



# The Daily Financial Management Impact on Building Autonomous Character among Islamic Boarding School Students

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## Abstract

This study investigates the impact of daily financing practices on the development of independence among student in Islamic boarding schools. The research problem addresses how financial management routines, such as budgeting, saving, and managing personal expenses, contribute to the formation of independence in new student, who are exposed to these practices as part of their daily lives at the boarding school. Using a case study design with a qualitative approach, this research involved in-depth interviews and observations, chosen purposively to represent the diversity of experiences. The data analysis was conducted through thematic coding, identifying key patterns in the financial habits of student and how these practices influence their independence. Findings reveal that daily financing routines are closely linked to the development of self-reliance, with sense of responsibility in managing personal finances. Furthermore, the ability to make financial decisions independently strengthens their overall confidence in other aspects of life. Financial discipline not only supports the practical aspects of daily living but also fosters a deeper understanding of budgeting, prioritizing needs, and avoiding impulsive behaviour. A significant portion of the student expressed that these financial habits significantly contributed to their personal growth and independence. Based on these findings, it is recommended that future studies examine the long-term effects of financial education within Islamic boarding school and its broader impact on character development.

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## Introduction

Islamic boarding school plays a strategic role in shaping the character and personality of students through a 24-hour boarding education system. The educational institution model emphasizes the integration of religious, moral, discipline, and daily life practices as a means to internalize values (Ilmah & El Yunusi, 2026; Mutammam et al., 2024). The research indicates that the educational model is effective in shaping the character of student through structured routines, role models, and adherence to institutional rules. As institutions deeply rooted in the history and culture of the nation, it also posses significant potential to strengthen character education in Indonesia. According to (Ansari & Muhlis, 2026; Mujahid, 2021), the institution are not only institutions focused on teaching Islamic knowledge but also play a crucial role in character formation through social interaction, orderly boarding life, and direct supervision by mentors. This educational system creates an environment conducive to the development of discipline and independence. (Ayuba et al., 2025) emphasize that consistent habituation directly impacts the formation of character, particularly in terms of obedience, orderliness, and self-regulation. By repeating the same activities daily, student undergo a process of value internalization that gradually transforms their behaviour.

Habituation plays a pivotal role in fostering independence. (Burbules et al., 2020; Krauss et al., 2020) discovered that values-based habituation fosters discipline and independence, especially when students are given the freedom to manage their daily activities, study independently, and complete personal responsibilities without relying on others. Additionally, (Du Plooy et al., 2024; Pinquart & Ebeling, 2020) highlights that character education institutions helps students develop self-regulation skills and personal responsibility as part of their moral and spiritual competencies. From a broader perspective, habituation and discipline not only shape religious behaviour but also contribute to the psychological development of children and adolescents. (Orland-Barak & Wang, 2021; Toropova et al., 2021) underscores that character education supports psychological growth, including self-control, mental resilience, and decision-making abilities. This indicates that daily habituation not only influences external behaviour but also contributes to the development of a student's consciousness and personality. The effectiveness of character education is further supported by studies on Islamic education management. (Dasopang et al., 2023) explains that Islamic educational management systems, whether based on NU, Muhammadiyah, or non-affiliated, place habituation as a key pillar in instilling religious and moral values. A strong, structured, and consistent system makes an ideal space for fostering an independent, disciplined, and responsible character.

Existing scholarship underscores the multifaceted role that financial management practices play in shaping both institutional sustainability and individual autonomy in educational contexts; qualitative analyses of Islamic boarding schools reveal that systematic budgeting, diversified funding sources (e.g., student fees, waqf, donations, business enterprises, and government

support) and accountable financial oversight significantly enhance resource allocation and long-term stability settings (Moulin-Stožek, 2020; Nazaretsky et al., 2022), supporting the notion that structured finance management contributes to broader organizational and student outcomes. A comparative case study of Islamic boarding schools demonstrated that planned financial governance and periodic budget evaluation reflect institutional commitment to economic independence, highlighting how financial frameworks can indirectly bolster learning environments where discipline and responsibility are emphasized. Research on internal micro-bank systems within the institution shows that savings programs and cash management platforms not only streamline finance operations but also actively cultivate students' financial literacy, discipline, and responsibility — traits closely linked to personal autonomy (Kopnina, 2020). Evidence from financial literacy research in non-boarding school students indicates that increased financial education positively influences financial management skills, promoting wise budgeting and regular planning — foundational components of personal independence in youth populations.

While existing studies have extensively explored the role of financial management in enhancing institutional sustainability and personal autonomy within educational environments, a clear gap remains in understanding how daily financial practices specifically shape the development of independence among student in Islamic boarding schools. While financial literacy programs and micro-banking systems settings have been examined in terms of their general impact on student responsibility and discipline, limited research focuses on the direct correlation between daily financing routines such as budgeting, saving, and financial decision-making and the independence of new student, especially in the context of Islamic educational traditions. Furthermore, previous studies have primarily addressed financial autonomy in broader educational systems or focused on institutional management, leaving the nuanced effects of financial habit formation on individual character development, particularly in the first years, largely unexplored. This research gap highlights the need for a focused investigation into how the integration of daily financial management specifically contributes to the cultivation of autonomy and self-reliance in young learners.

The urgency of this research arises from the increasing recognition as key educational institutions in Indonesia, where the cultivation of character, especially independence, is fundamental to their educational philosophy. As Islamic boarding schools continue to integrate more structured financial management systems into their routines, understanding the specific impact of daily financing practices on the development of independence in student becomes critical. In the literature regarding the relationship between financial management and the autonomy of students within the context, this study aims to fill that void by examining how daily financial habits—such as budgeting, saving, and managing personal expenses—directly influence the development of independence among student. By focusing on this specific aspect of pesantren's life, the research will provide a deeper understanding of how financial practices, embedded within the daily routines of students, contribute to their growth as self-reliant individuals.

The results of this study are expected to offer valuable insights for educational administrators, educators, and policymakers in refining educational strategies that enhance both the financial literacy and personal autonomy of students, ultimately contributing to the holistic development of student.

## Methods

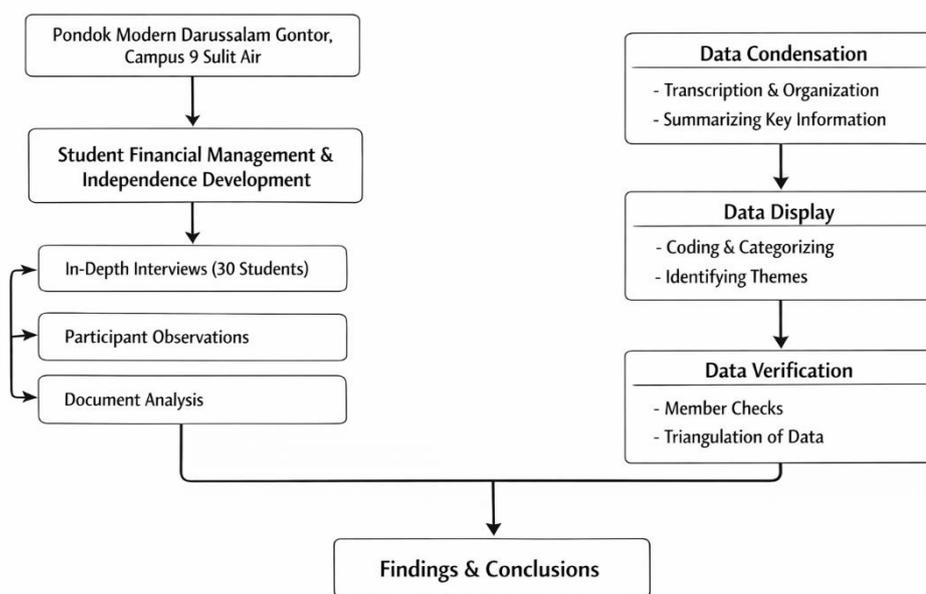
This study employs a qualitative case study design, chosen for its ability to provide in-depth, contextual insights into the complex phenomenon of daily financial management and its impact on the development of independence among student in Islamic boarding school. The case study approach is particularly suitable for exploring this specific context at Pondok Modern Darussalam Gontor, Campus 9 Sulit Air, as it allows for a detailed examination of how financial management practices are integrated into the daily routines of students. By focusing on a single, unique case, this design enables the researcher to understand the nuances and subtleties of the relationship between financial management and character development in a real-world setting. The case study methodology also supports the exploration of students' lived experiences, providing rich, qualitative data that can be used to draw conclusions about broader trends or phenomena relevant to the educational system (Matos et al., 2023).

The research will be conducted an established Islamic boarding school known for its rigorous educational system and emphasis on character development. The selection of this location is based on its reputation for integrating both religious and secular education, alongside its well-structured daily routines that include financial management practices for students. The institution emphasis on independence and self-reliance, alongside its systematic approach to daily financial habits, makes it an ideal setting for exploring how these practices influence the development of independence in students. Data for this study will be collected through a combination of in-depth interviews, participant observations, and document analysis (Cohen et al., 2007). In-depth interviews will be conducted with a purposive sample of 30 student, who will be selected to represent a range of experiences and perspectives regarding financial management in their daily lives. The interviews will explore the student's experiences with budgeting, saving, managing personal expenses, and their perceptions of how these practices contribute to their independence. Participant observations will be conducted during daily activities, where the researcher will observe how financial routines are carried out and how students engage with them.

The data collected will be analyzed using a thematic approach, which involves data condensation, data display, and data verification. Initially, data condensation will involve transcribing and organizing the interview transcripts and observational notes, reducing them to the most relevant pieces of information related to the study's objectives (Smith et al., 2009). The next step, data display, will involve categorizing the condensed data into themes or patterns

that relate to the financial management practices and the development of independence in the student. This process will be facilitated through the use of coding and categorizing techniques (Leavy & Patricia, 2017). Finally, data verification will be carried out through member checks, where the findings are shared with participants to ensure the accuracy of the interpretations. The researcher will also triangulate the data from interviews, observations, and document analysis to cross-check for consistency and reliability of the results.

Figure 1. The Research Methods Schema



## Finding and Discussion

### Finding

In the context of this study, the definitions relate to the daily financial management practices implemented and its impact on the independence of the student. Financial management practices encompass activities such as budgeting, saving, personal expense management, and the responsibility of maintaining financial records. Independence, in this study, refers to the ability of student to manage their own financial needs, make informed decisions regarding expenditures, and display self-reliance in their everyday activities without undue dependence on others. These practices are embedded in the daily routines which not only teach financial discipline but also integrate these practices into broader character-building efforts. The operational definitions ensure that the study focuses on both tangible behaviours e.g., budgeting and saving and intangible outcomes e.g., a sense of autonomy and self-regulation.

The first informant, a student, shared that before arriving at Islamic boarding school, he had little understanding of budgeting and managing his finances. He described how, upon joining the institution, he was given a specific monthly allowance, with clear instructions on how to manage it, including saving a portion for emergencies. The student explained that, in addition to the financial

management classes provided, the daily practice of adhering to a fixed budget was crucial in shaping his sense of responsibility. The informant noted that this practice helped him make informed decisions, prioritizing his needs over wants. From the researcher's perspective, this interview revealed that financial management routines are directly linked to the cultivation of independence. The student's ability to manage money in a disciplined manner reflects a fundamental aspect of autonomy, highlighting the importance of financial practices as tools for self-regulation and personal growth.

Another interview with a second informant revealed a different yet complementary experience. This student discussed how, at the start, the strict financial guidelines seemed overwhelming, and he struggled with managing the monthly allowance. However, over time, he began to understand the rationale behind these practices, realizing that they were designed not only to teach financial discipline but also to enhance his overall independence. The informant shared that the habit of managing his finances daily had extended beyond monetary matters and influenced other areas of his life, including time management and personal responsibility. From an interpretative standpoint, this highlights the holistic nature of the institution's educational approach, where financial management serves as a gateway to broader personal development. The connection between financial practices and other aspects of self-discipline is evident, suggesting that financial management contributes to the formation of responsible, independent individuals within the educational system.

During the observation phase, the researcher focused on the daily financial routines of the student, paying particular attention to how they adhered to budgeting, saving, and managing their personal expenses. It was observed that the student followed a well-defined routine: they received their allowance at the beginning of the month, after which they would sit in small groups to plan how to allocate their funds for necessities such as food, personal items, and occasional recreational activities. The researcher also noted the practice of writing down expenditures in a small notebook, which was checked regularly by the mentors. This system of accountability ensures that the student stay on track with their financial goals. The observation revealed that the process of budgeting and documenting expenses is not just about managing money but is an integral part of a broader educational philosophy that emphasizes discipline, responsibility, and independence. The daily repetition of these financial tasks reinforces habits that are crucial for self-regulation, leading to the development of autonomy in the students.

Restating the findings, the study highlights the significant role that daily financial management practices play in fostering independence among the student. The consistent engagement in budgeting, saving, and expense management not only strengthens financial discipline but also enhances the overall character-building process. The interviews and observations point to the fact that the integration of financial routines into the students' daily lives helps them develop a sense of responsibility and self-reliance, which are key components of independence. Importantly, these routines are not limited to mere

financial skills but extend to broader life skills such as time management, decision-making, and self-control. The data from both the interviews and the field observations thus suggest that financial management practices go beyond practical money handling, fostering a deeper internalization of values that promote independence in various aspects of life.

From the data presented, a clear pattern emerges: the structured financial management routines have a profound impact on the development of independence among the student. This pattern is visible in the way that daily budgeting practices contribute not only to financial responsibility but also to a broader sense of personal accountability. The students report experiencing a transformation in their ability to manage their time, make thoughtful decisions, and prioritize needs over wants, all of which contribute to their growing independence. Moreover, the repeated engagement in these routines leads to the internalization of these values, making them a natural part of the students' daily lives. Thus, the daily financing management practices are shown to play an integral role in shaping the character and autonomy of student, revealing the interconnectedness of financial management and personal independence within the context. This pattern underscores the broader impact of such routines on the development of self-regulation and responsibility among the students, making it a crucial aspect of their educational experience.

Table 1. Daily Financial Management Practices

<b>Data Source</b>	<b>Descriptive Excerpt</b>	<b>Indicator</b>
Interview with Informant 1	"Before joining the pesantren, I had little understanding of budgeting. Upon arrival, I received a set allowance and learned how to allocate it for essential needs."	Budgeting, Financial Discipline
Interview with Informant 2	"At first, it was difficult to manage my allowance, but over time I realized that budgeting was not just about money; it shaped my overall responsibility."	Financial Literacy, Personal Responsibility
Field Observation	"Student receive their allowance at the beginning of the month and plan their spending together. They also record their expenses in notebooks, checked by mentors."	Expense Management, Accountability
Document Analysis	"Financial policies at the pesantren emphasize saving a portion of the allowance each month and managing personal finances responsibly."	Saving, Financial Policy
Interview with Informant 1	"The financial habits taught here extended beyond money. They helped me manage my time and prioritize my needs effectively."	Time Management, Self-Regulation
Field Observation	"The consistent routine of budgeting and recording expenses reinforced the idea of personal responsibility, not just in finance but in other areas of life."	Routine, Personal Growth

Interview with Informant 2	"Over time, I became more independent, managing not only my finances but also my other duties, feeling more confident about my decisions."	Independence, Confidence
Field Observation	"The students regularly assess their financial habits, and there's a sense of pride in successfully managing personal expenses without external help."	Financial Autonomy, Sense of Achievement

### Financial Management Practices and Discipline Development

The implementation of daily financial management routines plays a pivotal role in developing discipline among the student. At the core of these routines is the concept of budgeting, where student are given a specific allowance each month and tasked with managing it for food, personal items, savings, and occasional activities. This financial responsibility encourages students to make informed decisions, prioritize their needs, and stay within a predefined budget. By learning how to divide their allowance appropriately, the student cultivate a structured approach to money management that translates into the broader development of discipline (Aggarwal et al., 2025; Rivaldo & Nabella, 2023). Over time, these practices foster self-regulation, as students become more aware of their spending habits and the consequences of impulsive purchases.

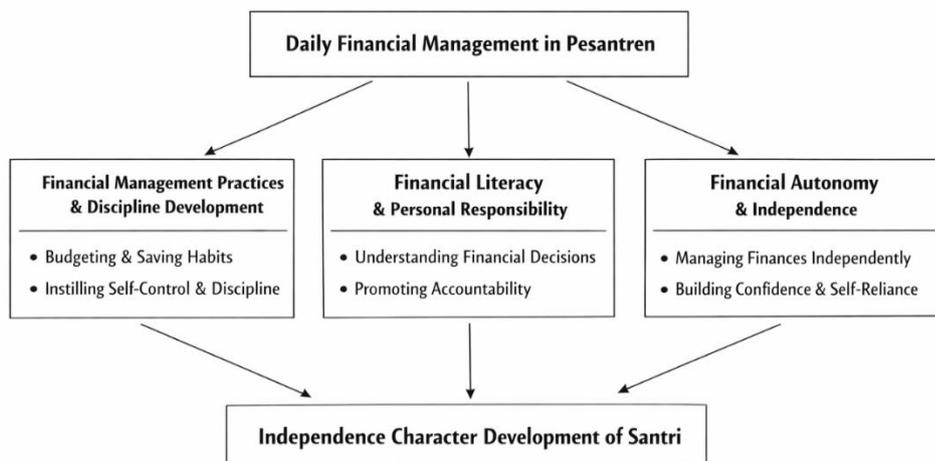
The structured environment within the pesantren further supports the development of financial discipline by requiring students to adhere to a set routine. Each student is expected to follow a strict daily schedule, which includes specific times for financial tasks, such as tracking expenses and setting aside savings. This routine not only instilled financial responsibility but also teaches the student how to manage their time effectively. Time management becomes intertwined with financial discipline, as students must allocate time each day to reflect on their spending and plan for future expenses (Aboramadan et al., 2020; Masnawati & Darmawan, 2022). This dual focus on managing both time and money reinforces the importance of organization, helping student to internalize habits that promote orderliness in both their financial and daily activities.

An essential aspect of financial discipline is the ability to resist impulsive spending. Through daily budgeting and expense tracking, the student learns the value of self-control and delayed gratification. In interviews, many students expressed how initially, they struggled to resist the temptation to spend on non-essential items. However, over time, the pesantren's structured financial management system helped them build the strength to prioritize needs over wants. This skill is not limited to financial matters but extends to other areas of their lives. The ability to resist immediate desires for long-term benefits is a key lesson that students carry forward, enabling them to develop greater control over their actions, both financially and personally.

The financial discipline learned is not limited to budgeting and saving but extends to other essential life skills. The process of tracking daily expenses and setting aside savings teaches the student the value of planning and foresight

(Lemmetty & Collin, 2020; Morris et al., 2025). They are encouraged to think ahead and anticipate their financial needs for the month, which promotes a proactive mindset. This ability to plan and prepare is crucial not only for financial stability but also for personal growth. In interviews, several students noted that their financial discipline directly influenced other areas of their lives, such as academic performance and personal time management. The habits formed through budgeting and financial planning empowered the student to approach other challenges with a sense of responsibility and preparedness.

Figure 2. The Daily Financial Management in Developing Discipline



Financial management practices do more than just teach student how to manage money—they contribute to the development of essential character traits such as responsibility, accountability, and independence. Through the structured approach to budgeting, saving, and tracking expenses, student not only gain financial skills but also cultivate an internal sense of discipline that affects all aspects of personal development. The impact of these financial practices extends beyond the Islamic boarding school environment, preparing the students to face future challenges with a disciplined, responsible mindset (Nasri et al., 2020; D. Wu et al., 2024). As they move forward in life, the skills and lessons learned through financial management serve as a solid foundation for navigating the complexities of adulthood, reinforcing the critical role that financial discipline plays in shaping well-rounded, independent individuals.

### The Role of Financial Literacy in Shaping Personal Responsibility

The research clearly shows that financial literacy is directly linked to the development of personal responsibility among student. Financial literacy encompasses the knowledge and skills required to make informed decisions about money management, such as budgeting, saving, and tracking expenses (Lejeune et al., 2023; Loeng, 2020). For the student, these financial

practices initially felt foreign and challenging. However, as they progressed in their education, they began to understand the underlying principles of financial management and their importance in everyday life. The more they learned about how to budget their allowance, save for future needs, and track their spending, the more they began to grasp the idea of responsibility—not just toward their finances but toward themselves and their broader goals. This learning process was not instantaneous but evolved over time, demonstrating the gradual nature of developing financial literacy and its pivotal role in shaping personal responsibility.

The process of learning financial management practices was a gateway to broader life skills for the student. As they mastered budgeting and saving, they started to see the parallels between financial responsibility and other aspects of their lives (Vismaya et al., 2024). For example, the skills of prioritization and organization learned through financial management were applied to their academic work, daily routines, and personal tasks. Student began to understand that managing money was not just about numbers but about making thoughtful decisions that would have long-term consequences. Interviews with the student revealed that the act of tracking their spending, setting savings goals, and making adjustments to their habits was not limited to their finances but impacted their overall approach to life. Financial literacy thus became a tool for developing self-discipline and a sense of responsibility that transcended monetary matters.

As the student continued to practice financial management, their sense of accountability grew. Initially, many of them struggled to manage their allowance efficiently. They often overspent or failed to save, but through ongoing practice and guidance, they began to internalize the importance of accountability in managing their personal finances. The financial policies, which required student to track their spending and save a portion of their allowance, reinforced this sense of responsibility. Students learned that their financial choices had direct consequences on their ability to meet their needs and goals. The more they engaged in financial tasks, the more they recognized the value of being accountable for their decisions, which slowly became ingrained in their daily routines. This accountability extended beyond finances and into other areas of their lives, leading to a more disciplined and organized approach to their responsibilities.

The financial policies implemented by the institution played a significant role in shaping the student's personal responsibility. The clear rules regarding allowance distribution, savings requirements, and expense tracking helped create an environment where students were encouraged to take ownership of their financial decisions (T.-T. Wu et al., 2024). These policies were not only about ensuring that student followed the rules but also about fostering a sense of independence and self-sufficiency. The consistent reinforcement of these policies helped students realize that they had the power to control their financial situation, which in turn contributed to their growing sense of autonomy (Dilekçi & Karatay, 2023). The students became more confident in making their own decisions about money, knowing that their choices were supported by the pesantren's structure. Over time, this confidence in managing finances translated into broader personal

autonomy, where the student took greater responsibility for their actions and decisions in all aspects of their lives.

Financial literacy, as observed in the research, is closely linked to the development of self-reliance among the student. Initially, many students depended on their peers or mentors to make decisions about their finances, as they were unfamiliar with budgeting and saving. However, as they learned these financial skills, they began to rely more on their own judgment. The process of learning to manage their finances independently helped students feel more in control of their lives. They were no longer simply following instructions; they were making independent decisions about how to allocate their money, save for future needs, and avoid unnecessary spending. This growing self-reliance in financial matters became a cornerstone of their overall development, reinforcing the importance of taking ownership of their choices and actions.

The long-term impact of financial literacy on the student's development was profound. By mastering basic financial concepts such as budgeting, saving, and tracking expenses, the students not only gained practical financial skills but also learned how to live responsibly (Clegg & Bufton, 2008). This knowledge and experience laid the foundation for them to make informed, responsible decisions in all areas of life. The ability to manage their finances effectively gave the student a sense of control and direction, fostering confidence in their ability to handle life's challenges. Interviews and observations revealed that many students applied the principles of financial management to their academic, social, and personal lives, making them more proactive and self-reliant. As they grew in their financial literacy, they also grew in their ability to take responsibility for their actions, making this form of education a powerful tool for personal growth and the development of responsible, self-sufficient individuals.

The process of achieving financial autonomy is central to the development of independence among student. Initially, many students relied heavily on guidance from mentors or peers to manage their monthly allowance, often struggling with budgeting and expense tracking. However, as they progressed through their time and their ability to independently manage their finances grew. The structured financial management system encouraged students to take control of their spending habits, promoting a gradual shift from dependency to self-sufficiency (Wolters & Brady, 2021). This shift is particularly significant because it marks the beginning of a broader transformation in the student's overall character development, beyond just financial matters. As the student internalized these financial practices, their sense of independence extended to other areas of their lives, illustrating the profound impact that financial autonomy can have on shaping self-reliant individuals.

The consistent practice of budgeting, saving, and tracking expenses provided the student with a sense of achievement and confidence. As they became more proficient in managing their finances, many student expressed feelings of empowerment. The ability to handle personal finances without external help not only boosted their confidence in managing money but also improved their overall sense of self-efficacy. Students who initially struggled with managing

their allowance found satisfaction in their ability to adhere to financial plans and save for future needs (She et al., 2019). This achievement, though seemingly small, had a ripple effect on their self-esteem, reinforcing their belief in their ability to tackle other challenges, both within and outside the institution. By successfully managing their finances, the student built a foundation of confidence that became essential for their personal growth.

Financial autonomy did not only contribute to practical financial skills but also served as a catalyst for broader personal growth. The regular practice of planning and managing money taught the student how to make informed decisions, prioritize their goals, and take responsibility for their actions (Cleary-Holdforth et al., 2022). These skills are transferable to other life domains, such as academic responsibilities, time management, and interpersonal relationships. The research revealed that as student grew in their financial autonomy, they also developed a more proactive approach to managing other aspects of their lives. They were no longer passive recipients of instruction but active participants in shaping their futures. This proactive mindset, fostered by financial autonomy, became a key driver of their overall development, helping them navigate life's complexities with greater resilience and self-sufficiency.

The emerging financial autonomy of the student had a profound impact on their overall character development. By managing their finances, the student learned the values of responsibility, self-regulation, and planning—traits that are essential for independence. Financial autonomy, therefore, was not just about managing money but also about developing a mindset of self-reliance and accountability (Tiittanen et al., 2021). The process of internalizing these financial practices allowed the students to build strong foundations for their futures, both academically and personally. They began to view themselves as capable and responsible individuals, empowered to make decisions that would benefit their long-term well-being. This shift toward greater independence was a direct result structured financial routines, which played a pivotal role in shaping the students' character.

The ability to manage their finances independently allowed the student to make informed decisions not only about money but also about other aspects of their lives. Many students noted that the skills they learned in budgeting and saving helped them to be more thoughtful in their decision-making processes, whether it was related to academic choices, social interactions, or future goals (Kalkan et al., 2020). The discipline of setting financial goals and following through with them translated into a more goal-oriented approach to life. Student learned to assess their needs and priorities, which led them to make more calculated, deliberate decisions. This ability to make informed, independent choices is a key component of personal autonomy and is essential for success in both their academic and personal lives (Cronin, 2001).

In summary, the development of financial autonomy among student was a transformative process that significantly contributed to their overall independence and personal growth. Through the structured routines of budgeting, saving, and expense tracking, student learned to manage their

finances effectively and, in doing so, built a deeper sense of responsibility and self-reliance. The lessons learned from financial management extended beyond monetary matters, shaping their decision-making skills, time management, and ability to take responsibility for their actions. As they became more independent financially, they also became more confident in their ability to navigate other areas of life. This study highlights the profound impact that financial autonomy can have on the character development of students, emphasizing the role of financial literacy in shaping self-reliant, confident individuals who are capable of making informed decisions and managing their responsibilities effectively. Ultimately, the emerging independence of the student is a testament to the value of integrating financial management into educational systems as a tool for fostering independence and personal growth.

## Conclusion

This research reveals the profound impact of financial management practices on the development of independence among the student at Islamic Boarding School. First, daily financial management routines were shown to foster discipline, as students learned to allocate their allowances responsibly, management of time, and avoid impulsive spending, contributing to a well-structured approach to life. Second, financial literacy was found to play a crucial role in shaping personal responsibility, with the student gradually developing the skills to make informed financial decisions, which then translated into broader life skills such as prioritization, time management, and accountability. Finally, the development of financial autonomy was identified as a key factor in cultivating independence, as students grew more confident and self-reliant in managing their finances and making independent decisions, which extended beyond just money management to all aspects of their personal and academic lives. Collectively, these findings emphasize that structured financial practices serve as a powerful tool in shaping not only financial responsibility but also the overall character development of student, contributing to their growth as independent, confident individuals capable of navigating life's challenges.

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