

Financial Education of Children in Primary and Lower Secondary Education: Parents' Perceptions and Students' Experiences in the Albanian Context

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Financial education is an essential component of an individual's personal and professional development, and its importance becomes even greater when it begins in childhood. This paper examined the perceptions of parents and students in primary and lower secondary education on children's financial education. The results, analyzed through descriptive statistics, showed a high awareness of parents on the importance of children's financial education from an early age and a strong interest of students in saving and managing money, while the role of the school was perceived to be very limited. The discussions support the primary role that the family has in children's financial education and the challenges it faces as well as the necessity of integrating this education into school curricula. Parental modeling, giving money as an educational tool, and family dialogue about needs versus wants are issues analyzed in more depth in the paper. The study's recommendations are relevant to parents, education policymakers, and curriculum developers. Through empirical evidence, this study contributes to the existing literature with evidence from a developing context, highlighting the need to strengthen school-family collaboration in developing children's and adolescents' financial literacy to create a financially responsible generation.

Keywords: *financial education, financial literacy, parental influence, student attitudes.*

Introduction

Financial literacy in childhood is defined as having the knowledge, understanding, and skills to manage personal finances and make effective decisions across different financial contexts to improve individual well-being (Fabris and Luburić 2016). This competence is increasingly recognised as a lifelong process that begins with simple habits, such as using a savings box, and evolves over time towards complex asset management (Fabris and Luburić 2016). Students' skills are essential for making appropriate and responsible decisions in order to achieve financial stability in adulthood (OECD, 2020).

Childhood up to the age of eight is considered a crucial period in human life, often referred to as a "golden age," during which 50% of intelligence develops,

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1 making it a critical window for laying the foundations of cognitive and socio-
2 financial skills (Wahyuni et al., 2023). However, “the level of financial literacy
3 among children remains unsatisfactory both globally and regionally”, often
4 leading to debt overload and financial difficulties later in adulthood (Fabris and
5 Luburić, 2016). Findings state that “26% of students lack basic financial literacy
6 skills, meaning they are unable to apply their knowledge to real-life situations
7 involving financial issues and decisions.” (OECD, 2025). Therefore, educating
8 students with financial literacy is very important for the times we live in as
9 children of the modern generation face complex choices, such as digital
10 transactions and credit accessible through advertising, which requires early
11 intervention to prevent "premature wealth" - the tendency to spend immediately
12 as soon as they gain access to resources (Fabris and Luburić, 2016).

13 Studies on children's financial education in Albania are completely lacking.
14 Regarding the financial education of young people and adults in Albania, several
15 studies have highlighted the low and insufficient level of financial knowledge
16 they possess (Shehi et al., 2025; Ribaj et al., 2020; Gremi et al., 2024; Nano and
17 Istrofor, 2017). This study aims to fill a gap in the existing literature on children's
18 financial education and to enrich the debate on the importance and influence of
19 the family in shaping children's financial management habits. The study's
20 recommendations serve parents, education policymakers and teachers. The
21 purpose of the study is to examine the perceptions of parents and students in
22 primary and lower secondary education on children's financial education. This
23 study seeks to answer these research questions:

- 24
- 25 - How is the financial literacy situation of children?
 - 26 - How does family education affect the formation of financial skills?
 - 27 - Is the family sufficient in the financial education of their children?
- 28
29

30 **Literature Review**

31 32 *The General State of Financial Literacy in Albania*

33
34 Financial literacy in Albania is significantly lower than regional and global
35 averages. Data from the OECD (2020) shows that only 29% of Albanians
36 possess basic financial literacy, a figure lower than in neighboring countries. The
37 literature shows that while there is high awareness of basic products such as bank
38 accounts (73%) and debit cards (57%), there is a profound lack of familiarity
39 with investment instruments such as bonds and investment funds, which range
40 from 5% to 16%. Furthermore, the transition to a free-market economy in the
41 1990s was not accompanied by a commensurate pace of financial education,
42 leaving many individuals, especially those at a disadvantage, incapable of basic
43 financial planning (Shehi et al., 2025).

44 The education system in Albania does not equip children and young people
45 with the necessary life skills in financial literacy. Research conducted in the
46 Elbasan region shows that 68% of schools do not offer dedicated financial

1 literacy modules, and 72% of young people report not receiving any formal
2 financial education in their curriculum. Students often express frustration, with
3 85% stating that their education has not adequately prepared them to manage
4 personal finances. There is also a significant gap in teacher qualifications: many
5 teachers responsible for economics-related subjects lack economics degrees and
6 do not understand the financial products they are supposed to teach. (Gremi et
7 al., 2025; Ribaj et al., 2020)

8 Due to the lack of formal education, family remains the main factor in
9 acquiring financial literacy in Albania, with 32% of respondents citing family as
10 the dominant factor in their financial decision-making. Albanian families have a
11 strong tradition of informal savings and mutual support, often sacrificing
12 personal pleasures to save or seeking loans from relatives based on trust rather
13 than turning to banking institutions. However, this reliance on family has a
14 “double-edged” effect: on the one hand, it provides a safety net, but on the other,
15 it can hinder young people's financial independence. The literature shows that
16 family often leads to the transmission of bad financial habits or a persistent
17 distrust of formal banking systems. (Shehi et al., 2025; Ribaj et al., 2020)

18 Studies reveal gender differences and urban-rural inequality in financial
19 literacy in Albania. Given cultural norms, men have historically been seen as the
20 main decision-makers in the most important family matters, such as financial
21 matters. The gap is largest among older adults, while it is smaller among young
22 people. Several studies show that Albanian women are more financially
23 vulnerable than men, reporting less protection against income shocks and higher
24 levels of anxiety about debt. While in terms of differences by residence, young
25 people in rural areas demonstrate only 21% sufficient knowledge of key financial
26 concepts, compared to 43% in urban centres (Gremi et al., 2025; Dushku et al.,
27 2023).

28 29 *The Role of the Family in Financial Education*

30
31 The financial knowledge that students acquire in school is important, but its
32 foundation is laid in the family. The family is considered the main and most
33 influential agent of financial socialisation, often exceeding the combined
34 influence of schools, media and peers (Fabris and Luburić, 2016). Parents
35 educate their children through modelling (demonstration of behaviours),
36 monitoring and parent-child discussions (LeBaron et al., 2020). Modelling and
37 teaching financial concepts is seen as influential in the formation of financial
38 knowledge until adolescence (Clarke et al., 2005). Discussions about family
39 financial issues promote children's motivation and ambition. Researchers
40 provide evidence that effective family financial communication – which includes
41 budgeting, saving, and transparency about costs – is positively associated with
42 higher education aspirations, as children learn to view education as a critical
43 investment rather than simply an expense (Sharma and Gera, 2025). The
44 opposite occurs in some cultures, where discussing money within the family is
45 considered taboo, limiting children's involvement in family financial

1 management and hindering the development of their critical thinking
2 (Sulistiyowati & Suryanto, 2025).

3 From an Islamic perspective, financial literacy is seen as an essential
4 “goodness” that parents are obligated to learn for themselves to protect their
5 families' well-being, as well as to teach their children. From this perspective,
6 educating children in Islamic financial literacy is of great importance to prepare
7 them to make sound decisions in accordance with Sharia (Tazkiyyah et al.,
8 2025). The new findings of these works are the facts that parental financial
9 communication directly affects the "push" and "self-confidence" of children's
10 future academic and professional goals, and the integration of Sharia principles
11 (such as avoiding usury and emphasising social solidarity) in the framework of
12 childhood financial literacy (Sharma and Gera, 2025; Tazkiyyah et al., 2025).

13 14 *The role of school and curriculum in children's financial education*

15
16 Although we all agree that the education of every individual begins at home,
17 schools play a role in creating opportunities to provide structured,
18 comprehensive financial education that breaks the cycles of poverty, especially
19 for children from disadvantaged families (Sulistiyowati & Suryanto, 2025).
20 Various countries are undertaking very positive initiatives to implement national
21 financial education strategies. Thus, 48 countries have developed such strategies
22 to embed financial knowledge in school curricula. We mention here the "New
23 Pangea" program of Colombia or the “5 Years National Strategy for Financial
24 Literacy” (Fabris and Luburić 2016; Murugiah et al., 2023).

25 However, the knowledge included in the curricula remains limited and
26 insufficient as most of it is limited to mathematical calculations such as interest
27 rates and percentages (Mazzi et al., 2025). The literature shows that recent
28 pedagogical changes support Critical Mathematics Education (CME) and
29 Mathematics Education for Social Justice (MESJ), which encourage students to
30 investigate systemic issues such as inequality, bank profits, and the "dissolution
31 of responsibility" in financial algorithms (Mazzi et al., 2025).

32 New methods include "practical learning methods through games" and
33 digital games to develop creative economic skills, facilitate understanding, and
34 increase engagement (Murugiah et al., 2023). Despite the above innovations,
35 major obstacles still remain to be overcome, such as overloaded curricula,
36 insufficient teacher training and often a lack of political will (Moreira et al.,
37 2024; Sulistiyowati & Suryanto, 2025). The proposal for a multidimensional
38 curriculum that includes personal, family and social axes, as well as the use of
39 game-based media for teaching financial concepts, is the innovation that these
40 works suggest (Wahyuni et al., 2023).

41 42 43 **Methodology**

44
45 A quantitative research method was used to conduct this study through the
46 administration of questionnaires. The use of this method aligns with the purpose

1 of our study, as we were interested in obtaining opinions from a large number of
2 people (Creswell, 2018).

3 4 *Data Collection*

5
6 Data were collected through two quantitative questionnaires designed to
7 elicit parents' and children's opinions and practices regarding children's financial
8 literacy. The questionnaires were designed by the working group in Google
9 Forms and included demographic, dichotomous, and Likert-scale questions. The
10 questionnaire for parents included 15 closed questions, of which 3 were
11 demographic questions and 12 questions that sought to measure the way parents
12 educate children about money management, the difference between needs and
13 desires for spending money, the level of school-family cooperation in children's
14 financial education, the importance of financial education at an early age in
15 future financial behavior, to the challenges that parents face in children's
16 financial education. The questionnaire for students contained 10 closed
17 questions: 2 were demographic questions, and 8 aimed to measure children's
18 behaviour in managing their personal money, the source of information for their
19 financial education, the spending and saving ratio, and their emotions when
20 making purchases from personal savings. Data collection was carried out in
21 January 2025. Data were analysed using descriptive statistics, focusing on
22 frequencies and percentages to summarise responses. Ethical considerations
23 included voluntary participation and anonymity of respondents.

24 25 *Sampling*

26
27 A total of 277 people were surveyed, including 132 parents and 145 students
28 in grades 3-9 of primary and lower secondary education. A total of six 9-year
29 schools from the rural areas of the Shkodra district were included in the survey.
30 The questionnaires were sent to teachers via a link, who then distributed them to
31 students' parents for completion. The sample included students aged 8-10 years
32 (N=33, 23%), 11-13 years (N=47, 32%), and 14-15 years (N=65, 45%). The
33 gender composition of the student sample was 60% girls and 42% boys. 85
34 families had three or more children (64.4%), 8 families had one child (6.1%),
35 and 39 families had two children (29.5%). Table 1 presents the age distribution
36 and educational level of parents. As shown in the table, almost 60% of parents
37 were under 40 years old, and among them, almost half had completed Lower
38 Secondary Education.

39
40 **Table 1.** *Age Distribution and Educational Level of Parents (N = 132)*

Age group of parents (years)	Category	Frequency (N)/Percentage
	20-30 years	(14) 10.6%
	31-40 years	(65) 49.2%
	41-50 years	(43) 32.6%
	Over 50 years	(10) 7.6%
	Total	(132) 100%

Educational Level	Lower secondary education	(63) 47.7%
	Upper secondary education	(46) 34.8%
	Higher education	(19) 14.4%
	No response	(4) 3.1%
	Total	(132) 100%

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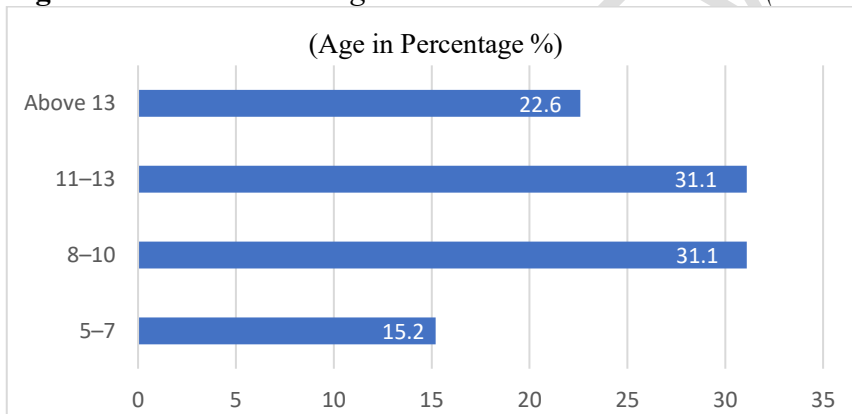
3 **Results**

4

5 This section presents the study's results, with tables, figures, and
 6 descriptions. The survey results revealed that 91% of parents believed their
 7 children should learn about money management from a young age. Children's
 8 financial education was perceived as very important by 96% of parents, and 78%
 9 agreed that children should learn more about this issue. Figure 1 presents parents'
 10 opinions on the age at which children's financial education should begin.

11

12 **Figure 1. Recommended Age to Start Financial Education (Parents)**



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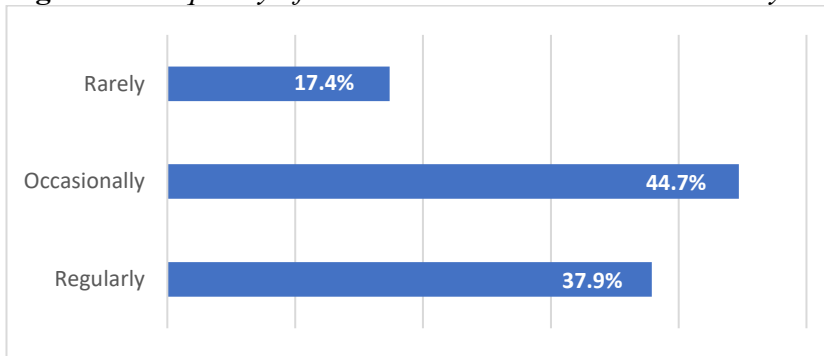
15 Almost 2/3 of parents think the appropriate ages for children to learn about
 16 money are 8-10 and 11-13, with a small percentage believing children's financial
 17 education should begin at 5-7.

18 Money management was discussed regularly at home by 40% of families,
 19 occasionally by 45%, and sometimes by 17%. These results indicate that they
 20 have such conversations with their children (Fig. 2).

21

22

1 **Figure 2.** *Frequency of Parent–Child Discussions on Money Management*

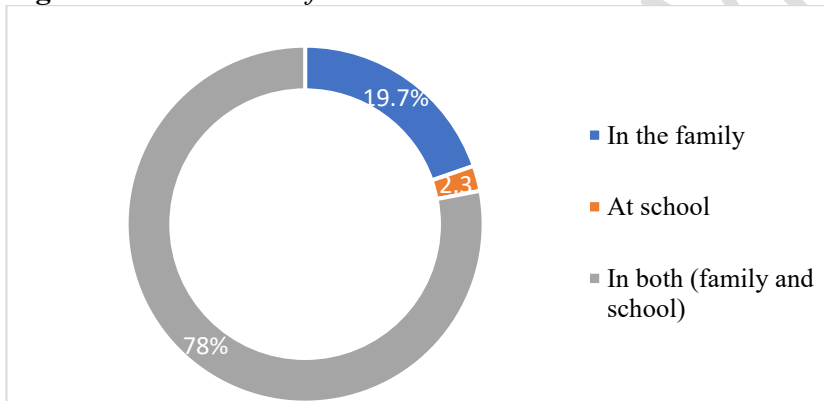


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4 Figure 3 presents the data regarding the environment in which the child
5 should receive financial education. Almost 4/5 of the parents believed that this
6 aspect should be taught both at school and at home; 1/5 believed that the family
7 is the only environment responsible for teaching financial skills knowledge.
8

8

9 **Figure 3.** *Environment for Children to Learn Financial Education (N = 132)*

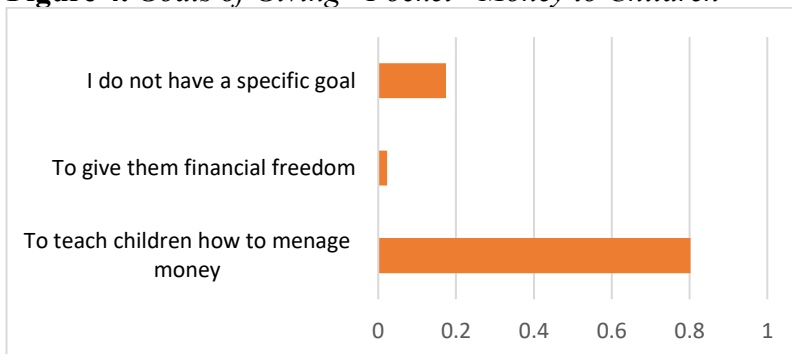


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12 Figure 4 illustrates parents’ main objectives when providing “pocket”
13 money to their children. The majority of parents indicated that the primary goal
14 was to teach children how to manage money (80%), followed by having no
15 specific goal (18%), while only a small proportion aimed to promote financial
16 freedom (2%).

17

18 **Figure 4.** *Goals of Giving “Pocket” Money to Children*



19

The data revealed how children use money and the spending-saving ratio. 85% of parents said their children spent some of the money and saved some; 12% were convinced their children spent it immediately, and only 3% said their children saved all the money they were given. Table 2 presents parents’ opinions on whether their children understood the distinction between “need” and “want” when spending money. More than half of the parents thought that their children partially understood the difference between what is necessary to buy/spend and what is desired to have, 38% had a good understanding, and 10% of parents thought that their children did not understand the need/want relationship.

Table 2. *Parents' Opinion on Whether Children Understand the Difference between “Needs” and “Desires” to Spend Money.*

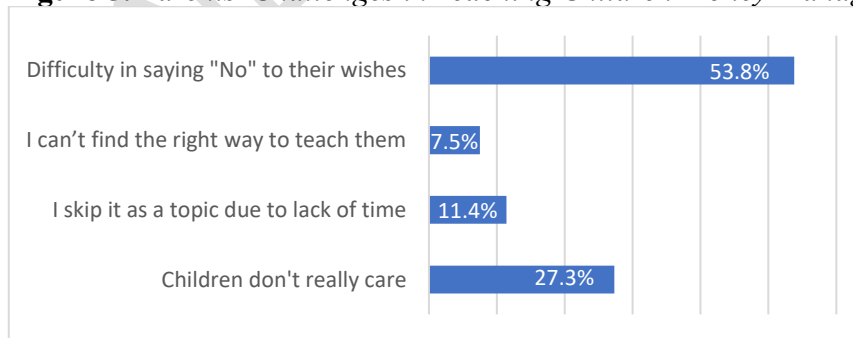
Level of understanding	Frequency (N)	Percentage (%)
Good understanding	50	37.9
Partial understanding	69	52.3
Poor / no understanding	13	9.8
Total	132	100

The survey results revealed that 89,9% of parents completely agreed that financial education should be part of the school curriculum, 7% were undecided, and only 2% were against this idea. Parents evaluated school-family cooperation in acquiring financial knowledge in different ways. 39% of parents stated that there are joint initiatives, 30% often but not enough, and 32% stated that there is no cooperation.

The data showed that 84% of parents rated children's financial education as having a very high impact on their children's future financial behaviour, and 15% as having little or no impact. This means that good financial education can be valuable to children for the future.

Figure 5 presents the challenges and difficulties parents face in teaching their children money management.

Figure 5. *Parents' Challenges in Teaching Children Money Management*



The biggest challenges that parents had in teaching their children how to manage money were difficulty in saying "No" to their wishes (54%), children's lack of interest in learning how to manage money (27%), parents not discussing

1 it due to lack of time (11%) and (8%) not finding the right way to do this
2 education (Fig. 5).

3 Table 3 presents the data obtained from the student questionnaire.
4

5 **Table 3. Student Questionnaire Results (N = 145)**

Issues	Category	Frequency (N)	Percentage (%)
<i>Provision of Money by Parents/Relatives</i>	Yes, every day	81	55.9
	Yes, every week	17	11.7
	Yes, when needed	44	30.3
	No	3	2.1
	Total	145	100.0
<i>Use of money</i>	Spend all on small purchases	28	19.3
	Save part of it	100	69.0
	Give to someone else when needed	13	9.0
	Save all	4	2.7
	Total	145	100.0
<i>Decision-making behavior</i>	Spend immediately without much thought	11	7.6
	Ask parents' or friends' opinion	58	40.0
	Think carefully before buying something	76	52.4
	Total	145	100.0
<i>Having a place to save money (e.g., a small savings box)</i>	Yes	127	87.6
	No	18	12.4
	Total	145	100
<i>Decision-making approach</i>	I spend money as soon as I get it, without much thought	11	7.6
	I seek advice from parents and/or friends	58	40.0
	I think carefully before buying something	76	52.4
	Total	145	100.0
<i>Perceived importance of knowing how to save and manage money</i>	Yes, very important	114	78.6
	Yes, important	28	19.3
	Slightly important	2	1.4
	Not important	0	0.0
	I do not know	1	0.7
Total	145	100.0	
<i>Source of financial learning</i>	Parents / other adult family members	136	93.8
	Teachers at school	4	2.8
	Peers / social environment	3	2.0
	No one	2	1.4
	Total	145	100.0
<i>Interest in Learning More About Financial Education</i>	Yes	137	94.5
	No	8	5.5

	Total	145	100
<i>Emotional Attitudes Toward Saving</i>	I am happy because I do it willingly	99 43	68.3 29.7
	Feel good because it is necessary		
	I am upset because I can't spend it right now	3	2.0
	Total	145	100

1

2

3 **Discussion**

4

5 Our research found that 91% of parents believe that children should learn
6 money management from a young age, with nearly two-thirds suggesting that
7 the optimal age to start is between 8 and 13. This result aligns with international
8 theoretical frameworks that identify childhood as a “golden period” for
9 intelligence development, specifically up to the age of eight, when children
10 develop basic cognitive and socio-financial skills. Furthermore, early
11 intervention is seen as a necessary tool to prevent “premature affluence,” a
12 tendency of modern children to spend resources as soon as they gain access to
13 them. (Fabris & Luburić, 2016; Wahyuni et al., 2023)

14 A key finding of the current paper was that family was the primary source
15 of support: 94% of students reported learning about money from parents or other
16 adult family members, while only 2.8% learned from teachers. The primary
17 influence of parents in shaping young people’s financial views and behaviours
18 has also been explored by other researchers (Jorgensen and Savla, 2010; Fabris
19 and Luburić, 2016).

20 This “family first” model is consistent with other Albanian studies related
21 to the financial literacy of young people and adults. These studies identify the
22 family as the dominant factor in financial decision-making and a primary source
23 of survival income for young people. While this reflects a strong tradition of
24 informal savings and mutual support, researchers argue that the lack of
25 structured and formal education can hinder financial independence and transmit
26 unstable knowledge. (Shehi et al., 2025; Gremi et al., 2025).

27 Parenting style, providing “pocket money” as an educational tool, and
28 family discussions about money management were among the elements with
29 which parents in our study conducted their children’s financial education. This
30 strategic pedagogical tool allows children to learn through hands-on experience
31 and even through making low-risk mistakes. Kim and Chatterjee (2013) have
32 proven that early childhood financial participation, facilitated by parental
33 monitoring, is a key predictor of responsible credit management and savings in
34 adulthood. In Shkodra, parents demonstrated a very strategic approach to this
35 practice: 80% of respondents stated that their main goal in providing pocket
36 money is to teach their children to manage money, rather than simply to meet
37 immediate needs. This practical involvement seems to yield positive results in
38 the local context, as 69% of the students surveyed choose to save some of their

1 money, and a significant 87.6% maintain a specific physical location, such as a
2 savings box, for storing their funds.

3 Despite these habits, our study's findings reveal a conceptual gap: 52.3% of
4 the parents believed that their children only partially understood the difference
5 between "needs" and "wants." So, despite children's prudent habits, parental
6 scepticism suggests that they may have an incomplete conceptual understanding
7 of money management, which could undermine long-term sustainability.
8 However, we are convinced that children's partial and incomplete understanding
9 of the difference between "needs" and "wants" when it comes to spending money
10 may be due to their age, given the age range of the children surveyed, which
11 ranged from 8-15 years old (the younger the children, the less understanding of
12 the difference between needs and wants to spend money). Researchers argue that
13 mastering the distinction between "needs" and "wants" is a fundamental issue
14 for responsible consumption and for developing the self-control necessary to
15 avoid debt practices in adulthood. (Dushku et al., 2023; Suwarsi et al., 2025).

16 There was a strong consensus among parents in Shkodër (89.9%) that
17 financial education should be integrated into the school curriculum. This demand
18 is mirrored by young people in other regions of Albania, where 89% expressed
19 enthusiasm for the addition of such subjects to schools. The current work also
20 revealed a systemic failure, as students reported almost zero financial learning
21 from the school environment. This is supported by other Albanian data, which
22 highlighted the lack of dedicated financial literacy modules in 68% of schools
23 and specific training of economics teachers on financial products (Ribaj et al.,
24 2020; Gremi et al., 2025). Other studies in this area have argued that integrating
25 financial education into the curriculum could reinforce existing household
26 knowledge and practices (OECD, 2020; Amagir et al., 2018).

27 Taking advice from parents or friends and thinking carefully before buying
28 something were the decisions for the most of our children. A majority of students
29 (52.4%) report thinking carefully before making a purchase, while 40% seek
30 advice from parents or friends. Children in our study demonstrated positive
31 saving habits: 69% chose to save some of their money, and 87.6% had a specific
32 place to save. Children's statements about spending decisions, thinking carefully
33 before making a purchase, and their saving habits were very positive. These
34 results are consistent with those of Moreno-Herrero et al. (2018). In PISA 2015,
35 understanding the value of saving and discussing financial issues with parents
36 were part of students' financial knowledge.

37 The current study identified the difficulty of saying "No" to children's
38 wishes as the main challenge parents face in teaching their children to manage
39 money (54% of parents). This "psychological barrier" is important because
40 parental modelling is the most influential form of financial literacy. Evidence
41 from other Albanian studies suggests that children from middle-income families
42 often have better financial literacy and, as a result, act more responsibly because
43 their parents actively model "money matters." Whereas children from high-
44 income families may lack the discipline to track spending. The research supports
45 our current study's finding that early parental financial communication (reported
46 as regular or occasional in 85% of families in the Shkodra district) leads to

1 healthier financial management in adulthood (LeBaron et al., 2020; Nano &
2 Istrofor, 2017; Sharma & Gera, 2025). Among other challenges that parents in
3 the Shkodra district faced when trying to teach their children about money
4 management was the lack of time and the difficulty in finding the right way to
5 do so. In line with our findings are those of Fabris & Luburić (2016), who found
6 that, among other reasons, parents hesitated to teach their children because of
7 "the desire to protect children from difficult topics, or simply not knowing where
8 and how to start".

9 The findings of the Shkodra study highlighted a motivated but unsupported
10 parent base. While parents are using “pocket money” strategically to teach
11 management (80%), the lack of collaboration between schools and families,
12 reported by 32% of parents as non-existent, remains an obstacle. To move
13 Albania beyond its current situation, where only 29% of individuals have basic
14 financial literacy, it is essential to align family practices with a structured
15 national curriculum that goes beyond mathematical calculations to include
16 practical simulations of “life events”. (OECD, 2020; Mihalcova et al., 2020). In
17 conclusion, the findings of the Shkodra study highlight a motivated but
18 unsupported parent base. While parents are using “pocket money” strategically
19 to teach their children about money management (80%), the lack of collaboration
20 between schools and families – reported by 32% of parents as non-existent –
21 remains an obstacle. To move Albania beyond its current situation, where only
22 29% of individuals have basic financial literacy, it is essential to align family
23 practices with a structured national curriculum that goes beyond mathematical
24 calculations and can include practical simulations of “real-life events”. (OECD,
25 2020; Mihalcova et al., 2020).

26 27 28 **Conclusions**

29
30 The paper's findings answered the three research questions we sought to
31 investigate. They highlighted the key role that the family plays in children's
32 financial literacy and the parent as the main educator in money management.
33 The findings showed high parental awareness of the importance of children's
34 financial education from an early age and a strong interest among children in
35 saving and managing money, while the school's role was perceived as very
36 limited. They showed a lack of school-family collaboration and a systemic
37 failure in the current educational framework to provide life skills education,
38 leaving a critical gap that policymakers and curriculum developers must address.

39 We therefore believe that it is important to coordinate family practices with
40 a structured national curriculum that goes beyond simple calculations and
41 includes practical simulations of everyday events. We recommend developing
42 age-appropriate financial education modules. Introducing financial education
43 into the school curriculum would be a positive step, as it would develop
44 children's money management skills and help create a generation that is more
45 responsible and competent in its financial choices and actions. We also
46 recommend implementing teacher training by specialists in this field to improve

1 children's financial knowledge and equip students with the most practical
2 techniques for them.

3 4 *Study Limitations and Recommendations for Future Research*

5
6 Getting opinions only from a rural context and using the self-report method
7 are limitations of this study, as they prevent us from making generalisations. For
8 other studies, we recommend conducting similar studies for these age groups,
9 but in an urban context. Comparing the two contexts could highlight their
10 similarities and differences in children's financial knowledge. Triangulating data
11 from schools, families, and students themselves would provide a more complete
12 picture of children's financial knowledge and education.

13 Despite these limitations, the study contributes to the existing literature with
14 empirical evidence from a developing context, highlighting the need to
15 strengthen school-family collaboration to develop children's financial literacy
16 and create a more financially responsible generation.

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