

FINANCIAL PLANNING EDUCATION TO STRENGTHEN ECONOMIC RESILIENCE OF YOUNG WORKERS AT PT CJ LOGISTICS CIKARANG

PRINCIPLES 1: A COMMITMENT TO ADDRESSING ISSUES OF POVERTY THROUGH EDUCATION

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This condition was clearly observed among employees at PT CJ Logistics Cikarang, where the majority of workers are young first-time employees. Although income is regularly earned, limited understanding of budgeting, saving, and long-term financial planning threatens their financial stability and welfare. From a broader development perspective, weak financial literacy contributes to structural poverty risks, especially among productive-age workers.

Responding to this challenge, President University initiated a community service-based educational program on personal financial planning aimed at strengthening workers' financial capability as a foundation for economic security and poverty prevention through education.

BACKGROUND OF THE ACTIVITY

Cikarang is widely recognized as one of Indonesia's largest industrial areas, attracting thousands of young job seekers, particularly vocational high school graduates. Many of these young workers are entering the workforce for the first time and receiving their first regular income. Despite this milestone, most of them lack sufficient financial literacy and personal financial planning knowledge, placing them at high risk of poor financial decision-making, overconsumption, debt accumulation, and long-term economic vulnerability.



BACKGROUND OF THE ACTIVITY

The activity was implemented at the CJ Logistics operational facility in the MM2100 industrial area, Cikarang, and was scheduled on a Saturday to avoid disrupting employees' working hours. The program adopted a two-session learning model, combining structured classroom education with participatory discussion. In the first session, participants received theoretical instruction on:

- Basic personal financial planning,
- Income and expense management,
- Financial goal setting,
- Principles of saving and spending control.
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In the second session, participants were invited to engage in an interactive question-and-answer discussion related to their personal financial conditions. Since comprehensive individual financial plans require extended time and personal data, the facilitators emphasized general financial planning frameworks applicable to all participants. To reinforce learning in an engaging manner, the session concluded with a financial literacy game facilitated by students.

Throughout the program, participants demonstrated strong enthusiasm and participation, completing the full session actively and interactively. This educational approach ensured not only knowledge transfer but also behavioral awareness related to financial responsibility.



OUTPUT OF THE ACTIVITY

The main outputs of this UNAI-related activity include:

- Increased financial literacy among young employees regarding income management, budgeting, and saving.
- Improved awareness of the importance of long-term financial planning for personal and family welfare.
- Strengthened capacity of workers to make responsible financial decisions, reducing the risk of consumptive behavior and unmanageable debt.
- Enhanced relationship between President University and the industrial sector in delivering education-based social responsibility programs.
- Contribution to the economic resilience of productive-age workers, supporting poverty prevention at the early stage of employment.

The participants expressed high satisfaction with the program and are expected to apply the acquired knowledge in their daily financial practices.

FUTURE ACTIVITIES



To ensure the sustainability and broader impact of this initiative, several follow-up plans are recommended:

- Expansion of financial literacy training programs to other company units or partner industries.
- Development of advanced financial planning modules, including debt management, investment basics, and retirement planning.
- Implementation of periodic follow-up evaluations to measure behavioral changes among participants.

Integration of financial literacy programs into student community service and internship-based empowerment activities.

- Establishment of long-term collaboration between President University and CJ Logistics in the field of worker welfare and human capital development.

These future activities aim to strengthen the long-term poverty prevention impact through continuous education and workforce empowerment.

