



# Improving Family Financial Literacy and Behavior through Mentoring and Counseling for Mothers Empowerment and Family Welfare

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## ABSTRACT

Community service program public This aim For increase literacy and skills management finance among members of the Sidomulyo PKK and Banyuanyar PKK who are facing problem in management finance House stairs, such as trend debt and inability in plan finance with good. Habits excessive debt and excessive spending under control often cause dependence on informal loans and difficulties financial. For overcome problem this, this program offer training that includes basics management finance, how to manage debt, its importance saving and investing, and planning finance term length. The method used in program implementation includes lecture interactive, simulation, mentoring individuals, as well as use technology easy finance accessible. Through mentoring and counseling that emphasizes management finance adaptive such as saving strategies flexible in accordance condition income, recording expenditure daily, as well as strengthening understanding debt management, participants show improvement awareness and understanding management more finances planned.

**Keywords:** mentoring; counseling; management finance; debt; house ladder

## 1. Introduction

Management good finances is one of the aspect important in reach welfare family and society (Setyoningrum, 2021; Sihalo, 2023). In life everyday, every individual or family faced with various challenge in manage finances, good in matter expenditure, income, and planning finance Long (Hasanudin, 2023; Shah et al., 2024) . For some big community, management good finances often felt difficult For achieved, especially when they No own understanding or adequate skills about How method manage money with wise (Canto et al., 2021).

Phenomenon habit debt that is not under control as well as inability in planning and managing finance become common problems faced by some big House ladder (Legenzova & Lecké, 2025; Magwegwe, 2025). Problems This No only impact on conditions financial family , but also can influence welfare psychological and social member family, and can make things worse poverty structural in Long (Biyanwila, 2023). Condition This often happens in many communities, including the PKK Sidomulyo and PKK Banyuanyar, which are location community service program targets community by team management finance .

At PKK Sidomulyo, as a village consisting of from various group society, has potential big for develop and manage finance in a way more good. However, based on observation early, many family in Sidomulyo who are trapped in habit owe as solution term short for fulfil need daily. In addition, the management finance House less stairs planned and unplanned control often causes problem better economy big, even become factor reason difficulty more finances complex. Condition This potential hinder efforts empowerment economy at the level family, which in the end influence development social and economic village in a way overall .

Then, in Banyuanyar, the problem similar related with management finance

House ladder also occurs . Dependence on informal loans and loans consumptive, such as online loans or from relatives close , to be one characteristics main problems faced. High interest rates and uncertainty time return make part big member trapped in circle debt that is not under control, which in the end the more make things worse condition finance House stairs. According to observation early, there is lack deep understanding about impact term long from debt consumptive This to welfare family, and inability For prioritize expenditure with wise.

PKK Sidomulyo and PKK Banyuanyar is a semi- urban area with activity economy dominant in the informal sector such as business home, trade small, and services. Although part inhabitant own regular income, fluctuations income as well as lack of recording finance make condition economy no stable. Citizens often No own reserves finance For condition emergency (Nurkholik, 2024). This PKK own potential big in the form of active and structured PKK network until RT level, as well as habit regular gatherings that can utilized as means education. In addition, the existence of a savings program PKK loans should be become strength empowerment economy, but moment this precisely become burden Because management finance weak members.

Problem management poor finances and tendencies For owe become problem major problem faced by many family (Agnew & Sotardi, 2025; Chaity et al., 2024)in Sidomulyo and Banyuanyar. Community service program management focused society finance must offer comprehensive and tailored solutions with condition socio-economic public local ( Asngari et al., 2023; Azizag et al., 2022). With greater understanding Good about management finance , it is hoped the PKK Sidomulyo and PKK Banyuanyar communities can reduce habit in debt and start manage finance family with more wise . Therefore that , the solution that is devoted give in the form of: (1) Introduction base management finance For society; (2) Solutions for reduce habit in debt;

(3) Increase literacy finance among Members of the Sidomulyo PKK and the Banyuanyar PKK; (4) Strengthening support social and psychological.

## 2. Method

Problem management poor finances and tendencies For owe is many issues faced by the PKK Sidomulyo and PKK Banyuanyar communities. Community service program effective society must be implemented with a comprehensive and involving approach various party related, so that the solution provided No only effective in term short, but also sustainable. Here is method necessary implementation done For overcome problem said: (1) Identification and understanding problem; (2) Compilation curriculum and modules training; (3) Organization and implementation training; (4) Mentoring and consultation; (5) Use technology in management finance; and (5) Evaluation of the implementation process.

## 3. Results and Discussion

Result of devotion the can explained:

- a. Characteristics social economy public  
Based on discussion early, majority participant activity devotion is Mother House stairs and perpetrators businesses in the non-formal sector such as owner shop grocery store, seller food, catering, etc. In addition, some of husband they also work in the non-formal sector with level income that is not certain every month. Condition This show that house ladder participant service is highly dependent on income daily and weekly, so own level uncertainty relative income high. Situation the cause planning finance term medium and long term that have not been become priority main for the most part family participant (Kortesalmi et al., 2025).
- b. Management pattern finance before mentoring and counseling

Results of discussion and observation beginning show that Still there is participant devotion Not yet own planning structured finance. Management finance Still nature reactive, namely adapt expenditure with income received without existence budget still (Aedah & Muchsin, 2021; Jatmiko et al., 2021). In addition, when income they increased , partly big used For consumption, while at the time income decreased , participants tend rely on debt to fulfil need everyday. Findings This in line with characteristics House ladder non-formal sector which is generally face volatility income.

- c. Debt problems in House ladder public  
The results of the mentoring also show that debt be one of problem main in management finance participant devotion. Form debt found including informal loans between residents, loans within the PKK environment, and consumer debt For fulfil need everyday. Then, when devotion This was carried out, it was also found that a number of participant known Not yet capable fulfil obligation payment the loan regularly on sourced loans from activity save PKK loan. Conditions This show importance understanding about debt management and discipline payment in guard stability finance family (Senduk et al., 2024).
- d. Change understanding after mentoring and counseling  
After done mentoring and counseling, participants understand importance management adaptive finance to condition finances that are not uncertain. One of the strategies introduced is How grouping income, taking on healthy debt, and principle flexible savings. In addition, in non-formal sector, principles flexible savings namely saving with large amount at the time income increase and utilize savings as support at the time income decrease is sufficient solution Good (Chhillar et al., 2025).

- e. Impact mentoring and counseling to attitudes and behavior finance
- Based on results evaluation and discussion, mentoring give impact positive to change attitude and awareness participant devotion in manage finance House stairs ( meiriasari ). Participants show improvement understanding regarding; (1) The importance of differentiate needs and wants; (2) The role of savings as an emergency fund; (3) Debt risk and its importance discipline debt payments. Also, participants devotion start understand importance recording expenditure daily daily as tool control simple finance that can implemented in life daily.

Results of service This strengthen findings study previously stated that House ladder with income No still tend own level vulnerability more finances tall compared to with House stairs that have income still (Kiram, 2025; Soofi et al., 2023). Approach mentoring and counseling emphasizes adaptive financial strategies, namely mentoring and counseling programs finance customized with condition social economy participant devotion.



Figure 1 and 2. Activities mentoring and counseling at the Sidomulyo PKK and Banyuanyar PKK

#### 4. Conclusion

Activity mentoring and counseling management finance House stairs in groups PKK Sidomulyo and PKK Banyuanyar mothers who demonstrated that majority participant devotion originate from House ladder non-formal sector with income that is not uncertain, so that management finance nature reactive. Through mentoring and counseling that emphasizes management finance adaptive such as saving strategies flexible in accordance condition income, recording expenditure daily, as well as strengthening understanding debt management, participants show improvement awareness and understanding management more finances planned.

#### 5. Allowance

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