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Sustainable Lifestyle and Financial Literacy Among Junior High School Students: A Grounded Theory Study

Winta Trisnani[1], Dr. Sukidin, M.Pd.[2], Dr. Retna Ngesti Sediati, M.P.[3]

[1]Master of Education in Social Studies, Jember University, Jember, Indonesia

[2,3]Jember University

ABSTRACT: This study aims to develop an in-depth understanding of the relationship between sustainable lifestyles and financial literacy among junior high school students using a Grounded Theory approach. The research is grounded in the increasing global demands for environmentally responsible behavior and the growing need for financial management skills from an early age. Data were collected through interviews, observations, and document analysis involving seventh- and ninth-grade students to explore patterns of behavior, values, and daily practices that reflect sustainable living and financial competency through the stages of open coding, axial coding, and selective coding. The findings reveal that habituation of environmentally friendly behavior in schools fosters the development of wise consumption practices, which in turn strengthens students' financial literacy. This process forms a simultaneous and mutually reinforcing pattern, generating a new theoretical model that explains how school culture, co-curricular activities, and simple budgeting practices shape sustainable lifestyles. The study also shows that the value of frugal living emerges as a key concept bridging sustainable lifestyle practices with financial literacy. Students interpret frugality not merely as cost-saving, but as an expression of responsibility toward their future and the environment. The resulting conceptual model illustrates the dynamic interaction between school and family environments in forming conscious consumption behavior, energy-saving habits, and basic financial management skills among students. These findings provide theoretical contributions to the development of sustainability-based character education and financial literacy, as well as practical implications for teachers, parents, and policymakers in designing contextual learning strategies relevant to students' needs.

KEYWORDS: Sustainable Lifestyle; Financial Literacy; Frugal Living; Grounded Theory; Junior High School Students

I. INTRODUCTION

Educational institutions need to provide a variety of meaningful learning experiences as an effort to develop students' competencies holistically. These diverse learning experiences are obtained through intracurricular, cocurricular, and extracurricular activities. Cocurricular activities serve as an integral and strategic component to develop students' competencies, particularly character. The Ministry of Education and Culture Regulation (Permendikdasmen) No. 13 of 2025 generally provides space that supports aspects of sustainable lifestyle (flexibility, character development, deep learning, and integrative cocurricular activities). The deep learning approach enables students to build fundamental understanding, including global issues and sustainability. Character development can foster frugal living, responsibility, and financial prudence. Deep learning provides concrete knowledge about money and sustainability. A sustainable lifestyle encourages individuals to use resources (money, energy, food, goods) wisely. According to OECD (2020) and UNESCO (2020), financial literacy is a crucial skill that supports responsible resource management within the framework of Education for Sustainable Development (ESD).

The Cocurricular Activity Guidelines issued by the Ministry of Education state that cocurricular programs must be carried out based on selected themes. According to Permendikdasmen No. 13 of 2025, cocurricular activities in the Merdeka Curriculum must undergo several fundamental adjustments, including the adoption of the theme "Sustainable Lifestyle" as part of character-building for Indonesian learners who are able to make wise decisions in everyday life and possess ecological awareness. Such education does not merely address environmental matters narrowly but encompasses efficient use of resources and actions that bring positive impacts to social, economic, and ecological sustainability (UNESCO, 2023; Kemendikbudristek, 2023). Excessive use of natural resources has become a major challenge in the 21st century. This requires society, including younger generations, to adopt sustainable lifestyles. Such lifestyles include economic aspects such as reducing waste, choosing local products, and supporting resource reuse. These habits not only reduce costs but also promote equitable economic growth and create new job opportunities, thereby benefitting nature, society, and collective well-being (UNEP, 2020; World Bank, 2021).

Integration of Social Studies (IPS) content in junior high schools with the theme of sustainable lifestyle and financial literacy can be implemented through cocurricular activities. Learning activities may include simulations of environmentally friendly household budgeting, conscious consumption practices, and simple studies on circular economy. IPS topics such as "self-development and needs" are highly relevant for instilling principles that economically wise communities are also those who protect environmental sustainability and enhance shared prosperity (OECD, 2020; Kemdikbudristek, 2022).

In line with this, the Ministry of Education (2025), through Permendikdasmen No. 13 of 2025, mandates that cocurricular activities be developed using relevant themes aligned with students' characteristics. With a sustainability theme, financial literacy within IPS can become part of cocurricular thematic content that strengthens independence and collaboration competencies. Students are expected not only to understand financial concepts but also to internalize frugality and practice economic and ecological responsibility. A simple lifestyle needs to be cultivated as a replacement for consumptive behaviors. However, financial literacy among students remains low. OJK (2023) data shows that financial literacy among individuals aged 10–19 is still below 35%, while financial inclusion exceeds 60%. This gap leads to unproductive and consumptive spending patterns, weakening financial discipline from an early age. This condition indicates that although access to financial services is high, the ability to manage and plan finances remains limited (Lusardi & Mitchell, 2014; OECD, 2020).

Financial literacy is an essential skill for junior high school students because it includes understanding how to manage money, create financial plans, and make responsible decisions (Lusardi & Mitchell, 2014; OECD, 2020). Several studies show that financial literacy is related to sustainable lifestyle. For example, Wardani and Astuti (2022) found that many students only focus on financial management without considering environmental aspects. They are accustomed to budgeting, prioritizing expenses, and choosing cost-efficient products. Adibah and Yusup (2024) reported that energy-saving awareness is relatively high and supports sustainable lifestyle. However, according to Pratiwi et al. (2023), higher income often encourages excessive consumption. Therefore, financial literacy education that incorporates sustainability values is crucial for shaping students who are frugal, environmentally aware, and capable of long-term thinking.

Previous studies discussed how sustainable lifestyle helps shape environmental awareness, such as encouraging students to recycle plastic waste into useful items, supported by adequate facilities and strong student enthusiasm (Karmelia et al., 2025). Tansen et al. (2022) found that social media significantly influences individual decision-making and can serve as an effective platform to promote social change, including cost efficiency, productivity improvement, and stress reduction through minimalist lifestyle practices.

Lusardi and Mitchell (2014) and OECD (2020) emphasize the importance of financial literacy for teenagers to help them make wise financial decisions, as low literacy can lead to poor money management. Sustainable lifestyle has been included in the curriculum through the Profil Pelajar Pancasila theme, and UNESCO (2023) highlights the importance of education in building environmental awareness from an early age. Wahyuni (2022) found that value-based educational approaches rooted in religious teachings encourage students to live frugally and responsibly towards the environment.

However, most studies still examine sustainable lifestyle and financial literacy separately. Few studies integrate the two within a unified framework, particularly using a grounded theory approach to explore students' direct experiences. Widjaja et al. (2020) found that social norms do not directly influence frugality but do so indirectly through attitudes toward saving. Lemming and Pitsi (2022) introduced the Nordic model for behavior change, emphasizing availability, affordability, accessibility, and the appeal of healthy foods, along with individual, food, and social environmental factors as key determinants of behavior.

This study uses a grounded theory approach to understand the experiences and practices of junior high school students in engaging with sustainable lifestyle connected to financial literacy. This method helps researchers build theory directly from field data. One concept expected to emerge is frugal living a lifestyle that is economical, efficient, and value-conscious. For students, frugal living is not merely simplicity or anti-waste behavior but also reflects environmental and financial awareness. These values develop through interactions with family, peers, and digital media. Thus, this research aims to show how frugal living can serve as a bridge connecting sustainable lifestyle and financial literacy in the daily lives of junior high school students.

This research aims to explore the relationship between sustainable lifestyle and financial literacy among junior high school students using a grounded theory approach. The focus is not only mapping the factors that shape both aspects but also constructing a conceptual model that can inform policies and educational practices based on sustainability and financial competencies from an early age. Existing research on these topics largely remains separate and predominantly quantitative, leaving limited exploration into students' lived experiences. Moreover, the use of grounded theory to construct conceptual models from students' social realities remains limited.

The study focuses on the interrelation between sustainable lifestyle and financial literacy in students' daily lives or cocurricular activities by examining how both concepts are understood and practiced through the values evolving among adolescents. The research explores students' interpretations of sustainability such as energy saving, conscious consumption, and anti-waste habits and their relationship with personal financial management skills. Implementing cocurricular activities on sustainable lifestyle has proven to foster environmental awareness, such as through plastic waste processing into ecobricks and crafts that promote creativity and sustainability principles (Karmelia et al., 2025). Financial literacy emerges by connecting resource management (waste) with economic value, planning, recording, and decision-making regarding money and long-term benefits (Sapinah, Rusdianto, & Andi Taskirah, 2024). Value-based and sustainability-based education has also been shown to effectively cultivate ecological and financial awareness (Wahyuni, 2022; UNESCO, 2023).

This study contributes to the development of theory on student behavior related to financial literacy and sustainability through grounded theory. The resulting conceptual model is expected to enrich studies of character education, economics, and environmental learning. Practically, financial literacy helps students enhance their knowledge and confidence in financial institutions and the products they offer, enabling them to plan for the future more effectively (Allo & Sihotang, 2023). Financial literacy education also nurtures positive attitudes, encouraging students to save, participate in production activities, and create crafts that can be sold. Teachers play an essential role in integrating financial literacy into subjects such as Mathematics and Social Studies, for instance through lessons on the role of the economy in improving community welfare. Findings in financial literacy research highlight the importance of schools, teachers, and policymakers in designing relevant learning strategies so that students develop healthy and sustainable financial habits (Lusardi & Mitchell, 2014; GFLEC, 2017)..

II. METHOD

This study employs an exploratory qualitative design using a Grounded Theory approach to examine how junior high school students understand and practice sustainable lifestyle behaviors and financial literacy. Data were collected through interviews, observations, and simple documentation such as records of spending habits and environmentally friendly actions at school. Sustainable lifestyle is defined as daily practices related to energy saving, mindful consumption, and environmental awareness (OECD, 2020), while financial literacy refers to students' ability to manage pocket money responsibly, create simple budgets, and make beneficial, eco-friendly spending decisions (Djaniar et al., 2022; OECD, 2020). The study highlights values of responsibility, simplicity, and environmental care as essential components of students' behavioral formation. Through Grounded Theory, the conceptual connections between sustainability and financial skills are constructed directly from students' lived experiences, providing contextual insights without relying on prior assumptions.

The subjects of this study were students of SMP Negeri 1 Jenggawah, Jember, who participated in cocurricular activities themed Sustainable Lifestyle and engaged in daily practices related to financial literacy, such as creating products using available resources, managing pocket money, making simple budgets, and choosing meaningful expenditures. A purposive sampling technique was used to select informants, as qualitative research emphasizes the depth of information rather than the number of respondents. Through purposive sampling, the researcher can select participants who are considered most knowledgeable and relevant to the phenomenon under study, ensuring that the data obtained are rich, in-depth, and aligned with the research objectives (Moleong, 2017; Creswell & Poth, 2023).

The primary informants in this study were seventh- and ninth-grade students who met specific criteria, including active involvement in cocurricular activities themed Sustainable Lifestyle, having real experiences with basic financial practices such as managing pocket money, saving, or creating simple budgets, and demonstrating frugal habits and environmentally friendly behaviors in their daily lives. In addition, students selected as informants were required to be willing to participate in in-depth interviews and capable of clearly articulating their personal experiences.

Besides students, this study also involved project supervisors or Social Studies teachers as supporting informants. Their involvement is essential because they can provide additional perspectives on how school programs foster sustainable lifestyle behaviors and financial literacy among students. Thus, the data collected are strengthened by insights from educators who work directly with students.

The number of informants in this study consisted of approximately 15 to 18 students selected based on purposive sampling criteria, supplemented by one or two project supervisors or teachers as supporting informants. This number was chosen to ensure that the data collected would be sufficiently representative while still allowing for detailed analysis. Through this strategy, the study is expected to produce credible findings and offer a comprehensive understanding of the relationship between sustainable lifestyle and financial literacy among students at SMP Negeri 1 Jenggawah.

The primary instrument in this research was the researcher herself, as her direct involvement in the interview process, observation, and data interpretation significantly determined the validity and depth of the findings (Creswell & Poth, 2023). Data collection in this study was conducted directly in the field, following the principles of a grounded theory approach, which emphasizes the importance of participants' subjective experiences as a basis for theory development (Charmaz, 2023). Three main techniques were used: in-depth interviews, light participant observation, and supporting documentation.

1. In-depth interviews were used to understand students' views on sustainable lifestyles and financial literacy. The interviews were semi-structured, meaning the researcher had a guideline for questions but still allowed students to speak freely. Interviews were conducted individually, recorded with permission, and fully transcribed for analysis (Kvale & Brinkmann, 2015; Creswell & Poth, 2023).

2. Observations were conducted to directly observe students' habits at school, such as bringing water bottles, using recycled paper, saving electricity, or maintaining cleanliness. These observations did not disrupt student activities and aimed to strengthen the interview data. Observations were recorded in a field journal as part of data triangulation (Spradley, 1980; Charmaz, 2023).
3. Researchers also collected supporting documents, such as notes on co-curricular activities, community outreach programs, environmentally friendly posters, and photographs of related activities. These documents helped to understand the overall context and enrich the primary data. Document analysis can provide important information that does not always emerge from interviews or observations (Bowen, 2009).

The entire data collection process was conducted from April to November 2025 at SMP Negeri 1 Jenggawah, in stages and simultaneously with the data analysis process. This aligns with the cyclical approach in Grounded Theory, where data collection and analysis are conducted simultaneously to capture evolving social dynamics (Strauss & Corbin, 1998; Urquhart, 2022).

Data validity in qualitative research plays a crucial role. Valid and reliable data provides the basis for researchers to draw scientifically sound conclusions. Therefore, a strategy is needed to ensure that the data obtained truly reflects the reality on the ground and is free from bias. One strategy widely used to test data credibility is triangulation. Triangulation is a technique for checking data validity by utilizing something other than the data itself for checking or comparing it. The goal is to increase the credibility and validity of research results, particularly qualitative research, because the data obtained is not sourced solely from one method or one informant, but is verified through several complementary approaches (Denzin, 1978; Sugiyono, 2018; Moleong, 2017).
The analysis was conducted using a thematic-qualitative approach, namely by identifying the main themes from the selected articles and grouping them based on similarities, differences, and connections to the research questions. Data analysis followed three stages of Grounded Theory:

Table Stages of Data Analysis in Grounded Theory

Analysis stage	Explanation	Code/Category
Open Coding	Breaking raw data into smaller pieces and labeling or coding the meanings that emerge directly from participant statements.	- Save electricity - Bring your own lunch - Save pocket money
Axial Coding	Grouping initial codes into thematic categories based on causal, contextual, or process relationships.	ustainable lifestyle practices esponsible financial behavior
Selective Coding	Integrate the main categories into one core theory that explains the phenomenon comprehensively.	Frugal living as a bridge between sustainability and financial literacy

Description:
• Analysis was conducted in stages and iteratively throughout the data collection process.
• It was supported by analytical memos and utilized NVivo 12 software to systematically organize and manage the data.
• The ultimate goal was to build a substantive theory derived from students' real-life experiences of living a sustainable lifestyle and implementing simple financial practices in their co-curricular and daily lives.

III. RESULTS AND DISCUSSION

3.1 Results

3.1.1 Overview of Research Context

SMPN 1 Jenggawah is located in Jenggawah District, Jember Regency, and sits on approximately 11,001 square meters of land. The school has 33 classrooms, three laboratories, and a library as a center for learning activities. Facilities include a principal's office, a teacher's office, an administration office, a canteen, and a sports field. Nine sanitation facilities are provided to support student hygiene. The school is geographically characterized as a rural area. The majority of the surrounding population relies on agriculture and trade, thus significantly influencing the school's socioeconomic environment. This context makes the school a formal educational institution and a center for developing knowledge relevant to the lives of the surrounding community. Interactions between students and the agrarian social environment create opportunities for contextual learning, fostering values of independence, hard work, and mutual cooperation, which are integral to the character instilled through school activities. The Regional Technical Implementation Unit (UPTD) of SMP Negeri 1 Jenggawah holds an A accreditation.

SMPN 1 Jenggawah also actively develops extracurricular activities and learning outside the classroom. For example, study tours to several natural destinations in Jember Regency, such as the Gapuro Pine Forest Park in Sidomulyo Village, Silo District, and the Botanical Garden in Sukorambi District, are held. These activities are both recreational and educational, involving students in exploring the region's natural resources, creating creative content, and implementing outdoor learning concepts.

Through these activities, the school strives to foster students' love of the environment and instill the values of contextual learning based on direct experience.

SMP Negeri 1 Jenggawah-Jember was once an Adiwiyata school, the energy that was seconded is now a Child-Friendly school, and the School this is a national program from the Ministry of Environment and Forestry (KLHK) aimed at fostering environmental awareness and a culture of environmental awareness in the educational environment. In its implementation, the entire school community is actively involved in environmental conservation activities such as reforestation, waste management through waste banks, and the application of the 3R principle (Reduce, Reuse, Recycle) to maintain the cleanliness and sustainability of the school environment.

As an assigned Energy School, it teaches energy efficiency and the use of renewable energy sources such as solar and hydropower. Through these activities, students are encouraged to adopt energy-saving behaviors and understand the importance of preserving natural resources. Now, SMPN 1 Jenggawah has developed into a Child-Friendly and Inclusive School. This school creates a safe, comfortable, and violence-free learning environment, and is open to all children, including those with special needs. Teachers and educational staff are trained to implement education that respects differences and takes a child rights perspective, creating a more empathetic and respectful learning environment.

This year, the school also implemented Deep Learning, which emphasizes active student involvement through contextual and reflective activities. One such activity is a Sustainable Lifestyle themed activity that integrates financial literacy and frugal behavior into everyday life. Through this activity, students learn to save, manage expenses, and conserve energy. This learning also fosters independence, responsibility, and concern for the environment.

3.1.2 Sustainable Lifestyle

SMP Negeri 1 Jenggawah, as a leading school in Jember Regency, is committed to instilling environmental awareness and sustainability values in students from an early age. Through learning activities and projects themed "Sustainable Lifestyle," students are encouraged to understand the connection between daily behavior and environmental sustainability, including the impact of consumption, energy use, and waste disposal habits.

This commitment is manifested in various concrete actions such as a school waste bank, the Environmental Care Movement (GPL), reforestation, and reducing the use of single-use items. Sustainability principles are also integrated into the curriculum and intracurricular activities, with a learning-by-doing spirit. The goal is to develop students who are ecologically aware, socially responsible, and able to make decisions that positively impact the environment. This allows the entire school community to become agents of change for sustainable living.

1. Environmental Care

SMP Negeri 1 Jenggawah is a school with a strong commitment to environmental sustainability. Environmental care has become an integral part of the school culture, which is continuously developed through various activities, both in learning and in the daily lives of the school community. This concern is demonstrated through various programs such as the Clean Friday Movement, waste and inorganic waste sorting, school waste banks, and greening and medicinal plant programs. Furthermore, students are encouraged to practice energy and water-saving behaviors in their daily lives at school. Through these activities, the school strives to foster awareness that protecting the environment is not just an individual's responsibility, but the responsibility of the entire school community.

Co-curricular activities at SMPN 1 Jenggawah also serve as an important vehicle for instilling environmental awareness in students. Through activities such as green schools, waste reduction campaigns, and environmental awareness campaigns, students are trained to think critically, creatively, and responsibly towards environmental sustainability. Collaboration between teachers, students, and the surrounding community strengthens the spirit of mutual cooperation in maintaining the cleanliness and beauty of the school. Thus, environmental awareness activities at SMPN 1 Jenggawah not only create a clean and healthy environment but also shape the character of students with morals, discipline, and ecological awareness as part of a sustainable lifestyle.

Based on observations of seventh and ninth grade students at SMP Negeri 1 Jenggawah, it is clear that a sustainable lifestyle has become part of their daily habits, both at school and at home. Active participation in reforestation, cleanliness competitions, and co-curricular activities such as maintaining the school garden demonstrates the growth of affective dimensions such as concern, responsibility, cooperation, and a sense of ownership for the environment. Sustainable behaviors emerge not only through teacher guidance but also through social and cultural norms in the classroom that support environmentally friendly behavior. For ninth grade students, the habits of disposing of trash properly, using personal bottles and cutlery, bringing lunch from home, and serving on class duty demonstrate the integration of environmental awareness and financial literacy, as these actions simultaneously save money and reduce the use of plastic and food waste.

An interview with a guidance counselor (Mrs. EK) at SMP Negeri 1 Jenggawah revealed that environmental awareness has become a focus of character development at the school. The guidance counselor explained that environmental character education is not only implemented through classroom learning, but also through habituation and concrete programs involving the entire school community. Ms. EK emphasized that activities such as the Clean Friday Movement, sorting organic and inorganic waste, and managing waste banks are important instruments in instilling environmental responsibility in students.

Based on the results of interviews with SR students of class VII-I for a sustainable lifestyle, that the importance of fostering a clean and frugal lifestyle. Maintaining a clean environment involves community service at school and disposing of waste properly, separating organic and non-organic waste. This is part of a sustainability program. Students have carried out things related to environmental care in a sustainable manner not only during the implementation of co-curricular programs, but also in their daily actions which are demonstrated through cleaning the environment (Interview with Mr. HS, Science Teacher of Class VII, Friday, October 24, 2025).

Regarding the use of reusable items, daily habits, and the importance of adopting a sustainable lifestyle, he stated, "Bringing lunch from home is important for saving money, reducing waste, and maintaining safety and cleanliness, thus fostering a healthy lifestyle. This implementation stems from school programs and personal desire. The connection to environmental stewardship includes maintaining a healthy and clean environment by engaging in community service activities to clean the school environment or by being on class duty, disposing of trash properly, and maintaining the health of plants by watering and fertilizing them." (Interview with ST and FTR, Saturday, November 1, 2025, 10:31 a.m. WIB).

Interviews with teachers indicate that various environmentally conscious behaviors such as keeping the classroom clean, bringing lunch from home, using refillable water bottles, and choosing food without plastic and chemicals reflect the concrete implementation of the Greening Curriculum Guidance, which emphasizes the integration of sustainable knowledge, attitudes, and actions into daily learning practices. Students' habits of not only participating in environmental activities during co-curricular programs but also implementing them in their daily routines align with the Green School Quality Standard (UNESCO), particularly in the elements of school culture and ethos, learning and teaching, and resource management, which require the instilling of environmentally friendly behavior through a consistent school culture. Furthermore, actions such as reducing plastic use, bringing lunch, maintaining cleanliness, and choosing healthy foods reflect a direct contribution to the achievement of the SDGs, namely Good Health and Well-Being, Education for Sustainable Development, Sustainable Consumption and Production, and SDGs (Addressing Climate Change). Thus, the student behaviors observed in the interviews are not only positive habits, but also evidence that the school has implemented sustainable education in accordance with international standards and the global goals of sustainable development.

2. Energy and Resource Saving

The school instills awareness among all members of the school community, especially students, about using energy wisely and efficiently. This effort is carried out by practicing simple yet impactful behaviors, such as turning off lights and fans when not in use, reducing the use of excessive appliances, and optimizing natural lighting in classrooms. Through these habits, students are encouraged to understand that energy is a limited resource that must be preserved to ensure its availability for future generations.

Co-curricular and educational activities are also used to foster a culture of energy conservation. Teachers and students collaborate on energy conservation campaigns, create educational posters, and hold simple innovation competitions that encourage energy efficiency in the school environment. With the support of the entire school community, the energy conservation program at SMPN 1 Jenggawah not only aims to reduce energy consumption but also instills the values of responsibility, discipline, and ecological awareness as part of developing sustainable student character.

SMP Negeri 1 Jenggawah instills water conservation habits as part of the school's environmental culture. Awareness of the importance of water as a source of life serves as the foundation for developing responsible behavior in its use. The school encourages students and the school community to use water wisely, for example by turning off the tap after use, avoiding waste when washing hands or watering plants, and reusing used water for other beneficial purposes, such as watering the garden. Through these habits, students learn that saving water is not just about reducing usage, but also a form of concern for the sustainability of natural resources.

In addition to daily habits, co-curricular activities themed around water conservation are also developed to strengthen students' understanding. They are encouraged to observe water sources in the school environment, create educational water-saving posters, and participate in concrete actions such as a school garden program based on water-efficient irrigation. Collaboration between teachers, students, and school janitors creates a learning environment that supports efficient water use while reinforcing environmental values. Thus, the culture of water conservation at SMPN 1 Jenggawah is a concrete manifestation of the implementation of a sustainable lifestyle in the environment.

Observations of seventh and ninth grade students demonstrate energy-saving behaviors, such as turning off lights and fans after using the water used as a form of responsibility for resource utilization. These small habits reflect the emergence of ecological awareness and self-discipline that develop through consistent practice in the school environment. Students also begin to understand the meaning of energy conservation as part of moral and financial behavior, where reducing electricity use contributes to environmental sustainability and lower operational costs. By conserving energy and resources, they turn off classroom lights during the day or during sunny weather and turn off fans when they return home from school. They only use lights when needed to conserve energy. Sustainable lifestyle behaviors have begun to grow naturally in their daily lives. This illustrates that sustainable values have been integrated into simple activities at school, such as turning off fans and lights after use, bringing refillable water bottles, and reusing items that are still usable.

Overall, these findings show that students have begun to develop sustainable behaviors through energy and water conservation, reflecting the internalization of sustainability values in their daily activities at school. Students are starting to get into the habit of carrying out simple actions that support a sustainable lifestyle, such as turning off lights when the room is not in use and properly closing the water faucet during breaks and after school. Researchers believe that these small habits demonstrate the formation of sustainable behavior through daily routines. This finding aligns with the habit formation theory, which explains that simple actions repeated in the same context will develop into pro-environmental habits. Furthermore, this behavior can be explained through the Theory of Planned Behavior (TPB), where students' positive attitudes, supportive school norms, and a sense of empowerment foster the formation of intentions and concrete actions to protect the environment. From the perspective of Education for Sustainable Development (ESD), emphasized by UNESCO, students' practices of saving electricity and water are part of the learning process that fosters sustainability values and skills in everyday life. Energy and water saving practices are also linked to financial literacy, as students learn to understand that saving resources can lead to cost reductions, thus strengthening their ability to manage finances effectively.

3. Waste Management

SMP Negeri 1 Jenggawah has a well-planned school waste management system that fosters environmental stewardship. The school strives to raise awareness among all members of the school community, especially students, that waste should not only be disposed of but also managed and utilized to prevent environmental pollution. This effort begins with the separation of organic and inorganic waste in each classroom and the provision of colored trash bins according to type. Students are trained to dispose of waste in the correct bins, collect waste for the school's waste bank program, and utilize waste as compost for the school's plants.

As part of its environmental co-curricular activities, SMPN 1 Jenggawah also implements various creative programs to support sustainable waste management, including the Plastic Waste-Free School program, crafting crafts from recycled materials, and a waste awareness campaign through posters and an inter-class cleanliness competition. The school also collaborates with the Jember Regency Environmental Agency and the community in the distribution and processing of non-organic waste. Through these various activities, waste management at SMPN 1 Jenggawah not only creates a clean and healthy environment but also fosters disciplined, creative, and responsible student behavior toward environmental sustainability. This includes the creation of a manual with the following themes: 1. Energy Saving; 2. Water Saving; 3. Waste Awareness; and 4. Healthy and Comfortable Classroom.

Observations of seventh and ninth grade students indicate that, in terms of waste management and reduction, most students demonstrate positive behaviors, such as bringing refillable water bottles, separating organic and inorganic waste, reusing used containers or stationery, practicing the 3R principle in an integrated manner with financial and social literacy, and developing creativity by utilizing used bottles and paper to create items of economic value, such as flower vases, pencil cases, trash cans, small envelopes, or other works of art. This reflects the values of frugal living and wise consumption habits by not replacing items that are still in good condition and wearing their school uniforms as a form of appreciation for the usefulness of items.

From a pedagogical perspective, recycling and reusing used goods not only fosters environmental awareness but also develops basic financial literacy skills, namely understanding that used goods can be processed into products with economic value. This finding aligns with the concept of Education for Sustainable Development (ESD), which emphasizes the importance of creative skills in managing resources and making decisions that consider both economic and environmental aspects. Thus, students' experiences in making flower pots and pencil cases from used goods demonstrate that they not only understand the ecological value of recycling but also begin to see how such creativity can generate modest financial benefits for themselves and the school.

3.1.3 Financial Literacy

Financial literacy is a person's ability to understand, manage, and make wise decisions regarding the use of money and economic resources in everyday life. At SMP Negeri 1 Jenggawah, strengthening financial literacy is a crucial part of developing independent, responsible, and competitive students in the modern era. Financial literacy values are instilled from an early age through lessons and co-curricular activities that encourage students to think critically about their needs, wants, and the impact of each economic decision they make. Financial literacy activities at school not only focus on money management but also foster thrift, responsibility, and an awareness of economic sustainability. Students are encouraged to adopt wise financial behaviors through saving habits, managing pocket money, recycling items of economic value, and even starting simple businesses. This approach makes financial literacy not just practical economics education, but also a means of building student character that is disciplined, environmentally conscious, and forward-thinking in managing resources.

1.Saving Money (Frugal Living)

Observations of ninth-grade students demonstrate an awareness of frugal and efficient behavior, particularly in the context of spending pocket money. In terms of financial behavior, students are also beginning to demonstrate medium-term planning skills and self-reflection on consumption habits. Students M9-03 and M9-04, for example, demonstrate the ability to plan expenses before shopping and save for specific goals such as buying a used bicycle. Both demonstrate the ability to think long-term and link economic decisions to ecological values. Furthermore, the habit of bringing one's own lunch (M9-05) demonstrates that financial awareness is also linked to environmentally friendly behavior, as in addition to saving money, students also reduce the use of plastic and food waste. This pattern confirms that ninth-grade students have begun to understand that good financial decisions are also a form of environmental responsibility.

Analysis of the research results shows that students at SMP Negeri 1 Jenggawah have implemented various environmentally friendly behaviors as part of their daily habits. These behaviors are evident in the habit of carrying refillable water bottles, bringing lunch from home, sorting organic and inorganic waste, and turning off lights and closing water taps when not in use. Furthermore, classroom social norms and school culture strongly influence the formation of environmentally conscious behaviors, so that actions to maintain classroom cleanliness, regular duty, and consuming plastic-free food are carried out not solely due to teacher instructions, but rather due to a growing collective awareness among students.

The research findings also revealed that students demonstrate high creativity and awareness through activities to reuse used items or apply the principles of reduce, reuse, and recycle (3R). Used bottles are used to make flower vases, pencil cases, and trash cans, while used paper is reused to make small envelopes or works of art. The habit of not buying new items if old ones are still usable and wearing school uniforms illustrate the emergence of frugal living values that align with a sustainable lifestyle. These practices demonstrate that students not only understand the concept of sustainability but also apply it concretely in their daily lives. Using a Grounded Theory approach, findings on students' sustainable lifestyles formed patterns that emerged naturally from the field data through open, axial, and selective coding. Codes such as carrying refillable bottles, sorting waste, conserving electricity and water, reusing used goods, and practicing frugal living were then grouped into broad categories such as resource management, wise consumption behavior, application of the 3R principle, creative recycling, and a positive environmental culture. From the interconnectedness between these categories, a core category emerged: "sustainable consumption awareness" is a connecting factor between environmentally friendly behavior and the formation of frugal habits in students. Thus, the theory developed from the data demonstrates that sustainable lifestyles do not exist in isolation but develop through the interaction of school habits, classroom social norms, and daily consumption practices, ultimately creating consistent patterns of sustainable behavior.

Based on this research framework, it is clear that fostering environmentally friendly behaviors in schools serves as a starting point for shaping wise consumption behaviors in students, such as reducing plastic use, reusing items, and choosing more economical and responsible consumption. These wise consumption behaviors directly strengthen financial literacy, as students learn to manage resources efficiently, save money, and understand the utility of goods through daily practices and co-curricular activities. Through this process, a school culture that supports sustainability, consistent habits, and various integrated environmental activities form a cohesive flow toward fostering a sustainable lifestyle in students, where financial capability and ecological awareness develop simultaneously and reinforce each other.

The results of the reliability test indicate that the research data on aspects of sustainable lifestyles and financial literacy are consistent, stable, and reliable. Findings of energy-saving behaviors, environmental awareness, and financial habits such as saving and prioritizing emerged repeatedly across various informants and at different times. This demonstrates the integration of sustainability values and financial responsibility (financial literacy) in the daily lives of students at SMPN 1 Jenggawah.

2. Creating a Priority Scale

The implementation of a priority scale at SMPN 1 Jenggawah not only develops financial management skills but also instills the values of discipline, simplicity, and social responsibility. Students learn that every economic decision has consequences, making it crucial to prioritize essential needs and productive activities over consumer interests. Therefore, the ability to prioritize becomes a crucial foundation for developing ethical and sustainable financial literacy among students.

Observations of student M7-02 began recording every expense after buying snacks and received guidance from peers on how to properly record money. This process demonstrates that financial literacy is not only the result of formal learning but also develops through social interactions and reflective habits in the learning environment. Several students, such as M7-03 and M7-04, demonstrated the ability to manage and plan pocket money effectively. Students M9-03 and M9-04, for example, demonstrated the ability to plan expenses before shopping and save for specific goals such as buying a used bicycle. Both demonstrate the ability to think long-term and make informed economic decisions. Furthermore, the habit of bringing one's own lunch.

Based on interviews with students, they have begun to understand simple ways to manage money. Overall, this habit aligns with the concept of financial literacy, as outlined by Lusardi & Mitchell (2014), which emphasizes the importance of managing money from a young age and supports the development of sustainable behaviors, as explained by the OECD (2018), which states that good resource management from an early age can foster responsible financial habits.

An interview with a grade IX social studies teacher (Mrs. HR) explained that the habit of saving and managing money wisely was introduced through simple budgeting activities. He also added that many students initially had difficulty, but after being given an example of a budget table, they began to understand its benefits.

Based on the interview results, students have begun to understand simple ways to manage money. Overall, this habit aligns with the concept of financial literacy according to Lusardi & Mitchell (2014), which emphasizes the importance of money management skills from a young age and supports the development of sustainable behaviors, as explained by the OECD (2018), which states that good resource management from an early age can foster responsible financial habits.

3. Savings Culture

Savings literacy is an important part of financial literacy, focusing on students' ability to understand the meaning, benefits, and habits of saving money in a planned and responsible manner. At SMP Negeri 1 Jenggawah, saving is not only seen as a way to save money, both at school and at home, but also as a character-building process that fosters discipline, independence, and self-control. Through saving, students learn to differentiate between needs and wants, prioritize spending, and postpone consumption for long-term goals.

The school supports savings literacy through various programs, such as class savings. Through this activity, students are trained to keep simple records of their savings and expenditures, enabling them to understand the basic concepts of personal financial management. Savings literacy is also linked to contextual learning, for example, through energy-saving projects, recycling, and small projects where proceeds can be set aside for savings. In this way, saving becomes a meaningful activity because it not only teaches economic values but also fosters social responsibility, sustainability awareness, and financial independence from an early age. Students M9-03 and M9-04, for example, demonstrated the ability to plan expenses before shopping and save for specific goals, such as buying a used bicycle. Both demonstrate the ability to think long-term and connect financial decisions.

Observations of representatives of seventh and ninth grade students at SMPN 1 Jenggawah indicate that financial literacy has begun to develop through various simple activities carried out in daily school, including daily saving habits and recording expenses, both independently and in groups. For example, student M7-01 sets aside Rp 2,000 daily from his pocket money and receives regular reminders from his teacher. This indicates that support from the school environment, especially from teachers, plays a crucial role in fostering positive financial habits from an early age.

The interview results indicate that students are beginning to internalize the values of financial literacy and financial independence through the habit of saving, creating a simple budget, and separating needs from wants. This practice aligns with the concept of financial literacy, which emphasizes the importance of knowledge, skills, and attitudes in managing money wisely (OECD, 2018; Lusardi & Mitchell, 2014). The habit of saving and managing pocket money practiced by students also illustrates the formation of positive financial behavior, as explained in Financial Behavior Theory, which states that financial behavior develops through learning and direct experience in managing money (Hira, 2012; Shim et al., 2010). Furthermore, simple financial management actions carried out repeatedly, such as setting aside pocket money and allocating expenses, support the formation of healthy financial habits according to habit formation theory (Wood & Neal, 2016). From the perspective of the Theory of Planned Behavior, this behavior arises from a positive attitude towards saving, supportive school norms, and a sense of being able to manage one's own money (Ajzen, 1991). Students' creativity in utilizing used items to make flower pots and pencil cases also reflects the application of the 3R principles, which are part of Education for Sustainable Development (UNESCO, 2017). Thus, these practices demonstrate that financial literacy can be combined with sustainability education to develop students who are financially competent, creative in managing resources, and able to make wise long-term decisions.

IV. DISCUSSION

Based on data obtained through observations, interviews, and documentary evidence at SMPN 1 Jenggawah, the researcher can present the relationship between sustainable lifestyles and financial literacy.

4.1 Sustainable Lifestyle

The results of the study indicate that environmental awareness is the most strongly demonstrated behavior among students at SMPN 1 Jenggawah. Maintaining cleanliness, bringing lunch, sorting waste, and using refillable water bottles are not only practiced during co-curricular activities but have become routine habits in students' daily lives. This indicates that school culture has a significant influence on fostering a stable ecological awareness. Field findings confirm the environmental habit formation theory, which states that sustainable behaviors will persist when supported by classroom social norms, teacher role models, and repeated communal practices.

Findings from interviews with guidance counselors indicate that environmental awareness at SMPN 1 Jenggawah has become an integral part of the school culture and is not merely a ceremonial activity. The guidance counselor emphasized that the environmental awareness program is implemented through consistent practices, such as the Clean Friday Movement, waste sorting, waste bank management, and reforestation activities involving all students. Direct student involvement in these programs demonstrates the school's efforts to foster sustainable ecological habits and behaviors.

Environmentally conscious behavior not only impacts ecological aspects but also has direct implications for student financial management. Simple actions such as bringing lunch from home, using refillable water bottles, and limiting the consumption of single-use items have been shown to reduce waste production while lowering daily expenses. This finding aligns with the concept of resource efficiency in sustainable consumption studies, which emphasizes that wise use of resources can yield dual benefits: environmental preservation and economic efficiency (OECD, 2020; Jackson, 2005). In consumer behavior literature, this relationship is known as the relationship between green behavior and frugal behavior, where environmentally friendly behavior often overlaps with frugal behavior because both are oriented towards reducing excessive consumption and optimizing the use of goods (Carrigan & Attalla, 2001; Haws, Winterich & Naylor, 2014).

Psychologically, environmentally conscious behavior fosters a mindset of mindful consumption, which fosters an awareness of the long-term impact of consumption on oneself, the environment, and one's financial well-being. When students habitually bring their own lunch, choose durable goods, or reuse school supplies, they begin to develop self-regulation, a crucial foundation for financial literacy (Lusardi & Mitchell, 2014). This self-control helps students resist impulsive spending, prioritize spending, and adopt more planned financial habits.

This finding aligns with Environmental Education theory, which states that habituating green behavior will develop into a sustainable lifestyle if supported by a consistent learning environment (Tilbury, 2011). When schools provide facilities such as eco-friendly canteens, waste banks, or the Adiwiyata program, students not only learn about the environment conceptually but also internalize thrifty behavior through practical practice. Thus, environmentally conscious behavior serves as a bridge between ecological awareness and financial literacy, fostering wise, measured consumption that aligns with the principles of sustainable development.

The concepts of resource efficiency and green behavior are closely related in studies of sustainable development and consumer behavior. Resource efficiency refers to efforts to optimally use resources such as water, energy, and consumer goods to generate maximum benefits with minimal environmental impact. This principle is a key pillar in the field of sustainable consumption and production (SCP), as emphasized by UNEP (2015) and OECD (2020), which emphasize reducing waste, using durable goods, and implementing the 3R principle (Reduce, Reuse, Recycle). Meanwhile, green behavior refers to individual actions that consciously aim to reduce negative impacts on the environment, such as carrying a refillable bottle, limiting the use of single-use plastics, or choosing reusable products. Literature on environmental psychology and consumer behavior, such as Steg & Vlek (2009) and Haws, Winterich, & Naylor (2014), shows that this green behavior often overlaps with frugal behavior, as both lead to reducing excessive consumption and increasing awareness of the impact of resource use.

When students practice environmentally conscious practices such as bringing their own lunch, using refillable water bottles, or efficiently using stationery, they not only reduce waste but also directly apply the principles of resource efficiency, which results in savings on pocket money and wiser consumption. These practices demonstrate that green behavior in the school environment is not just an ecological activity but also an effective financial management strategy. Research findings showing that environmentally conscious behavior strengthens students' financial management skills align with the views of UNEP (2021) and EPA (2016) that pro-environmental behavior can be a gateway to a frugal and measured lifestyle. The more frequently students are involved in environmentally friendly behavior, the stronger their economical and responsible consumption patterns will be, thus directly contributing to the development of a comprehensive, sustainable lifestyle.

The consistent energy and water-saving behaviors found across all informants indicate that sustainability values have become a real part of students' routines, not just a discourse taught in class. The habit of turning off lights and fans when the classroom is left, properly closing faucets after use, and utilizing sunlight as the primary source of lighting reflect a form of environmental self-regulation formed through a process of habituation. In the Grounded Theory approach, repeated practices like these are understood as emerging patterns of action, namely, patterns of action that emerge from real experiences that are continuously enriched by the social context of the school. Students not only see the environment as something to be protected but also begin to understand that energy and water management are part of an efficient and responsible lifestyle.

Fieldwork from seventh and ninth grade students reinforces this. For example, they explained that they habitually turned off the school lights during recess because their teachers frequently reminded them, but this habit later developed into a spontaneous action without being told. Some students also described saving water because they witnessed firsthand how leaky faucets can cause flooding and waste. Other students emphasized that using sunlight makes the classroom feel more comfortable and helps reduce heat from lamps. These patterns of findings confirm that frugal behavior is not only the result of school rules, but also the result of experience-based ecological learning, in accordance with the study of Steg & Vlek (2009) regarding the formation of pro-environmental behavior through social norms and real practices in the environment.

The waste management category provides the clearest intersection between sustainable lifestyles and financial literacy. Students learn that sustainability is not only a moral concept about protecting the environment, but also an economic strategy that teaches how the value of goods can be restored through creativity. Supported by co-curricular activities such as waste banks and the Adiwiyata program, sustainability education coexists with financial education in a natural, holistic, and relevant way to students' lives.

4.2 Financial Literacy

The discussion of the findings indicates that Frugal living, or a frugal lifestyle, emerged as a relevant concept in understanding the behavior of students at SMPN 1 Jenggawah, particularly when they demonstrated a tendency to avoid impulsive purchases, utilize items that were still in good condition, and prioritize needs over wants. Field findings revealed that a number of students consistently brought lunch from home, minimized excessive snacking, shared stationery, and repaired damaged items before purchasing new ones. This behavior aligns with the principles of frugal living, as articulated by Kasser (2017) and Lusardi (2019), which emphasize consumption decision-making based on utility, long-term planning, and self-control within the context of resource management. Furthermore, frugal living is viewed as a form of conscious consumption that considers the socio-environmental impacts of every financial decision. Therefore, the frugal living practices emerging among students not only reflect financial literacy but are also closely linked to a sustainable lifestyle, where thrift, reuse of goods, and rejection of consumerism are part of a broader ecological behavior. Frugal living serves as a bridge that strengthens the connection between students' financial literacy and their commitment to environmentally friendly behavior in their daily lives.

Practicing saving and creating a simple budget helps ninth-grade students understand the economics material in social studies. The social studies teacher emphasized that these activities help students distinguish between needs and wants and manage their pocket money more wisely. This practice aligns with the material on consumption and financial management explained in the Grade IX Social Studies textbook, Independent Curriculum (Kemdikbud, 2021), which emphasizes the importance of planning expenses and making economic decisions. This finding also aligns with the explanation of Sukardi & Widiastuti (2022) in Integrated Social Studies for Grade IX, that budgeting exercises can train students to apply economic concepts in everyday life. Thus, simple practices carried out in schools can strengthen students' understanding of social studies material while fostering wise financial habits (Setyowati, 2023).

Scientifically, the relationship between priority scale and sustainability can be explained through consumer behavior theory and self-regulation theory. According to Lusardi & Mitchell (2014), the ability to distinguish needs from wants is central to financial literacy because it helps individuals control spending and make rational economic decisions. Meanwhile, from a sustainability perspective, Jackson (2005) and the OECD (2020) emphasize that sustainable consumption begins with an individual's ability to reduce impulsive purchases and prioritize necessary and durable goods. Furthermore, the theory of frugal and sustainable consumption (Haws, Winterich, & Naylor, 2014) explains that frugal, rational, and environmentally friendly behavior often align because they all avoid overconsumption, maximize the functionality of goods, and minimize environmental impact.

Based on the overall research findings, the link between a sustainable lifestyle and financial literacy is formed through a mutually reinforcing pathway. The practice of environmentally friendly behaviors in schools, such as sorting waste, bringing refillable water bottles, conserving electricity and water, and reusing used goods, forms the main foundation for instilling ecological awareness in students. These habits then shape wise consumption behaviors, where students begin to consider the benefits, function, and environmental impact of every consumption decision they make, including choosing not to overbuy, bringing their own lunch, or reusing old items that are still in good condition. This wise consumption pattern directly strengthens financial literacy, as students learn to manage money more efficiently, prioritize, and understand the utility of goods and the importance of saving for long-term needs. This interconnected process of environmentally friendly habits, wise consumption behavior, and financial literacy ultimately forms a comprehensive sustainable lifestyle, where students not only care for the environment but also possess financial intelligence that supports a frugal, responsible, and future-oriented lifestyle. A school culture that supports sustainability (through the Adiwiyata program, co-curricular activities, class duty, recycling, and energy conservation) creates a learning environment that encourages students to engage in micro-sustainable behaviors every day. These habits then influence how they manage their money, prioritize, and develop a frugal lifestyle. Ultimately, these two aspects reinforce each other and shape a holistic, sustainable lifestyle in students.

V. CONCLUSIONS

This study aims to analyze how sustainable lifestyles are lived by junior high school students and how financial literacy is understood and practiced in everyday life. Based on the research results and discussion, it can be concluded that students of SMP Negeri 1 Jenggawah have implemented sustainable lifestyles in the form of simple but meaningful behaviors, such as saving energy, bringing lunch from home, reducing snack consumption, reusing items, and participating in environmental management activities through co-curricular programs. These practices demonstrate students' awareness of limited resources and the importance of protecting the environment from an early age.

Students' financial literacy is reflected in their ability to manage their pocket money, prioritize needs, save, and plan expenses simply. Although students' financial understanding is still basic, these habits demonstrate a continuous learning process, whether through personal experience, family environment, or support from school activities. These findings indicate that financial literacy is understood not only as knowledge but also as a daily practice that shapes students' attitudes and behaviors.

Using a grounded theory approach, this study found that frugal living emerged as a core category linking sustainable lifestyles and financial literacy. Frugal living is defined as a frugal, value-conscious, and responsible lifestyle that encourages students to distinguish between needs and wants and consider the economic and environmental impacts of every consumption decision. Thus, frugal behavior serves as a key link between environmental awareness and wise financial habits in students' daily lives.

Overall, this study confirms that the integration of sustainable lifestyles and financial literacy through learning activities and co-curricular activities in schools play a crucial role in shaping students' character to be frugal, responsible, and environmentally conscious. These findings provide theoretical contributions through the development of a conceptual model based on frugal living, as well as practical contributions to strengthening social studies education and educational policies oriented toward sustainability and financial literacy from the junior high school level.

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