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Discussing Reframing Strategies for Learning Financial Literacy in Children

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Abstract: *Financial literacy is not a study that is rarely discussed. Not a few people who managed to master it. In fact, in several scientific sources, there are also people who only know about the concept of financial literacy but do not understand and apply it. This study aims to discuss the reframing strategy that aims to collect various kinds of positive perceptions about financial literacy. In addition, this study also discusses reframing strategies in children for learning financial literacy. This study focuses on the stages of the reframing strategy based on studies conducted by Cormier, namely rationalization, identification of perceptions, unraveling the role of selected perceptual features; identification of alternative perceptions; modification of perceptions in problem situations, homework and follow-up. In this series of stages, the formation of perceptions according to Weber's theory of perception is also studied. With this study, it is hoped that parents will have two social actions, namely instrument rationality and value-oriented rationality in responding to the existence of financial literacy. The first rationality certainly has an impact on his welfare in the future. The second rationality is of course aimed at values that can be passed down to children.*

Literasi keuangan bukanlah suatu kajian yang jarang dibicarakan. Tidak sedikit pula masyarakat yang berhasil menguasainya. Nyatanya dalam beberapa sumber ilmiah, ada pula orang- orang yang hanya mengetahui tentang konsep literasi keuangan namun tidak memahami dan mengaplikasikannya. Kajian ini bertujuan untuk membahas tentang strategi reframing yang bertujuan untuk mengumpulkan berbagai macam persepsi positif tentang literasi keuangan. Selain itu kajian ini juga membahas tentang strategi reframing pada anak untuk pembelajaran literasi keuangan. Kajian ini berfokus pada tahapan strategi reframing berdasarkan studi yang dilakukan Cormier yaitu rasionalisasi, identifikasi persepsi, mengurai peran dari fitur- fitur persepsi terpilih; identifikasi persepsi alternatif; modifikasi dari persepsi dalam situasi masalah, pekerjaan rumah dan tindak lanjut. Dalam rangkaian tahapan tersebut, dikaji pula pembentukan persepsi sesuai dengan teori persepsi Weber. Dengan adanya kajian ini diharapkan orang tua memiliki dua tindakan sosial yaitu rasionalitas instrumen dan rasionalitas yang berorientasi nilai dalam menanggapi keberadaan literasi keuangan. Rasionalitas pertama tentunya berimbas pada kesejahteraannya di masa depan.

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Rasionalitas kedua tentunya ditujukan untuk nilai- nilai yang bisa diturunkan pada anak.

Keywords: *Financial Literacy, Reframing Strategy, Children's Financial Literacy.*

Introduction

In 2017-2018, a study at a private university showed that lecturers aged 25-35 years also had low financial literacy skills. The researcher describes that there are indications that lead to the absence of future planning and retirement because they feel they have the optimism of being able to work for a long time [1]. On the other hand, some time ago, precisely in April 2020, an information site published an article entitled the cause of the current generation called the millennial generation, which is considered to find it challenging to save. In his article, he explains five reasons that this generation cannot manage finances in terms of saving. The reasons include not wanting to look poor, have no financial priorities, have many dependents, less saving skills, a hedonistic lifestyle. After a few months, in November 2020, an article appeared in Koran Kridha Rakyat, which conveyed several things that teenagers often do and believe are closely related to financial management abilities. These habits include frequently looking for a gadget when waking up; often follow trends; favour the brand in buying goods; easy to give criticism but challenging to accept input; and easy to complain. The information is only a handful of facts and opinions that can be explained briefly. If we look more deeply, we will find studies with similar research directions and results.

Uniquely, what has been presented above focuses on people in cognitive development during adolescence and early adulthood, more precisely in formal operations around 12 years. At this stage, they should have developed plans and hypotheses about the things to be taken. This is supported by the knowledge that is increasing day by day [2]. Talking about planning, this cannot be separated from talking about the risks obtained later. In fact, with various studies and developing information, this generation does not seem to have a plan. If examined further, there is still a plan but with a different direction and the courage to take other risks. For example, someone who always follows clothes that never stop rolling already has a plan. Possibly,

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[1] Ade Gunawan and Delyana Rahmawany Pulungan, "Tingkat Literasi Keuangan Dosen Fakultas Ekonimi Dan Bisnis Universitas Muhammadiyah Sumatera Utara" (Sumatera Utara: UMSU, 2015).
[2] Desmita, *Psikologi Perkembangan* (Bandung: Remaja Rosdakarya, 2008).

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memorial reasons for the future, or perhaps wanting to enjoy youth and other reasons fully. The risks faced may have been considered, but the handling of the risks must have been considered as well.

Such unique thinking does have quite fatal risks, compared to someone who uses his youth to save. Of course, this also has risks. For example, because you are holding, you are often left behind in the latest fashion trends. Both are taking risks and benefits of each. Not a few young people think that there is still tomorrow's income to use or other reasons. Unfortunately, nothing is sure about the future, but there must still be careful planning regarding various things, one of which is finance. This is so that the risks experienced in the future can be minimized. Even though these two thoughts have the same chance, you should be competent in determining which risks can be faced and can hardly be faced as young people. Besides that, it is also a person who is good at choosing which one produces more good than evil.

This discussion leads to learning literacy and financial inclusion for children. Unfortunately, the figures who are used as examples for children are teenagers and adults. Still remember that generally, someone wants to feel quickly in the teenage and adult stages when you are a child!? This is the point of view of this discussion, often financial literacy is aimed at children, but in fact, adults around children provide examples of the opposite. According to Piaget, children are in the pre-operational and concrete operational stages [3]. The two stages have differences, but there are similarities related to the knowledge that is still not complex and supported by a lack of planning skills [4]. As a result, imitation activities are often carried out by this group of children. It should be underlined that imitation is the main thing, so it is not wrong if parents advise their children to save. Still, by looking at the wasteful habits of their parents, children automatically follow the pattern. Children are great imitators, aren't they? Moreover, in previous studies. , the dominance of adults aged 25-35 in financial management is still low, leading to a group of people who have good financial literacy. So, it is not wrong if a group of people with low financial literacy will have low financial inclusion capabilities. Then what about the children? It is not surprising that children paste what the adults around them do to themselves with a low ability to filter information.

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[3] Elizabeth B Hurlock, *Perkembangan Anak* (Jakarta: Erlangga, 2007).

[4] Afiful Ikhwan, "Sistem Kepemimpinan Islami: Instrumen Inti Pengambil Keputusan Pada Lembaga Pendidikan Islam," *Istawa: Jurnal Pendidikan Islam*, 2019, https://doi.org/10.24269/ijpi.v3i2.1503.

Good financial literacy skills will usually result in good financial inclusion as well. Of course, financial planning and management cannot be separated from financial service providers. As early as possible, children should be introduced to these two things with more specific knowledge and skills. This knowledge and skills have different domains. Learning is related to what information will be absorbed by the brain about a concept, while the gift is related to applying it. About the ability to think, knowledge is only about things that can be remembered and increased in understanding [5]. Proficiency, which is synonymous with skill, refers to a person's ability to apply those in the third level and above in the Revised edition of Bloom's taxonomy. . So actually, knowledge and skills have a clear and closely related flow. Unfortunately, with developing research results, the two things are not synergized, or people often refer to it as facts that are not by theory. The cause is that there is no continuation in learning to increase the meaning of existing knowledge.

This will have the same conclusions when the children grow up, especially regarding financial literacy. Someone knows the definition, risk, type, urgency and so on but does not apply it. The impact can be varied, one of which is related to the understanding of the next generation, which makes financial literacy only limited to knowledge, not an application. The worst impact, the application of literacy and continued with low financial inclusion, will affect the community's welfare.[6] In addition, it will also have an impact on inflation due to high consumptive behaviour.

Things that seem to be underestimated, such as being easy to follow fashion trends or gadgets or the like, should be a reason to be more concerned about finances in terms of literacy and inclusion, especially with the explanation that what is done now can be transmitted to children in the future. This should be a pattern of changes that should be implemented. The reframing strategy is one of the answers. In simple terms, reframing is reframing an event without changing an event. According to Palmer, reframing leads to a context that is considered to be in the direction of rational thinking to impact different emotional content [7]. Considering that all actions taken by

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[5] L.W. Anderson and D.R. Krathwohl, *Pembelajaran, Pengajaran Dan Asesmen (Revisi Taksonomi Pendidikan Bloom)* (Yogyakarta: Pustaka Pelajar, 2009).

[6] Otoritas Jasa Keuangan Republik Indonesia, "Otoritas Jasa Keuangan Nomor 76/POJK.07/2016 Otoritas Jasa Keuangan Nomor 76/POJK.07/2016 Tentang Peningkatan Literasi Dan Inklusi Keuangan Di Sektor Jasa Keuangan Bagi Konsumen Dan/Atau Masyarakat" (2016).

[7] Stephen Palmer, *Konseling Dan Psikoterapi* (Yogyakarta: Pustaka Pelajar, 2010).

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individuals must have risks, reframing one of them aims to minimize the dangers obtained and get more complex goodness.

Likewise, reframing in the context of financial management needs to be done because it is closely related to the lives of children in the future. This strategy should indeed be carried out by adults who are helpful for themselves or future generations around them. Thus, this study aims to provide readers with an understanding of the reframing strategies used in financial management and, more precisely, financial literacy and financial inclusion for adults and their learning for children.

Study on Reframing Strategy

As previously mentioned, reframing is the reframing of an event. This process, of course, requires a different point of view so that the impact on emotions will also be different. Bandler and Grinder complement that with another point of view. It will change the individual perceptual arrangement of an event so that the meaning resulting from understanding will also shift [8]. To complement, Cormier stated that reframing alone is also labelling a condition with a modified or altered structure [9]. According to Froggatt, the study of changing this point of view belongs to the context of cognitive behaviour [10].

There are several types of reframing, including context reframing and content reframing [11]. Reframing is concerned with repeating the discovery of meaning with the same experience but in a different context. The result will indeed make someone find another purpose. This type of strategy relates to acceptable behaviour in an event. For example, a small child is sobbing when his friend does not return his toy. His parents wisely gave directions that his friend did because he needed them and couldn't be replaced with something else. Thus, this type of strategy is based on the assumption that all behaviours have benefits, but not always under all conditions.

The second reframing strategy is content reframing. This type of strategy is the opposite of the previous class. This type of reframing

[8] Kathryn Geldard and David Geldard, *Keterampilan Praktik Konseling Pendekatan Integratif* (Yogyakarta: Pustaka Pelajar, 2011).
[9] S. Nurius S.P. Cormier and C. Osborn, *Interviewing And Change Strategies for Helper: Fundamental Skills and Cognitive Behavioral Interventions, 6th Ed.* (Pacific Grove CA, USA: Brooks/ Cole Publishing Co, 2008).
[10] Gantina Komalasari, Eka Wahyuni, and Karsih, *Teori Dan Teknik Konseling* (Jakarta: Indeks, 2011).
[11] R.H. Wiwoho, *Reframing (Edisi Revisi)* (Jakarta: IndoNLP, 2004).

emphasizes giving the same meaning even with different conditions or events. This is a process of labelling a behaviour that is considered positive and valuable for subsequent events. For example, a child is crying because his friend has not returned his toy. His wise parents said that patience is essential, considering the child has often experienced similar events. On the other hand, parents provide information that the toys will be returned as before, even in the long term. Thus, the emphasis is on the same meaning in different cases to remain strong and happy.

In addition to discussing the classification, reframing is also inseparable from the stages that must be passed, including rationalization, identification of perceptions, unravelling the roles of selected perceptual features; identification of alternative perceptions; modification of perceptions in problem situations, homework and follow-up [12]. The *first* stage is rationalization, and one should convince oneself that the perception of a problem can have an emotional effect. Some perceptions lead to positive emotions and vice versa. Some perceptions make a person feel happy, peaceful, and even perceptions that lead to negative emotional pressure. This is, for example, the emotions of sadness, anger, disappointment and the like. The *second* stage is identifying perceptions, and a person should be able to identify the thoughts that arise and impact negative emotions.

The *third* stage is to unravel the role of the selected perceptual features. There is not only one perception when a person is in a specific condition. Thus it is necessary to describe in detail the usefulness of the perceived perception. The fourth stage is the identification of alternative perceptions. At this stage, a person should already have an alternative perception that makes him feel positive emotions. The fifth stage is a modification of perception in problem situations. At this stage, there is a process of imagining if the perception that has a positive impact is considered harmful. Since the reframing process is not easy, it may require repetition and patience. The last stage is homework and follow-up. This stage has similarities with the previous stage. The difference is that a person needs a lag time to think about various other perceptions that can make his emotions more positive [13].

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[12] W.S Winkel, *Bimbingan Dan Konseling Di Institusi Pendidikan* (Jakarta: Media Abadi, 2004).

[13] Siti Fatimah, *Pengembangan Paket Keterampilan Komunikasi Konseling Melalui Teknik Reframing Bagi Mahasiswa BKI Fakultas Dakwah Dan*

A Study on Financial Literacy and Inclusion for Children

Financial literacy is a skill that a person must possess to improve living standards, including understanding financial planning and its allocation.[14] In more detail, financial literacy includes awareness and understanding of financial products, financial institutions, the concept of financial skills.[15] These financial skills are extensive, ranging from saving to understanding the calculation of interest payments. If you look within the country's territory, Indonesia, a developing country, is indeed financial literacy aimed at improving financial services and access.

Children must have financial literacy skills. Not a few scientific articles or scientific writings in other forms discuss financial literacy for children. One of them is an article entitled activities that motivate early childhood to save for the future. The motivational activity was carried out through a Group Discussion Forum (FGD) with 5th and 6th graders in an elementary school in Medan. This activity examines the introduction of money, the importance of money, the benefits of saving, making a piggy bank, and how to set aside pocket money for savings.[16] Children who are familiar with financial management are expected to be able to have an impact on welfare in the future. It's not only about the amount of money but also about the ability to use the money.

For more details, OJK classifies the level of financial literacy in Indonesia, including well literate, sufficient literate, less literate, not literate.[17] Well, literate people belong to the group with knowledge and beliefs about financial service institutions, their products, benefits and are not left behind about the risks. Because they understand, people in this classification understand their rights and obligations

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Komunikasi UIN Sunan Ampel Surabaya (Surabaya: Universitas Negeri Surabaya, 2016).

[14] Annamaria Lusardi, "Household Saving Behavior: The Role of Financial Literacy, Information, and Financial Education Programs" (National Bureau of Economic Research Working Paper, 2008).

[15] A. Agusta, "Analisis Deskriptif Tingkat Literasi Keuangan Pada Umkm Di Pasar Koga Bandar Lampung," *Jurnal Manajemen Teori Dan Terapan* 13, no. 2 (2016): 1–12.

[16] Delyana Rahmawany Pulungan, "Memotivasi Anak Usia Dini Menabung Demi Masa Depan," *Proseding Seminar Nasional Kewirausahaan* 1, no. 1 (2019): 296–301, https://doi.org/https://doi.org/ 10.30596/snk.v1i1.3631.

[17] Otoritas Jasa Keuangan Republik Indonesia, Otoritas Jasa Keuangan Nomor 76/POJK.07/2016 Otoritas Jasa Keuangan Nomor 76/POJK.07/2016 Tentang Peningkatan Literasi Dan Inklusi Keuangan Di Sektor Jasa Keuangan Bagi Konsumen Dan/Atau Masyarakat.

when using these services. That's what makes him skilled in using financial products and services. People classified as sufficient literate only know and understand financial service products and financial management but are not proficient in applying them. People who are classified as less literate are people who only know about financial institutions and their service products. Lastly, not literate. This relates to the lack of knowledge and skills of a person in financial management and institutions concerned in that field.

Moving from financial literacy, there is a term that has similarities, namely financial inclusion. This financial inclusion aims to reduce all price or non-price barriers to access to financial services. In OJK regulations, financial inclusion appears in article 12 with the aim of, among others, increasing public access to financial institutions, products and services; growing service products of PUJK that are by the needs and capabilities of the community; increased use of financial service products; and service quality.

There are several ways that the government generally does so that access to financial services for the community can be carried out optimally, one of which is through financial education programs.[18] Financial education is not only addressed to adults but children. Some time ago, OJK published a book entitled Fostering Financial Literacy Skills in Early Childhood with a unique cover with a picture of two children opening a book. This indicates one form of urgency why financial literacy should also be taught to early childhood. Several children's stories lead to financial literacy, including Yena dan Uang Hijau and Penghapus Rama.

Financial literacy is very important for children, as stated by the National Council on Economic Education (NCEE) and the National Council on Social Studies (NCSS), emphasizing the ability to understand economic studies in children. Children must be able to do several things, including mastering personal financial management, respecting producers of goods and services, being critical of production, distribution and consumption, trying to understand the economic system and participating in future economic activities.[19] Based on this, children have the opportunity to explore it. Support is needed so that children can analyze it according to their abilities.

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[18] Afiful Ikhwan, Saiful Anwar, and Nashikhatun Mahmudah, "Tahsin and Tahfidz Learning System at Integrated Islamic Elementary School (SDIT) Insan Madani During the Pandemic Covid-19," *Al-Hayat: Journal of Islamic Education (AJIE)* 5, no. 1 (2021): 1–11.
[19] Carol Seefeldt, *Social Studies For The Preschool/Primary Child* (New York: Pearson, 2010).

Method

This section describes when the experiment has been performing. The researcher explains the experimental design, equipment, data collection methods, and types of control [the core content of this research method is more or less the same as in the thesis and dissertation, but the summary is not as complete as in the thesis and dissertation]. If the experiment is carried out in the field, the writer describes the research area, location, and also describes the work carried out. The general rule to remember is that this section should be detailed and precise so that the reader has the necessary knowledge and techniques for publication. The sequence is a type of research, reasons for taking at the location, data sources and informants, data collection techniques, data analysis, and checking the validity of the data carried out. Finally, the focus of the research is almost the same as in the introduction of the research objectives, but in this research, the method is more specific. (Goudy Old Style -12)

Result and Discussion

As mentioned earlier, adults around children significantly affect the ability to manage personal finances in children. The lack of knowledge and cognitive development affects one of them. This study targets the role of adults around children as a form of this support. Parents are one of them. Before implementing this reframing for children, parents should be prepared to be role models for children. Thus, there must be a change if the current condition of parents has a synergy with the results of many studies found.

Reframing for Adults Around Children

Before becoming a role model for children, understanding financial literacy in adults must be considered qualified first. Financial literacy is not only about knowledge that is very complex, but at least there is an understanding of some parts and successfully applying them. By the stages regarding financial management, there needs to be a rationalization stage. At this stage, parents or adults around the child must realize that when dealing with finances, certain perceptions will arise. All perceptions will give rise to different emotions. For example, when an adult receives a salary, the perceptions that arise can vary, either with happy emotions or vice versa, immediately remembering the financing posts given and giving negative perceptions and

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emotions. In addition, parents (adults) must rationalize that what they do in using money will become role models for children. Adults should have a perception of the impact it can have on children.

According to Weber, to go through this rationalization process, some social actions can still be understood, namely instrumental rationality and value-oriented rationality.[20] Still, two other social actions are considered challenging to say rationally in the same source, namely affective actions and traditional actions. Financial literacy has several scopes: basic personal finance, money management, credit and debt management, saving and investment, and risk management.[21] Of course, this stage of rationalization is about social action that others can understand as well. All the scopes of financial literacy always exist side by side in the daily life of individuals. Thus, regarding a person's response to matters related to finance, he is still in direct contact with financial literacy and can cause various emotions in its scope with financial literacy, namely about saving and investment. Based on the results of a study on The Urban Middle-Class Millennials Indonesia, the most superior financial products used are protecting products-general saving and, followed by insurance- health. The results of the study indicate that financial products that are so diverse occupy less foremost priorities. Why this so suggests that there is an impact assessment of the selected financial product. Either in terms of instrumental rationality or value-oriented rationality. Both of these rationalities certainly cause a variety of emotions, both positive and negative.

To get positive emotions, a positive perception is needed as well. Positive emotions are a manifestation of a constructive perception. It is called so because the perception is received by the sensory system supported by the experience and knowledge that a person learns. In this stage, it is expected that someone should perceive all financial management habits and their effects on the children's environment into a positive perception. With a positive perception, someone seems to be forced to be able to take advantage.[22] the financial litercy in a positive emotion.

In the second stage, identification. At this stage, a person should take the negative perceptions caused by poor financial management. For example, when someone follows fashion trends, they don't look like they have low finances. The perception that is generated can be

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[20] John Scott, *Teori Sosial* (Yogyakarta: Pustaka Pelajar, 2012).
[21] Boediono, *Ekonomi Internasional* (Yogyakarta: BPFE, 2012).
[22] Irwanto, *Psikologi Umum* (Jakarta: Prenhallindo, 2002).

around if you don't follow fashion trends, you can't follow the desired social interaction, or in other words, it isn't easy to be accepted in a group. The emotions generated will also be harmful, for example, feelings of shame and hatred to see other people follow fashion trends. At this stage, there is harmony with the theory of rationality, that one must know which rationality is dominantly used. Is rationality instrumental or rationality based on values? If the former is dominant, knowledge about financial literacy will lead to gains and losses in the future. If the second prevalent, aesthetics, ethics, religion, and even other values lead to studying financial literacy. This identification process requires both rationalities if it is related to the individual's future in finance and what value will be passed down by the next generation (children). The perception that arises from the first rationality is that if you do not understand basic personal finance, there will be fear (negative emotions) if your savings are exposed to inflation one day. Other perceptions, for example, good money management, will provide comfort and peace of mind at work compared to spending money on tertiary and rarely used goods. Meanwhile, the perception that arises from the second rationality is that the habit of saving and investing is good behaviour and can be transmitted to children without being asked. Emotions generated can be in the form of calm.

In the third stage, describe the role of the selected perceptual features. The perception depends on the person who is studying it and choosing it. Perceptions that lead someone to use more of their money to buy desirable things always find benefits. For example, someone who prefers always to update his device almost every year will learn that a sophisticated device can increase his confidence in front of friends. This is indeed often the case and requires knowledge that supports good financial literacy. Some say that other people will consider their financial capabilities to be suitable by constantly updating their gadgets. This indicates that all perceptions have different features. It is indeed tricky in a condition that makes an adult unable to find problems related to his finances to reframing. However, the future factor must be one of the sources of his perception. Inflation is one of the impacts that can be taken into account to determine perceptions and their features in terms of financial management. This study suggests that the young generation (millennials) should think about two things related to their future. The second is related to the children who make them role models fourth stage is identifying alternative perceptions. If a person is tough to understand that financial literacy makes him have positive emotions, it is necessary to add another perception that makes him meet various other positive emotions. Maslow, with his humanistic theory, states that self-awareness will make a person understand his identity, focus on being himself, understand self-potential, set the behaviour to do, state what is felt, belief in a specific value and direction of development wanted.[23] If no perception could provide maximum positive emotions at the previous stage, self-awareness was needed in this case. When facing financial risks, self-awareness of the desired direction of development can create a positive perception. For example, when someone is experiencing a financial management loss, return to the desired result or achieve the initial goal.

The fifth stage is a modification of perception in problem situations. There is not a single person on this earth who has never experienced problems. As the old saying goes, one may not be able to change the direction of the wind, but one can align the sails. Perception, of course, that moves in this case. Perception is not formed automatically but requires a process including selection, interpretation, rounding. When someone is hit by financial problems such as debt, there will be various negative perceptions. Thus, to recreate a new perception, a selection of things received by the senses must be carried out not to stimulate other negative perceptions. Debt can occur due to many things. For example, due to lifestyle pressure factors, the causal factors (motives) such as motivation, personality, intelligence can be appropriately reduced. When it is challenging to pay off debts, the rounding that aims to produce conclusions is lost. Previously it was explained that reframing could take the form of content and context. To create content reframing, the perception of paying off debt will come shortly, the same as before. Thus there is a similarity of meaning. Meanwhile, context reframing is, for example, the difficulty of paying debts which means economic problems in the family that require them to be in debt. To do context reframing, the perception of complicated debt can be shifted to the meaning that it doesn't matter if you are in debt as long as you can pay it off.

The sixth stage is about homework and follow-up. All the problems that exist in this world can not be separated from various points of view. When someone has tried to form a positive perception of financial literacy, then the addition of positive perceptions is further enhanced. Well, literate is a term that refers to someone who has financial literacy skills not only about knowledge but also about applying his knowledge. While the opposite type, namely not literate,

[23] Alex Sobur, *Psikologi Umum* (Bandung: Pustaka Setia, 2003).

is only limited to knowledge but has no application. To get a lot of positive perceptions, it is very much influenced by each individual. Some individuals think that financial literacy is critical to learn and apply. The reason can be from constructing one's perception, some from the immediate environment, a particular perception arises.[24] If the results of perception construction through sensing and hypothesis testing lead to negative perceptions, it is better to switch to direct perceptions obtained from the environment. Likewise, it's the other way around.

Reframing for Children on Financial Literacy

The number of learnings about financial literacy that appear in various media indicates that this one activity is indeed quite important to do. Likewise, for children who still have minimal knowledge about financial literacy. In addition, the curriculum in schools generally still does not pay attention to financial management skills. It is usual for children to have minimal knowledge, especially for parents who do not have a vision and mission to direct their children to manage their finances. It's even worse if parents don't set a good example of habituation for their children. For example, parents tell their children to be active in saving, but the family's facilities and rules are not evident.

On the other hand, parents who have not prioritized saving activities. The complex is one word that describes how children view financial management activities, especially saving. Simply put, how will children be good at keeping if their parents are not good at it?

Weber's rationalization theory is still used in this discussion. Because, if it is not done, then knowledge about basic personal finance and the like is only limited to learning. I am again accusing the theory, which is often not in line with the facts.

Like reframing for adults about financial literacy, reframing for children is also needed to reach true financial literacy. This study begins when a child is challenging to save, so it can be ascertained that his financial management can be said to be wrong. There are many reasons why a child will also earn money from the adults around him. Do you remember that there is a tradition of giving pocket money every year in Indonesia, namely the practice of pocket money on Eid day? Angpau, if in the Chinese tradition. Although not in large numbers, the management must still be done, right? Unfortunately, some parents let their children use their money for fun purposes. Not

[24] Robert Solso, *Psikologi Kognitif* (Jakarta: Erlangga, 2007).

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infrequently, in some areas, children buy firecrackers from their pocket money in excess, likewise, with other items that synergize with mere pleasure habits.

For children to master financial literacy, first parents or adults around the child have it first. Why is that? The habits of financial management carried out by parents will be seen by the child, and the child will consciously be directed to make a direct perception. It is called so because children get information directly from the environment without the need for hypothesis testing (own construction).

The stages required by parents for the reframing process for this child are the same as the stages they go through. The first stage is rationalization. As an adult around a child, making sure that all the perceptions he has about money will impact the quality of his emotions.

The stages required by parents for the reframing process for this child are the same as the stages they go through. The first stage is rationalization. As an adult around a child, making sure that all the perceptions he has about money will have an impact on the quality of his emotions.[25] Parents should not instil that saving management is only needed for physiological needs. For example, saving to buy clothes and food, but providing an explanation of the financial position of other conditions, for instance, about self-actualization. If the investment is only for the most basic needs, then the amount of savings and the duration of protection will be eroded when the child knows the budget is sufficient to buy cheaper food and clothes. With this planting, the child will perceive that saving and determining the priority of goods or things to be addressed is essential. In this case, it is also important to instil that you will get peace in life by saving and managing finances.

The second stage is the identification of perceptions. Parents must be able to explore the perceptions that children have regarding finances. This perception is undoubtedly influenced by the environment as well. When parents feel they can set an excellent example of financial management. Still, in their (social) play environment, children are accompanied by friends who do not positively perceive financial management. For instance, the money obtained from various sources can be bought for each other's favourite

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[25] Ghufron and Risnawati, *Teori-Teori Psikologi* (Yogyakarta: Ar-Ruzz Media, 2010).

items for his friends. If this happens, then the rationality that leads to hypothesis testing must be carried out jointly between parents and children when communicating. If the child's perception of his future goals has been explored, then financial management becomes a mission that can be inserted to support his future needs. For example, children want to buy things they like in the future, and then parents must help children perceive that everyone can get them. This will cause the child to be more patient in saving.

When helping children identify their perceptions, parents are also advised to insert messages to save for social needs or even self-actualization needs. Thus, a new perception will emerge that the parents planned so that the child can perceive it.

The third stage is to describe the selected perceptual features. If adults can have many perceptions in one event, then it is undeniable that children are too. Indeed, the earlier the perception gave, the more limited the perception will be. Still, it is indisputable that there can be more than one perception, especially for the final stages of children. Children perceive saving, about buying snacks using their own money, needs to be directed to the accompanying features. For example, for protection and investment, children need to show the goals they have achieved and other positive impacts they have had. The decomposition of this feature is done once or twice when communicating with children but must be continuous. This is also a form of support from parents to children.

Although parents help the child decipher the features of his perception, which perception he adopts and chooses must be respected. However, if children have negative perceptions about saving, this needs to be explained about the impact. For example, when a friend can buy anything with his pocket money, and when a child cannot do so because he has to save, his perception of saving will likely be wrong. Then, redemption is considered to be a burden and an obstacle. All stimuli about various positive perceptions need to be increased if this happens. They instil that it's okay not to buy things like friends because saving will provide many benefits.

To help children in this stage is not only through verbalism but also shows children about the positive impact parents get by saving. Do you still remember the theory of classical conditioning (classical conditioning), which Ivan Pavlov coined? Learning from the character's experiments, when you want someone to do something and become a habit, what you have to do is keep helping him do it.[26] When parents provide stimulus to children to manage their finances, there will be a response from the child. The trigger can be done by giving a piggy bank in the form of an animal to the child. This will form the child's natural response to follow, and the task of parents is to keep the answer given the same or even increase in a good direction. Providing a stimulus is part of unravelling the features of a child's perception. Thus, helping children to continue to have a positive perception of financial management is very much needed. Another example is assisting the children in perceiving that being frugal is a good habit that is fun is also necessary if the child does not yet have that perception. By being mean, then is also one way of appreciating the money you have.

The fourth stage is identifying alternative perceptions. When children are known to have diverse perceptions but remain optimistic about financial management, stimulating children to have new perceptions is necessary. Because with a variety of positive perceptions, it will lead to a more permanent response. The whole series of reframing for children about financial literacy is carried out while prioritizing the child's character, namely liking dynamic and challenging things. Children's storybooks that have pictures and bright colours will be appropriate to use so that children respond to the given stimulus.

The fifth stage is perception modification. When a child is faced with a situation that makes him have to spend his money instantly, then the perception that has been described previously can make his emotions negative. For example, children are allowed to buy school supplies once in a while. Emotions generated can be disappointed because the savings can be drained. Parents must lead their children to lead to positive perceptions, for example, being grateful because they still have money to buy school supplies. Next time the child is perceived to be active in saving again.

The last stage is homework and follow-up. With this stage, parents can control a positive quality perception of children not to be eroded. Even at this stage, parents need to provide opportunities for children to find out the benefits of saving and being frugal and discuss them later. The stronger the positive perception of children in financial management, the child's habit of saving will continue to exist. Perception greatly influences where a person's behaviour goes.

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[26] Irawan Prasetyo, Suciati, and Wardani, *Teori Belajar, Teori Belajar, Motivasi Dan Keterampilan Mengajar* (Jakarta: P2AI Dirjen Dikti Depdikbud, 1997).

Conclusion

Talking about financial literacy skills does not stop only with mastering the knowledge. Several focuses are considered, namely the mastery of basic personal finance, money management, credit and debt management, saving and investment and risk management. These things need to be understood by the youth (adults). Having these abilities will lead to a well literate level and impact their welfare in the future. This concept must be passed on to children so that they can provide good habits for financial management in the future and have an impact on their welfare as well.

Adults (parents) must have a rationalization that welfare is aimed at learning and applying financial literacy and values that are transmitted to children. To achieve these things, a reframing strategy is needed to guide their children to attain financial literacy at the well literate level as well. With the same process, namely reframing, parents teach knowledge about financial literacy and its application. Thus, children will be familiar with financial literacy since childhood. The result of this strategy is the emergence of positive perceptions. Positive perception is needed for children to get used to managing their finances. The more positive perceptions you have, managing finances such as saving and frugality is not a difficult thing to do. As a result, when managing finances, the emotions you get will always be positive, for example, happy and calm.

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