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Strengthening Financial Discipline through Financial Literacy Education for Catholic Youth

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ABSTRACT

This community service activity was conducted at Kuala Dua Parish, Sanggau Regency, West Kalimantan, targeting Catholic Youth as the community partner. The partner's main problems included limited financial literacy, a tendency toward consumptive behavior, a lack of saving habits, and inadequate ability to distinguish between needs and wants in daily financial decision-making. These conditions have hindered the development of financial discipline among young people. This activity aimed to strengthen financial discipline through financial literacy education by providing participants with knowledge of personal financial management, budgeting, the importance of saving, and responsible financial decision-making. The implementation methods included lectures, interactive discussions, case studies, simple budgeting simulations, and reflective sessions that integrated financial management with the values of responsibility, discipline, and self-control. This program contributed to improving participants' knowledge and practical skills in managing personal finances effectively while fostering greater awareness of the importance of financial discipline as preparation for future economic challenges. Furthermore, the activity was expected to encourage positive financial habits that could be consistently applied in both personal life and youth organizational activities within the parish. The evaluation was conducted through observation during the activities, question-and-answer sessions, and comparisons of participants' understanding before and after the educational program. The results indicated an improvement in participants' understanding of fundamental financial literacy concepts, their ability to prepare simple budgets, their awareness of distinguishing needs from wants, and their motivation to develop saving habits and manage expenditures more wisely. Financial literacy education proved to be an effective approach to strengthening financial discipline and promoting more responsible financial behavior among Catholic Youth at Kuala Dua Parish.

Introduction

The development of digital technology has brought significant changes to people's consumption patterns and financial management practices, particularly among younger generations. The ease of accessing various e-commerce platforms, digital wallets, and electronic payment services provides substantial benefits in supporting daily economic activities. However, these developments have also introduced challenges in the form of increased consumerist behavior when they are not accompanied by the ability to manage finances wisely. The convenience of digital transactions enables individuals to make purchases quickly and efficiently, but it may also lead to unplanned spending if not supported by effective financial management skills (Kapoor et al., 2022).

Previous studies indicate that young people constitute a group that requires particular attention in efforts to improve financial literacy, as they continue to face challenges in managing expenditures, financial planning, and making sound financial decisions (OECD, 2023; OJK, 2024). Findings from the World Bank (2022) through the Global Findex Database 2021 reveal that the increasing use of digital financial services and electronic payments has expanded public access to financial services. Nevertheless, this increased access must be accompanied by adequate financial literacy to enable individuals to manage their spending, make informed financial decisions, and utilize digital financial services responsibly. This condition highlights that the improvement of financial inclusion should go hand in hand with the strengthening of financial literacy, particularly among young people who represent the primary users of digital technology.

Financial literacy is one of the essential competencies that young people must possess to cope with the challenges of the modern economy (Lusardi, 2021). According to the OECD (2023), financial literacy is defined as a combination of knowledge, skills, attitudes, and behaviors necessary to make effective financial decisions that ultimately enhance an individual's financial well-being. Financial literacy education has been shown not only to improve knowledge of financial management but also to encourage more responsible financial behavior (Kaiser & Menkhoff, 2022). Furthermore, financial literacy contributes to the quality of everyday financial decision-making by enabling individuals to prepare budgets, manage income, control expenditures, and plan for future financial needs (Morgan & Trinh, 2021; Kapoor et al., 2022). Individuals with higher levels of financial literacy are also more likely to demonstrate disciplined financial management behaviors and avoid financially detrimental decisions (Stolper & Walter, 2021).

In line with this perspective, the Indonesian Financial Services Authority (2023) explains that financial literacy encompasses not only an understanding of financial products and services but also the ability to apply such knowledge in daily life through effective income management, expenditure control, saving, investing, and responsible financial decision-making. Therefore, providing financial literacy education from an early age is a strategic approach to fostering healthy, independent, and sustainable financial behavior. The OECD (2024) further emphasizes that the primary objective of financial literacy education is not merely to increase financial knowledge but also to cultivate financial behaviors and habits that promote long-term financial well-being. Individuals with adequate financial literacy are expected to make consistent financial decisions, manage financial risks effectively, and build financial resilience in response to changing economic conditions. Consequently, financial literacy education should be introduced from an early age through various learning environments, including educational institutions and faith-based communities.

In addition to improving financial knowledge, numerous studies have shown that effective financial literacy education can promote positive financial behaviors and enhance individuals' financial well-being. Xiao and Porto (2022) explain that individuals who receive financial literacy education are more likely to demonstrate stronger budgeting skills, better control over their expenditures, and greater responsibility in financial decision-making. Nevertheless, the implementation of financial literacy education that begins with character development through faith-based communities remains relatively limited. Therefore, there is a need for educational models that not only enhance financial knowledge but also cultivate sustainable financial habits.

Financial management challenges among young people are also evident among Catholic youth at Kuala Dua Parish, Sanggau Regency, West Kalimantan, Indonesia. Kuala Dua Parish is a faith-based community that actively provides youth formation through various programs, one of which is the Youth Eucharistic Celebration, serving as a platform for fostering faith, character, leadership, and social responsibility. This community engagement program involved 252 Catholic youth aged 15-28 years and was facilitated by 23 students from the Department of Finance and Banking, Grha Arta Khatulistiwa Academy of Finance and Banking, Pontianak. The participants were in the developmental stage of adolescence to young adulthood, a period during which individuals begin to assume greater responsibility for making important life decisions, including those related to personal financial management. At this stage, the ability to prepare budgets, manage expenditures, develop saving habits, and plan personal finances represents essential life skills that should be cultivated early to support future financial independence (Gitman, Joehnk, & Billingsley, 2021).

Based on the findings of the preliminary observations and discussions with the Catholic Youth committee, it was found that many participants still faced challenges in managing their personal finances in a disciplined manner. Several issues were identified, including the lack of habit in preparing simple financial budgets, difficulties in distinguishing between needs and wants, a tendency toward excessive consumer spending, and underdeveloped saving habits. These findings indicate that further improvement in financial literacy is necessary to enable participants to develop more responsible financial behaviors, both in their personal lives and within their community activities.

On the other hand, the Catholic Youth community at Kuala Dua Parish possesses several strengths that support the successful implementation of this community engagement program. The community has an active organizational structure, regularly conducted youth development activities, and strong support from the parish priest and youth mentors. The involvement of university students as facilitators further strengthened the educational process through interactive learning materials, small-group mentoring, discussions, simulations, and activity evaluations. This supportive community environment provides an important foundation for implementing educational programs that focus not only on enhancing financial knowledge but also on character development. In this program, financial literacy was integrated with Christian values, including responsibility, honesty, simplicity, compassion, and self-discipline, with the expectation that participants would adopt financial behaviors consistent with the values they uphold in their daily lives. Furthermore, an educational approach incorporating discussions, simulations, practical exercises, and reflective learning enabled participants to connect theoretical concepts with real-life experiences, thereby making the learning process more meaningful and easier to apply in everyday life (Knowles, Holton, & Swanson, 2020).

As a solution to these challenges, the community engagement team implemented a program entitled "Strengthening Financial Discipline through Financial Literacy Education among Catholic Youth." The program consisted of educational sessions covering the fundamental concepts of financial literacy, income and expenditure management, simple budgeting, the importance of saving habits, financial decision-making simulations, interactive discussions, and reflective activities linking financial management with the values of responsibility and discipline. An educational and participatory approach was adopted to ensure that participants not only understood the theoretical concepts of financial literacy but were also able to apply them in their daily lives through contextual learning experiences.

Numerous community engagement initiatives on financial literacy have previously been implemented among different target groups. Wutun et al. (2023) conducted a financial literacy education program for students through lectures, group discussions, and educational games, which successfully improved participants' understanding of financial management and the importance of developing saving habits. Linawati et al. (2022) provided financial literacy education for vocational high school students using an instructional approach complemented by pre-tests and post-tests, demonstrating significant improvements in participants' understanding of financial management as preparation for entering the workforce. Loda et al. (2023) organized a financial awareness campaign promoting saving habits among children living in Indonesia's border regions and found that financial education increased participants' awareness of the importance of responsible money management. Meanwhile, Asbaruna and Gorib (2023) implemented a financial literacy education program for adolescents through lectures, tutorials, and group discussions, which successfully enhanced participants' ability to manage their personal finances.

Although these initiatives have produced positive outcomes, most of them have primarily focused on improving participants' financial knowledge and skills. In essence, the success of financial literacy programs should not be measured solely by increased financial knowledge but also by participants' ability to translate that knowledge into consistent financial management practices, such as preparing budgets, controlling expenditures, and developing regular saving habits (Gitman, Joehnk, & Billingsley, 2021; Kaiser & Menkhoff, 2022). Furthermore, the integration of financial literacy education with character development through faith-based communities remains relatively limited. Therefore, this community engagement program offers a novel approach by integrating financial literacy education with character development for Catholic youth through the Youth Eucharistic Celebration at Kuala Dua Parish. This approach aims not only to enhance participants' financial management capabilities but also to instill the values of responsibility, discipline, prudence, and self-control as the foundation for developing sustainable financial behaviors.

Based on these considerations, this community engagement program aims to improve the financial literacy of Catholic youth while strengthening their financial discipline through contextual and participatory educational activities at Kuala Dua Parish. The expected outcomes of the program include enhancing participants' ability to prepare budgets, manage income and expenditures, distinguish between needs and wants, develop regular saving habits, and make more responsible financial decisions. Furthermore, this initiative is expected to serve as a community-based financial literacy education model within a faith-based setting that can be implemented sustainably to support character development and the financial independence of Catholic youth.

Research Design and Methodology

This community engagement program was conducted on 21-22 March 2026 at Kuala Dua Parish, Sanggau Regency, West Kalimantan, Indonesia, targeting Catholic youth aged 15-28 years. The program involved 252 participants and was facilitated by 23 undergraduate students from the Department of Finance and Banking, Grha Arta Khatulistiwa Academy of Finance and Banking, Pontianak. The students served as facilitators in delivering educational sessions, mentoring small-group activities, conducting simulations, and evaluating the program.

The program adopted an educational and participatory learning approach, which positioned participants as active learners through their involvement in discussions, simulations, case studies, and reflective activities, enabling them to apply the knowledge gained in their daily lives. This approach is consistent with the principles of andragogy proposed by Knowles et al. (2020), which emphasize that learning becomes more effective when participants are actively engaged in the learning process, have opportunities to share their experiences, and are able to relate educational content to real-life situations they encounter.

This approach was integrated with the financial literacy framework proposed by the OECD (2023), which defines financial literacy as a combination of knowledge, skills, attitudes, and behaviors required to make responsible financial decisions. Financial literacy education has been shown not only to improve individuals' knowledge of financial management but also to promote more responsible financial behaviors (Kaiser & Menkhoff, 2022). Accordingly, the program was designed not only to enhance participants' understanding of financial literacy concepts but also to foster more disciplined financial management habits through contextual learning experiences.

The selection of an educational and participatory approach was based on the characteristics of the participants, who were in the developmental stages of adolescence and young adulthood. Individuals at this stage tend to learn more effectively through direct experience, discussions, case-based problem solving, and practical activities than through one-way instructional methods. An experiential learning approach combined with budgeting simulations enabled participants to relate financial literacy concepts to real-life situations, thereby improving their understanding and financial decision-making abilities (Suleiman, 2024). Moreover, experiential learning provides participants with opportunities to construct knowledge through practice and reflection, resulting in more meaningful learning outcomes than conventional lecture-based methods alone (Dopico et al., 2021).

The program also integrated contextual learning with Christian values, including responsibility, discipline, simplicity, honesty, compassion, and self-control, as an integral part of the character development of Catholic youth. Consequently, participants not only gained a better understanding of personal financial management but were also encouraged to adopt responsible financial behaviors in both their personal lives and community activities.

The implementation of the program was carried out in the following five stages:

Preparation Stage

The preparation stage began with coordination meetings involving the parish priest, the Catholic Youth committee, and the organizing committee of the Youth Eucharistic Celebration to determine the program schedule, venue, and logistical requirements. This was followed by a preliminary needs assessment conducted through discussions with the Catholic Youth committee to identify the financial management challenges experienced by the participants. The assessment revealed that most participants had difficulties distinguishing between needs and wants, preparing simple budgets, and developing regular saving habits. Based on these findings, the community engagement team developed educational materials, budgeting simulation worksheets, pre-test and post-test instruments, and presentation media to support the implementation of the program.

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Financial Literacy Education Stage

The financial literacy education stage aimed to provide participants with a fundamental understanding of financial literacy and financial discipline. The educational content was delivered through interactive lectures supported by presentation media and illustrated with practical examples relevant to the daily lives of Catholic youth.

The topics covered included:

- Fundamental concepts of financial literacy;
- The importance of financial discipline;
- Distinguishing between needs and wants;
- Personal budgeting;
- The importance of savings and emergency funds;
- Prudent financial management; and
- Responsible financial decision-making.

Throughout the educational sessions, participants were encouraged to ask questions and share their personal experiences related to everyday financial management. This interactive process promoted two-way communication and active participation, thereby enhancing participants' engagement and understanding of the learning materials.

Practice and Simulation Stage

After completing the educational sessions, participants were divided into small groups to take part in a personal budgeting simulation. Each group was provided with a case study depicting the financial situation of a teenager or student with a specific level of income and a set of financial needs.

Participants were asked to:

- Identify needs and wants;
- Prioritize expenditures;
- Determine an appropriate amount for savings;
- Prepare a simple monthly budget; and
- Present the results of their group discussions.

Through these simulation activities, participants gained hands-on experience in applying financial literacy concepts to real-life situations. This experiential learning process enabled them to develop practical skills in budgeting, setting financial priorities, and making responsible financial decisions.

Reflection Stage

During this stage, participants engaged in a guided reflective discussion to evaluate their experiences throughout the budgeting simulation activities. The reflection focused on the relationship between personal financial management and Christian values, including responsibility, honesty, simplicity, discipline, and self-control. Participants were encouraged to consider how these values could guide their financial decisions and behaviors in everyday life.

At the end of the reflection session, participants were invited to formulate personal commitments to improve their financial behaviors following the program. These commitments included preparing a monthly budget, reducing impulsive spending, and developing a consistent saving habit. This reflective process was intended to reinforce participants' understanding and encourage the adoption of sustainable and responsible financial practices.

Evaluation Stage

The evaluation stage was conducted to assess the effectiveness of the program using both quantitative and qualitative approaches. The quantitative evaluation employed pre-test and post-test instruments consisting of ten multiple-choice questions developed based on five financial literacy indicators: (1) understanding of fundamental financial literacy concepts, (2) ability to distinguish between needs and wants, (3) ability to prepare a simple budget, (4) understanding of the importance of saving, and (5) ability to make responsible financial decisions. Each correct answer was awarded 10 points, resulting in a maximum possible score of 100.

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In addition, participant observation was conducted using an observation checklist to assess participants' engagement during the discussions, simulations, and reflection sessions, as well as to identify changes in their attitudes throughout the program. The pre-test and post-test data were analyzed using descriptive quantitative analysis by comparing the participants' mean scores before and after the intervention and presenting the results as percentages. Meanwhile, data obtained from observations, discussions, and reflective sessions were analyzed using descriptive qualitative analysis to describe changes in participants' knowledge, attitudes, participation, and financial behaviors following their involvement in the program.

The indicators of program success included the following:

- An increase in the participants' average post-test scores compared with their pre-test scores;
- Active participant engagement during discussions and learning activities;
- Participants' ability to independently prepare a simple personal budget;
- Participants' ability to accurately distinguish between needs and wants; and
- The emergence of participants' commitment to adopting more disciplined financial behaviors in their daily lives.

The implementation process of the community engagement program is illustrated in the following flowchart:

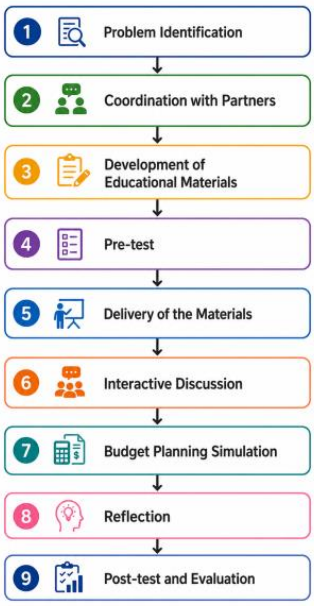

Figure 1. Flowchart of the Community Engagement Program Implementation

Findings and Discussion

Program Implementation

The community engagement program was conducted during the Youth Eucharistic Celebration at Kuala Dua Parish, Sanggau Regency, West Kalimantan, Indonesia. The program involved 252 Catholic youth aged 15-28 years. Its implementation was supported by 23 undergraduate students from the Department of Finance and Banking, Grha Arta Khatulistiwa Academy of Finance and Banking, Pontianak, who served as facilitators and small-group mentors throughout the program. The primary objective of the program was to enhance participants' financial literacy while strengthening their financial discipline through an educational and participatory approach.

The program commenced with participant registration, followed by the opening ceremony conducted by the Youth Eucharistic Celebration organizing committee, during which the objectives of the program were introduced. At the initial stage, a pre-test was administered to assess participants' baseline understanding of financial literacy. The preliminary findings indicated that most participants had not yet developed the habit of preparing personal budgets, were unable to consistently distinguish between needs and wants, and had not established regular saving habits.

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The activity continued with the delivery of materials on the fundamental concepts of financial literacy, including income management, personal budgeting, expenditure control, the importance of establishing emergency funds, saving habits, and responsible financial decision-making. The material was delivered through an interactive approach, allowing participants to share their personal experiences regarding the management of allowances and income. The discussion process demonstrated active participation, as most participants encountered similar financial challenges, including impulsive purchasing behavior, the unplanned use of digital wallets, and difficulties in developing consistent saving habits. These issues were discussed collectively, enabling participants to identify practical solutions that were relevant to their daily financial circumstances.

Following the material delivery session, participants were divided into small groups to engage in a personal financial planning simulation. Each group was provided with a case study illustrating the financial condition of a young individual with a specific income level and various monthly financial obligations. Participants were assigned to analyze expenditure priorities, determine savings allocations, allocate social contributions, and manage other essential expenses. Through this simulation, participants were expected to improve their ability to apply financial literacy concepts in practical personal financial management.

The simulation session became one of the most engaging activities, as participants were able to directly apply the concepts they had learned. Through this activity, participants learned that budgeting is not merely about recording income and expenses, but also about determining spending priorities based on actual needs. Student facilitators provided assistance to each group whenever participants encountered difficulties in preparing their budgets.

The activity continued with a reflection session, in which participants were encouraged to relate financial management practices to Christian values, such as responsibility, honesty, simplicity, self-control, and concern for others. Participants were then asked to write personal commitments regarding the financial behavioral changes they intended to implement after the activity, including starting to create simple budgets, reducing impulsive purchases, and developing regular saving habits.

At the end of the activity, a post-test and evaluation session were conducted through an open discussion. The evaluation results indicated that participants perceived the educational approach combined with simulations and reflection activities as more effective in facilitating understanding of financial literacy concepts compared to conventional lecture-based methods alone.

Participants' Level of Understanding of the Activity

Evaluation was conducted using pre-test and post-test assessments to measure changes in participants' level of understanding after participating in the financial literacy education program. The indicators assessed included participants' understanding of financial literacy concepts, ability to prepare personal budgets, ability to distinguish between needs and wants, awareness of the importance of saving, and financial decision-making skills.

Table 1. Comparison of Participants' Level of Understanding

Indicators	Before	After	Improvement
Understanding of financial literacy concepts	49%	90%	41%
Ability to distinguish between needs and wants	56%	92%	36%
Ability to prepare a simple budget	41%	87%	46%
Understanding the importance of saving	65%	96%	31%

Financial decision-making skills	46%	89%	43%

The evaluation results indicated improvements across all assessed indicators. The greatest improvement was observed in participants' ability to prepare simple budgets. Prior to the activity, most participants had never developed a monthly budget. After participating in the simulation session, nearly all participants were able to independently prepare a simple budget.

In addition to increased knowledge, behavioral changes were also observed in terms of participant engagement. During the discussion sessions, participants became more confident in expressing their opinions, sharing personal experiences, and proposing solutions to the case studies provided. This finding indicates that participatory learning methods can enhance participants' involvement in the learning process.

The simulation activity was identified as the most effective method because participants gained direct experience in managing finances based on real-life situations. This approach enabled participants not only to understand financial literacy concepts theoretically but also to apply these concepts in their daily lives.

Comparison of Conditions Before and After the Activity

The educational program resulted in significant changes in participants' financial management behavior and perspectives.

Table 2. Comparison of Conditions Before and After the Activity

Before the Activity	**After the Activity**
Did not have a monthly budget	Began preparing a simple budget
Had difficulty distinguishing between needs and wants	Became able to determine spending priorities
Rarely saved money	Developed a commitment to save regularly
Exhibited impulsive spending behavior	Became more considerate of the benefits before making purchases
Financial management was not well planned	Began implementing simple financial record-keeping

Overall, the impact of the activity can be observed from the following three aspects:

1. Knowledge Aspect, reflected in the increased understanding of financial literacy concepts, income management, budgeting, and the importance of emergency funds.
2. Attitude Aspect, indicated by the emergence of awareness that financial discipline is part of personal responsibility that needs to be developed from an early age.
3. Behavioral Aspect, demonstrated by participants' commitment to implementing positive financial habits, such as recording expenses, saving regularly, and reducing unnecessary purchases.

These changes indicate that the community service activity not only improved participants' cognitive abilities but also encouraged the development of more responsible financial behaviors.

Discussion

The results of the activity indicate that an educational-participatory approach is effective in improving financial literacy understanding while strengthening the financial discipline of Catholic Youth. The combination of interactive material delivery, group discussions, budgeting simulations, and reflection activities provided a more contextual learning experience compared to conventional one-way lecture methods. Through this series of activities, participants not only gained knowledge regarding financial literacy concepts but also had the opportunity to practice financial decision-making based on situations that resembled real-life conditions. Consequently, the materials provided became easier to understand and apply in participants' daily lives.

The improvement in participants' understanding is consistent with the results of a community service activity conducted by Wutun et al. (2023), which demonstrated that financial literacy education through counseling sessions and educational games was able to improve participants' knowledge of financial management. Similar findings were also reported by Linawati et al. (2022), who found that the implementation of counseling methods accompanied by pre-test and post-test evaluations provided a clear overview of improvements in participants' competencies after participating in educational activities. The similarities in these findings indicate that the delivery of educational materials combined with systematic evaluation is an effective approach to improving financial literacy understanding.

The findings of this activity also support the perspective of OECD (2023), which explains that financial literacy is a combination of knowledge, skills, attitudes, and behaviors required to make effective financial decisions. Therefore, the success of a financial literacy education program should not only be measured by improvements in participants' knowledge but also by changes in their attitudes and behaviors in managing finances. This was reflected in participants' increased understanding of the importance of budgeting, their ability to distinguish between needs and wants, and the development of their commitment to managing expenditures more responsibly.

These findings are consistent with the recommendations of OECD (2024), which emphasize that the primary objective of financial literacy education is not merely to improve knowledge but also to develop financial behaviors that contribute to financial well-being. OECD (2024) further highlights that the success of financial literacy programs should be assessed based on participants' ability to apply acquired knowledge in everyday financial decision-making. In line with this concept, the results of this activity demonstrate that participants not only experienced an improvement in their understanding of financial literacy but also began to adopt better financial behaviors through budgeting practices, expenditure control, and commitment to regular saving habits.

Furthermore, the findings of this activity are consistent with the study by Morgan and Trinh (2021), which stated that individuals with higher levels of financial literacy tend to have better abilities in budgeting, developing saving habits, and planning long-term finances. In this activity, these changes were reflected in the participants' improved ability to prepare simple budgets, as well as the emergence of their commitment to allocating part of their income for savings and controlling expenditures based on priority needs.

These findings also support the results of Xiao and Porto (2022), who explained that financial literacy education can improve individuals' ability to manage budgets, control consumptive behavior, and make more responsible financial decisions. According to their study, changes in financial behavior are an important indicator of the success of educational programs because they reflect the application of financial knowledge in everyday life.

This activity also reinforces the findings of Kaiser and Menkhoff (2022), who stated that financial literacy education not only improves financial knowledge but also encourages more responsible financial behavioral changes. The results of this activity indicate that participants not only understood financial management concepts but also demonstrated attitudinal changes through their commitment to preparing budgets, improving saving habits, and becoming more cautious in making financial decisions. These findings suggest that financial literacy education can generate more optimal impacts when it is designed using a participatory approach and actively involves participants throughout the learning process.

Beyond changes in financial behavior, the long-term goal of financial literacy education is the achievement of financial well-being, which refers to a condition in which individuals are able to meet their current and future financial needs with a sense of security and confidence. The Consumer Financial Protection Bureau (2023) explains that budgeting habits, consistent saving practices, and the ability to make wise financial decisions are important indicators in developing financial well-being. The attitudinal changes demonstrated by participants in this activity serve as an initial indication toward the formation of more sustainable financial behaviors.

The improvement in participants' abilities was influenced not only by the delivery of educational materials but also by the use of budgeting simulation activities that provided direct learning experiences through an experiential learning approach. Through the simulation, participants were exposed to situations resembling real-life conditions in personal financial management, such as determining spending priorities, allocating savings, and making responsible financial decisions.

This approach is consistent with the findings of Suleiman (2024), who stated that experiential learning combined with simulations and budgeting practices can help participants connect theoretical concepts with real-life situations, thereby improving their understanding of financial literacy. This contextual learning experience enabled participants to gain a deeper understanding of financial literacy concepts compared to merely receiving theoretical explanations. Therefore, simulation-based methods not only enhance cognitive aspects but also encourage the development of practical skills and participants' readiness to implement financial discipline in their daily lives.

The findings of this activity are also in line with the research conducted by Lopus et al. (2019), which demonstrated that systematically implemented financial literacy education programs can improve participants' financial knowledge and skills, including among young and vulnerable populations. This indicates that the success of a financial literacy program is influenced not only by the quality of the materials delivered but also by a structured learning process that incorporates evaluation designs through pre-test and post-test assessments and provides opportunities for participants to apply the concepts they have learned. Such an approach enables participants to gain more meaningful learning experiences, allowing the knowledge acquired to be better understood and effectively applied in everyday financial management.

These findings are also supported by Dopico et al. (2021), who stated that experiential learning provides opportunities for participants to develop knowledge through practice and reflection, resulting in more meaningful learning outcomes compared to lecture-based methods alone. In this community service activity, the combination of material delivery, interactive discussions, budgeting simulations, and reflection activities proved effective in creating an active learning process and increasing participants' engagement throughout the program. This condition indicates that a learner-centered learning approach is more effective in developing understanding while simultaneously fostering more disciplined financial behaviors.

The main advantage of this program compared to previous financial literacy initiatives lies in the integration of financial education and character formation based on Christian values. Values such as responsibility, simplicity, honesty, self-control, and concern for others were not merely presented as supporting materials but were integrated throughout the activity through discussions, simulations, and reflection sessions. Therefore, participants not only acquired knowledge regarding financial management but also understood that financial discipline is an integral part of character development and moral responsibility in both personal and social life.

Nevertheless, this activity still has several limitations. The relatively short implementation period resulted in limited opportunities for continuous mentoring, meaning that changes in participants' financial behaviors could only be observed in the short term. In addition, the evaluation process primarily focused on improvements in knowledge and initial behavioral changes, and therefore was not yet able to measure the consistency of financial discipline implementation over a longer period.

Therefore, further activities are needed in the form of periodic training, assistance in developing personal budgets, monitoring saving habits, and establishing financial literacy communities within the Catholic Youth environment. Sustainable programs are expected not only to improve participants' knowledge but also to foster a culture of financial discipline that supports economic independence and continuous character development.

Conclusion

The Community Service activity through the program "Strengthening Financial Discipline through Financial Literacy Education for Catholic Youth" successfully achieved its intended objectives, namely improving participants' financial literacy understanding while strengthening their financial discipline. Through an educational-participatory approach consisting of material delivery, interactive discussions, budgeting simulations, and reflection activities, participants not only gained knowledge regarding personal financial management but were also able to apply these concepts in preparing simple budgets, distinguishing between needs and wants, and making more responsible financial decisions.

The evaluation results demonstrated improvements across all measured indicators, accompanied by increased participant engagement throughout the activity and the emergence of commitments to develop positive financial habits, such as saving regularly, recording expenses, and reducing consumptive behavior.

In addition to improving participants' knowledge and skills, this activity also contributed to character formation through the integration of Christian values, such as responsibility, honesty, simplicity, and self-control, throughout the educational process. This approach represents one of the program's strengths, as it not only focuses on improving financial literacy but also on developing sustainable financial behaviors.

Nevertheless, this activity still has limitations, particularly the relatively short implementation period, which made it difficult to observe long-term changes in participants' financial behaviors. Therefore, follow-up programs involving mentoring, monitoring of saving habits, and periodic training are needed to ensure that financial discipline can develop into a positive culture among Catholic Youth. Thus, this activity has the potential to serve as a model for community-based financial literacy education integrated with religious values, which can be sustainably implemented among other community groups.

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