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Improving Financial Literacy in Early Childhood Through Storytelling and Needs-Wants Simulations

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ABSTRACT
Background: Financial literacy is important to introduce from an early age because children still have limited understanding regarding saving behavior, money management, and the distinction between needs and wants. This community service activity focused on implementing storytelling and needs-wants simulations for early childhood learners at Pelita Fajar Kindergarten.
Purpose of the Study: This study aims to examine the application of storytelling and simulation methods in improving financial literacy among early childhood learners.
Methods: This community service activity applied a service-learning approach with a descriptive-evaluative one-group pre-test and post-test design. The stages included needs identification, preparation of storytelling and simulation materials, implementation of storytelling, educational games, shopping and saving simulations, and evaluation through observations, pre-test and post-test assessments, and documentation.
Results: The findings showed improvements in children's financial literacy understanding after the activities. Two indicators that were initially in the neutral category improved to the agree category in the post-test results, particularly in distinguishing between needs and wants and delaying gratification. Children also showed active participation and enthusiasm throughout the activities.

Keywords
Early Childhood Education; Financial Literacy; Saving; Simulation; Storytelling

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Introduction

Financial literacy is one of the fundamental skills that is increasingly important to introduce from an early age. Social, economic, and technological developments have brought children into closer contact with various consumption activities, both directly through the use of pocket money and indirectly through the influence of family, peers, digital media, and advertising. In a broad sense, financial literacy is not only about knowledge of money but also encompasses awareness, skills, attitudes, and behaviors that enable individuals to make wise financial decisions Organisation for Economic Co-operation and Development (OECD, 2020). Therefore, the ability to understand the function of money, distinguish between needs and wants, and build saving habits is a crucial component in shaping a child's character from an early age.

Introducing financial literacy to young children is increasingly relevant because childhood is a critical period for establishing foundational habits. At this stage, children learn through concrete experiences, repetition, modeling, and interaction with their surroundings. The Consumer Financial Protection Bureau (2016) explains that the foundation of children's financial capabilities develops through executive functions, habit formation, financial norms, and the ability to make simple decisions. Thus, introducing saving behaviors, impulse control, and an understanding of priorities from an early age can serve as a foundation for the development of healthier financial behaviors in subsequent stages of development.

Although financial literacy is important, young children's understanding of financial concepts remains limited. Many children do not yet fully grasp the difference between needs and wants. Children tend to view all items they like as things they must have without considering their benefits, functions, or usage priorities. This situation was also observed among children at Pelita Fajar Kindergarten.

Preliminary baseline observations conducted before the intervention provided a clearer picture of the children's everyday financial behavior. During regular school routines and break times, several children appeared to associate money primarily with immediate consumption, particularly the purchase of packaged snacks, sweet drinks, candy, and small toys. Their choices were often influenced by visual appeal, taste, and peer preferences rather than functional considerations. Informal conversations with teachers also indicated that children frequently expressed interest in buying items because they wanted them at that moment, rather than because they understood the items as necessary. In a simple baseline activity using examples of food, drinks, school supplies, toys, and snacks, some children still classified desirable items as "needs" because they liked them or because their friends also wanted them. These findings suggest that the children's understanding of financial decision-making remained concrete and desire-based. Therefore, the selection of Pelita Fajar Kindergarten as the program site was relevant, not only because the school had not yet implemented a structured financial literacy program, but also because the children's daily consumption patterns indicated the need for early guidance in distinguishing between needs and wants.

Based on these initial observations, some 5–6-year-old children still struggled to distinguish between necessities and wants when presented with a simple simulation on the use of money. They also did not fully understand the purpose of saving and still tended to choose items based on momentary interest. These issues indicate that introducing financial literacy to young children requires an approach that is simple, concrete, interactive, and aligned with their developmental characteristics

Additionally, the school administration expressed openness to implementing an interactive learning model that supports character education from an early age. Conceptually, early childhood financial literacy can be understood as part of character education. Financial literacy emphasizes not only cognitive aspects such as recognizing money and understanding saving but also includes affective and behavioral aspects, such as responsibility, self-control, patience, and the ability to make simple decisions. Drever et al. (2015) assert that future financial well-being is linked to the process of financial socialization, learning experiences, and the development of behavioral habits beginning in childhood.

Therefore, financial education for young children should not be viewed as complex economic instruction but rather as a process of instilling simple values and habits relevant to children's daily lives. The developmental characteristics of young children must be a primary consideration in designing financial literacy instruction. Piaget (1952) explains that young children are at a stage of cognitive development that still requires concrete and visual experiences. In line with this, the National Association for the Education of Young Children (NAEYC), 2020 emphasizes that early childhood learning must be active, meaningful, enjoyable, and appropriate for the learners' developmental stage.

Therefore, financial literacy education is not sufficient through verbal explanations alone but must be delivered through activities involving stories, games, simulations, images, and hands-on practice. One approach that aligns with these characteristics is storytelling. Storytelling has pedagogical power because it conveys moral messages and abstract concepts through stories that resonate with children's imaginations. Isbell et al., 2004 demonstrate that storytelling can support language development and narrative comprehension in young children.

In the context of financial literacy, storytelling can be used to introduce the concept of saving, distinguish between needs and wants, and demonstrate the consequences of both wasteful and frugal behavior. In addition to storytelling, simulations are also a relevant approach because they provide children with the opportunity to directly experience simple decision-making processes related to the use of money. Vygotsky, 1978 emphasized the importance of social interaction and meaningful activities in children's cognitive development. Through simulations of needs and wants, children not only receive theoretical explanations but also learn to set priorities through direct experience.

Previous studies have shown that financial education can have a positive impact on students' financial understanding and behavior. Batty et al., 2015 found that financial education for elementary school students can influence their financial knowledge, behavior, and attitudes. Lührmann et al., 2018 also demonstrated that financial education can influence students' ability to make decisions regarding consumption and delay gratification. Other research indicates that the use of interactive methods, such as educational games and visual media, is more effective than conventional methods in enhancing the understanding of young children (Fadilah, 2025; Siti Annisa Burairoh et al., 2024).

However, most early childhood financial literacy activities still focus on introducing saving and have not yet optimally integrated an understanding of needs and wants through structured hands-on practice. Given these conditions, this activity focuses on the application of storytelling, educational games, and need-want simulations to improve financial literacy among young children at Pelita Fajar Kindergarten. This activity aims to help children understand the concept of saving, distinguish between needs and wants, and build a positive attitude toward simple money management. Socially, this activity is expected to establish basic financial habits in children from an early age, increase children's awareness in setting priorities, and provide practical learning models that can be applied by teachers and parents in daily life.

The results of the activity indicate that the storytelling and simulation approaches have a positive impact on children's understanding of needs and wants and increase their active participation during the learning process. Thus, this activity is expected to contribute to the development of an interactive, practical, and child-development-appropriate model for early childhood financial literacy education.

Method

Research Approach, this community service activity was designed within a service-learning framework supported by a community-organizing approach (Bringle & Hatcher, 1996; Jacoby, 1996). The service-learning framework was used because the activity was not merely intended to measure changes in children's financial literacy, but also to provide educational benefits for the partner school through an interactive and developmentally appropriate learning intervention. Within this framework, the school was positioned not only as the location of the activity but also as an active partner involved in identifying learning needs, selecting relevant financial literacy themes, preparing learning media, assisting with implementation, and reflecting on the outcomes of the activity. Therefore, the pre-test and post-test procedures were used as evaluative tools to assess changes in children's understanding before and after the intervention, rather than as the primary basis for a classroom action research design. The community-organizing component was implemented through several participatory stages (Minkler & Wakimoto, 2021). First, the service team conducted initial communication and needs identification with the principal and classroom teachers to understand the children's daily consumption behavior, their familiarity with the use of money, and their difficulties in distinguishing between needs and wants. Second, the service team and teachers collaboratively planned the learning activities, including the selection of storytelling content, visual media, needs-wants cards, and saving simulation materials. Third, teachers were actively involved during the implementation stage by facilitating communication with the children, helping manage classroom interactions, and observing the children's responses. Fourth, the evaluation stage was conducted collaboratively through teacher-assisted observations, pre-test and post-test assessments, documentation, and reflective discussions on the children's participation and understanding. Through these stages, the activity emphasized partner participation, contextual relevance, and practical benefits for the school community.

Following this framework, a descriptive-evaluative approach with a one-group pre-test and post-test design was applied to evaluate the outcomes of the activity. This design was considered appropriate because the main purpose of the evaluation was to describe changes in children's understanding after participating in storytelling, educational games, needs-wants simulations, and saving simulations. The activity involved one group of participants without a comparison group; therefore, the analysis focused on comparing the children's initial and final understanding of simple financial literacy concepts (Creswell & Guetterman, 2019).

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Subjects and Location of Community Service, the activity was conducted at Pelita Fajar Kindergarten and involved children aged 5–6 years who participated in the entire learning process. Classroom teachers were involved during the implementation to facilitate communication, manage participants, and assist in assessing children's understanding. Teacher involvement was important because young children still require guidance in understanding instructions and participating in structured learning activities. The collaboration between teachers and facilitators also supported the smooth implementation of the community service activity.

Community Planning and Organizing Process, prior to the implementation of the activity, coordination was conducted with the principal and classroom teachers to identify children's learning needs and determine appropriate financial literacy materials. Teachers were involved in planning storytelling activities, selecting learning themes, preparing media, and assisting during implementation and evaluation. This collaborative planning process ensured that the activities were adjusted to the developmental characteristics of early childhood learners. The involvement of teachers and the school also supported the organization and effectiveness of the learning activities.

Learning Materials and Instruments, the learning materials used in this activity included short stories about saving, visual aids, pictures of money, picture cards of needs and wants, shopping simulation materials, and assessment worksheets. Visual and concrete media were used to help children understand abstract financial concepts more easily. The instruments used in this activity consisted of pre-test and post-test assessments, observation sheets, and activity documentation. The indicators assessed included understanding money, saving behavior, distinguishing between needs and wants, patience, and positive attitudes toward saving.

Procedure of Community Service Activities, Preparation Stage, the preparation stage involved coordinating with the school, preparing learning materials, developing stories related to saving, and creating needs and wants cards. Observation sheets, pre-test instruments, and post-test instruments were also prepared during this stage. The materials were written using simple language adjusted to children’s developmental characteristics. The topics covered included recognizing money, understanding saving, distinguishing between needs and wants, and learning spending priorities.

Pre-Test Stage, the pre-test stage was conducted before the learning activities began to identify the children’s initial understanding of financial literacy concepts. Since the participants were young children, the assessment was conducted through simple questions, picture recognition, and teacher-assisted observations. Teachers observed and recorded children’s responses based on predetermined indicators. The pre-test results were used as baseline data for comparison after the learning activities were completed.

Storytelling Activity, the storytelling activity introduced children to stories about using money wisely and saving for important needs. Stories were presented interactively using visual aids and props to attract children’s attention and improve understanding. During the storytelling session, children were encouraged to answer simple questions related to saving and spending priorities. This activity aimed to help children understand financial literacy concepts through meaningful and enjoyable learning experiences.

Educational Games and Needs-Wants Simulation, children participated in educational games using picture cards that represented different types of needs and wants. They were asked to group the cards into the categories of needs and wants based on priority. Afterward, children participated in a simple shopping simulation in which they selected items according to importance. Teachers and facilitators observed whether children prioritized necessary items before desired items during the simulation.

Saving Simulation, the saving simulation introduced children to the concept of setting aside money for future purposes. Children were shown how saving money could help them buy more important items later. The activity used props such as piggy banks and visual illustrations to make the process easier to understand. This simulation also aimed to encourage patience, responsibility, and positive saving habits among children.

Post-Test Stage, the post-test was conducted after the entire series of learning activities had been completed. The same indicators used in the pre-test were used again to compare changes in children’s understanding. Assessment was conducted through simple questions, picture recognition, and observation of children’s responses. The post-test results were used to evaluate improvements in understanding money, saving behavior, and distinguishing between needs and wants.

Data Analysis Technique, the data obtained from pre-test and post-test assessments were analyzed descriptively to identify changes in children’s understanding after participating in the activities. The analysis focused on comparing responses for each financial literacy indicator before and after the intervention. Observation data were also analyzed by summarizing patterns of children's participation, attention, and responses during storytelling, games, and simulations. The analysis of observational data followed qualitative educational analysis procedures involving grouping findings, presenting data narratively, and drawing conclusions based on participant responses (Miles et al., 2014).

Success Indicators and Data Reliability, the success indicators of this activity were determined based on children's understanding, participation, and ability to apply financial literacy concepts during simulations. Improvements in distinguishing between needs and wants, selecting priority items, and participating actively in activities became the main indicators of success. Data reliability was strengthened through teacher involvement in assessing children's responses and behaviors throughout the activities. Multiple sources of data, including assessments, observations, and documentation, were also used to obtain a more comprehensive understanding of the learning outcomes.

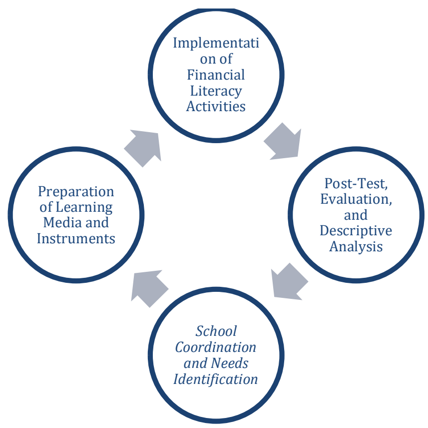

Figure 1: Flowchart of Community Service Activities in Early Childhood Financial Literacy Education

Result

Prior to the implementation of the activities, the service team conducted participatory coordination and discussions with the principal and classroom teachers at Pelita Fajar Kindergarten to identify children's learning needs related to financial literacy. Teachers explained that many children still had difficulty distinguishing between needs and wants and often prioritized snacks and toys during daily school activities. Based on these findings, the service team and teachers collaboratively selected storytelling themes, prepared picture cards, and designed shopping and saving simulations adjusted to the developmental characteristics of the children. During the implementation process, teachers were actively involved in facilitating classroom interactions, guiding children during storytelling and simulations, observing children's responses, and assisting in the evaluation process. This collaborative process demonstrates that the activity was implemented through a participatory and community-based approach involving the partner school in planning, implementation, and evaluation stages.

The financial literacy learning activities consisted of storytelling sessions, educational games, needs-and-wants categorization activities, shopping simulations, and saving simulations. During storytelling activities, children listened to stories related to saving habits, responsible money use, and spending priorities while responding to simple questions delivered by facilitators and teachers. Educational games were conducted using picture cards representing various daily items, such as food, stationery, toys, candy, and drinks. Children were asked to classify the items into categories of needs and wants based on their understanding.

Figure 2: Simulation of the categorization of needs and wants

The shopping simulation activity allowed children to practice selecting items according to priority using simple role-play situations. During this activity, several children began prioritizing items categorized as needs, such as food and school supplies, before selecting toys or snacks categorized as wants. In the saving simulation activity, children were introduced to the practice of setting aside money for future purposes using piggy banks and visual illustrations. Teachers and facilitators observed that children showed enthusiasm and active participation throughout the learning activities.

Figure 3: Children's activities in selecting items during a shopping simulation

Observation results during the activities also showed high levels of participation and enthusiasm among the children. During storytelling sessions, children responded actively to questions and demonstrated curiosity regarding saving and money use. During educational games and simulations, children participated in discussions, selected items, and followed instructions enthusiastically. Teachers observed that visual and hands-on learning activities helped children understand financial literacy concepts more easily and encouraged participation during classroom activities.

Figure 4: Children's engagement in educational games (left); Children's responses during storytelling and simulation activities (right)

The results of the financial literacy learning activities were analyzed by comparing the pre-test and post-test assessments. The assessments examined children's understanding of money, saving behavior, distinguishing between needs and wants, and attitudes toward simple financial behavior. In general, the pre-test results indicated that children already possessed a basic understanding of money recognition, saving activities, and following simple instructions. However, several indicators remained in the neutral category, particularly distinguishing between needs and wants, delaying gratification, and understanding the purpose of saving.

After the implementation of storytelling, educational games, and simulation activities, improvements were observed in several indicators. The most visible improvements occurred in children's ability to distinguish between needs and wants and in their patience in delaying gratification. Meanwhile, indicators related to recognizing money, interest in saving, positive attitudes toward saving, and following instructions remained in the positive category both before and after the activities. However, understanding the purpose of saving still remained in the neutral category and therefore requires further reinforcement through continuous learning activities. The comparison of pre-test and post-test results is presented in table 1.

Table 1: Comparison of Pre-Test and Post-Test Results on Financial Literacy Among Early Childhood Children

No.	Financial Literacy Indicators	Pre-Test	Post-Test	Key Findings
1.	Understanding the forms of money	Agree	Agree	Stable and positive
2.	Distinguishing between needs and wants	Neutral	Agree	Increased
3.	Understanding the concept of saving	Agree	Agree	Stable and positive
4.	Interested in saving money	Agree	Agree	Stable and positive
5.	Patient in delaying gratification	Neutral	Agree	Increased
6.	Following the teacher's instructions	Agree	Agree	Stable and positive
7.	Having a positive attitude toward saving	Agree	Agree	Stable and positive
8.	Following simple instructions	Agree	Agree	Stable and positive
9.	Distinguishing between saving and spending money	Agree	Agree	Stable and positive
10.	Understanding the purpose of saving	Neutral	Neutral	Needs to be strengthened

Based on table 1, three main findings were identified. First, several indicators were already in the positive category before the activities and remained stable afterward, including understanding money forms, interest in saving, positive attitudes toward saving, and the ability to follow instructions. Second, improvements occurred in children's ability to distinguish between needs and wants and in delaying gratification after participating in storytelling and simulation activities. Third, understanding the purpose of saving still requires reinforcement because the indicator remained in the neutral category after the intervention.

In addition to children's learning outcomes, the activity also generated outcomes for the kindergarten teachers. Through collaborative involvement in planning and implementation, teachers gained practical experience in using storytelling, visual media, educational games, and simulations to introduce financial literacy concepts to young children. Teachers also observed that the activities could be adapted into future classroom learning routines related to saving habits, responsible decision-making, and distinguishing between needs and wants. Therefore, the program contributed not only to improving children's understanding of financial literacy concepts but also to strengthening teachers' pedagogical capacity to implement similar activities independently in the future.

Discussion

The findings of this community service activity indicate that storytelling, educational games, and needs-wants simulations contributed positively to improving children's financial literacy, particularly in distinguishing between needs and wants and in delaying gratification. The improvement shown in Table 1 suggests that interactive and experience-based learning methods are effective in helping young children understand simple financial concepts through concrete and meaningful activities. The improvement in children's ability to distinguish between needs and wants supports Piaget's theory of cognitive development, which explains that young children learn more effectively through concrete experiences, direct interaction, and visual activities closely related to their daily lives (Piaget, 1952). In this activity, children were introduced to financial concepts through picture cards, simulations, and storytelling that reflected situations familiar to them.

These approaches helped children understand that not all desired items are categorized as needs and that some items should be prioritized over others. Therefore, simulation-based learning can support children's cognitive understanding of financial decision-making through direct experience. The findings also indicate that financial literacy education in early childhood is not limited to introducing money and saving activities but also involves the development of attitudes and behaviors related to decision-making and self-control. Improvements in children's patience in delaying gratification suggest that financial literacy learning can support the development of discipline and simple self-regulation skills.

This finding aligns with the perspective of the Organisation for Economic Co-operation and Development (OECD, 2020), which states that financial literacy includes knowledge, attitudes, behaviors, and skills needed to make responsible financial decisions. Therefore, introducing financial literacy from an early age can contribute to the formation of positive financial habits in later stages of development. The results of this activity are also consistent with previous studies regarding the effectiveness of interactive learning methods in financial literacy education. Batty et al. (2015) found that financial education activities can positively influence children's financial knowledge, attitudes, and behavior.

Similarly, Lührmann et al. (2018) demonstrated that financial education can improve children's ability to delay gratification and make consumption-related decisions. Other studies also explain that visual media, educational games, and storytelling activities are more effective than conventional verbal explanations in helping young children understand abstract concepts (Fadilah, 2025; Burairoh et al., 2024). Thus, storytelling and simulation methods can be considered relevant approaches for introducing financial literacy concepts in early childhood education. The high level of children's participation observed during storytelling, educational games, and simulation activities also indicates that interactive learning environments can support more meaningful learning experiences.

Children actively responded to questions, participated in games, selected items during simulations, and followed instructions throughout the activities. This finding supports Vygotsky's theory, which emphasizes the importance of social interaction and guided participation in children's cognitive development (Vygotsky, 1978). Interactions between children, teachers, and facilitators helped children strengthen their understanding through communication, guidance, and repeated practice during the learning process. However, the findings also show that children's understanding of the purpose of saving remained in the neutral category after the intervention.

Although children began to understand saving as the activity of setting aside money, they still had difficulty understanding the long-term goals and benefits of saving. This indicates that abstract concepts related to future planning and delayed benefits remain challenging for young children and require repeated learning experiences and continuous reinforcement. Therefore, financial literacy education should not be implemented as a one-time activity but should be integrated continuously into classroom learning and home environments through repeated practice and daily routines. The findings of this activity also demonstrate the importance of collaboration between schools and teachers in implementing financial literacy education for young children.

Teachers play important roles in facilitating communication, guiding activities, and reinforcing children's understanding during learning activities. The involvement of teachers throughout the implementation process also strengthened the sustainability potential of the program because the learning approaches used in this activity can be adapted into future classroom routines and learning themes. Therefore, financial literacy education can become part of broader character education that supports responsibility, self-control, and simple decision-making skills among children. Overall, the findings indicate that storytelling, educational games, and simulation-based learning methods can serve as effective approaches for introducing financial literacy concepts to young children.

These methods not only improve children's understanding of needs, wants, saving behavior, and delaying gratification but also increase participation and engagement during learning activities. Nevertheless, continuous reinforcement and collaboration between schools and families remain important to support the long-term development of children's financial literacy habits and responsible financial behavior.

Conclusion

Based on the results of financial literacy learning activities for early childhood students at Pelita Fajar Kindergarten, it can be concluded that the use of storytelling, educational games, and savings simulations positively contributes to improving children's understanding of the basic concepts of saving and their ability to distinguish between needs and wants. Findings from the pre-test and post-test indicate changes in understanding across several indicators, particularly in recognizing the priority of needs, delaying wants, and demonstrating a more positive attitude toward saving activities, although understanding of the purpose of saving still requires further reinforcement. Learning activities designed to be concrete, visual, interactive, and aligned with children's developmental characteristics have proven to help participants grasp simple financial concepts more easily and enjoyably. Furthermore, children's active engagement during the activities indicates that storytelling and simulations can serve as relevant approaches to building basic financial literacy while reinforcing character education, particularly in the areas of discipline, responsibility, self-control, and simple decision-making.

This activity also demonstrates that collaborative and participatory learning approaches involving teachers and interactive learning media can support more meaningful financial literacy education for young children. The contribution of this paper lies in providing a practical, applicable, and adaptable model of early childhood financial literacy learning that teachers and parents can use in both school-based learning activities and home-based practices. As a follow-up strategy, Pelita Fajar Kindergarten is encouraged to develop a simple financial literacy module and integrate storytelling, needs-and-wants simulations, and saving activities into its Daily Lesson Plan or *Rencana Pelaksanaan Pembelajaran Harian* (RPPH). Teachers can also continue the program through short classroom routines, such as picture-card classification, guided discussions about daily needs, and simple saving practices. Parents should be involved through home-based reinforcement so that children receive consistent messages about saving, prioritizing needs, and delaying wants. Future community service activities and studies may further examine the long-term effectiveness of this integrated school-home financial literacy model and develop more varied educational media for early childhood learners.

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Conflicts of Interest

The authors declare no conflict of interest. The community service activity and the preparation of this article were conducted solely for educational and academic purposes. The authors have no financial, personal, institutional, or professional interests that could be perceived as influencing the interpretation, presentation, or reporting of the results presented in this study.

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