
**FINANCIAL MANAGEMENT TRAINING
WELL AND METICULOUSLY IN PENGALANGAN VILLAGE TO IMPROVE
FAMILY FINANCES**

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Abstrak: Pelaksanaan kegiatan PKM (Pengabdian Kepada Masyarakat) ini tentang bagaimana memajemen keuangan didalam keluarga dengan baik dan cermat, yang telah dilaksanakan pada bulan september 2023 dengan sasaran warga desa Pengalangan Gresik, Jawa Timur. Pengelolaan keuangan didalam rumah tangga merupakan suatu hal yang bersifat absolute yang wajib dilaksanakan dan dilakukan, yang mana tujuannya untuk dapat menghindari kesalahan-kesalahan pengelolaan keuangan didalam keluarga seperti pemborosan dalam membeli sesuatu hal yang bukan termasuk kebutuhan. Pengelolaan yang dimaksud dalam hal ini adalah sumber dana yang bersifat tetap maupun sumber dana yang bersifat tidak tetap, serta bagaimana cara pengelolaan pengeluarannya. Tujuan dari kegiatan pengabdian masyarakat ini adalah untuk membagi dan memberikan ilmu terkait tata kelola uang didalam keluarga, khususnya untuk warga desa Pengalangan Gresik, Jawa Timur.

Kata Kunci: Literasi Keuangan, Keuangan Keluarga, Pengabdian Kepada Masyarakat, dan pelatihan warga

Abstract: The implementation of this PKM (Community Service) activity is about how to manage finances well and carefully in the family, which was implemented in September 2023 targeting residents of Pengalangan Gresik village, East Java. Financial management in the household is an absolute thing that must be implemented and carried out, to avoid financial management mistakes in the family such as wasting money in buying things that are not necessary. The management not only from the permanent sources of funds but also the non-fixed sources of funds, as well as how to manage their expenditure. The aim of this community service activity is sharing and providing knowledge regarding money management in the family, especially for Pengalangan village residents. Gresik, East Java.

Keywords: *Financial Literacy, Family Finance, Community Service, and community training*

Introduction

Every family needs income to meet their daily needs. The income earned by each family is different and is obtained from the work they have occupied daily. The

size of an income in the family should be able to be managed properly and carefully in adjusting the income obtained, so that it can meet daily needs in one family (Hartika, 2023).

The needs of human life are divided into 2 categories, namely physical needs and spiritual needs. Physical needs include clothing, food, and shelter. Spiritual needs include religion, education and compassion. Every human being in a family wants these two needs to be met, in order to achieve happiness and welfare in a family (Zainur, 2020).

One way to meet all these needs is by managing family finances by requiring a skill to manage them properly and carefully. The large or small income earned by a family is not a determinant of whether or not a need is sufficient. Small income if managed in a good and careful way, can meet a need in the household, and vice versa if a family gets a large income, it will not necessarily also be able to meet all the needs in the family if it is not good and careful in managing these finances (Fitriana *et al*, 2021).

In this era, the development of progress is very fast, so that human needs are increasing because of the increasingly diverse needs of each individual in a family. In response to this, we must remain wise in choosing which needs must be met first, and which needs can be postponed related to their fulfillment.

Managing finances today is very important, because if you cannot manage finances properly and carefully, it will cause a dispute in the family. Many mass media and social media today report related to the occurrence of a quarrel between individuals in the family stemming from the failure of a family in managing finances.

Making poor choices can lead to financial mismanagement and inefficiencies, which can lead to the behavior of people who are prone to financial hardship and risk losing money to financial crimes (Ningtyas, 2019).

Method

Before the implementation of this PKM activity, planning is carried out for approximately one month, by contacting parties related to the object area that has been selected to carry out PKM activities, several process flows in carrying out this activity include:

- a. Ask permission from the village head in Pengalangan Village, Gresik, East Java, about this community service activity.
- b. Conduct Observation to Pengalangan Village, Gresik, East Java, which aims to find information and participants who will participate in PKM activities.
- c. When the time for the activity is scheduled, the implementation team comes to Pengalangan Village.
- e. The holding of community service activities in accordance with the program and time set by the implementation team.

Results and Discussion

The results obtained from PKM activities in Pengalangan Village can be explained and described as follows:

1. The implementation of community service activities goes well in accordance with what has been planned before.
2. Participants in this Pengalangan village community service activity, as many as 25 residents were invited.
3. The invited residents were quite enthusiastic, because many asked questions during the question and answer session in participating in the community service activities carried out
4. The team and participants who participated in the activity were satisfied with the implementation of community service activities well and had achieved what had been targeted previously.

What makes the impetus in this activity is that there are still many people who need information, especially related to financial management in the family.

In managing family finances it would be better for us to involve our spouses, in addition to involving spouses, our children must also be involved in this. Financial problems in the household will usually arise at the beginning of marriage, and often this problem occurs, this problem does not lie in less income, but because of lack of insight (Putri, 2020)

There are several family financial management that apply in society, namely family finances are fully regulated by housewives (wives), family finances are fully regulated by the head of the family (husband), family finances are arranged together,

usually this method applies to husband and wife. Here is a simple way to manage family finances (Rusmardiana, 2019):

1. Set a shared mindset in financial management.
2. Understand the financial conditions of each family.
3. Make a list of estimated income and expenses
4. Develop a realistic financial plan, keep a journal regularly.
5. Rethink more carefully the understanding between "need" and "want" by making a tiered list of family finances, "important needs", needs that cannot be postponed and personal desires.
6. Avoid consumer debt.
7. Minimize consumptive spending, foster a frugal mentality, but on an objective portion.
8. Saving and investing
9. Always be prepared for unexpected financial conditions.
10. Develop long-term, dynamic plans to prepare for tomorrow.
11. Set financial goals or goals towards the future.

How to manage family finances based on sources of income, then it's a good idea to study the behavior of family financial managers by recording related to income and expenses in detail, there is when receiving salaries must be separated according to expenditure items. For those with minimal income, they can do financial management by recording monthly needs, leaving to save when accumulating, using money wisely, trying to make smart movements such as starting a business, taking a frugal vacation if there is residual income (Dwita & Manurung, 2023).

So in managing finances in the household can be applied with the K4UB model (Honesty, Communication, Cooperation, Money Dating, and Sharing). This K4UB model helps create a conducive atmosphere in household financial management, as well as to avoid waste of expenses (Herispon, et al 2022).

Honesty: honesty is a trait that requires conformity between attitude and word. A person is said to be honest when he says something that is true to the truth, accompanied by the actions that should be. Thus, honest behavior of husband and wife in managing household finances is absolutely necessary.

Cooperation: cooperation is a desire and reality that is built to be able to do work together. In a cooperation not only lightens the workload. By working together, the work we are doing will feel lighter, besides that it can train to generate new ideas that have an impact on better communication.

Money Dating: A form of regulating the frequency of meetings in terms of increasing discussions related to how to manage finances in the family.

Sharing: A success that has been achieved in managing household finances, will provide a sense of satisfaction and a sense of happiness, so with this sense it is necessary to share feelings and share material with the surrounding environment so that people around can imitate and strive for the same behavior in order to achieve a desired goal.

Documentation of Community Service Activities:



Figure 1. Presentation of material by resource persons



Figure 2. Remarks by the Village Head, Pengalangan Gresik Village, East Java



Figure 3. Photo with residents, speakers and the Community Service implementation team.

Conclusion

Households with ideal conditions, use income to cover expenses and daily needs in the household, but in reality in families the income derived from salaries is constantly depleted to cover the shortfall. By carrying out PKM activities on the topic of family financial literacy, the people of Gresik crossing village, East Java will be better and more careful in carrying out financial management within the family, reflecting on the enthusiasm of residents who participated in PKM with many questions given by residents during the question and answer session. In family financial management, the practice is similar to financial management in a company, where there is a process and recording of cash inflows and cash outflows. Collecting evidence in making transactions, making revenue budgets, accounts receivable, and income statements, this system can also be applied in family financial management.

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