

TRAINING ON A SIMPLE MODEL OF FAMILY FINANCIAL MANAGEMENT FOR YOUNG FAMILIES

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ABSTRACT

The Young Simple Financial Management Training Program is a community service activity intended for young families, is a model for preparing financial management using excel developed by the Community Service Team of the Faculty of Economics UKTS. The procedure for this activity uses a lecture by making a presentation. The target participants of this activity are young families who are characterized by their proximity to technology. This activity was attended by 17 young families at GKJ Manahan Surakarta. This activity carried out an evaluation by submitting a feedback sheet to the participants at the end of the activity through filling out a questionnaire. The results of the evaluation stated that 80% of the participants understood the material presented, the level of satisfaction of participants reached 70% but the level of usefulness of the activity only reached 50%. This activity should be implemented directly rather than providing training. The user understands how to use it, but it is not necessarily possible for the user to use it in family bookkeeping activities.

Keywords: Model, finance, young family

INTRODUCTION

In society, the family is the most important part in shaping the character of a nation. If the family, which is the foundation of society, is weak, then the community will also be weak. That is why, many sociologists believe that various problems in society such as moral crises, sexual crimes and domestic violence that continue to increase and various depravities in society are the result of weak family institutions. (Megawangi, 2013)

Accounting is one of the disciplines that is full of disciplinary norms, of course, it can be the basis for strengthening or strengthening community institutions in the context of family/household financial management so that a person's accountability in daily life can be realized. It can be said that this is because the implementation of family accounting is a daily activity which is a habit carried out by a mother/wife through the process of documenting, clarifying and also enumerating expenses where the expenses are accompanied by evidence that the records that have been made are reported to the husband as a form of accountability for the trust that has been given to his wife, namely managing family finances

Family accounting is applied on the basis of awareness and is flexible because there are no procedures or regulations that regulate it. This is different from the accounting used by business units and government organizations which have benchmarks in recording and reporting. This bookkeeping is made to calculate how much is left or balance from the husband's salary. The question is why does the wife need to take notes, what is the importance? It is considered important so that wives and husbands can see, assess, and decide in taking the next action and decision, whether the family needs to make savings so that the next month the family can have a surplus to be able to save.

The Community Service Team of the Accounting Study Program has begun to develop to provide convenience for families, including the preparation and management of family finances through the launch of the financial Report For Families program, an excel program that can be used easily. However, this program has not been well utilized by most young families in the GKJ Manahan environment.

This program is actually a community service program that has been carried out before, namely a financial preparation assistance program for young families with an excel model (Sumiyati and Akbar, 2020). This service program is important to do because the mentoring program can be carried out if the

young family concerned already knows and uses the excel program. The results of the mentoring program for young families at GKJ Manahan that have been implemented have concluded that there are young families who are accompanied in the preparation of financial statements who do not know the excel program at all. This is because the recording of transactions is still done manually, most of which are not recorded properly. Therefore, the mentoring program is not a suitable solution at the beginning of the introduction of this training program.

This excel program should be introduced first to young families and then individual assistance is carried out at the request of users. As a result of not knowing this program well, most young families do not feel the need for this program. This excel financial management program is a form of effort by the community service team of the accounting study program so that young families can compile their financial management in accordance with the applicable financial accounting defects. There are several factors that are the reason why family financial reporting software/software is important for young families (Hoesana, 2020).

Household expenditure today is mostly not fully using money in physical form or currency

1. The accounting system is digital and can be used with various devices including gadgets and mobile phones
2. The Availability of Accounting Software for Free
3. The need for family financial statements
4. Easier to trace because it already uses software where transactions can be tracked.

RESEARCH METHOD

This program is carried out during the family month, namely in October 2020 at GKJ Manahan using the seminar and training method followed by mentoring. The target of this activity is young families who are the modern generation living between the millennium. Hidayatullah et al., (2018) define this millennial generation as Generation Y who are between 15 – 34 years old or currently in higher education or young workers of productive age. This generation is very close to technology, especially communication technology or termed as the internet boom generation. Thus, it will be easy for these young families to use technology in their daily lives. Of the 42 target young families, there were 17 participants who registered.

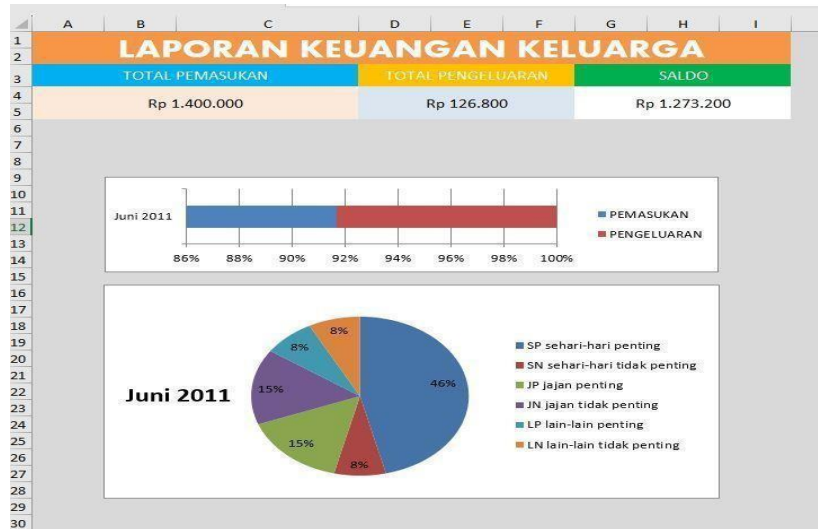
This activity uses an educational approach lecture method, namely providing knowledge to young families. The stages of activities carried out include:

1. Identify problems for the formulation of problems faced by young families at GKJ Manahan by conducting several interviews with the person concerned.
2. Carry out literature studies for the preparation of materials given at the time of presentation and other processes.
3. Implementation of training activities

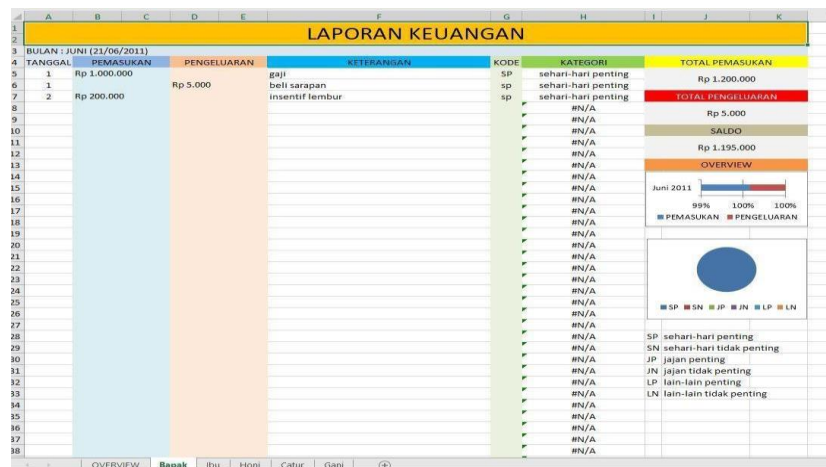
RESULT AND DISCUSSION

The implementation of activities is adjusted to the stages of activities that have been determined. The first activity is to identify problems. Thus, interviews were conducted with young families at GKJ Manahan Surakarta. Based on the results of the interview, it was obtained that in addition to the problem of managing family finances, the existing problem is the preparation of family financial statements. The second activity is to carry out a literature review both through digital literature and manual secondary literature available in the library. The purpose of this second activity is to prepare the material to be delivered in an easy-to-understand and understandable manner.

The third activity is the implementation of activities carried out directly with a quartz duration of more than 1.5 hours. The activity was opened by the Chairman of the GKJ Manahan Surakarta assembly. Then continued with the implementation of the training, which began by introducing the family finance program by sharing the program with participants who use computer devices or laptops. Here's what the program looks like:



Picture 1. Program Front Display



Picture 2. Parent Financial Statement Filling

Furthermore, users can enter their financial activities based on the date listed on the proof of expenses, which can be in the form of notes, receipts and other records. Users can choose the date, type of financial activity whether it includes income or expenses and choose according to the information in the available columns. By entering the type of activity, an account menu will automatically appear in the Received/Taken From column, then

Select the Save To menu to select their partner's account. Furthermore, users can enter the nominal of the next activity with a caption. For example, the type of activity: income; Accepted; Save to: Cash. This excel program can be used without a maximum limit on transactions, so users can enter all daily activities. Every activity that has been input into the program will be visible in the journal list. For reporting needs, users can look at the report column and the report can also be printed neatly so that it is easier for families to see the books from time to time. This excel program is a tool that can facilitate family or household financial management activities. However, there are still several shortcomings in this program, including incomplete financial statements. Financial statements should consist of Financial Position Statement, Profit/Loss Statement, Cash Flow Statement, Capital Change Statement and Notes on Financial Statements. The output of this family financial statement is only used to find out the cash flow in the family/household. This is because cash flow is one of the important measures to show liquidity.



Picture 3. Implementation of Activities

After the presentation of the training material is completed, the next stage is the evaluation. An evaluation was carried out to find out how much this activity was beneficial to the participants. Participants were asked to fill out a questionnaire and the results of the feedback were immediately collected to the service team. The results of the evaluation showed that the level of satisfaction of participants reached 70%, the level of understanding reached 80% and for the usefulness of this activity only reached 50% because it did not cover all young families in GKJ Manahan. There are still many young families who have not actively participated in the discussion of activities so that they do not. It can be known how far this young family understands in using this program.

CONCLUSION

The family or household finance program training activities carried out are very helpful for young families in compiling family financial reports. However, participants hope that this family financial management preparation activity can be carried out directly with assistance.

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