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This journal publication aims to disseminate conceptual thoughts or ideas and problem solving that has been implemented in the field of community service.

IMPACTS contains various service activities in dealing with and managing various potentials, obstacles, challenges and problems that exist in society, including:

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IMPACTS: International Journal of Empowerment and Community Services, Faculty of Economics, Universitas Sarjanawiyata Tamansiswa (UST) Yogyakarta Indonesia has been published since 2022. This journal is published regularly in September and March. In each journal publication period, contains 7-9 articles. This journal aims to publish the results of thoughts and ideas achieved in community service. We hope that this journal can be a means to increase the interest of the people, improve the quality of community service in various fields and be able to provide benefits to the wider community.

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## Adoption of Family Financial Management Strategy Towards Financial Resilience

Christina Heti Tri Rahmawati<sup>1\*</sup>, Caecilia Wahyu Estining Rahayu<sup>2</sup>, Lukas Purwoto<sup>3</sup>,  
Josephine Wuri<sup>4</sup>

<sup>1,2,3,4</sup> Faculty of Economics, Sanata Dharma University, Yogyakarta

E-mail: [christina.heti@usd.ac.id](mailto:christina.heti@usd.ac.id)

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### ABSTRACT

**Purpose** - Family financial management as a process of managing income, expenses, savings, and investments related to financial resources so as to improve family welfare. The higher the income, the better the quality of family life. However, in reality, the amount of money owned does not necessarily guarantee financial resilience. Families with healthy financial conditions have the potential to achieve more. This community service activity raises the problems faced by Principal Teachers from kindergarten to junior high school levels at a private foundation in the Special Region of Yogyakarta Province in facing increasingly complex economic challenges, where not only is there a lack of financial management knowledge but also an inability to plan savings, debt management, lack of understanding of investment, and limited access to information related to finance. Therefore, the adoption of a family financial management strategy is important so that it can improve family financial resilience. This counseling activity aims to provide an understanding of the importance of adopting a family financial management strategy as the main pillar so that sustainable financial resilience can be achieved.

**Methods** - This outreach activity was carried out with a holistic approach that combines educational, participatory, and collaborative aspects regarding the adoption of family financial management strategies for Principal Teachers from Kindergarten to Junior High School levels at a private foundation in the Special Region of Yogyakarta Province so that they can achieve sustainable financial resilience. The method is designed to ensure in-depth understanding and real application in everyday life.

**Result and discussions** - The results of the counseling are expected to improve the understanding of adopting family financial management strategies for Principal Teachers from Kindergarten to Junior High School levels at a private foundation in the Special Region of Yogyakarta Province. Concrete achievements include the ability to have emergency funds of 3 to 6 times monthly income, loan installments of no more than 35% of monthly income, and the ability to save at least 10% of income every month.

**Conclusion** – The implication of the results of this community service activity is that it is hoped that Principal Teachers from Kindergarten to Junior High School levels at a private foundation in the Special Region of Yogyakarta Province can adopt family financial management strategies so that they can achieve sustainable financial resilience that has an impact on family welfare.

**Keywords:** *Family Financial Management Strategy, Financial Resilience, Principal Teachers*

## INTRODUCTION

Family financial management is a process of planning, organizing, and controlling family financial resources to meet current and future needs (Iriani, Rahayu & Rahmawati, 2021). This process involves creating a budget, tracking income and expenses, and making the right financial decisions. Proper family financial management can help avoid debt, manage excess with savings or investments, increase economic stability, and contribute to family welfare (Graveley, 2022; Ningsih, 2023; Setyoningrum, 2021; Sihalocho, 2023).

Family financial management in the dynamics of modern life is no longer just an additional skill but an essential need. Family financial management is the main foundation for achieving financial stability and planning sustainable investments (Baderi, 2021). A deep understanding of how to manage finances wisely plays a crucial role in shaping the family's financial future (Rahmawati, 2022). Families that have proper financial management will be able to face economic challenges, manage financial risks, and plan investments intelligently (Pebriani et al., 2022; Kusnandar & Kurniawan, 2020; Sihalocho, 2023).

Principal Teachers from Kindergarten to Junior High School levels at a private foundation in the Special Region of Yogyakarta Province have the main role and responsibility in supporting family finances, not apart from the complex challenges related to family financial management. Financial management helps families avoid unexpected financial problems (Rahayu & Rahmawati, 2022). Families that have proper financial management tend to be more financially independent. These families can make financial decisions without relying on external assistance, manage debt wisely, and build savings for the future (Agustini, 2023). Financial management helps families to create the right financial plan according to their goals. This includes making a realistic budget, allocating funds for needs and wants, and planning savings and investments to face future preparations (Damarsiwi, 2022). Therefore, in order to empower Principal Teachers from Kindergarten to Junior High School levels at a private foundation in the Special Region of Yogyakarta Province in managing family finances, they need to adopt a family financial management strategy to ensure a stable future towards sustainable financial resilience.

The problem that occurs in the community is facing real challenges related to family financial management. Knowledge about financial management, investment, and future planning is still something that is not fully touched. The adoption of financial management strategies by this community is very important. This community consists of fathers and mothers with various backgrounds, some are still single, but some are married and do not have children, and some already have children. In addition, there are also husbands or wives who work and have their own income, but there are also those where only one works. These differences can add complexity to managing daily family finances and planning for the future and financial resilience of the family.

The financial condition of the community in facing increasingly complex economic challenges really needs attention. Income, expenditure, and family financial management policies are aspects that need to be considered carefully to design an effective family financial management strategy. Common problems faced by the community are not only limited to knowledge of financial management, but also include the inability to plan savings, debt management, lack of understanding of investment, and limited access to financial information. Therefore, through this community service activity, it is hoped that the Principal Teachers from Kindergarten to Junior High School levels at a private foundation in the Special Region of Yogyakarta Province can jointly adopt a

smart family financial management strategy. This is expected to bring positive changes in the management of their family finances, thereby creating a more financially stable future.

## **METHOD**

This community service activity is in the form of counseling on the adoption of family financial management strategies for Principal Teachers from Kindergarten to Junior High School levels at a private foundation in the Special Region of Yogyakarta Province which is based on a holistic approach by combining educational, participatory, and collaborative aspects. This method is designed to ensure in-depth understanding and real application in everyday life. The steps taken by the community service team in conducting counseling are as follows:

- (1) The first step, the community service team determines the needs starting from identifying the specific needs and problems faced by the community by conducting surveys and interviews.
- (2) The second step, the community service team designs a program based on the identification results and then designs specifically related to the adoption of family financial management strategies including training modules and material delivery methods.
- (3) The third step, the community service team provides counseling to the community by delivering material on initial explanations related to the understanding and importance of family financial management, evaluation of family financial conditions, savings, debt management, and family financial literacy.
- (4) The fourth step, the community service team provides assistance to the community through monitoring sessions that provide individual support to achieve challenges and adopt family financial management strategies.
- (5) The fifth step, the community service team carries out monitoring and evaluation which is carried out periodically to evaluate progress, measure new understanding, and identify problems that require resolution related to family financial management.

## **RESULTS AND DISCUSSION**

Family financial management is not only a husband or wife's business, but a shared responsibility. Even children who are old enough should be involved in managing family finances. Therefore, achieving sustainable financial resilience requires the implementation of solid family financial management. Here are some strategies that can help families manage family finances effectively as follows (Damarsiwi et al., 2022; Fadhlurahman, 2023; Ouachani, Belhassine & Kammoun, 2021): (1) preparing a family budget by identifying sources of income, allocating funds for basic needs, and determining a certain amount of funds to be set aside as savings and investments so that it can help avoid impulsive spending and provide a clear picture of family finances; (2) having savings that function as a safety net for daily needs and dealing with unexpected events such as job loss or urgent medical expenses, so that you don't have to use long-term investment funds; (3) debt management can be a useful tool if managed properly and establish a plan to pay off debt regularly; (4) preparing pension funds and insurance covering health, life and property risks so that unpredictable risks can be faced; (5) financial literacy by understanding basic financial concepts that are given to all family members including children so that they can form a wise mindset towards money from an early age; and (6) evaluating financial records by conducting regular monitoring and evaluation of the family's financial condition including plans for future needs.



The results of this community service activity are expected to improve the understanding of adopting family financial management strategies for Principal Teachers from Kindergarten to Junior High School levels at a private foundation in the Special Region of Yogyakarta Province. Concrete achievements include the ability to have emergency funds of 3 to 6 times monthly income, loan installments of no more than 35% of monthly income, and the ability to save at least 10% of income each month. Some of the obstacles faced during the counseling activity include several participants who initially had limited time to record and had difficulty controlling themselves against consumptive spending. However, these problems can be overcome through a contextual approach which is based on the fact that participants learn something more meaningful through their own activities in a natural environment (not just knowing, remembering, and understanding and not only oriented towards the target of mastering the material). Therefore, the expected results of this counseling activity are mainly in the learning process, not the learning outcomes. The implementation of this contextual approach is expected to enable the community to face challenges in managing finances with more confidence by proving that through the adoption of family financial management strategies, it can be the key to building a resilient and prosperous future.

## CONCLUSION

Adopting a family financial management strategy can act as a main pillar in achieving financial resilience, thus impacting family welfare. Principal teachers from kindergarten to junior high school levels at a private foundation in the Special Region of Yogyakarta Province have a crucial role in forming a solid family foundation. Wise financial management, understanding investments, and careful financial planning are skills that not only affect current financial conditions, but also long-term prosperity.

As the family financial management strategy is adopted, every step taken by the family brings them closer to financial independence. The steps that can ensure the family's financial resilience in facing challenges that may arise include preparing a budget, managing debt wisely, preparing pension funds, and insurance. Financial education among family members, especially children, is a valuable investment that will shape a generation that is able to manage their own finances in the future. Therefore, Principal Teachers from Kindergarten to Junior High School levels at a private foundation in the Special Region of Yogyakarta Province will not only be able to manage family finances more wisely, but also be able to shape a generation that is more financially intelligent. In addition, improving financial management at the community level will have a positive impact that is widespread and not only on family finances, but also on local economic development and shared prosperity.

Furthermore, family financial management is a process to empower families so that they can make wise financial decisions, plan for the future with confidence, and open up opportunities to achieve their financial dreams. Therefore, through the adoption of family financial management strategies, it is hoped that each family can build a strong foundation to achieve financial resilience and family welfare in the future. In addition, it is also hoped that through these concrete steps, the community can become an inspiring example for other communities in building strong financial management.

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