



**“Enhancing Household-Level Microfinance Management
at PT. CJ Logistics Service Indonesia”**

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ABSTRACT

Financial education is a knowledge that must be introduced as early and as practically as possible to adult workers/employees, especially those managing household finances on a limited income. Many studies have shown that poor financial outcomes are not always caused by low income, but often by limited financial planning skills, lack of budgeting habits and difficulty in distinguishing between needs and wants. For example, Lusardi and Mitchell (2014) explain that individuals with low financial literacy are more likely to make costly mistakes such as overspending or borrowing at high interest rates. This shows that improving basic money management skills can be just as important as increasing income, especially for low- to middle-income workers. The purpose of this Social Project was to implement the financial education by increasing workers or employees' understanding of Household Financial Planning, with a focus on how to manage income, plan expenses and build financial discipline. This Social Project event was held at PT. CJ Logistics Service Indonesia in Cikarang, involving a pre-test, a webinar session led by a finance expert, educational video screenings, interactive games, budget simulation and a post-test. The entire program promoted Sustainable Development Goals (SDGs), particularly Goal 4 (Quality Education) and Goal 8 (Decent Work and Economic Growth). By integrating educational activities with participatory learning, the project empowered employees to improve their household financial decisions and build better economic resilience. The activities also encouraged organizers to grow in teamwork, communication and leadership. Overall, this Social Project demonstrated how accessible, collaborative education can contribute to sustainable community advancement and long-term behavioral change.

Keywords: Financial Education, Household Budgeting, Sustainable Development Goals (SDGs), PT. CJ Logistics Service Indonesia.

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