

## HOUSEWIFE FINANCIAL PROCESSING TRAINING IN TIGARUNGGU

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### *Abstract*

*Community Service Managing Household Finances aims to improve financial management, especially for mothers in Tigarunggu. Based on an initial survey of 19 respondents, it was found that the level of financial management for mothers in the Tigarunggu Village Office, Simalungun Regency, was still low and had to be improved. As many as 19 household groups have not managed their finances properly. the recording carried out is still very limited, namely only recording income and expenses for housewives. Service method using counseling and qualitative analysis. The results of the service, after the pre-test and post-test were carried out, from 15 extension participants, the results obtained were that all 15 participants had understood managing household finances.*

**Keywords:** Household financial management

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### INTRODUCTION

It often happens in families that expenses are not useful just to fulfill their existence in society. The above problems are often the cause of family quarrels and often lead to separation. Even though every couple's dream is to have a prosperous family. But in the middle of a household trip, the needs are increasing, especially with the presence of children present.

Recently, the price of basic needs has been increasing, while household income is relatively low or limited, coupled with people's lifestyles following the trend of socialite development, spending becomes uncontrollable just to buy things that are not useful for the real needs of the family. This condition is experienced by housewives, especially housewives in Tigarunggu, especially those with lower middle income.

Low awareness of the importance of managing finances results in an imbalance between income and expenditure. As a consequence, family debt is increasing. In addition, this lifestyle that follows the socialite trend has resulted in families preferring to buy goods on credit, causing debts to become even worse. Basically, housewives do not have the knowledge and skills to manage family finances. If allowed to continue, this could become a serious problem that is developing in the wider community. Sometimes families who have excess money have problems, or there are also families who are confused about how to manage money with a mediocre income, while a modern lifestyle demands the existence of a family in society.

By providing awareness, knowledge and skills on how to manage family finances properly, through simple methods for saving, borrowing and making a budget, it is hoped that this will help families manage their finances and have a better future.

## METHOD

To support this goal, the team from the Faculty of Economics at Efarina University will conduct training, mentoring and coaching related to exercises in preparing a simple family income and expenditure budget which is done manually. The implementation of Community Service activities is packaged using a training and implementation learning approach. Activities are carried out using lecture, discussion and exercise methods, namely with various kinds of activities, in this case students must be given the opportunity to practice their abilities, for example completing assignments and exercises on given accounting cases. The proposed community service program is carried out through training, coaching and mentoring in the learning process of household financial management.

## RESULTS AND DISCUSSION

This community service activity in 2022 has achieved 100% progress in implementation results. The progress of the results of this implementation is the formation of grouping of participants based on age and amount of expenditure to carry out the exercises for making a given income and expenditure budget as well as the activeness of the participants in the discussions given to discuss the given practice questions. In detail, the results of community service in the form of household financial management training are as follows:

- a. The grouping of participants in small discussion groups is consistent and active in discussing and discussing the questions given.
- b. Provides an understanding of the basics of making income and expenditure budgets, setting priorities, careful debt planning, and communicating with family members.
- c. Do exercises and discuss questions in each group.

The completion of this service is carried out with guidelines and details such as the schedule of events that have been prepared previously for 3 months, as well as providing unscheduled assistance to all training participants for an unspecified time.

At this stage there is also a discussion regarding the preparation of the income and expenditure budget, and practicing it in everyday life so that it becomes a habit. Therefore, the discussion will continue until the participants understand and understand the material presented.

The hope of this training is that participants are able to apply the knowledge they already have in their daily lives so that with good household financial management, financial conditions become more planned, measurable and the quality of life of the households participating in the training is better.

## CLOSING

### Conclusion

Household financial management training activities in the form of understanding and training in preparing income and expenditure budgets. Almost all participants were enthusiastic and felt the benefits of the training. It can be concluded that the implementation of the service for housewife participants in Tigarunggu was successful

until the implementation stage in the practice of daily life. This success is demonstrated, among others, by:

- a. There is suitability of the material with the needs of participants to improve their abilities.
- b. There was a positive response from the participants considering that community service activities are the needs of the participants in order to improve the quality of their financial planning.
- c. Most (90%) participants understood the income and expenditure budget, set priority needs, and were able to develop the ability to manage family finances well

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