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Financial Literacy and Digital Safety Education for Elementary School Students

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ABSTRACT

Financial literacy and digital safety are increasingly important for elementary school students as children are exposed to pocket money use, online games, cashless payments, mobile devices, and digital messages in daily life. This community service program aimed to strengthen students' understanding of wise money management and safe digital behavior through interactive and child-friendly education. The activity was conducted at SD Negeri 1 Kemenuh, involving 52 students from grades 5 and 6. The learning materials covered basic financial literacy, including needs and wants, saving habits, and wise spending, as well as digital safety topics, including personal data protection, secret codes, and suspicious links. The program used storytelling, simple cases, games, quizzes, and short reflective prompts before and after the sessions. The results showed improvement in all evaluation indicators. Student understanding increased from 53.8% to 96.2% in identifying needs and wants, from 88.5% to 100.0% in saving habits, from 71.2% to 100.0% in wise spending, from 59.6% to 96.2% in secret code protection, and from 34.6% to 100.0% in recognizing suspicious links. These results indicate that integrated financial literacy and digital safety education can strengthen early economic awareness and safer digital behavior among elementary school students.

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1. Introduction

The growth of the digital economy has changed the way people communicate, shop, save, and make transactions. These changes are not only experienced by adults and business actors, but also increasingly shape the daily lives of elementary school children. Children today are not only familiar with cash through pocket money, but are also exposed to digital transactions within their families, such as cashless payments, in-app purchases, online game top-ups, and the use of mobile devices for various daily activities. At the same time, the digital space also brings new risks, especially when children do not yet understand suspicious links, requests for secret codes, or the misuse of personal data. Children's increasing interaction with digital technology creates both opportunities and new forms of financial and online risk, making early education increasingly important [1,2].

From a development economics perspective, early financial literacy is part of strengthening human capital. Children who understand how to use money wisely from an early age have a stronger foundation for developing healthy economic behavior. Basic knowledge about needs and wants, saving habits, and simple pocket money management can help children make better economic decisions in the future.

Financial literacy is also closely related to the ability of individuals to adapt to a more modern and digitalized economy. Financial literacy is increasingly recognized as an essential life skill because young people are already exposed to financial decisions and will face more complex financial products and risks as they grow older [3]. [4] show that the ability to understand and manage personal finance is an important part of financial well-being. Previous community service activities also indicate that financial education that is close to people's daily experiences can help participants better understand financial planning and money management [5,6].

For elementary school children, financial literacy education needs to be delivered in a simple, practical, and enjoyable way. Topics such as money, needs, wants, saving, and wise spending cannot be effectively introduced only through formal lectures. Children tend to understand financial concepts more easily when the material is connected to their own experiences, such as receiving pocket money, buying snacks at school, purchasing stationery, bringing lunch from home, or setting aside a small amount of money for savings. Evidence from primary-school settings further shows that formal financial education can improve children's financial literacy, particularly when classroom learning is connected with informal financial experiences such as pocket money and discussions about money [7].

Therefore, interactive approaches through storytelling, questions and answers, games, and concrete examples are important in financial education for elementary school students. [8] also show that financial literacy for elementary students can be introduced through socialization, discussion, and simple exercises that help students understand the function of money and the benefits of saving. Evidence from school-based financial education also shows that structured financial education can improve students' financial knowledge and, to a smaller extent, their financial behavior [8]. School-based financial education is particularly relevant because schools provide a structured environment in which basic financial concepts can be introduced before financial habits become firmly established [9].

However, the development of the digital economy makes children's financial literacy inseparable from digital safety. In the modern economic ecosystem, financial activities are increasingly connected to digital devices, personal accounts, verification codes, and electronic payment systems. Children who use mobile devices, or observe their parents using them, may be exposed to fake prize messages, unknown links, free top-up offers, and requests for personal data. This situation shows that basic economic literacy for children should also include awareness of self-protection in the digital space. Children need to understand that PINs, OTPs, passwords, full names, home addresses, parents' phone numbers, and family accounts are sensitive information that should not be shared carelessly.

Digital literacy for children is not merely about the ability to use technological devices. It also includes the ability to recognize risks and make safe decisions online. Evidence from Indonesian elementary school students shows that digital literacy and parental mediation are important factors associated with children's exposure to online risks [10]. In the context of economic development, this ability is part of preparing communities to participate in the digital economy in a safer and more productive way. Digital transformation cannot rely only on the availability of technology; it also requires users who understand its benefits, risks, and basic rules. [11] emphasize the importance of digital literacy training in building children's awareness of safety and ethics in the digital space. Similarly, [12] show that socialization on digital ethics and safety can help elementary school students understand the importance of protecting personal data and using technology wisely. [13] also find that interactive learning can strengthen students' understanding of digital safety, including the recognition of suspicious messages and the importance of secure passwords.

A common problem is that financial literacy and digital safety are often treated as separate topics. Financial literacy education usually focuses on money, saving, and wise spending, while digital literacy mostly discusses technology use, online ethics, and data security. In children's daily lives, however, these two areas are increasingly connected. When children play online games, see top-up advertisements, use their parents' mobile phones, receive prize messages, or become familiar with digital payments, they are dealing with financial decisions and digital risks at the same time. Indonesian evidence also demonstrates that children may encounter various harmful or unwanted experiences online, reinforcing the need for preventive education and trusted-adult support [14]. For this reason, education that integrates financial literacy and digital safety is increasingly relevant for elementary school students. This concern is particularly relevant in Indonesia. A recent UNICEF baseline study indicates that children are highly engaged with the internet, while access to adequate online safety information remains limited [2].

In Indonesia, financial literacy has also become part of a national policy agenda. The National Strategy for Financial Literacy emphasizes continuous financial education as an important instrument for improving financial capability, consumer protection, and financial well-being [15].

The community service program under the Program Udayana Mengabdi scheme was carried out by the Development Economics Study Program team at SD Negeri 1 Kemenuh, Sukawati District, Gianyar Regency. The theme of strengthening financial literacy and digital safety among elementary school students was selected based on the need to build economic awareness from an early age amid changes in payment systems and the growing use of digital technology. Financial literacy material was delivered through the topic "Jajan Bijak, Nabung Asyik," which encouraged students to understand the function of money, distinguish between needs and wants, and develop saving habits. Digital safety material was delivered through the topic "Klik Aman, Data Selamat," which emphasized the importance of protecting personal data, not sharing secret codes, and avoiding suspicious links.

The program was designed using an educational, participatory, and contextual approach. Students were not only asked to listen to the material, but were also invited to answer questions, join the "needs or wants" game, identify examples of suspicious digital messages, and repeat the key messages of the activity. Through this approach, financial literacy and digital safety education became easier for children to understand and more closely connected to their everyday experiences.

2. Method

The community service program was carried out using an educational, participatory, and contextual approach. The activity was designed not only to deliver information, but also to encourage students to understand, respond, and practice simple decision-making related to money management and digital safety. This approach was considered suitable for elementary school students because the learning process needed to be simple, visual, interactive, and close to their daily experiences.

The program was implemented by the Development Economics Study Program team through the Program Udayana Mengabdi scheme. The partner school was SD Negeri 1 Kemenuh, Sukawati District, Gianyar Regency. The main participants were elementary school students, while the school principal and teachers supported the coordination and implementation process. The activity was held on July 16, 2026, at SD Negeri 1 Kemenuh.

The implementation was divided into four main stages: preparation, material development, activity implementation, and evaluation with follow-up. The preparation stage began with coordination between the implementing team and the partner school. This stage included identifying the target participants, confirming the schedule and venue, preparing the rundown, dividing team responsibilities, and adjusting the learning method to the characteristics of elementary school students.

The second stage was the development of educational materials and learning media. The team prepared two main topics. The first topic, "Jajan Bijak, Nabung Asyik," focused on basic financial literacy, including the function of money, pocket money management, the difference between needs and wants, wise spending, and saving habits. The second topic, "Klik Aman, Data Selamat," focused on digital safety, including personal data protection, the importance of keeping PINs, OTPs, and passwords secret, and the need to avoid suspicious links or fake prize messages. The materials were prepared in the form of presentation slides, simple examples, short questions, interactive games, and educational messages that could be easily understood by children. International child online protection guidelines similarly emphasize that children should be equipped not only to use digital technology but also to recognize online risks, protect personal information, and seek support from trusted adults when necessary [1].

The third stage was the implementation of the activity at the partner school. The program started with an opening session, followed by an introduction to the purpose of the activity. Before the main materials were delivered, students were asked several simple questions to identify their initial understanding of money, saving, spending, mobile phone use, and digital safety. After that, the first session introduced financial literacy through storytelling, question-and-answer activities, and the "needs or wants" game. Students were invited to classify examples such as school supplies, snacks, toys, lunch, and online game top-ups as needs or wants.

The second session introduced digital safety through simple cases that children may encounter in daily life. Students were shown examples of suspicious messages, fake prize offers, requests for secret codes, and free top-up invitations. Through the "click or do not click" activity, students practiced choosing safer responses when receiving unfamiliar links or messages. The session emphasized practical actions, such as not sharing passwords, PINs, or OTPs, not using parents' accounts without permission, and asking parents or teachers when receiving confusing or suspicious messages.

The evaluation stage was conducted through short pre- and post-activity questions, direct observation, and student participation during the games and discussion. The questions were kept simple to match the students' age and learning level. The evaluation focused on whether students could distinguish between needs and wants, understand the importance of saving, identify private information that should not be shared, and recognize unsafe digital behavior. In addition, documentation was collected through photos and activity notes to support the reporting and publication process.

As a follow-up, the educational materials were handed over to the partner school so they could be reused by teachers in future learning activities. This follow-up was important to ensure that the benefits of the program did not stop at the day of implementation. The involvement of the school also helped strengthen the continuity of financial literacy and digital safety messages in the students' daily learning environment. Figure 1 shows the flow of the community service implementation.



Fig. 1 – Flow of community service implementation.

3. Result and Discussion

Program Implementation

The community service activity was held on July 16, 2026, at SD Negeri 1 Kemenuh [Kemenuh 1 Public Elementary School], Sukawati District, Gianyar Regency. The program was implemented by the Development Economics Study Program team through the Program Udayana Mengabdi [Udayana Community Service Program] scheme. The main participants were 52 students from grades 5 and 6. These students were selected because they were considered more familiar with pocket money, snacks, saving, mobile phone use, online games, and simple digital interactions in their daily lives.

The activity began with an opening session attended by the university team, the school principal, teachers, and students. The school gave a positive response because the topic was closely related to children's current daily experiences. Although the direct participants were students from grades 5 and 6, the program was expected to reach a wider group of students through teacher reinforcement and peer sharing. Teachers can repeat the key messages in classroom activities, while participating students can share simple

messages with their friends, such as saving money, spending wisely, not sharing secret codes, and asking adults before clicking suspicious links.

The program consisted of two main learning sessions. The first session focused on financial literacy through the topic "Jajan Bijak, Nabung Asyik" [Wise Snacking, Fun Saving]. This session introduced the function of money, the difference between needs and wants, wise use of pocket money, and saving habits. The second session focused on digital safety through the topic "Klik Aman, Data Selamat" [Safe Clicks, Protected Data]. This session emphasized the importance of protecting personal data, keeping PINs, OTPs, and passwords secret, and avoiding suspicious links or fake prize messages.

The learning process was designed to be simple, interactive, and close to students' daily experiences. Students were invited to answer questions, classify examples of needs and wants, respond to short cases, join quizzes, and repeat the key messages of the activity. Games and door prizes were also used to create a lively atmosphere and encourage students to participate more confidently.

The activity was documented through photos showing the main stages of implementation, including the opening session, financial literacy material delivery, digital safety material delivery, and the closing group photo. These photos show the direct interaction between the university team, the partner school, and the participating students.



Fig. 2 – Group photo of the community service team, school representatives, and participating students.



Fig. 3 – Delivery of financial literacy material "Jajan Bijak, Nabung Asyik" [Wise Snacking, Fun Saving].



Fig. 4 – Delivery of digital safety material "Klik Aman, Data Selamat" [Safe Clicks, Protected Data].

Student Participation in Interactive Learning

Student participation during the activity was positive. In the financial literacy session, students responded actively when asked about pocket money, snacks, school supplies, and saving. The "kebutuhan atau keinginan" [needs or wants] activity became one of the most engaging parts of the session. Students were asked to classify examples such as notebooks, pencils, lunch, snacks, toys, and online game top-ups. Through this activity, they learned that some items are important for daily learning needs, while others are wants that do not always need to be fulfilled immediately.

In the digital safety session, students were introduced to simple cases that may appear when using mobile phones or online platforms. The "klik atau jangan klik" [click or do not click] activity helped students recognize unsafe digital messages. Students were shown examples of fake prize messages, free top-up offers, requests for secret codes, and unfamiliar links. They were then encouraged to decide whether the message was safe or unsafe and what action should be taken.

The interactive method helped students understand the materials more easily. Short questions, familiar examples, games, and quizzes made the learning process less formal and more suitable for elementary school students. Students were also able to repeat several key messages, such as saving part of their pocket money, thinking before buying something, not sharing PINs, OTPs, or passwords, and asking parents or teachers when receiving suspicious messages.

Simple Evaluation of Student Understanding

Student understanding was evaluated using simple and child-friendly prompts before and after the material delivery. The evaluation was not designed as a formal test, but as a short reflection activity to observe whether students could respond appropriately to daily situations related to money use and digital safety. The prompts included classifying examples of needs and wants, responding to simple spending situations, and choosing safe actions when facing suspicious digital messages.

The results show improvement in all evaluation indicators. The percentage of students who were able to identify needs and wants increased from 53.8% before the activity to 96.2% after the activity. Understanding of saving habits was already relatively high at the beginning, at 88.5%, and increased to 100.0% after the session. The indicator of wise spending also improved from 71.2% to 100.0%.

A stronger improvement was observed in the digital safety indicators. Student understanding of secret code protection increased from 59.6% to 96.2%. The largest improvement was found in the ability to recognize suspicious links and unsafe digital messages, which increased from 34.6% before the activity to 100.0% after the session. This finding indicates that children need concrete examples to understand digital risks, especially those related to fake prizes, free top-up offers, requests for OTPs, and unfamiliar links.

Table 1 presents the changes in student understanding before and after the activity.

Table 1 Student Understanding Before and After the Activity

No.	Evaluation Indicator	Child-Friendly Prompt	Before Activity (%)	After Activity (%)	Observed Change
1	Identifying needs and wants	Students were asked to classify daily examples such as notebooks, snacks, toys, lunch, and online game top-ups.	53.8	96.2	Students became more able to distinguish daily needs from wants.
2	Understanding saving habits	Students were asked what they could do with part of their pocket money.	88.5	100.0	Students showed stronger awareness that pocket money can be partly saved.
3	Practicing wise spending	Students were asked whether every desired item should be bought immediately.	71.2	100.0	Students became more aware of the importance of thinking before spending.
4	Protecting secret codes	Students were asked how to respond if someone requested a PIN, OTP, or password.	59.6	96.2	Students showed better understanding that secret codes should not be shared.
5	Recognizing suspicious links	Students were asked what to do when receiving a free-prize or free-top-up link.	34.6	100.0	Students became more able to recognize suspicious links and ask adults for help.

The changes in student understanding can also be presented visually through a bar chart. The chart helps show that the largest improvement occurred in recognizing suspicious links, followed by identifying needs and wants and protecting secret codes.

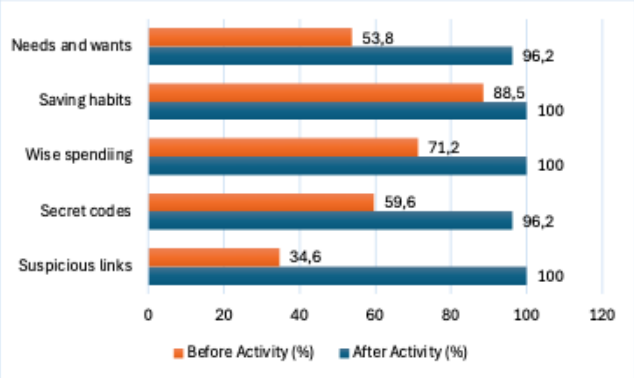


Fig. 5 – Changes in student understanding before and after the activity.

Observed Changes after the Activity

Several changes were observed during and after the learning sessions. First, students became more able to distinguish between needs and wants. At the beginning of the activity, some students still viewed toys, excessive snacks, or game top-ups as items that could be bought whenever they wanted them. After the financial literacy session, students were more able to explain that school supplies, food, and learning needs should be prioritized over items that are only based on desire.

Second, students showed stronger awareness of saving. Saving was introduced as a simple habit that can be started from small amounts of pocket money. This message was easy for students to understand because it was connected to their daily routines at school and at home. Students also responded positively when encouraged to save gradually rather than spend all their pocket money at once.

Third, students showed better awareness of digital safety. Before the activity, several students were familiar with mobile phones and online games, but not all of them understood the risk of sharing secret codes or clicking unfamiliar links. After the digital safety session, students were more able to repeat the message that PINs, OTPs, passwords, and personal data should not be shared. They also understood that fake prize messages, free top-up offers, and unknown links should be treated carefully.

Fourth, the program strengthened the role of the school as a partner in early financial and digital education. The direct involvement of teachers during the activity created an opportunity for the learning messages to be internalized in future classroom activities. In addition, students from grades 5 and 6 can help spread simple messages to other students through daily interaction at school. This peer-sharing process is important because children often learn not only from teachers, but also from classmates and older students.

Discussion

The results of the activity show that financial literacy and digital safety can be introduced to elementary school students through an integrated and interactive learning model. Financial literacy helps students understand how to use money wisely, while digital safety helps them protect themselves when using technology. In children's daily lives, these two areas are increasingly connected. When children use pocket money, buy snacks, play online games, see top-up offers, or use their parents' mobile phones, they are

already facing simple economic decisions and digital risks at the same time.

From a development economics perspective, this activity can be understood as part of strengthening human capital from an early age. Basic financial understanding, saving habits, and safe digital behavior are important capacities for future generations in adapting to economic and technological change. Financial literacy is closely related to the ability to make better economic decisions and support financial well-being [4]. Previous community service experiences also suggest that financial education that is practical and close to everyday life can help participants better understand money management and planning [5,6].

The improvement in student understanding also reflects the importance of using participatory and age-appropriate methods for elementary school students. Evidence from school-based financial education indicates that educational interventions can improve students' financial knowledge, although outcomes depend on program design and intensity [9,16]. Studies involving primary-school children further indicate that structured financial education can be effective when concepts are connected to everyday experiences [7]. The "needs or wants" activity helped students understand spending priorities, while the "click or do not click" activity helped them practice safer digital responses. Similar community service studies also highlight the importance of simple, interactive, and child-friendly methods in financial literacy and digital literacy education [8,11,12,13].

The involvement of teachers is important for the sustainability of the program. Since the activity was implemented in a limited session, the continuation of learning messages depends on how the school reinforces them in daily learning. By involving teachers and providing educational materials, the program created an opportunity for the messages to be repeated beyond the day of implementation. This is particularly relevant for elementary schools, where repeated messages and simple routines are needed to shape children's habits.

Overall, the activity indicates that the integration of financial literacy and digital safety is relevant for elementary school education. The combination of both topics helps students understand that being smart with money also means being careful in the digital space. For the Development Economics Study Program, this program reflects the practical application of academic knowledge in strengthening community capacity. The activity contributes to early economic awareness, safer digital behavior, and the preparation of young learners to face changes in the digital economy.

4. Conclusion

The community service activity at SD Negeri 1 Kemenuh [Kemenuh 1 Public Elementary School] showed that financial literacy and digital safety can be introduced effectively to elementary school students through simple, interactive, and contextual learning. The combination of "Jajan Bijak, Nabung Asyik" [Wise Snacking, Fun Saving] and "Klik Aman, Data Selamat" [Safe Clicks, Protected Data] helped students connect daily financial decisions with safe behavior in the digital space. The students were able to better distinguish needs from wants, understand the importance of saving, think before spending, protect secret codes, and avoid suspicious links or digital messages.

The evaluation results indicated improvement in all observed indicators. The strongest improvement was found in recognizing suspicious links, followed by identifying needs and wants and protecting secret codes. These results suggest that elementary school students can understand financial and digital safety concepts when the materials are delivered through familiar examples, games, quizzes, and direct interaction. The involvement of teachers also supports the sustainability of the program, as the key messages can be reinforced in classroom activities and shared with other students beyond the direct participants.

From a development economics perspective, early financial literacy and digital safety education are relevant to strengthening human capital and preparing young learners for changes in the digital economy. Similarly, the improvement in recognizing suspicious links and protecting secret codes is consistent with evidence showing that digital literacy is important in reducing children's exposure to online risks [10]. Practical guidance for child online protection also emphasizes repeated education on privacy, safe online decisions, and communication with trusted adults [1]. Future community service activities can expand the program to more grade levels, involve parents more directly, and develop reusable learning media so that financial literacy and digital safety messages become part of students' daily learning habits.

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