



YOUTHWIN THROUGH ECONOMIC PARTICIPATION



## Celebrating Youth, Surviving COVID-19, Attaining Skills that Pay the Bills

### A collection of Stories from SAHABAT FLS

**Introduction:** The FLS training program aims to encourage systematic changes in what, where and how financial literacy and soft skills are taught, to empower poor and vulnerable youth aged 18-34 in Indonesia. FLS uniquely incorporates soft skills and financial literacy that help young people develop their human literacy, manage their personal finances, and strengthen their work readiness. The following is a collection of stories from SAHABAT FLS on how they improve their quality of life and create new economic opportunities for them to be employed or become self-employed.

#### The Rule of Three

Story from: Septyaningrum (Tya), Muhammad Hafidz Amrallah (Hafidz) and Ahmad Adhany (Dhany)



For the “dynamic trio”, Tya, Hafidz and Dhany, the rule of three hold a deep meaning when it comes crafting creative content for their winning vlog. It is the main reason for them to teamed up in the first place. Dhany is in charge for the visual (video shooting and editing), Hafidz for the storylines and Tya is the one who tells the story.

As we all know, the number three is pervasive throughout some of world’s greatest stories, include fairy tales, and myths. In fact, looking back to the history, we can see some of the most famous quotes are structured in three parts, nor is it surprising that the Rule of Three also works wonders for the dynamic trio. The result, their vlog won the Vlog competition.

According to them, they enter the Vlog Competition not only to win the prize but most importantly to inspire others how FLS transforms their lives.

For them, the three most important transformation of their lives are Confidence, Critical Thinking and Communication. As they are now preparing to enter the work industry, they feel that the three Cs increase their chances to land on their dream jobs.

“With the job competition we are having now, you ought to have confidence to convince your future employer that you are worthy to be employed,” stated Tya.

“But we also need to have Critical Thinking to do your job well,” added Hafidz.”

“Don’t forget that Communication is also a key to establish good relationship with your supervisor, your work mates and most importantly your clients,” claimed Dhany.

## Young and debt-free

Story from: Muhamad Ridwan



Tackling debt while we are young gives us the flexibility to change careers or start a business of our own. And here is Ridwan's story.

About a year ago, Ridwan, who came from a very low-income family almost dropped out of Campus because he could not pay the tuition fee. He was in a deep debt hole. His life took a big turn when his friend told him about the FLS training program at his Campus.

"I have debts everywhere. I almost went crazy but FLS saved my life", claimed Ridwan.

"Through the FLS training program, I came to know that I have been managing my debts wrong. I did not understand about compounding interest and the late payment consequences," he added.

Soon after, Ridwan became incredibly determined to climb out of his financial hole. He started off by looking for jobs that can help him pay his tuition fee and his debts. He then wrote down how much he owes on each debt, the interest rates, and the minimum payments. For Ridwan, knowing the numbers has forced him to come up with a debt payoff plan.

"Being debt-free has improved my mental and emotional, and so did my productivity," stated Ridwan.

Ridwan is now working full time as an administrative staff at his Campus. He is also a part-time teacher at a vocational high school in Garut, West Java.

## Do things that interest you the most

Story from: Agil Krisna Rivanda



As a Finance Controller Stock Point for 2 years in PT. Indomarco Adi Prima (Indofood Group), joining Financial Life Skills (FLS) program back in 2019 has help Agil's life in a lot of ways.

"Through FLS, I developed my professionalism skill, team-work, critical thinking abilities, and also managing my budget." Said Agil.

In line with Agil's passion in finance, FLS is a huge support for him to expand his passion in this field. One of the thing that he successfully achieved is he wrote a journal about "Financial Distress" that is being publish by the Journal of Accounting Research Vol. 12 No. January 1-June 2020 by the Accounting Study Program of the Faculty of Economic and Business Education, Universitas Pendidikan Indonesia.

"FLS helped me to realize the importance of investing and financial planning" Agil explained. That is why Agil invests through providing capital in a number of businesses such as factories for business cooperatives and convection services.

Agil is planning to continue his study in Accounting & Finance and also attending other financial life skills training. He also wants to improve his ability to manage finances to be more disciplined in following the budget that has been made. In addition, building self-confidence also feels important in identifying his potential so that he can help him develop himself in accordance with the interests he has.

### **Doing business while studying**

Story from: Dilma'aarij Riski Agustia



If Wonder Woman truly exists, then Dilma fits for the role. Dilma is a postgraduate student of the Faculty of Public Health, she is also a research assistant for a research project for Scaling-up NCD Interventions in South-East Asia (SUNI-SEA) at the Faculty of Medicine, UNS. But that's not it. She also co-owns a coffee business called Antologi Kopi.

"While we are still young, I think it is very important to explore all of the possibilities. I want to use all my time with all as many positive activities as possible. Not only for my self but also for others," said Dilma.

"That's why time management and how to be responsible person skills that I gained from my Financial Life Skills (FLS) training had a huge impact on my personal and business life," she added.

For Dilma, even her three professions can contradict one another, she still feels very happy to live through them. For her, good time management skills are a determining factor for her to carry out those three professions in harmony. Besides having to record all activities and deadlines, she also made a list of priority scales. By doing this, she can complete all the tasks at hand. Further, she is completely responsible for making all decisions or actions in any situation.

Even the COVID-19 is not slowing her down. In April 2020, Dilma, along with Ikatan Mahasiswa Banyuwangi Poltekkes Kemenkes Malang distributing surgical masks as well as hand sanitizers for the citizen. In addition, she also had the opportunity to do online seminars to educate people with COVID-19.

### **SWOT for getting a job**

Story from: Sultonnur Rosid



"FLS skills help me to develop my potential" said Sulton, last semester student of STI Kesehatan Kuningan, majoring in Public Health.

For Sulton, life is never easy and always comes with surprises. Like millions of other youth, Sulton faces the same challenge which is competing to find a decent job part-time job while attending a full-time bachelor's degree program. He was very doubtful that he can make it in the competition.

He knows that he needs to find his uniqueness that can leverage his chance to win the competition. For that, he reached out to the Career Development Center at his Campus which then offered him to participate in a 3-day FLS training program.

"From the training program, I came to understand that people are most likely to succeed in life when they use their talents to their fullest extent. Similarly, people will most likely suffer fewer problems if they know what their weaknesses are and able to manage their weaknesses," stated Sami.

"I was introduced to SWOT Analysis which is a useful technique that helps us identifying our strengths and weaknesses and analyzing the opportunities and threats that flow from them," added Sulton.

At the time of the training, he was in a recruitment process as a field assistant in tuberculosis department at Lembaga Kesehatan Nahdatul Ulama (LKNU). According to Sulton, conducting a self SWOT analysis has helped him a lot throughout the course of the interview process. Not only that he answered all of the technical questions, but also successfully convinced the recruitment committee that he is the perfect candidate for hire.

## **A journey to financial independence**

Story from: Dea Selviasari



“FLS has helped me optimize my income at work, and in building my personal business assets.” Dea explained.

Attending Financial Life Skills training, creates a big impact in Dea’s life. She realizes building her own business, is more exciting rather than continue to depend on companies that do not belong to us.

Even though she did not have any business background, in the end of 2018, she manages to join Multi-Level Marketing (MLM) in digital marketing for various kind of product. Dea sees business opportunity in 4.0 era, where devices play an important role in collecting information, and business information can be given virtually.

Dea also teaches in Raudhatul Athfal and Madrasah Diniyah Takmiliah Awaliyah while also attending her 5th semester in Sekolah Tinggi Agama Islam in Sukabumi. She hopes to be able to finishes her school while expanding her business, so that she can be financially independent and provide the best for her kids later.

She believes the skills that FLS offers will continue to contribute to this lifespan as well as in the future.

## **A cup of success**

Story from: Iyara Novi Fajriati



We can all agree that every individual on this planet has a unique story of struggle, trial, and success. For Iyara, her success begins after she took the financial life skills training program at her campus that led her to start her custom mug/cup business.

“Starting a business requires its own set of skills such as financial management, marketing, communication, critical thinking, planning, and problem-solving. I came to learn most of that skills from the FLS training program, “ said Iyara.

“At first, I started as a reseller but as the business grows, I decided to produce my own product,” she added.

To start being a business owner and producing her own products, Iyara had a business plan that was solid enough to convince her father to give her a loan that she would partly use to buy a mug printing machine.

Far from the custom cup/mug that she sells today, Iyara’s couple of business trials include reselling tumblers, bags and women clothes, but as her clientele grew, she realized that she would make much more selling custom mug/ cup. So, she decided to focus only on a custom mug/cup.

“I owe it to FLS,” she stated.

Aside from managing her business, Iyara also heavily involves with the “Karang Taruna’ (local youth community-based organization) and came up with the idea of “Bank Rongsok” (Bank of Junks). Through that project, Iyara turns junk to gold. Iyara and her friends from Karang Taruna collect trash/ junks from her village and sell them away. The profit from the sales then used to help her village to become self-sufficient as well as to fund local charity events.

## The Power of Self-Confidence

Story from: M. Abdul Wahid Ulya



Many psychologists say that the more confident we become, then the more we will be able to fight the voice inside our head that say, “I can’t do it.” The saying goes the same for Wahid, short from M. Abdul Wahid Ulya.

“For most of my life, I see my-self as an introvert person and having a lack for self-confidence. Until, I landed a job as a teacher which made me incredibly determined to boost my confidence. My first day of teaching was horrible, I had all the stage fright symptoms from stuttering, tremor in the hands and legs to sweaty hands. Right after that, I looked for any short course program on building self-confidence and found the Financial Life Skill (FLS) training.”

In October 2019 in Klaten, Central Java, Wahid attended the FLS training program and claimed that the training boosted his self-confidence. He no longer fears to speak in front of his class and can now build a closer relationship with his students.

Wahid believes that having self-confidence is linked to almost every element involved in his happy and fulfilling life.

Now, while still looking for more opportunities to enhance his career, he is also preparing his master’s degree that will start in September. Wahid receives an LPDP scholarship from the Indonesian government to continue a graduate program in Islamic education at IAIN Salatiga.

## Setting Goals

Story from: Ganisthia Wardhani Sumitra



For many of us, our goals in life often relate to careers, health, and fame. The same for Ganis, the goal is to become a well renowned makeup artist and wedding organizer in Cianjur, West Java.

“A little over a year ago, as I was preparing for my graduation, I took a training program at my Campus called Financial Life Skills program. It was a 3-day training with 14-modules on soft skills and financial literacy. One module that really stood out for me was the one about setting goals. It gave me the skills on how to make my dreams come true,” said Ganis.

According to Ganis, to achieve her dream, she first laid out some plans. She divided one big goal into small goals so that she can easily reach one by one, step by step. She started with mapping out businesses that provide similar services like make-up artists and wedding organizers. Then, she examined which services that can be unique for her to develop and market it better in Cianjur.

She was and still very committed to continuing to grow her business. In 2019, she successfully built her first warehouse for all the wedding props and tools. She also began to invest while saving shares in one of the Securities to continue to grow her capital.

In the same year, Ganis made a vlog documenting her success to compete for the 2019 International Youth Day Vlog Competition organized by USAID YEP. She was crowned as the third winner for the Vlog Competition organized by USAID YEP. She was crowned as third winner for the Vlog Competition.

## Overcome fear and get out from comfort zone

Story from: Theodorus Disertia Hia



Fear is an important and normal part of life development. The next difficult thing is a little simpler each time we actively choose to venture outside our comfort zone.

"Getting out of my comfort is one of the key-point to my life development and to be able to do that, I have to overcome my fear by having self-confidence," said Theodorus.

"For that, I'm going to have to start getting comfortable with being a little uncomfortable, and to be able to do that I ought to have self-confidence, and to be able to have self-confidence, I ought to have the right skills to live my life," he added.

Theodorus, who is now in his senior year at Parahyangan University realizes that very soon he needs to find a job and stop being dependent on his parents. Other than his excellent grade, he also wants to make sure he has work readiness skills to be able to compete in the job market.

Theodorus claimed that the thought of overcoming his fear and the will to get out of his comfort zone as he soon to enter the job market competition were the reasons why he decided to join the Financial Training program.

**Editor's Note:** The FLS training program runs under the YouthWin Through Economic Participation (YEP) project funded by the United States Agency for International Development (USAID). YEP's implementation is led by Financial Markets International (FMI), in partnership with the International Youth Foundation (IYF), Global Economic Education Alliance (GEEA), and Indonesia Council for Economic & Financial Education (ICEFE). YEP's key implementing partners project are the District Planning Agencies and District Manpower Offices in West, Central and East Java.