

PREVENTION OF CHILDREN'S SNACKING HABITS THROUGH THE IMPLEMENTATION OF FINANCIAL LITERACY IN EARLY AGE CHILDREN: IN PRIVATE KINDERGARTEN KANANTANG REGENCY. EAST SUMBA, EAST NUSA TENGGARA

Yufi Fisalma

Department of Postgraduate Early Childhood Educational
Universitas Panca Sakti

Yudith Nida Nura Lele

Department of Postgraduate Early Childhood Educational
Universitas Panca Sakti Bekasi

Isyfan Rizqi Wahyunanda

Department of Postgraduate Early Childhood Educational
Universitas Panca Sakti Bekasi

Anita Damayanti

Early Childhood Education, Faculty of Education,
Universitas Muhammadiyah Jakarta

Corresponding Authors:

yufi.natakusumah@gmail.com

nuraleleyudit@gmail.com

isyfanrizqiw@gmail.com

anita.damayanti@umj.ac.id

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Abstract: *This study aims to describe the application of Financial Literacy to prevent snacking habits in early childhood which was carried out in Group B Kindergarten Pembina Kanantang District. East Sumba, NTT. Using qualitative descriptive research methods through literature study. Data collection was carried out by reading, recording and analyzing the results of previous research. The results of the study showed that there were changes that occurred in children after learning about financial literacy and children slowly but surely implemented a pattern of preventing snack habits at home and at school.*

Keywords: *Early Childhood, financial literacy, consumption, snacks*

1. Introduction

Children are the future of a nation, holding various untapped potentials that must be nurtured. The development of children's potential is influenced by various factors, with education being a significant factor. In accordance with the Convention on the Rights of the Child, education is a basic right that the government must guarantee, aiming to foster their talents and potential. The education provided serves as a foundation for their future lives and can contribute to sustainable development.

One of the important aspects of children's education from an early age is the acquisition of literacy skills. Santrock states that literacy in children is a fundamental ability that will greatly influence their critical thinking ability during later stages of development (Ariyani, 2018). The Handbook of the School Literacy Movement emphasizes that literacy includes more than just reading and writing, but also requires competencies to access, understand and use information effectively (Nugraha &

Octavianah, 2020). As learners, we need to master various literacy skills, one of which is financial literacy.

Financial literacy can be defined as the basic understanding and application of effective financial management. It serves as a foundation for overall well-being and meeting essential needs. Introducing financial literacy in early childhood is an important preparation and solution-seeking for various childhood problems (Pamulngkas & Alifah, 2021). In addition, financial literacy equips individuals with skills and knowledge to manage and utilize resources in an effective way, empowering Indonesians' human resources to be competent, competitive, and telrintelgrated in the era of global and global markets (Kulchciak & Warwas, 2021). Hulston in Anggraeni (2022) states that, financial literacy is considered as one of the basic literacies that equip individuals with various skills and knowledge to effectively handle their financial resources. This knowledge is essential for ensuring a good quality of life and meeting basic needs. In addition, financial literacy enables individuals to minimize financial challenges, identify solutions, and make informed decisions regarding financial matters. Based on the above expert opinions, it can be concluded that financial literacy is the fundamental understanding and utilization of efficient financial management that acts as the basis for overall prosperity and addressing essential needs, while also empowering individuals to reduce financial difficulties, recognize solutions, and make correct decisions about financial matters.

One's ability to organize and manage available resources is an important life skill, enabling them to make wise choices in their lives. An important life skill to avoid wrong life decisions, which can disrupt the order of one's life, is the ability to manage one's finances. Therefore, proficiency in financial literacy is not only significant for adults but also needs to be instilled from an early age (Sulzanti et al., 2023).

According to Rosandi in Yuniarti (2015), consumptive behavior is a shopping action that is not based on rationality, but is driven by a strong desire to obtain goods or services. Meanwhile, according to Lestarina et al. (2017) stated that, Consumptive behavior is buying something to fulfill personal desires rather than out of necessity. So it can be concluded that consumptive behavior is the act of buying goods or services in excessive quantities both in quality and quantity not because of need but because of personal lust. This action is generally motivated by psychological factors such as prestige, hedonism, and pleasure. Humans as living beings in this world have many daily needs in their lives.

Among these needs are divided into primary, secondary and tertiary needs. This is in line with what was stated by Syarifuddin (2016) who said that, human needs based on their intensity consist of three types including primary needs, secondary needs and tertiary needs. Lestari (2018) states that, individuals always seek satisfaction by consuming goods that are not their needs but to fulfill their desires. This phenomenon is usually known as consumptive behavior.

According to the Kamus Besar Bahasa Indonesia (KBBI), hawker food refers to snacks or sweets that are available for sale. Menulrult FAO in Nuryati (2005) states that, hawker food as food and beverages prepared and/or sold by street vendors in public places, such as streets, and consumed immediately without further processing or preparation. The most attractive foods for children are usually those sold in front of

schools, near their homes, or by vendors passing by their homes selling food or toys. Menurult Mayke in Febry (2010) states that, there are several models to overcome the desire for snacks in children: 1). At home: change the family diet, reduce the snack routine of family members, and introduce alternative snacks. 2). In the neighborhood: limit children's demand for snacks. 3). In school: set the amount of snack money, frequency, quantity, and timing of snacks. Food and snacks are issues that must be taken seriously by society, especially by parents, educators, and school administrators. Snack practices in children can lead to consumptive behavior. Consumptive behavior is a phenomenon that affects many individuals, especially children. The problem of consumptive behavior is a common occurrence in children, and if this behavior continues, it can have negative consequences on the individuals themselves, such as lack of self-satisfaction and gratitude for what they have, lack of mature thinking, and selfishness.

2. Methods

The study was conducted at the kindergarten of Negeri Pembina Kanatang, East Sumba Regency, NTT. The method used was descriptive qualitative through a literature study involving 10 group B children, aged between 5-6 years. Descriptive method is a method to get a clearer picture of the phenomena that occur in relation to the problem being studied (Fadli, 2021). The literature study involved examining and analyzing potential behaviors that contribute to the development of snack habits in early childhood. In addition, solutions to address these problems were formulated based on the review of existing literature. These solutions were derived from literature sources that were analyzed and combined to produce new ideals that could prove useful in resolving the issues discussed. The data that has been collected is then examined in depth and comprehensively to come up with a final conclusion.

3. Result

Children are the nation's investment, as they are the next generation of the nation. The quality of the nation is determined by the quality of children. The quality of human resources must be improved early, systematically and continuously. Early childhood growth and development depends on the provision of nutrition with good quality and quantity. During the growth and development period, the provision of nutrition cannot always be done perfectly (Komala et al., 2023). Many factors affect health, namely the environment, behavior, health services and heredity (Komala et al., 2023). Snack food consumption behavior is influenced by knowledge about these snacks, choice of snack food, snack habits, reuse of snacks (Komala et al., 2023). In general, children know healthy and harmful snacks, but what is consumed is still a lot of snacks that endanger health (Komala et al., 2023).

Nutritional knowledge is very important and needs to be instilled as early as possible, in order to have the ability to make healthy and highly nutritious food choices. Low nutritional knowledge will affect daily consumption patterns including snack consumption. With the right knowledge about nutrition, children will know and be able to manage their eating habits and utilize the pocket money they are given. Children prefer

to be given pocket money, because early childhood children love snacks, and will refuse breakfast at home and ask for pocket money instead. The greater the pocket money, the greater the frequency of snacking.

The average pocket money for school children ranges from 2000-4000 rupiah, rarely have breakfast and only about 5% of children bring lunch from home. Most are exposed to snacks and have the ability to buy these foods. It would be better for school children to be accustomed to bringing food from home (Judarwanto, 2016). Because the food provided can provide nutrition better and avoid the habit of snacks as well as diseases caused by unsanitary snacks. School children who do not have breakfast have an unfavorable impact, poor concentration because they do not get enough nutritional intake, so children snack just to fill the stomach. However, the quality and nutrition are not balanced. Therefore, the habit of breakfast should be maintained in every family. How can we change consumptive lifestyles and change snacking habits in early childhood is through behavior modification as a change in children's developmental tasks, because the successful achievement of certain developmental tasks is expected to bring happiness and success for individuals to complete their developmental tasks.

Conversely, failure to achieve these developmental tasks can result in unhappiness for the individual, rejection by society, and difficulty with subsequent tasks. One form of failure to achieve developmental tasks is the emergence of maladaptive behavior. Martin et al. (2015) suggest that, behavior is whatever a person says or does. Technically, behavior is any muscular activity, activity, or activity in an organism. How the success of children's developmental tasks that previously children liked to snack turned into a better lebih, including through examples or modeling done by their parents in the family,

Every parent would expect their children to grow well and have positive traits in themselves. This is of course very reasonable because basically a person's personality will be forged in such a way since the person is still a child. The role of parents in the family is very important to the development of children. The family environment is the first environment that will affect children because it is most often encountered by children (Fitriani, 2015). Parents act as the first and main figure in the parenting process, because most likely the first time children are close and cared for by parents (Sholichah et al., 2021). There are several ways that parents can foster good habits in children, including: being a good example for children by modeling and practicing good habits in the family and in the surrounding community.

According to Rachmadyanti (2017). Explain to children about behaviors that must be familiarized with language that is easily understood by children and model them in fun activities according to the age of the child. Wati & Solihin (2022) explain that, Parents must be a good example in managing finances and utilizing something not in an excessive state. Basically, children do not understand the concept of wastefulness and frugality, therefore it is very important for parents to introduce the two concepts. Parents need to Teaching children to be frugal by considering well the reasons for buying an item, whether the item to be purchased is really useful or just because of lust or desire. Parents train and familiarize children to save money, every time parents give pocket money to children, parents should always remind children to set aside their money and direct

children to save money in piggy banks. In order for children to get used to saving money, parents should also set an example. Because children tend to learn and follow everything that people around them do, especially parents' habits. To make the child more interested, the child should be invited to choose the shape of the piggy bank that the child likes. The culture of saving should start early, especially in children.

According to Budianto (2020), parents teach children to distinguish between wants and needs. Parents need to emphasize that needs are essential and contribute to a better future, such as quality education and nutritious food. Whereas wants are supplementary and not urgent. When children are able to distinguish and sort out items that are important to buy because of needs and delay buying items for reasons of desire only, it will affect children in deciding other things. So that way the child will grow into a person who is not easily indecisive, which indirectly the child will be formed into a practical person in thinking and making decisions. Parental commitment and responsibility are needed to maximize the inculcation of financial literacy education values. Openness and providing sufficient discussion space for children in discussing multi-financial matters is necessary so that children do not only become passive objects about their financial affairs (Rapih, 2016).

Parents keep children from being spoiled, if parents always fulfill their children's wishes every time they want to buy something or are excessive in giving gifts to children, children will become spoiled individuals. Parents do frugal shopping activities with children, when parents want to invite children to shop, parents should first discuss with children about what will be purchased when shopping, explain the functions and uses of the items to be purchased. Thus the child will know what basic needs must be met first, including agreeing when to buy toys and when not to buy toys. If the child gets the right explanation when it is time to buy a toy, the child will not cry or whine asking to be bought at the shopping place. According to Sirine & Utami (2016) stated that, parents teach children to always share and be grateful, one way to familiarize frugal living patterns and behavior in children can be done by getting used to it. Sharing. Children need to be given examples of the beauty of sharing with others. By sharing, children will feel their concern. Children will be even more enthusiastic about setting aside their pocket money to be given to those who need it, some of it to those who need it. That way the child will learn to be grateful for everything the child has and will train the child to appreciate what the child has more. According to Nihayah & Rofiq (2018), parents explain that frugality includes many things, frugal living is not always related to money but frugal living can include many things. Such as saving water and electricity energy and saving time. According to Zulbaeldi helmet is everything that is owned used in conditions that are not wasteful and not in excess in the form of property, time and energy (Turmuldi, 2017).

According to Aslindah (2022), Prevention of snacks in children can also be done by: a). Make healthy snacks for consumption at home or for school lunches, also present alternative snack options that are healthier but no less delicious and attractive. For that, parents need to be more creative in varying the types and appearance of children's snacks. This is because children do tend to get bored quickly, and are more interested in food that is visually appealing. In addition, bring these healthy snacks to school so that children do not snack carelessly while at school. b). Limit pocket money. The next way to

deal with children who like to snack is to limit their pocket money. If parents are used to giving a large allowance, start to recalculate the child's daily food and snack needs. c). Organize Meal and Snack Times.

An effective way to reduce children's snacking is to be disciplined in setting the time for children to eat and snack. Avoid scheduling snacking times in between meals, this can train your children's discipline in scheduling their meals. d). Eat before going out. Before going to the mall, park, relative's house, or playing with friends, invite your children to eat until they are full. Especially if the time to play outside is close to lunchtime. Therefore, prepare and invite children to eat. Because when kelyang, children are less susceptible to snacks, because if children often snack carelessly, there will be a risk of children getting stomachaches or coughs due to unhealthy food ingredients or obesity, the risk of children often snacking in addition will result in wasteful children, can not refrain from continuing to shop and even tend to force their parents if the desire for snacks is not fulfilled, snacks that can be done by children in addition to food are also children happy to shop for toys.

Below is some documentation of Financial Literacy activities for Early Childhood:



Figure 1 Socialization of financial literacy for early childhood



Figure 2 Early childhood children are carrying out market day activities at school



Figure 3 Parenting activities for parents regarding financial literacy

4. Conclusion

Based on the results of the study, it can be concluded that parents can prevent the behavior of snack habits in children by changing consumptive behavior in children by teaching savings, frugality, sharing, bersyuklur, prioritizing needs over desires. knowing what the negative impact of a wasteful lifestyle is, not behaving consumptively, avoiding wasteful hydulp style by means of parents serving healthy food at home and as a lunch to



school with an attractive appearance, giving explanations in simple language that is easy for children to understand and do not get bored to keep repeating explanations to overcome snack habits. If early childhood is equipped with financial literacy from an early age, then later in adulthood children will be able to manage their finances well, children will be able to prioritize which needs and desires, so that independent characters are owned by children.

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