ENGLISHPRENEURSHIP: A SHORTCUT FOR INTRODUCING EARLY FINANCIAL LITERACY TO YOUNG LEARNERS

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Abstrak: Pentingnya literasi keuangan semakin diakui dalam masyarakat yang semakin kompleks, sejalan dengan perkembangan program pendidikan yang berfokus pada pengembangan kewarganegaraan yang aktif. Pendidikan keuangan diintegrasikan dalam kurikulum untuk membantu individu memahami dan menghadapi tantangan finansial yang dihadapi di era globalisasi dan teknologi. Metodologi penelitian yang digunakan adalah penelitian Tindakan kelas. Berdasarkan hasil hasil penelitian guru menegaskan bahwa materi pembelajaran dipilih berdasarkan kurikulum independen, dan cocok untuk diajarkan di tingkat dasar kelas lima. Dengan mempertimbangkan keadaan ini, guru menyarankan untuk menerapkan Englishpreneurship untuk mengajar mata pelajaran terpadu lainnya di masa mendatang.
Kata kunci: *Englishpreneurship, Literasi Keuangan, Pembelajaran Terintegerasi.*

Abstract: Englishpreneurship: AvShortcut for Introducing Early Financial Literacy to Young Learners. *The importance of financial literacy is increasingly recognized in an increasingly complex society, in line with the development of educational programs that focus on developing active citizenship. Financial education is integrated into the curriculum to help individuals understand and face the financial challenges faced in the era of globalization and technology. The research methodology used is classroom action research. Based on the results of the study, the teacher emphasized that the learning materials were selected based on an independent curriculum, and were suitable for teaching at the elementary level of grade five. Considering this situation, the teacher suggested implementing Englishpreneurship to teach other integrated subjects in the future.*
Keywords: *Englishpreneurship, Financial Lliteracy, Integrated Learning.*

INTRODUCTION

In an era marked by rapid technological advancements, globalization, and a wide array of financial products and services, being financially literate is crucial for individuals to navigate the complexities of the modern economic landscape. Financial literacy, in this context, encompasses the knowledge, skills, and attitudes individuals need to effectively manage and plan their finances. This understanding empowers them to utilize their monetary resources to achieve and sustain their desired well-being and standard of living. As an indispensable part of education, financial literacy is considered to be crucial in an increasingly complex society (OECD, 2014). This aligns with the evolution of educational programs centered on fostering engaged citizenship. Citizenship encompasses autonomy, liberty, and accountability, extending to financial affairs. Consequently, the concept of "economic citizenship" holds significance within citizenship education but has been relatively overlooked. To enable children and adolescents to fully embrace their roles as citizens, it is imperative to provide them with financial empowerment and proficiency. The essential components for achieving this goal include financial education, social education, and financial inclusion (Ansong & Sherraden, 2013).

Hastings et al. (2013) link a lack of financial literacy to adverse credit-related actions, including accruing debt, engaging in expensive borrowing, making suboptimal mortgage decisions, experiencing mortgage delinquency, and facing a home foreclosure. Viewing financial literacy as an investment in human capital proves beneficial in making informed decisions regarding pensions, savings, mortgages, and various other financial matters (Lusardi & Mitchell, 2014). Financial education aims to equip individuals with the knowledge and skills needed to make informed financial choices, as defined by OECD (2014). It ultimately seeks to empower people to take control of their finances and make changes, leading to well-considered decisions. Amagir et al. (2018) distinguished financial literacy into three components: knowledge and understanding, skills and behavior, and attitudes and confidence. While knowledge of relevant domains is crucial for guiding appropriate behavior, research by Hilgert & Hogarth (2003) and Perry & Morris (2005) suggests its impact on actual behavioral change is limited. To effectively influence behavior, we must consider not only cognitive factors but also emotional drivers and social influences. Effective behavior changes hinge on mastering relevant operational skills, like budgeting prowess, within the target domain. Bridging the gap between learning and real-world application requires self-efficacy (Bandura, 1997, 2006) and unwavering motivation.

Introducing financial literacy in children and adolescents is crucial for their future financial well-being, and two recent peer-reviewed studies by Mccormick (2009) and Totenhagen et al. (2015) shed valuable light on effective strategies through financial education. Introducing financial literacy as basic knowledge is considered necessary for children at a young age to foster their financial development in the future. Financial literacy refers to the ability to understand and use various financial skills, including personal financial management, budgeting, and investing. Nurturing positive financial attitudes, optimism, self-confidence, and perseverance alongside financial knowledge is critical in safeguarding students' long-term financial well-being (Bruhn et al., 2022; (S. Danes & Brewton, 2014; S. M. Danes & Haberman, 2007). As stated by Amagir et al. (2018) the youth of today are coming of age in a society marked by a complex financial landscape and significant financial responsibilities for its citizens. They added that introducing financial education in schools could potentially address these challenges. Financial education for students at the primary level might help them gain early financial awareness which allows them to spend their money wisely when they grow up. To bridge this circumstance, in the Independent Curriculum (Merdeka Belajar Kampus Merdeka-MBKM) for the primary level, the Ministry of Culture and Education (Kemdikbudristek) introduced Entrepreneurship as a new additional school subject.

Although this subject does not introduce financial literacy implicitly; it gives the students opportunities to think creatively about how to gain some money through several activities, such as creating handmade accessories or making simple snacks and then selling those products. Involving Entrepreneurship in education gives several benefits for shaping the children’s future. Numerous nations have adopted these initiatives due to the anticipated advantages they offer. In this context, the Europe Commission (2016) has been urging its member countries to introduce entrepreneurship programs to refine students' entrepreneurial abilities. Additionally, it has been observed that entrepreneurship education plays a role in improving these skills. The augmentation of the intention to start a business was identified as a positive outcome of entrepreneurship education (Noel, 2001). Moreover, it was noted that entrepreneurship education plays a role in fostering economic growth and the generation of employment opportunities (Falkäng, J & Alberti, 2000). Consequently, there has been a growing acknowledgment of the significance of entrepreneurship education, as highlighted by increased awareness (Carland & Carland, 2004).

To support entrepreneurship in education, the students at the primary level are required to be able to have a good understanding of mathematics. In the Independent Curriculum (Merdeka Belajar Kampus Merdeka/MBKM) for the primary level, the learning objectives were arranged based on the three phases: A, B, and C, and each phase consists of the school subjects which were divided into three groups: the compulsory subjects, the additional or optional subjects, and the local content subjects (Kristianti, 2022). Mathematics is categorized as a compulsory school subject while entrepreneurship is categorized as an additional or optional subject along with English. Although English is categorized as an additional or local content subject, it is strongly recommended to be taught at an early age (Kristianti et al., 2023). To bridge this circumstance, it is recommended to propose a teaching strategy that enables primary teachers to teach English confidently even though it is beyond their competence considering that mostly they are non-English graduated teachers.

Teaching young learners is interesting yet challenging since the children at the age of 12 below were found very active, curious, and excited to the new things around them (Kristianti, et al.,2023). Teaching integratively became one of the strategies to increase their interest and attract their attention to certain school subject which is challenging such as English. As stipulated in Regulation No. 65 Year 2014 that integration can be implemented for elementary students, considering the developmental stages, learning methods applicable to those in the lower grades. As per Fogarty & Pete (2009), integrated learning offers flexibility and depth in implementing the curriculum, allowing students the opportunity to demonstrate dynamism in the learning process. Dallinger et al., (2016) supports this notion by suggesting that children under the age of nine can discern and separate materials in detail. Integrated learning enables students to actively engage in the learning process. The integration of materials can be presented through thematic approaches that highlight the main ideas of specific topics. The significance of the learning process across all schools provides students with meaningful learning experiences (Lagrosen, 2014, as cited in Amini, 2017). Freudenberg, et al. (2010) argues that integrated learning can enhance motivation and contribute to improved learning outcomes for students.

Both Kelly & Lemons (1991) and (Gnanakan, 2013) emphasize the importance of connecting learning to real-life situations. Kelly and Lemons propose using authentic materials and basing topics on those materials, while Gnanakan suggests a thematic approach that ties the curriculum directly to students' experiences. Dallinger et al. (2016)suggests integrated learning helps teachers meet competence goals and is particularly effective for lower grade levels. Gnanakan (2013) confirms its benefit for understanding, while Kelly & Lemons (1991) emphasize its diverse methods (experiments, inquiry, etc.) and collaborative nature. This approach fosters independent learning, self-discovery, and idea sharing among the students.

Based on the research above, it shows that many advantages gained by applying integrated learning for teaching students at basic level, thus, Englishpreneurship is proposed as the integrative teaching strategy for three subjects: English, entrepreneurship, and mathematics. Englishpreneuship is an integrative teaching strategy that integrates teaching English with other school subjects which aims to enhance both teachers' and students English competency during the teaching-learning process (Kristianti, 2023). Previously, Englishpreneurship has been applied for teaching English, Project Creative, and Entrepreneurship integratively (Kristianti, 2023) meanwhile in this research, it is applied for teaching English, Mathematics, and Entrepreneurship for the fifth graders of primary level. The main objective of applying Englishpreneurship in this research is to explore the students' knowledge about financial literacy by thinking, deciding, and buying based on their needs through a role-play setting. The learning materials were selected and taken from the syllabus of Mathematics and English for grade five based on the Independent Curriculum (MBKM) for the primary level. The method was applied to thirty-five of the fifth-grade students at SD Negeri Srigading 1 Lawang

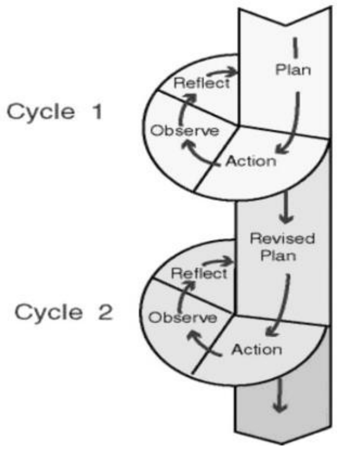
Malang, thus, in short, the objective of this research is to increase the non-English teacher graduated confidence in teaching English and engange the students' interest in learning about financial literacy.

RESEARCH METHOD

Research is commonly defined as a series of intensive stages carried out by a researcher in an academic context, yielding significant effects on the subjects. As stated by Kristianti (2023), Classroom Action Research (CAR) stands out as a recommended research approach with the flexibility for researchers to involve teachers as the subjects. In CAR, teachers can serve as both the instrument and the researcher, given that the research primarily revolves around teachers' issues, challenges, or teaching strategies. This allows them ample time to investigate and explore their classrooms, gaining a deeper understanding of their needs. Engaging in Action research empowers teachers to adapt and apply appropriate teaching methods based on the classroom conditions, including students' characteristics, abilities, and comprehension within the teaching-learning environment. Action Research focuses on two main aspects: first, the application of actions in practice, and second, the generation of knowledge through rigorous research.

Classroom Action Research (CAR) is a reflective process wherein educators collect empirical data to enhance their teaching methods. According to Mettetal (2003), CAR is the amalgamation of teaching and scholarship, where instructors utilize readily available data from their classes to address practical inquiries about teaching and learning within their classrooms. This research used CAR as the research method due to its suitability to the research main objective. It involved the class teacher, the fifth graders, and the English teacher as the object of research while the researcher acted as the instrument to gain the data. Class observations, interviews, and notes taken were used to gain the data.

Participatory action research model by Kemmis et al. (2014) was applied due to its flexibility and suitability to the need of research process. Kemmis et al. (2014, 2019) defined participatory action research is a social activity that inherently transforms the way practices are carried out. They described the process in which individuals with a shared concern about their activities engage in a thorough examination of their practices, encompassing their verbal expressions, actions, and interactions, as well as the underlying conditions influencing these practices. This intricate process necessitates participants to actively participate in the practice while also critically analysing it, to challenge and alter their established ways of conducting activities. The action research model by (Kemmis et al., 2014, 2019) is presented in picture 1.



Picture 1. Kemmis and McTaggart's (1988) cyclical AR model, as cited in Burns (2010)

In this model, Kemmis and McTaggart's (1988) as cited in Burns (2010) provided two cycles of action research which are adjustable based on the researcher's needs. The first cycle consists of four phases: planning, action, observing, and reflecting while the second cycle functioned as the continuation of the previous cycle. Thus, the second cycle starts with a revised plan as the first phase then continues to the next phases; action, observing, and reflecting. The cycles might be modified based on the need of research development, for this research, the researchers applied two cycles due to the limitation of research.

Cycle one

In the first cycle, the researchers divide stages intro some procedures; Planning, Acting, Observing, and Reflecting. In Planning stage, the researchers analyse the teacher's needs including teaching strategy, teacher's obstacles, and the learning materials. In this stage, the researchers are also identifying the students' ability to prepare the suitable learning materials, and once the information has gained, the researchers move to the next phase: Acting. In this phase, the researchers, as a trial, applied the proposed teaching strategy namely Englishpreneurship for teaching three subjects: English, Mathematics, and Entrepreneurship integratively. The learning materials were selected carefully based on the students' need and ability. The next phase, Observing, was used to gather the information about how the students' response during the program. It is also used to measure the students' understanding and gain their interest to the learning materials. In Reflecting phase, the researchers evaluate the whole procedures and teaching materials for the better teaching preparation for the next cycle.

Cycle two

The second cycle is the continuation of first cycle with several modification and improvement based on the result of the previous cycle. The first phase: Revised plan refers to the improvement teaching method, teaching materials, and teaching medias. In this phase, the researchers made certain evaluation to improve the better teaching strategy based on the classroom learning atmosphere and the students' need. This phase is also used to revise and remove some of unnecessary steps which are not suitable due to the students' ability. The next phase: Acting, is the stage for the English teacher to apply Englishpreneurship as the teaching strategy to introduce the financial literacy for the students of grade five though the integrative learning of Mathematics, English, and Entrepreneurship in one teaching session. During this phase, the researchers acted as the observers to analyse the teacher's performance based on the students' response in teaching-learning process. After the class has finished, the researchers conducted interview with the teachers to clarify the researchers' perspective based on the note taken while observing in the classroom. For the last phase: Reflecting, the researchers gave opportunity for the teachers to provide advice and guidelines related to the continuation of Englishpreneurship for teaching other integrated subjects, particularly, in primary level.

RESULT AND DISCUSSION

This research was conducted during the first semester in the academic year of 2023/2024 at SDN Srigading 1 Lawang from July to December 2023. The research involved 35 of the fifth-grade students, an English teacher, a Mathematics teacher, and a homeroom teacher. The fifth graders were selected due to the several reasons, such as since the researchers adapted teaching materials from the Independent Curriculum (MBKM) and the curriculum has still implemented on the high grade of primary students (grade 4,5, and 6), thus, the fifth graders were chosen, besides, they were considered matured enough to understand the integrated learning method. The research action model was described in the following table.

Table 1. Research Action Model

Research Action Model	
Cycle 1	Planning Analysing the current teaching strategy
	Acting Applying demo of Englishpreneurship (by the researchers)
	Observing
	Examining the students' understanding
	Reflecting
	Evaluating the students' improvement
Cycle 2	Revised Plan
	Readjusting and readapting the teaching strategy
	Acting
	Teaching using Englishpreneurship strategy to introduce financial literacy
	Observing
	Discussing the teacher's self-evaluation through interview session
	Reflecting
	Considering Englishpreneurship for teaching other integrated subjects

This research involved two cycles that consisted of four phases for the first cycle: Planning, Acting, Observing, Reflecting and four phases for the second cycle: Revised Plan, Acting, Observing, and Reflecting. The second cycle became the continuation of the first cycle with several improvements based on the teacher's and researchers' discussion.

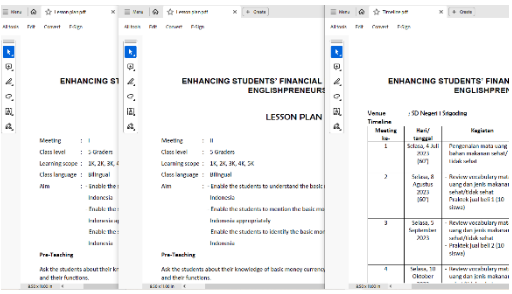
Cycle One

In planning phase, the researchers analysed the current teaching strategy and learning materials based on the provided curriculum, therefore in this phase, the interview with a Mathematics teacher, a class teacher and an English teacher was conducted. The interview applied open-ended questions type to provide any potential answers based on the teacher's perspectives and experience. The list of questions and teachers' responses are described in the following table.

Table 2. Interview result 1.

No	Questions	Response
1	How long have you been teaching English?	More than three years.
2	Are you English graduated teacher?	No, I'm primary teachers education program (PGSD) graduated.
3	Do you think teaching English challenging?	Yes, it is because I am not English graduated so sometimes, I feel nervous and lack of confidence.
4	Have you experienced in teaching English integratively?	No, we use Lembar Kerja Siswa (LKS) only for teaching English and we never teach spoken skill.
5	How about integrated teaching of English, Mathematics, and Entrepreneurship to introduce financial literacy, does it sound interesting?	Yes, I think the students would like it.

After gaining the information based on the students' need and the teacher's background, the researchers continue to the next phase: Acting. In this phase, the researchers conducted the demo teaching using Englishpreneurship strategy to measure the students' readiness. Firstly, the researchers prepared the learning-set that consist of the syllabus, lesson plan, and teaching media based on the Independent Curriculum. The syllabus and lesson plan are aimed to help the teacher to follow the rules during the teaching learning process. In the lesson plan, the teacher focused on following the steps to reach the learning objectives. The language used both in syllabus and lesson plan were selected carefully to make it understandable. The teachers confirmed that the learning set and teaching media were useful and adaptable. The learning-set is described in the following picture.



Picture 2. The Learning-Set.

Secondly, the researchers applied the demo teaching in the classroom with 35 students of grade five. As the introduction, the researchers use bilingual to make the students feel comfortable and decrease their nervous. The researchers used the realia aids as the teaching media such as: money toys and snacks as a part of teaching technique to attract the students' curiosity and increase their interest. The teaching media that has been used in this research is described in the picture below.

Picture 3. Teaching media

While acting as a teacher, the researcher gave the students several questions related to their knowledge about money currency and how they spend them. Most of students confirmed that they spend the whole of their money pocket for buying the snacks in school canteen, thus, almost none of them did not have savings. Here, the researcher shown the students how to spend their money wisely by thinking, choosing, and deciding to buy the healthy snack instead of the unhealthy one. The researcher introduced the early financial literacy to the students by showing how to collect some money through the Entrepreneurship subject. Besides, the students are also learning how to divide their money fairly that needs the mathematics ability. After they were given some money, they did the role-play as a seller and buyer in a canteen classroom setting. Five students acted as sellers that sell the snacks and five students acted as the buyers who were given some money. Each student has opportunity to act as buyer and seller to experience the application of early financial literacy implicitly. It is aimed to increase the students' interest in learning those three subjects, particularly English, and use the snacks as a self-reward after having a challenging class.

The activity is continued to the next phase; observing, that has been implemented during this teaching learning session. Observation is needed to analyse the students' difficulties and the relevance of learning materials based on the students' characters. Then in the last phase of cycle one:

reflecting, it became the session for evaluating the proposed teaching strategy based on the students' improvement.

Cycle Two

As the continuation of cycle one, cycle two has four phases: revised plan, acting, observing, and reflecting. In the first phase: revised plan, it focused on readjusting and readapting the teaching strategy of Englishpreneurship that has been developed in the cycle one. Then for the second phase, Acting, the teacher conducted teaching-learning based on the syllabus and lesson plan provided, thus, the steps were the same as in the cycle one. This activity is intended to give the teachers' new perspective of how to teach integratively and increase their confidence to use English despite it is beyond of their competence. While the teacher was conducting teaching-learning, the researcher observed the classroom to evaluate the effectiveness of Englishpreneurship for teaching the fifth graders. In the last phase: reflecting, the researcher conducted the interview with the class teacher and English teacher to measure the efficiency of Englishpreneurship for introducing financial literacy through learning three subjects: mathematic, English, and entrepreneurship integratively. The interview result is described in the following table.

Table 3. interview result 2.

No	Questions	Response
1	How did you feel after applying Englishpreneurship teaching strategy in your classroom?	I feel more comfortable and confidence in teaching English.
2	Has this program (Englishpreneurship) met the standard of Learning Achievement (Capaian Pembelajaran) as stated in the Independent Curriculum?	Yes, the learning materials, themes, and teaching strategies were adaptable and suitable with the students' need.
3	Did you find any difficulties while applying to this program?	No, because the lesson plan is provided so I just need to follow the rules.
4	Is there any significant result while using this method?	Yes, the students seemed confidence, enthusiastic and enjoyed the learning session.
5	Any constructive suggestions?	This strategy might be able to be applied to other subjects.

Based on the interview result above, the teacher confirmed that the learning materials were selected based on independent curriculum, and it is suitable for teaching primary level on the grade five. Considering this circumstance, the teachers suggested to apply Englishpreneurship for teaching other integrated subjects in the future.

CONCLUSION AND SUGGESTIONS

Based on the interview, observations, and note taken during this research, it can be concluded that Englishpreneurship is beneficial for supporting the teachers and students' language improvements.

For the teachers, it is found that they feel comfortable and confident in teaching the three integrated subjects: English, Mathematics, and Entrepreneurship using Englishpreneurship strategy. They stated that Englishpreneurship helped them a lot in teaching English due to their limited language ability. However, they found difficulties in pronouncing certain words and vocabulary, therefore consistent practice is necessary to cope with the problem. The idea of integrating three school subjects in one teaching session gave a fresh air for the teachers since, for them, teaching English became the biggest obstacle due to their lack of understanding. They affirmed that

Englishpreneurship increased their confidence for teaching English since they have mastered the two other subjects: Mathematics and Entrepreneurship that made them easier to adapt.

For the students, Englishpreneurship helped them to be more active, enthusiastic, and confidence in using English. The students also learnt how to manage their finances wisely after understanding the concept of financial literacy.

Furthermore, the researchers are advised to apply Englishpreneurship for teaching other integrated subjects in the future.

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