

## ABSTRACT

*In the world of education, teenagers often face challenges in managing their finances. Students aged 14-18 years tend to have consumerist behavior. Many students still don't understand how to manage their finances well, so they have difficulty managing their finances. Some don't realize the importance of managing their finances so they adopt a lifestyle. high and have consumptive behavior. The progress of developments in the digital field has now become a supporting medium for mobile apps to facilitate every daily activity, one of which is managing finances. Through interviews conducted, there is currently no appropriate application that can make it easier for staff to manage school finances at Muhammadiyah 23 High School, some records are still ongoing. uses manual writing tools and cannot calculate and analyze automatically. The data collection method is through observation, interviews and questionnaires. After the data is obtained and analyzed, many students still have difficulty managing their finances and become consumptive, and there is no application that can make it easier for staff to manage school finances. Therefore, a program has been created for students to reduce consumptive behavior in the form of a SmartCount application solution which can make it easier for students and staff to manage, namely recording and calculating automatically with the monthly percentage diagram analysis feature. It is hoped that this application can make students aware so that they know how efficiently they use the money. Staff will now use an appropriate and effective application that can be used in various places. SmartCount is a solution because it solves various user problems with just one application.*

**Keyword:** *Mobile app, consumer behavior, financial management application, effectiveness, students*