

Synergy of Faith and Knowledge: Financial Management and Sexual Reproductive Health Education for Pre-Marital Youth in the Java Christian Church, Jatiluhur, Bekasi

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ABSTRACT

This community service initiative was designed to enhance comprehension among premarital adolescents and adult couples at the Javanese Christian Church (GKJ) Jatiluhur Congregation in Jakasampurna, Bekasi, West Java, concerning the crucial significance of financial management and sexual reproductive education. The program concentrated on disseminating precise and thorough information about reproductive health, encompassing biological and psychological changes, the prevention of sexually transmitted infections, and the principles of sustaining healthy and responsible sexual conduct. Simultaneously, it emphasized that robust family financial management, which includes budgeting, debt management, establishing shared financial objectives, and preparing emergency funds, constitutes a crucial foundation for couples planning to get married. Employing methodologies such as interactive counseling, discussions, and question-and-answer sessions, the activity ensured participants acquired practical and applicable insights. The program effectively elevated participants' understanding of sexual reproductive health and empowered them to make well-informed decisions regarding both their reproductive health and sustainable financial management. It is recommended that comparable programs be extended to other religious congregations to bolster marital success holistically.

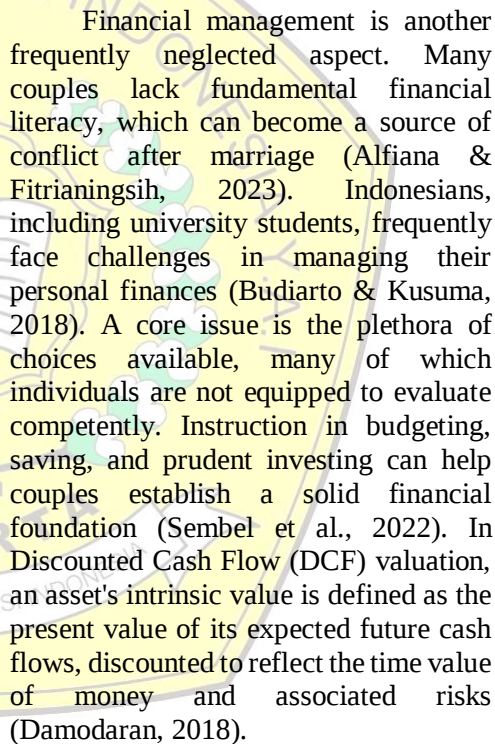
Keywords: *financial management, pre-marital, health, reproduction.*

1. INTRODUCTION

Education on financial management and sexual reproduction represents two critical domains that couples must address before marriage. In the contemporary era, numerous young couples enter matrimony without sufficient knowledge in these areas, a deficit that can detrimentally impact their

future relationship quality, health, and economic stability. Premarital counseling, founded on established knowledge and competencies, delivers vital information to fortify and maintain relationships for engaged couples. As marriage constitutes a significant life milestone, such counseling prepares couples mentally, psychologically, and biologically, addressing fundamentals

books can improve knowledge, attitudes, and behaviors related to disease prevention, aiding in the anticipation of risky pregnancies and enhancing the understanding of pathogen-host dynamics, which is indispensable for public health strategies. The government encourages adolescent reproductive health through initiatives like the Youth Information and Counseling Center (PIK-R), part of the Generasi Berencana (GenRe) program managed by BKKBN, which focuses on maturation of marriage age, family functions, and the *Triad Krr* (sexual health, HIV/Aids, and narcotics) (BKKBN, 2020).



Financial management for young people before marriage includes open communication about income, debt, and assets, setting shared financial goals, creating a detailed budget, and planning for emergency funds and protection (Akbar et al., 2024). These steps establish a solid financial foundation for the household's future and help prevent money-related conflicts. Household

financial management is the process of managing income, expenses, investments, and savings within a family to achieve short-term and long-term financial goals.

In light of the importance of these facets, this activity aims to make a substantial contribution to the preparedness of premarital couples at GKJ Jatiluhur and to elevate awareness regarding sexual reproduction education and financial management.

2. PARTNER ISSUES

- a. To instruct premarital couples on effective financial management and budgeting strategies.
- b. To impart a clear understanding of sexual reproduction and reproductive health.
- c. To establish a secure and open forum for sharing information and experiences.

Theoretical Framework

This initiative is underpinned by adult learning theory, which contends that adults learn most effectively through experiential and discursive methods, stressing the relevance of instructional material to their daily lives. It also integrates financial management theory, which posits that sound financial practices are crucial in helping individuals and families achieve economic well-being (Lusardi and Mitchell, 2014).

Sexual reproductive education entails the conveyance of knowledge regarding reproductive health, sexual relations, and associated moral values. Within the ecclesiastical context, this is perceived as an integral component of moral and character development. Effective education enables individuals to comprehend reproductive health, exercise self-control, and embrace responsibility, thereby preparing couples

physically and mentally for matrimony (Lie Lie & Oktariadi, 2019).

Financial management for premarital couples is a foundational element for a harmonious household. Couples must acquire skills in financial planning, budgeting, and debt management. Initial financial encounters require careful management due to their enduring influence on economic behavior. This knowledge is pivotal for averting future financial difficulties and fostering cooperative family financial management (Rangkuti et al., 2023).

The Basics of Family Financial Management: Budgeting, Saving, Debt Management, Investing, Long-Term Financial Planning. Financial Strategies of a New Family: Creating a budget together, determining financial goals, saving for an emergency fund, paying off debt, and investing early (Dwiputri & Kabbaro, 2019).

The church plays a considerable role in delivering this education from a perspective steeped in Christian values, thereby providing a more profound understanding of moral and ethical responsibilities in both sexual relationships and financial stewardship.

Nonetheless, these subjects often encounter societal challenges, including taboos and embarrassment, which result in informational deficiencies. Household economic resilience, encompassing financial preparedness for unforeseen circumstances, is crucial in an unpredictable global economy (Malau et al., 2024). Consequently, the church must devise engaging methodologies to impart this education effectively.

Adolescents constitute a primary target demographic for sexual and reproductive health initiatives, as unprotected sexual activity is associated

with severe consequences, including HIV/STI infection, unintended pregnancy, unsafe abortion, and violence (Yuliati and Wijayanti, 2023). Through appropriate education, the church can support couples in achieving holistic preparation for marriage.

Current Situation Analysis

An initial survey suggested that approximately 70% of premarital couples lacked adequate knowledge about reproductive health, and 60% experienced difficulties with financial planning for marriage. This activity was conceived to augment their knowledge and confidence in marital life, as shown in Figure 2.



Figure 2. Discussion Session

3. METHODOLOGY

The activity at GKJ Jatiluhur utilized several methodologies:

- Participatory Approach:** Involving couples as active participants in identifying needs and solutions.
- Interactive Education:** Employing group discussions, seminars, and Q&A sessions to facilitate comprehension.
- Mentoring:** Offering individualized guidance on financial planning and healthy post-marital lifestyles.

- Collaboration with Experts:** Engaging specialists in obstetrics/gynecology and financial planners to provide accurate information.

Activity Benefits

This activity was anticipated to furnish essential knowledge for premarital couples, enabling them to prepare adequately for a harmonious and responsible married life.

- Activity Design**
An educational approach was implemented, featuring interactive counseling and discussions on sexual reproduction and financial management.
- Target Audience**
Premarital couples who are members of GKJ Jatiluhur, Bekasi.
- Resource Availability**
The team consisted of four members, including an Obstetrics and Gynecology specialist (SpOG), supported by medical residents in ob-gyn and lecturers specializing in Financial Analysis, Accounting, and HR Management.
- Positive Impact on Higher Education**
 - Enhanced Reputation:** Demonstrates the university's dedication to addressing societal and community concerns.
 - Academic Outputs:** Has the potential to generate research, publications, or reports beneficial for scientific advancement.
 - Student Involvement:** Functions as a practical platform for students to refine communication, organizational, and scientific skills.

Positive Impact on the Community (Situmorang et al., 2018):

- Reproductive Health Knowledge:** Couples acquired accurate information for a healthy marital life.

2. Financial Management Skills: Participants received training to manage household finances for economic stability.
3. Quality Family Building: Education empowers couples to establish harmonious, healthy, and self-reliant families.

Potential for Program Sustainability:

1. Routine Training: To be conducted at regular intervals for new premarital couples.
2. Long-term Collaboration: Fostering ongoing partnerships between the university and the church.
3. Monitoring and Evaluation: Implementing procedures to evaluate the program's efficacy and adapt to community needs.

4. RESULTS AND DISCUSSION

Activity Results

The event was planned for 10 premarital couples but was attended by 11, denoting a 10% surplus in participation and reflecting strong interest. Following the activity, 95% of participants reported acquiring new and valuable insights into both sexual reproductive health and financial management.

Discussion

The outcomes affirm that the education provided was highly pertinent and necessary. Interactive sessions cultivated an open environment where participants felt at ease posing questions and sharing experiences, substantially enriching their understanding

Demographic data indicated that the majority of participants (54.50%, 12 individuals) belonged to the early adult cohort (21-30 years), followed by the late adult group (31-40 years) at 36.30% (8 individuals), and the adult group (41-50 years) at 9.20% (2 individuals). This

distribution suggests that most attendees were planning their first marriage. Gender distribution was perfectly balanced (11 females and 11 males).

Of educational attainment, the majority held Bachelor's degrees (63.60%, 14 individuals), followed by Diploma holders (18.10%, 4 individuals), High School/Vocational graduates (13.60%, 3 individuals), and Postgraduates (4.60%, 1 individual). This high level of educational background facilitated a more rapid assimilation of the material presented, as shown in Figure 3.



Figure 3. The Community Service Activity

Employment status was varied: 50% were private sector employees, 18.17% were civil servants, 9.09% were doctors and physiotherapists (2 each), and the remainder (4.45% each) were self-employed, educators, and military personnel. The considerable interest in the topics warranted the effective deployment of seminars, small group discussions, and interactive Q&A sessions. Overall, participants' knowledge of the subjects showed marked improvement, consistent with the activity's intended goals.

How to Manage Finances for Newly Married Couples (Malau et al., 2021):

1. Be open. Openness with your partner is very important, especially when it comes to finances.
2. Create a household budget.
3. Start building an emergency fund.
4. Discuss financial matters regularly.

Five Steps to Financial Planning:

1. Understand Your Financial Goals.
The first step in developing a wise financial plan is to thoroughly understand your financial goals.
2. Establish a Budget and Spending Plan.
3. Choose the Right Financial Products.
4. Manage Financial Risks.

The definition of the 50 30 20 rule in financial planning.

Based on this rule, we should categorize our after-tax income into three broad categories: 50% for needs, 30% for wants, and 20% for savings. This way, we set aside a certain amount of our income for each category.

Ways you can do to ensure your family's finances are maintained and you don't go over-budget are:

1. Set a maximum limit for each expense.
2. Keep detailed records.
3. Create separate accounts for savings and operating expenses.
4. Set aside an emergency fund.

Tips For Managing Finances:

1. Avoid bad habits, such as wasting money
2. Record monthly income and expenses
3. Be disciplined
4. Prioritize needs
5. Create a budget plan
6. Differentiate between wants and needs

7. Take advantage of promotions when shopping
8. Invest.

Apart from playing the role of managing household needs, a mother also often plays the role of finance minister in a family because she has to manage the family's financial budget wisely.

There are many causes of financial difficulties after marriage, such as drug abuse, debt, unemployment, financial incompetence, and a lack of long-term plans together. These factors can make a marriage difficult to salvage and lead to financial hardship.

Recipe for maintaining family financial health: map and prioritize fixed expenses, prioritize needs before wants, save at least 30% of your income, be willing to delay gratification, ensure you have a six-month emergency fund allocated, plan your annual financial expenses, and save and invest the remaining money.

5. CONCLUSION

The educational program on sexual reproduction and financial management for premarital couples at GKJ Jatiluhur successfully met its objectives. Participants demonstrated a significant increase in comprehension and expressed feeling considerably more prepared to embark on married life.

Five main components of personal finance: income, expenses, savings, investments, and protection. Create a realistic financial budget. Start by identifying all sources of income and allocating funds for basic needs, savings, and entertainment. Having a realistic budget also helps you manage your family's daily, monthly, and annual expenses more easily.

By understanding financial literacy, we can develop appropriate financial strategies. Money is the primary means of exchange we need to meet our daily needs and lifestyle. Financial literacy helps us avoid a wasteful lifestyle with the right strategies.

Family Financial Management Tips: Monitor your spending, Shop wisely, Use your credit card wisely, Involve the whole family, Review your budget regularly, Avoid consumer debt

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