
Socialization of the Importance of Saving and How to Treat Money Well and The Authenticity of Currency in Elementary School Children

Vishnu Darmawan¹, Imam Shofwan², Zaeda Zulfa³, Adi Purnomo⁴

Universitas Negeri Semarang

Email: ishofwan@mail.unnes.ac.id

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Abstract

Saving is one of the investment patterns to save money for sudden needs or for the future of an individual. Saving can be done anywhere and can be done by anyone. However, most people or communities already have the idea that saving money must be done at the bank. The purpose of treating rupiah money, especially banknotes, must also be good. There are some actions that can damage banknotes and this is clearly not allowed. Then the case of counterfeit money in Indonesia lately has also become a concern for the public and the government. The method used is to provide awareness to children about the importance of saving and treating money well. The purpose of this socialization is to distinguish between real money and counterfeit money. Especially with the 3D slogan that is Seen, Felt and Diterawang, but there are many more ways to find out the authenticity of rupiah money, we will explain in the explanation of this article. The importance of saving for the future is very good if it is instilled in children as early as possible, so that awareness of life is not wasteful and frugality can also be applied in their daily lives and children can get used to self-control and financial management.

Keywords: Saving, Treating Money, Authenticity of Money

INTRODUCTION

Consumptive behavior or wasteful behavior does exist in every human being, but the amount of behavior is relative and varies from human to human being (Azzahra, 2023). Can this consumptive and wasteful behavior be controlled? This wasteful and consumptive behavior can certainly be controlled in various ways, one of which is by saving (Dewi et al., 2021). Saving is a way to save something valuable or usually in the form of money to face sudden needs in the future (Novitasari & Ayuningtyas, 2021). In addition, saving can also reduce wastefulness in humans (Marín-Beltrán et al., 2022). In Blimbingrejo Village, Nalumsari District, Jepara Regency, we channel the importance of saving through a socialization activity to students of SD N 3 Blimbingrejo so that the students of SD N 3 Blimbingrejo understand and realize from an early age about the importance of saving for the future and also not to live extravagantly and waste the money they have.

The concept of saving early at a child's age must be applied early (Wahyuti et al., 2023). Generally, children save at home in a piggy bank or save at a school that provides (Risalah et al., 2023). The way for children to save well is done by setting aside some of their pocket money and teaching the difference between needs and wants to be bought to prevent children from being wasteful (Aslindah, 2022). In addition to some of the savings goals described above, teaching children to save early makes children learn financial management so that they are wise in managing their personal money (Saragih, 2020).

In addition to teaching the importance of saving and not living extravagantly, students also need to know that treating rupiah bills, especially paper money, well is also very important for their knowledge (Andriani et al., 2020). Because there are some treatments of money that they accidentally do on banknotes that they do not realize that the treatment is actually wrong and can damage the money, especially squeezing, folding into small pieces, wetting and many more treatments that can damage money (Septiadi, 2021). By and large, money serves as an intermediary for the exchange of goods, services (Bhegawati, 2020). Money is an object that is used by the general public or the public to facilitate the exchange process so that the existence of money facilitates exchange activities (Shah & Bukhari, 2020).

Distinguishing real money and counterfeit money is also a very important knowledge for students of SD N 3 Blimbingrejo. So that they will not be deceived and deceived by counterfeit money which is like the case today which is rampant cases of counterfeit money. The circulation of counterfeit money has an influence on the stability of the country's economy (Bafadal et al., 2020). To avoid and know how efforts should be made by children, there are common ways to find out whether the money is fake or not, namely *3D*: Seen, Touched and Touched (Bloom & Reenen, 2013). But we also explain more about the characteristics of real money, especially real Rupiah banknotes (Di & Maros, 2022).

METHOD

The implementation of this activity we conducted socialization to students and students of SD N 3 Blimbingrejo who were in grade 3 only because at that time for grades 4, 5 and 6 they were participating in the Road Movement Competition held by Nalumsari District. Participants in this socialization were 21 students in Grade 3 SD N 3 Blimbingrejo. Socialization and explanation of the importance of saving and treating paper money well and the characteristics of real money we do and we explain to these students and students. We explain the material with a few games and exciting *games* so that students are more interested and not too monotonous. So that when they follow and pay attention to the material from us, they can be enthusiastic and the material can also enter the brain and they can practice it in everyday life. We carry out this activity in the morning so that the enthusiasm of the students is still maintained and still conducive. The method used is to provide awareness to children about the importance of saving and treating money well.

RESULTS AND DISCUSSION

This activity aims to provide understanding to the students of SD N 3 Blimbingrejo about saving, treating money well and knowing the characteristics of real money. So it is hoped that they will understand and understand very well and be able to apply saving, treat money well and be able to recognize real and fake money in their daily lives well as we have taught. Some of the benefits of saving are practicing discipline, living frugally, having spare money, avoiding debt, as an investment, valuing money and learning to manage finances (LeBaron et al., 2019). Because saving is closely related to the need for the future so that the purpose of saving more specifically leads to sudden and unpredictable future needs (Guarango, 2022). The importance of providing socialization of saving makes children learn how to manage good finances so that they can accustom children to become individuals who have good financial literacy (Ningrum et al., 2022). By getting used to saving from an early age will have a big influence on children in the future to avoid bad habits towards money and be able to control themselves in decisions, actions related to money.

Treating money, especially paper money, should not be careless and as we like (Laksito, 2021). Because if we treat paper money arbitrarily, it can damage the banknote (Majumdar, 2023). Some actions that should not be done to banknotes and damage the money include: squeezing money, trapping money, wetting money and folding until small folds. These four actions are strictly forbidden, yet most of us still do things related to ruining that money without us even realizing it. In connection with the rampant cases of counterfeit money that have occurred in Indonesia recently, we explained to the students of SD N 3 Blimbingrejo how to distinguish real rupiah banknotes from fake rupiah notes. The first method is as follows:

1. Watermark and *electrotype*. On banknotes, there is a watermark in the form of an image that will be visible when stretched towards light.
2. Security *thread*. It is planted or woven on money paper material so that it appears as a transverse line from top to bottom. At certain fractions it will glow when viewed with ultraviolet light.
3. Print in/intaglio. Like a print that feels rough when touched or tactile effect. The colors that appear are strong and produce subtle to thick elements.
4. Images are filled with each other (*rectoverso*). Printing a variety of shapes that produce prints on the face and back collide precisely and fill each other when stretched towards light.
5. Ink changes color (*optically variable ink*). Special ink prints that will change color when viewed from different angles. The Bank Indonesia logo will change from golden yellow to green when viewed from a different perspective, found on the nominal money of RP 100,000.-.
6. Oral microtext (*microtext*). Very small writing that can only be read using a magnifying glass.
7. Invisible *ink*. Invisible prints that will glow under ultraviolet light.
8. Latent *image*. The printout is in the form of hidden images or writing that can be seen from a certain point of view.

Of the eight ways we more often hear the slogan *3D* which means Seen, Touched and Touched. The factor that hinders when we do socialization related to this material is only how to make students want to listen and pay attention well, so that they can absorb this material and implement it well.

CONCLUSION

The students of SD N 3 Blimbingrejo are very enthusiastic when participating in our socialization and we hope they are able to implement the materials we have conveyed in their daily lives well. The importance of saving for the future is very good if instilled in children from an early age possible, so that awareness of life is not wasteful and frugal can also be applied in their daily lives and children can get used to self-control and financial management. In addition, knowing the authenticity of money is also very necessary, so that as a society we can detect the existence of counterfeit money and can spread about the characteristics of real and fake money to other communities. Finally, treating paper money well is also a way of appreciating how the money is made and how to maintain and not damage the money, so that the quality of the money we use is still well maintained and not damaged.

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