

ENHANCING TEACHERS' FINANCIAL LITERACY AND BASIC FINANCIAL MANAGEMENT AT THAMMISLAM FOUNDATION SCHOOL, THAILAND

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ABSTRACT This community service activity aims to enhance financial literacy and basic financial management skills among teachers at Thammislam Foundation School, Thailand. The program was conducted in response to teachers' limited understanding of fundamental financial concepts and the importance of managing personal finances effectively. The methods used included interactive lectures, group discussions, and practical exercises focused on daily financial decision-making. The materials emphasized key aspects of financial literacy, such as distinguishing between needs and wants, understanding the importance of saving, and applying simple budgeting strategies. The results indicated an improvement in teachers' knowledge and awareness of financial management. Participants demonstrated a better understanding of financial priorities and showed more responsible behavior in managing their spending and saving habits. They were also able to apply basic financial concepts in everyday situations. This activity is expected to contribute to the development of financially literate educators and highlights the importance of financial education in supporting personal and professional well-being.

KEYWORDS: *Basic Financial Management; Financial Literacy; Financial Planning; Teachers' Behavior.*

1. INTRODUCTION

Financial literacy has become an essential life skill in the modern era, particularly for educators who play an important role in managing personal finances and serving as role models within the educational environment. Teachers represent a strategic target population in community empowerment programs because their financial awareness and behavior may influence both their professional performance and daily decision-making. At Thammislam Foundation School, Thailand,

teachers come from diverse socio-economic backgrounds and work in an educational environment that integrates religious and general education. However, despite this supportive environment, there is still limited exposure to practical financial management and financial planning.

Several studies have shown that teachers' financial behavior is influenced by financial literacy, financial attitudes, and socio-economic factors. Research conducted by (Komarudin et al., 2020) found that financial literacy and self-control significantly affect teachers' financial management behavior. Teachers with better financial literacy tend to demonstrate more responsible financial decision-making and improved financial management practices in their daily lives. In addition, (Nur Afandi, 2026) revealed that socio-economic status and financial attitudes significantly influence teachers' financial behavior and financial well-being.

Empirical evidence also suggests that teachers still face challenges in adapting to financial technology and modern financial systems. Andrean & Soejono (2022) found that financial literacy and interest in using financial technology contribute to financial inclusion among teachers. Furthermore, Firdiansyah et al. (2024) reported that although teachers generally understand the importance of financial literacy, many still experience difficulties in implementing effective financial planning and financial management practices consistently.

Various efforts have been undertaken by educational institutions and communities to improve financial literacy through seminars, training, and financial education programs. However, these efforts are often limited in scope and not consistently implemented, especially in community-based educational environments. Therefore, there is a need for targeted community service programs that directly engage teachers through participatory and contextual learning approaches.

This community service program involves active participation and interaction with teachers through interactive lectures, group discussions, and practical exercises related to everyday financial decision-making. The approach emphasizes two-way communication, allowing participants to actively engage, share experiences, and apply financial concepts in real-life situations.

Based on these considerations, the objective of this activity is to enhance financial literacy and basic financial management skills among teachers at Thammislam Foundation School, Thailand. The expected outcome is the improvement of teachers' understanding of financial concepts and the development of responsible financial behavior to support their financial well-being.

2. METHOD

This community service activity employed a participatory and educational approach to address the limited financial literacy and financial management skills among teachers. The program

was conducted at Thammislam Foundation School, Thailand, on April 21, 2026, with a duration of one day (approximately 4–5 hours of activities). The beneficiaries of this program were 15 teachers who actively participated during the implementation of the program.

Prior to the implementation of the program, an initial assessment was conducted through informal observation and discussion with participants to identify their understanding of basic financial concepts. The findings indicated that many participants had limited knowledge regarding financial literacy, particularly in distinguishing between needs and wants, managing monthly expenses, and planning personal finances. This condition highlighted the necessity of implementing a structured and interactive financial education program to improve financial awareness and behavior.

The method used in this activity refers to a participatory learning approach, which emphasizes active involvement of participants in the learning process. Participatory learning methods are considered effective in increasing engagement, practical understanding, and knowledge retention in community-based educational activities (Darmawan et al., 2020). In addition, interactive financial education programs have been shown to positively influence participants' financial knowledge and attitudes toward money management (Arrafi et al., 2024). Therefore, this activity adapted and modified these approaches by incorporating interactive lectures, group discussions, and simple case-based exercises related to daily financial decision-making.

The implementation procedure consisted of several stages. First, the introduction stage involved delivering basic concepts of financial literacy, including the importance of financial management, saving behavior, and prioritizing needs over wants. Second, the interactive discussion stage allowed participants to share their experiences and perspectives on managing money in their daily lives. Third, the practical exercise stage provided participants with simple scenarios to apply financial decision-making skills. Finally, an evaluation stage was conducted through direct questioning and feedback to assess participants' understanding after the activity.

The expected result of this program was an improvement in teachers' financial literacy and their ability to make responsible financial decisions. In addition, the program aimed to foster positive financial attitudes, such as awareness of saving and prioritizing essential needs.

3. RESULT AND DISCUSSION

The community service activity entitled *Enhancing Teachers' Financial Literacy and Basic Financial Management at Thammislam Foundation School, Thailand* was successfully conducted on April 21, 2026. The activity involved 15 teachers who actively participated in the educational sessions and discussions. The

program aimed to improve participants' understanding of basic financial literacy concepts and encourage responsible financial behavior in their daily lives.

Before the activity was conducted, many participants demonstrated limited understanding regarding financial management, particularly in distinguishing between needs and wants, planning expenditures, and understanding the importance of saving. Based on initial observations and direct interactions with participants, many teachers tended to manage finances without structured planning or financial prioritization.

The activity was implemented through interactive lectures, group discussions, and simple case-based exercises. During the lecture session, participants were introduced to basic financial concepts, including financial planning, saving behavior, and responsible spending habits. The discussion session encouraged participants to share their experiences regarding daily financial practices. Meanwhile, the practical exercises provided opportunities for participants to apply financial decision-making skills using simple real-life scenarios.

The results of the activity showed positive changes in participants' understanding and awareness regarding financial management. After the program, participants were able to better identify financial priorities and understand the importance of saving money for future needs. Participants also demonstrated increased participation and enthusiasm during discussions and exercises.

Table 1 presents the comparison of participants' understanding before and after the implementation of the financial literacy education activity.

Table 1. Participants' understanding before and after the activity

Indicator	Before Activity	After Activity
Understanding the difference between needs and wants	Low	Good
Awareness of saving behavior	Low	Improved
Understanding of simple financial planning	Limited	Improved
Participation during learning activities	Moderate	Active

The results indicate that the activity contributed positively to improving participants' financial literacy and financial awareness. The active participation throughout the program demonstrated that participatory and discussion-based learning methods were effective in delivering financial education.

Community participation played an important role in supporting the implementation of this activity. School administrators facilitated the learning environment and encouraged teachers to participate actively in all sessions. Participants also showed enthusiasm during discussions and practical exercises, indicating strong engagement with the program materials.

The impacts of the activity were reflected in the increased awareness and understanding of financial literacy among participants. Teachers became more aware of the importance of managing money responsibly and demonstrated a more positive attitude toward saving and financial planning.

One of the advantages of this activity was the use of interactive and participatory learning methods that enabled participants to engage actively throughout the program. However, the limited duration of the activity became one of the constraints, as participants required more time for deeper practice and follow-up activities.

Figure 1 shows the participants of the community service activity at Thammislam Foundation School, Thailand. The photo was taken after the completion of the financial literacy and basic financial management training session for teachers. The participants demonstrated enthusiasm and active involvement throughout the activity, reflecting positive engagement with the program.



Figure 1. Participants of the financial literacy and basic financial management training at Thammislam Foundation School, Thailand.

4. CONCLUSION

The community service activity conducted at Thammislam Foundation School, Thailand, successfully improved teachers' understanding of financial literacy and basic financial management. The participatory and interactive learning methods used in this program were appropriate for addressing participants' needs and challenges related to financial awareness and responsible financial behavior.

The activity positively impacted participants by increasing their understanding of financial priorities, saving behavior, and simple financial planning. Participants also showed active

participation and enthusiasm throughout the program, indicating that the educational approach effectively supported the learning process.

This activity highlights the importance of financial education for teachers as a foundation for developing responsible financial behavior. For future community empowerment programs, it is recommended to conduct follow-up activities with longer durations and more practical exercises to strengthen participants' financial skills and ensure sustainable impacts.

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