

ABSTRACT

OPTIMIZATION OF FINANCIAL LITERACY OF INSTITUTIONAL ACCOUNTING AND FINANCE DEPARTMENT AT SMK NEGERI 4 BANDAR LAMPUNG

By :

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This research aimed to describe the optimization of financial literacy in schools on a class basis, cultural basis, and community basis. The results of the research showed that SMK Negeri 4 Bandar Lampung has implemented financial literacy with three indicators consisting of class basis, school basis, and community basis, although it was not optimal yet. First, it was seen on a class basis in the application of financial literacy during optimization activities because it was seen from the aim of optimization through modules in financial accounting subjects (attachment data number 6) where teachers had limitations so they were not optimal yet in delivering accounting and finance subject matter. The teacher only gave questions on the material without explaining to the students which parts still needed to be corrected. This was because the independent curriculum meant teachers were only used to mastering one subject, while there were deficiencies in other subjects that could not be mastered. Second, in the school-basis indicators, there was cooperation and empowerment of DUDI as a financial literacy amplifier, there was the management of learning resources in the form of libraries and there was a network of internal and external sites as financial literacy learning media, there was an intensity of use and application of financial literacy where students became cashiers to exchange coupons in the school canteen by recording every purchase transaction from consumers in a financial cash book, providing financial literacy training by sending intern teachers and providing counseling to parents on how to have an important role at home in teaching about financial management. Third, on the community basis indicator, parental involvement as a financial literacy supporter was carried out by the school only in committee meetings, but parental involvement at home had an important role in shaping financial decision-making from an early age, parents helped prepare them for a more financially independent future.

Keywords: financial literacy optimization, class basis, school basis, and Community basis.

ABSTRAK

OPTIMALISASI LITERASI FINANSIAL DI JURUSAN AKUNTASI DAN KEUANGAN LEMBAGA SMK NEGERI 4 BANDAR LAMPUNG

Oleh :

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Penelitian ini bertujuan untuk mendeskripsikan optimalisasi literasi finansial di sekolah pada basis kelas, basis budaya dan basis masyarakat. Hasil penelitian menunjukkan bahwa SMK Negeri 4 Bandar Lampung sudah mengoptimalkan pembelajarannya dengan tiga strategi literasi finansial dengan tiga indikator yang terdiri dari basis kelas, basis sekolah dan basis masyarakat. **Pertama**, dilihat pada basis kelas pada pengaplikasian literasi finansial selama kegiatan optimalisasi karena dilihat dari tujuan optimalisasi melalui modul pada mata pelajaran akuntansi keuangan dimana guru memiliki keterbatasan sehingga belum optimal dalam menyampaikan materi pelajaran akuntansi dan keuangan. Guru hanya memberikan soal – soal pada materi saja tanpa menjelaskan kembali kepada siswa dibagian mana yang masih harus diperbaiki. **Kedua**, mengoptimalkan pada basis sekolah adanya kerjasama dan pemberdayaan DUDI sebagai penguat literasi finansial, adanya pengelolaan sumber belajar berupa perpustakaan dan adanya jaringan situs dalam dan luar sebagai media pembelajaran literasi finansial, adanya pelatihan literasi finansial dengan melatih dan mengirimkan guru magang. **Ketiga**, mengoptimalkan pada basis masyarakat tentang keterlibatan orang tua sebagai pendukung literasi finansial yang dilakukan oleh pihak sekolah melalui rapat komite dan keterlibatan orang tua dirumah memiliki peran penting dalam pembentukan dalam pengambilan keputusan keuangan sejak dini, orang tua membantu mempersiapkan mereka untuk masa depan yang lebih mandiri secara finansial.

Kata kunci : Optimalisasi literasi finansial, basis kelas, basis sekolah dan basis masyarakat