

Financial Health and Sexual Reproductive Health For Premarital Couples at Javanese Christian Church

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ABSTRACT

This Community Service activity aims to increase community understanding, especially among premarital teenage and adult couples, about the importance of sexual reproductive education and financial management for premarital couples at the Javanese Christian Church Jatiluhur Congregation, Jakasampurna, Bekasi, West Java. The program focuses on delivering accurate and comprehensive information regarding reproductive health, biological and psychological changes, the prevention of sexually transmitted diseases, as well as the importance of maintaining healthy and responsible sexual behavior, along with good family financial management, which is a crucial foundation for young couples planning to get married. It is essential to discuss financial planning before marriage, including aspects such as budgeting, debt management, shared financial goals, and emergency fund preparation. With a deep understanding of financial management, couples can build a financially stable home life. The methods used in this activity include interactive counseling, discussion, and question-and-answer sessions, to ensure that participants gain applicable and relevant insights for their daily lives, both in terms of sexual reproductive health and good and sustainable financial management. The program showed an increase in participants' understanding of the importance of sexual reproductive education and the ability to make informed decisions related to reproductive health and responsible financial management sustainably. It is recommended to expand this kind of program to other churches as an effort to support the success of marriage holistically. Community Service has been carried out at the Central Javanese Christian Church Building, Jatiluhur Congregation, Bekasi, West Java.

Keywords: *financial, pre-marriage, health, reproduction, sexual.*

1. INTRODUCTION

Financial management and Sexual reproduction education are two important aspects that need to be considered by premarital couples. In this modern era, many young couples lack adequate information on reproductive health and wise financial management. This can impact the quality of their relationship in the future, both in terms of health and economic stability, and premarital counseling is an assistance based on existing knowledge and skills to provide various information about marriage that is useful to strengthen and maintain the relationship of couples who are getting married.



Figure 1. The Community Service

Marriage is an important stage for every couple who has found a soul mate, after a long time getting to know each other, sharing stories, and trying to unite ideas. Premarital counseling prepares couples to be truly prepared mentally, psychologically, and biologically before entering the world of marriage and family life, as shown in Figure 1.

In premarital counseling, basic things are emphasized for prospective couples, for example, related to mental health readiness and biological health,

such as male and female reproductive health (Yuliati and Wijayanti, 2023). Javanese Christian Church Jatiluhur, as one of the religious institutions in the Bekasi area, has a strategic role in providing education to its congregation, especially for couples who are about to enter marriage.

Based on an initial survey conducted, it was found that many premarital couples still have a minimal understanding of reproductive health and financial management. They tend to rely on unclear and sometimes incorrect information. This indicates an urgent need to organize a comprehensive and structured education program. By providing the right understanding, it is expected that premarital couples can make wiser decisions in married life (Lubis and Muktaruddin, 2023).

In the social and cultural context in Figure 2, there is still stigma and discomfort in discussing sensitive issues related to sexual reproduction. Sexual and reproductive education is education that provides knowledge and skills about sexuality and reproduction. This education is important to help children and adolescents understand themselves, build healthy relationships, and protect themselves from various risks (Ali and Cleland, 2020).



Figure 2. Discussion Session

As medical personnel, midwives have an important and strategic role in preventing maternal and infant mortality by providing health education and promotion through pocket books, because health education with pocket book media can increase knowledge, attitudes and behavior in disease prevention, so that it can be used to anticipate risky pregnancies and other data, to achieve a better understanding of the overall dynamics of populations of pathogens or parasites and their human hosts. The authors thus provide an analytical framework for evaluating public health strategies aimed at controlling or eradicating particular infections. With rising concern for programs of primary health care against such diseases as measles, malaria, river blindness, sleeping sickness, and schistosomiasis in developing countries, and the advent of HIV/AIDS and other emerging viruses.

One of the ways done and promoted by the government in order to socialize about adolescent reproductive health is through the Youth Information and Counseling Center (PIK-R) program. PIK Remaja is an activity in the GenRe (Generasi Berencana) program developed by BKKBN, which is managed by and for adolescents/students to provide information and counseling services on maturing marriage age, eight family functions, TRIAD KRR (sexuality, HIV and AIDS, and drugs), life skills, genre and advocacy skills, and IEC (BKKBN, 2020).

Many couples feel embarrassed or afraid to ask about this. Therefore, this activity also aims to create an open and safe discussion space for premarital couples to share information and experiences. In this way, it is hoped that couples can be better prepared to face the challenges of married life (Alfiana and

Fitriningsih, 2023).

Financial management is also an important aspect that is often overlooked by young couples. Many couples lack basic knowledge of financial management, which can potentially lead to conflicts after they get married (Situmorang et al., 2018). Low public financial literacy: Indonesians, including university students, often face challenges in managing personal finances (Dwiputri and Kabbaro, 2019). Basic problem: everything we do has too many options, many of which we're not qualified to evaluate (or we don't know how to evaluate). By providing training on financial management, premarital couples can learn to budget, save, and invest wisely. This will help them build a strong economic foundation (Sembel et al., 2022).

Every asset has intrinsic value. Despite our best efforts to observe that value, all we can do, in many cases, is arrive at an estimate. In discounted cash flow (DCF) valuation, an asset's intrinsic value can be expressed as the present value of its expected cash flows over its useful life, discounted to reflect the time value of money and the risk of the cash flows (Damodaran, 2018).

Seeing the importance of these two aspects, it is expected to make a significant contribution to pre-marital couples at the Javanese Christian Church Jatiluhur Bekasi, West Java, as well as raise awareness of the importance of sexual reproduction education and financial management.

2. PARTNER ISSUES

Financial management of premarital couples is an important aspect that is often overlooked in marriage preparation. Good financial management can be the foundation for a harmonious

home life (Malau et al., 2021). In this context, couples need to learn about financial planning, budgeting, and debt management. These first, defining encounters need to be managed carefully, given a growing body of evidence on the long-lasting impacts of experiences on economic behavior (Rangkuti et al., 2023). Adequate knowledge of financial management can help couples avoid financial problems in the future, as well as build good cooperation in managing family finances. Therefore, education on financial management is an important part of marriage preparation

1. Educate premarital couples on good financial management and budgeting strategies.
2. Provide a clear understanding of sexual reproduction and reproductive health to premarital couples.
3. Create a safe discussion space to share information and experiences related to issues premarital couples face.

These issues are based on adult education theory, which explains that adults learn more effectively through experience and discussion. This theory focuses on the importance of the relevance of learning materials to participants' daily lives. In addition, financial management theory is also referenced, where good financial management can help individuals and families achieve healthy financial goals.

Sexual reproductive education is the process of delivering information and knowledge related to aspects of reproductive health, sexual relations, and relevant moral values. In the context of the church, this education is often seen as part of the character and moral development of the congregation. Good sexual reproductive education is expected to help individuals understand the importance of reproductive health,

self-control, and responsibility in sexual relationships. Through this education, it is expected that premarital couples can prepare themselves physically and mentally before entering married life.

The church has a significant role in providing education to its congregation, including in terms of sexual reproduction education and financial management. Through coaching programs, the church can provide insights and knowledge needed by premarital couples. An approach based on Christian values will provide a deeper perspective on moral and ethical responsibilities in sexual relationships and financial management. Thus, the church can be a platform that supports couples to prepare themselves holistically.

Despite its importance, sexual reproduction education and financial management still face various challenges in society, including among church congregations. Many couples may feel taboo or embarrassed to talk about these topics, resulting in limited information they receive.

Household economic resilience is an important subject in the face of changing global economic conditions. This resilience includes not only financial aspects, but also the readiness of a household to deal with unexpected financial possibilities (Malau et al., 2024). In addition, a lack of understanding about the importance of these two aspects in home life may also hinder their implementation. Therefore, churches need to develop interesting and relevant methods to deliver this education to the congregation, so that they are more open and ready to learn.

Sexual reproduction education and financial management are two very important aspects in the preparation of premarital couples. Through proper

education, couples can better prepare themselves to face the challenges of married life. The church, as a spiritual and social institution, has the responsibility to provide relevant education and support couples in preparing themselves physically, mentally, and financially. Adolescents are one of the most important target groups in sexual and reproductive health programs. Sexual intercourse, especially unprotected, is associated with irreparable consequences, such as HIV infection and other sexually transmitted diseases, unwanted pregnancy, unsafe abortion, infertility, gender-based violence, and sexual dysfunction (Yulianti and Wijayanti, 2023). By addressing the existing challenges, it is expected that this education can run effectively and provide significant benefits to the congregation of GKJ Pusat Jatiluhur Jakasampurna Bekasi, West Java.

Currently, many premarital couples face challenges in understanding and managing aspects of sexual reproduction and family finances. An initial survey showed that 70% of couples do not have sufficient knowledge about reproductive health, and 60% admitted to having difficulties in planning finances for marriage. This activity is designed to enhance the knowledge and confidence of premarital couples in preparing for married life.

3. METHODOLOGY

Activities with the topic of Sexual Reproductive Education and Financial Management of Premarital Couples at the Javanese Christian Church Jatiluhur, Bekasi, West Java, were carried out using several methods:

- a. Participatory Method: Involving premarital couples at the Javanese Christian Church Jatiluhur as active subjects in identifying needs and solutions.

- b. Interactive Education: Through group discussions, seminars, and questions and answers, to make it easier for participants to understand the material on sexual reproduction education and financial management.
- c. Mentoring: Providing personalized guidance to premarital couples in designing financial plans and a healthy lifestyle post-marriage.
- d. Collaboration with Experts: Involving experts, such as reproductive health experts (Obgyn), and financial planners, to provide appropriate materials and guidance.



Figure 3. Javanese Christian Church

This activity in Figure 3 is expected to provide the necessary knowledge for premarital couples, so that they can prepare themselves well for marriage and a harmonious and responsible married life.

- a. Activity Design

This activity uses an educational approach with interactive counseling and discussion methods. The materials presented covered two main themes: sexual reproduction education and financial management.

- b. Target of Activity

The targets of the activity are premarital couples who are members of the Javanese Christian Church, Jatiluhur, Bekasi, West Java.

- c. Availability of Resources in Higher Education

This Community Service Team consists of 4 members, who have a background in medicine with obstetrics and gynecology specialists (SpOG), who are supported by a team of young doctors who are assisting in obstetrics and gynecology, and lecturers from Financial Analysis, Financial Accounting, and HR Management.

- d. Positive Impact on Higher Education
 - a) Improved Reputation: The program demonstrates the college's commitment to social and community issues, particularly in the areas of family and education.
 - b) Academic Outputs: The program can produce research, scientific journals, or reports on the results of activities that are useful for the development of science.
 - c) Increased Student Involvement: This activity can be a practical learning medium for students to hone their communication, organizational, and scientific skills.

Positive Impact on the Community

- a. Reproductive Health Knowledge: Premarital couples get the right insight into sexual reproductive health so that they can prepare themselves for a healthy married life.
- b. Financial Management Skills: Participants are trained to manage household finances to create family economic stability.
- c. Quality Family: With this education, premarital couples can build a harmonious, healthy, and independent family.

Potential for Program Sustainability. This program has the potential to continue with the following models:

- a. Routine Training: Conducted for a certain period for new premarital couples.

- b. Long-term Cooperation: Developing collaboration between the college and Jatiluhur for further activities.
- c. Monitoring and Evaluation: Provide a space to evaluate the success of the program and adjust it to the needs of the community.

4. RESULTS AND DISCUSSIONS

Activity Results

Of the 10 premarital couples planned by the committee of the Javanese Christian Church Jatiluhur Bekasi, West Java, 11 premarital couples attended the event. This means that there is an addition of 1 pair or a 10% increase in participants, which indicates an increase in understanding of reproductive health after participating in this activity. In terms of sexual health, reproductive education, and financial management, 95% of participants claimed to have gained new insights into sexual reproductive health and financial management.

Discussion

The results show that the education provided is very relevant and needed by premarital couples. Interactive discussion sessions allowed participants to share their experiences and deepen their understanding. The activity also created an open atmosphere, where participants felt comfortable asking questions and discussing.

Table 1. Number of Community Service Participants by Age

Age (year)	Number (persons)	Percentage (%)
21 - 30	12	54,50
31 - 40	8	36,30
41 - 50	2	9,20
Total	22	100,00

From the data in Table 1, it can be seen that the participants of the pre-marriage couples who attended were members of the Central Javanese Christian Church (GKJ), Jatiluhur Bekasi who were in the productive age group or included in the early adult group, namely the age range between 21-30 years as many as 12 people with a percentage of 54.50%, followed by the late adult age group with an age range between 31-40 years as many as 8 people with a percentage of 36.30%. Finally, the adult age group with an age range between 41-50 years, as many as 2 people, with a percentage of 9.20%. This shows that most of the participants who attended were in the age groups in early adulthood, with the assumption that the participants were premarital couples who would marry for the first time. Furthermore, participants who attended based on gender are as follows:

Table 2. Number of Participants based on Gender

Gender	Total (Person)	Percentage (%)
Male	11	50,00
Female	11	50,00
Total	22	100,00

From the data in Table 2, it can be concluded that the PKM partners who attended based on gender were 11 pairs of pre-marriage groups (22 people) with a ratio of 11 people of female gender (50%) and 11 people of male gender (50%).

Furthermore, the classification of premarital couple partners of the Central Javanese Christian Church congregation, Jatiluhur Bekasi, who attended the education level is as follows: Participants who attended based on class/level of education, the majority were at the Bachelor's level of education,

as many as 14 participants or 63.60%, followed by participants with Diploma education, as many as 4 people or 18.10%.

Table 3. Number of Participants based on Education Level

Education	Number (Persons)	Percentage (%)
Elementary	-	-
Junior High School	-	-
High School / Vocational School	3	13,60
Diploma	4	18,10
Bachelor's	14	63,60
Postgraduate	1	4,60
Total	22	100,00

Then, participants with high school / vocational school education levels were 3 participants or 13.60% and finally, participants with postgraduate education were 1 participant or 4.60%. This shows in Table 3 that partner participants are generally highly educated, so that partners more quickly understand the material on sexual health, reproduction, and financial management delivered by the resource persons.



Figure 4. Financial Health and Sexual Reproductive Health

Of the 11 pairs in Figure 4, premarital participants based on their employment status can be grouped with the following conditions: 11 people or 50.10% as private employees, 4 people or

18.17% with work status as civil servants, followed by work as doctors and physiotherapists, each 2 people or 9.09%, and the last as self-employed, educators, and soldiers.

Table 5. Pre-Test Questions to Measure Partners' Knowledge about Sexual Reproductive Health and Financial Management Before Participating in Activities.

No	Question	Answer		Participant
		Yes	No	
Sexual Reproductive Health Pre-Test				
1.	What is meant by sexual reproductive education?	7	15	22
2.	What is the main purpose of sexual reproductive education?	7	15	22
3.	Why is it important to understand the anatomy of the reproductive organs before marriage?	8	14	22
4.	What are examples of sexually transmitted diseases?	17	5	22
5.	What are the impacts of premarital sexual intercourse?	20	2	22
6.	What is the main function of contraception?	10	12	22
7.	Why is communication about reproductive health important in marriage?	7	15	22
8.	How to maintain the health of reproductive organs?	2	20	22
Financial Management Pre-Test				
9.	Why is it important to have financial planning before marriage?	11	11	22
10.	What is meant by a financial budget?	8	13	22
11.	What is the purpose of saving in marriage?	10	12	22
12.	What is meant by financial priorities?	6	16	22
13.	What are examples of primary expenses in a family?	5	17	22
14.	What are the risks of not having financial planning?	6	16	22
15.	What is meant by investment?	7	15	22
16.	What are examples of long-term investments?	4	18	22
17.	What is the first step in making a financial budget?	4	18	22
18.	Why is it important to discuss financial issues with your partner before marriage?	8	14	22

Source: Data Processing (2025)

Because the interest of partners to know more about the topic of sexual health, reproduction, and financial management is quite strong, the implementation of this PkM is carried out with several methods,

such as seminars, small group discussions, and interactive questions and answers between partners and resource persons.

Table 6. Post-Test Questions to Measure Partners' Knowledge of Sexual Health, Reproduction, and Financial Management After Participating in Activities.

No	Question	Answer		Participant
		Yes	No	
Sexual Reproductive Health Post Test				
1.	What are the main benefits of sexual reproduction education for pre-marital couples?	20	2	22
2.	What is reproductive health?	21	1	22
3.	What are the main risks of a lack of knowledge about sexual reproduction?	22	0	22
4.	What is a planned pregnancy?	22	0	22
5.	How to maintain healthy communication about sexual health in marriage?	20	2	22
6.	What are the signs of good reproductive health?	22	0	22
7.	What are the signs of good reproductive health?	20	2	22
8.	What should be done if a couple is experiencing reproductive health problems?	22	0	22
Financial Management Post Test				
9.	What is the first step in making a family financial plan?	19	3	22
10.	What are the main benefits of saving money in a family?	22	0	22
11.	What is meant by investment?	21	1	22
12.	Why is it important to discuss finances with your partner?	22	0	22
13.	What is primary spending?	22	0	22
14.	What are the risks of not having a budget?	19	3	22
15.	What are financial priorities?	21	1	22
16.	What are some examples of long-term investments that couples can make?	20	2	22

Source: Data Processing (2025)

From the data in Table 5 and Table 6, which is the response of 11 pairs of partners of the Central Javanese Christian Church congregation, Jatiluhur Bekasi, after participating in the Community Service activities on the topic of sexual health, reproduction, and financial management in premarital couples, it is illustrated that partners' knowledge on

this topic has begun to develop better, which is in line with the added expectation

5. CONCLUSION

The sexual reproduction and financial management education activities for premarital couples at GKJ Jatiluhur Center successfully achieved

their objectives. Participants showed a significant increase in understanding and felt more prepared to enter married life.

6. ACKNOWLEDGEMENTS

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