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# CASE STUDY OF MONTHLY POCKET MANAGEMENT OF STUDENTS OF PGRI MPU SINDOK UNIVERSITY, NGANJUK DISTRICT

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***ABSTRACT***

*Students are at the stage to independence, including in managing finances to meet daily needs and college needs. Management of pocket money is important because students need to adjust their source of money owned by various needs for one month. In practice, students can face limited money, unexpected expenses, and difficulty in determining priorities and controlling expenses. This research aims to describe and understand the management of monthly pocket money of students from PGRI Mpu Sindok University Nganjuk Regency, especially in managing the source of money, determines the priority of needs, control expenses, and confronting financial obstacles for a month. This research uses a qualitative approach with the descriptive case study method. Data was obtained through an interview with 10 students from PGRI Mpu Sindok University Nganjuk Regency is obtained through money to meet daily needs and lectures. The results of the study show that the student money source comes from parents or guardians, the results of the work on their own, or the two of them. In regulating spending, as many as 60% of respondents prioritized the priority of needs, 30% limited spending, and 10% adjusted spending at the amount of money available. The obstacles faced by students include unexpected expenses of 50%, sometimes insufficient money until the end of the month is 30%, and the difficulty controlling the desire to buy 20%. To overcome this obstacle, students adjusted the expenses and reduced less important expenses.This study indicates that the management of students' pocket money is not only influenced by sources and amount of money they have, but also by the ability to determine priorities and control expenses.*

***Keywords:*** *Management of Pocket Money, Management of Finance, Students, Daily Needs, Case Studies.*

## A. INTRODUCTION

Students are a group that is at a transitional stage towards independence, including in terms of managing finances to meet daily needs. In college life, students have various needs that must be met, such as food, transportation, academic needs, communication, and other personal needs. This condition requires students to be able to manage the money they have so that it can be used appropriately according to their needs. Good financial management is needed so that students are able to adjust expenses to the amount of money available and do not experience financial difficulties before the next money receipt period. Ayu and Royani (2023) explained that managing student finances is important because students can face various challenges in managing pocket money, such as daily needs, friendship environment, developments in digital technology, savings habits, and the role of parents in providing knowledge about finances. (Aini & Pradikto, 2025)

Pocket money is one of the sources of funds used by students to meet their needs during their study activities. The amount of money each student receives can vary according to family conditions, needs and sources of income. Astuti (2021) in his research on the financial management behavior of students in Surabaya discusses the relationship between pocket money, academic ability and financial literacy and student behavior in managing personal finances. Therefore, the amount of money received is not the only thing that determines how students manage their finances. The ability to plan how to use money, determine which needs should take priority, and control expenses is also

an important part of managing pocket money. (Diyah Isthi Ayu, 2023) Pocket money management is also related to students' ability to differentiate between needs and wants. Students need to determine which expenses should be prioritized, especially needs related to lecture activities and daily needs. Research by Nagwaem, Louhenapessy, and Sinay (2022) shows that students face various challenges in managing monthly money, including a consumer lifestyle, lack of discipline, and limited practical application of financial literacy. This research also shows that students who have better planning and self-control skills tend to be able to maintain their financial condition in a more stable manner. (Derek et al., 2025)

Apart from needs, lifestyle and social environment can also be part of students' considerations in using money. Socializing with friends, the desire to follow trends, and the habit of buying food, clothing or certain items can cause expenses to increase if not controlled. In these conditions, students need to have the ability to determine spending limits and adjust them to the money available. Thus, managing pocket money is not only related to the activity of recording income and expenses, but is also related to students' habits, choices and the way they make decisions when using money. Financial literacy is also an important aspect in managing student pocket money. Financial literacy helps students understand how to use money in a more planned way, including determining priorities, controlling expenses, and setting aside money for future needs. Rachmania and Sefudin (2022) through their qualitative research show that understanding financial literacy can support improvements in managing student pocket money.a. Students who understand financial management can be more aware of the importance of managing the money they have to meet their needs and maintain their financial condition. (Hanifah et al., 2022)

This is also supported by research by Sari and Listiadi (2021) which discusses financial literacy, financial education in the family, and pocket money in relation to students' financial management behavior. This research shows that pocket money and financial education in the family are related to students' financial management behavior, while financial self-efficacy is also an important part of students' ability to manage their finances. This condition shows that the way students manage money can be formed from knowledge, experience, habits and financial learning obtained from the family environment. Apart from the ability to manage expenses, savings habits and self-control are also parts that need to be considered in managing student money. Zulaika and Listiadi (2020) studied the relationship between financial literacy, pocket money, self-control and peers with students' savings behavior. This research shows that these factors are aspects related to students' financial behavior, especially in forming savings habits. Thus, students not only need to use money to meet current needs, but also need to consider the possibility of needs that arise unexpectedly. (Amelia, 2020) Technological developments also make it easier for students to carry out transactions. The use of digital wallets, marketplaces, and various payment facilities can help students carry out daily transactions. However, this convenience can also make it easier for students to make purchases without planning if they are not accompanied by spending control.This condition increasingly shows the importance of students' ability to control the use of money and consider needs before making purchases. In Ayu and Royani's (2023) research, the development of digital technology and e-commerce is mentioned as one of the challenges that can influence student financial management. (Diyah Isthi Ayu, 2023)

In the context of students at PGRI Mpu Sindok University, Nganjuk Regency, the condition of pocket money management is also interesting to study because students have different conditions and sources of money. Some students get money from their parents or guardians, some get money from their own work, and others get money from a combination of these sources. These differences in sources of money can cause differences in how students determine priorities, allocate expenses, control needs and desires, and deal with limited money during the month. Monthly pocket money management can be understood as the process of managing the amount of money received by

students so that it can be used to meet needs during a certain period. This process includes planning the use of money, determining priorities for needs, allocating funds, controlling expenses, and setting aside money for savings or unexpected needs. Thus, pocket money management can not only be seen from the amount of money received, but also from how students make decisions about using the money.(Aryanda et al., 2025).

Although research on student financial management has been carried out by various researchers, students' experiences in managing monthly pocket money are comprehensive, starting from receiving money, planning its use, determining priority needs, allocating expenses, controlling the use of money, to facing conditions when pocket money is insufficient until the end of the month, still needs to be understood in more depth in the context of PGRI Mpu Sindok University, Nganjuk Regency. Therefore, this research not only looks at the amount or results of student spending, but also tries to understand students' experiences and strategies in managing pocket money according to daily life conditions.

Based on this description, this research focuses on managing monthly pocket money for students at PGRI Mpu Sindok University, Nganjuk Regency, especially regarding how students plan and allocate pocket money, determine priority needs, control expenses, and deal with conditions when pocket money is insufficient until the end of the month. This research aims to describe and understand in depth the practice of managing monthly pocket money for students at PGRI Mpu Sindok University, Nganjuk Regency.

## B. RESEARCH METHOD

### Research Approaches and Types of Research

This research uses a qualitative approach with the descriptive case study method to understand the management of monthly pocket money of students from PGRI University Sindok Nganjuk Regency. Research focuses on income sources, priority needs, expenses, saving habits, and obstacles faced by students who work or do not work. The focus of research was developed based on three journals discussing financial literacy, management of pocket money, lifestyle, self-control, consumptive behavior, and saving habits (Rikayanti & Listiadi, 2020)(Johannes Baptista Halik, Maria Yesika Halik, Ifah Finatry Latiep, Irdawati, 2023)(Vionika et al., 2026)

### Informant Research

The informants are chosen using purposive sampling technique, which is based on criteria that fit the research objectives. Informants consist of 10 active students at PGRI University Mpu Sindok Regency with criteria:

1. Active student at PGRI University Nepu Sindok Regency.
2. 19 – 25 years old.
3. Obtain or have the source of money used to meet needs for each month, both those from parents or guardians, the results of work on their own, and the combined are.
4. Has managed money to make ends meet and lecture needs.
5. Be willing to provide information about conditions and habits in managing money.
6. Consisting of students who work and students who do not work.

The number of informants in this study was 10 students. The selection of informants is adjusted to the specified criteria and the need for research to obtain information regarding the source of money, expenditure arrangements, and the obstacles faced in managing money every month.

### Research Location

Research was carried out at PGRI Mpu Sindok University Nganjuk Regency. This location is selected because students have a diverse source of income and habits of money management, so they can provide an idea of monthly pocket money management patterns.

### Data Collection Engineering

Data are collected through the following two techniques:

1. Deep Interview

Semi-structured interviews were carried out to obtain information regarding monthly sources of money, division of expenses, priorities of needs, financial literacy, lifestyle, self-control, saving

habits, and money management obstacles. This aspect refers to the discussion in three journals used as a research reference.

2. Obbing
   Observations are made to observe student habits in using money for eating, transportation, lectures, entertainment, and personal needs. Observations also pay attention to how students determine the priorities of spending, control their shopping desires, and save money.

## C. RESEARCH & DISCUSSION RESULTS

**Source and Management of monthly Pocket Money of Students**

Based on the results of interviews with 10 students from Sindok Regency Mpu University in Nganjuk, it is known that the source of money used by students each month does not only come from a source. Some students earn money from their parents or guardians, others come from the work themselves, and there are also students who earn money from a combination of parents or guardians and results of work. The condition shows that students have different financial sources in meeting their needs during lectures.

**Pocket money from Parents or Guardians**

As many as 30% of respondents stated that their money source comes from parents or guardians. The money is then divided into meeting the needs of college and daily needs. This indicates that there are still students who rely on family financial support in meeting their needs during college.

**Money from Your Own Work**

As many as 40% of respondents earn money from their own work. The money obtained is then used to meet the needs according to their respective conditions and needs. These results show that some students already have their own source of income so they do not fully depend on their parents or guardians.

**Combined Money from Parent or Guardian and Work Results**

As many as 30% of respondents stated that money used comes from parents or guardians and work results. This condition indicates that the presence of students' efforts to meet needs by combining family support and self-derived income.

**Source Management**

The difference in the source of money indicates that the management of student pocket money is adjusted to their respective conditions. Students who earn money from their parents or guardians or from the results of working together need to determine money usage based on needs that must be met. Thus, the source of money is one of the things related to how students regulate their monthly finances.

**Spending on Daily and College Needs**

The results show that students have several ways in managing expenses to meet their daily needs and college needs. Of the 10 respondents, the most widely done way is to make priority needs, then limiting expenses considered less important.

**Making Needs Priorities**

As many as 60% of respondents stated that they made priorities by prioritizing college needs and daily needs. This method indicates that most students try to use the money they have to meet the needs considered more important than first.

These priorities can help students distinguish between needs that must be met and expenses that can still be postponed. In managing monthly pocket money, priority determination is important because the amount of money available must be adjusted to the various needs for one month.

**Manage Money Based on Available Money**

As many as 10% of respondents stated that spending is regulated based on the amount of money available. This means that students adjust expenses to their financial conditions so that money can be used as needed. This method indicates an effort to adjust between income and expenses. Students not only see needs to be met, but also consider available financial abilities.

**Limiting Less Important Expenses**

As many as 30% of respondents stated that they limited spending that is not too important to make money they have can meet needs. Spending restrictions are a form of control in pocket

**money management.**

This shows that students realize the importance of reducing unnecessary expenses when the amount of money is available. By limiting spending, students can prioritize the needs of college and daily needs.

**Form of Student**

Expenditure Management

Overall, the results show that student spending arrangements is carried out through three key ways, namely determining priorities, adjusting expenses to available money, and limiting less important expenses. Of these three ways, priority determinants are the most widely performed by respondents with a percentage of 60%. This finding suggests that the management of student pocket money is not only related to the amount of money received, but also related to the ability of students to determine the needs that must be prioritized.

**Student Constraints in Managing Pocket Money and How to Overcome It**

In managing monthly pocket money, students also face some obstacles. Based on the results of interviews with 10 respondents, the obstacles that arise include unexpected expenses, the difficulty of controlling the desire to buy something, and the state of money that is sometimes insufficient until the end of the month.

**Unexpected Expenses**

As many as 50% of respondents stated that one of the obstacles faced was that there were unexpected expenses. Such expenses can lead to money usage plans that have previously been made into changes. To overcome these conditions, respondents stated that they reduced less important spending. This indicates that students' efforts to adapt the expenses when there are unplanned needs.

**Difficulty Controlling Desires To Buy**

As many as 20% of respondents stated that they had difficulty controlling their desire to buy something. This condition indicates that the management of pocket money is not only influenced by the main needs, but also by the desire to make certain purchases. Difficulties in controlling a desire can cause money that should be used for other needs to become reduced. Therefore, the ability to distinguish needs and desires is an important part in the management of student pocket money.

**Money Is Not Enough Until End of Month**

As many as 30% of respondents stated that money is sometimes not enough until the end of the month. The condition indicates that the amount of money available can be an obstacle if it is not adjusted to your needs for a month. When this condition occurs, students need to make adjustments to expenses so that more important needs can still be met. This relates to the importance of creating priorities and reducing spending that is not too necessary.

**Efforts to Overcome Money Management Obstacles**

Based on research results, students try to overcome the problem of money management by adjusting to expenses. One way seen from the interview results is to reduce spending that is less important when there are unexpected expenses. Thus, obstacles in managing pocket money don't always cause students to lose control of their finances. Students try to adjust the use of money with the conditions faced. The ability to control expenses and determine priorities is an important part of keeping money they have can be used until the end of the month.

**Discussion of Monthly Pocket Money Management of Students**

The results showed that the management of student pocket money from PGRI University Mpu Sindok Regency, Nganjuk is carried out through several forms, namely identifying the source of money, determining the priorities for available money, adjusting expenses to less important expenses when facing financial obstacles. The findings suggest that students have a different strategy in managing pocket money according to their respective financial sources conditions. This difference can be seen from respondents' money sources, namely 30% comes from parents or guardians, 40% of the work themselves, and 30% come

from the combined both. This condition indicates that students have a different level of financial independence. In money usage, most respondents or 60% choose to prioritize college needs and daily needs. Meanwhile, 30% limited spending that is not very important and 10% adjusts expenses based on available money. This result shows that prioritizing prioritizes are the most dominant strategy in the management of student pocket money. (Arifin, 2020).

However, the management of pocket money still faces obstacles. As many as 50% of respondents experienced obstacles in the form of unexpected expenses, 30% stated that money is sometimes not enough until the end of the month, and 20% have difficulty controlling the desire to buy something. This condition suggests that the management of students' pocket money is not only related to how to earn money, but also how to control their use when facing different needs and desires. The results of this study were in line with Rachmania and Sefudin research (2022) which showed that the management of pocket money was related to the ability of students to use and manage money to meet needs. Royani's study (2023) also shows that students face various needs and challenges in managing finances, so there is a strategy in determining money use. In addition, Maulana and Triyana (2025) research shows that students have a certain strategy to manage pocket money to make ends meet. Based on the whole result, it can be understood that the management of monthly pocket money of students is the process of adjusting the source of money to needs and expenditure conditions (Prawira & Arifin, 2023). Students who are able to determine priorities, limit spending less important, and adjust spending with the amount of money available tends to have a more purposeful strategy in dealing with limited money for one month.(Munfarid et al., 2025).

## D. CONCLUSION

Based on the results of the study regarding the management of monthly pocket money from PGRI Mpu Sindok University Nganjuk Regency, it can be concluded that students have a different way of financial management in accordance with the sources and amount of money received. The source of student money comes from parents or guardians, the results of their own work, or the combined both. Students generally manage pocket money by determining the priorities of needs, adjusting expenses to the available money, and reducing less important expenses. This is in line with Ayu and Royani's research (2023) which found that financial planning helps students control expenses, although some students still do not have a regular budget. (Diyah Isthi Ayu, 2023) However, students are still facing obstacles in the form of unexpected expenses, difficulty controlling their shopping desires, and insufficient pocket money until the end of the month. This finding is in line with Maulana and Triyana (2025) research, which shows that students try to meet their daily needs by regulating expenses and adjusting consumption according to financial conditions. (Maulana & Triyana, 2025) Thus, the management of monthly pocket money is not only influenced by the amount and sources of money received, but also by the student's ability to plan finances, determine priority, control expenses, and setting aside money for savings. Therefore, students need to get used to using planned and wise financial management so that daily and lecture needs can be fulfilled until the end of the month.

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