

ABSTRAK

Literasi finansial merupakan keterampilan penting abad ke-21 yang perlu dikenalkan sejak usia dini guna membentuk kebiasaan mengelola uang secara bijak dan bertanggung jawab. Namun, di jenjang Pendidikan Anak Usia Dini (PAUD), pengenalan literasi finansial masih terbatas, cenderung bergantung pada inisiatif orang tua, dan belum didukung oleh modul pembelajaran yang sistematis serta sesuai tahap perkembangan anak. Laporan ini bertujuan untuk menyusun dan menguji kelayakan *Modul Ajar Literasi Finansial* bagi anak usia 5–6 tahun, serta mengevaluasi respons guru dan anak terhadap implementasinya.

Modul dikembangkan melalui tahapan perencanaan, penyusunan, validasi ahli, revisi, dan uji coba terbatas di lembaga PAUD. Mengusung pendekatan tematik-integratif berbasis bermain, modul ini memuat materi pengenalan uang, perbedaan kebutuhan dan keinginan, pentingnya menabung, serta nilai karakter seperti hemat, tanggung jawab, dan berbagi. Hasil validasi ahli menunjukkan skor 91,6 (kategori sangat baik), sedangkan uji coba menunjukkan bahwa anak-anak antusias dan mampu memahami konsep dasar literasi finansial. Guru juga memberikan tanggapan positif terhadap struktur modul yang aplikatif dan mendukung perencanaan pembelajaran.

Dapat disimpulkan bahwa modul ini layak digunakan sebagai bahan ajar di PAUD. Laporan ini merekomendasikan integrasi literasi finansial dalam kurikulum serta pelatihan guru, agar pembiasaan finansial dapat dilakukan secara sistematis sejak usia dini.

Kata kunci: literasi finansial, pendidikan anak usia dini, modul ajar, karakter anak, menabung, kebutuhan dan keinginan

ABSTRACT

Financial literacy is a key 21st-century skill that should be introduced from an early age to foster responsible and wise money management habits. However, at the Early Childhood Education (PAUD) level, financial literacy education remains limited, often relying on parental initiative and lacking systematic, developmentally appropriate teaching modules. This report aims to develop and evaluate the feasibility of a Financial Literacy Teaching Module for children aged 5–6 years, as well as to assess teacher and student responses to its implementation.

The module was developed through a series of stages: planning, content development, expert validation, revision, and a limited field trial in selected PAUD institutions. Using a thematic-integrative and play-based approach, the module includes materials on recognizing money, distinguishing needs and wants, the importance of saving, and character values such as frugality, responsibility, and sharing. Expert validation results scored 91.6 (categorized as excellent), while the trial showed that children were enthusiastic and able to grasp basic financial concepts. Teachers responded positively, noting the module's practical structure and its usefulness in planning meaningful classroom activities.

In conclusion, the module is deemed suitable as a learning resource for introducing financial literacy in early childhood. The report recommends integrating financial literacy into the PAUD curriculum and teacher training programs to promote systematic and effective financial education from an early age.

Keywords: *financial literacy, early childhood education, teaching module, child character, saving, needs and wants*