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Financial Literacy Understanding and Simple Financial Report Preparation at SMKN 11 Bandung

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ABSTRACT

Financial literacy is a crucial competency for vocational students because it supports personal financial management, work readiness, and entrepreneurship. However, students still need practical mentoring to understand financial planning, transaction recording, and simple financial report preparation. This community service activity aimed to improve students' understanding of financial literacy and their skills in preparing simple financial reports at SMKN 11 Bandung. The activity used an educational and participatory approach through material delivery, interactive discussion, practice with transaction cases, and direct mentoring. The results show that participants became more able to distinguish income and expenses, classify daily transactions, prepare simple income and expense reports, and understand the importance of separating personal and business finances. The discussion indicates that practice-based mentoring, supported by simple digital recording tools, is relevant for vocational students because it connects financial literacy with real work and entrepreneurial needs. This program is expected to strengthen students' financial awareness and provide a foundation for more sustainable financial literacy learning at school.

A. INTRODUCTION

Financial literacy is an individual's ability to understand and manage financial aspects effectively to support informed decision-making in everyday life. In the era of globalization and increasingly complex economic development, financial literacy is a crucial competency for every individual, including students at the vocational high school (SMK) level. The ability to manage finances is not only necessary to meet personal needs but also crucial for facing the world of work and running independent businesses. As educational institutions focused on developing students' competencies and work readiness, vocational high schools (SMK) play a strategic role in equipping students with practical skills relevant to the needs of industry and the business world. Among the skills that need to be developed are the ability to understand financial literacy concepts and prepare simple financial reports.

These competencies are crucial considering that many vocational high school graduates have the potential to become micro-entrepreneurs, young entrepreneurs, and workers, who are required to possess the skills to manage and account for financial aspects. However, in reality, many students still have limited understanding of financial management, transaction recording, and the preparation of simple financial reports. Most students do not yet understand the importance of financial planning, categorizing financial transactions, or the process of preparing reports that can be used as a basis for economic decision-making. This situation has the potential to create difficulties in managing personal finances and future business ventures.

As a vocational education institution, SMKN 11 Bandung is committed to improving the competencies of its students so they can compete in the workforce and business world. Based on initial observations and communication with the school, it was discovered that mentoring efforts are still needed to improve students' understanding of financial literacy and the practice of preparing simple financial reports. Therefore, community service activities are needed that focus on providing education and mentoring to students so they have the basic knowledge and skills to manage finances effectively.

These community service activities aim to improve SMKN 11 Bandung students' understanding of the concept of financial literacy and provide practical skills in preparing simple financial reports. Through outreach, training, and direct mentoring, participants are expected to understand the importance of sound financial management, systematically record transactions, and prepare simple financial reports that can be applied in both daily life and entrepreneurial endeavors. Therefore, this program is expected to contribute to improving the quality of human resources, who will have better financial capabilities and be prepared to face future economic challenges.

B. METHODS

This community service activity used a qualitative approach to describe students' level of understanding of financial literacy and their ability to prepare simple financial reports before and after the mentoring program. The qualitative approach was chosen to gain a deeper understanding of the participants' perceptions, experiences, and level of understanding of the material presented during the program.

The subjects of this activity were students of SMKN 11 Bandung who participated in the financial literacy and simple financial report mentoring program. Participants were selected based on coordination with the school, considering the relevance of the material to the students' competencies.

Data collection was conducted through questionnaires, observations during the program, and documentation. The questionnaires were used to obtain information on participants' level of knowledge regarding basic financial literacy concepts, personal financial management, recording financial transactions, and understanding of preparing simple financial reports. The questionnaires consisted of both closed-ended and open-ended questions so that participants could provide more comprehensive responses to the material received.

The activity was implemented in several stages. The first stage was needs identification through coordination with the school and the distribution of an initial questionnaire (pre-test) to determine participants' initial level of understanding regarding financial literacy and simple financial reports. The second stage involved socialization and training, covering the concept of financial literacy, income and expenditure management, the importance of financial planning, transaction recording, and preparing simple financial reports. The third stage involved practical mentoring, where participants were given case studies and exercises in preparing simple financial reports based on provided transactions. The final stage involved evaluation through a post-test questionnaire and reflective discussions to determine changes in participants' understanding after participating in the program.

Data obtained from the questionnaire, observations, and documentation were analyzed using descriptive qualitative methods. The analysis involved data reduction, data presentation, and conclusion drawing. The results were used to illustrate the participants' improved understanding of financial literacy and their ability to prepare simple financial reports after receiving mentoring. This method allows for a comprehensive evaluation of the effectiveness of the community service program based on participants' responses and experiences during the program.

C. RESULTS AND DISCUSSION

Community Engagement Activities

The community service activity at SMKN 11 Bandung was implemented as a mentoring program that combined financial literacy education with practical training in simple financial report preparation. The activity began with the identification of participants' initial understanding through questionnaires and discussion. This stage showed that participants generally understood money as a daily transaction tool, but many of them still had difficulty explaining the difference between needs and wants, identifying income and expenditure categories, and arranging transaction evidence into a simple report. This finding is consistent with the problem described in the introduction, namely the need to strengthen practical financial competencies among vocational students.

The second stage was material delivery and interactive discussion. The material covered basic financial literacy, income and expense management, saving behavior, the importance of planning, and the function of simple financial reports in personal and business contexts. The discussion method was used to connect the material with students' everyday experiences, such as managing allowance, recording school project expenses, and estimating profit from small student business activities. Participants were encouraged to ask questions and compare their current financial habits with the principles presented by the facilitators.

The third stage was practical mentoring. Participants were given transaction case examples and guided to classify each transaction into income, expense, asset, or liability components in a simple format. After that, participants practiced preparing a cash record, an income and expense summary, and a simple profit and loss statement. The mentoring process showed that students learned more easily when the activity used concrete cases, short examples, and step-by-step templates. The facilitators also introduced simple digital recording using spreadsheet-based formats so that students could see how transaction recording can be organized more systematically.

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Table 1. Summary of Participants' Understanding Before and After Mentoring

Aspect	Initial Condition	Mentoring Process	Observed Outcome
Basic financial literacy	Participants knew money management in general terms, but the concepts of needs, wants, saving, and planning were not yet systematic.	Material delivery, discussion, and examples from daily student expenses.	Participants were able to explain the importance of planning, prioritizing needs, and controlling consumptive spending.
Transaction recording	Participants were not yet accustomed to recording income and expenses regularly.	Practice in classifying income, expenses, and transaction evidence.	Participants could arrange simple transaction records and understand why records are needed for decision-making.
Simple financial reports	Participants still had difficulty connecting daily transactions with report components.	Guided exercises using cases and simple report templates.	Participants were able to prepare a basic income and expense summary and a simple profit and loss statement.
Digital recording habit	Digital tools were mostly used for communication and school tasks, not yet for structured financial recording.	Introduction to spreadsheet-based recording and simple digital templates.	Participants became more aware that digital tools can reduce recording errors and make reports easier to review.

Discussion

The results indicate that financial literacy mentoring becomes more meaningful when it is delivered through practice rather than explanation alone. The participants' ability to classify transactions and prepare simple reports developed because the material was linked to situations they could recognize, such as allowance management, small business simulations, and daily expenditure records. This pattern is in line with Aliah and Rizkina (2025), who found that socialization, discussion, and workshop-based activities improved students' understanding of personal financial management and simple accounting. Similar evidence was reported by Dewi et al. (2026), where financial literacy education combined with financial report workshops increased students' understanding by 30-40% and helped most participants prepare basic accounting records independently.

The improvement observed in this activity also supports the idea that vocational students need learning experiences that connect financial literacy with future work and entrepreneurship. Simple financial reporting is not only a technical accounting exercise, but also a habit-forming process that trains students to be more accountable in managing money. Rohmansah et al. (2025) reported that students' average score increased from 56 to 82 after receiving financial literacy training, budgeting practice, and digital financial recording simulation. This finding strengthens the relevance of the present program because the mentoring at SMKN 11 Bandung also emphasized budgeting, transaction recording, and the separation of personal and business finance as practical competencies for students.

Another important point is the role of digital tools in supporting students' reporting skills. Spreadsheet-based templates and simple financial applications can help students organize transactions more clearly, reduce manual calculation errors, and make financial information easier to review. Kastaman et al. (2024), in a community service activity at SMK Negeri 11 Bandung, showed that application-based financial report training received positive feedback from participants because the material was relevant, clear, and useful. In a broader organizational context, Nafilah and Rosyidah (2026) also found that information technology-based accounting systems improved data accuracy, accelerated transaction processing, and reduced manual errors. Although the scale of student mentoring is different from banking operations, both findings show that technology can support more systematic financial recording when users receive adequate guidance.

The findings also show that financial literacy should be integrated with entrepreneurial learning. Students at vocational schools are prepared not only to enter the workforce but also to develop independent business initiatives. Therefore, understanding income, costs, profit, and simple reports can help students evaluate the feasibility of small business ideas. Adyatma et al. (2025) demonstrated that financial literacy combined with digital entrepreneurship education improved student understanding and encouraged the formation of student business groups. This supports the need for SMKN 11 Bandung to continue financial literacy mentoring through school projects, entrepreneurship classes, or student production units so that students can repeatedly practice financial decision-making in real contexts.

Despite the positive outcomes, several limitations should be noted. First, the activity was conducted within a limited time, so not all topics could be discussed in depth. Second, participants had different initial levels of understanding; some students could quickly follow the report preparation process, while others required more individual assistance. Third, the use of digital recording tools still requires repeated practice because students need time to become familiar with formulas, transaction categories, and report formats. These limitations are similar to those noted in previous programs, where differences in digital ability, limited facilities, and short training duration affected the depth of learning (Adyatma et al., 2025; Rohmansah et al., 2025).

Based on these findings, the sustainability of the program is an important recommendation. The school can use the simple financial report template as a learning tool in accounting, entrepreneurship, or project-based learning activities. Teachers can also assign students to record transactions from simulated businesses or class projects so that financial literacy is practiced continuously. Continuous mentoring is expected to build students' financial awareness, improve their confidence in preparing reports, and strengthen their readiness to manage personal or business finances after graduation.

D. CONCLUSION

The community service activity at SMKN 11 Bandung achieved its objective of strengthening students' understanding of financial literacy and their ability to prepare simple financial reports. Through material delivery, interactive discussion, case-based exercises, and direct mentoring, participants became more aware of the importance of planning, recording transactions, distinguishing needs from wants, and separating personal and business finances. The activity also introduced simple digital recording as a practical tool to support more systematic financial management.

The main limitation of the activity was the limited duration of mentoring and the varied initial abilities of participants. Therefore, future programs should provide longer practice sessions, repeated assignments, and integration with entrepreneurship or project-based learning at school. Continuous collaboration between the community service team and SMKN 11 Bandung is recommended so that financial literacy and simple financial report preparation become sustainable competencies for vocational students.

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F. AUTHOR CONTRIBUTIONS

Activity implementation: NRS, ZQ, SAM, DM, TPA. Material preparation: NRS, ZQ, SAM. Data collection and documentation: DM, TPA. Results analysis: NRS, ZQ. Article preparation and revision: NRS, ZQ, SAM, DM, TPA. All authors contributed to the community service activity and approved the final manuscript.

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