financial concepts appropriate to children's developmental stages. Furthermore, integrating cultural and religious values, such as honesty and anti-consumptionism, into the context of financial literacy can enrich the learning approach and shape children's character holistically [39]. Thus, this exploratory case study qualitative research design is highly relevant for delving deeply into the phenomenon of basic financial literacy in PAUD and providing a significant scientific contribution to the field of early childhood education.

RESULTS AND DISCUSSION

Teachers' Understanding of Early Childhood Financial Literacy

Variations in teachers' understanding of early childhood financial literacy reflect differences in their level of knowledge and conceptual mastery related to introducing children to economics and finance. A study from Najran showed that kindergarten teachers have a basic understanding of important concepts such as rational consumption, the value of money, saving, and investing, and are able to develop these concepts through age-appropriate educational activities. However, research in the United States revealed that early childhood teachers' financial literacy remains low, with only about 52% scoring correct. Most teachers lack confidence and enjoy teaching financial materials, indicating the need for specialized training to improve their competency [40].

Teacher training is crucial to ensure their perceptions and understanding of financial literacy are aligned, leading to more effective and in-depth instruction, as highlighted in studies highlighting the importance of teacher preparedness and intensive training to teach financial concepts intentionally and purposefully in the classroom. Furthermore, training programs that incorporate interactive approaches and collaboration with parents have been shown to increase children's understanding and interest in financial literacy, while strengthening the role of teachers in managing early childhood financial literacy education.

The financial literacy standards for children referred to in various studies emphasize the introduction of basic concepts of money, saving, spending, and the value of work, which should be taught in stages and according to the child's developmental stage, so teacher training should be aligned with these standards to ensure uniformity and quality of teaching [41]. Thus, strengthening teacher capacity through systematic and ongoing training is key to improving their competency and establishing a shared understanding of early childhood financial literacy in early childhood education (PAUD).

Financial Literacy Learning Strategy through Play

Teaching financial literacy to early childhood through play is an effective approach and is appropriate for children's cognitive development. Common methods used by teachers include role-playing games such as buying and selling simulations, storytelling about money, saving games, and educational songs that teach basic financial concepts. Role-playing allows children to understand exchange rates, the concepts of needs and wants, and social skills in transactions. While stories about money and songs help introduce financial terms and concepts in a fun and memorable way [42], [43]. Savings games, both physical and digital, as found in the study of the use of the game "Smart Money Kid" and the FinSOLEkid Indonesia application, have been shown to improve children's understanding of money management and saving habits through hands-on experience and fun interactions [44].

This approach is in line with the theory of play-based learning, which emphasizes that young children learn most effectively through activities that involve exploration, social interaction, and concrete experiences, which support the development of executive and cognitive functions such as attention, self-control, and problem solving [45], [46]. Thus, financial literacy learning strategies that integrate role-playing, stories, games, and songs not only enhance children's basic financial knowledge but also develop cognitive and social skills essential for future ongoing learning.

Integration of Sharia Values in Financial Concepts

Integrating sharia values into financial concepts for early childhood is a crucial aspect in developing positive and ethical financial character in accordance with Islamic principles. Values such as honesty in buying and selling, sharing or giving alms, and avoiding wastefulness are taught early in early childhood education (PAUD) as part of Sharia-based financial literacy education. Studies in several PAUDs in Indonesia show that the concepts of saving, sharing through infaq (charity), and social responsibility have begun to be implemented, albeit to a limited extent, and this has had a positive impact on children's character development and financial literacy. Honesty in buying and selling transactions is taught as a fundamental value that instills integrity and fairness, while sharing or giving alms teaches empathy and social concern, which are part of the maqasid (obligation) of sharia to protect wealth and the welfare of society [47].

Avoiding wastefulness is also emphasized to foster a thrifty attitude and responsible consumption, in line with the principles of sustainable consumption in Islam and the Sustainable Development Goals (SDGs). However, the main challenge in implementing these Sharia values is the limited understanding of teachers and the lack of adequate teaching materials. Therefore, teacher training and the development of a Sharia-based curriculum are essential to optimize financial literacy education based on Islamic values from an early age [48]. Thus, integrating Sharia values into children's financial literacy not only equips them with financial knowledge but also fosters strong moral and social character in accordance with Islamic teachings, which is essential for the continued well-being of individuals and society.

The Role of Parents and Implementation Challenges

The role of parents in early childhood financial literacy education is crucial because the family is the primary environment in shaping children's financial behavior and understanding. Parents act as agents of financial socialization, teaching basic concepts such as saving, managing pocket money, and recognizing the value of money through everyday activities. Research shows that parental involvement in savings programs in early childhood education can improve children's financial awareness and habits. However, obstacles often arise, such as a lack of parental awareness of the importance of early financial literacy and limited learning media to support this educational process [49].

In addition, some parents feel less confident or afraid to discuss financial topics with their children, so communication about money management is limited. 5. Close partnerships between schools and families are a strategic solution to overcome this obstacle, with schools providing adequate training and learning resources for parents and building ongoing communication so that financial literacy values can be applied consistently at home and school [50]. This collaborative approach not only strengthens children's understanding of financial concepts but also fosters responsible and sustainable financial character from an early age, ultimately supporting children's readiness to face future economic challenges [51].

CONCLUSION

An exploratory study on basic financial literacy for early childhood in early childhood education (PAUD) emphasizes the importance of introducing financial concepts from an early stage of development to foster healthy financial understanding and behavior. Research shows that young children are able to understand basic concepts such as distinguishing between money, saving, and the difference between needs and wants, although their understanding is still limited to certain aspects such as saving methods and recording expenses. The implementation of financial literacy education in PAUD, which involves interactive methods such as quiz games and project-based learning, has proven effective in increasing children's interest and understanding of financial management. The role of teachers and parents is vital in this process, with teacher training and school-family partnerships key to successfully integrating financial literacy into the curriculum and children's daily practices. Obstacles such as a lack of adequate curriculum support and limited learning media remain challenges that need to be addressed through policy reform and the development of appropriate educational resources. Overall, basic financial literacy taught from an early age not only equips children with money management skills but also fosters responsible character and readiness to face future economic challenges, thus supporting the goal of inclusive and sustainable economic development.

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