



## SURAT PERJANJIAN

**Penugasan Pelaksanaan Hibah  
Penelitian Hibah Bersaing  
Bagi Dosen Perguruan Tinggi BATCH I  
Universitas Negeri Semarang  
Tahun Anggaran 2015  
Nomor : 523/UN37.3.1/LT/2015**

Pada hari ini Jum'at tanggal Sepuluh bulan April tahun Dua Ribu Lima Belas, kami yang bertandatangan dibawah ini:

- 1. Prof. Dr. Totok Sumaryanto F., M.Pd** : **Ketua Lembaga Penelitian dan Pengabdian Kepada Masyarakat Universitas Negeri Semarang**, berdasarkan Keputusan Menteri Pendidikan dan Kebudayaan Nomor : 1134/UN37/KP/2013 tanggal 1 November 2013 untuk selanjutnya disebut **PIHAK PERTAMA**;
- 2. Dr. Kardoyo, M.Pd.** : **Dosen Fakultas Ekonomi Universitas Negeri Semarang**, dalam hal ini bertindak sebagai **Pengusul dan Ketua Pelaksana Penelitian tahun anggaran 2015** untuk selanjutnya disebut **PIHAK KEDUA**

Perjanjian penugasan ini berdasarkan kepada:

1. Peraturan Menteri Pendidikan Nasional Republik Indonesia Nomor 59 Tahun 2009, tentang Organisasi dan Tata Kerja Universitas Negeri Semarang.
2. Keputusan Menteri Pendidikan dan Kebudayaan Nomor : 1134/UN37/KP/2013, tentang Pemberhentian dan Pengangkatan Ketua dan Sekretaris Lembaga di Universitas Negeri Semarang.
3. Keputusan Direktur Penelitian dan Pengabdian Kepada Masyarakat Nomor: 0094/E5.1/PE/2015 tanggal 16 Januari 2015 tentang Penerima Hibah Penelitian dan Pengabdian Kepada Masyarakat di Perguruan Tinggi Tahun 2015 Batch I
4. Surat Perjanjian Penugasan Pelaksanaan Hibah Penelitian Bagi Dosen Perguruan Tinggi Batch I Universitas Negeri Semarang Tahun Anggaran 2015 Nomor : 065/SP2H/PL/Dit.Litabrnas/II/2015.

**PIHAK PERTAMA dan PIHAK KEDUA** secara bersama-sama bersepakat mengikat diri dalam suatu Perjanjian Pelaksanaan Hibah Penelitian Hibah Bersaing dengan ketentuan dan syarat-syarat diatur dalam Pasal-Pasal berikut :

### Pasal 1

- (1) **PIHAK PERTAMA** memberi tugas kepada **PIHAK KEDUA**, dan **PIHAK KEDUA** menerima tugas tersebut untuk melaksanakan Penelitian Hibah Bersaing tahun 2015 dengan judul "MODEL PEMBELAJARAN FINANCIAL LITERACY UNTUK MENINGKATKAN KARAKTER WIRUSAHA BAGI LULUSAN SMK BIDANG MANAJEMEN DAN BISNIS DI KOTA SEMARANG".
- (2) **PIHAK KEDUA** bertanggungjawab penuh atas pelaksanaan, administrasi dan keuangan atas pekerjaan/kegiatan sebagaimana dimaksud pada ayat (1) dan berkewajiban menyerahkan semua bukti-bukti pengeluaran serta dokumen pelaksanaan lainnya kepada **PIHAK PERTAMA**.
- (3) Pelaksanaan Penugasan Penelitian Hibah Bersaing tahun 2015 sebagaimana dimaksud pada ayat (1) didanai dari DIPA Direktorat Penelitian Pengabdian Kepada Masyarakat Nomor

## Pasal 2

- (1) **PIHAK PERTAMA** memberikan dana untuk kegiatan penelitian sebagaimana dimaksud dalam Pasal 1 sebesar **Rp 51.000.000,00 (Lima Puluh Satu Juta Rupiah)** yang dibebankan kepada DIPA Direktorat Penelitian dan Pengabdian Kepada Masyarakat Nomor DIPA-023.04.1.673453/2015, tanggal 14 November 2014 DIPA Revisi 01 tanggal 03 Maret 2015
- (2) Dana pelaksanaan Hibah sebagaimana dimaksud pada ayat (1) dibayarkan oleh **PIHAK PERTAMA** kepada **PIHAK KEDUA** secara bertahap dengan ketentuan sebagai berikut:
  - a) Pembayaran Tahap Pertama sebesar 70% dari total bantuan dana kegiatan yaitu  $70\% \times \text{Rp } 51.000.000,00 = \text{Rp } 35.700.000,00$  (Tiga Puluh Lima Juta Tujuh Ratus Ribu Rupiah), dibayarkan setelah **PIHAK KEDUA** menyerahkan dokumen dibawah ini :
    1. Proposal asli yang telah direvisi dan disahkan oleh Pejabat yang berwenang sebanyak 2 (dua) eksemplar
    2. Instrumen penelitian yang telah disetujui Tim Evaluasi sebanyak 2 (dua) eksemplar
    3. Nota persetujuan instrumen penelitian dari Tim Evaluasi sebanyak 2 (dua) eksemplar
  - b) Pembayaran Tahap Kedua/Terakhir sebesar 30% dari total bantuan dana kegiatan yaitu  $30\% \times \text{Rp } 51.000.000,00 = \text{Rp } 15.300.000,00$  (Lima Belas Juta Tiga Ratus Ribu Rupiah), dibayarkan setelah **PIHAK KEDUA** mengunggah ke **SIM-LITABMAS** dan mengumpulkan ke LP2M selambat-lambatnya tanggal **2 November 2015** dokumen di bawah ini :
    1. Mengunggah Laporan akhir, artikel, borang capaian luaran dan penggunaan anggaran 100% ke SIM-LITABMAS
    2. Mengumpulkan hardcopy laporan akhir sebanyak 2 (dua) eksemplar, artikel sebanyak 1 (satu) eksemplar, softcopy laporan akhir dan artikel sebanyak 1 (satu) keping, buku catatan harian (log book) sebanyak 1 (satu) eksemplar dan penggunaan anggaran 100% ke LP2M
- (3) **PIHAK KEDUA** bertanggungjawab mutlak dalam pembelanjaan dana tersebut pada ayat (1) sesuai dengan proposal kegiatan yang telah disetujui dan berkewajiban untuk menyerahkan kepada **PIHAK PERTAMA** semua bukti-bukti pengeluaran sesuai dengan jumlah dana yang diberikan oleh **PIHAK PERTAMA**.
- (4) **PIHAK KEDUA** berkewajiban untuk menyerahkan Laporan Pelaksanaan Hibah Penelitian dan laporan pertanggungjawaban keuangan kegiatan beserta rekapitulasi kepada **PIHAK PERTAMA**.
- (5) **PIHAK KEDUA** berkewajiban mengembalikan sisa dana yang tidak dibelanjakan ke Kas Negara.
- (6) **PIHAK KEDUA** berkewajiban menyampaikan foto copy bukti pengembalian Dana ke Kas Negara yang telah divalidasi oleh KPPN setempat kepada **PIHAK PERTAMA**

## Pasal 3

Dana Hibah Penelitian sebagaimana dimaksud Pasal 2 ayat (1) dibayarkan kepada **PIHAK KEDUA** secara tunai.

## Pasal 4

- (1) **PIHAK KEDUA** berkewajiban menindaklanjuti dan mengupayakan hasil program hibah penelitian berupa hak kekayaan intelektual dan atau publikasi ilmiah sesuai dengan luaran yang dijanjikan pada proposal.
- (2) Perolehan hasil sebagaimana dimaksud pada ayat (1) dimanfaatkan sebesar-besarnya untuk pelaksanaan Tri Dharma Perguruan Tinggi.
- (3) Penilaian kemajuan pelaksanaan hibah penelitian dilakukan oleh **PIHAK PERTAMA**, sedangkan **PIHAK KEDUA** berkewajiban mengunggah laporan kemajuan dan bukti-bukti

pengeluaran dana ke SIM-LITABMAS, dengan berpedoman kepada prinsip-prinsip dan/atau kaidah Hibah Penelitian dan pengelolaan keuangan Negara.

#### Pasal 5

- (1) **PIHAK KEDUA** berkewajiban mengunggah softcopy laporan kemajuan dan penggunaan anggaran 70% ke SIM-LITABMAS dan mengumpulkan hardcopy laporan kemajuan dan penggunaan anggaran 70% sebanyak 2 (dua) eksemplar ke LP2M paling lambat tanggal 25 Juni 2015.
- (2) **PIHAK PERTAMA** melakukan Monitoring dan Evaluasi Internal terhadap kemajuan pelaksanaan program Hibah Penelitian tahun 2015 sebelum pelaksanaan monitoring dan evaluasi eksternal oleh Direktorat Penelitian dan Pengabdian Kepada Masyarakat Direktorat Jenderal Pendidikan Tinggi.

#### Pasal 6

Perubahan terhadap susunan tim pelaksana dan substansi pelaksanaan hibah penelitian dapat dibenarkan apabila telah mendapat persetujuan tertulis dari Direktur Penelitian dan Pengabdian kepada Masyarakat Direktorat Jenderal Pendidikan Tinggi.

#### Pasal 7

- (1) **PIHAK KEDUA** harus menyampaikan Surat Pernyataan telah menyelesaikan seluruh pekerjaan yang dibuktikan dengan Berita Acara Penyelesaian Pekerjaan (BAPP) kepada **PIHAK PERTAMA** berupa Laporan Hasil Program Penelitian dan rekapitulasi laporan keuangan 100% dalam format pdf dan diunggah ke SIM-LITABMAS selambat-lambatnya tanggal 2 Nopember Tahun Anggaran 2015, dan hardcopy Laporan Hasil Program Penelitian wajib diserahkan kepada **PIHAK PERTAMA**.
- (2) Laporan hasil pelaksanaan Hibah Penelitian tersebut pada ayat (1) di atas harus memenuhi ketentuan sebagaimana tercantum pada Buku Panduan Pelaksanaan Penelitian dan Pengabdian kepada Masyarakat di Perguruan Tinggi Edisi IX Tahun 2013.
- (3) Softcopy laporan hasil Pelaksanaan Hibah Penelitian sebagaimana tersebut pada ayat (1) harus diunggah ke SIM-LITABMAS sedangkan hardcopy laporan wajib diserahkan kepada **PIHAK PERTAMA** sebanyak 2 (dua) eksemplar (dokumen laporan untuk anggota, perpustakaan dan Fakultas menjadi tanggung jawab **PIHAK KEDUA**).
- (4) Apabila sampai dengan batas waktu yang telah ditetapkan untuk melaksanakan Hibah Program Penelitian telah berakhir, **PIHAK KEDUA** belum menyelesaikan tugasnya dan atau terlambat mengirim laporan kemajuan dan atau terlambat mengirim laporan akhir, maka **PIHAK KEDUA** dikenakan sanksi denda sebesar 1 ‰ (satu permil) setiap hari keterlambatan sampai dengan setinggi-tingginya 5% (lima persen), terhitung dari tanggal jatuh tempo sebagaimana tersebut pada ayat (1),(2) dan (3), yang terdapat dalam Surat Perjanjian Pelaksanaan Hibah Penelitian bagi Dosen Perguruan Tinggi di Universitas Negeri Semarang Tahun Anggaran 2015.
- (5) Denda sebagaimana dimaksud pada ayat (4) disetorkan ke Kas Negara dan foto copy bukti setor denda yang telah divalidasi oleh KPPN setempat diserahkan kepada **PIHAK PERTAMA**.

#### Pasal 8.

- (1) Apabila **PIHAK KEDUA** selaku ketua pelaksana tidak dapat melaksanakan Penelitian ini, maka **PIHAK KEDUA** wajib menunjuk pengganti ketua pelaksana penelitian yang merupakan salah satu anggota tim setelah mendapat persetujuan tertulis dari Direktur Penelitian dan Pengabdian kepada Masyarakat Direktorat Jenderal Pendidikan Tinggi;
- (2) Apabila **PIHAK KEDUA** tidak dapat melaksanakan tugas sebagaimana dimaksud dalam Pasal 1 maka harus mengembalikan dana yang telah diterimanya ke Kas Negara serta menyerahkan



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## SURAT PERNYATAAN

Yang bertanda tangan dibawah ini:

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Dengan ini menyatakan bahwa Penelitian saya berjudul: "MODEL PEMBELAJARAN FINANCIAL LITERACY UNTUK MENINGKATKAN KARAKTER WIRAUUSAHA BAGI LULUSAN SMK BIDANG MANAJEMEN DAN BISNIS DI KOTA SEMARANG" yang dibiayai oleh DIPA (Daftar Isian Pelaksanaan Anggaran) Direktorat Penelitian Pengabdian kepada Masyarakat Nomor: DIPA-023.04.1.673453/2015, tanggal 14 November 2014 DIPA Revisi 01 tanggal 03 Maret 2015, dengan Surat Perjanjian Pelaksanaan Hibah Penelitian Hibah Bersaing Bagi Dosen Perguruan Tinggi BATCH I Universitas Negeri Semarang Tahun Anggaran 2015 Nomor: 523/UN37.3.1/LT/2015, tanggal 10 April 2015, bersifat original dan belum pernah dibiayai oleh lembaga/sumber dana lain.

Bilamana dikemudian hari ditemukan ketidak sesuaian dengan pernyataan ini, maka saya bersedia dituntut dan diproses sesuai dengan ketentuan yang berlaku dan mengembalikan seluruh biaya penelitian yang sudah diterima ke kas negara.

Demikian pernyataan ini dibuat dengan sesungguhnya dan dengan sebenar-benarnya.

Semarang, 10 April 2015

Yang menyatakan,  
Ketua Pelaksana

Dr. Kardoyo, M.Pd.  
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Mengetahui,  
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# The Importance of Financial Education for Vocational School Students in Indonesia A Case Study in Business and Management Program of Vocational High School (SMK) in Semarang City

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**Abstract** - This article focuses on the importance of financial education for vocational students in Indonesia in terms of the framework of national financial education, the integration of financial education into school curricula and the financial education practices in vocational education. One possible great impact of financial education implemented in schools improves the confidence of vocational students for any job opportunities after they graduate. Some complaints about graduate students of vocational school from the company owners show that the students are not yet well-prepared to face the new circumstances of the workplace and the fact shows that there are only a few numbers of graduates becoming entrepreneurs. The entrepreneurship subjects must be much more directed for the growing spirit of entrepreneurship, production and marketing. However, the financial management is not yet considered as the subject concerned. As a result, financial understanding gained does not support their success in entrepreneurship. It shows that the people's understanding about financial management in Indonesian is generally low. Concerning the importance of financial education, school and government need to encourage the students to improve their understanding in financial education.

**Keywords**— *importance, financial, vocational students, entrepreneurship*

## INTRODUCTION

Indonesia's national education emphasizes the character building in larger portions of the curriculum. It shows that character education in school has to be put in priority. One of the purposes of the implementation of a vocational school is students' independence and their readiness to face the challenges in the workplace. Therefore, the character of being independent and adaptable in the workplace must be taken into account. Some of the complaints of the company owners about the vocational school graduates always have something to do with the character problems of the graduates and most of them are not ready at the workplace. The results of the research show that the students are not ready to in adapt to the job in the workplace, and the number of vocational graduates becoming entrepreneurs is less than 10 % every year (Widiyanto, 2011).

Today, understanding and learning about entrepreneurship are still done in concepts and theories,

according to Davies (2002), entrepreneurial learning should be more on soft skills, because entrepreneurship is not just theories. It includes the aspects of behaviour and habits that are built into a character. Steiner and Watson's (2006) emphasize that the character of the business is the foundation for entrepreneurs that should not only be gained but also reflects on social responsibility among others forming efficient behaviours.

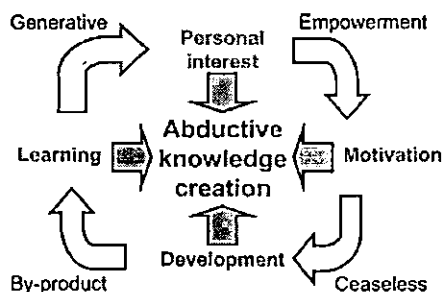
To form a character which shows a social responsibility, Draycott and Rae (2011) emphasized the need of entrepreneurship study in determining the competence of entrepreneurship by building the basic framework of competencies required for the graduates. In their opinion, one of the competencies that prospective entrepreneurs must have is finances management. According to Davies (2002) it is an important key in entrepreneurship, since many entrepreneurs fall down because they do not have the ability to manage finances.

Entrepreneurship learning is one of the ways to realize the goal of vocational education (vocational) which has a purpose of preparing the graduates to face the workforce (work). to continue their education, and to become entrepreneurs. It is often known as *BMW (Bekerja, Melanjutkan, dan Wirausaha)* (UUSPN No. 20 of 2003). In particular, entrepreneurship is defined in the annex to the Decree of the Minister of Cooperation and Development of Small Businessman No. 961 / KEP / M / XI / 1995: Entrepreneurs are people who have the spirit, attitude, behaviour and entrepreneurial abilities. Thus it can be said that an entrepreneur must have the behaviour and entrepreneurial abilities that can then be considered to have competence of entrepreneurship.

According to Jones (2006), 'Enterprise education creates a learning environment mimicking an entrepreneur's way of life.' It can be said that entrepreneurship education is actually a practical based learning because it must be based on the learning of the environment that serves as the people's views and way of life. In order to be able to focus more on this learning, Draycott and Rae (2011) said that it is important to establish a basic framework for entrepreneurial

competencies which are based on reality. Learning development of entrepreneurship implemented in the United Kingdom does not merely emphasize on improving the motivation and mentality of potential entrepreneurs, but also supports the competence in terms of funding and financial management. It is designated by the collapse of the new entrepreneurs due to their incompetence to manage finances, especially when the business is in the growing periods (McLarty et al., 2010).

The research result gained by Widiyanto and Yulianto (2013) show that entrepreneurial character-based learning need to include financial literacy skills not only for building the students' mentality, attitudes, motivation and communication skills, especially when deciding the operational costs and investment which often miscast so that the operating costs become very high. As stated above, it is true that the entrepreneurial learning must pay attention to the environment though it is not the most important thing for it, as found in the results of the study of the concept of Taatila (2010) described as follows:



PICTURE 1. THE ENTREPRENEURIAL LEARNING CYCLE

The picture above emphasizes the need of 'the entrepreneurial learning cycle,' not the external factor directed in learning, learning should lead us for motivation, but this motivation has to be supported by the environment, because the environment has a very strong influence in encouraging people to have strong motivation, with a strong motivation students will pursue their learning success.

Financial literacy is the basic, fundamental and essential aspect in financial education (PISA 2012 financial literacy). The National Financial Educators Council defines financial literacy as "possessing the skills and knowledge on financial matters to confidently take effective action that best fulfills an individual's personal, family and global community goals." (<http://www.financial educators council.org>). Based on the two definitions above, it can be seen that financial literacy is the basic and fundamental aspect which can be either the expertise or knowledge about finance which enables us to take effective behaviours in finances for individuals, families and the purpose of the global community. Financial literacy gives a wise choice for people to use their money (Abbesson, 2008: 35-46), with

the financial literacy, people will understand what the function of their money, motives of possessing money, the power of money, and the efficient and effective use of the money (Setiawan 2005: 178).

Due to the importance of all issues related to finances, it is very important to include financial literacy taught in schools because it gives a lot of benefits in people's lives particularly in business. According to (Len Boselovic, 2013), the purpose of teaching financial literacy is to prepare the students anticipate the future, considering that many adults have bad habits in using their money. Therefore, many experts suggest the students learn financial literacy and agree that it must be included in education (Matt Kabala, Gene Natali Jr. of CS McKee: 2012).

Understanding that Financial literacy gives a strong influence in forming entrepreneurial character is very important because many businesses require activities and jobs which have something to do with finances including the preparation of the investment, costing, and so on (Malshe: 2011.47-57). One thing to note that learning about financial literacy is not just a theory, but it is a practical study that can be adopted for any aspects in life, and it is also appropriate to be taught at all levels of education.

#### RESEARCH APPROACH

This research focuses on the importance of financial education for vocational students in Indonesia in terms of national financial education, the integration of financial education into school curriculum and the financial education practices in Vocational High School Business and Management Programs in Semarang City.

The location of this research takes place in the city of Semarang, Central Java. The site of the research is Business Management Program of SMK public school. The research site is a region of SMK public school majoring in business and management: (1) SMK N 2 in Semarang City and; (2) SMK N 9 in Semarang City.

In conducting the research, the researcher uses *mixing methods*; Qualitative and quantitative methods (Sugiyono, 2010; Bogdan & Biklen, 1998; Lincoln & Guba, 1985). The data type of this research is divided into two types as follows: (1) primary data; and (2) secondary data. Primary data was obtained in the form of verbal or the words and behavior of the subject (the informant) related to the research. While secondary data taken from documents, photographs, recordings and objects are used as a supplement to a primary data.

#### FINDINGS AND DISCUSSION

##### *Framework off National Financial Education*

Through Financial Literacy, people are expected to have an understanding about the financial institutions as well as financial products and services including the benefits and risk of the products, the rights and obligations, and the skill of utilizing the financial

products and services. In other words, Financial Literacy hopefully enables people to use financial products and services more effectively in accordance with their needs. This kind of situation will finally stimulate the financial service sector to develop its education program, products and services in accordance with the people's needs.

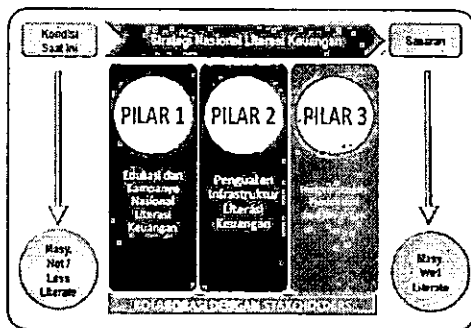
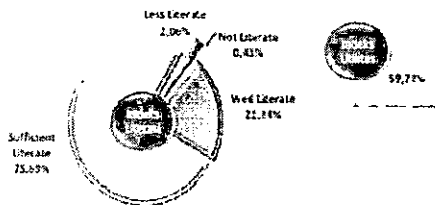
Indonesia is not the first country applying the national strategy on Financial Literacy. The followings are the countries applying the strategy:

TABLE 1. COUNTRIES APPLYING THE STRATEGY OF FINANCIAL LITERACY

a.		Towards a National Strategy for Financial Capability
b.		Promoting Financial Success in the United States; National Strategy for Financial Literacy
c.		National Financial Literacy Strategy
d.		National Strategy for Financial Literacy
e.		National Strategy for Financial Education
f.		Canadians and Their Money Building a Brighter Financial Future

The results of the national survey on the implementation of Financial Literacy in semester 1 2013 (OJK, 2013) show that the Financial Literacy of people in Indonesia is still low, as shown in Graphic 1. In fact, in particular financial service sectors, the Financial Literacy Index of well literate people in Indonesia is also considered low.

GRAPHIC 1: FINANCIAL LITERACY INDEX AND FINANCIAL PRODUCT AND SERVICE UTILITIES



PICTURE 2. INDONESIA'S NATIONAL STRATEGY ON FINANCIAL LITERACY

Concerning about this situation, a basic supporting framework for the national strategy on Financial Literacy

which leads Indonesian people to have high literacy index (well literate) is very recommended, as shown in the picture 2.

The Indonesia's national strategy on financial literacy consists of 3 pillars as the basic framework supporting the Indonesian people to be well literate. Each pillar has different purposes, as follows:

**Pillar 1** Education and National Campaign on Financial Literacy

1. Raising the public awareness, knowledge and skills about financial products and services.
2. Changing the people's mindset and behaviors, and;
3. Increasing the number of financial product and service users.

**Pillar 2** Strengthening the Financial Literacy Infrastructures

1. Strengthening and supporting the education programs and national campaign on Financial Literacy.
2. Enlarging and facilitating the access of information about Financial Literacy; and
3. Ensuring the continuity of the Financial Literacy program.

**Pillar 3** Financial Product and Service Development

1. Encouraging the financial institutions to develop their financial products and services in accordance with the needs of people.
2. Encouraging the financial institutions to improve the quality of their financial products and services; and
3. Encouraging the financial institutions to expand their services and make them reachable for people.

**Framework for the integration of financial education into school curriculum**

Russia has implemented WB/OECD Trust Fund for Financial Literacy and Education. The OECD and its INFE have focused on financial education for youth and in schools. The first OECD recommended the Principles and Good Practices for Financial Education and Awareness in 2005 and it is already acknowledged that financial education should start to be applied at school.

1. Financial education in school programmes: an integral part of the national coordinated strategies.

Financial education should ideally be integrated into the school curriculum as part of a co-ordinated national strategy which involves the wide community. School programmes should allow every child in a country or jurisdiction to be exposed to this subject matter through the school curriculum. The introduction of financial education should be preceded by, and based on, an assessment and analysis of the status and level of financial education provided through the existing

curriculum and the current level of financial literacy of children and young people.

2. Appropriate, tailored and quantifiable goals

The whole goal of the introduction of financial education in the school curriculum should be set up through the nationally coordinated strategy and has to be based on the relevant education principles. The content of the learning frameworks may vary according to the national, regional or local circumstances, the identification of particular talents of the students, the needs, aspirations and gaps, the structure and requirements of the education system and cultural or religious backgrounds as well as the approach adopted for the introduction of financial education in schools. In this respect, in some countries or jurisdictions, learning frameworks on financial education may need to be developed at the regional or local level.

Learning frameworks on financial education should ideally encompass knowledge and understanding; skills and behaviours: as well as attitudes and values. These frameworks may also encompass entrepreneurial skills. In general, learning frameworks on financial education in schools provide some guidance either to schools and teachers or to local authorities on:

- a. The learning outcomes
- b. The topic/content of financial education classes which can include: Money and transactions; Planning and managing finances; Risks and rewards; and, Financial landscape (according to school age/grade).
- c. Pedagogical approaches and methods
- d. Resources: Number of hours per week and/or per year depending on the school grades; Time span in the curriculum.
- e. Assessment and monitoring criteria

*Financial Education Practices in High School Business and Management Programs in Semarang City*

In understanding finance (financial literacy), students should learn at least the meaning of money, the money itself, financial needs and management. From the results of the research above, it can be concluded as follows:

TABLE 2 FINANCIAL UNDERSTANDING

Financial Dimension	SMK N 9 in Semarang City				SMK N 2 in Semarang City				Σ
	A P	A K	P M	R P	A P	A K	P M	R P L	
Money Definition	4	7	4	6	3	8	4	6	48
The function of Money	3	9	2	2	3	7	3	8	37
The Need of money	1	5	4	1	3	4	5	4	27
Financial Management	2	8	4	3	3	3	2	1	26
Σ	10	18	12	10	10	12	18	10	100

From the data above, there were 100 students becoming the respondents. In order to understand the finance condition of each school, 50 students from 4 majors or courses (Office Administration (AP),

Accounting (AK), marketing (PM), and engineering software (RPL)) were taken. The results indicate that the level of understanding of the four dimensions is still below 50%, the highest level of understanding the meaning of money is achieved by 48 people, 37 people understand the function of money, 27 people understand the financial needs of the people and 26 people understand private financial management. It shows that the students still need to have an understanding of the financial study.

The factors that affect character education in vocational schools is the learning process, developed values, extra-curricular activities, school culture and vision and the missions of the school. The methods used in the character education are directly and indirectly integrated to the value of the characters in theories and practices. Besides, the teachers also give the real examples in class. Actors who play a very important role in character education of the vocational students (SMK): classroom teacher, principal, mass media, friends and family especially parents and brothers or sisters.

The profile of character education in Secondary Vocational Schools should certainly reflect on the competence of the graduates, standard professionalism, independence and entrepreneurship, as stated in the principles of SMKN 2 Semarang and SMKN 9 Semarang:

“Vocational High School as a school of skill training has to prepare its graduates to be professional and capable of entrepreneurship and have good characters. We strive to create a good learning, innovation, collaboration. The school is also able to support the achievement of the graduates’ competencies and characters.”

This is in line with the theory stated by Lickona (1992) that the development strategies should be applied in all schools including the moral and cultural character education in the school environment. This is also conform with research result of Utaminingsih (2011), the development of soft skills as a part of characters is determined by the culture of the school.

The profile of character education in Secondary Vocational Schools should also be based on the characteristics of the schools reflected in the vision and mission of the school. The vision of SMK Negeri Semarang 9 is “to create a professional and competent Labor Character and to promote spirit of Entrepreneurship”. Both Professionalism and spirit of entrepreneurial character have already become the main characters developed in SMK Negeri 9 Semarang. The vision of SMK Negeri 2 Semarang is “to embody a standard qualified school, strong character, and cultural environments in the global era”. Beside the quality characteristics (professionalism and competencies) and strong character, SMK Negeri 2 Semarang specifically also developed character education concerning the environment among the students.



The success of character education in the Secondary Vocational School is influenced by the rules and code of ethics applied by the school. Then the school organizes the learning environment both in the classroom and outside the classroom which support the achievement of the characters. Teachers also provide knowledge of the characters developed in the learning practices and places. The facilities which used in the learning activities are also important in supporting the success of the competence and the entrepreneurship characters. Some of the facilities supporting the learning activities have already been provided in both SMK Negeri 9 Semarang and SMK Negeri 2 Semarang, such as bussines center, laboratory, library, Gallery, mini bank for the entrepreneurship programs, cooperation center and entrepreneurial practice materials.

Entrepreneurship character education in both SMK Negeri 9 city of Semarang and SMK Negeri 2 Semarang in is generally implemented through the following ways:

- a. Granting or giving financial support for entrepreneurship programs such as materials used for making a business plan
- b. Practicing to produce manufacturing products
- c. Selling
- d. Doing laboratory practices such as packaging practice, organizing stuff and the other accounting practices.
- e. Practicing in the fieldwork
- f. Practicing in the school business units such as the cooperation center, business school and mini bank.

#### CONCLUSION

1. Financial literacy index and financial product and service utilities are still low.
2. Financial education should ideally be integrated into the school curriculum as part of a co-ordinated national strategy for financial education which involves the wide open community.
3. Understanding financial management on effective expenditure and proper money use is still below 50%.
4. The entrepreneurship characters learning programs in vocational school (SMK) are applied in three ways: inclusive education within the subjects, the culture of the school and extra-curricular activities.
5. All character education programs integrated to the curriculum and the school supports are the main factors that support the character education in school.

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# **FINANCIAL LITERACY LEARNING MODELS FOR INCREASING ENTREPRENEURSHIP CHARACTER OF GRADUATES**

**(Case Study Vocational High School Business and Management Programs in  
Semarang City)**

**Kardoyo; Widiyanto; Partono Thomas; Khasan Setiaji**

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Entrepreneurship Character building for Vocational High School Graduates should be executed because the graduates are expected as Standing Entrepreneurship; it is in line with the goals of vocational school. Presently the entrepreneurship learning process just focus in selling, meanwhile the financial management not yet be trained. The lack of knowledge in financial management was not supported in entrepreneurship succeed. The objective of this research is to identify the financial knowledge of the student in how to manage their money and how far the student has knowledge in financial literacy, and the next to create the financial literacy learning models. The urgency of the financial literacy learning models for the student will increasing entrepreneurship character the other side for the teacher, the financial literacy learning models will direct the teacher in financial literacy learning process. The product of this research is financial literacy learning models, text book, and international article journal.

: Financial Literacy; Vocational High School; Learning Models; Entrepreneurship.

The setting of curriculum 2013 for the character buildings of the graduate more than other aspect that means to say the character cultivation for the student should be optimized. The reason is the one of the objective of vocational school is to perform the graduate adaptable to self employed, and ready to join in the workplace. The self- help character be identified will adaptable in workplace. According to the users of the vocational graduate, they complain about the character of the vocational graduate. The finding of the research result the graduate not yet ready for use in workplace, and only not more than 10 % of the vocational graduates going to be entrepreneur every years (Widiyanto, 2011)<sup>1</sup>.

The lower of the vocational school graduates enter to workplace especially be entrepreneur is caused many things, such as: the mental readiness to handle the risk not yet be a character of graduate; lack of knowledge to searching financial resources for capital; the weakness of financial management, weakness of marketing, and also the weakness of creativity.

The understanding of entrepreneurship of the learning process up till now only conceptual knowledge and theoretical, meanwhile according to Davies (2002)<sup>ii</sup> the entrepreneurship learning process should be in soft skill, because the entrepreneurship not theoretical only but have to covering the habits and attitude aspect that will perform the character. Approve with Steiner and Watson's (2006)<sup>iii</sup>, the business character as a fundament for the entrepreneur that not only to get the profits but also to demonstrate the social responsibility as efficiency in life attitude.

In character building for social responsibility Draycott and Rae (2011)<sup>iv</sup>, recommend the learning process of entrepreneurship need to define the competency of the entrepreneur candidate through make a entrepreneurship basic character framework that should be embedded for the graduate, one of the competency mention above is financial literacy, it is as Davies(2002)<sup>v</sup> said, the financial literacy is the key for the succeed entrepreneur, because many entrepreneur falls because the lack of ability of financial management.

The research result of Utaminingsih (2011)<sup>vi</sup>, The entrepreneurship learning process is not in good condition so need to be improved and need the additional time, not only be include in the train and class learning process.

In line with the some reason above, this research will be focused in financial literacy problem in entrepreneurship character building, the problem will be formulated, are:

1. How far do the students understand in financial literacy?
2. How the entrepreneurship character learning pattern in Vocational High School is be done?
3. What are the factors that support the character learning process for the students?
4. What are the factors that unsupported the character learning process for the students?

5. What kinds of the Financial Literacy effective models for increasing in performing the entrepreneurship character of the student?

The Financial literacy Learning process will support efficiency to the use of resources, in this case not wastefully, and able to use their money more productive. The understanding of money will direct people able to cover their need and elude for buying based on wants, able to make priority scale.

This research using R& D (research & Development, the result of this research is the learning models as a product. According Borg and Gall (1983: 775) there are several steps in R& D, are *research and information collecting, planning, develop preliminary form of product, preliminary field testing, main product revision, main field testing, operational product revision, operational field testing, final product revision, and dissemination and implementation*". In conceptual, the R & D approach will covers 10 steps, thus the 10 steps may be simplified in 3 steps, as:

1. Primarily studies reaches levels as follows: doing literature study, the previous research, doing field research that can realize the student needs to learn financial literacy, character learning model as well as its support and challenge and also the actor in the learning model.
2. Level in model development covers: arrange a prototype learning design development in financial literacy that is further used as a basis to arrange a learning financial literacy model, in this level model validation used in the present of several model expertises as well as an actor in learning entrepreneur.
3. The Final level is the test of the model in financial literacy and after a revision is made towards certain inappropriate or to be developed after the test, it is not yet revealed a final model in this case test of model affectivity has to make.

The focus of the study in the first period is to educate SMK students to have an entrepreneur character, specifically in the understanding of financial literacy.

The focus of this research in the first year is how to educate the students of SMK to have entrepreneurial character, primarily at the understanding of financial literacy,

because literacy is knowledge, financial skill and behavior, then the financial literacy is part of the character of entrepreneurship on students so that the graduates have formed independence entrepreneurship.

The location of this research takes place in the city of Semarang in Central Java. For the site of the research is the Public SMK in Business and management program, while the research site is a region of public SMK majoring in business and management: (1) SMK N 2 in Semarang City and; (2) SMK N 9 in Semarang City.

The data type of this research distinguish into two type, such as: (1) primary data; and (2) secondary data. Primary data obtained in the form of verbal or the words and behavior of the subject (the informant) related to research. While secondary data sourced from documents, photographs, recordings and objects are used as a supplement to a primary data. The data resources are divided into two, i.e: (1) human being ; and (2) non human being. The human being data resource as the subject or key.

To help researchers collect data in the field, then used the techniques of documentation. The informant as a source of research data of the first stage are:

Table 1 :Key Informant

		Total		Total	Total	Total
1	Principal	1 person	2 SMK	2 person		
2	Head of Expert Program	1 person	2 SMK	2 person		
3	Teacher	3 person	2 SMK	6 person		
4	Student	5 person	2 SMK	10 person	50	2 100 person
5	Parents	5 person	2 SMK	10 person		
6	Education Official Semarang City			1 person		
7	Education official Central Java			1 person		
Total				32 person		150 person

The analysis of the data on the qualitative approach, using interactive model that is through a process of data collection and presentation of data. It also allows for interactive model to specify each category of perception of financial literacy and establishment of the attitude/behavior through learning. The SWOT analysis is used to strengthen the analysis of the factors restricting and supporters in compiling learning financial literacy.



### C. Findings and Discussion

#### 1. Understanding Finance (Financial Literacy) Students

Understanding finance (financial literacy) to students, a minimum should include such as the meaning of money, money, financial needs and financial management. From the results of the research results can be presented as follows:

Table 2 Financial Understanding

Financial Dimension	SMK N 2 in Semarang City				SMK N 2 in Semarang City				Total
	AP	AK	PM	RPL	AP	AK	PM	RPL	
Money Definition	4	7	4	6	3	8	4	6	48
The function of Money	3	9	2	2	3	7	3	8	37
The Need of money	1	5	4	1	3	4	5	4	27
Financial Management	2	8	4	3	3	3	2	1	26
Total	10	18	12	10	10	12	18	10	100

From the above data a number of 100 students who were respondents to an understanding of finance each school take 50 students in 4 majors or courses i.e. Office Administration (AP), Accounting (AK), marketing (PM), and engineering software (RPL), where results indicate the level of understanding of the four dimensions that are still below 50%, the highest in understanding the meaning of money as much as 48 people, money is a function of 37 people, the financial needs of the people and the private financial management 27 and only 26 people. This shows that students still require an understanding of the financial study.

#### 2. The entrepreneurial character of Learning Pattern in VOCATIONAL SCHOOL

Factors that affect character education in vocational middle school is a learning process, values developed, extra-curricular activities, school culture and vision, the Mission of the school. Methods used in character education by integrating directly and indirectly the value of the character in the study of theory and practice. In addition to conditioning

and also with the awarding examples by teachers. An influential actor in character education in SMK: classroom teacher, principal, mass media and friends and family in this case parents and brother.

Profile of character education in Secondary Vocational Schools are certainly not apart from the competence of graduates major professionalism, independence and entrepreneurial. This is in accordance with the principal of SMK Negeri 2 and SMK Negeri Semarang 9 that says:

"Vocational High School as a school of course we have to produce graduates who are professional and capable of entrepreneurship and have good character. We strive to create learning, innovation, collaboration and school culture capable of supporting the achievement of competence and character graduates"

This is in line with the theory, Lickona (1992) that the development strategies in all schools with character education of moral culture in the school environment. This is also conform with research result of Utaminingsih (2011), development of soft skills as part of character is determined by the culture of the school.

Profile of character education in Secondary Vocational Schools is also inseparable from the characteristics of the schools contained in the vision and mission of the school. SMK Negeri Semarang 9 had the vision of **"to create Labor Character, professional, competent and capable of Entrepreneurship"**. Professionalism and be entrepreneurial character both became the main characteristics developed at **SMK N 9 in Semarang City**. Whereas **SMK N 2 in Semarang City** has a vision of **"Embodies a quality school, character, and cultural environments in the global era"**. In addition to quality characteristics (professional and competent) and character, **SMK N 2 in Semarang City** specifically also developed the character concern for the environment on his protégé participant.

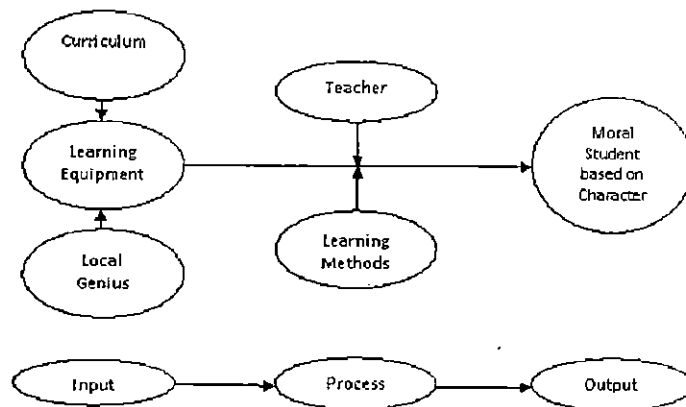
The success of the character education in the Secondary Vocational School one of them influenced because he had made a rule or code of conduct of the school, then the school organize the learning environment both in the classroom and outside the classroom with symbols that support achievement of the characters. Teachers also provide knowledge of the characters developed in processed and place learning practices. Learning support

facilities also became important in supporting kompetensi the success of the planting of the entrepreneurial character. Some of the facilities already available at **SMK N 9 in Semarang City** and **SMK N 2 in Semarang City** among others, bussines center, laboratory, library, Gallery, entrepreneurial bank mini, cooperative school and entrepreneurial practice materials.

Entrepreneurial character in **SMK N 2 in Semarang City** and **SMK N 2 in Semarang City** in General is done via the following ways:

- a. grant of entrepreneurial competencies such as material for making a business plan
- b. The practice of product manufacturing
- c. sales
- d. the practice of laboratories such as the practice of packaging, organizing stuff, accounting and other practices.
- e. the practice of fieldwork
- f. Practices on school business units such as the cooperative center, bussnis school, mini bank.

From the implementation of character education in the Milwaukee Public Vocational that there needs to be a more systematic development and implementing of management as a system, as in the picture of the model below.



Picture 2. The Character Learning Models

3. Factors that support the students in learning characters

The learning model of the character as a method of learning in schools generally use three ways that is inclusive in the eye training, extra-curricular and school culture. Of the research findings at the two locations then the supporting factor can be identified are:

Tabel 3. Factors that support the students in learning character

Learning Methods	SMKN 9 in Semarang City	SMK N 2 in Semarang City
Inclusive Within material subject	<ul style="list-style-type: none"> <li>- the Curriculum provide Characters Learning</li> <li>- Materials relating to the attitude of a professional character</li> </ul>	<ul style="list-style-type: none"> <li>- the Curriculum provide Characters Learning</li> <li>- Materials relating to the attitude of a professional character</li> </ul>
Exstra curricular	<ul style="list-style-type: none"> <li>- Extra curricular activities are adequate</li> </ul>	<ul style="list-style-type: none"> <li>- Extra curricular activities are adequate</li> </ul>
School Culture	<ul style="list-style-type: none"> <li>- Planting Manners in School</li> <li>- School Rules</li> <li>- Family Attitude</li> </ul>	<ul style="list-style-type: none"> <li>- Planting Manners in School</li> <li>- School Rules</li> <li>- Family Attitude</li> </ul>

4. Factors that be obstacles for the students in learning characters

Tabel 4. The Obstacles Factors

Learning Method	SMKN 9 in Semarang City	SMK N 2 in Semarang City
Inclusive Within material subject	<ul style="list-style-type: none"> <li>- Not all teachers make the RPP</li> <li>- Training Material that there is still using the old material and not yet there are nuances of character</li> </ul>	<ul style="list-style-type: none"> <li>- Not all teachers make the RPP</li> <li>- Training Material that there is still using the old material and not yet there are nuances of character</li> </ul>
Exstra curricular	<ul style="list-style-type: none"> <li>- Belum semua siswa mengikuti kegiatan ekstra kurikuler</li> <li>- Not all students join in extra-curricular activities</li> <li>- Participation in the activities still are paying off obligations</li> </ul>	<ul style="list-style-type: none"> <li>- Belum semua siswa mengikuti kegiatan ekstra kurikuler</li> <li>- Not all students join in extra-curricular activities</li> <li>- Participation in the activities still are paying off obligations</li> </ul>
School Culture	<ul style="list-style-type: none"> <li>- Sanctions against violations have not been firmly</li> <li>- lacking the Professional attitude in school Culture</li> <li>- The link with alumni is still passive</li> </ul>	<ul style="list-style-type: none"> <li>- Sanctions against violations have not been firmly</li> <li>- lacking the Professional attitude in school Culture</li> <li>- The link with alumni is still passive</li> </ul>

5. The effective model of financial literacy learning in shape the character of the entrepreneurial student

The results of the findings in a study of characters is as follows:

- a. Learning the characters through 3 ways that is inclusive in training; through the school culture, and extra-curricular activities.
- b. On entrepreneurship learning not all teachers make the learning plan.
- c. There is no uniformity in the entrepreneurial learning materials.
- d. entrepreneurship Learning Material there is no definite guidelines but still a lot looking for search, and usually teachers provide appropriate activities with the background and experience of each teacher.
- e. Learning financial literacy has not taught on children Material financial literacy
- f. Students manage their finances based on family tradition course.

Based on the findings above, to make financial Literacy learning model can be described and should include the following:

- a. Model of learning Financial Literacy should be a learning system that includes the inputs, processes, outputs and outcomes
- b. Learning Financial Literacy is learning the nuances of character education, in which the main character on the entrepreneurial.
- c. Financial literacy Learning can be taught through 3 ways that is inclusive in training, in the culture of the school and could also through extra curricular
- d. Learning character requires the identification of the child's needs in financial planning, financial management, and search revenue sources.
- e. Based on the findings then learning financial literacy should be requiring/digging patterns - patterns of tradition in family financial management
- f. Character education requires an example therefore in learning financial literacy need for example or example-example in financial management for real.

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<sup>v</sup> Davies, H. (2002), *A Review of Enterprise and the Economy in Education*, HM Treasury, London

<sup>vi</sup> Utaminingsih, Sri 2011; *Model Manajemen Pengembangan Soft skill SMK program keahlian Pariwisata: Eksplanasi*, vol 6 No 2 Edisi September 2011

# Model Pembelajaran *Financial Literacy* untuk Meningkatkan Karakter Wirausaha Bagi Lulusan SMK Bidang Manajemen dan Bisnis di Kota Semarang

Dr. Kardoyo, M.Pd; Dr. Widiyanto MBA, MM; Dr. Partono Thomas, MS; Khasan Setiaji, S.Pd, M.Pd



Kemampuan mengelola keuangan kunci penting dalam berwirausaha (Davies, 2002). Terlebih rendahnya pemahaman keuangan (*financial literacy*) di Indonesia terlihat Fig1.

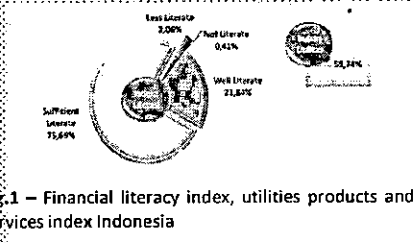


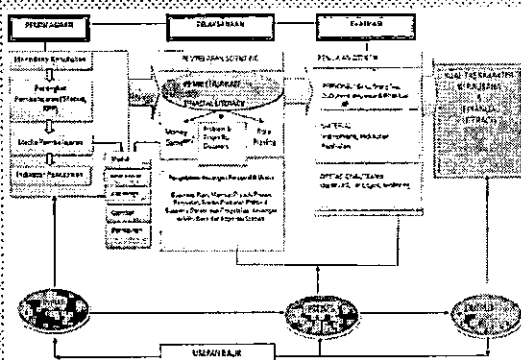
Fig.1 – Financial literacy index, utilities products and financial services index Indonesia

### Tujuan

Tujuan dari model ini utamanya adalah menyusun rancangan untuk melaksanakan pembelajaran *financial literacy* untuk memupuk jiwa wirausaha dan membentuk karakter non konsumernis. Tujuan tersebut dapat dirinci sebagai berikut:

1. Tersusunnya model pembelajaran *financial literacy*.
2. Tersedianya materi tentang pembelajaran *financial literacy*.
3. Mapannya perilaku dalam menggunakan keuangan yang lebih efektif dan efisien.

### Model Pembelajaran Keuangan Untuk SMK



Berdasarkan atas temuan penelitian maka untuk membuat model pembelajaran *financial literacy* dapat

di jelaskan dan harus mencakup hal - hal sebagai berikut:

1. Model Pembelajaran *Financial Literacy* harus merupakan sistem pembelajaran yang mencakup input, proses, output dan outcome.
2. Pembelajaran *Financial Literacy* merupakan pembelajaran yang bernuansa pendidikan karakter, dimana utamanya pada karakter wirausaha.
3. Pembelajaran *financial literacy* dapat diajarkan melalui 3 cara yaitu inklusif dalam mata diklat, dalam budaya sekolah dan bisa juga melalui ekstra kurikuler.
4. Pembelajaran karakter memerlukan identifikasi kebutuhan anak dalam merencanakan keuangan, pengelolaan keuangan, dan pencarian sumber pendapatan.
5. Berdasarkan temuan maka pembelajaran *financial literacy* harus mengikut sertakan/ menggali pola - pola tradisi pengelolaan keuangan di keluarga.
6. Pendidikan karakter memerlukan keteladanan oleh karena itu dalam pembelajaran *financial literacy* perlu adanya keteladanan atau contoh - contoh dalam pengelolaan keuangan secara nyata.

### Penutup

1. Pendidikan karakter disekolah dipengaruhi oleh guru, kepala sekolah, teman sebaya dan keluarga. Nilai karakter yang dikembangkan berdasarkan 18 nilai karakter yang direkomendasikan Kemdikbud dan visi misi sekolah. Selain itu dalam mata pelajaran kewirausahaan secara khusus diajarkan nilai-nilai karakter wirausaha.
2. Pendidikan karakter wirausaha siswa diinternalisasikan melalui materi pelajaran, praktik penjualan, praktik produksi, praktik di *business center*, pembuat rencana usaha (*business plan*) dan pengelolaan keuangan di mini bank dan koperasi.
3. Pengelolaan keuangan personal siswa SMK masih sederhana, siswa mendapat uang saku harian, sebagian besar untuk jajan dan sisanya ditabung disekolah atau diluar. Sedangkan pengelolaan keuangan usaha baru pada tataran teoritis dalam bentuk analisis biaya produksi dan BEP (*Break Even Point*).
4. Model hipotetik pembelajaran *financial literacy* untuk membangun karakter jiwa wirausaha mempunyai komponen input yang terdiri: Identifikasi Kebutuhan, Perangkat Pembelajaran, Indikator Pencapaian, Media dan Bahan Ajar, Proses terdiri pelaksanaan dan evaluasi, output penelitian terbangunnya karakter jiwa wirausaha sehingga lebih meningkatkan kualitas pendidikan karakter.

