

ABSTRACT

The lack of financial literacy in Indonesia negatively impacts individuals' ability to manage finances wisely. Children without early financial education tend to struggle with money management in adulthood. This study aims to design a digital financial literacy education application that helps children understand fundamental financial concepts, including how money is earned, spent, and saved. The research employs the Design Thinking methodology, incorporating an interactive UI/UX approach and gamification as a learning element. The result of this study is an application prototype that enables children to learn through simple financial tasks, a digital savings system, and interactions with parents as their financial mentors. This application is expected to raise children's financial awareness and cultivate better money management habits from an early age.

Keywords: *financial literacy, children, educational application, UI/UX, gamification*