


# Simple Financial Management Counseling And Student Organization Management Training At Sekolah Tinggi Ilmu Kesehatan Al-Ma'arif Baturaja

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Article Info	ABSTRACT
<b>Keywords:</b> Financial Management, Financial Socialization, Financial Literacy, Students	STIKes Al-Ma'arif Baturaja is a private college located in Baturaja Timur District, Ogan Komering Ulu Regency. Many of the students have a poor understanding of financial planning. This community service aims to help students understand the basic principles of financial management while inspiring them to be young, creative, and innovative. Participants will learn about financial planning and how to stimulate creativity and innovation as young entrepreneurs. All first-year students of the DIII Nursing Study Program are the target audience for this community service involvement effort. These efforts include distributing educational materials and interactive discussions between facilitators and participants. Participants are expected to participate positively in all events from start to finish. Here are some of the anticipated consequences of this community participation initiative: Helping students in financial planning, To encourage students to pursue creative and innovative businesses, Making a list of needs and allowing participants to enter desired achievements and strategies to achieve them.
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## INTRODUCTION

Awareness of the importance of managing finances among students is still relatively low. In fact, with financial planning and management, financial goals can be met (Shiela Mae Arnaldo et al., 2023). Managing finances means being able to restrain yourself from living a wasteful life and trying to maximize the sources of income you have (Darlynie & Sapiri, 2020). Technological advances and rapid development have resulted in various problems, one of which is the problem of consumerism in Indonesian society in general and students in particular (Yuriah et al., 2024). Efforts are needed to change the behavior of students who are consumptive through simple financial management in everyday life (Muthoharoh et al., 2022). Planning finances from an early age is mandatory for every community in general and students in particular (Noor, 2024).

Making a good financial plan will help you use it wisely according to your needs. An individual must have the ability and skills to manage finances so that they will achieve a

prosperous life (Yuriah et al., 2022). Financial management is closely related to financial literacy. Financial literacy is not just about the capital used in business. But more than just the right attitude in financial management (Sulikah Sulikah et al., 2024). (Khamisah et al., 2023) argue that financial literacy can help everyone in planning their finances so that the time value of money can be maximized and the benefits obtained are greater. The advantages mentioned are the advantages of managing finances well to avoid financial problems. (Purwatiningsih et al., 2024) said that financial literacy, namely knowledge and awareness of financial planning and its impact on financial management, is the main task of parents. Students need education and guidance at every stage of the financial cycle to meet their living needs (Syafiqah & Diana, 2024). Therefore, students are able to independently and responsibly manage their personal finances by carrying out financial literacy obtained from parents, educational institutions, and other sources of financial information (Awaliyah & Yuriah, 2024). Financial management teaching given to students is in the form of the difference between needs and wants, introduction to the concept of saving, to education about future investment (Nurwulandari, 2022). In addition, the tendency of students who are not very active in organizations both in the university environment and the community environment can have a negative impact on themselves (Sawitri et al., 2023). Even though skills in an organization are very much needed by students, in the organization students will gain soft skills that are not obtained in formal school activities (Zulfa et al., 2023). Such as, problem solving, public speaking, and also discussing (Kharisma et al., 2024).

Organizations also provide students with the opportunity to learn how to build teamwork, which will be needed when facing the world of work (Permana & Maya, 2024). Likewise with understanding in organizing, organizing is an activity that has many benefits for human life considering that humans are social beings who cannot live alone. An organization is basically a place where people gather, work together rationally, systematically, in a controlled manner, and utilize resources (funds, materials, environment, methods, facilities, infrastructure, data) that are used efficiently and effectively to achieve common goals.

## METHOD

The Community Service activity method used in Community Service at STIKes Al-Ma'arif Baturaja is to solve problems through counseling, questions and answers, discussions, and sharing experiences (suggestions). Community service was carried out face-to-face at STIKes Al-Ma'arif Baturaja on Friday, September 13, 2024, with 23 students from the DIII Nursing. This activity involves several stages including preparation as the first stage, where an analysis of problems and partner needs is carried out. Then, the second stage is implementation, which consists of two sessions, namely the first session which focuses on delivering simple financial management material, and the second session which discusses how to motivate students to become creative and innovative young entrepreneurs. The last stage is evaluation, which aims to collect feedback from students and partners or schools regarding the implementation of the activity. The method used in implementing this community service is the Group Discussion method, which has proven to be very effective in creating an environment that supports

students to express problems related to their future financial management in a relaxed and open atmosphere. This method is considered very effective, so that students are more open in conveying problems about their future financial management, and creating a relaxed and open atmosphere. The Group Discussion method is a communication method where a group of people gather to discuss a topic or problem. The purpose of group discussions can vary depending on the context, but is often used to generate ideas, solve problems, or make decisions.

## RESULT AND DISCUSSION

Forms of Community Service Activities "Simple Financial Management Counseling for Students at STIKes Al-Ma'arif Baturaja" were held on Friday, September 13, 2024. The community service activity was attended by 23 students of the DIII Nursing Study Program. The implementation of the activity emphasized the model of delivering interesting material and interactive discussions. The activities were carried out in several sessions as follows:

- a. First Session in the first session, namely the opening by the host, singing the song Indonesia Raya, then the welcoming speech of the Head of STIKes Al-Ma'arif Baturaja.
- b. Second Session, namely the delivery of material and interactive discussion. The delivery of material is divided into two sessions. The first session is the delivery of simple financial management material delivered by Yulita Eka Fitri, S.E. M.M. The material presented is related to: simple financial management, benefits of financial plans, financial planning, and how to manage the income obtained. This material helps provide information to students regarding proper financial management.



**Figure 1.** Students write down the financial management they have done

The second session of delivering material on how to motivate students to become creative and innovative young entrepreneurs was delivered by Yulita Eka Fitri, S.E., M.M. The material presented was: the secret to becoming an entrepreneur, and the reasons for the failure of the business that was formed. This material helps provide information to students to have the motivation to become creative and innovative young entrepreneurs.

c. Third Session

This third session was closed with thanks and the awarding of door prizes for the appreciation of the attention of students in participating in simple financial management counseling which was continued with the provision of questionnaire forms.



Figure 2: Awarding door prizes to students

Community service activities yielded positive results, including providing self-development provisions in simple financial management skills. The results of this activity can be described as follows:

1. Participants were enthusiastic about participating in the activities from the beginning to the end of the event.
2. From the results of the counseling, 80% of student participants have simple financial management skills and are interested in becoming creative and innovative young entrepreneurs.

### CONCLUSION

The results of the implementation of community service activities concluded that: (1) participants (male/female students) actively participated in participating in simple financial management activities. (2) Based on the results of feedback from participants, it is known that this activity is in accordance with the needs of students of Al-Ma'arif Baturaja Health College, especially Level III of the Nursing DIII Study Program who will end their studies. (3) Participants felt that they had gained insight into simple financial management, and students were more motivated to become creative and innovative young entrepreneurs. Suggestions from this activity, the school provides motivation to students to become creative and innovative young entrepreneurs, by applying it to school activities. Community service activities can be followed up to increase the interests and talents of students to become creative and innovative young entrepreneurs.

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