

Developing Financial Literacy in Early Childhood through Pretend Play

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ABSTRACT

This study aims to develop financial literacy in early childhood through the implementation of the pretend play method in Panca Karsa Sokolelah Kindergarten, especially for group B children whose children do not understand basic financial concepts such as the function of money, types of money, and differences in needs and desires. The purpose of this study is to describe the implementation of the pretend play method and its impact on the development of children's financial literacy. This study uses a qualitative approach with a descriptive type of research. The subjects of this study consisted of 10 children of group B, with data collection through non-participant observations, semi-structured interviews with principals and classroom teachers, and documentation of activities. Data analysis is carried out in several stages, namely data reduction, data presentation, and conclusion drawing. The results of the study show that the implementation of the pretend play method is carried out in stages, starting from the introduction of the value of money, the function of goods, and differences in needs and desires to simple practices as sellers and buyers. A positive impact can be seen on the development of children's financial literacy, where children show increased ability to recognize the value of money, understand the function of goods based on their use, distinguish needs and desires through the selection of goods, and make simple transactions. The pretend play method has proven to be effective in developing children's financial literacy in a more fun way and in accordance with the child's world with a hands-on experience of learning while playing.

Keywords: Financial literacy, pretend play, early childhood.

ABSTRAK

Penelitian ini bertujuan untuk mengembangkan literasi keuangan pada anak usia dini melalui implementasi metode pretend play (Bermain pura-pura) di TK Panca Karsa Sokolelah, khususnya anak kelompok B yang beberapa anak belum memahami konsep dasar keuangan seperti fungsi uang, jenis uang, serta perbedaan kebutuhan dan keinginan. Tujuan penelitian ini adalah mendeskripsikan implementasi metode pretend play (Bermain pura-pura) dan dampaknya terhadap pengembangan literasi keuangan anak. Penelitian ini menggunakan pendekatan kualitatif deskriptif. Subjek penelitian ini terdiri dari 10 anak kelompok B, dengan pengumpulan data melalui

observasi Non-partisipan, wawancara semi-terstruktur dengan kepala sekolah dan guru kelas, serta dokumentasi kegiatan. Analisis data dilakukan dalam beberapa tahap, yaitu reduksi data, penyajian data, dan penarikan kesimpulan. Hasil penelitian menunjukkan implementasi metode pretend play dilakukan secara bertahap dimulai dari pengenalan nilai uang, fungsi barang, perbedaan kebutuhan dan keinginan, hingga praktik sederhana sebagai penjual dan pembeli. Dampak positif terlihat pada perkembangan literasi keuangan dimana anak menunjukkan peningkatan kemampuan dalam mengenal nilai uang, memahami fungsi barang berdasarkan kegunaannya, membedakan kebutuhan dan keinginan melalui pemilihan barang, serta melakukan transaksi sederhana. Metode pretend play terbukti efektif dalam mengembangkan literasi keuangan anak dengan cara yang lebih menyenangkan, dan sesuai dengan dunia anak dengan pengalaman langsung belajar sambil bermain

Kata Kunci: *Literasi Keuangan, Bermain Pura-pura, Anak Usia Dini*

INTRODUCTION

Education has a very important role in preparing children to face life in the future. Maria Montessori, sees education as a way to provide support and preparation in facing life. Therefore, children need to be given the opportunity to understand their potential or motivation to contribute to society one day (Tamara, 2021). This educational effort needs to be taught as early as possible. Early life is often referred to as the golden period because in this phase the process of growth and development of children takes place very rapidly, and it is even said to be a leap in development (Isjoni, 2011).

The golden age for children is a very important stage of development and cannot be repeated at the next stage of life. This period only occurs once in a lifetime. Thus, if during that period the child's potential or capacity is not stimulated and optimally designed, then the child's development and growth cannot achieve maximum results. Early childhood generally refers to individuals aged 0-6 years, at this vulnerable age, each child experiences a different growth and development process, so it requires attention, guidance, and stimulation in accordance with their developmental stage. With the aim of forming a solid foundation in various aspects, such as cognitive, language, physical-motor and social-emotional (Nurlina, 2024).

One of the important factors in the education system is literacy education. Understanding literacy in children is a process that takes place continuously and dynamically, this literacy process starts from the emergence of curiosity, critical thinking skills, and oral language skills, then develops until children are able to read and write. Literacy skills will continue to adapt to the development of the times that children will use as provisions in learning throughout their lives (Kemendikbudristek, 2021).

In order to realize quality education, a thorough and coordinated effort is needed, (Kementerian Pendidikan dan Kebudayaan, 2017) created a National Literacy Movement which contains 6 (six) Basic Literacy that need to be known and possessed, the six types of literacy in question consist of literacy, numeracy literacy, science literacy, digital literacy, financial literacy, and finally cultural and civic literacy. Financial literacy is one of the things needed in the world of education, especially for early childhood, in order to improve competitiveness and fighting spirit in facing challenges in the 21st century. To ensure the development of Financial Literacy

optimal, needed Effective financial education starts from Level Pre-School until Elementary School. Education This should be includes Introduction to the concept of personal finance Easy to understand and according to the child's developmental stage (Jayaraman et al., 2019). Good understanding of Financial Literacy for Son not only involves the introduction of money, but also includes an understanding of The difference between needs and wants. In addition, children must be able to manage money by Wise to be able to regulate its expenses. By forming a strong foundation of financial literacy, it is hoped that it can produce a generation that is not consumptive and understands the importance of saving and saving for the future (Jamilah et al., 2024).

Through a survey Nasional Literasi dan Inklusi Keuangan (SLINK) 2025, it shows that Indonesia's financial literacy percentage is at 66.46% while the financial inclusion index is recorded at 80.51% (Otoritas Jasa Keuangan, 2025). The data shows that there is a gap between financial literacy and financial inclusion, indicating that people do not fully understand how to manage finances properly, even though many people already have access to financial services. In order to improve financial literacy, it is important to introduce financial literacy to children from an early age so that they learn how to handle finances intelligently and responsibly.

To solve this problem, financial literacy education must be carried out with an approach that is appropriate to the child's developmental phase. Learning that Successful occurs when a child Engage actively participate in Activities which is suitable for the child's environment, namely the world of play. Play is an inseparable activity from children's lives and human rights for early childhood. Playing for a child is not only a waste of time, but a means for children to gain knowledge (Puspa Andini & Lestaringrm, 2018). In playing activities, freedom and pleasure are elements that cannot be separated. Various forms and methods of play can have different influences on children's development.

One of the relevant play methods in developing children's financial literacy is the pretend play. According to Purwandari (in Danny Soesilo, 2021), pretend play is a form of play that is actively performed by children. When playing, children use imagination and imagine or create situations by pretending through the help of available media and game tools. Fein (in Federici et al., 2025), states that pretend to play Symbolic play is a play activity where children use an object and imagine another object while playing. pretend to play It begins to appear in childhood and is an excellent way of learning, especially from pre-operative to operative age, namely at the age of 2 years to 6-7 years (Danny Soesilo, 2021). Pretend to play usually done by children aged 3-5 years, which is known as the peak of Singer's imagination (in Weisberg, 2015). In practice pretend to play can be realized in groups of games consisting of interrelated equipment and activities, house games, markets, camping, hospitals, offices, baby baths, birthday party games, and traveling games (Indrijati, 2016). Pretend to play in contrast to role-playing whose emphasis is on the role played, in pretend to play More on providing playground equipment to support the game and support the "pretend" element in the game (Labiba Kusna, 2018).

pretend to play has a great influence on the development of Bargen's children (in Lyu, 2023). Several previous studies have shown that by pretend to play children can improve a wide range of cognitive, independent, social and speaking skills (Dorothy Sheridan et al., 2011). Research conducted by Fitria et al. (2025), reveals that pretend to play can improve communication skills and cooperation between

children. Meanwhile, according to Rahayu et al. (2025), one of the main benefits of the pretend to play is its ability to improve cognitive development in children autism spectrum disorder. Meanwhile, the research conducted Sitepu et al. (2024), pretend to play affect the development of children's language. Although various studies have proven the benefits of pretend play for aspects of basic development (social, cognitive, language). However, research that specifically examines the application of the pretend to play to develop early childhood financial literacy is still very limited. Therefore, the novelty of this research lies in the application of the pretend to play as a learning strategy to develop financial literacy understanding in children starting from an early age.

The urgency of this research is strengthened by the results found in the field, especially in Panca Karsa Kindergarten, where some children still do not fully understand the basic concept of finance. For example, some children do not know the function of money well, children also still have difficulty distinguishing between types of money, and still do not use money according to their needs. This situation shows that financial literacy education for early childhood still requires deeper development through learning methods that are appropriate to the child's developmental stage. At Panca Kindergarten Karsa, pretend play activities have been applied in the process of children's learning activities. When children play pretend, they take on roles through their movements, actions and speech, In this way, the child learn understanding meaning a situation (Danny Soesilo, 2021). Therefore, with the existence of the pretend to play that has been implemented in children is expected to be able to develop financial literacy knowledge.

Based on the description stated above, it is necessary to conduct research to find out the implementation of the Pretend Play Method to Develop Financial Literacy of Group B Children at Panca Karsa Sokolelah Pamekasan Kindergarten. The purpose of this study is to 1) Describe the implementation of the pretend play method to develop children's financial literacy, 2) Describe the impact of the pretend play method to develop children's financial literacy.

METHOD

Research methods are a set of activities, rules, and procedures used by researchers in a certain discipline to obtain valid data in a research. This study applies a qualitative approach whose results or findings are obtained not by using statistical methods, but through the efforts of the researcher in understanding an event, interaction, or individual action in a certain context from the perspective of the researcher, especially related to the implementation of the method pretend to play to develop children's financial literacy (Rita Fiantika, 2022). A type of research that is descriptive, descriptive research aims to describe, describe, and factually explain the object being researched with the situation and conditions at the time the research takes place (Sugiyono, 2017).

This research was carried out at Panca Karsa Sokolelah Pamekasan Kindergarten, for approximately one month, starting from November-December 2025, involving children from group B consisting of 10 students. The research informants consisted of school principals, and class B teachers who were directly involved in the implementation of learning using the pretend play method. Data were obtained from observations, interviews, and documentation. The observations made in this study are non-participant observations where the researcher only observes,

sees, hears, and records the results of the implementation process of the pretend play method to develop children's financial literacy. The interviews used in this study are semi-structured interviews, which allow researchers to interview the interviewees in a free and flexible way, so that the interviewees provide more open and in-depth answers to the questions asked. The last method is documentation that aims to collect important data related to research and maintain the accuracy of the data obtained in the field.

The analysis technique applied the Miles and Huberman data model, which included data reduction, data presentation, and conclusion drawn. Data reduction means that researchers select and summarize important data from observations, interviews, and documentation to suit the research. The presentation of data carried out by the selected data researcher is then presented systematically in a descriptive form so that it is easy to understand. The last stage is the drawing of conclusions, at this stage the researcher makes conclusions from the formulation of the problem based on facts in the field.

The validity of the data is checked through triangulation techniques, member checks, and referential checking. The triangulation used is: Source triangulation is carried out by looking for additional information about the topic being researched from several sources, triangulation techniques are used to test the credibility of the data, if the results of the technique show different data, then the researcher must discuss with the data source to determine which one is considered correct. Furthermore, member checks are carried out by returning the results to the respondents whether the information is in accordance with what is intended. Finally, the sufficiency of the repressive is the use of adequate references to support the research.

RESULTS AND DISCUSSION

This research was carried out at Panca Karsa Sokolelah Kindergarten Pamekasan, from November-December 2025, with observation methods, interviews with teachers and principals, documentation. The study involved group B children with a total of 10 students. The pretend play method is applied in a market game setting that is designed to resemble buying and selling activities, chosen because it is related to children's daily lives and allows learning experiences about financial literacy. Children pretend to be in the market by playing the role of a seller and some become buyers, while using toys prepared by teachers.

The teacher divides the children into each group so that each child gets the opportunity to play optimally, before playing, the teacher explains the division of roles, the children are given the freedom to choose roles. In the implementation of pretend play in the classroom, several aspects that need to be considered by teachers include, teachers speak in a soft voice while accompanying children while playing, teachers communicate through appropriate body movements so that children understand the words that will appear during play activities, teachers understand the uniqueness and personality of children (Retno Suminar, 2009). This approach aims to make children feel comfortable and actively involved in play activities

Implementation of the Pretend Play Method to Develop Financial Literacy of Group B Children in Panca Karsa Kindergarten

Implementation of the method pretend to play implemented gradually, but still providing freedom to children in playing, early childhood education institutions need to apply an approach Learning by playing activities carried out by learning while

playing and by using game tools (Fatonah, 2009). Pretend to play is a form of active play that children do, in pretend to play Children learn to adapt by play, expressing life experiences (Danny Soesilo, 2021). In the development of financial literacy, activities pretend to play designed in the form of market games and buying and selling activities. In financial literacy learning, children can learn through the introduction of money, distinguishing the type of money, choosing and buying policies (Irchamni, 2023).

The research findings obtained through observation, interviews, and documentation were analyzed and presented systematically based on four indicators of early childhood financial literacy as listed in Table 1.

Table 1. 1 Summary of Research Findings Based on Financial Literacy Indicators

Indicators	Research findings
Children's Ability to Recognize Value for Money	Children begin to recognize coins and paper, are able to name the nominal money (Rp500-Rp10.00), distinguish the color of banknotes, understand that larger nominals have higher value
Children's Abilities Getting to Know the Function of the Goods	Children are able to know the Function Goods that are well bought
Children's Abilities Differentiating Needs And Desire	Children are able to distinguish Needs and wants by choosing goods based on need with the guidance of teachers, not buying all the desired products
Children's Ability to Do Simple Transactions	The child plays the role of a seller and buyer, mention the price of the goods, hand over money according to the price, and say thank you

In the initial session, children will be given an explanation of the value of money and the function of money, and explain the meaning of needs and wants.

1. Explain the value of money to children and understand the function of money

At this time, the teacher explains back to the child about various types of money, both in the form of banknotes and coins. Even though the class teacher has taught the material before. The introduction was carried out using the medium of toy money with various nominal values, ranging from Rp 1000-Rp 100,000, each banknote has a different color according to the numerical value. The teacher explains to the child that money is used as a tool to buy something. Children are given the understanding that when they want to get goods, both what they need and want, money is needed as a means of payment. This explanation is given so that children can more easily understand the function of money in real-life practice. According to Nabila et al. (2021), the long-term goal of financial education is to provide an improvement in the ability of children who previously did not or lack financial literacy. So that children can understand the concept of financial literacy

In this activity, children begin to understand that money is not only an object, but has a function in transactions. In addition, the teacher also gave an explanation to the children about the usefulness of the items they bought. The teacher emphasized that children need to understand how to choose and buy goods based on the right function for the goods, by using objects that are often encountered by children at school, teachers show goods directly and explain simply so that they are easy to understand. For example, books are used for learning and reading, pencils for writing. Don't buy something just because it's trendy. Through this activity, children not only know the function of goods, but also understand their uses.



Figure 1 Teacher Explains Money to Children

2. Explain the meaning of needs and desires in children

In the next stage, the teacher explains to the child various concepts related to needs and wants. In line with opinion Silinskas et al. (2021), children can be taught to understand their needs and desires through financial literacy both at home and school. Needs are basic things and must be fulfilled because they play an important role in maintaining their lives. While a desire is something that humans want to have or do, but if it is not fulfilled, it will not have a direct impact on human life (Leman et al., 2024). Necessities such as, eating, drinking, clothing, and shelter. That is, needs are the most important things, while desires are something that is additional or supportive of the main need. The cultivation of an understanding of needs and desires must be taught as early as possible so that children are able to determine priorities in making simple decisions regarding the use of money (Angelina et al., 2024). Teachers use the question and answer method to stimulate children's thinking skills and help children distinguish between what is a need and what is a desire.

3. Implementation of the pretend play method

After the child understands the concept of money, the function of goods, and the difference in needs and desires, the activity continues with the implementation of pretend play using the market theme. Teachers and researchers together with children prepare a playground, preparing a simple play environment that resembles a market. The children seemed very excited to set up the playground by providing toy money, tidying up the items for sale, and helping to set the tables.

Children are introduced to several media or objects used in play activities, and children are also given the freedom to choose the role of a seller or buyer. The child who plays the role of the seller will offer the goods, and serve

the buyer, stating the price, while the child who plays the role of the buyer will choose the goods, ask for the price, and hand over the money for the purchased goods, and the child will thank you after making the transaction using toy money. According to russ (in Sansanwal, 2014), pretend to play is a type of game that utilizes children's imagination and children's understanding of the surrounding environment to describe an object as another object. In this game, children imitate behavior, children use the information or knowledge they already have to recognize or distinguish certain objects. After the play activity pretend to play finished, the teacher gave reinforcement by asking questions casually to the child. The teacher asks the reason why the child chooses certain items and the use of the items that have been purchased. Through this activity, children are invited to recount their experiences during play as well as understand the function of goods in daily life.



Figure 1 Pretend Play Method Activities

Furthermore, teachers help children understand and distinguish between needs and wants. The teacher prepares a basket with needs and desires written on it. Children are asked to put the items they have purchased into the appropriate basket, then the teacher will invite the child to discuss the reason for choosing the item, so that the child can better understand the difference between items that are necessities and items that are only wants. During the activity, the teacher accompanies the child casually without disturbing the child's play, so that the child feels free and happy in learning. Through pretend play, children not only play, but also apply the concept of financial literacy that has been learned.



Figure 2 Needs and Wants Basket

The Impact of the Implementation of the Pretend Play Method to Develop Financial Literacy of Group B Children in Panca Karsa Kindergarten

Use of the pretend to play turned out to have a positive impact on the financial literacy ability of group B children in Panca Karsa Kindergarten. This impact can be seen from the improvement in children's understanding and skills in recognizing the value of money, understanding the function of goods, and distinguishing between needs and wants, and the ability of children to make simple transactions from initial observations, it can be seen that some children are still confused about various types of money and have not used money correctly. However, after the gradual implementation of the pretend to play children show progress in understanding financial literacy. This is in line with the view Lillard (2017), that pretend to play It plays a very important role in children's cognitive development because it encourages children to think and find solutions to problems independently, so that their thinking skills become more flexible. This experience helps children adjust their way of thinking when facing different problems. Children's ability to understand the value of money is seen to be developing after participating in activities pretend to play, children begin to recognize the difference between coins and banknotes and understand that the larger and more nominal numbers, the higher the value. The implementation of pretend play helps children use money directly in buying and selling activities. In addition to knowing the value of money, children also begin to learn to understand the function of goods through activities pretend to play. When playing, children tend to choose items that attract attention, with the teacher's assistance during play activities and through question and answer activities after playing, children slowly understand that money is used to buy items that have a use, even though children's understanding is still simple. Activities pretend to play Helping children recognize the function of goods which is the initial basis in learning to manage finances. These findings are supported by research by Chen & Volpe (in Rasjid, 2023) Good financial literacy not only aims to make children know finances, but also encourages children to have the ability to manage their own finances which is carried out in the behavior of each individual as a provision in achieving prosperity in the future.

The child's understanding of needs and wants also shows development. Through discussion activities after play, children are able to answer the teacher's questions with simple expressions related to the items they choose. This activity helps children begin to recognize the difference between things that need to be bought and things that are only wanted. These findings are supported by opinion (Sari, 2019), children who are used to managing finances from an early age will have a positive impact on children's development and will not cause an extravagant and consumptive life in the future. In addition, pretend play activities helps children develop the ability to make simple transactions. Children play the role of sellers and buyers in activities pretend to play, mention the price of the goods, hand over money according to the specified price, and thank you after the transaction is completed. Financial literacy education learned from an early age will have a positive impact on individuals, families, and society as a whole. Individuals who Understanding the concept finances tend to make more financial decisions so that it can be Avoiding Scams or fake investments. With a good understanding of investment Individuals Capable Choosing the right investment Be good and understand the risks, even though having individual debt can reduce the debt burden and increase debt

repayment faster. These abilities ultimately contribute to the improvement of economic well-being and reducing vulnerability to poverty (Zulfachry, 2023).

CONCLUSION

Based on the results of research on the implementation of the pretend play method to develop the financial literacy of group B children at Panca Karsa Sokolelah Pamekasan Kindergarten, it can be stated that the pretend play method is one of the effective methods in developing financial literacy in early childhood and in accordance with the child's developmental stage. The pretend play method is arranged in stages, the first day, starting from the introduction of basic financial concepts, children are explained about the nominal amount of money using toy money and explain the function of money as a medium of exchange, then children are explained about needs and desires that are practiced directly with the basket of needs and wants, on the second day, children will play Pretend Play applied through market play activities, children will play the role of sellers and some will play the role of buyers and make simple transactions through the Pretend play method.

The application of this method has a positive impact on the development of financial literacy in children, as seen in the development of financial literacy where children show increased ability to recognize the value of money, understand the function of goods based on their use, distinguish needs and desires through the selection of goods, and make simple transactions. The pretend play method has been proven to be effective in developing children's financial literacy in a more fun way, and in accordance with the world of children with hands-on learning experiences while playing.

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