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"Memperkuat Produktivitas untuk Ketahanan Ekonomi Nasional"

TIPE ARTIKEL: ESSAY

The Importance of Supporting From Early for Family Welfare Improvement in Jampang Village, Bogor

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Abstract

Saving is setting aside some of the money you have to save and can be used later when needed. Saving is one way to manage finances to meet our needs. At the Community Service this time, the theme was the importance of saving from an early age held on 28-30 October 2018 in the village of Jampang, Bogor. What is taught to save is that children from school age because saving is a positive thing especially if done from a young age? The method used is the presentation of material that is easy to understand and interesting for children. Savings media that are made by them using used bottles are very interesting things for them. Most of the parents of these children are fish farmers whose income is volatile, so the lecturers teach children to be able to set aside their allowances to be more useful later. And is expected to be able to help them especially to meet their school costs and needs.

Keywords : Saving; early age; Community service; Jampang Village Bogor.

INTRODUCTION

One habit that must be instilled early is by saving money. Why is that? Because saving money naturally introduces children to the meaning of frugality and is responsible for holding the money they have. While in kindergarten, children are still often snacking and spending pocket money they get, when in elementary school parents have to start to be able to give direction to them to save. "Saving in a broad sense can be interpreted as an activity to set aside a portion of his income to be collected as a reserve in the future (Rini, 2006)".

Savings is also an investment because people who invest are the same as running savings activities. Savings alone is not limited to savings in banking but can be done at home or through savings and loan organizations in community groups. Savings in banking is quite safe because it is guaranteed by the government and easily disbursed whenever we need it.

Since childhood, of course, we have been taught by parents to set aside a little allowance given by us to manage in financial terms from an early age. And by saving, we can buy something to save some pocket money. But it turns out saving is not easy because it takes patience and hard work.

Embedded a sense of awareness for a child about the meaning of saving is not enough to do just by telling and ordering. There are several processes that are needed namely in a way, for example, which is then practiced and carried out directly so that children can always feel the saving behavior which will later

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become a habit that allows the development and cultivation of awareness of their management can be carried out optimally.

The Importance of Saving for Children in Jampang Village, Bogor

In this activity, children and parents in Jampang Village were given education to save from childhood and provide training for children in Jampang Village to make piggy banks. This activity is one way to instill a sense of love to save in children in a simple and easy to understand.

Badudu and Zain interpret "saving as an activity to save money at the post office or at the bank".

Whereas according to Aromasari (1991) "save money in the bank with the aim of meeting needs in the future".

The various ways to save for the future include:

1. Saving at home, can be done easily because we can set aside money with whatever we want and can at any time. But the lack of saving at home is that we can be tempted to take the money that has been saved.
2. Saving at school, usually managed by teachers, so that all students can set aside pocket money to be saved. The benefits of cash will be used at the end of the school year and can be used for school purposes.

Saving in a bank, this is usually safer because banks are usually guaranteed by the government. We need to come to the bank to deposit and take money.

Reflecting on the words "Diligent the main basis of smart, thrifty basic wealthy". Keywords - this wise word should begin to be instilled in children from an early age, for them we teach frugal life by saving so that the consumption patterns that have no benefits can be reduced. In an effort to motivate children to learn about the problem of saving at an early age, we provide training in making piggy banks from used bottles by children.

With piggy banks made by themselves, it encourages children to save, compared to the piggy bank they are looking for from the market, because the ingredients are easily obtained and incorporated in prices at competitive prices.

By making unique piggy banks from used bottles, children can learn to save and increase their creativities.

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Figure 1. Making Piggy Bank From Used Bottle



Figure 2. Presentation of Material: The Importance of Saving



Figure 3: Audiences

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Therefore it is very important to inculcate frugal and meticulous characteristics before using money to children, in order to create frugal behavior and not carelessly use money. Although pocket money, with the usual management of children from an early age, it is expected that good habits in saving and not behaving extravagantly will be embedded in the personalities of each child, so by teaching children to plan their finances from an early age, in addition to training children in making decisions the wise, it also trains the cognitive abilities of children in counting, namely by making their own piggy bank.

With the method of giving short material about the importance of saving early and practicing the functions of piggy banks made by parents and children in Jampang Village, Bogor can give them awareness that a prosperous life is one of them is to be able to manage finances well by loving saving .

The purpose of Community Service carried out by the lecturers is to support economic growth in the financial illusion education program. Let's save money can shape the character of children in caring for their future. One of financial sectors is the core of the development process (kunt el al 2008). A well-functioning financial system can provide products to the community according to diverse needs. With the existence of a comprehensive financial discussion that aims to eliminate all forms of activities that are both price and non-price for access to financial services to benefit the poor or other groups who cannot access financial services. Without financial illusion, the poor must rely on their limited savings for education investment and for small entrepreneurs they must rely on their profits to continue the business. This raises the income gap does not diminish and economic growth is slow (Allen el al 2012).

CONCLUSION

Having a saving habit is clearly very useful for our future. Saving is saving a certain amount of money so that it can be used later if needed and the more money saved, the better. Besides being useful for future savings, saving habits can also shape your personality. Including as a means to instill positive values towards families, especially children. By educating and introducing children to manage finances well, your child will grow to be a person who values money more.

And to support the government's financial inclusive education program in the form of Let's save, it greatly helps the people's welfare in the future, the child's future can be guaranteed and the business of small entrepreneurs will be helped by this education.

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