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Building Healthy Financial Habits And Maintaining Mental Health Students Senior High School Taught Financial Planning Education

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Abstract. This activity aims to provide an understanding of the basic steps in financial planning, managing expenses wisely, building healthy financial habits, and maintaining mental health when facing financial problems. This service uses a descriptive and qualitative approach, where the data collected is analyzed to provide solutions to the issues faced by students. After the Socialization and Education of Financial Planning for Students at SMKS Dharma Patra Pangkalan Susu, the average score of students who feel that they understand more about the importance of recording expenses in detail to manage finances, feel able to distinguish needs and desires, motivation to buy goods wisely, including waiting for a discount moment to save the costs, starting to plan expenses so that they are always smaller than their income, Committed to setting aside some money for unexpected needs or future savings is 86% of the 25 students, This shows a significant increase compared to the initial condition, which is 79%. The educational activities succeeded in overcoming two main problems faced by students, namely consumptive behavior and the impact of financial management on mental health and learning achievement. Through counseling on personal financial planning, students gain understanding and skills in managing finances wisely, managing expenses, and building healthy financial habits, which has a positive impact on increasing their financial awareness. In addition, with a holistic approach that includes material on the relationship between finances and mental health, students can also reduce stress and anxiety that disrupt mental balance and study concentration. As a result, most students feel calmer, more confident, and more motivated to face daily challenges and learn more effectively.
Keywords: Financial education; financial planning; mental health

1. Introduction

Human needs and desires continue to evolve along with the times. Everyone has different goals depending on the student's condition and situation. Financial intelligence is the ability to manage money well so that funds can be used effectively and on target to achieve goals. (Yulfiswandi et al. 2022). However, the reality is that expenses are often greater than income. Therefore, sound financial planning is needed to achieve economic goals more efficiently and effectively. A crucial first step in financial management is financial planning. A good plan serves as a tool to achieve prosperity and economic success.

Financial planning is one of the essential topics that urgently needs to be studied at the high school level. Students are transitioning to adulthood at this age, where they will be increasingly faced with greater financial responsibility for personal or family needs. (SHELEMO, 2023). By learning financial planning from an early age, students will be better prepared to face various financial situations in the future. This knowledge is a financial control tool that can help students make wiser decisions while reducing the risk of unwanted financial problems, such as excessive debt or

inability to manage expenses. Without good planning, it can be difficult for individuals to achieve their financial goals, such as saving for further needs or preparing an emergency fund.

In this modern era, various financial problems are increasingly appearing among teenagers and the younger generation due to a lack of understanding and awareness of the importance of financial planning. Many students do not realize the importance of managing finances early on. As a result, students tend to neglect financial records and do not think carefully about their financial future. When there is no good planning, students' finances become challenging to control, ultimately hindering the achievement of economic goals such as saving for the community, buying a house, or starting a business. (Suprapto et al. 2021).

This problem is further exacerbated by the consumptive lifestyle common among the younger generation, where students are often tempted to buy items that are not necessary, such as following fashion trends or hanging out in cafes. (Adiningtyas, Sunaryanto, and Nopianti 2019). It is also stated that people trapped in a consumptive lifestyle can only see the world from one dimension: a dimension designed and controlled by a system. The system regulates students' needs through the media and various other forms of communication, forming a perspective that follows the market's interests. (Aziz 2022). Ironically, this condition is no longer considered a problem because students feel that all needs are met, even though it is just an illusion created by the system. Sensitivity to one's condition fades, so humans lose the ability to see other alternatives and become attached to predetermined consumption patterns. In addition, many students do not consider the importance of having an emergency fund, so the entire student income is spent without any remaining for urgent circumstances. This shows that the lack of financial planning affects the current economic condition and has a significant impact on future financial readiness.

In general, unpreparedness for personal financial management at the high school level also occurs at SMK Dharma Patra Pangkalan Susu, located at Jl. Bengkalis No. 72, Bukit Jengkol, Kec. Langkat Province, North Sumatra.



Figure 1: SMKS Dharma Patra Pangkalan Susu

Dharma Patra Pangkalan Susu Private Vocational School is a private high school that can be reached by all groups, both the upper middle class and the lower middle class, with the School Establishment Decree 4126/0853-II-SK/2010 and the Establishment Decree Date 2010-03-08. This school has 266 male students and 302 female students. (Ssaswono 2024).

Based on the results of an interview on October 12, 2024, with Mrs. Desi Irfiani, a Teaching Staff at SMKS Dharma Patra Pangkalan Susu, information was obtained that *"The problem of financial planning experienced by students now is because students have consumptive behavior, students now if there is a new trend, they must be followed, like every time they want to go buy new clothes, they have to have an iPhone, hang out at a new café, later if they don't have money, students can borrow, sometimes students can not pay school fees even though their mothers have already paid money, but the money is made to go messy"* (Irfiani 2024). In this case, from the information submitted by Mrs. Desi Irfiani, it can be concluded that the financial planning problems experienced by students of SMKS Dharma Patra Pangkalan Susu are caused by consumptive behavior.



Figure 2: Interview with Mr. Edi Saswono (Principal) and Mrs. Desi Irfiani (Grade 12 BM Teacher)

Mrs. Desi Irfiani also said that there is a negative impact of the financial planning problem of SMKS Dharma Patra students, namely, *"Students are embarrassed to come to school because they are involved, for example, in debt with their friends because the person is playing tug of war in class, it's their turn to pull, but they don't pay, that's it."* Mrs. Desi Irfiani also emphasized that there is a relationship between financial planning and mental health and the learning achievement of SMKS Dharma Patra Pangkalan Susu students. In this case, Mrs. Desi Irfiani said, *"Because of the debt with his friend and all sorts of things, he was embarrassed to come to school. Automatically, if he rarely comes, he doesn't focus on studying, and his thoughts go anywhere."*(Irfiani 2024). Paying attention to the information conveyed by Mrs. Desi Irfiani, it can be seen that consumptive behavior can potentially interfere with students' mental health and learning achievements.

Regarding the existing problems, based on an interview with Mrs. Desi Irfiani, it is known that SMKS Dharma Patra Pangkalan Susu has not provided formal education related to financial planning. Still, the learning session has included material on how to manage money. In this case, it is also mentioned that SMKS Dharma Patra Pangkalan Susu does not have activities or programs that introduce financial planning. Mrs. Desi Irfiani said, "Until now, *there is none. However, the last time in 2019, it was a cooperative socialization. And it is done for teachers, not for students. But I am learning to insert money management materials, especially in the accounting section."*(Irfiani 2024).

Due to the problems experienced by SMKS Dharma Patra Pangkalan Susu students, efforts are being made to deal with the psychological impact that may arise by providing counseling guidance. Mrs. Desi Irfiani affirmed this."*If I had heard that the person in the process at BK was a Counseling Guidance Teacher, yes, usually the summons must also be completed internally between those who have problems, but in general, it is not. When I was called to BK, the problem was discovered; for example, I was embarrassed to come to school because I was involved in debt with my friends. Then the motivation was true, but it was because sometimes the family support was inadequate and the success was minimal."*(Irfiani 2024).

Seeing the problems the younger generation faces related to the lack of awareness in financial planning, efforts to provide education are significant**.** Consumptive lifestyles and lack of financial records result in many teenagers not being prepared to face financial challenges in the future. Paying attention to this bad behavior, students of the Sharia Finance and Banking Study Program, Department of Accounting, Medan State Polytechnic, will carry out socialization activities in the form of Financial Planning Education for students at Dharma Patra Private Vocational School, which is located at Jl. Bengkalis No. 72, Bukit Jengkol, Pangkalan Susu District, Regency. Langkat Province. North Sumatra. This activity aims to increase financial literacy among vocational school students, especially in personal financial management, budgeting, saving, and long-term financial planning, as well as overcoming the decline in mental health due to students' inability to manage finances. Through the theme "Financial Planning Education for Students of SMKS Dharma Patra Pangkalan Susu," the Community Service Implementation Team hopes to help students understand

the basic steps in managing finances so that students can achieve long-term financial goals and minimize financial risks in the future both in the world of work and personal life. Through good planning, students can prepare to achieve *financial freedom*, where their finances are safe and independent without depending on other parties.

Paying attention to the enthusiasm of the school to receive the Community Service implementation plan in the form of education about Financial Planning for Students of SMKS Dharma Patra Pangkalan Susu, the Community Service team of the Sharia Finance and Banking Study Program to carry out educational and socialization activities to approximately 30 students of SMKS Dharma Patra Pangkalan

2. Materials and Methods

This PKM program is carried out by collecting descriptive and qualitative data, which is then analyzed and processed to solve problems faced by partners. In the implementation of this PKM, the following methods are used:

a. Data Collection Techniques
   Data collection was carried out through interviews with SMKS Dharma Patra Pangkalan Susu so that information was obtained about:
b. Data Analysis Techniques
   - Descriptive Analysis
   - Provides an understanding of financial planning, mental health, and learning achievement.

The following Figure 3 shows a flow diagram of the work procedure to support the realization of the methods offered in PKM activities:

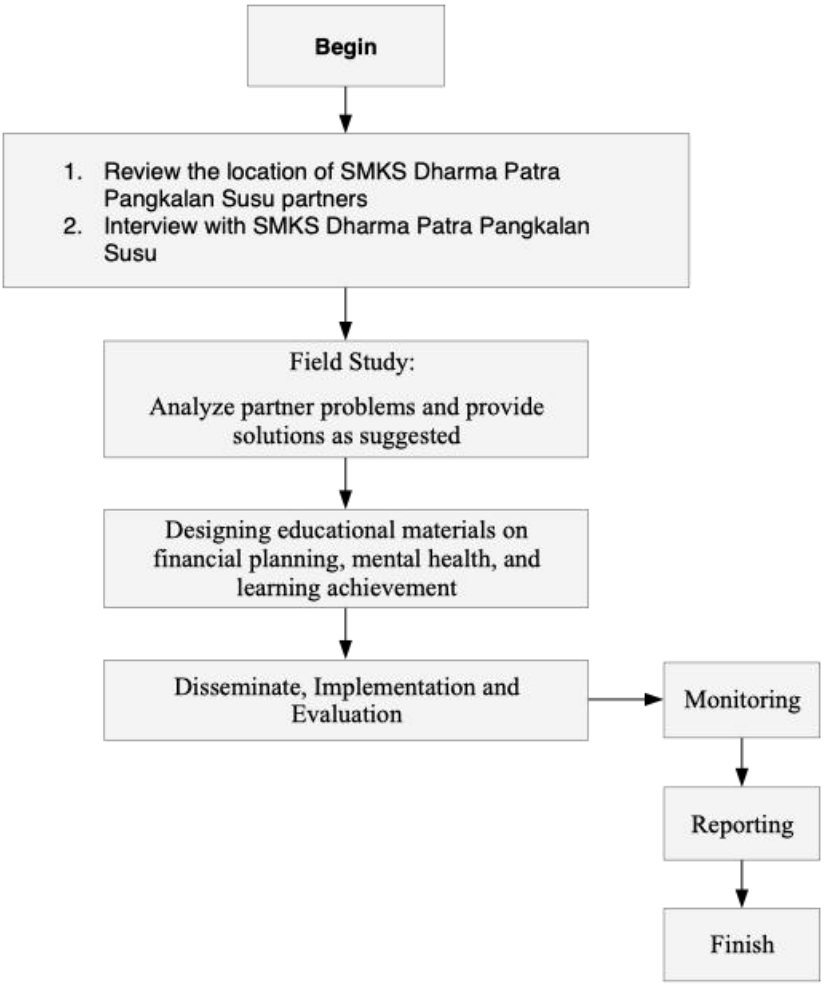


Figure 3: PKM Activity Flow Chart

This PKM began with a visit to partner locations. An interview was conducted at SMKS Dharma Patra Pangkalan Susu. After all the information about the partners is obtained, a discussion is held on the planning of solutions to the problems faced by the partners, followed by the implementation and socialization as well as validation of the solutions offered by the PKM Team.

1) Prelude/preparation stage
   a. Identifying understanding at SMKS Dharma Patra Pangkalan Susu school
      Data collection and solution of partner problems The team meets with partners and records problems by partners. Partners and teams discussed to get the best solution to meet the understanding of the students of SMKS Dharma Patra Pangkalan Susu.
   b. Determine the form of activities to be carried out
      After the service team and partners coordinated with SMKS Dharma Patra Pangkalan Susu by collecting to be given educational training on materials related to financial planning, which included topics such as how to do financial planning, understanding personal finance, determining financial goals, making a budget or *budgeting,* saving, managing expenses wisely, building healthy financial habits, and preparing for the economic future.
2) Implementation Stage
   The implementation stage involves socialization related to financial planning, mental health, and learning achievement.
3) Termination stage
   a. Evaluation of the achievements and benefits of socialization that SMKS Dharma Patra Pangkalan Susu has received.
   b. Publication of community service results in national journals indexed by Google Scholar and community service videos on online media such as YouTube.

3. Result and Discussion

The results of the Independent Community Service activities carried out at SMKS Dharma Patra Pangkalan Susu include:

1. Providing understanding through educational activities about Financial Planning to Reduce Consumptive Behavior in SMKS Dharma Patra Pangkalan Susu students.
   The Service Team, namely, carries out educational activities:
   a) Nur Salsabila was a speaker who discussed personal finance and fundamental steps in financial planning and delivered a speech as the Chairman of the Committee.
   b) Jayani Ananda was a speaker who discussed managing expenses wisely and tips for using money wisely, leading when singing the song Indonesia Raya, and being responsible for documentation.
   c) Intan Lestari Saragih as a speaker who discusses Healthy Finances and Preparing for the Financial Future as well as an MC.
   d) Nurul Aulia Syah Putri, who discussed Why Mental Health is Important in Finance and the Impact of Failed Financial Planning on Mental Health, led the ice-breaking session and Closing Prayer.
   e) Risnaini Nasution was a speaker who discussed Steps to Maintain Mental Health When Experiencing Financial Problems and led the reading of the opening prayer.
   f) Lecturer Marlya Fatira AK., S.E., M.Si is a supervisor for implementing Independent Community Service Activities.
   g) Mrs. Indri Dithisari, S.E., M.Si., Sri Nirmala Sari, S.E., M.Si. Ak and Mr. Rahmat Nurdiansyah acted as companions during the implementation of MSMEs. The number of students who attended this activity was 25 people.



Figure 4: Material Delivery

This education provides insight to students on the importance of distinguishing needs and desires in spending, strategies for saving money through discounts or promotional programs, and steps to manage personal finances. This is expected to suppress students' consumptive online and offline shopping behavior.

2. Providing understanding through educational activities about Financial Planning to avoid a decline in mental health and student learning achievement at SMKS Dharma Patra Pangkalan Susu due to incompetence in financial management.

   This activity educates students about the close relationship between poor financial management and mental health impacts, such as stress and anxiety, which can lower academic achievement. With relevant materials, students are encouraged to develop sound financial planning to minimize financial pressure that affects students' motivation in school.



Figure 5: Activity Documentation (Granting Certificates)

Based on the Financial Planning Education activity carried out by the implementation team of service activities on Saturday, November 16, 2024, with 12th grade BM (Business Management) students of SMKS Dharma Patra Pangkalan Susu, it is known that the initial conditions of students' knowledge of Financial Planning and its impact on mental health are as follows:

Table 1: Pre- Test Result About Financial Planning and Student Mental Health

NO	QUESTION	SS	S	TS	TOTAL
	FINANCIAL PLANNING				
1	I keep records of my expenses in detail so that monthly expenses are controlled.	13	8	4	25
2	I classify goods into two types according to needs or desires. I considered this before I bought the item.	13	10	2	25
3	Buying an item waits until there are discount programs, exhibitions, and the like to save money.	14	7	4	25
4	My personal expense level has always been smaller than my income level.	3	9	13	25
5	I set aside money for unexpected interests in the future.	17	5	3	25
	MENTAL HEALTH				
1	Feeling sleepless or often restless while sleeping due to worries about finances.	3	5	17	25
2	Feeling anxious or worried about the future, especially regarding financial conditions.	6	17	2	25
3	Feeling unmotivated in carrying out daily activities due to financial problems.	2	7	16	25
4	Finding it difficult to concentrate in class or while studying due to financial problems.	1	2	22	25
5	Feeling dissatisfied with academic achievement due to stress due to financial problems.	2	6	17	25

Data Source processed, November 2024

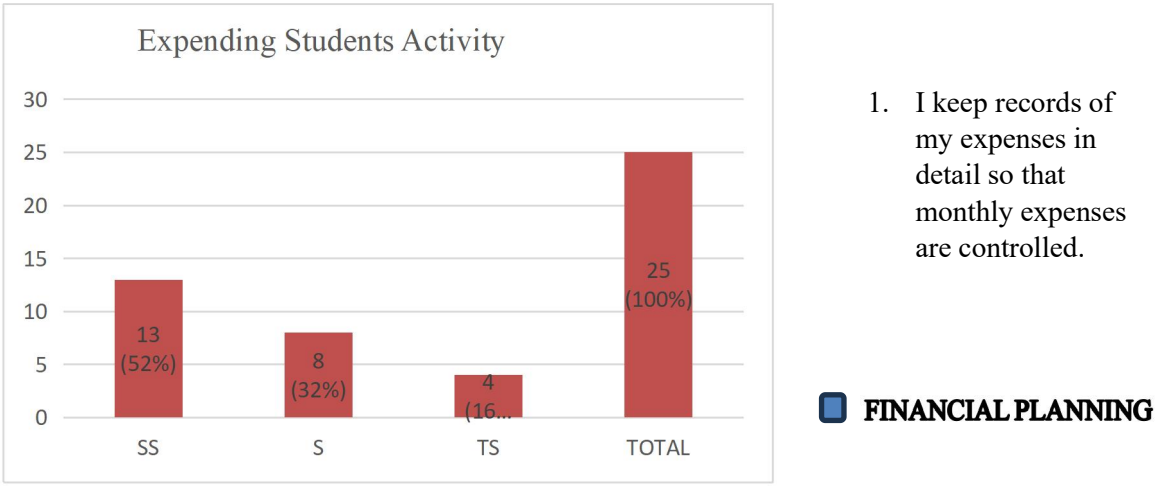


Figure 6: Pre-Test Diagram of Student Expenditure Recording Statement

From the data of the Initial Pre-Test Condition attached to Figure 6, it is known that there are 13 people (52%) who answered strongly agree and eight people (32%) who responded that they have done financial planning well, shown by the ability to record detailed expenses so that monthly costs remain under control. This indicates that most students have understood the importance of recording finances as a good first step in planning. However, there are still four people (16%) who

are not used to this habit, so it is necessary to be given further education about the importance of financial records in managing expenses and income.

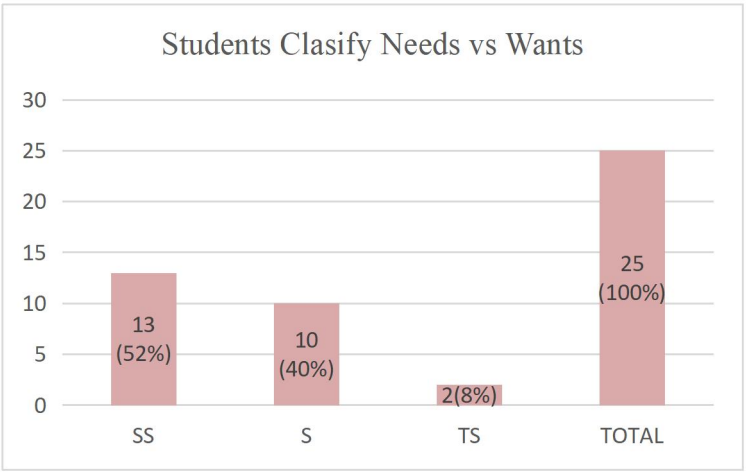


Figure 7: Pre-Test Diagram Statement Classify goods according to needs and desires

Recording finances also aligns with student behavior when considering needs or desires when purchasing goods. As attached to diagram 7, 13 people (52%) answered firmly, and 10 people (40%) answered that they have been able to sort out purchases based on needs, which shows students' understanding of spending priorities. However, two other students (8%) have not adopted this habit, so they are prone to making less effective purchases by hesitating between needs or wants.



Figure 8: Pre-Test Diagram Statement Buying goods wait until there is a discount

Based on Figure 8, most students have implemented a saving strategy by waiting for a discount, exhibition, or promotion moment before buying goods, as indicated by 14 people (56%) who strongly agree and seven (28%) who answered yes. This habit reflects a good frugal attitude in financial planning. However, 4 (16%) students have not taken advantage of this strategy, so the opportunity to save money is often missed.

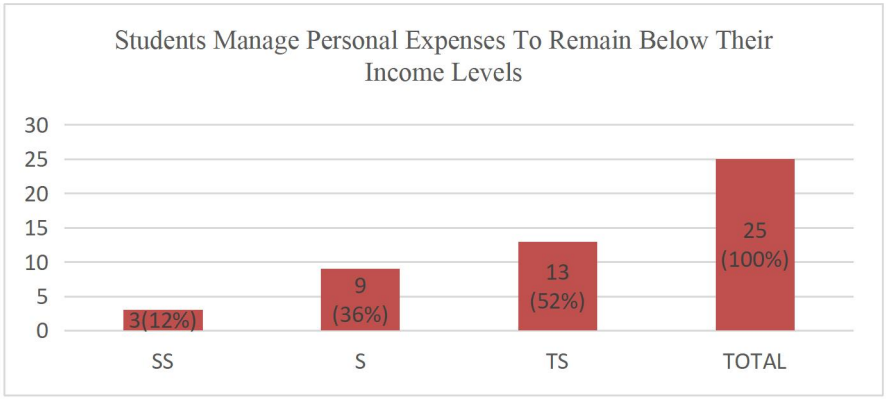


Figure 9: Pre-Test Diagram of Personal Expenditure Level Statement Always Smaller than Income

Although many students have some good habits, the initial condition also shows that only 3 (12%) answered firmly in agreement and 9 (36%) answered yes, i.e., able to keep their expenses smaller than the student's income, as attached in figure 9. In contrast, 13 people (52%) of students experience spending conditions that exceed income, which can pose financial risks. This pattern shows the importance of further learning to manage and balance expenses.

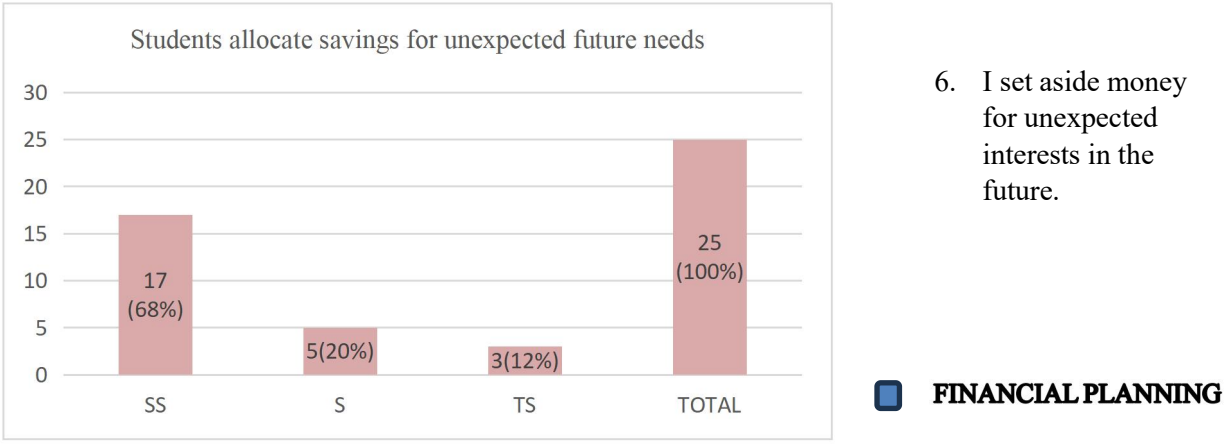
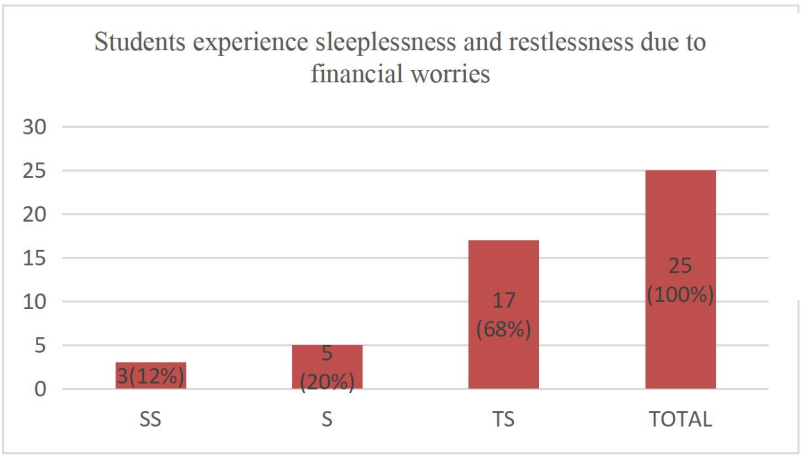


Figure 10: Pre-Test Diagram of the Statement of Setting Money Aside for Unexpected Interests

Figure 10 shows that 17 people (68%) answered firmly in favor, and five answered in favor of setting aside money for unexpected needs in the future, reflecting students' awareness of the importance of emergency funds. However, three other students (12%) still do not have this habit, so they have the potential to experience difficulties when facing urgent situations. This awareness must be continuously improved so all students can better prepare for the future.



1. Feeling sleepless or often restless while sleeping due to worries about finances.

MENTAL HEALTH

Figure 11: Pre-Test Diagram of Feeling Sleepless Anxiety Due to Financial Concerns

Based on Figure 11, it is known that there is a decline in mental health due to poor financial planning. This shows that there are students who find it difficult to sleep or are often restless because of worries about finances; a percentage of 3 (12%) answered strongly agree, and five people (20%) answered yes. This shows that a small percentage of students experience a direct impact of financial stress on students' sleep quality. Meanwhile, the majority of 17 people (68%) did not experience sleep disturbances due to economic worries.

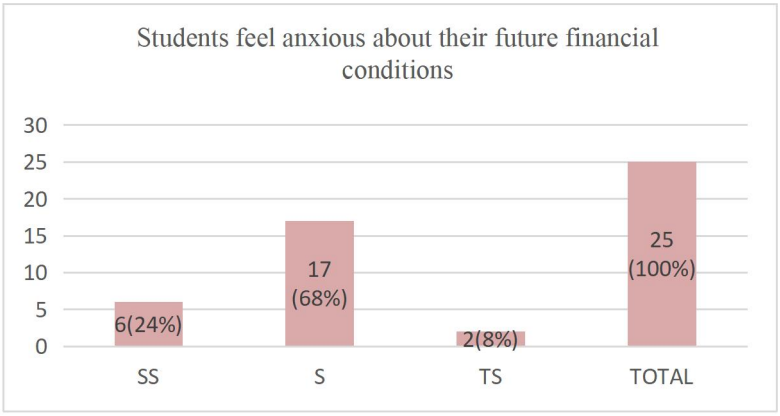
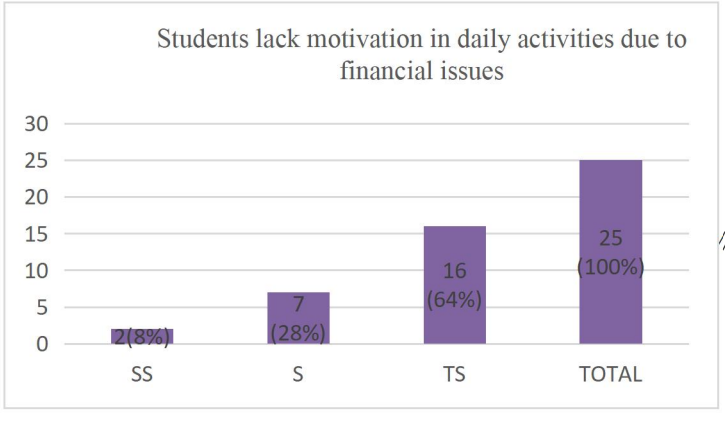


Figure 12: Pre-Test Diagram Statement of Feeling Anxious or ' especially regarding financial conditio

Figure 12 shows that as many as six people (24%) answered firmly they felt anxious or worried about their future financial condition, ir pressure. However, the other two students (8%) were more optimisti reduce anxiety.

2. Feeling anxious or worried about the future, especially regarding financial conditions.



3. Feeling unmotivated in carrying out daily activities due to financial problems

MENTAL HEALTH

Figure 13: Pre-Test Diagram of Loss of Motivation Statement in Daily Activities due to Financial Problems

Not only does it impact emotions, financial pressure also affects student motivation. A total of 2 people (8%) agreed strongly, and seven (28%) answered that they felt unmotivated to carry out daily activities due to financial problems, as attached to figure 13. Meanwhile, another 16 people (64%) could maintain their enthusiasm despite facing economic challenges.

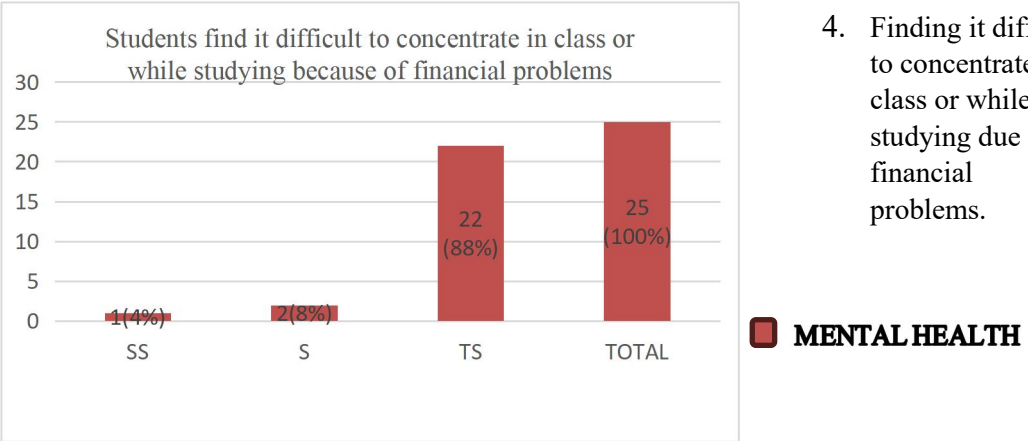


Figure 14: Pre-Test Diagram Statement of Feeling Difficulty Concentrating in class or while studying due to financial problems

Financial stress also affects the student's concentration ability, as shown in Figure 14. Although only one person (4%) answered firmly in agreement and two people (8%) answered in agreement, finding it difficult to concentrate in class due to financial problems, this impact still needs to be a concern. In contrast, 22 people (88%) indicated that students could still focus on learning despite facing financial challenges.

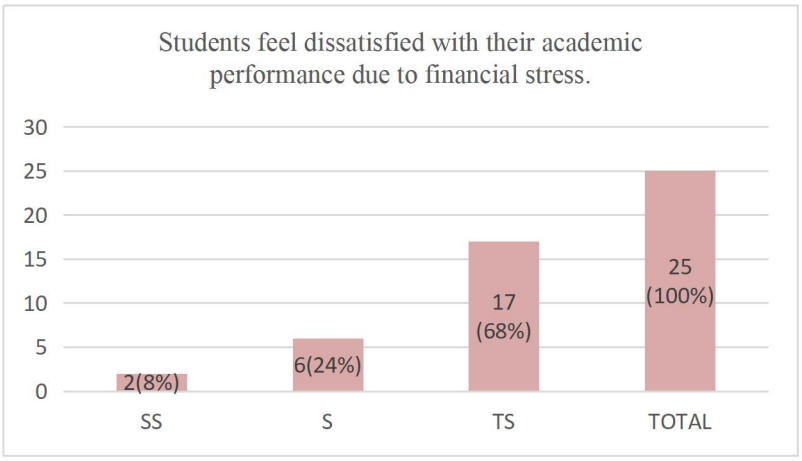


Figure 15: Pre-Test Diagram of Dissatisfaction with Academic Achievement Statement

Based on Figure 15, it is known that stress due to financial problems also impacts student satisfaction with students' academic achievements. A total of 2 people (8%) answered strongly agree, and six people (24%) answered that they are dissatisfied with their academic achievements due to the stress experienced by students. Another 17 people (68%) can manage stress better.

Table 2: Percentage of Pre-Test Results About Financial Planning and Student Mental Health

NO	QUESTION	SS	S	TS	TOTAL
	FINANCIAL PLANNING				
1	I keep records of my expenses in detail so that monthly expenses are controlled.	52%	32%	16%	100%
2	I classify goods into two types according to needs or desires. I considered this before I bought the item.	52%	40%	8%	100%
3	Buying an item waits until there are discount programs, exhibitions, and the like to save money.	56%	28%	16%	100%
4	My personal expense level has always been smaller than my income level.	12%	36%	52%	100%
5	I set aside money for unexpected interests in the future.	68%	20%	12%	100%
	AVERAGE	48%	31%	21%	100%
	MENTAL HEALTH				
1	Feeling sleepless or often restless while sleeping due to worries about finances.	12%	20%	68%	100%
2	Feeling anxious or worried about the future, especially regarding financial conditions.	24%	68%	8%	100%
3	Feeling unmotivated in carrying out daily activities due to financial problems.	8%	28%	64%	100%
4	Finding it difficult to concentrate in class or while studying due to financial problems.	4%	8%	88%	100%
5	Feeling dissatisfied with academic achievement due to stress due to financial problems.	8%	24%	68%	100%
AVERAGE		**11%**	**30%**	**59%**	**100%**

Data Source processed, November 2024

The table above shows that there are 79% of the 25 students from the percentage who answered yes (31%) and strongly agree (48%) have recorded expenses, classified goods according to their needs and wants, bought goods waiting for a discount moment to save money, the level of expenditure is always smaller than the level of income, and have set aside money for unexpected interests. While the average student who has not recorded expenses classifies goods according to needs and wants and buys goods waiting for a discount moment to save money, the level of expenditure is always smaller than the income level. It has set aside money for unexpected interests, which is 21%. This shows that most students have a positive awareness or experience of Financial Planning to overcome consumptive behaviors that can be done online or offline.

The average also showed that there were 41% of 25 students, out of the percentage who answered yes (11%) and strongly agreed (30%), experienced a decline in mental health due to poor financial planning. This is shown by students who find it difficult to sleep or often feel restless when sleeping because of worries about finances, students who feel anxious or worried about the future, especially regarding financial conditions, students who feel unmotivated in carrying out daily activities due to financial problems, students who find it difficult to concentrate in class or while studying due to financial problems, and Students who are dissatisfied with their academic achievement due to stress due to financial problems. Meanwhile, the other 59% did not experience a decline in mental health due to poor financial planning. This percentage reflects the gap that needs to be overcome through increased understanding, coaching, and support so that students who disagree can better understand or adopt expected behaviors to prevent consumptive behaviors that can be carried out online and offline and overcome the decline in mental health due to poor financial planning.

Through educational activities carried out by the service implementation team on Saturday, November 16, 2024, for grade 12 BM (Business Management) students of SMKS Dharma Patra Pangkalan Susu, it is known that the final condition of students' knowledge of financial planning is as follows:

Table 3: Post-Test Results Table

NO	QUESTION	SS	S	TS	TOTAL
	FINANCIAL PLANNING				
1	I understand the importance of recording expenses in detail to manage finances after participating in this socialization	13	10	1	24
2	I can distinguish needs and desires after participating in this socialization.	9	15		24
3	I am motivated to buy things wisely, including waiting for a discount to save expenses.	2	6	16	24
4	I started planning my expenses so that it was always smaller than the income I had.	7	17		24
5	I commit to setting aside some money for unexpected needs or future savings.	12	12		24
	MENTAL HEALTH				
1	I feel calmer because I have understood how to manage finances well.	7	17		24
2	My level of anxiety about the future, especially financial conditions, decreased after this socialization.	5	15	4	24
3	I feel more motivated to go about my daily activities because of my new knowledge of financial planning.	8	15	1	24
4	I am able to concentrate better while studying or in class because I have a clear financial plan.	6	17	1	24
5	I feel more confident in my academic achievement because I understand the importance of managing stress due to financial problems.	1	22	1	24

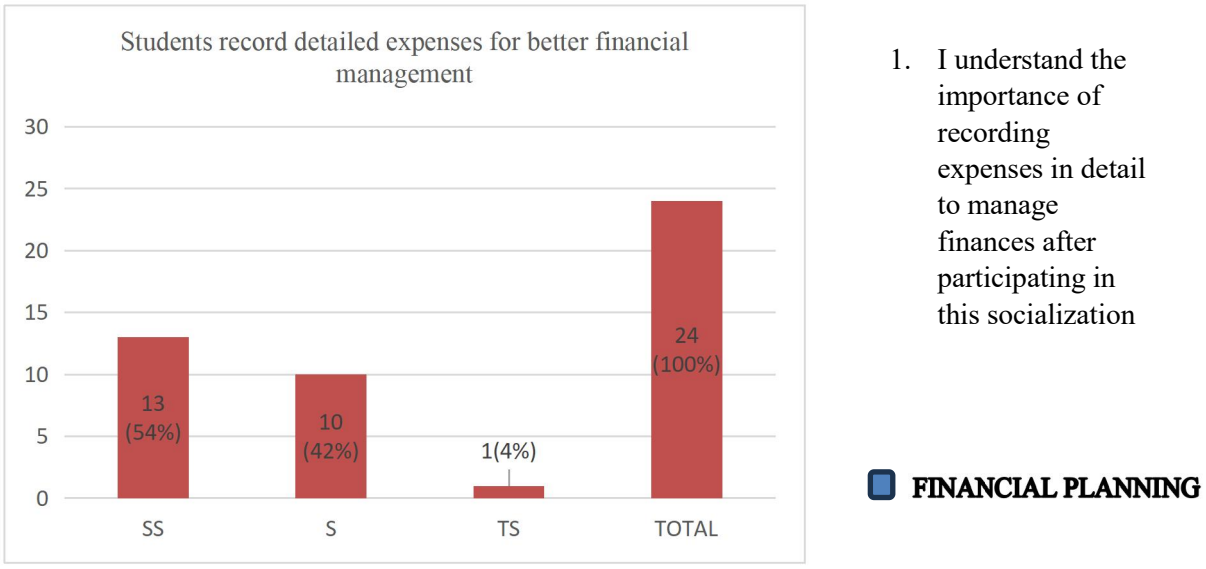


Figure 16: Post-Test Diagram of Student Expenditure Recording Statement

After community service activities in the form of education and socialization about "Financial Planning Education," students who had an understanding of the importance of financial recording increased significantly to 13 people (54%) who answered strongly and 10 people (42%) answered yes and one person (4%) answered no as attached to figure 16. Previously, based on the results of the pre-test, only 13 people (52%) of students answered strongly, and eight people (32%) answered yes, while four people (16%) did not agree or had not done financial records. This increase shows that educational activities can provide a better understanding to students about the importance of recording income and expenses as the first step in good financial planning. With only one person (4%) of students still feeling that they do not understand the importance of note-taking, this indicates that the service program has effectively instills better habits.

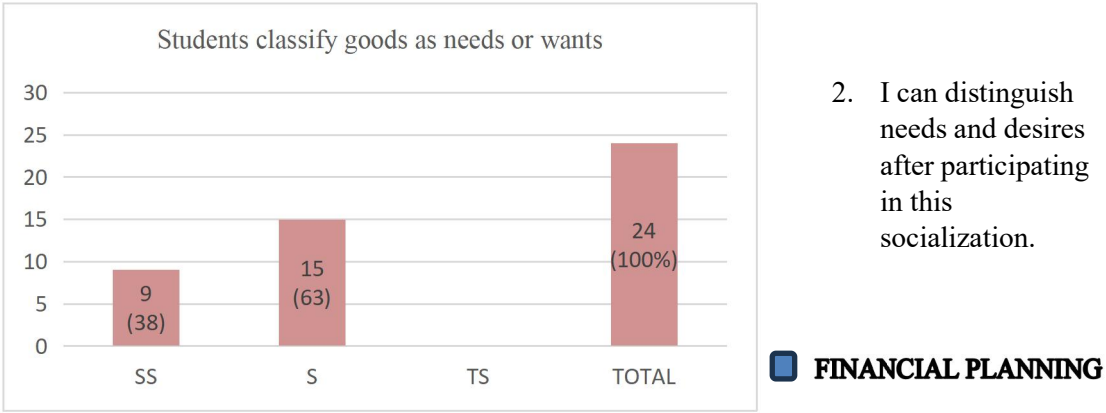


Figure 17: Post-Test Diagram Statement Classify goods according to needs and desires

Based on Figure 17, students' understanding of classifying goods into needs and desires increased after socialization. The post-test results showed that nine people (38%) of the students answered strongly in agreement, 15 people (63%) answered in agreement, and no students answered in disagreement. Previously, based on the results of the pre-test, there were 13 people (52%) students who answered strongly agree, 10 people (40%) answered yes, and two people (8%) answered disagreed. This shows that after socialization, students can better classify goods before buying, which is one of the important principles in financial planning.

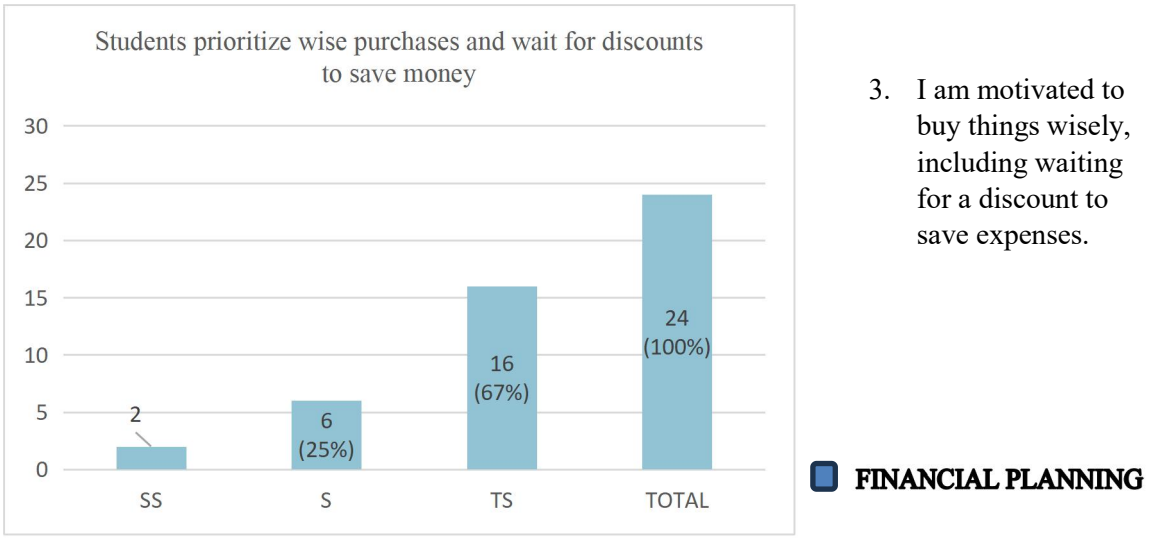


Figure 18: Post-Test Diagram Statement Buying goods wait until there is a discount

Figure 18 shows that students' motivation to buy things wisely, such as waiting for a discount, has also significantly changed. After the socialization, two people (8%) students answered strongly agree, six people (25%) answered yes, and 16 people (67%) answered disagreed. Previously, in the pre-test results, 14 people (56%) students answered strongly agree, seven people (28%) answered yes, and four people (16%) answered disagreed. These findings provide an opportunity to strengthen the educational approach by adding interactive elements or relevant case studies to inspire students to apply wise shopping habits in their daily lives.

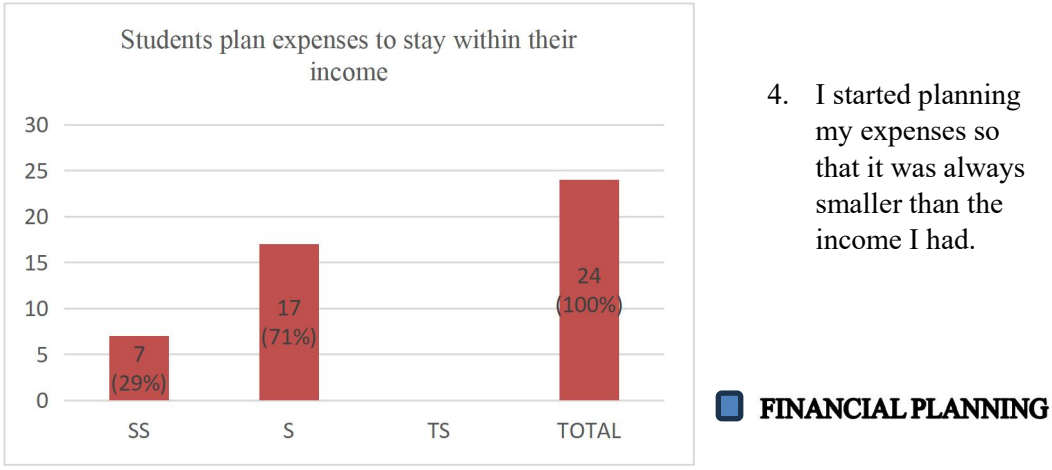


Figure 19: Post-Test Diagram Statement of Personal Expenditure Level Always Smaller than Income

In contrast, students' awareness of planning expenses to always be smaller than income increased significantly after socialization, as attached to Figure 19. The post-test results showed that seven people (29%) of students answered strongly in agreement, and 17 people (71%) answered in agreement, with no students answering in disagreement. Previously, in the pre-test, only three people (12%) students answered strongly agree, nine people (36%) answered yes, and 13 people (52%) answered disagreed. This significant increase is proof of the success of the service program in providing understanding and motivation to students to manage finances in a healthy way, which is one of the important foundations in long-term financial management.

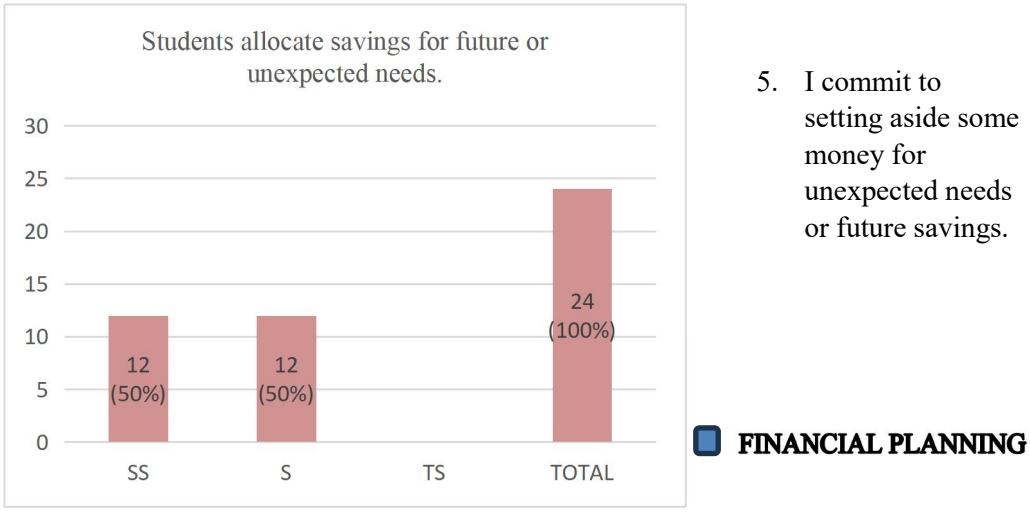


Figure 20: Post-Test Diagram of the Statement of Setting Money Aside for Unexpected Interests

Figure 20 shows 12 (50%) students who answered strongly in favor and 12 (50%) in favor, with none of the students who answered disagreeing having a desire to set aside money for unexpected interests in the future. Previously, at the pre-test stage, only 12 students (88%) had this awareness, while three others (12%) had not set aside reserve funds. The increased number of students shows that the education provided can instill a more mature and responsible mindset in financial planning. With this understanding, students are expected to be better prepared for unexpected situations in the future, thereby reducing the risk of unplanned financial difficulties.

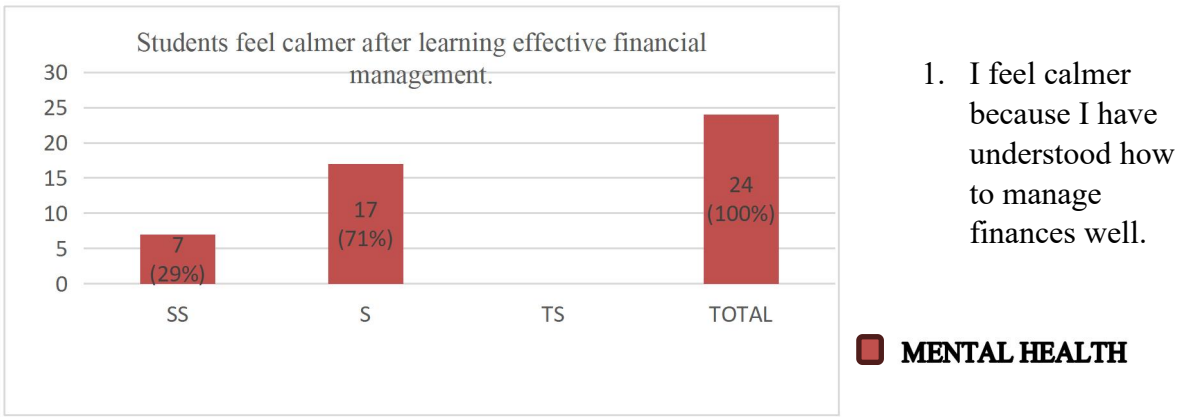


Figure 21: Post-Test Diagram Statement of Feeling Calmer because you have understood how to manage finances well

Based on Figure 21, it is also known that students who feel calmer because they understand how to manage finances increase after socialization. The post-test results showed that seven people (29%) of students answered strongly in agreement, and 17 (71%) answered in agreement, with no students answering in disagreement. Previously, in the pre-test, only three people (12%) students answered strongly agree, five people (20%) answered yes, and 17 people (68%) answered disagreed. This shows that good financial management can help reduce anxiety in students.

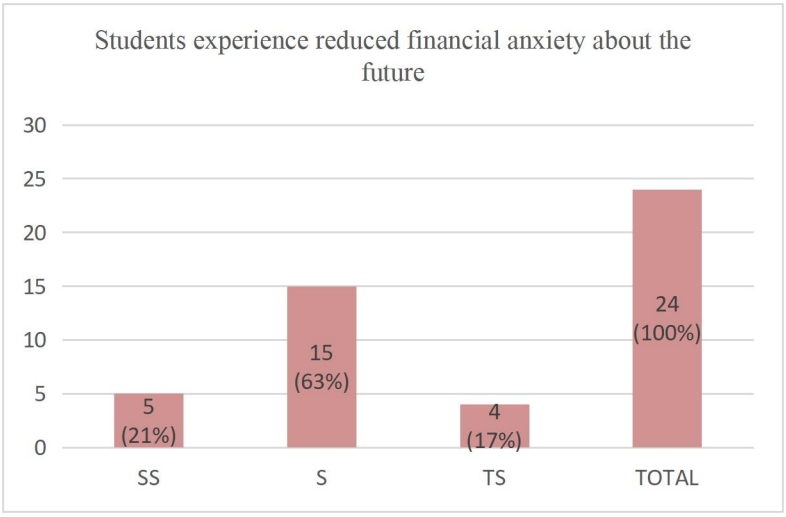


Figure 22: Post-Test Diagram of Anxiety Level Statement about the Future

Figure 22 shows that students' anxiety levels about the future, especially related to finances, also decreased after socialization. Based on the results of the post-test, five people (21%) students answered strongly agree, 15 people (63%) answered yes, and four people (17%) answered disagreed.

Previously, in the pre-test, only six people (24%) of students answered strongly agree, 17 people (68%) answered yes, and two people (8%) answered disagreed. The decline in the disagreement category after socialization shows the program's success in reducing students' worries about their financial future.

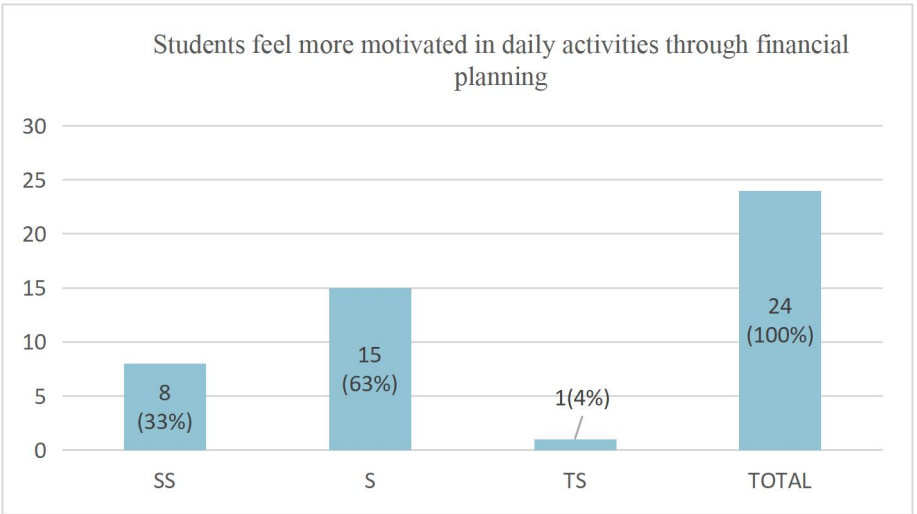


Figure 23: Post-Test Diagram Statement of Feeling More Motivated to Carry Out Daily Activities

Based on Figure 23, attached, students' motivation to carry out daily activities has also increased. The results of the post-test showed that eight people (33%) of students answered strongly in agreement, 15 people (63%) answered in agreement, and only one person (4%) answered in disagreement. Previously, in the pre-test, only two people (8%) students answered strongly agree, seven people (28%) answered yes, and 16 people (64%) answered disagreed. This increase in motivation shows that education can help students look at life more positively despite financial challenges.

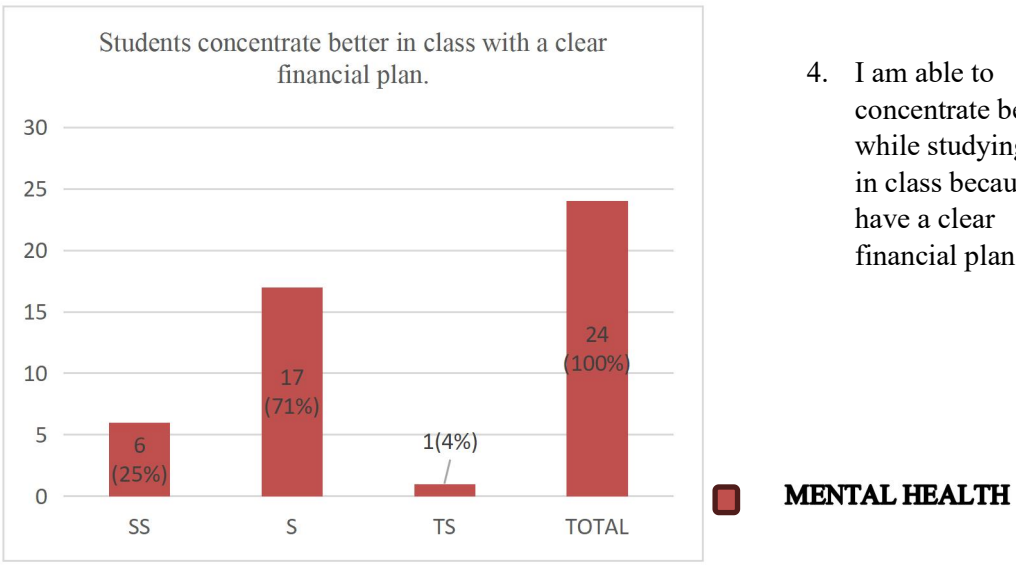


Figure 24: Post-Test Diagram of Feeling More Motivated to Carry Out Daily Activities

The ability of students to concentrate in class also experienced significant changes, as shown in Figure 24. The results of the post-test showed that six people (25%) of students answered strongly in agreement, 17 people (71%) answered in agreement, and only one person (4%) answered in disagreement. Previously, in the pre-test, only one person (4%) of students answered strongly in agreement, two people (8%) answered in agreement, and 22 people (88%) answered in disagreement. This change reflects the positive impact of financial management on students' ability to concentrate.

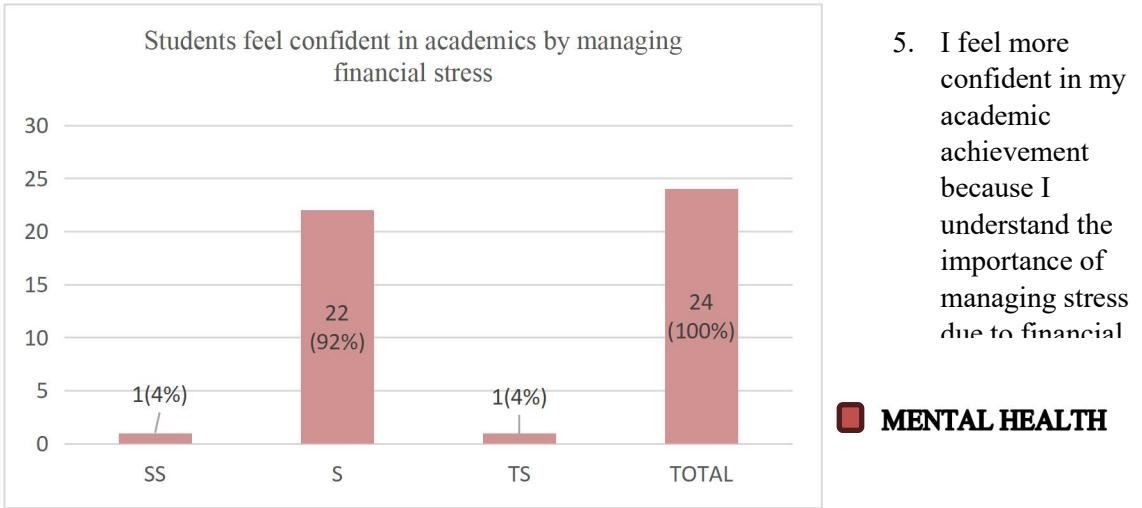


Figure 25: Post-Test Diagram Statement of feeling more confident with academic achievement

Students' confidence in academic achievement also increased after socialization. The post-test results showed that one person (4%) of students answered strongly in agreement, 22 people (92%) answered in agreement, and only one person (4%) answered in disagreement, as attached in Figure

5.22. Previously, in the pre-test, only two people (8%) of students answered strongly in agreement, six people (24%) answered in agreement, and 17 people (68%) answered in disagreement. This increase shows that education about financial management can effectively increase students' confidence and satisfaction with student achievement in the academic field.

Table 3: Tabel Post-Test

NO	QUESTION	SS	S	TS	TOTAL
	FINANCIAL PLANNING				
1	After participating in this socialization, I understand the importance of recording expenses in detail to manage finances.	54%	42%	4%	100%
2	I feel that I can distinguish needs and desires after participating in this socialization.	38%	63%	0%	100%
3	I am motivated to buy things wisely, including waiting for a discount to save expenses.	8%	25%	67%	100%
4	I started planning my expenses so that they were always smaller than my income.	29%	71%	0%	100%
5	I commit to setting aside some money for unexpected needs or future savings.	50%	50%	0%	100%
	AVERAGE	**36%**	**50%**	**14%**	**100%**
	MENTAL HEALTH				
1	I feel calmer because I have understood how to manage finances well.	29%	71%	0%	100%
2	My level of anxiety about the future, especially financial conditions, decreased after this socialization.	21%	63%	17%	100%
3	I feel more motivated to go about my daily activities because of my new knowledge of financial planning.	33%	63%	4%	100%
4	I am able to concentrate better while studying or in class because I have a clear financial plan.	25%	71%	4%	100%
5	I feel more confident in my academic achievement because I understand the importance of managing stress due to financial problems.	4%	92%	4%	100%
	AVERAGE	**22%**	**72%**	**6%**	**100%**

Data source processed, November 2024

After the Socialization and Education of Financial Planning for Students at SMKS Dharma Patra Pangkalan Susu, the average score of students who feel that they understand more about the importance of recording expenses in detail to manage finances, feel able to distinguish needs and desires, motivation to buy goods wisely, including waiting for a discount moment to save expenses, starting to plan expenses so that they are always smaller than their income, Committing to set aside some money for unexpected needs or future savings is 86% of the 25 students, of which those who answered agree (36%) and strongly agree (50%) of the average total as attached to the data above. This shows a significant increase compared to the initial condition, where the average student who feels better understands the importance of recording expenses in detail to manage finances, feels able to distinguish needs and wants, is motivated to buy things wisely, including waiting for a discount moment to save expenses, starts planning expenses so that it is always smaller than the income they have, commits to setting aside some money for unexpected needs or future savings, which is 79%.

A significant increase also occurred in the condition of students' Mental Health after the Socialization and Education of Financial Planning for Students at SMKS Dharma Patra Pangkalan Susu was shown by the average results of students who felt calmer because they understood how to manage finances well, students who had reduced levels of anxiety about the future, especially

financial conditions, students who felt more motivated to carry out daily activities because of knowledge New to financial planning, students who can concentrate better while studying or in class because they have a clear financial plan, students who feel more confident in academic achievement because they understand the importance of managing stress due to financial problems, which is 94% of 25 students, of which those who answered agree (22%) and strongly agree (72%) of the total average as attached to the data above. Where in the initial condition there were 41% of students experienced a decline in mental health due to poor financial planning. This increase reflects the success of the educational program in strengthening students' understanding of the material presented.

3. Conclusion

Based on the Independent Community Service activities that we carried out at SMKS Dharma Patra Pangkalan Susu, the Community Service Team can conclude:

a. The consumptive behavior of students at SMKS Dharma Patra Pangkalan Susu, which is carried out online and offline, has been overcome through educational activities by providing an understanding of what Personal Finance is and the basic steps in financial planning, Managing Spending Wisely, and Tips for Using Money Wisely, as well as How to Build Healthy Financial Habits and Prepare for the Financial Future. Through this activity, students gain knowledge and practical skills in managing student finances. As a result, students understanding of the importance of financial planning increased significantly, with an average achievement of 86% of students who felt that they understood the importance of recording expenses in detail to manage finances, felt able to distinguish needs and wants, motivation to buy things wisely, including waiting for a discount moment to save expenses, starting to plan expenses so that they are always smaller than their income, and commit to setting aside some money for unexpected needs or future savings at the final evaluation of the activity.
b. The decline in mental health and learning achievement experienced by students due to the inability to manage finances has been successfully overcome through a holistic educational approach. The Community Service Team provides students insight into the close relationship between finance and mental health through the materials "Why Mental Health Matters in Finance" and "The Impact of Failed Financial Planning on Mental Health." As well as strategies to maintain mental health when facing financial problems, as conveyed in the material "Steps to Maintain Mental Health When Experiencing Financial Problems.". This education encourages students to be more aware of the importance of healthy financial management to minimize stress, anxiety, and emotional pressure that can affect students' motivation and concentration in learning. As a result, students showed an increase in mental balance and an increase in enthusiasm in the learning process, seen from the increase in the average final achievement of 94% of students who felt calmer because they had understood how to manage finances well, students who felt less level of anxiety about the future, especially financial conditions, students who felt more motivated to carry out daily activities because of new knowledge about financial planning, Students who can concentrate better while studying or in class because they have a clear financial plan, students who feel more confident in academic achievement because they understand the importance of managing stress due to financial problems at the end of the evaluation of the activity. This conclusion shows that the activities carried out have positively impacted overcoming two main problems SMKS Dharma Patra Pangkalan Susu students face, namely consumptive behavior and financial impact on mental health and learning achievement.

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