



Community Education on Household Financial Planning for Premarital Couples

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ABSTRACT

Financial management is an essential aspect of household stability and long-term family welfare. However, many premarital couples have limited knowledge and skills in managing household finances, which may lead to financial conflicts and economic instability in early marriage. This community service program aimed to improve financial literacy and household financial planning skills among premarital couples. The activity was conducted at St. Paulus Catholic Church in Pekanbaru and involved 23 couples participating in the Premarital Preparation Course. The program applied a community education approach through lectures, interactive discussions, and practical explanations related to financial planning, budgeting, and financial decision-making. Data were collected through observation, participant interaction, and activity documentation, and analyzed using a descriptive qualitative approach. The results indicate that the program successfully increased participants' awareness and understanding of household financial planning. Participants gained knowledge about budgeting, distinguishing between needs and wants, income allocation, and the importance of financial discipline in family life. The interactive discussion sessions also encouraged participants to actively engage and reflect on their future financial responsibilities. The findings suggest that community-based financial education programs are effective in improving financial literacy among premarital couples. Therefore, similar initiatives should be implemented regularly to strengthen financial preparedness and promote financially stable families in the community.

Keywords: Household Financial Planning; Financial Literacy; Premarital Couples; Community Education; Community Service

Fields: Financial Literacy; Household Economics; Community Development; Financial Education; Social and Economic Empowerment

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SDGs: Quality Education (4); Work and Economic Growth (8); No Poverty (1)

INTRODUCTION

Marriage is an important milestone in human life that brings not only emotional and social responsibilities but also financial obligations (Maretalinia et al., 2025). One of the key factors that determine the sustainability and well-being of a household is the ability of couples to manage their finances effectively (Lanciano et al., 2025). Financial mismanagement in the early stages of marriage often leads to conflicts, debt problems, and economic instability within the family (Fred van Raaij et al., 2020). Therefore, financial literacy and household financial planning are essential competencies that should be developed before entering married life.

Household financial planning refers to the process of organizing, managing, and controlling income and expenses in order to achieve financial stability and long-term family welfare (Renaldo et al., 2022). Proper financial planning enables couples to allocate their income for various purposes such as daily consumption, savings, investment, and financial protection. Through systematic planning, households can minimize financial risks and improve their capacity to meet both present and future needs.

However, many young couples have limited knowledge and skills in managing household finances (Yusrizal et al., 2021). In many communities, financial management is often learned informally through experience rather than through structured education. As a result, newly married couples frequently encounter difficulties in budgeting, saving, and prioritizing financial needs. This condition highlights the importance of financial education programs that can improve financial awareness and financial management skills among premarital couples.

Community education programs play a crucial role in improving financial literacy among prospective couples (Renaldo et al., 2023). Through educational activities such as training, discussions, and counseling, participants can gain practical knowledge about budgeting, distinguishing between needs and wants, managing household income, and preparing for future financial goals. Community-based programs also provide opportunities for interactive learning, allowing participants to share experiences and gain insights from experts and facilitators.

In response to these challenges, a community service program was conducted to provide education on household financial planning for premarital couples. The program aimed to enhance participants' understanding of financial management principles and to encourage responsible financial behavior before entering married life. By improving financial literacy and financial planning skills, the program is expected to contribute to the development of financially stable and resilient families.

LITERATURE REVIEW

Household Financial Planning

Household financial planning is an essential process that involves managing financial resources effectively to meet the needs and goals of family members (Jahrizal et al., 2025). Financial planning typically includes budgeting, saving, investment, debt management, and financial protection. According to financial management theory, proper financial planning helps households allocate their income efficiently, control expenses, and prepare for future financial uncertainties. Through systematic financial planning, families can achieve financial stability and improve their overall quality of life.

Household financial management requires discipline and awareness in making economic decisions (Susanti et al., 2024). Individuals and families must be able to distinguish between essential needs and discretionary wants. When households are able to prioritize needs and allocate resources wisely, they are more likely to maintain financial balance and avoid excessive debt. Therefore, financial planning serves as a tool to guide households in managing limited resources in order to achieve long-term welfare.

Financial Literacy

Financial literacy refers to the knowledge, skills, and attitudes that enable individuals to make effective financial decisions (Junaedi et al., 2024). It includes the ability to understand financial concepts such as budgeting, saving, investment, risk management, and financial planning. Individuals with higher levels of financial literacy tend to demonstrate better financial behavior, including responsible spending, regular saving, and prudent financial decision-making.

Previous studies have shown that financial literacy significantly influences financial well-being and household financial stability (Arlia et al., 2025). Individuals who possess adequate financial knowledge are more capable of managing their income, avoiding financial stress, and preparing for future financial needs. In contrast, low financial literacy often leads to poor financial decisions, which may result in debt accumulation and financial insecurity.

Financial Readiness for Marriage

Financial readiness is one of the important aspects of marital preparation (Renaldo et al., 2024). Besides emotional maturity and social readiness, couples must also possess financial readiness before entering marriage. Financial readiness refers to the ability of individuals to manage income, expenses, and financial responsibilities within the household. Couples who enter marriage with adequate financial preparation are more likely to maintain economic stability and reduce financial conflicts in the family.

Financial problems are frequently identified as one of the major causes of marital conflict (Yenni et al., 2025). Lack of financial planning, differences in spending behavior, and inadequate financial communication between partners can create tension in married life. Therefore, premarital financial education is essential to help couples understand their financial responsibilities and develop shared financial goals.

Community Education and Community Service

Community education is an approach that aims to improve knowledge, skills, and awareness within a community through structured learning activities (Junaedi et al., 2025). In the context of community service, educational programs are designed to address specific social or economic problems faced by the community. Community education activities may include training, workshops, seminars, and interactive discussions that encourage active participation from community members.

Community service programs conducted by higher education institutions play an important role in transferring knowledge and empowering communities (Manja et al., 2025). Through these programs, academic knowledge can be applied to solve real-life problems and enhance community welfare. In the context of financial literacy, community education programs can help individuals develop practical financial management skills and improve their financial decision-making abilities.

The Role of Financial Education for Premarital Couples

Financial education for premarital couples aims to prepare individuals for the financial responsibilities of married life (Mahmudi et al., 2025). Through financial education programs, couples can learn about household budgeting, financial goal setting, saving strategies, and risk management. These educational activities can also encourage couples to communicate openly about financial matters and develop shared financial plans.

By providing financial education before marriage, communities can help prospective couples build a strong financial foundation for their future households. Such programs contribute not only to improving financial literacy but also to promoting long-term family welfare and economic resilience.

METHODOLOGY

Approach and Design

This community service activity applied a community education approach aimed at improving the financial literacy and household financial management skills of premarital couples. The program was designed as an educational intervention that provided knowledge and practical guidance on household financial planning. The approach emphasized participatory learning through lectures, discussions, and interactive sessions to ensure active engagement of participants.

Location and Participants

The community service program was conducted at St. Paulus Catholic Church, Pekanbaru, Indonesia. The participants consisted of young couples who were preparing for marriage and were enrolled in the Premarital Preparation Course (Kursus Persiapan Perkawinan – KPP) organized by the church. A total of 23 couples participated in the program. These participants were selected because they were in the stage of preparing for married life and therefore required knowledge and skills related to household financial management.

Program Implementation

The implementation of the community education program consisted of several stages:

1. Preparation Stage. In this stage, the community service team coordinated with the church management to identify the needs of participants and to prepare the training materials. Educational materials related to household financial planning, budgeting, and financial decision-making were developed to suit the needs of premarital couples.
2. Implementation Stage. The educational activity was conducted through a lecture method combined with open discussion sessions. The lecture provided participants with an overview of household financial planning, including income allocation, budgeting strategies, and financial goal setting. The discussion session allowed participants to ask questions and share their experiences related to financial management.
3. Evaluation Stage. The evaluation was conducted by observing participant engagement during the activity and assessing their understanding through interactive discussions. Feedback from participants was also collected to determine the effectiveness of the program and identify areas for improvement in future community service activities.

Data Collection

Data were collected through direct observation, participant interaction, and documentation of the activities. Observations focused on participants' responses, participation levels, and their understanding of the financial planning concepts presented during the session. Documentation included attendance records, photographs of the activities, and supporting materials used during the program.

Data Analysis

The data obtained from observations and participant feedback were analyzed using a descriptive qualitative approach. This method was used to describe the implementation of the community education program and to evaluate its effectiveness in improving participants' knowledge and awareness regarding household financial planning.

RESULTS AND DISCUSSION

Implementation of the Community Education Program

The community education program on household financial planning was successfully conducted at St. Paulus Catholic Church in Pekanbaru as part of the premarital preparation course for young couples. The activity involved 23 couples who were preparing for marriage, making it a relevant target group for financial education since they were about to begin a new household.

The program was delivered through a combination of lecture-based explanations and interactive discussion sessions. During the lecture session, participants were introduced to the basic concepts of household financial management, including financial planning, budgeting, saving strategies, and the importance of distinguishing between needs and wants. Visual aids such as presentation slides and supporting materials were used to help participants understand the financial concepts more clearly.

The discussion session allowed participants to actively engage with the facilitators by asking questions and sharing their perspectives regarding financial management. Many participants expressed concerns about how to manage income effectively after marriage, particularly regarding balancing daily expenses, saving, and future financial goals such as housing, children's education, and emergency funds. This interaction indicated that financial planning is a highly relevant issue for couples who are entering married life.

Participants' Understanding of Household Financial Planning

The educational program contributed to increasing participants' awareness of the importance of financial planning within the household. Before the program, many participants had limited knowledge about structured financial planning and had rarely practiced systematic financial management. Most participants were unfamiliar with financial budgeting, income allocation, and long-term financial planning.

Through the educational activities, participants gained new insights into how household finances should be organized. The training emphasized several key aspects of financial management, including recording income and expenses, setting financial priorities, allocating funds for savings and investments, and planning for unexpected financial risks. Participants also learned that financial planning is not only about managing money but also about developing discipline and responsibility in financial decision-making.

The participants demonstrated high enthusiasm during the training session. The open discussion format encouraged them to actively ask questions and share their personal experiences. This participatory approach helped create a more interactive learning environment and allowed participants to better understand the practical aspects of household financial management.

Importance of Financial Education for Premarital Couples

The results of this community education program highlight the importance of financial literacy for couples who are preparing for marriage. Financial management plays a critical role in maintaining household stability and preventing financial conflicts between partners. Without adequate financial knowledge, couples may face difficulties in managing income, controlling spending, and achieving financial goals.

Financial education programs such as this community service activity provide practical knowledge that can help couples build a strong financial foundation for their future households. By learning how to create a financial plan, manage expenses, and prioritize financial needs, premarital couples can develop responsible financial behaviors that support long-term family welfare.

Furthermore, financial education also promotes communication between partners regarding financial matters. Open discussions about financial expectations, financial goals, and spending habits can help couples develop shared financial strategies and avoid misunderstandings in the future.

Impact of the Community Service Program

Overall, the community service program successfully improved participants' awareness and understanding of household financial planning. Participants gained practical knowledge that can be applied in

their future married life. The interactive learning approach also contributed to the effectiveness of the program by encouraging active participation and engagement.

The positive response from participants indicates that community-based financial education programs are beneficial for improving financial literacy among young couples. Therefore, similar programs should be conducted regularly in collaboration with community institutions such as religious organizations, educational institutions, and social organizations in order to strengthen financial preparedness among premarital couples.

CONCLUSION

Conclusion

The community education program on household financial planning for premarital couples successfully increased participants' awareness and understanding of financial management within the household. The educational activities provided practical knowledge regarding financial planning, budgeting, and the importance of distinguishing between needs and wants. Through lectures and interactive discussions, participants gained insights into how to manage financial resources effectively in order to support long-term family welfare.

The results of the program indicate that premarital couples generally have limited prior knowledge regarding structured household financial planning. Therefore, financial education programs are important in preparing couples to face financial responsibilities after marriage. By improving financial literacy and financial awareness, premarital couples can develop better financial decision-making skills and build a stable economic foundation for their future families.

Implications

This community service activity provides several important implications. First, financial literacy education should become an integral part of premarital preparation programs because financial management is a crucial aspect of household stability. Second, community-based educational programs can serve as effective platforms for delivering practical financial knowledge to young couples. Third, collaboration between educational institutions, religious organizations, and community groups can strengthen efforts to improve financial awareness among prospective families.

The program also demonstrates the role of higher education institutions in transferring knowledge and contributing to community empowerment. Through community service initiatives, academic expertise can be utilized to address real-life challenges faced by society.

Limitations

Despite the positive outcomes of the program, several limitations were identified. First, the number of participants involved in the activity was relatively limited, which may restrict the generalizability of the findings. Second, the duration of the educational session was relatively short, limiting the depth of discussion and practice related to financial planning techniques. Third, the evaluation of the program was primarily based on observation and participant responses during the activity, without using quantitative measurement tools to assess changes in financial literacy levels.

Recommendations

Based on the results of this community service activity, several recommendations can be proposed. First, similar financial education programs should be conducted regularly to ensure continuous improvement in financial literacy among premarital couples. Second, future programs should include more practical components, such as financial planning simulations, budgeting exercises, and case studies. Third, collaboration with financial practitioners or financial planning experts could enrich the learning experience and provide participants with more comprehensive financial knowledge.

Future Community Service

Future community service programs should expand the scope and scale of financial education initiatives for premarital couples and young families. Programs could incorporate digital learning tools, financial management applications, or online training modules to reach a broader audience. In addition, follow-up programs may be conducted to evaluate how participants apply financial planning practices in their married life.

Furthermore, future activities may integrate additional topics such as family investment planning, debt management, financial risk protection, and long-term financial goal setting. By expanding the content and delivery methods, community service programs can provide more comprehensive support in preparing couples to build financially resilient families.

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