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INTEGRATING MATHEMATICS LEARNING AND FINANCIAL LITERACY THROUGH A CONTEXTUAL APPROACH IN ELEMENTARY SCHOOLS

Vina Tamarin [1*], Muhammad Samsul Solihin Saleh [2]

[1*]Universitas Islam Negeri Sunan Kalijaga Yogyakarta, Indonesia
[2]Universitas Islam Negeri Sunan Gunung Djati Bandung, Indonesia

E-mail: 23204082006@student.uin-suka.ac.id[1*]
msamsulsolihinsaleh@gmail.com [2]

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ABSTRACT
This article is a narrative–systematic literature review that clarifies how financial literacy is integrated into elementary mathematics through a contextual approach. Conducted qualitatively, it synthesizes studies from 2015–2025 obtained from ERIC, DOAJ, Google Scholar, Garuda, and Sinta databases using clear inclusion and exclusion criteria. Integration targets specific areas of financial literacy such as budgeting, saving, discounts and percentages, price comparison, simple interest, and distinguishing needs from wants all mapped to number, fraction, ratio, and percentage concepts. Findings reveal that this integration enhances students' engagement, accuracy in calculating percentages or discounts, and their decision-making in financial contexts. Grounded in constructivism and the CTL framework (inquiry, modeling, questioning, learning community, reflection, and authentic assessment), this approach strengthens numeracy and financial behavior simultaneously. The contextual model provides practical, low-resource, and time-efficient learning activities relevant to students' real lives, serving as a practical foundation for curriculum development.
Keywords: Contextual approach; elementary education; numeracy; financial literacy; mathematics learning;

ABSTRAK
Artikel ini merupakan tinjauan pustaka naratif–sistematis yang menjelaskan bagaimana literasi keuangan diintegrasikan ke dalam pembelajaran matematika sekolah dasar melalui pendekatan kontekstual. Kajian dilakukan secara kualitatif dengan mensintesis penelitian tahun 2015–2025 yang diambil dari basis data ERIC, DOAJ, Google Scholar, Garuda, dan Sinta menggunakan kriteria inklusi dan eksklusi yang jelas. Integrasi menargetkan aspek literasi keuangan seperti penganggaran, menabung, diskon dan persentase, perbandingan harga, bunga sederhana, serta pembedaan kebutuhan dan keinginan yang dikaitkan dengan konsep bilangan, pecahan, rasio, dan persentase. Hasil kajian menunjukkan bahwa integrasi ini meningkatkan keterlibatan siswa, ketepatan perhitungan, serta kemampuan pengambilan keputusan finansial dalam konteks nyata. Berlandaskan konstruktivisme dan kerangka CTL (inkuiri, pemodelan, pertanyaan, komunitas belajar, refleksi, dan asesmen autentik), pendekatan ini memperkuat kemampuan numerasi dan perilaku keuangan siswa. Model pembelajaran kontekstual memberikan kegiatan praktis yang hemat sumber daya, efisien waktu, dan relevan dengan kehidupan nyata siswa sebagai dasar pengembangan kurikulum yang aplikatif.
***Kata kunci**: Literasi keuangan; pembelajaran matematika;; pendekatan kontekstual; pendidikan dasar; numerasi*

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Introduction

Elementary education serves as a critical foundation for the development of children's skills and knowledge, which will influence their future lives. One key aspect of elementary education is mathematics learning, which not only teaches fundamental concepts such as addition, subtraction, multiplication, and division but also logical thinking, analytical skills, and problem-solving abilities, as mathematics is a branch of science that addresses various concepts and methods of calculation (Susanti 2020). Mathematics plays a crucial role in analyzing the economy and making decisions in the economic sector (Oktaviani and Nurma 2024). However, mathematics is often perceived as an abstract and difficult subject by most students. Therefore, mathematics teaching in elementary schools needs to be implemented in a relevant and contextual manner so that students can relate what they learn to everyday life.

In this context, the main focus of this study is to explore how financial literacy can be integrated into mathematics learning in elementary schools through a contextual approach. The discussion highlights which aspects of financial literacy are most relevant to numeracy objectives and how this integration can improve students' understanding, engagement, and decision-making in financial situations. Moreover, it examines various factors that may support or hinder implementation in classrooms, particularly regarding teacher readiness, available resources, and student diversity.

One way to address this challenge is by integrating mathematics learning with financial literacy. Improving financial intelligence through mathematical finance is an essential step in deepening one's understanding and ability to manage finances (Yusuf et al. 2023). For young people who graduate without basic skills in managing personal finances, they are at high risk of being unable to plan their financial futures wisely and responsibly (Meria et al. 2024). Financial literacy is an essential skill that every individual must possess, including understanding how to manage money, create budgets, save, and comprehend financial products. Financial literacy education should be introduced early, as financial management habits formed early will shape a strong and well-developed character in the future. One of the crucial life skills to teach children is financial literacy, which includes managing and planning money whether it is saved (in the form of savings or investments), spent wisely, or shared with those in need (Rahmatiah and Farid 2024). Mistakes in financial management often stem from inaccurate information, while better access to reliable financial resources improves financial decision-making.

Equipping students with this knowledge is essential for developing practical skills. The ability to manage finances and financial literacy influences numerical understanding (Phety, Asri, and Alti 2022). Financial literacy can be taught from childhood because, at this stage, spending and saving patterns begin to form, which can affect their future lives. One example is the ability to delay gratification to achieve long-term goals (Maulana and Kurniasih 2021). Linking financial literacy with mathematics learning provides students with opportunities to see the real-life applications of the mathematical concepts they learn, such as budgeting or planning expenses. Financial literacy education for children is not limited to introducing money; it emphasizes understanding how to manage finances wisely and the ability to control spending by distinguishing between

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needs and wants (Noor, Nurhayati, and Maulidha 2023). Financial literacy education in elementary schools plays a significant role in helping students develop the ability to understand, evaluate, and take appropriate steps for their financial well-being (Laila, Hadi, and Subanji 2019).

On the other hand, the contextual approach in mathematics learning is becoming increasingly popular in elementary education. This approach emphasizes the importance of linking lesson content with real-life situations relevant to students' lives. Using a contextual approach, students not only learn concepts theoretically but also practice that knowledge in their daily lives. Education for elementary school children should focus on instilling essential life skills by integrating educational activities with children's everyday experiences and activities (Gomulia, Dewi, and Barlian 2024). This approach has proven effective in helping students develop a deeper understanding of the lesson content and improve their critical thinking and problem-solving skills.

This research is supported by previous studies, such as those by Pangestu et al (2024) they found that financial literacy education for elementary students can be implemented by integrating existing subjects, focusing on practices relevant to financial literacy activities, one of which is through mathematics lessons. Additionally, research conducted by Skagerlund et al (2018) concluded that skills in normative decision-making and financial outcomes are influenced by numeracy skills, not cognitive reflection, indicating a connection between numeracy and financial literacy. The novelty of this research lies in the effort to deeply examine the potential integration between mathematics learning and financial literacy through a contextual approach at the elementary school level. This provides an important contribution to developing a more applicable and relevant educational curriculum to meet students' future needs.

Research Methods

This study employs a narrative–systematic literature review with a qualitative synthesis. Data were collected from ERIC, DOAJ, Google Scholar, Garuda, and Sinta databases between 2015–2025 using the keywords *financial literacy*, *mathematics learning*, and *contextual approach*. Inclusion criteria include research focused on integrating financial literacy with mathematics in elementary contexts, while exclusion criteria eliminate unrelated or non-methodological works. The unit of analysis is selected studies, not individuals. The analysis process involved screening, full-text review, coding, and thematic synthesis. Triangulation was conducted to minimize bias. This method is appropriate to identify patterns, gaps, and best practices for integrating financial literacy in elementary mathematics. The technique for analyzing literature data involves several steps: defining objectives, finding definitions for each term or variable, summarizing the points to be analyzed, searching for relevant sources, linking the collected data to the objectives, determining a sample, and assigning codes to each category (Sari and Asmendri 2020).

Results and Discussion

Mathematics Learning in Elementary Schools

Mathematics learning in elementary schools plays a fundamental role in developing children's cognitive skills and problem-solving abilities. The goal of mathematics education is to enable students to understand mathematical concepts and apply mathematical procedures in everyday life (Yanti and Fauzan 2021). The function of mathematics is as a tool to seek truths that are acceptable to science and common sense (Nur et al. 2024). At the elementary level, mathematics not only teaches basic concepts such as arithmetic operations (addition, subtraction, multiplication, division) but also helps children to think logically, systematically, and analytically. The different characteristics and comprehension levels of students, particularly in mathematics, which involves abstract basic concepts, require teaching methods that start with concrete representations before transitioning to more abstract concepts (Wayan and Purwati 2020). This learning forms the foundation for developing more complex skills at subsequent education levels. Understanding mathematical concepts not only serves as the basis for mathematics education but also as the key to developing more complex and applicable skills in the future (Safari and Rahmalia 2024). Therefore, it is crucial for teachers to teach mathematics in an enjoyable and meaningful way to help students understand more abstract concepts in the future.

However, one of the main challenges in mathematics education is how to make these concepts relevant to students' daily lives. Mathematics is not only about right or wrong answers but also involves guesses and intuition, requiring the ability to use symbols, images, diagrams, and models in thinking, along with skills to observe patterns and solve problems (Setiawan 2020). Many students feel that mathematics is a subject disconnected from their real lives, making it difficult to understand why they need to learn mathematics. Mathematics is a broad field of knowledge that plays a significant role in the progress of various aspects of life experienced today (Wandini et al. 2023). Students often face difficulties or lack interest in learning mathematics conventionally. Therefore, a contextual approach to mathematics learning is essential. This approach involves teaching mathematics in contexts aligned with students' life experiences, so they can see the direct benefits of what they learn, such as in financial contexts, budget planning, or expense management. Integrating financial literacy with mathematics enables students to see how mathematical concepts apply to everyday life. For example, projects such as Weekly Budget Plans, Discount Challenges, and Saving Simulations help students practice calculations and make reasoned financial choices. Mathematical concepts like percentages, ratios, and simple interest are applied in real contexts to enhance both numeracy and financial understanding.

Integrating mathematics learning with financial literacy through a contextual approach has the potential to enhance students' understanding of mathematics. Financial literacy is one of the basic literacies that need to be taught early and integrated with numeracy content at the elementary education level (Aryanto 2023). Abstract mathematics materials in elementary schools should be taught concretely so students can more easily understand these mathematical concepts (Permatasari 2021). For instance, concepts such as percentages, calculating discounts, or budgeting can be taught through everyday financial situations, such as calculating family expenses or planning savings. A good level of financial literacy will have a positive impact on the future well-being of individuals

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and families (Hasnarika et al. 2024). This approach enables students to understand how mathematics is used in real-world contexts and improves their numerical skills in relevant situations. Three principles of learning mathematics include attention and motivation as drivers of learning activity, active participation as a positive attitude that encourages students to take initiative, and direct involvement and experience so children can build their knowledge through activities they engage in (Wiryanto 2020). Thus, mathematics learning is not just about mastering theory but also about practical applications in daily life.

Financial Literacy in Elementary Schools

Financial literacy is the ability to understand and use various basic financial skills, such as money management, budgeting, investing, and retirement planning. Financial literacy education for children goes beyond introducing money; it encompasses the understanding of wise financial management (Sumarni, Usman, and Jewarut 2023). Financial literacy education can be implemented in schools through more structured and planned learning (Mustikawati 2020). Financial literacy is crucial to prepare students to make smart and responsible financial decisions in the future. It can also train children to avoid corrupt behavior, gratuities, and other negative financial behaviors (Lahallo and Rupilele 2023). Various types of money have evolved in modern society, not only in the form of paper and coins but also in electronic forms (Puspita et al. 2022). The continuous advancement of technology can also encourage society to become more consumptive (Yossinomita et al. 2024). This indicates that as technology develops, all aspects of life, especially finances, also evolve.

In its implementation, the five main areas of financial literacy include: (1) understanding finances, (2) the ability to communicate financial concepts, (3) skills in managing personal finances, (4) the ability to make financial-related decisions, and (5) confidence in financial planning for the future (Wijayanti and Retnawati 2020). Although financial literacy is often taught at the secondary or tertiary education level, it is essential to introduce these financial concepts early, including at the elementary school level. Financial literacy education at a young age has a direct influence on how a person manages money as an adult (Kartika and Fitria 2024). Financial literacy can be introduced from elementary school age because, at this stage, children experience rapid development in cognitive, affective, and psychomotor aspects (Krisdayanthi and Wijaya 2023). This will help students build a strong understanding of money and how to manage finances wisely.

In reality, financial literacy in many elementary schools still receives insufficient attention. Inefficiencies in implementing literacy activities in school environments result in various barriers to the development of students' literacy skills (Zahro et al. 2024). Many elementary school curricula do not yet include financial literacy as part of core learning. However, early exposure to financial management can equip students to make wiser decisions in their lives, whether in managing allowances, savings, or planning family finances. Individuals with high financial literacy typically also set aside contingency funds for emergencies (Krenawati and Nurliza 2018). Financial education must be an integral part of the curriculum and have a clear framework so it can be taught effectively from an early age (Nurmasari and Yuana 2024). Therefore, it is important to integrate financial

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literacy with other subjects, such as mathematics, so students not only learn financial concepts theoretically but also apply them in their daily lives. Below is a table of financial literacy indicators that can be applied to school learning (Choerudin et al. 2023). Financial literacy indicators shows in Table 1.

Table 1. Financial literacy indicators

NO.	Financial Literacy Indicator	Description
1.	Financial Knowledge	Refers to the understanding of various financial terms such as debt, saving, allowance, digital money, etc.
2.	Financial Attitude	Refers to the level of interest in expanding knowledge in the financial field, such as plans for saving, plans to buy something, etc.
3.	Financial Behavior	Focuses on habits in managing expenses and savings, such as being aware of needs and saving habits.

From the table, it can be understood that before a habit becomes ingrained in a person, it first starts with financial knowledge, followed by the financial attitudes they adopt, which eventually lead to financial behavior. One of the fundamental aspects is understanding savings, budgeting, debt management, investment, and risk management (Yudin, Wijaya, and Nuratipa 2024). The financial decision-making theory for adults is based on the assumption that they are rational individuals with basic knowledge of financial concepts, whereas the financial decision-making theory for children emphasizes the importance of money management habits that can be practiced as good habits in financial management throughout their lives (Qomariah, Alhuda, and Tunru 2023).

The integration of financial literacy with mathematics learning in elementary schools can be done in an engaging and practical way, starting when they begin receiving pocket money (Hikmah 2020). To improve the well-being of society, this will also be applied in community service with a focus on increasing students' financial literacy, starting with simple things like managing pocket money (Ratih and Zulfikri 2024). Financial literacy education should not only be provided by teachers in schools but will be more meaningful if also obtained from parents and the surrounding community (Herdhiana, Zahara, and Annisa 2021). To enhance children's literacy skills, cooperation among various parties involved in children's daily lives is necessary, such as families, schools, both formal and non-formal (Ariyani et al. 2022). Parents play a crucial role as role models in teaching positive values related to good financial literacy to their children (Vuspitasari and Deffrinica 2020). For example, students can learn to calculate interest on savings or project family expenses in the long term using mathematical concepts. In this way, they not only learn mathematics skills but also how to apply those skills to manage money effectively. This can introduce them to the concept of personal financial planning while enhancing their understanding of the importance of smart financial management from an early age. These activities provide hands-on experience where students can practice both financial and mathematical reasoning. The integration not only enhances students' understanding of financial concepts but also builds responsibility and awareness in managing money.

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Contextual Approach in Learning

The contextual approach is one where students are engaged in meaningful activities, helping them connect academic knowledge with real-life experiences they face (Fitriyani, Puspitasari, and Hairil 2024). Contextual learning, as an innovation that emphasizes the use of diverse learning resources relevant to the social context, is a strategic choice for achieving multicultural educational goals and supporting discovery-based learning (Romli 2022). In the context of elementary education, this approach aims to make the lesson material more relevant and meaningful for students by linking it with their everyday experiences. This approach encourages students to actively engage in learning through contexts they are familiar with, making it easier for them to understand and remember the concepts being taught. It can also increase student motivation as they feel that what they are learning will be useful in real life. The contextual approach has seven main components: (1) constructivism, (2) inquiry, (3) questioning, (4) learning community, (5) modeling, (6) reflection, and (7) authentic assessment (Wahyu and Catur 2021).

In mathematics learning, the contextual approach can be applied by connecting mathematical concepts with relevant situations in students' lives, such as financial management, budgeting, or solving financial problems. The benefit of contextual learning is that learning is not just about memorizing concepts that are easily forgotten, but rather about planting concepts that students directly experience, allowing them to understand and comprehend the concepts more deeply (Dharmayanti, Munandar, and Mugara 2019). Thus, students not only learn mathematics abstractly but also understand how these concepts are used in practical contexts. This enables students to see the relationship between mathematics and the real world, which, in turn, can enhance their understanding and interest in mathematics lessons.

The contextual approach can also improve students' understanding of financial literacy. By teaching financial literacy in the context of real-life situations, such as managing a family budget or calculating prices of items after a discount, students can more easily understand how financial concepts are applied in everyday situations (Muhartini, Mansur, and Bakar 2023). The contextual approach not only strengthens the connection between mathematics and real-life financial situations but also encourages teachers to adapt learning according to students' social and economic backgrounds. Technological tools such as budgeting applications, digital calculators, or spreadsheet-based simulations can make learning more interactive and practical.

To ensure equity, teachers may use fictional but balanced data, differentiated tasks, and low-cost materials that allow all students to participate meaningfully. However, implementing this integration also presents challenges, such as limited teacher readiness, time constraints, and variations in students' financial experiences. These challenges can be addressed by using short micro-tasks that fit class schedules, providing simple lesson examples, and collaborating with parents or the community. Through this strategy, contextual learning can be effectively implemented and sustained in elementary classrooms. Assessment is conducted through quick formative checks (e.g., exit tickets or brief reflections) and performance-based tasks scored with rubrics that attend to computational

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accuracy, reasoning, mathematical communication, and alignment with financial goals.

Conclusion and Suggestion

Integrating financial literacy into mathematics learning through a contextual approach enhances students' numeracy, engagement, and financial behavior. It creates meaningful learning connected to real life, cultivates critical thinking, and fosters long-term financial awareness. With proper teacher support, practical materials, and authentic assessment, this model can be implemented effectively and sustainably in elementary education.

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