

## Building Fiscal Awareness among Thai High School Students: A Participatory Action Research Experience

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### ABSTRACT

*This study addresses the limited fiscal awareness among high school students and explores how a participatory approach can foster a better understanding of public budgeting concepts. A one-day community service program was conducted on May 17, 2025, at Sangkhom Islam Wittaya School, Hatyai, Thailand, involving 27 students and several teachers. The program was facilitated by four lecturers and four students from three universities in South Sulawesi, Indonesia: Hasanuddin University, West Sulawesi University, and Muhammadiyah University of Makassar. Using a modified Participatory Action Research (PAR) approach as the educational method, the activity was structured into planning, action, and reflection stages, incorporating interactive workshops, group discussions, and simulated budget allocation exercises. Data were collected through facilitator observations, student responses, and feedback. Findings indicate that students demonstrated an increased understanding of how public resources are managed and the importance of fiscal transparency. This article concludes that experiential and collaborative methods such as PAR are effective in fostering fiscal awareness among youth.*

**Keywords:** Fiscal Awareness, Participatory Action Research, High School Students, Public Budget Education, Community Engagement.

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## INTRODUCTION

Fiscal literacy is an integral part of civic literacy in the modern era. Understanding how the government manages public resources is an important foundation for the younger generation to be able to critically assess public policy, participate in decision-making, and build trust in state institutions. The Organisation for Economic Co-operation and Development (OECD, 2022; 2024) shows that most secondary school students in various countries do not yet have an adequate understanding of public budgets and their impact on daily life. Low fiscal literacy can reduce public participation in the democratic process and weaken public accountability. The OECD is an international forum that brings together governments from high-income democracies and market economies to collaborate, develop policy standards, and conduct analysis to promote sustainable economic growth, improve living standards, and maintain financial stability worldwide. Based in Paris and founded in 1961, the OECD acts as an international standard-setting body that provides independent data, statistics, and analysis to help governments make policies that improve economic and social well-being. Currently (2025), the OECD has 38 member countries with a focus on economic policy development, education, trade, and public welfare.

Various international studies have highlighted the importance of experiential learning-based fiscal education. The OECD (2023) emphasizes that participatory methods, such as group discussions, budget simulations, and action-based projects, are more effective than conventional lectures in increasing students' fiscal awareness. Research published in the *Cambridge Journal of Financial Literacy and Wellbeing* (2023) also shows that fiscal literacy not only strengthens individuals' financial skills but also increases civic awareness. However, the literature on cross-country collaborative approaches is still very limited (Rayyani et al. 2019).

This article offers a novel approach by applying Participatory Action Research (PAR) to build fiscal awareness among high school students in Thailand, combining cross-border community service programs with participatory education methods, and describing direct experiences that can be replicated without requiring in-depth knowledge of national budgetary policy.

A number of recent studies show that participatory approaches in education, particularly through Participatory Action Research (PAR), are effective in increasing critical awareness and civic literacy among adolescents. Ozer et al. (2020) emphasize that the active involvement of students in the research process encourages their empowerment and strengthens their capacity as agents of social change. Worker et al. (2023) show that Youth Participatory Action Research (YPAR), which integrates science learning with civic engagement, can deepen conceptual literacy while increasing students' sense of ownership of community issues. Meanwhile, Sales et al. (2020) found that PAR in schools expands participation and strengthens an inclusive collaborative culture, thereby encouraging a shift in educational practices from top-down to participation-based. On the other hand, the OECD (2023) emphasizes the importance of action-based learning methods, such as public budgeting simulations and interactive discussions, which are more effective in building fiscal literacy than traditional lecture methods.

These findings are in line with the results of studies by Frees et al. (2024) and Rayyani et al. (2024), which quantify the positive impact of financial literacy education on participants' financial health, as well as Thomas et al. (2024), which prove the role of financial literacy and financial technology in increasing financial inclusion among students in Indonesia. However, despite the growing literature on PAR and fiscal education, there are still gaps in research on several important aspects. First, cross-cultural research involving foreign facilitators in the context of secondary education in other countries, such as community service programs by Indonesian lecturers and students in schools in Thailand, is still rare. Second, the integration of fiscal literacy education and PAR methods, in which students are not only passive participants but also active collaborators in designing and reflecting on budget simulations, has not been widely documented. Third, academic contributions that combine cross-institutional cooperation in education with a participatory approach to building contextual fiscal awareness are still very limited.

This article presents scientific innovation by integrating the PAR model into cross-cultural participatory fiscal education activities, providing descriptions of practices that can be replicated without requiring in-depth analysis of local policies, and enriching the literature with collaborative and applied approaches implemented in short-term community service programs at the secondary school level.

Research problem: How can we improve students' basic understanding of public financial management and the importance of fiscal transparency through a cross-cultural participatory education approach? The purpose of this study is to describe the implementation and results of a fiscal awareness program at Sangkhom Islam Wittaya School, Hatyai, Thailand, using a Participatory Action Research Experience approach.

## METHOD

### 1. Time and Place of Implementation

The program was held on May 17, 2025, in the 2nd floor hall of Sangkhom Islam Wittaya School, Hatyai, Thailand. Participants consisted of 27 high school students, six accompanying teachers, the principal, and the head of the foundation. There were nine facilitators: four lecturers and five students from three universities in South Sulawesi, Indonesia.

### 2. Methods Used

The method used was Participatory Action Research (PAR), modified for the purposes of short-term education. The PAR cycle included: planning (development of simple fiscal literacy modules, design of budget simulations), action (interactive workshops, group discussions, simulations), and reflection (evaluative discussions to assess understanding, relevance of material, and opportunities for integration into the school curriculum).

### 3. How It Works

The activities were carried out in three main stages in accordance with the Participatory Action Research (PAR) cycle: planning, action, and reflection.

1. Planning

- a) The facilitator identifies learning needs regarding fiscal literacy.
- b) Educational materials are prepared in the form of interactive workshops and public budgeting simulations that are relevant to the context of high school students.
- c) The activity plan includes the presentation of basic concepts, group discussions, and simulation exercises on school budget allocation.

2. Action

- a) The education program was held for one full day in the school hall with 27 students and 6 teachers participating.
- b) The activity began with an explanation of the basic concepts of public budgeting, followed by small group discussions to analyze simple cases, then a budget preparation simulation so that participants could learn to prioritize the use of funds transparently.
- c) Facilitators act as discussion triggers, not merely as providers of material, so that students and teachers actively express their opinions

3. Reflection

- a) After the activity, students, teachers, and facilitators discuss what they have learned, the challenges they faced, and how these concepts can be applied in real life.
- b) The facilitator provides feedback to students based on the results of their reflections.

**4. Activity Materials**

Materials included handouts on basic fiscal concepts, discussion worksheets, simple teaching aids, and evaluation forms. Evaluation was conducted through observation, verbal feedback, and student reflection. Data were analyzed using qualitative descriptive methods.

a. Handout on Basic Fiscal Concepts

The handout was a concise 6-page module, printed in black and white and distributed to all participants. The contents of the handout included:

- 1) Understanding public budgeting (what is a state/regional budget and its purpose).
- 2) Sources of government revenue (simple examples: taxes, grants, aid).
- 3) Types of public spending (education, health, infrastructure) are explained in simple language.
- 4) The principles of transparency and accountability in budgeting.
- 5) A simple example of a school budget: a flow chart of income and expenditure.
- 6) Illustration of budget priorities: how limited funds should be allocated according to important needs.

b. Discussion Worksheet

The 3-page Discussion Worksheet contains open-ended questions + simple tables for practice. The Discussion Worksheet contains:

- 1) Practice question in the form of a case study: "The school received 100,000 baht in funding. How should it be distributed among the following needs?"

- 2) The table column contains the following points:
  - Requirements (e.g., classroom repairs, library books, student activities)
  - Priority (high/medium/low)
  - Budget allocation (Baht)
  - Reasons/considerations of students
- 3) Reflection question: "Why is your allocation different from other groups? What would be the impact if the budget were not transparent?"

#### c. Simple Teaching Aids

Visual aids to help understand concepts. Simple visual aids in the form of:

- 1) Posters or flipcharts containing diagrams of the public budget cycle.
- 2) Color cards representing spending categories (red = infrastructure, green = education, blue = health) for fund allocation simulations.
- 3) Stickers with monetary values (10,000 baht and 5,000 baht) affixed to the board to practice visual allocation.

We visualize or operate this teaching aid as follows:

- 1) A whiteboard with a blank circle diagram, then students attach stickers according to the allocation decided by the group.
- 2) Examples of teaching aids:

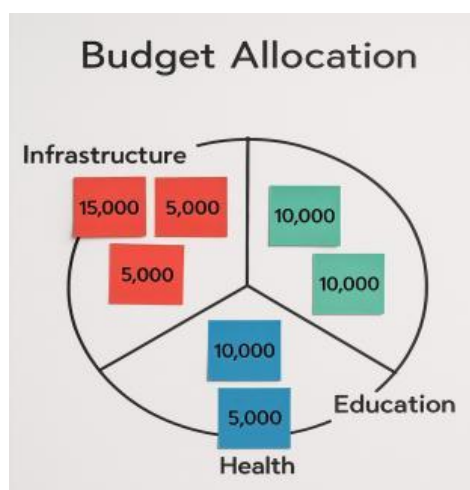


Figure 1. Diagram of Teaching Aids

#### d. Evaluation Form

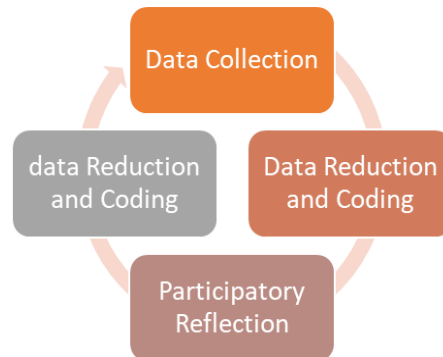
A one-page evaluation form containing a simple table to assess the effectiveness of activities. The contents of the columns on the form include:

- 1) Aspects evaluated:
  - a) Understanding basic fiscal concepts
  - b) Active participation in discussions
  - c) Ability to determine budget priorities
  - d) Appropriateness of materials to student needs
  - e) General impressions and suggestions
- 2) Rating scale: 1 (poor) – 5 (excellent)

- 3) Open comments containing brief narratives where participants can write notes or suggestions for improvement.

## 5. Data Analysis Techniques

Data analysis was conducted in several stages, as shown in the figure below:



**Figure 2. Data Analysis Circle**

The figure shows the data analysis cycle in three main stages in accordance with the Participatory Action Research (PAR) approach. The first stage is Data Collection, which includes direct observation during educational activities using simple teaching aids, collection of group discussion worksheets on fiscal concepts and budget simulations, evaluation forms from students, teachers, and facilitators, as well as reflection notes and visual documentation. The second stage is Data Reduction & Coding, where data from worksheets is coded to assess students' level of understanding, observation notes are analyzed to identify student participation, and evaluation forms are grouped to identify common response patterns. The final stage is Participatory Reflection, where the initial analysis results are discussed with students and teachers to interpret the data, evaluate the findings, and generate recommendations for improvement that form the basis for the next cycle of activities.

### a. Data Collection

Here are the data analysis steps we took:

- 1) Direct observation during educational activities using simple teaching aids to monitor student engagement.
- 2) Discussion worksheets containing the results of group work on basic fiscal concepts and budget simulations.
- 3) Evaluation forms filled out by students, teachers, and facilitators to provide feedback on the material and methods.
- 4) Facilitator's reflection notes and visual documentation of activities (photos, recordings).

### b. Data Reduction & Coding

- 1) Data from the discussion worksheet was coded to assess students' understanding of fiscal concepts (e.g., understand – somewhat understand – do not understand).

- 2) Observational notes on the use of teaching aids were reduced to identify student participation levels and group dynamics.
- 3) Evaluation forms are grouped to find common responses (positive, neutral, or needs improvement).

### c. Participatory Reflection

- 1) The initial analysis results are discussed with students and teachers.
- 2) They are asked to interpret data (for example, looking at evaluation results summarized in tables) and provide suggestions for improvement.

This stage marks the return of the PAR cycle, where the recommendations generated can form the basis for subsequent activities.

## RESULTS AND DISCUSSION

This community service activity was held on May 17, 2025, in the second-floor hall of Sangkhom Islam Wittaya School, Hatyai, Thailand, involving 27 high school students, six teachers, the school principal, and the head of the foundation. The activity was carried out by four lecturers and three students from Hasanuddin University, West Sulawesi University, and Muhammadiyah University Makassar. The results of the activity were presented in accordance with the stages of the Participatory Action Research (PAR) approach and qualitative data analysis techniques, which included data collection, data reduction and coding, and participatory reflection.



**Figure 3. Presentation of Handout Material**

During the educational process, students obtained material from handouts on basic fiscal concepts explaining the meaning of public budgets, sources of state revenue, and the urgency of transparency in budget management. At the end of the handout, we asked five questions, the answers to which are summarized in the table below. The five questions are designed to measure students' understanding after reading the handout. The questions are: 1) Understanding public budgeting (what is a state/regional budget and its purpose). 2) Sources of government revenue (simple

examples: taxes, grants, aid). 3) Types of public spending (education, health, infrastructure) explained in simple language. 4) The principles of transparency and accountability in budgeting. 5) An illustration of budget priorities: how limited funds should be allocated according to important needs. The following is a summary of the answers.:

**Table 1. Student Comprehension Evaluation Form**

No.	Public Budgeting	Sources of Income	Types of Public Expenditure	Transparency & Accountability	Budget Priorities	Total Score (0–5)	Facilitator's Notes
1	1	0	1	0	0	2	Strengthening of accountability principles is needed
2	0	1	0	0	1	2	Understand sources of income, other areas need improvement
3	1	0	0	0	0	1	Only understand the basics of budgeting
4	0	0	1	0	1	2	Lack understanding of sources of income
5	1	0	1	0	0	2	Priorities need to be reinforced.
6	0	1	0	0	0	1	Understanding is still low.
7	1	1	0	0	0	2	Basic understanding, weak transparency.
8	0	0	1	0	0	1	Only understands public spending.
9	1	0	0	1	0	2	Revenue sources need to be strengthened.
10	0	0	0	0	1	1	Only understands priorities.
11	1	1	1	0	0	3	Transparency needs to be reinforced
12	1	0	1	0	1	3	Need to



No.	Public Budgeting	Sources of Income	Types of Public Expenditure	Transparency & Accountability	Budget Priorities	Total Score (0-5)	Facilitator's Notes
13	0	1	1	0	0	2	strengthen revenue sources Need to strengthen priorities
14	0	0	0	1	0	1	Only understand accountability
15	1	0	0	0	1	2	Partial understanding
16	0	0	1	0	0	1	Weak in all aspects except spending
17	1	0	1	1	0	3	Need to strengthen priorities
18	0	0	1	0	1	2	Only understand spending and priorities
19	0	1	0	0	0	1	Very low understanding
20	1	0	0	0	0	1	Only understand the basics of budgeting
21	0	0	1	0	0	1	Need overall strengthening
22	1	0	1	0	0	2	Weak accountability
23	0	1	0	0	0	1	Only understands revenue sources
24	1	0	0	0	1	2	Revenue sources need to be explained
25	0	0	1	0	0	1	Comprehensive explanation needed
26	1	0	0	1	0	2	Weak in revenue sources and priorities
27	0	1	1	0	0	2	Transparency needs to be strengthened

Explanation:

Score: 1 = understand, 0 = do not understand

A summary of the evaluation results for 27 students shows that their understanding of basic fiscal concepts is still in the low to moderate category, with an average score of 1.9 out of 5. The percentage of achievement per indicator shows variations in the level of understanding: public budgeting reached 52% (14 students), sources of revenue 33% (9 students), types of public spending 48% (13 students), transparency and accountability 19% (5 students), and budget priorities 33% (9 students). This data confirms that understanding of transparency and accountability is still weak, while understanding of public budgeting and types of public spending is relatively better, although still far from the 80% achievement target. These results indicate the need for intensive educational strategies and more focused discussion methods to strengthen students' understanding, especially in terms of transparency and budget priority setting, so that learning objectives can be optimally achieved in the next cycle of activities.



**Figure 4. Distribution of Teaching Aids**

Student engagement was observed using a simple teaching aid in the form of a public budget flow simulation chart, which facilitated visual understanding. The discussion worksheet showed how students worked in groups to design a simple scheme for allocating school funds based on priority needs. Evaluation forms filled out by students, teachers, and facilitators recorded perceptions of the material, methods, and impact of the activity. In addition, facilitator reflection notes and photo documentation helped to record the dynamics of interaction in the field.

**Table 2. Summary of Student Understanding After Using Teaching Aids**

Group	Needs	Priority	Allocation (Baht)	Reasons/Considerations
1	Classroom improvements	High	50.000	The room is severely damaged.
	Library books	Medium	30.000	The books need to be updated.
	Student activities	Low	20.000	There are still sufficient funds for activities.
2	Classroom improvements	Medium	30.000	The class is quite good.

Group	Needs	Priority	Allocation (Baht)	Reasons/Considerations
3	Library books	High	50.000	New books are needed.
	Student activities	Low	20.000	The activities require additional funding
	Classroom improvements	High	40.000	Priority class
	Library books	Low	20.000	Enough books
	Student activities	High	40.000	Important activities for students
4	Classroom improvements	Medium	35.000	The class is okay.
	Library books	Medium	30.000	The book needs additions.
	Student activities	Medium	35.000	More active activities are needed.
5	Classroom improvements	High	45.000	Focus on infrastructure
	Library books	High	40.000	Basic literacy
	Student activities	Low	15.000	Non-urgent activities

The table above summarizes the results of group discussions in the LKD, which consisted of 5 groups (27 students), regarding the distribution of 100,000 baht in simulation funds:

#### 1. Comparison of Priorities Between Groups

Classroom improvements are a high priority in 3 groups (1, 3, 5) and a medium priority in 2 groups (2, 4). This shows that the majority of students view school infrastructure as an urgent need. Library books are a high priority in 2 groups (2, 5), a medium priority in 2 groups (1, 4), and a low priority in 1 group (3). There are variations in perceptions about the importance of literacy. Regarding student activities, it is high in 1 group (3), low in 3 groups (1, 2, 5), and moderate in 1 group (4). This shows that some students view the development of soft skills and extracurricular activities as equally important as physical improvements to the school.

#### 2. Fund Allocation Pattern

Funds for classroom improvements range from 30,000 to 50,000 baht, with an average of around 40,000 baht. Meanwhile, funds for library books range from 20,000 to 50,000 baht, with an average of around 34,000 baht. Finally, funds for student activities range from 15,000 to 40,000 baht, with an average of around 26,000 baht.

#### 3. Key Findings

The table above shows that there is no single agreement among the groups about what should be the top priority. Groups 1 and 5 show a conservative pattern (focus

on infrastructure and literacy, lower student activity). Groups 3 and 4 show a participatory pattern (student activity is given equal or higher priority than classroom improvements). Group 2 appears to balance all needs without any truly dominant priority.

#### 4. Implications of Results

Differences in opinion among groups show that participatory fiscal education effectively encourages critical discussion. Students learn that limited budgets require collective decision-making and compromise, in line with the principles of Participatory Action Research (PAR).

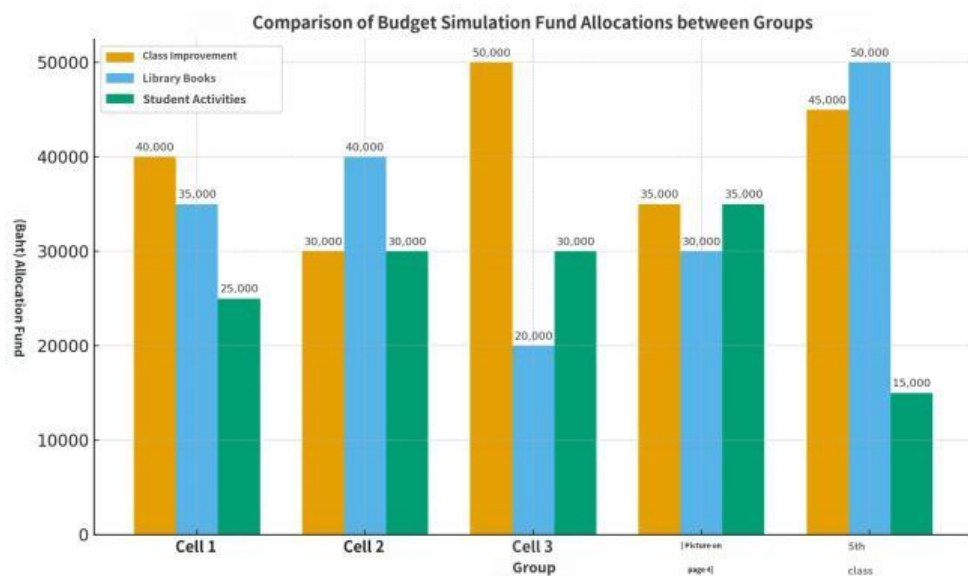


Figure 5. Comparison of Budget Simulation Fund Allocation between Groups

The graph above is a visualization of the results of the Discussion Worksheet (LKD) from 5 groups (27 students) related to the simulation of school fund allocation of 100,000 Baht. The bar chart shows a comparison of fund allocation for classroom repairs, library books, and student activities between groups.



Figure 6. Students filling out the reflection form

The results above were used for the participatory reflection stage, to discuss “Why do differences in priorities arise? How can we agree on a fair and transparent budget allocation?” The answers given by the students in each group are summarized in the table below:

**Table 3. Summary of Participatory Reflection**

Group	Why did differences in priority emerge?	How to reach a fair and transparent allocation?
Group 1	Different views on which facilities are most urgent (classrooms vs. books).	Establish joint criteria (urgency, benefit to all students).
Group 2	Limited understanding of the real costs of school needs.	Share information on actual costs before deciding.
Group 3	Focused on activities that directly involve them, less on facilities.	Involve teachers and students in setting priorities together.
Group 4	Influenced by personal experiences (e.g., broken classrooms).	Use voting or ranking to balance preferences.
Group 5	Tendency to prioritize visible results over long-term needs.	Ensure transparency by publishing budget allocation to all.

The reflections reveal that priority differences arose from varied perspectives on urgency, incomplete information on costs, personal experiences, and a preference for immediate or visible benefits. For consensus building, students suggested creating shared criteria, improving cost transparency, conducting joint decision-making with teachers, using structured voting, and publicly sharing allocation results.

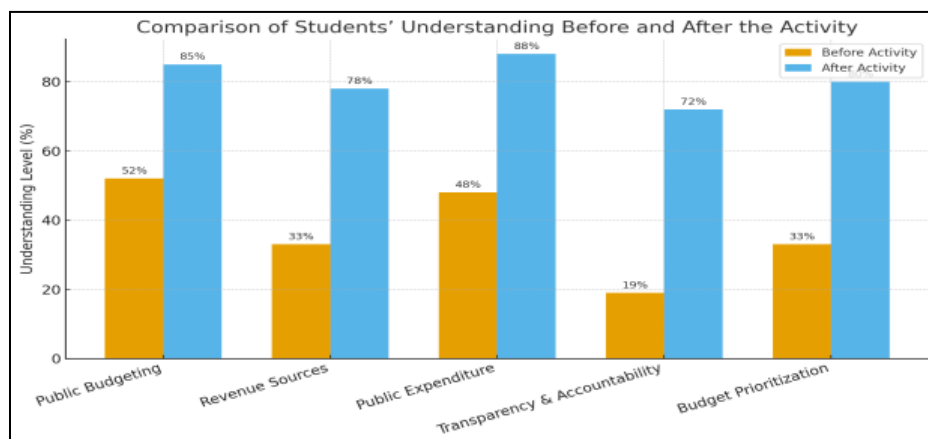
Building on these reflections, it was important to assess whether the educational activities and participatory discussions actually improved students' understanding of fiscal concepts. To measure this, post-activity evaluations were conducted using structured forms that covered key indicators such as the meaning of public budgeting, sources of government revenue, types of public expenditure, transparency and accountability principles, and the ability to set spending priorities. The summarized results of these evaluations are presented in the following table, which illustrates the overall learning outcomes of 27 students after the program.

**Table 4. Final Results of Student Comprehension (27 students)**

No	Indicator	Number of Students Understanding	Percentage of Achievement
1	Public budgeting	24	89%
2	Sources of government revenue	22	81%
3	Types of public spending	25	93%
4	Transparency & accountability	20	74%
5	Budget priorities	23	85%

No	Indicator	Number of Students Understanding	Percentage of Achievement
	Overall average achievement		84% (good category)

After the Participatory Action Research (PAR)-based educational activities and participatory reflection sessions, there was a significant increase in student understanding. There were no longer any indicators with scores below 60%, demonstrating the effectiveness of the approach used. The highest level of understanding was achieved on the indicator of types of public spending (93%), followed by public budgeting (89%) and budget priorities (85%). Meanwhile, the aspects of transparency and accountability, although still the lowest, had increased to 74% compared to the previous 19%. Overall, the average student understanding achievement reached 84% (good category), with some students even demonstrating full mastery (100%) on several indicators. These results show that interactive and reflective educational approaches can significantly increase students' fiscal awareness.



**Figure 7. Comparison of Student Comprehension Levels Before and After the Activity**

The following bar chart shows the comparison of students' understanding levels before and after the activity. This chart clearly shows a significant improvement in all indicators, especially in the areas of transparency and accountability, which were previously the biggest weaknesses.

The findings of this study indicate that the PAR approach, which combines conceptual education and interactive discussion practices, is effective in building fiscal awareness among high school students. The active involvement of participants strengthens fiscal literacy, which has not been widely developed in Thai secondary schools. These results are in line with recent research confirming that participatory learning methods can improve students' understanding of public economic concepts (Lusardi & Mitchell,

2020; OECD, 2023). In addition, participatory reflection ensures that the activity does not stop at knowledge transfer but continues as a joint process to formulate improvement measures for the future. The limitations of the activity lie in the short time frame, so the depth of the material needs to be increased in follow-up sessions, and the sustainability of the program can be strengthened with the support of the school curriculum.

## CONCLUSION

This study aimed to enhance the understanding and awareness of public budgeting among high school students at Sangkhom Islam Wittaya School, Hatyai, Thailand, using an educational approach combined with Participatory Action Research (PAR). The findings indicate a clear improvement in students' comprehension of key fiscal concepts, including the meaning and purpose of public budgeting, sources of government revenue, types of public expenditure, principles of transparency and accountability, and prioritization of limited funds. Prior to the intervention, students' understanding was generally low, with the weakest aspect being transparency and accountability. Following the one-day program, average scores improved significantly, with several students achieving full mastery and no indicator falling below 60% comprehension. These results confirm the initial assumption that participatory and discussion-based learning, supported by simple visual aids and interactive group work, is effective in fostering fiscal awareness among adolescents. The reflection process further revealed that students could critically evaluate budget allocation differences. Going forward, it is recommended to extend this initiative into multi-session programs, incorporate real-life budgeting simulations involving local or school-level funds, and conduct longitudinal evaluations to assess the sustainability of learning outcomes. Moreover, collaboration with Thai educators and local stakeholders would enrich contextual relevance and strengthen the cultural grounding of fiscal education efforts.

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## Ethical Compliance

All procedures performed in studies involving human participants were in accordance with the ethical standards of the institutional and/or national research committee and with the 1964 Helsinki Declaration and its later amendments or comparable ethical standards.

## Conflict of Interest declaration

We, the authors, declare that there is no conflict of interest in the preparation and implementation of this activity. We have no affiliations or involvement with any organization or entity that has a financial interest, either directly or indirectly, in the topic or materials discussed in this manuscript.

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