

Financial Intelligence, Career Success: A Guide to Managing Finances and Determining Future Direction through Socialization to Students of SMA Negeri 93 Jakarta

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ABSTRACT

This service program aims to improve the financial literacy and career readiness of students in class X SMA Negeri 93 Jakarta. Activities are carried out through interactive socialization which includes pre-test, material delivery, simulation, group discussion, to post-test, within a one-month period. Participatory methods were used so that students were actively involved during the learning process. The evaluation showed an increase in the average financial literacy score from 84.4% to 95% after the educational intervention. The findings suggest that a practice-based approach is effective in strengthening adolescents' financial and career planning skills. This program is expected to become a sustainable educational model in supporting the financial independence of the younger generation.

INTRODUCTION

Personal financial management is an important skill that often receives little attention in formal education, especially among teenagers who are building the foundations of their future lives. This phenomenon is increasingly relevant as the need for financial literacy increases in the face of the complexity of the modern world. In Indonesia, the low level of financial literacy in various age groups, including adolescents, often leads to difficulties in managing finances optimally. This can impact on quality of life, level of financial independence and career success (Azizi et al., 2024).

Several previous studies have identified factors that influence the level of financial literacy among adolescents. For example, (Rahmayanti et al. 2019) found that attitudes towards money and financial behavior have a significant influence on the level of financial literacy. Adolescents who are accustomed to planning a budget and saving show higher levels of literacy. In addition, (Laturette et al. 2021) revealed that the family environment, especially the role of parents in educating children about money management, is also an important factor. Other factors include formal education and learning experiences. (Pratama et al. 2022) showed that the integration of financial materials into the school curriculum contributed positively to increasing students' understanding of personal finance. On the other hand, the use of technology such as interactive financial applications and stock market simulations has also been shown to be effective in improving students' understanding, because it provides a more contextual direct experience (Azizi et al., 2024).

The level of financial literacy is assessed based on five main parameters that reflect the characteristics of individuals who are classified as “well literate” (Financial Services Authority (OJK), 2024). A person can be categorized as “well literate” if they are able to fulfill the five aspects in the financial literacy parameters. The relationship between these five parameters in forming the “well literate” criteria can be seen in the illustration in Figure 1.

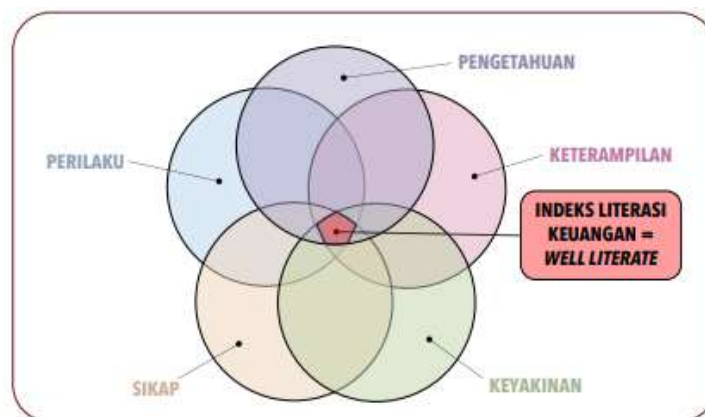


Figure 1. Financial Literacy Index Measurement Parameters
Source: Financial Services Authority

The operational description of each parameter is taken from the details listed in the 2024 SNLIK and will be used as a parameter for students regarding how much they understand financial literacy and will be included in the

questionnaire questions. In more detail, the operational definition of each parameter in the financial literacy index can be seen in Table 1.

Table 1. Operational Definition of Financial Literacy Index Parameters

Parameter (1)	Rincian (2)	Literate_1 (3)
Pengetahuan	Pengetahuan terhadap Lembaga Jasa Keuangan	√ (Tahu minimal 1)
	Pengetahuan terhadap Produk/Layanan Jasa Keuangan	√ (Tahu minimal 1)
	Pengetahuan terhadap Karakteristik Produk/Layanan Jasa Keuangan	√ (Tahu minimal 1)
	Pengetahuan terhadap <i>Delivery Channel</i>	√ (Tahu minimal 1)
Keterampilan	Pernyataan Kemampuan Menghitung	√ (Tahu minimal 1)
	Konsep Aritmatika Sederhana	√
Keyakinan	Keyakinan terhadap Lembaga Jasa Keuangan	√ (Tahu minimal 1)
	Keyakinan terhadap Kemampuan Pengelolaan Keuangan	√ (Top three answers)
Sikap	Tujuan Keuangan	√
Perilaku	Upaya Mencapai Tujuan Keuangan	√

Source: Financial Services Authority

The financial literacy index presented above can be used as an indicator to assess whether students at SMAN 93 Jakarta have achieved the expected level of financial literacy. Personal financial management itself is a combination of art and science in managing individual and family finances. This skill is very important because it helps someone get used to living a frugal lifestyle for financial well-being in the future. Financial literacy, which includes understanding and ability to manage finances, is a key factor in creating economic stability and improving quality of life (Ferli et al., 2024).

OJK or the Financial Services Authority continues to demonstrate its commitment to improving financial literacy and inclusion in society, especially for certain groups. This step is carried out through various strategic initiatives, including the preparation of a Roadmap that focuses on monitoring the behavior of financial services industry players, educational activities, and consumer protection. Data related to the level of financial understanding of the community can be found in Tables 2 and 3.

Table 2 Financial Literacy and Inclusion Index

Indeks	Hasil Survei
Literasi	65,43%
Inklusi	75,02%
Gap	9,59%

Source: Financial Services Authority

Table 3 Conventional and Sharia Financial Literacy and Inclusion Index

Keterangan		Hasil Survei
Literasi	Konvensional	65,08%
	Syariah	39,11%
Inklusi	Konvensional	73,55%
	Syariah	12,88%

Source: Financial Services Authority

This phenomenon of low financial literacy awareness encourages the need for intervention in the form of education and outreach that is specifically designed to build adolescent understanding of the importance of personal financial management (Yushita, 2017). High school students, as the young generation who are preparing for their first steps towards adult life and professional careers, are a very strategic group to receive this intervention. By providing an understanding of good financial management through a socialization approach, they can begin to develop skills that not only support their financial stability but also contribute to future career success (Muthia et al., 2023; Azizi et al., 2024; Laturette et al., 2021).

This journal provides an important contribution to enriching the financial literacy literature through a community-based socialization approach in educational environments. The socialization conducted on students of SMA Negeri 93 Jakarta offers new insights into the application of financial literacy integrated with the local educational context. By capturing a unique sample of adolescents from diverse socio-economic backgrounds, this study provides novelty in exploring the effectiveness of financial education as a foundation for developing life skills. In addition, this study enriches financial literacy theory with a practical approach that can be directly applied in everyday life.

This study aims to explore how financial literacy socialization in high school students can build financial management skills that support personal economic stability and their future career success. In addition, this study aims to identify effective strategies in integrating financial education into the context of formal education, so as to provide a significant long-term impact on the younger generation (Financial Services Authority (OJK), 2021). Based on the results of interviews and discussions with the school, namely with guidance and counseling teachers and several students, it was found that many students of SMA Negeri 93 Jakarta still have limited understanding of personal financial management and career planning. Several guidance and counseling teachers and educators revealed that most students are not used to making their own financial budgets, have difficulty understanding the concept of saving and investing, and lack understanding of the importance of financial planning for the future. In addition, the results of a simple survey conducted on students showed that the majority of them did not have a clear picture of the career path they wanted to take after graduating. These factors indicate an urgent need to provide education on financial literacy and career strategies from an early age. With this socialization program, it is hoped that students can understand the importance of good financial management and have broader insights in determining their career direction.

LITERATURE REVIEW

Financial Literacy and Its Importance for the Younger Generation

Understanding and skills in managing personal finances properly are referred to as financial literacy. Based on a national survey conducted in 2024 by the Financial Services Authority (OJK) together with the Central Statistics Agency (BPS), it was found that only 51.70% of teenagers aged 15 to 17 years had an adequate level of financial literacy (OJK, 2024). Complete data is presented in Table 2.1 below:

Table 4 Comparison of Financial Literacy and Inclusion Index by Age Group

Keterangan	Kelompok Umur	Hasil Survei
Literasi	15-17 tahun	51,70%
	18-25 tahun	70,19%
	26-35 tahun	74,82%
	36-50 tahun	71,72%
	51-79 tahun	52,51%
Inklusi	15-17 tahun	57,96%
	18-25 tahun	79,21%
	26-35 tahun	84,28%
	36-50 tahun	81,51%
	51-79 tahun	63,53%

Source: Financial Services Authority

This figure indicates that almost half of Indonesian teenagers do not have an adequate understanding of financial management. Lack of financial understanding among teenagers can have a negative impact on their ability to manage personal finances. This can be seen from the difficulty in setting aside funds for savings, making the right investment decisions, to the lack of awareness in avoiding unnecessary debt (Rahmayanti et al., 2019). In addition, this lack of understanding can make teenagers vulnerable to financial fraud and harmful financial practices. Therefore, increasing financial literacy from an early age is crucial to equip the younger generation with the skills needed to face future economic challenges.

Scope of Financial Literacy Socialization

The financial literacy socialization program implemented in this activity targets grade X students of SMA Negeri 93 Jakarta as the main participants. This group was chosen because they are in a crucial phase in making important decisions related to education and future careers, and are starting to be exposed to simple financial responsibilities. The material presented covers two main topics, namely personal financial literacy and management and career planning and development. The delivery of the material is carried out interactively through socialization, group discussions, case simulations, and short quizzes to encourage active student participation. This activity is carried out offline in the SMA Negeri 93 Jakarta environment located in East Jakarta, thus allowing direct involvement of accompanying teachers (BK teachers) and utilizing adequate school facilities. The main objective of this activity is to improve students' understanding of financial management and equip them with basic strategies in designing their future careers, which are expected to have a positive impact on financial independence and readiness to face the world of work.

Financial Education Strategies for Teenagers

According to (Pratama et al., 2022) Increasing financial literacy among teenagers can be achieved through various effective educational strategies, including:

1. Integration of Finance Curriculum in Formal Education: Teaching basic financial concepts, such as budgeting, saving, and investing, as part of the school curriculum. For example, Frankfort High School in the United

States has implemented a special class covering personal finance topics, including insurance, mortgages, and investing, which has been shown to improve students' understanding of financial management (Frankfort High School, 2025).

2. **Practical Training through Simulation and Games and Socialization:** According to (Azizi et al., 2024) using stock market simulations or financial management games can attract more students' attention because they can provide students with direct experience in managing finances. Wilton High School, for example, has launched the Business Innovation and Finance Center which allows students to experience real-life experiences in financial literacy and the stock market. In the community service program that we will present here, we choose and use this strategy to conduct educational socialization to students of SMAN 93 Jakarta. Because it is considered more appropriate.
3. **Collaboration with Financial Institutions:** One effective strategy in improving students' understanding of financial concepts is to present practitioners from the banking sector or financial institutions to provide explanations about various financial products and services, as well as how to use them responsibly. This approach provides a contextual experience that enriches classroom learning. The Financial Services Authority (OJK) stated that financial literacy has an important role as a form of long-term investment in maintaining the stability and health of an individual's financial condition.
4. **Utilization of Digital Technology:** Using interactive financial education applications or platforms that can help students understand financial concepts in a more interesting and accessible way.

Career Development Planning

Career planning is a strategic process that helps individuals determine, develop, and achieve their professional goals. For adolescents, having a clear career plan is essential to prepare themselves for an increasingly competitive world of work. According to recent research, effective career planning involves several key aspects, such as exploring interests and talents, developing relevant skills, and understanding industry and work trends (Santoso et al., 2024). One strategy that can be applied in career planning is the self-exploration approach, where adolescents are directed to recognize their interests, values, and competencies before determining the appropriate career path. In addition, it is important for students to have access to guidance and assistance from teachers, mentors, or professionals in certain fields to gain broader insights into available career opportunities (Rahmawati & Nugroho, 2023).

The use of technology is also increasingly playing a role in career planning, with various digital platforms providing information on career choices, job opportunities, and online-based training. A study conducted by (Pratama et al. 2024) showed that the use of career education applications and platforms significantly increased students' readiness to face the world of work.

With the right use of technology, teenagers can more easily access information and develop the skills they need in the future.

To ensure the effectiveness of career planning, schools and educational institutions need to integrate career development materials into the curriculum. Internship programs, career seminars, and soft skills training can also be part of a long-term strategy to equip students with the skills needed in the world of work (Fauzan & Lestari, 2024). Therefore, a comprehensive approach to career development planning will greatly assist adolescents in determining a professional path that suits their interests and potential.

METHODOLOGY

To solve the problems that have been submitted by the school, it is necessary to apply an effective method, namely the participatory method. In this method, the school is given the widest possible space to convey their ideas, innovations, and creativity. Meanwhile, the service team acts as a facilitator whose job is to provide direction, general materials, and share personal experiences, in accordance with the opinion expressed by (Asnawi, 2016). The stages of the activity are summarized as follows:

Table 5 Summary of Activity Stages

Stage Name	Information
Planning Stages	<ol style="list-style-type: none"> 1. Situation analysis and problem identification 2. Initial survey of participants' financial literacy 3. Preparation of program activity proposals 4. Submission of permit letter to relevant parties 5. Coordination with partner schools for activities
Implementation Stages	<ol style="list-style-type: none"> 1. Distribution of pre-test questionnaires to participants by the PKM Team 2. Preparation and preparation of training materials 3. Implementation of training and delivery of materials by the PKM Team 4. Distribution of post-test questionnaires after training
Evaluation Stages	<ol style="list-style-type: none"> 1. Program evaluation by measuring knowledge gains through pre-tests and post-tests, student participation, quiz results, and student and teacher feedback. 2. Preparation of activity progress reports 3. Preparation of the final report of the PKM program 4. Publication of scientific articles in journals 5. Dissemination of activities via social medial

Based on table 5 summary of the activity stages above, the team believes that the Community Service Program (PKM) aimed at students of SMA Negeri 93 Jakarta can be a means to provide facilitation as well as transfer of knowledge and technology in the future. It is hoped that this PKM program will be able to create a sustainable positive impact. The activities that will be carried out are in the form of education on financial literacy and career development, which will be presented by a team of students from the Indonesia Banking School. The material that will be provided includes two main topics, namely:

- 1) Literacy and Managing Finances
- 2) Career Development/Success



Figure 2 Activity flyer

It can be seen in Figure 2 which shows the flyer for the financial literacy and career development socialization activity held at SMA Negeri 93 Jakarta. This flyer contains important information such as the theme of the activity, time of implementation, location, and the main objective of the activity, which is to improve students' understanding of personal financial management and early career planning. Because it is related to intellectual and skill aspects, this activity is carried out through education and socialization in improving literacy, financial management and career development/success which was attended by 36 students. The goal after the education and socialization activities of this research were carried out was that there would be a significant increase in what the PKM team had conveyed to students of SMA Negeri 93 Jakarta.

The effectiveness of the activity will be measured through the indicators listed in Table 5. Thus, the evaluation process includes assessments before and after the counseling, as well as reflections from participants to improve the quality of the material and delivery in the future.

Table 6 Indicators for Measuring the Effectiveness of Community Service Programs

No	Indicator
1	The activity was attended by at least 36 students of SMAN 93 Jakarta
2	As many as 70% of the activity participants were able to understand the material and experienced benefits from participating in the activity.
3	As many as 50% of participants who have participated in the activity showed interest in managing finances and recording personal finances and career planning.
4	Participants have the desire to participate in similar activities with more in-depth coverage of the material.

Source: Author's Data Processing

RESEARCH RESULT

Statistical Analysis and Data Visualization

Partisipasi dari siswa/i dalam kegiatan



Figure 3 Student Participation in Activities

Source: Author's Data Processing

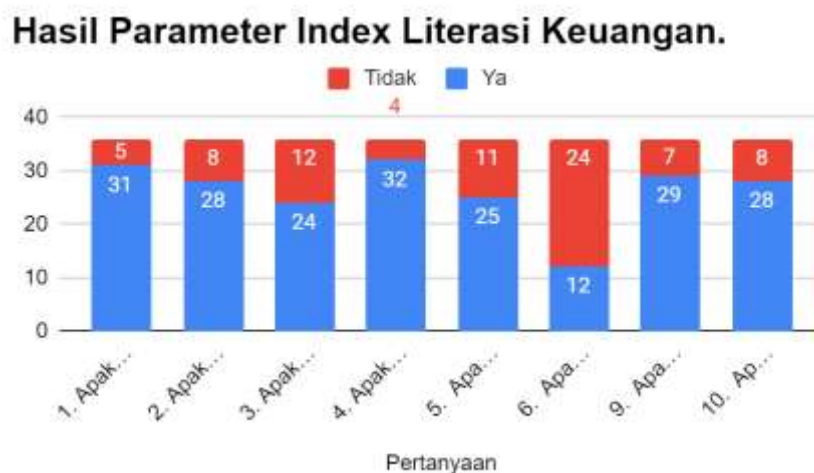
It can be seen in Figure 3 Student Participation presents the results of the analysis related to the level of attendance and understanding of participants based on two questionnaire filling sessions attended by 36 grade X students at SMA Negeri 93 Jakarta. 58.3% are female and 41.7% are male, with an attendance rate of 100% which can also be seen in Figure 3 documentation during the activity:



Figure 4. Activity Documentation

This reflects the high enthusiasm for the activity, especially among female students, which is in line with the findings (OJK 2024) regarding the acceleration of financial literacy among adolescent girls. However, the significant participation of male students also confirms that financial literacy and career planning are relevant to all students. This full involvement shows the effectiveness of the participatory education approach applied and the importance of integrating financial literacy into formal education to support financial independence and career readiness of the younger generation. The data collected includes participation, level of understanding of financial literacy, awareness of career planning, and changes in student perceptions before and after the educational activity.

The analysis was conducted by evaluating the number of participants, percentage of attendance, distribution by category such as class and gender, and comparison of average pre-test and post-test scores. The data collection instrument was compiled referring to the Financial Literacy Index Parameters formulated by the Financial Services Authority (OJK), covering the dimensions of knowledge, skills, beliefs, attitudes, and financial behavior. These parameters are the basis for compiling a questionnaire to comprehensively measure the level of financial literacy of participants, which is then visualized in Figure 4.2 related to the results of measuring the financial literacy index parameters.



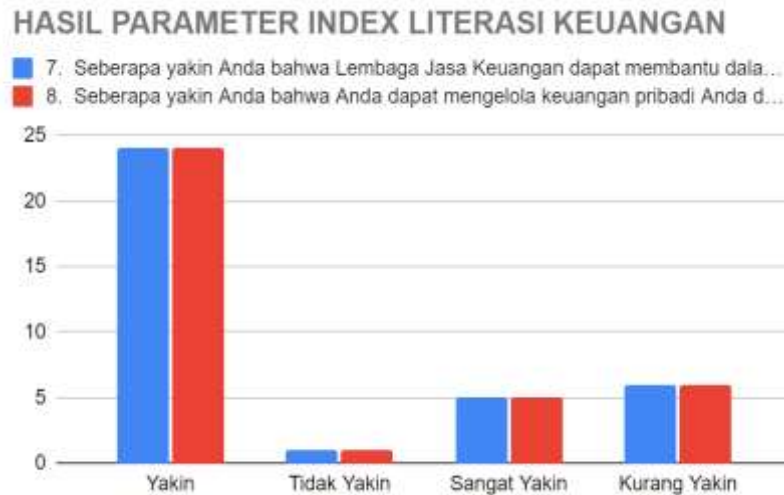


Figure 5 Results of Financial Literacy Index Parameters
Source: Author's Data Processing

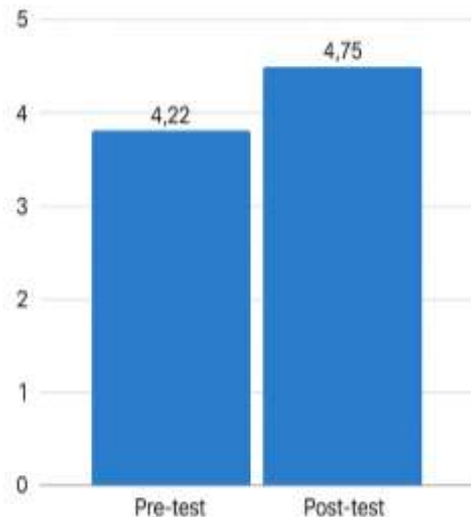


Figure 6 Increase in Knowledge Score (Pre-test vs Post-test)
Source: Author's Data Processing

The results of the analysis of the increase in pre-test and post-test scores shown in Figure 4.1 show a significant improvement in participants' understanding of financial literacy and career planning materials. A total of 36 grade X students took part in the evaluation which covered five main topics, including the initial steps of career planning, common mistakes, the principles of the 50/30/20 method, the concept of Time Value of Money, and personal financial management. The average pre-test score of 4.22 out of 5 (84.4%) increased to 4.75 (95%) after the educational activity, reflecting an increase of 0.53 points or around 10.6%. This increase shows that the simulation-based learning method and interactive discussion are effective in deepening students' understanding, especially for abstract concepts. These results are in line with research (Azizi et al. 2024) which emphasizes the effectiveness of the practical approach in improving adolescent financial literacy.

DISCUSSION

Data analysis shows that the socialization of financial literacy and careers successfully involved all students in grade X-4 who were the target of the activity, with an attendance rate of 100%. This high level of participation strengthens the evidence that active involvement is a key factor in improving financial literacy (Azizi et al., 2024). The distribution of participants who were mostly female students is consistent with the findings of OJK (2024), although the difference is relatively small.

Furthermore, based on the results visualized in Figure 4.1 regarding the Financial Literacy Index Parameter Results from OJK filled by students of SMA Negeri 93 Jakarta, there are several questions that show a significant level of ignorance or lack of understanding. Question number 6, "Do you understand the basic concepts of arithmetic in financial management, such as calculating savings interest or loan interest?", is the main highlight with 24 respondents (66.7% of 100%) answering "No". This indicates that the majority of students have not mastered basic financial mathematics skills, which are essential for financial decision making such as comparing interest rates or calculating loan instalments. In addition, question number 3, "Do you understand the characteristics of certain financial products or services (eg, savings interest, investment risks, insurance benefits)?", also recorded 12 respondents (33.3%) answering "No", indicating that almost a third of students do not understand the features and risks of common financial products. Question number 5, "Do you feel able to calculate the amount of money needed to achieve your financial goals?", with 11 respondents (30.6%) answering "No", reflects students' difficulties in planning their finances quantitatively, such as saving for short-term or long-term needs. This finding underscores the need to improve financial education at the high school level, especially in terms of applied mathematics and understanding financial products. Lack of understanding of basic concepts such as loan interest or investment risk can hinder students' ability to make healthy financial decisions in the future (OJK, 2023). Therefore, integrating financial literacy materials into the school curriculum, accompanied by practical simulations, can be a solution to overcome this knowledge gap.

The increase in the average score from 4.22 to 4.75 in the post-test confirms that the interactive method is effective in deepening students' understanding, especially regarding abstract concepts such as the 50/30/20 method and Time Value of Money (Azizi et al., 2024; Pratama et al., 2022). In addition, the increase in understanding related to career planning supports the findings of Fauzan and Lestari (2024) regarding the importance of early career development.

In addition, the increase in understanding of career planning is also reflected in the increase in correct answers related to the initial steps of career planning and the identification of common mistakes in determining career direction. These results support the findings (Fauzan and Lestari 2024) which show the effectiveness of school-based career development programs in improving students' readiness to face the future. The material presented interactively emphasizes the importance of recognizing interests and talents early on and avoiding unstructured planning.

Overall, these findings indicate that the socialization of financial literacy and careers based on a participatory approach has succeeded in increasing not only the knowledge aspect, but also the awareness of participants' attitudes towards the importance of financial literacy. These data reinforce the urgency of the need for financial education from adolescence, as suggested by (OJK 2024), considering the national financial literacy rate of Indonesian teenagers which is still relatively low at 51.7% (Rahmayanti et al., 2019).

CONCLUSION AND RECOMMENDATIONS

In conclusion, the financial literacy and career development socialization program at SMA Negeri 93 Jakarta has succeeded in increasing students' understanding of financial management and the importance of early career planning. Through interactive approaches such as discussions, simulations, and quizzes, 36 students in grade X-4 showed an increase in financial literacy scores of 10.6%, from 84.4% to 95% (Azizi et al., 2024). This activity strengthens students' understanding of basic concepts such as budgeting, the 50/30/20 principle, and the Time Value of Money, while also encouraging awareness to design a career path based on self-potential (Fauzan & Lestari, 2024). Although knowledge has increased, variations in students' self-confidence levels indicate the need for an educational approach that also strengthens aspects of financial attitudes and behavior (Rahmayanti et al., 2019). Overall, this program proves that practice-based financial literacy education is effective in building a foundation for financial independence and career readiness for adolescents.

As a recommendation as a form of follow-up, it is important for schools to integrate financial literacy and career planning into the curriculum systematically, so that students have a sustainable financial understanding from an early age (Pratama et al., 2024). Students' access to direct practices such as financial simulations, budget training, and small business projects also needs to be expanded to strengthen their application skills (Azizi et al., 2024).

Partnerships with financial institutions, such as banks and OJK, must be strengthened to provide learning experiences from direct practitioners (OJK, 2024). In addition, schools are advised to utilize digital technology through educational applications and platforms to expand students' learning access (Rahmawati & Nugroho, 2023).

Strengthening the role of Guidance and Counseling teachers in providing financial and career assistance and implementing periodic monitoring are important steps to ensure the impact of the program is sustainable. This program also needs to be expanded to cover all levels of high school so that students' financial and career readiness is increasingly optimal (Fauzan & Lestari, 2024).

ADVANCED RESEARCH

Although the socialization activities of financial literacy and career planning at SMA Negeri 93 Jakarta showed positive results, there are several limitations that need to be considered for further research.

1. The scope of this study is still limited to one school with a relatively small number of respondents, so the results cannot be generalized to a wider population of adolescents. Therefore, further research needs to expand the

sample to various schools with diverse socio-economic backgrounds to obtain more representative results.

2. This study only measured students' understanding and changes in perception in the short term through pre-test and post-test. To strengthen the findings, longitudinal studies need to be conducted to evaluate the extent to which students' financial understanding and behavior persist in the long term, including the implementation of financial skills in real life.
3. Although the interactive socialization approach has proven effective, future research can explore the influence of using digital technologies in more depth, such as gamification-based financial education applications or e-learning platforms, on improving students' financial literacy and career readiness.
4. In addition, the aspect of strengthening financial attitudes and behaviors that still varies among students indicates the need for further research focus on the development of experiential learning-based educational modules and individual mentoring.

By considering these matters, future research is expected to provide greater contributions in enriching financial literacy and career education strategies for the younger generation in a sustainable manner.

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