

Draft Artikel Jurnal Internasional Financial Literacy Development for Increasing Entrepreneurship for Elementary Students

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Abstract : *The purposes of this research are (1) identifying factor, actor that influences the character learning for elementary school (2) identifying the influence factors for student in manage their money; (3) finding the effective financial literacy learning models; (4) measuring financial literacy learning models effectivity to create entrepreneurship and non consumerist character; (5) Formulate the effective financial literacy learning models. (Hanya sampai no 3, ini kan penelitian sampai no 3 saja)*

Using the R & D methods this research conducting in 2 years. The first years to find out the purpose 1 up to 3, the second years to find out the effectivity of the models. The research object at Elementary School in Kabupaten Kudus (Kudus Municipality). Model pembelajaran financial literacy terdiri infut, proses, out put

Keywords: *Learning; Nonconsumerist; Elementary School; Entrepreneurship*

I. Introduction

Elementary school is the primary education for the children. So the character has to be planted in this grade. As cited by Cakram (2013) the character implanted to the elementary school has to covered in financial. The character education in elementary school as long using the modeling with giving the lesson in class will not optimal. If the education as the maturity process, the education has to covered: (1) trust in himself; self help; able to make decision; not dependable to other; (2) responsible to his/her life; (3) understand and obey the society value and society norm.

Lickona (1992) divide character into 3 aspect i.e: moral knowing, moral feeling, dan moral behavior. Understanding and knowledge moral as the first base for comprehend that able to consider to moral judge, and then moral feeling as reason to justify and to consider that will be apply in behavior. The succes character education if the character education able to increase the life quality and able to repair the life pattern as Cronbach (1977) opinion, "in terms of the choices the individual makes when his actions affect the welfare of others: the person of good character generally tries to choose acts that promote the welfare of others as well as of himself".

Indonesian people recognize as a consumerist people, some of the reason because the are not have knowledge in financial. According to Abbesson,(2008:35-46), the financial literacy able to make people efficient using their money, Setiawan (2005;178) adding by dengan memiliki pemahaman tentang financial literacy knowledge, people able to understand the money function, motive in having money, and understand the strength of money and also have ability the trick of using money. The financial literacy have any function not only in not consumerist, but also to increasing the entrepreneurship character (Senduk; 2002), so to being better life the financial literacy have to teach since elementary school.

Based on discussion above the problem of this research is " How to teach financial literacy at elementary school for non- consumerist and entrepreneurship character building in Kabupaten Kudus (Kudus Municipality)? "

The output is the research especially to formulate the Financial literacy Learning Models for Elementary school, the another output expected also the modul in financial literacy. Malshe (2011,47-57) said financial literacy is not a complicated lesson but the practical lesson that can be applied in reality. The characteristic of financial literacy knowledge are able to be learned and able to be taught in any level of education. The important of learn financial literacy depend on the need, for example the need in entrepreneurship is because the entrepreneur should able to manage his/her money effectively (Gunardi; 2010).

The result of study by Cude et.al (2006) shows the financial literacy is taught to the student by their teacher and their parent have positive influence in using money. The result for the student decrease their spend of money up to 70 %, automatically increase their saving 70%. In line with Adam (2013) Financial education will move up financial stability for individual, family, and all community.

For the elementary school, Financial literacy have to be focused on differentiated between want and need. It is a part of the motive having money that already provided by Irving Fisher. Irving Fisher divide the motive having money into 3 motives i.e: transaction motives; deposit motives; and precautionary motives.

In Financial learning we have to notice the system of education, the education system have four components like as: input; process; out put and outcome. So the Financial learning system have to conducted in that system (Hamalik). Beside it according ANZ (2004), he reccomend the teacher minimize have understand about Money function for daily transaction, and some reason why people need to buy something. This result is supported by the Cude research (2006) the uncontrol using credit card by the student in college because they don't have financial literacy ability, and the fail to choose between need and want.

The some criteria to be fill in financial learning models are: (1) the financial literacy learning model should be apart of educational system, so have to covered input, process. Output, and outcome; (2) The financial learning is the character education so have to able to increase the cognitive, affective, and psychomotoric; (3) The Application of the model have to make change attitude for the student.

II. Methodology

Using the Research & Development methods as improved by Borg and Gall Borg & Gall (2003), and be summarize in 3 step: (1) Prleiminary study; (2) Improvement of the models; (3) Model Validation.

The focused of this research is character education with some indicators such as: moralknowing, moral feeling, and moral behavior; economic aspect with comprehension learning financial literacy by differentiate they want and need.

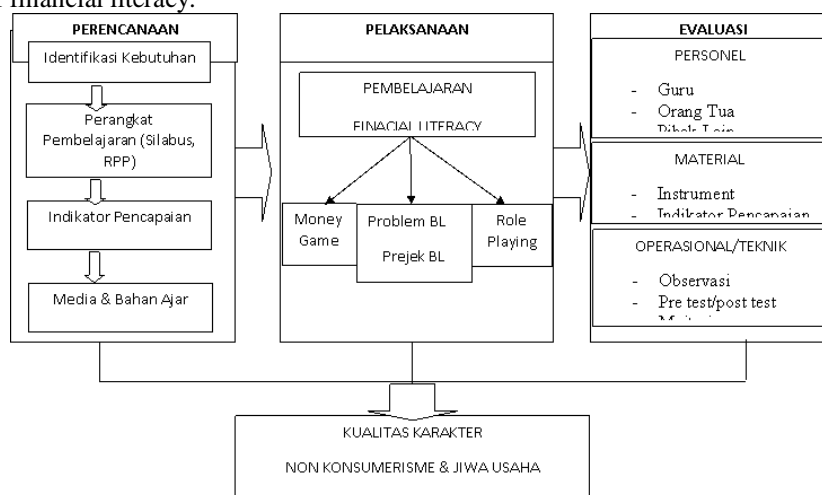
The locus of this research at 6 Elementary school in Kabupaten Kudus with A grade of accredited. For gathering data with technique as follow: In depth interview; (2) observation; (3) Focus Group Discussion; and (4) Documentation study.

III. Data Presentation and Discussion

The profile character education in Elementary school are : the factor of teacher, principle, schoolmate and parents very dominant, especially the class teacher. The activities to teach the character by inclusive in the lesson, and embedded in extra curricula. The priority of the character improved is honesty, belief in good.

The factor influences for the student in finance manage is parents, and then the teacher. The student be consumerist or not is depend the attitude of their parent in manage their money.

The Model for Financial Literacy Learning have three main component like as : (1) Input, starting with the need identification, formulate the learning equipment; state the standard of achievement; (3) Process consist of implementation and evaluation, the model using in learning implementation is money game, role playing and others. For the evaluation we have to notice the personnel, materials and operational; (3) Output is the purpose of the learning of financial literacy.



IV. Conclusion

This research can be conclude as follows:

1. The profil of character education at Elementary school in Kabupaten Kudus, the prosess inclusive in class lesson and extracurricula activity.
2. The dominance of parent influence for the using of money by the student
3. The best Model in Financial literacy Learning have three components i.e : input; process and output.

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