



Exploration of Financial Literacy Learning and Its Implementation in the Independent Curriculum at The High School Level

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Abstract

The issue in this research is that financial literacy learning has not yet been widely integrated into the Independent Learning Curriculum at the elementary school level. The purpose of this research is to identify financial literacy material in the Independent Learning Curriculum at the elementary school level. This study uses library research. Library research is a research method that is conducted by collecting library data, analyzing literature sources, reading selected literature sources appropriately, evaluating the most relevant sources to the research topic, and writing or recording a research report that includes a literature review. Based on the research results, it can be seen that the percentage of financial literacy material implementation at the school level largely applies investment material, with a percentage reaching 80%. The material for saving and financial management is 52%, recognizing risks and returns is 42%, budgeting material is 14%, understanding entrepreneurship is 12%, financial technology is 10%, understanding money is 6%, and the lowest is loans at 4%. Therefore, with this analysis, financial literacy is very necessary to be implemented at the high school level.

Keywords : Financial Literacy, Merdeka Curriculum, Upper School Level

INTRODUCTION

In developed countries, financial literacy education is crucially taught from elementary school through high school. This demonstrates the crucial importance of financial literacy in everyday life, equipping the younger generation to face future financial challenges and preparing them to cope with rapid economic change. Financial literacy education can help students understand basic financial concepts, such as money

management, investment, and financial planning. Therefore, financial literacy education should begin early and continue through high school (Dilasari, 2020).

At the high school level, the Merdeka Curriculum (Independent Curriculum) is designed to guide students in learning independently and develop critical thinking skills based on their needs. The Merdeka Curriculum offers significant benefits for both students and teachers, including providing greater freedom tailored to classroom needs and achieving effective learning objectives. This curriculum will also foster and guide the learning process, fostering meaningful innovations, which are expected to contribute to the broader community's competitiveness. In this context, financial literacy can be integrated into the Merdeka Curriculum to help students understand basic financial concepts, such as money management, investing, and financial planning. This empowers students to make informed financial choices, avoiding financial management mistakes that could negatively impact their future financial well-being (Novianta, Andani, ., & Pane, 2024).

The current education system has widely implemented the Independent Curriculum (Curriculum Merdeka) system, in accordance with current developments and educational needs. The Independent Curriculum aims to foster creativity in the learning process and create a fun learning environment. Through the implementation of the Independent Curriculum, students have the freedom to innovate and develop their own skills. Furthermore, the Independent Curriculum can assist educators in creating student learning freedom by selecting teaching materials through learning media or creating project assignments for students, developing 21st-century skills such as collaboration, communication, and critical thinking (Trixsiana, ajeng lestari, 2024).

The Independent Learning Curriculum (Merdeka Belajar) is a new curriculum introduced by the Indonesian Ministry of Education, Culture, Research, and Technology (Kemendikbudristek) in 2022 (Putri, Lestari, & Ridhawati, 2024). This curriculum aims to improve learning effectiveness by implementing a flexible learning system aligned with the objectives of the material taught by teachers. This also provides teachers with more space to create learning models and implement existing learning methods, enabling students to be more active and creative in participating in the teaching and learning process and to compete globally.

The Independent Curriculum implemented in Indonesia provides schools with greater freedom to design learning that is relevant to student needs and the challenges facing society. Effective learning will not only enhance students' understanding of thinking skills but also equip them with the skills necessary to make sound financial decisions in the future. Therefore, at the high school level, producing students with financial management skills is essential through financial literacy education (Sari & Listiadi, 2021).

However, financial literacy has not been optimally implemented at the high school level because the high school curriculum is already filled with other subjects that are considered top priorities and are considered sufficiently studied in depth at the high school level, such as Mathematics, Indonesian, Science, Religion, English, Civics, and other subjects. Because the previously determined subjects have been fulfilled, financial literacy

learning is less implemented by schools. At the high school level, there is only a section on financial literacy material and only in grade 10 (Alafifi, Hamdan, & Al-Sartawi, 2019).

High school students face various challenges in financial literacy, particularly regarding understanding money, interest, savings, and risk. They generally struggle to grasp basic concepts such as savings interest, compound interest, and the time value of money. Furthermore, interest in saving tends to be low because a consumerist lifestyle predominates over awareness of financial planning for the future. Students also lack an adequate understanding of financial risks, including inflation, investment, and debt, which can negatively impact their financial well-being. This lack of understanding of financial products such as savings, insurance, and investments makes students vulnerable to unwise financial decisions (Pandey & Gupta, 2018).

Research conducted among public high school students in Medan City shows that the level of understanding and interest in saving in banks is still relatively low. Of the 100 respondents studied, 77 students did not have a savings account at a bank, while only 23 students saved formally. Furthermore, students also lacked knowledge about bank savings products, and neither banks nor the government actively provided counseling or outreach in their schools. This indicates that financial literacy among students is still low, with 24% of students not saving at all. These findings indicate that efforts to increase understanding and awareness of the importance of saving, especially through an introduction to financial literacy, are still urgently needed among high school students (Korkmaz, Yin, Yue, & Zhou, 2021).

Community service activities are carried out based on several issues regarding financial literacy faced by IT high school students based on a brief survey before the implementation, namely: 1). Lack of understanding about money management: Many high school students do not have sufficient understanding about how to manage their money well. They may not know how to create a budget, manage savings, or distinguish between needs and wants. As a result, they tend to spend their money unwisely or do not have sufficient savings. 2). Lack of knowledge about investment: Financial literacy also includes knowledge about investment. High school students often do not have sufficient understanding about the various types of investments available and their benefits. In the long run, this can hinder their ability to build wealth and achieve financial goals. 3). Lack of formal education about financial literacy: In some schools, financial literacy is often not taught as part of the curriculum (Stolper & Walter, 2020). This results in high school students missing out on the opportunity to learn about basic financial concepts such as money management, tax payments, and the risks and benefits of investing. 4). Lack of awareness about debt management: Many high school students take out loans or debt to finance their higher education later in life. Data from the Organization for Economic Cooperation and Development (OECD) in 2023 shows that Indonesia's financial literacy score remains below the global average. A 2022 OJK survey also showed that the average financial literacy rate in Indonesia currently stands at 49.68% (Hasan, Le, & Hoque, 2021). This data demonstrates that Indonesians' knowledge, skills, and attitudes regarding financial management still need to be improved (Pambudi & Sabandi, 2024).



Figure 1. Financial Literacy Index by Age Group, 2023

Based on age group. The age groups 26-35 years, 36-50 years, and 18-25 years have a relatively high financial literacy index, with higher composite, conventional, and sharia literacy index values than other age groups. Conversely, the age groups 15-17 years and 51-79 years have the lowest financial literacy index, with a composite literacy index of 51.70% and 52.51%, respectively, a conventional literacy index of 51.50% and 52.24%, respectively, and a sharia literacy index of 25.54% and 26.76%. This shows that the level of financial literacy at the high school level shows low data, this indicates that high school students are still not financially literate (Wahyulina, Suryani, Saufi, & Athar, 2023).

Based on sources found by researchers, it can be concluded that the level of financial literacy in Indonesia is still relatively low, especially among students. This indicates the need to integrate financial literacy into formal education, particularly at the high school (SMA) level (Rahmawati, Wahyuningsih, & Garad, 2023)

One way to overcome financial problems is for individuals to have the ability to control personal spending. Uncontrolled spending can lead to difficulties in managing finances, indicating low levels of financial literacy. This also applies to elementary school students who do not receive financial literacy education at home or at school, resulting in a lack of understanding of financial concepts and financial management, and an inability to distinguish between needs and wants (Yiniar, Lovisia, & Yolanda, 2024).

Therefore, implementing financial literacy learning can be an important strategy to be integrated into the Independent Learning Curriculum at the high school level, because high school students are at the stage where they must understand how to manage their finances well to make decisions for the future. By implementing financial literacy learning, high school students can be helped to understand how to differentiate needs from wants, how money is obtained, and how to save (either in a piggy bank or through a bank), and understand spending through a scale of priorities (Kemendikbud, 2022).

Therefore, through this research, researchers will examine several components of financial literacy that can be applied to the high school curriculum (Mustofa, Ramadhan, Buana, Karima, & Narmanditya, 2024). This also applies to elementary school students who

do not receive financial literacy education at home or school, resulting in a lack of understanding of financial concepts and financial management and an inability to distinguish between needs and wants. Therefore, this research will be conducted through a literature review, exploring writings to identify components of financial literacy that can be implemented in the Independent Learning Curriculum at the high school level.

RESEARCH METHODS

This type of research uses a Literature Study or Library Research . Library research is an activity of collecting library data, reading and analyzing appropriately selected literature sources and evaluating sources relevant to the research topic and writing or recording a research report that includes a literature review. This type of research is used by researchers to help obtain data and information by analyzing written sources such as scientific journals or theses that are tailored to the research title (Alif, Sadieda, & Suparto, 2025).

In line with this type of research, namely by relying on secondary data sources, including journals, books, theses, and websites related to the title of the research being conducted. Data collection techniques in this study were carried out by collecting and analyzing secondary data from relevant and selected literature. In line with this research using data from written works in the form of books and journals, researchers in collecting data traced, read and recorded the results needed to obtain information related to financial literacy obtained from research results that have been published in online journals. Data analysis involves the process of organizing and systematically compiling data, sourced from journals, books, and other references, to make it easier to understand and interpret (Wahyudi, Sunarni, & Ulfatin, 2023).

Conclusion drawing is the final stage in the research method, which aims to draw conclusions from the research results. Once the analysis is complete, the final step is to draw conclusions from the analyzed data (Nasution, 2022).

In this study, researchers will interpret and analyze data obtained from research on the implementation of financial literacy in high schools. The purpose of this analysis is to determine the effectiveness of financial literacy implementation in improving students' ability to manage their finances effectively (Susilowati, 2022). Furthermore, researchers will analyze how the implementation of financial literacy can influence students' financial behavior and how it can be integrated into the high school curriculum.

RESULTS AND DISCUSSION

This study explores financial literacy and its application to the Merdeka curriculum at the high school level. This study employed a library research method. The aim of this study was to examine and analyze how financial literacy can be integrated into the Merdeka curriculum. Reference sources for this study were books and journals from the last five years, with a total of 50 sources (Kurka, 2022).

Library Data Analysis

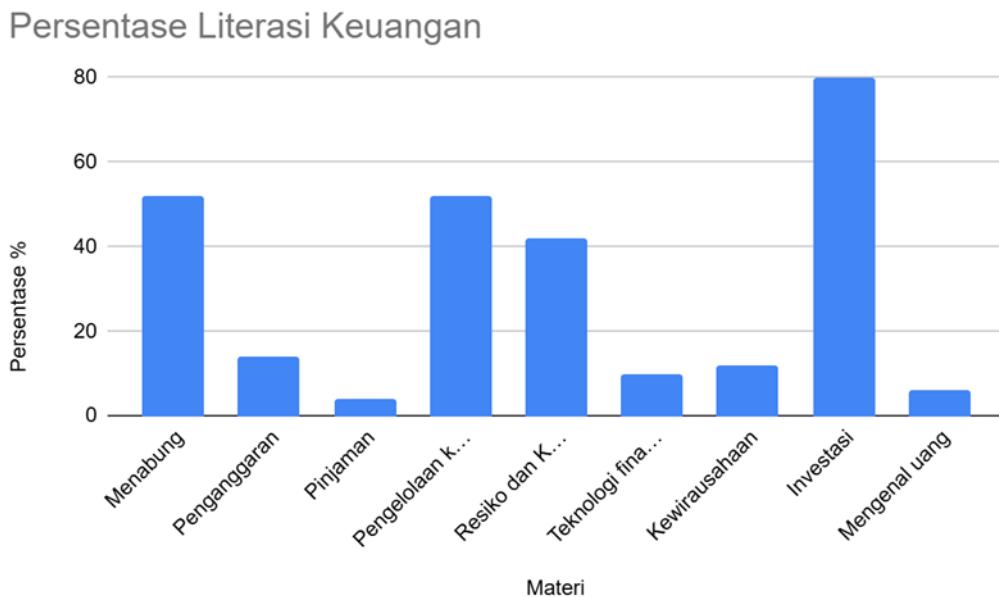


Figure 2. Percentage diagram of literature analysis results

Based on Figure 4.1, it can be seen that in the implementation of financial literacy learning at the high school level, as seen in the diagram, many implement financial literacy learning materials with an introduction to investment and saving. Investment and saving are related to improving financial well-being, but a slight difference is that investment is more intended for long-term needs, while saving is used for short-term goals (Ihsan, 2022).

Learning about investing is crucial for helping students understand how money works, enabling them to make smart financial decisions from an early age. Through this learning, students are taught the importance of saving, budgeting, and choosing investment instruments that align with their financial goals. With this understanding, students will have a strong foundation for managing their personal finances in the future and achieving financial independence. Furthermore, learning about saving is also crucial for equipping high school students with a basic understanding of financial management. By understanding the concept of saving, students will learn how to budget, allocate money for needs and wants, and set short-term and long-term financial goals. Developing savings habits from an early age will lay a strong foundation for students to manage their finances wisely and achieve financial independence in the future (Sherly, Dharma, & Sihombing, 2020).

Discussion

Based on the results of the literature study conducted in this study, it shows that the implementation of financial literacy learning in the Independent Curriculum for High School Level can be implemented. The results of the research that has been conducted on the percentage of financial literacy learning tends to introduce investment with a percentage result reaching 80, saving and financial management material at 52%, recognizing risks and

profits at 42%, budgeting material at 14%, recognizing entrepreneurship at 12%, financial technology at 10%, understanding money at 6% and the lowest is loans at 4%.

Based on the literature review, the implementation of financial literacy materials in the Merdeka curriculum at the high school level has many strategic objectives. One of the main goals is to develop students' ability to make better and more informed financial decisions. This way, they not only possess adequate knowledge but also are able to apply it in real-life situations (Zahroh, 2023).

Furthermore, the integration of financial literacy also aims to build students' character. This material encourages them to become more disciplined, responsible, and wise individuals in managing their personal finances. With this knowledge, it is hoped that students will be better prepared to face the challenges of the modern economy and become smart consumers who are responsive to every economic change. Overall, financial literacy equips students with the essential skills necessary to achieve financial stability and well-being in the future.

Implementation of financial literacy through investment at the Independent Curriculum High School Level

Financial literacy can be implemented at the high school level through investment. Learning about investment can help students develop good financial literacy habits at a young age. This initiative aims to equip the younger generation with a deeper understanding of financial management, not just saving but also understanding how to grow assets through investment instruments. By incorporating investment concepts into the financial literacy curriculum, students are expected to be able to recognize risks, design financial goals, and make wise decisions from an early age. In the digital era that opens up widespread access to various forms of investment, this learning becomes increasingly relevant and important. Furthermore, this approach is also considered capable of shifting people's mindsets from a consumptive one to a more productive and visionary one in planning their financial future (Barlian & Solekah, 2022).

The Merdeka Curriculum, emphasizing competency-based learning, relevance, and independence, provides ample scope for the development of financial literacy, including through the application of investment concepts. In the spirit of the Merdeka Curriculum, students are encouraged to understand the material contextually and applicably, making investment learning an appropriate tool for honing critical thinking, decision-making, and long-term planning skills. Through a project to strengthen the Pancasila student profile, for example, students can be invited to design investment simulations, analyze risks, and understand their impact on financial well-being. With its flexible and student-centered approach, the Merdeka Curriculum opens up significant opportunities to make financial literacy an integral part of character education and 21st-century life skills.

In the Independent Curriculum, financial literacy can be implemented through investment learning using integrated materials relevant to students' daily lives. Research conducted by Fiolyn et al. (2025) on the topic of developing a young investor mindset among students at Little Sun High School in Surabaya demonstrated a successful implementation

of this activity, demonstrating an increased understanding of investment, including the risks and potential rewards.

By developing student character according to the Pancasila Student Profile, through the P5 project, students not only learn theory but also apply that knowledge in real-world contexts. The following are investment learning outcomes based on the P5 dimensions:

1. Critical Thinking: Students are taught to analyze information from various sources, evaluate risks and potential returns, and make rational investment decisions.
2. Independence: Through investment projects, students learn to take responsibility for the decisions they make. They learn to manage their finances, develop investment plans, and monitor their progress independently.
3. Creative: Students are encouraged to think creatively in seeking new investment opportunities or developing innovative ideas related to financial management.
4. Gotong Royong: In group projects, students learn to work together to analyze markets, discuss issues, and develop a shared investment portfolio. This fosters collaboration and communication skills.

Implementation of financial literacy by applying savings material to high school students using the Independent Curriculum

Financial literacy can be implemented at the high school level by teaching about saving. By learning about saving, students can develop good financial habits to achieve financial well-being in the future. Students learn to set aside a portion of their allowance before spending it. By learning about saving, students are taught to understand the value of money, plan their personal finances, and develop healthy financial habits from an early age. This can be implemented through classroom learning, financial simulations, or school savings programs, which aim to equip students with wise money management skills for the future.

The results of research conducted by (Destiana, Nopriani, Siliani, Novita, & Annur, 2024) by implementing financial literacy through saving actions, with the results of this activity carried out with a habituation program carried out by the school to get children used to being able to manage finances by saving and being able to make children understand simple financial concepts because of the realistic nature of children and being able to set aside money for savings. With this program, parental responses related to financial literacy education in the savings program, children are able to apply the habit of saving not only at school but at home, children also understand more about the condition or state of their parents regarding finances.

Implementation of financial literacy learning by applying financial management material

The application of financial literacy learning with financial management material is an educational approach aimed at equipping students with the knowledge, skills, and attitudes necessary to make wise financial decisions. This program not only teaches theory but also provides practical tools that students can use to manage their money effectively, both now and in the future.

Financial management is the core of financial literacy. Without the ability to manage money, knowledge of financial products or investments is useless. By mastering this material, students will learn:

1. Discipline in spending and saving money.
2. Responsibility for their own financial decisions.
3. Planning to achieve financial goals, both short and long term.

This material covers financial management that is relevant to students' daily lives, including:

1. Creating a Personal Budget: Teaches you how to create a spending plan that fits your income, including distinguishing between needs and wants.
2. Expense Management: Provides practical techniques for recording and controlling expenses so as not to exceed the established budget.
3. Debt Management: Discusses how to avoid unnecessary debt, as well as the importance of understanding the risks and obligations of taking on debt.

Through this learning approach, students are equipped not only with technical skills but also with a healthy mindset about money. This will shape them into independent, responsible individuals, ready to face future financial challenges.

In the Independent Curriculum, students not only learn theory but are also encouraged to practice it in real life. One effective way is through the Pancasila Student Profile Strengthening Project (P5), where students are encouraged to become their own financial managers. This "Personal Financial Planner" project is designed to equip students with essential skills in managing their pocket money, enabling them to make wise financial decisions from an early age (Supriyadi et al., 2022).

This project focuses on hands-on experience over the course of a semester. Here are the steps involved:

1. Initial Planning: Each student will create a personal financial plan. They will be asked to record their income (for example, daily or weekly allowance). They will then allocate expenses into categories such as needs (transportation, food), wants (snacks, movies), and, most importantly, their desired savings goals.
2. Regular Recording: Throughout the semester, students routinely record all income and expenses. They can use a simple notebook, a spreadsheet, or a digital financial app. This fosters discipline and awareness of where their money is going.
3. Evaluation and Reflection: At the end of the semester, students will evaluate their plans. They will compare their initial budget with their actual spending and determine whether they achieved their savings goals. They will also be encouraged to reflect on challenges they faced, such as shopping temptations, and how they overcame them.
4. Presentation of Results: Each student will present their results to the class. They can share successful strategies, challenges they faced, and valuable lessons learned.

This project not only teaches about money, but also shapes students' character according to the Pancasila Student Profile:

- a. Critical Thinking: Students are trained to analyze their spending patterns, evaluate whether their plans are realistic, and problem-solve when unexpected expenses

arise. They learn to distinguish between valid and invalid information when making financial decisions.

- b. Independence: Through this project, students learn to take full responsibility for their personal finances. They make their own decisions and accept the consequences of each choice. This fosters self-confidence and independence.
- c. Creative: Students are encouraged to think creatively about managing their money. For example, they might look for innovative ways to save money, find additional legitimate sources of income, or create engaging record-keeping tools.

Implementation of financial literacy at high school level through entrepreneurship material

The application of financial literacy learning with entrepreneurship material is an educational program designed to equip students with financial knowledge and skills that are useful not only for managing personal finances but also for starting and running a business. This program aims to instill the understanding that financial literacy is the key to success in the world of entrepreneurship.

This program focuses primarily on connecting financial concepts to real-world business practices. Students are not only taught theory but also involved in case studies and practical projects.

Implementation of financial literacy learning through financial technology materials at the high school level in the Independent Curriculum

The implementation of financial literacy learning with financial technology (FinTech) material at the high school level is highly relevant for preparing students for the modern financial world. The goal is not only to introduce fundamental concepts but also to equip them with practical skills for intelligent personal financial management in the digital age.

To ensure this material remains engaging and engaging, learning methods must be interactive and project-based. Teachers can use simulations or real-life case studies. For example, students could be asked to create a personal financial planning project using existing FinTech applications, or compare various P2P lending platforms and analyze their risks. Group discussions on current issues, such as FinTech regulations or the impact of cryptocurrency on the global economy, can also stimulate students' critical thinking. The use of digital media such as educational videos, podcasts, or webinars with FinTech experts is also highly recommended to enrich the learning experience.

The application of this learning has significant benefits. Students will not only gain a solid understanding of financial technology but will also become savvy and responsible consumers. They will be better prepared to manage their finances in the future, from saving and investing to taking out loans. With FinTech literacy, high school students will be equipped to utilize technology for their financial well-being and avoid various pitfalls and risks in the digital world (Hardiansyah & Kamil, 2022).

High school students need to understand how the various digital payment tools they frequently use work, including:

- a. Digital Wallets (E-wallets): Explain what a digital wallet is (e.g., GoPay, OVO, DANA). Focus on top-up methods, payment methods at merchants, and benefits, such as ease of transactions and promotions or cashback.
- b. QRIS (Quick Response Code Indonesian Standard): Introduce QRIS as the digital payment standard in Indonesia. Explain that with a single QR code, students can pay at various locations without having to worry about the type of digital wallet they use.

Implementation of financial literacy learning through budgeting material at the high school level in the Independent Curriculum

The implementation of financial literacy learning through budgeting materials at the high school level within the Independent Curriculum emphasizes the importance of equipping students with practical skills and a deep understanding of personal financial management. The Independent Curriculum provides flexible space for incorporating applicable financial literacy materials, so students not only understand theory but also can practice managing their budgets and finances.

Budgeting material in high school in the context of financial literacy in the Independent Curriculum includes:

- a. A basic understanding of personal budget management, including income and expenses. Students are taught how to create a simple budget that helps them manage their daily finances effectively.
- b. Introduction to the concept of priorities in spending, namely distinguishing between needs and wants, and how to classify the most important expenses.
- c. Understand short, medium, and long-term financial planning, including debt management, saving, and investing.
- d. Hands-on practice of money management through simulations or projects, such as managing pocket money and creating a realistic budget for daily needs.
- e. Developing skills to manage financial risks and make wise financial decisions in various situations.

The Independent Curriculum approach to financial literacy is supported by relevant learning modules, teacher training, and collaboration with financial institutions and communities to provide students with authentic and contextual learning experiences. Thus, high school students are expected to become a generation that is independent in managing their finances, able to make smart financial decisions, and prepared to face future economic challenges.

In short, the implementation of budgeting material in financial literacy learning in high schools with the Independent Curriculum aims to provide practical and conceptual provisions so that students are able to understand and manage personal finances effectively and sustainably, as well as build awareness of the importance of budget planning in everyday life and the future.

Implementation of financial literacy learning through loan material at the high school level in the Independent Curriculum

The implementation of financial literacy learning through savings and loans at the high school level within the Independent Curriculum aims to provide practical understanding and key concepts regarding financial management, particularly regarding healthy and responsible savings and loans. Within the context of the Independent Curriculum, savings and loans learning in high school includes:

- a. Understanding the basic concepts of savings and loans, including the definition, objectives, and benefits and risks associated with this activity.
- b. Introduction to types of savings and loans, both in the family environment, schools, and formal financial institutions such as banks and cooperatives.
- c. The principles of good savings and loan management, such as when and how to take out loans wisely, as well as the importance of discipline in saving.
- d. Simulation or direct practice regarding preparing a loan plan and how to calculate interest, installments, and payment terms.
- e. Developing skills in making wise financial decisions regarding savings and loans, including the ability to identify debt risks and avoid detrimental or high-interest lending practices.
- f. Strengthening the attitude of responsibility and ethics in financial transactions, so that students are trained to become intelligent and responsible individuals in financial management.

This learning utilizes a contextual and applied approach, meaning students not only learn theory but also experience the savings and loan process through simulations, projects, or collaborations with financial institutions and communities. The Independent Curriculum provides flexibility and support from innovative learning resources and teacher training to ensure that savings and loan material can be taught in an engaging and relevant manner to students' needs (Novelita, 2022).

Thus, the implementation of savings and loan material in high schools within the Merdeka Curriculum aims to equip students with essential financial literacy so they can manage savings and loans wisely, avoid debt traps, and build healthy financial habits from an early age for a more independent and financially stable future.

Implementation of financial literacy learning through the material of Risk and Profit at the High School Level in the Independent Curriculum

The implementation of financial literacy, particularly regarding risk and reward, at the high school level under the Merdeka Curriculum is integrated into various subjects, particularly Economics. The goal is to equip students with the understanding, skills, and abilities to manage their finances wisely.

Implementation of financial literacy learning through material on understanding money at the high school level in the Independent Curriculum

Financial literacy can be implemented at the high school level by implementing an introduction to money. Introduction to money at the high school level should be more practical and relevant to the lives of teenagers. The focus should not only be on theory but

also on direct application, which will help them manage their personal finances in the future.

Introducing financial literacy materials in high schools (SMA) through the Independent Curriculum (Kurikulum Merdeka) is a crucial step in equipping students with a solid foundational understanding of money management. With this understanding, they can make wise financial decisions in the future, from saving and investing to avoiding risks such as illegal online loans. This learning provides not only theory but also practical applications relevant to their daily lives.

- a. Co-curricular and Extracurricular Activities: In addition to classroom activities, financial literacy can also be taught through co-curricular and extracurricular activities. Schools can organize programs such as "Young Entrepreneur School" or savings activities that directly involve students. This helps students practice financial concepts in real-life situations, such as managing class cash or participating in business simulations.
- b. Pancasila Student Profile Strengthening Project (P5): The Independent Curriculum also promotes financial literacy through P5. Relevant project themes, such as entrepreneurship or sustainable lifestyles, can serve as a platform for discussing financial management, investment, and risk.

This application aims to address the challenges faced by the younger generation, such as being trapped in illegal online loans or online gambling, by providing a strong knowledge base about the importance of healthy financial management.

CONCLUSION

Based on the research results and discussion, it can be concluded that the implementation of financial literacy learning in the Independent Curriculum at the Senior High School (SMA) level is as follows:

1. The application of financial literacy at the high school level can be integrated with materials on saving, budgeting, loans, financial management, risks and benefits, financial technology, entrepreneurship, investment, and understanding money. The most widely used material is investment material with a percentage result of 80%, saving and financial management material at 52%, understanding risks and benefits at 42%, budgeting material at 14%, understanding entrepreneurship at 12%, financial technology at 10%, understanding money at 6%, and the lowest is loans at 4%.
2. Applying the material obtained from the percentage results can improve personal financial management, develop savings habits, introduce students to money and financial transactions, enhance investment and entrepreneurship knowledge, enhance long-term financial security, and boost economic growth. The role of teachers and supporting counselors in providing financial literacy to high school students is crucial in developing the knowledge and skills needed to manage their personal finances.

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