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Teaching the Teachers of Tomorrow: Financial Literacy as a Foundation for Personal Resilience and Community Well-Being at IPGK Tun Hussein Onn, Malaysia

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Abstract

This study examines financial literacy as a practical foundation for personal resilience and potential community well-being among future educators at Institut Pendidikan Guru Kampus Tun Hussein Onn (IPGKTHO), Malaysia. The study discusses the relevance of personal financial management, saving, budgeting, and awareness of digital financial risks within contemporary everyday life. A Participatory Action Research approach using the 5T model—To Know, To Understand, To Plan, To Action, and To Reflection—guided the community engagement program involving eight teacher education students. Interactive presentations, discussions, ice-breaking activities, and a Financial Literacy Word Search supported participatory learning. The findings indicate increased understanding, active participation, and exposure to transferable financial literacy teaching strategies. The study highlights the potential role of future educators in extending financial literacy through educational and community contexts.

Keywords: Participatory Action Research, Financial Resilience, Digital Financial Risks, Financial Literacy Word Search, Institut Pendidikan Guru Kampus Tun Hussein Onn.

INTRODUCTION

1. Financial Literacy in Contemporary Everyday Life

Financial literacy has become an increasingly important life competence as individuals are required to make financial decisions within economic environments characterized by uncertainty, expanding financial products, and rapid digitalization. Rather than referring simply to knowledge of financial terminology, financial literacy encompasses the capacity to understand financial information, evaluate alternatives, and translate knowledge into responsible decisions concerning income, expenditure, saving, debt, risk, and future planning. Recent research identifies financial literacy as closely connected with financial security, individual well-being, financial inclusion, and sustainable development, while also emphasizing that its determinants extend beyond formal education to include socioeconomic, demographic, behavioral, and contextual factors (Zaimovic et al., 2023). This broader perspective is particularly relevant for young adults who are increasingly

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expected to manage financial choices independently while simultaneously adapting to changing economic and technological conditions.

The contemporary meaning of financial literacy is therefore inseparable from everyday financial behavior. Managing a limited income, distinguishing needs from discretionary consumption, preparing a budget, developing saving habits, and assessing financial risks are practical activities through which financial knowledge becomes meaningful. The ability to make such decisions can influence how individuals respond to unexpected expenses and longer-term financial pressures. Financial literacy should consequently be viewed not as a static body of information but as an applied capability that supports individuals in navigating ordinary and extraordinary financial circumstances. This interpretation is consistent with the literature showing that financial literacy is associated with outcomes including savings, financial satisfaction, financial inclusion, wealth accumulation, and risk management (Zaimovic et al., 2023). For young people preparing to enter professional life, developing these capabilities before assuming greater economic responsibilities can provide an important foundation for more deliberate financial choices.

The relevance of financial literacy has become more pronounced with the expansion of digital financial services. E-wallets, mobile banking, online transactions, and internet-based financial information have made financial activities faster and more accessible, but convenience does not automatically translate into financial competence. Individuals must also recognize transaction risks, evaluate financial information, protect personal data, and identify potentially fraudulent practices. The contemporary financial environment therefore requires a combination of conventional financial knowledge and awareness of emerging risks. A systematic review by Zaimovic et al. (2023) identifies digital finance and digital financial literacy among important recent directions in the field, demonstrating that financial capability increasingly needs to respond to technological transformation. In this context, financial education should help individuals move beyond the ability to conduct transactions toward the ability to evaluate whether, when, and how those transactions are financially appropriate.

Financial literacy also has an important educational and social dimension because financial capability is not distributed uniformly across populations. Differences in education, income, age, gender, social environment, and access to financial infrastructure can shape opportunities to acquire and apply financial knowledge. Consequently, financial education cannot rely exclusively on the assumption that providing information will produce equivalent outcomes for all learners. Context-sensitive educational strategies are particularly important where individuals face different levels of economic vulnerability or access to financial resources. Evidence from Guinea-Bissau, for example, demonstrates that financial literacy in vulnerable communities is connected with broader conditions such as financial satisfaction, food sufficiency, and overdue debt, highlighting the multidimensional character of financial capability (Potrich et al., 2025). Such findings reinforce the importance of treating financial literacy as a practical capacity embedded within people's social and economic circumstances rather than as an isolated academic subject.

2. Future Educators as Financial Literacy Multipliers

Within this broader context, future educators represent a strategically important group for financial literacy initiatives. Teacher education students occupy a distinctive position because they are simultaneously developing their own adult competencies and preparing for professional responsibilities that involve influencing the knowledge, attitudes, and behaviors of others. Their financial literacy therefore has a dual function: it can support their personal financial decision-making while also providing a foundation for future educational practice. Research involving teachers in Ghana illustrates the significance of this issue, reporting that insufficient financial literacy may affect everyday financial management, savings practices, expenditure patterns, investment decisions, and budgeting. The study consequently argues for financial literacy development specifically tailored to teachers (Matey et al., 2021). This evidence provides a strong rationale for addressing financial capability before individuals enter the teaching profession.

The multiplier potential of future educators derives from their capacity to translate financial concepts into accessible learning experiences. Financial literacy education is more likely to become meaningful when learners can connect abstract concepts with decisions encountered in everyday life. For future teachers, this requires not only understanding concepts such as budgeting and saving but also developing the confidence to communicate those concepts through age-appropriate and participatory pedagogical approaches. Research on students' experiences of financial literacy education indicates that learners perceive financial education as relevant to their present circumstances as well as their preparation for the future, while also expressing a need for stronger financial literacy provision (Gudjonsson et al., 2022). These findings suggest that future educators should be prepared to treat financial literacy as an experiential component of education rather than merely as a collection of definitions and formulas.

The role of future educators can extend beyond formal classroom instruction to broader community learning. Teachers frequently occupy trusted social positions through which knowledge can move between educational institutions, families, and communities. When educators possess sufficient financial understanding, they may be better positioned to communicate basic principles concerning responsible consumption, saving, budgeting, and financial risk to audiences with different levels of prior knowledge. Recent conceptual work similarly positions financial literacy at the intersection of education, responsibility, decision-making, and social participation, emphasizing that it should be understood as an educationally and socially embedded competence rather than solely a technical economic skill (Bhargava et al., 2026). The preparation of future educators can therefore create a potential pathway through which individual financial capability is connected with wider educational and community outcomes.

3. Rationale and Objectives of the Community Engagement Program

Against this background, the community engagement program at Institut Pendidikan Guru Kampus Tun Hussein Onn (IPGKTHO), Malaysia, was designed to introduce fundamental financial literacy concepts to eight teacher education students. The program focused on personal financial management, saving, budgeting, and awareness of scams, while recognizing participants' future roles as educators and potential contributors to community learning. The activity was conducted on 22 June 2024 at the Tunku Tun Aminah Library, Universiti Tun Hussein Onn Malaysia (UTHM), as part of

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an international academic mobility activity. The rationale was not to treat financial literacy as a purely theoretical subject but to connect fundamental knowledge with practical situations that future educators may encounter personally and later communicate to their students and communities.

The program adopted a participatory orientation because financial literacy is most useful when participants can connect concepts with their own experiences and reflect upon their practical relevance. Accordingly, the activity employed Participatory Action Research through the 5T model: To Know, To Understand, To Plan, To Action, and To Reflection. This structure enabled the program to move from identifying participant characteristics and learning needs toward understanding financial concepts, planning learning activities, participating in interactive sessions, and reflecting on the implications for future educational practice. Such an approach is consistent with the argument that effective financial education should be responsive to learners' circumstances rather than limited to one-way transmission of financial information. The program therefore positioned participants as active learners whose experiences and participation were integral to the educational process.

The activities were deliberately designed to make financial literacy accessible, interactive, and transferable. In addition to interactive presentations and discussions, the program incorporated ice-breaking activities and a Financial Literacy Word Search designed as an educational game. The media introduced basic financial terminology through a format that could subsequently be adapted by participants in their own educational settings. This design reflects the broader educational argument that financial literacy should be embedded within meaningful learning experiences rather than approached exclusively through formal instruction. The program consequently pursued two connected objectives: first, to provide participants with foundational knowledge for more informed personal financial decision-making; and second, to expose future educators to a simple pedagogical model that could potentially be reproduced when introducing financial concepts to students or community members.

The objectives of the program were therefore broader than the immediate transfer of financial information. The activity sought to establish a foundation upon which participants could understand financial management as part of responsible everyday life and recognize their potential role in disseminating financial awareness. The reported outcomes indicate that participants gained understanding of financial literacy, personal financial management, saving, budgeting, and scam awareness, while also actively participating in lectures, discussions, ice breaking, and financial literacy games. These outcomes should be interpreted as evidence of an initial educational contribution rather than as proof of long-term behavioral change. Nevertheless, they demonstrate the value of connecting financial knowledge with participatory learning and future professional roles. The program thus provides a practical starting point for considering how teacher education can incorporate financial literacy as a component of personal resilience and as a potential resource for educational and community well-being.

In this sense, "Teaching the Teachers of Tomorrow" frames financial literacy as a bridge between personal capability and social educational responsibility. The immediate beneficiaries were the eight teacher education students, but the program was designed around the possibility that knowledge and learning strategies acquired by future educators could subsequently be adapted for students and communities. The Financial Literacy Word Search provides a concrete example of this transferability because it was developed as a simple, participatory educational medium that participants could potentially reproduce in future learning contexts. The initiative therefore situates financial literacy within teacher preparation rather than treating it as an isolated financial skills workshop. Its underlying proposition is that preparing educators to understand and communicate financial concepts can contribute to a longer-term educational culture in which responsible financial decision-making becomes part of everyday learning and community engagement.

METHODS: PARTICIPATORY FINANCIAL LITERACY EDUCATION

1. Participants and Community Engagement Setting

The community engagement program was conducted as part of an international academic mobility activity and focused on teacher education students as prospective educators and community knowledge disseminators. The participants comprised eight students from Institut Pendidikan Guru Kampus Tun Hussein Onn (IPGKTHO), Malaysia. The activity was held on 22 June 2024 at the Tunku Tun Aminah Library, Universiti Tun Hussein Onn Malaysia (UTHM), providing an educational setting that supported interaction between the facilitators and participants. The selection of teacher education students was closely aligned with the central premise of the program: financial literacy should not only contribute to individuals' personal capabilities but should also be understood as knowledge that future educators may communicate through their subsequent professional and community roles.

The program was structured around financial issues considered relevant to participants' everyday lives and prospective professional responsibilities. Rather than concentrating on advanced financial instruments, the learning content addressed fundamental areas including personal financial management, saving, budgeting, and awareness of scams or financial fraud. This focus enabled the activity to remain accessible while connecting financial knowledge with practical decision-making. The participants were therefore positioned not merely as recipients of information but as prospective educators who could potentially reinterpret and communicate basic financial concepts in future learning environments. The activity's orientation toward future educational application also established a connection between individual financial awareness and the broader objective of community financial education.

2. Participatory Action Research through the 5T Model

The program employed a Participatory Action Research (PAR) approach using the 5T model: To Know, To Understand, To Plan, To Action, and To Reflection. This framework was selected because the activity required participants to engage with financial literacy through a sequence extending beyond the delivery of information. The process began by recognizing the characteristics and needs of participants, continued through the development and implementation of learning activities, and concluded with reflection on the knowledge acquired and its relevance to the participants' future roles. The 5T framework consequently provided an organizing structure for integrating participant engagement, educational content, practical activities, and reflection within a single community engagement process.

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The first two stages, To Know and To Understand, established the foundation for the intervention. The facilitators initially considered the participants' status as teacher education students and used this context to determine financial literacy content relevant to prospective educators. The subsequent stage introduced fundamental concepts related to personal financial management, saving, budgeting, and scam awareness. These concepts were communicated in accessible language and connected with everyday experiences, allowing participants to consider financial literacy as both an individual competence and an educational resource. This progression was important because it linked the identification of participant characteristics with the substantive knowledge required for informed financial decision-making.

The subsequent stages, To Plan, To Action, and To Reflection, translated the learning objectives into participatory practice. During To Plan, the facilitators prepared instructional materials, ice-breaking activities, and an interactive financial literacy quiz. To Action involved interactive presentations, discussions, ice breaking, and educational game-based learning, allowing participants to engage directly with the material rather than simply listen to a lecture. Finally, To Reflection incorporated questions, reinforcement of key concepts, and collective reflection concerning the role of future educators in communicating financial literacy. Participant engagement was also observed as part of the evaluation process.

3. Interactive and Educational Game-Based Learning Approach

The instructional approach combined interactive presentation, discussion, ice-breaking activities, and educational games to create a learning environment in which financial concepts could be explored through participation. The use of these complementary activities was particularly relevant because the program addressed fundamental concepts that could otherwise be presented as abstract terminology. By incorporating opportunities for discussion and interaction, participants were encouraged to connect concepts such as budgeting, saving, and financial risk with situations that could arise in everyday life. The approach therefore emphasized accessibility and engagement rather than relying exclusively on conventional lecture-based delivery.

A central component was the Financial Literacy Word Search, which functioned as a simple educational game for introducing and reinforcing basic financial terminology. Participants engaged with financial concepts through a format designed to make learning more relaxed and enjoyable while retaining its educational purpose. The activity also had potential pedagogical value because the medium was sufficiently simple to be adapted by future educators in classroom or community settings. Rather than functioning only as an entertainment component, the game provided an example of how financial literacy content can be transformed into an interactive learning resource.

Overall, the methodological design connected participant characteristics, participatory learning, and practical educational media within a coherent intervention. The program did not employ a formal experimental design or quantitative pre-test and post-test measurement; therefore, its methodological emphasis was on educational engagement, observed participation, knowledge exposure, and reflection rather than statistical measurement of behavioral change. This distinction is important when interpreting the program's outcomes. The reported results indicate that participants demonstrated understanding of financial literacy concepts and actively participated in the learning activities, while the educational game generated a transferable example of financial literacy pedagogy.

RESULTS AND DISCUSSION

1. Understanding the Foundations of Personal Financial Management

The financial literacy program demonstrated that personal financial management (PFM) should be approached as a practical capability rather than merely as knowledge of financial terminology. For the participating teacher education students, the discussion of personal finance introduced several interconnected dimensions of everyday financial management, including spending, saving, personal cash management, credit, investment, and insurance. These dimensions are particularly relevant to young adults who are increasingly responsible for making independent financial decisions while transitioning toward professional life. Chhillar and Arora (2022) identify these domains as important components of digitalized financial management behavior, indicating that effective PFM requires attention to multiple aspects of financial activity rather than concentrating exclusively on saving or budgeting. The program's emphasis on basic financial management therefore provided participants with a conceptual foundation for understanding how separate financial decisions collectively shape personal financial conditions.

Budgeting and saving emerged as particularly important foundations because they connect financial knowledge with deliberate allocation of limited resources. A budget allows individuals to distinguish essential expenditure from discretionary consumption, monitor financial commitments, and establish priorities, while saving provides a mechanism for preparing for anticipated and unexpected future needs. For future educators, these practices are especially relevant because they can be introduced through simple examples and subsequently translated into educational activities for younger learners. Financial planning should also be understood as an ongoing process rather than a one-time activity because personal circumstances, economic conditions, and financial technologies continually change. Paul et al. (2025) emphasize that contemporary personal financial planning increasingly requires attention to economic, technological, and behavioral changes, reinforcing the need to develop adaptable rather than purely procedural financial capabilities.

The program also positioned personal financial management within the broader objective of personal resilience. Financial resilience does not necessarily mean possessing substantial financial resources; rather, it involves developing the capacity to make informed choices, anticipate financial obligations, and respond constructively when financial circumstances change. Participants' introduction to budgeting, saving, and financial planning therefore provided a starting point for considering how financial decisions influence everyday stability. The use of practical educational content was important because the participants were not being prepared as financial professionals but as future educators who require sufficient competence to manage their own finances and communicate basic concepts to others. Antoniuk et al. (2022) demonstrate the potential value of structured financial strategy tools for developing and testing personal financial decisions, suggesting that practical learning environments can help

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individuals move from abstract knowledge toward more deliberate financial planning.

2. Recognizing Financial Risks in the Digital Environment

Financial management increasingly takes place through digital platforms, creating a situation in which financial literacy must incorporate awareness of technological and cybersecurity risks. Digital banking, e-wallets, online purchasing, and other technology-mediated services provide convenience but also expose users to threats involving personal information, unauthorized transactions, phishing, and other forms of financial fraud. The PKM program therefore included scam awareness as an essential component of its financial literacy content. This element was particularly relevant because understanding how to manage money digitally requires more than knowing how to conduct transactions; users must also recognize suspicious requests, protect sensitive information, and evaluate the credibility of digital financial communications. Tan (2026) argues that cybersecurity has become an important component of contemporary financial planning because protecting financial assets increasingly depends on the integration of financial management and digital security practices.

The discussion of digital financial risk also highlights the importance of preventive behavior. Individuals may possess basic financial knowledge but remain vulnerable if they do not recognize common patterns of fraud or understand the consequences of sharing financial credentials and personal data. For future educators, this issue has an additional dimension because they may eventually encounter students and community members who need guidance in navigating digital financial environments. Consequently, financial literacy education should include not only positive financial behaviors, such as saving and budgeting, but also protective behaviors that reduce exposure to financial misconduct. Nair and Satish Rao (2025) emphasize the importance of strategic risk mitigation, regulatory adherence, and preventive mechanisms in reducing financial malfeasance within increasingly digital financial environments. The PKM activity incorporated this preventive perspective by presenting scam awareness alongside conventional financial management topics.

Digital financial risk is also characterized by its changing nature. New technologies can create new opportunities for financial access while simultaneously introducing unfamiliar vulnerabilities. This makes financial literacy a continuing learning process rather than a fixed set of competencies acquired once. The ability to identify financial risks must therefore be accompanied by a willingness to verify information and reconsider decisions when technological circumstances change. For the participants, scam awareness offered an accessible entry point into this broader concept of digital financial responsibility. Liu (2023) demonstrates how digital financial risk can be approached through early-warning mechanisms designed to identify potential risks before they develop into more serious consequences. Although the PKM activity did not employ technological risk-detection systems, the principle of recognizing risks early is consistent with the preventive orientation of the educational intervention.

3. Learning through Participation, Games, and Reflection

The learning process demonstrated the value of moving beyond conventional lecture-based delivery when introducing financial literacy concepts. Participants engaged in presentations, discussions, ice-breaking activities, and an educational financial literacy game. This combination created opportunities for participants to encounter financial terminology through several forms of interaction rather than through passive reception of information. The reported outcomes indicate active involvement throughout the activities and improved familiarity with basic financial terminology. Such an approach is particularly suitable for introductory financial literacy because many concepts can initially appear technical or unfamiliar. Game-based learning can transform these concepts into recognizable and manageable learning tasks, making participation an integral component of knowledge development. Lisana et al. (2025) found that game-based financial literacy activities could significantly improve participants' financial literacy following gameplay, supporting the use of interactive learning as a meaningful complement to conventional instruction.

The Financial Literacy Word Search represented the most concrete educational output of the activity. Rather than treating the game as an additional entertainment component, the program used it as a learning medium for reinforcing financial terminology. Participants were required to engage with terms in an active and informal manner, creating an alternative route through which concepts could be recalled and discussed. The simplicity of the medium is also significant because future educators can potentially adapt similar activities without requiring sophisticated technological infrastructure. This makes the approach relevant for educational settings where resources may vary considerably. Platz and Jüttler (2022) demonstrate that games can function as gateways to financial literacy by stimulating students' interest in economic and financial topics, supporting the proposition that educational games can contribute not only to knowledge acquisition but also to greater engagement with financial issues.

Participation was further reinforced through reflection. The final stage of the activity encouraged participants to reconsider what they had learned and connect financial literacy with their future roles as educators. Reflection is important because exposure to financial concepts does not automatically ensure that learners will recognize their practical significance. By discussing the implications of financial literacy after the instructional and game-based activities, participants could relate individual financial management to their prospective responsibilities in educational and community settings. The PKM report specifically identifies questioning, reinforcement of material, collective reflection, and observation of participant engagement as components of the final stage of the intervention. Kumta et al. (2026) similarly examine the relationship between game-based learning, digital financial literacy, self-efficacy, and resilience against digital financial fraud, highlighting the potential of interactive learning to address both knowledge and confidence in financial risk situations.

Taken together, the results suggest that the program's principal contribution was the integration of financial knowledge, risk awareness, participation, and educational transferability within a single learning experience. The participants demonstrated understanding of personal financial management, saving, budgeting, and scam awareness, while the interactive activities created opportunities to engage with these topics in a less formal learning environment. Importantly, the findings should not be interpreted as evidence of measurable long-term behavioral transformation because the activity did not employ a longitudinal assessment or a formal pre-test and post-test design. Instead, the results indicate an immediate educational contribution in the form

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of increased awareness, exposure to practical financial concepts, active participation, and access to a replicable learning medium. For the broader objective of "Teaching the Teachers of Tomorrow," this combination is significant because it connects what future educators learn about financial management with how they may subsequently communicate financial literacy to others.

IMPLICATIONS: TEACHING THE TEACHERS OF TOMORROW

1. Financial Literacy as a Foundation for Personal Resilience

The findings of the financial literacy program suggest that personal financial resilience begins with the ability to understand and manage everyday financial decisions. For the teacher education students participating in the program, concepts such as budgeting, saving, expenditure management, and financial risk awareness provided a practical foundation for responding to financial pressures. Resilience in this context should not be interpreted simply as having sufficient financial resources, but as possessing the knowledge and confidence to make deliberate decisions when circumstances change. The importance of this relationship is supported by Curry (2025), who identifies an interconnected relationship between financial literacy, resilience, and emotional well-being across different demographic groups. Financial literacy can therefore function as a preventive capability that helps individuals approach financial uncertainty with greater preparedness rather than reacting only after difficulties emerge.

The implications become particularly significant for young adults preparing to enter professional life. Early financial decisions may establish patterns that influence subsequent financial stability, including spending habits, saving behavior, and responses to unexpected expenses. The PKM program introduced these issues through accessible discussions of personal financial management, saving, budgeting, and scam awareness, allowing participants to consider financial literacy in relation to everyday circumstances. Such learning can contribute to resilience by encouraging participants to recognize financial obligations, distinguish priorities, and consider future consequences before making decisions. Korczak (2025) emphasizes the preventive role of financial education in addressing financial fragility and over-indebtedness, reinforcing the importance of developing financial awareness before problematic financial conditions become entrenched.

Personal resilience also has a psychological dimension. Financial difficulties can influence perceptions of security, confidence, and well-being, meaning that financial capability cannot be separated entirely from individuals' broader sense of personal stability. The relationship is not necessarily linear: possessing financial knowledge does not guarantee healthy financial outcomes when individuals face structural constraints, limited resources, or other contextual barriers. Nevertheless, developing financial capability provides an important basis for making choices within those constraints. Geraldes et al. (2026) demonstrate that financial well-being reflects both objective and subjective dimensions as well as institutional context, suggesting that financial education should be understood as one component of a wider ecosystem supporting individual well-being. For future educators, this perspective is valuable because it encourages them to communicate financial literacy without presenting financial success as solely a matter of individual responsibility.

2. From Personal Financial Capability to Educational Practice

The second implication concerns the transition from knowing financial concepts to being able to communicate and apply them educationally. The PKM program was specifically directed toward teacher education students because participants occupy a prospective multiplier role: they are developing their own financial capabilities while simultaneously preparing for careers in which they may influence students' knowledge and behavior. The program therefore introduced financial literacy not only as personal knowledge but also as an educational resource that could potentially be adapted for future learning contexts. The report explicitly identifies the participants as prospective educators who may disseminate financial awareness to students and communities. Baschieri and Carosi (2025) position financial education as an important mechanism through which financial knowledge can be developed and applied, supporting the relevance of incorporating financial education into professional preparation.

For future educators, effective financial literacy teaching requires translation. Concepts such as budgeting, saving, financial risk, and responsible consumption need to be transformed into examples, activities, and situations that learners can recognize in their own lives. This makes pedagogical competence as important as financial knowledge itself. A teacher may understand a financial concept but still require appropriate strategies to explain it to learners with different levels of cognitive development, socioeconomic experience, and prior knowledge. The PKM activity addressed this issue by exposing participants to interactive delivery rather than relying exclusively on formal explanation. The use of discussion, ice breaking, and educational games provided participants with examples of how financial concepts could be presented in an accessible manner.

This educational translation also creates opportunities to integrate financial literacy across subjects rather than treating it as a completely separate domain. Mathematics, for example, can provide contexts for budgeting and calculation, while social studies, economics, citizenship education, or entrepreneurship can connect financial decisions with broader social and economic issues. Such integration can make financial literacy more relevant because learners encounter it through authentic problems rather than isolated terminology. Utami et al. (2026) emphasize the potential of financial literacy within mathematics education to contribute to the empowerment of educational communities. For teacher education institutions, this suggests that preparing future educators for financial literacy instruction may be most effective when financial competence is connected with pedagogical practice and interdisciplinary learning rather than delivered as an isolated workshop.

The PKM experience also indicates that practical educational media can support this transition. The Financial Literacy Word Search provided participants with a concrete example of a simple learning resource that could potentially be reproduced or adapted in subsequent educational settings. The report describes the activity as an educational game-based learning medium designed to reinforce participants' understanding of basic financial terminology and notes its potential adaptation for learning and community empowerment. This has implications beyond the specific activity

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because future educators can develop similar low-cost resources according to their learners' needs. The emphasis should therefore be placed not on reproducing one particular game but on developing the pedagogical capacity to convert financial concepts into engaging, context-sensitive learning experiences.

3. From Future Educators to Community Financial Education

The final implication concerns the potential movement of financial literacy from individual learning toward community education. Future educators can occupy an intermediary position between formal educational institutions and the communities surrounding them. Their influence may extend through students, families, peer networks, and community activities, allowing financial concepts introduced in educational settings to reach audiences beyond the original participants. This potential multiplier effect provides an important justification for focusing financial literacy initiatives on teacher education students. However, the present PKM activity directly involved only eight students and therefore should not be interpreted as evidence that community-wide financial behavior changed. Rather, it establishes an initial platform from which broader educational dissemination may potentially develop.

Schools and teacher education institutions can consequently function as environments in which financial literacy becomes connected with everyday community concerns. Financial education can address practical issues such as household budgeting, saving, responsible consumption, digital transaction safety, and awareness of financial scams. When educators understand these issues, they can potentially facilitate conversations that involve learners and their families rather than restricting financial education to classroom exercises. Utami et al. (2026) highlight the role of educational communities in connecting financial literacy with broader community empowerment, suggesting that financial education can contribute to social development when embedded within the practices and relationships of educational institutions.

Community-oriented financial education also requires sensitivity to differences in financial circumstances (Indriani, Hamilah, Ridwan, Yusella, et al., 2026). A uniform message about saving, investment, or financial planning may not be equally appropriate for households with different incomes, responsibilities, access to financial services, or levels of vulnerability (Saputra, Permana, Utami, Wijaya, et al., 2026). Future educators therefore need to approach financial education as a contextual practice that emphasizes informed decision-making rather than prescribing a single model of financial success. This is particularly important because financial knowledge alone cannot eliminate structural barriers affecting financial well-being. Brown and Riley (2025) demonstrate that the relationship between financial literacy and health precarity can be disrupted by broader social inequalities, illustrating why financial education should be accompanied by awareness of the contexts in which individuals make financial decisions (Murti, Gunawan, Arifiansyah, Nelfianti, et al., 2026).

The community dimension also highlights the importance of sustainability. A one-time workshop can introduce concepts and stimulate awareness, but lasting educational value depends on whether participants can subsequently use, adapt, and disseminate what they have learned (Permana, Pramawati, Saputra, Wijaya, et al., 2026). The PKM program's combination of financial knowledge, participatory learning, reflection, and an adaptable educational game provides a foundation for this process. The final reflection specifically encouraged participants to consider their roles as future educators and potential disseminators of financial literacy (Hernita, Hellyani, Arfiany, Putro, et al., 2026). Wiranatakusuma et al. (2024) similarly examine financial literacy programs in relation to financial resilience among low-income populations, underscoring the relevance of financial education as an intervention that can extend beyond knowledge acquisition toward resilience-building (Cholifah, Suhud, Sihotang, Lestari, et al., 2026).

Ultimately, “Teaching the Teachers of Tomorrow” positions financial literacy as a continuum connecting personal capability, professional preparation, and community learning (Sihotang, Suhud, Handaru, 2025). At the individual level, financial literacy can support more deliberate financial decisions and preparedness for uncertainty. At the educational level, it can equip future teachers with concepts and pedagogical approaches that can be integrated into learning activities (Merina, Suhud, Sihotang, Abdillah, et al., 2026). At the community level, it offers a potential mechanism for extending financial awareness through educational networks. The PKM activity provides initial evidence of this pathway through participants' increased understanding, active engagement, and exposure to transferable educational media (Merina, Suhud, Sihotang, Hidayah, et al., 2026). The broader implication is therefore not that a single intervention can immediately transform community financial well-being, but that teacher preparation can provide a strategic entry point for developing a longer-term culture of financial awareness, responsible decision-making, and resilience (Pertiwi, Suhud, Wibowo, Sihotang, et al., 2026).

CONCLUSION

1. Financial Literacy as More Than Knowing Money

The community engagement program demonstrates that financial literacy should be understood as more than the ability to recognize financial terms or understand basic monetary concepts (Sihotang, Suhud, Rizan, 2025). For future educators, it encompasses the practical capacity to manage personal finances, establish priorities, develop saving habits, prepare budgets, recognize financial risks, and make responsible decisions. The program introduced these dimensions to eight teacher education students from Institut Pendidikan Guru Kampus Tun Hussein Onn (IPGKTHO), Malaysia, connecting financial knowledge with situations relevant to everyday life (Wibowo, Suhud, Utami, Rubiyasih, et al., 2026). Participants were encouraged to view financial literacy not only as an individual competence but also as knowledge that can support their future educational responsibilities (Sihotang & Hidir, 2022). The activity therefore positioned financial literacy as a practical foundation for personal resilience, particularly in navigating financial choices and potential risks (Sihotang, Suhud, Handaru, 2025).

The program also demonstrated that financial literacy has a broader social meaning. Financial decisions are influenced by people's circumstances, access to resources, and exposure to changing financial environments (Sihotang, Suhud, Wibowo, 2025). Consequently, financial education should avoid presenting financial outcomes solely as matters of individual responsibility. Instead, it should provide learners with accessible knowledge that helps them understand available choices and potential risks (Ilhamalimy, Husen, Suparno, Sihotang, 2025). Within the present program, this perspective was reflected through the inclusion of

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personal financial management, saving, budgeting, and scam awareness. The reported outcomes indicate that participants developed an understanding of these fundamental areas and recognized the relevance of financial literacy to their roles as future educators (Suhud, Unarto, Sugianto Sihotang, Azinuddin, et al., 2026).

2. The Value of Participatory and Game-Based Financial Education

The program further demonstrates the value of learning approaches that actively involve participants (Suhud, Sihotang, Boonkaew, Purnamasari, et al., 2026). The use of interactive presentations, discussions, ice-breaking activities, and educational games created a learning environment in which participants could engage with financial concepts rather than simply receive information. The Participatory Action Research framework using the 5T model—To Know, To Understand, To Plan, To Action, and To Reflection—provided a structured pathway from initial understanding to participation and reflection (Sihotang, Suhud, Handaru, Futuwwah, 2026). This approach allowed financial literacy education to become an interactive experience connected with participants' own perspectives and future professional roles (Sihotang, Suhud, Handaru, Lestari, 2027).

The Financial Literacy Word Search was particularly valuable as a simple and adaptable educational medium. By introducing financial terminology through a game, the activity made the learning process more accessible and enjoyable while maintaining its educational purpose (Suhud, Nair, Chee Hoo, Sihotang, et al., 2026). The medium also offers potential for future adaptation because teacher education students may modify similar activities according to the age, knowledge, and learning context of their students (Suhud, Wolor, Sulistyowati, Allan, et al., 2025). The reported results show that participants actively engaged in the games and were able to recognize basic financial terminology through the activity. Thus, participatory and game-based approaches can serve not merely as supplementary activities but as practical mechanisms for translating financial concepts into memorable learning experiences (Suhud, Sihotang, Chanthawong, Allan, et al., 2026).

Nevertheless, the outcomes should be interpreted within the scope of the program. The activity involved eight participants and focused primarily on knowledge, awareness, engagement, and reflection (Suhud, Sihotang, Juliana, Azinuddin, et al., 2026). It did not employ a longitudinal assessment or a formal pre-test and post-test design capable of establishing long-term behavioral change (Suhud, Sihotang, Allan, Hoo, et al., 2026). Therefore, the program provides evidence of an immediate educational contribution rather than definitive evidence of sustained changes in financial behavior. This distinction strengthens rather than weakens the interpretation of the activity because it identifies a realistic contribution: creating an engaging learning experience through which foundational financial concepts can be understood and potentially transferred into future educational practice (Sihotang, Suhud, Reztrianti, Haykal, et al., 2027).

3. Future Educators as Potential Financial Literacy Agents

The most significant implication of the program lies in the prospective role of the participants as future educators (Suhud, Boonkaew, Sihotang, Azinuddin, 2025). Their position gives financial literacy a potential multiplier dimension because knowledge acquired during teacher preparation may subsequently be incorporated into classroom activities and community-oriented education (Suhud, Allan, Hoo, Azinuddin, et al., 2026). The program specifically encouraged participants to reflect on their responsibility to disseminate financial literacy to students and communities (Sihotang, Suhud, Handaru, Lestari, 2027). The Financial Literacy Word Search further provided an example of how a simple learning resource could be adapted for future educational use, demonstrating that financial education does not necessarily require complex instructional technology or specialized infrastructure (Sihotang, 2027).

In conclusion, "Teaching the Teachers of Tomorrow" establishes financial literacy as a connection between personal capability, educational practice, and potential community well-being (Suhud, Caniago, Sihotang, Amal, et al., 2026). The program's contribution lies not in claiming immediate transformation of community financial behavior, but in providing future educators with foundational knowledge, participatory learning experiences, and an adaptable educational medium (Cholifah, Suhud, Sihotang, Hanny, et al., 2027). By preparing educators who understand both the personal and educational dimensions of financial literacy, similar initiatives can create opportunities for financial awareness to move beyond individual learning toward broader educational and community contexts (Suhud, Caniago, Sihotang, Amal, et al., 2026). The experience at IPGK Tun Hussein Onn therefore illustrates how community engagement can use teacher education as an entry point for cultivating more informed, responsible, and resilient approaches to everyday financial life (Sihotang, 2026).

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