

## ABSTRACT

In everyday life, humans are required to always form themselves in order to become a Financial management is crucial in daily life, both for individuals and groups, with the aim of achieving financial well-being. Effective financial management enables wise utilization of money according to needs while avoiding wastefulness. Financial responsibility forms the core of nurturing assets and finances with a positive attitude. It is essential for humans to shape themselves for prosperity. One significant aspect of achieving prosperity is prudent financial management. Technological advancements have influenced various aspects of human life, including financial management. In this context, the "Jago Menabung" application was created as a solution to assist society, especially among students, in understanding finances and overcoming negative attitudes towards money that hinder productive financial management to foster a prosperous personality. Attitudes towards money also influence financial management. Perspectives and behaviors towards finances have the potential to irrationally affect financial decisions. Addressing this challenge, the "Jago Menabung" application emerges as a solution aimed at transforming attitudes and behaviors related to finances into a more positive direction. The Jago Menabung application is developed using a system needs analysis method, utilizing the Firebase data storage platform, a user-friendly interface design, and coding using the Kotlin programming language on the Android Studio platform. The "Jago Menabung" application is a mobile-based application, accessible anywhere, assisting users in shaping prosperous financial personalities. The application's interface design is crafted for easy comprehension by users.

**Keywords: financial management, financial, effectiveness of money management, financial responsibility, Jago Menabung application, financial literacy.**