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Challenges Facing Teachers in Developing Financial Awareness Among Kindergarten Children

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Abstract

The study aimed to identify the challenges facing female teachers in developing financial awareness among kindergarten children in Najran city, Kingdom of Saudi Arabia. The study sample included (109) kindergarten teachers from kindergarten institutions in Najran city, Kingdom of Saudi Arabia. They were randomly selected from government kindergarten institutions. The study was conducted during the second semester of the academic year (2024/2025). The objectives were set to identify the challenges facing kindergarten teachers in developing financial awareness among children. The descriptive analytical approach was used, as the study included a questionnaire directed at kindergarten teachers to identify the challenges facing teachers in developing financial awareness among kindergarten children in Najran city. The questionnaire contained (6) paragraphs related to the challenges facing teachers in developing financial awareness among kindergarten children in Najran city. The researchers used the theoretical framework, previous studies, and specialized experience in raising children in the early childhood stage to develop the questionnaire. The results were processed using the SPSS statistical program, and the study reached the following conclusions: Availability of educational materials and tools that support the development of financial awareness in children.

Keywords: Challenges, Financial Awareness, Kindergarten Children.

Introduction

With the growing global interest in financial literacy, there is growing recognition of the need to begin financial education in early childhood. This is evident in the Kingdom of Saudi Arabia, particularly within the framework of Vision 2030, where building a financially literate society is a national priority. Kindergarten teachers are at the forefront of this effort, as educational progress is critical to local development. Financial literacy in kindergarten refers to a child's early understanding of basic financial concepts, such as saving and spending, needs versus wants, budgeting, and understanding the value of money. These concepts are essential for developing a responsible child who contributes to the national economy, in line with Saudi Arabia's Vision 2030, which seeks to promote personal financial responsibility and reduce economic dependence. This highlights the role of kindergarten teachers as key facilitators of early education in kindergartens in Najran, a region that blends cultural heritage with growing

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modernity. Therefore, teachers must integrate financial concepts into daily activities, engage parents in promoting financial behaviors at home, and use creative methods such as storytelling, play-based learning, and realistic simulations to teach abstract concepts. A study by Al-Mutairi (2022) found that: There are no structured training programs that qualify us to teach financial literacy. Kindergarten children between the ages of 3 and 6 are in the pre-operational stage, as Piaget stated, meaning they may find it difficult to grasp abstract concepts like "future saving" or "budgeting." Teachers need advanced training to effectively simplify these concepts. (Levestik, 2009) confirms that this stage is crucial for the development of knowledge and skills, and for the educational process to be organized and provided to children with the knowledge and information they need, which are then shaped into meaningful images. Several studies, such as Munir (2011) and Al-Hamoud (2010), emphasized the need to educate children early in economic literacy, and for kindergartens to teach them their economic roles and provide them with appropriate economic concepts.

The study by Nasrina Nour Mahfouz, Tin Herawati, and Dvina (2025) concluded the importance of addressing the challenges facing teachers in developing economic concepts. The study by Munir (2011) also emphasized the need to educate children and involve families in setting financial goals. For children, it also found a lack of parental awareness of the importance of saving.

Based on studies, focusing on financial awareness helps children build healthy relationships with money, avoid negative emotions such as greed and fear, enhance their sense of security, and enable them to learn how to manage money and develop responsible spending habits. This is essential and crucial for developing financial awareness in children at this early age., Developing financial awareness in children is essential, as it provides them with a sense of security and peace of mind. It provides them with the knowledge and skills necessary to face unexpected financial challenges and plan well, which positively affects their future lives.

Study Problem

Reviewing previous studies and the theoretical framework, we find that the study by Nasrina Nour Mahfouz, Tin Herawati, and Dvina (2025) focused on the challenges facing teachers in developing economic concepts. Similarly, the study by Munir (2011) focused on the need for education For children and family involvement in setting financial goals for the child, it was also found that parents' awareness of the importance of saving is weak, which impacts the continuity of learning and leads to challenges affecting children at an early age. Knowing the challenges facing teachers in developing financial awareness among children in early childhood is essential and greatly affects their preparation for future stages. A survey study was conducted on a sample of 20 kindergarten teachers in Najran. It was found that teachers face challenges in developing financial awareness. Eighty percent of teachers responded that parents of children enrolled in kindergartens do not cooperate with the kindergarten regarding financial awareness. This necessitated a study of these challenges, which stand in the way of developing financial awareness among kindergarten children. Considering the study's topic, the study posed the following question: What are the challenges facing teachers in developing financial awareness among kindergarten children in Najran?

Study Objectives:

To identify the challenges facing teachers in developing financial awareness among kindergarten children in Najran.

Study Importance

The importance of this study lies in identifying the challenges facing teachers in developing financial awareness among kindergarten children in Najran. The importance of this study lies in the following:

- Developing personal financial awareness among kindergarten children.
- Identifying the methods used to develop financial awareness among kindergarten children.
- Informing teachers of the challenges they face in developing financial awareness at this early age.
- Building healthy financial habits.

Study Limits

The study limits are as follows:

Thematic limit: To identify the challenges facing teachers in developing financial awareness among kindergarten children in Najran.

Spatial limit: Najran, Saudi Arabia.

Temporary limit: The second semester of the 2024-2025 academic year.

Human limit: Kindergarten teachers in Najran.

Terminology of study:

Financial Awareness in Kindergarten Children

The study adopts the following operational definition: a child's ability to make informed judgments and effective decisions regarding the use and management of personal finances, including setting priorities and the ability to rationalize spending and saving.

Al-Sayegh (2016) defined financial awareness as an individual's ability and confidence to use their financial awareness to make financial decisions.

Karim (2018) defined it as a set of ideas and skills that help individuals identify appropriate means of managing their financial affairs, or a method acquired through learning or financial experience.

Kindergarten Children

Ayesh (2007) defined a kindergarten child as a child between the ages of three and six, living in the preschool stage, during which the features of his personality begin to take shape through interaction with the surrounding environment. Khashashneh (2011) defined the child as the age group preceding entry into primary education. This stage is characterized by being sensitive to the development of cognitive, social, and emotional abilities.

Previous studies

- This study (Nisrina Nurmahfuzhah, Tin Herawati, and Defina, 2025) aimed to analyze the relationship between child characteristics, family characteristics, economic pressure, and financial management on parenting quality. Methods: A quantitative, cross-sectional study was conducted among 68 mothers from healthy families with stunted children aged 24–59 months,

residing in the Tanjungsari district, Sumedang Regency, West Java, Indonesia. Respondents were selected using a non-probability sampling technique with a purposive approach. Results: The results indicated that economic pressure (60.3%) and financial management (55.9%) were rated as moderate, while parenting quality (58.8%) was rated as low. Child age ($r=0.353$; $p<0.01$), parental education duration (fathers: $r=0.274$; $p<0.05$; mothers: $r=0.263$; $p<0.05$), and financial management ($r=0.326$; $p<0.05$) showed a significant positive association with parenting quality, while economic stress ($r=-0.278$; $p<0.05$) was significantly negatively associated. Conclusions: As children get older, their developmental needs increase, necessitating increased parental awareness and good parenting. Families are encouraged to improve responsive feeding skills, manage finances effectively, and explore alternative sources of income to support their children's growth and development.

- This study (Anthony Roig a, Régis Thouvarecq b, James Rivière a, 2025). investigated the developmental trajectory and mechanisms underlying attitudes toward risk in the domain of gain between the ages of 7 and 9. Two hundred and twenty-five children aged 7 and 9 were asked to complete a series of gambling tasks, in which they were asked to choose between two options: one safe and one risky, but with the same expected value. Of the three tasks offered to participants, an unexpected event was associated with the risky option in one task and the safe option in the other. By revealing, that children become less attracted to uncertainty in profit contexts from ages 7 to 9, our findings suggest a decline in willingness to take economic risks at the beginning of middle childhood. Our findings also showed that children aged 7 to 9 years more often choose the novel option when it is associated with risk versus safety. We suggest that exposure to economic risk in young children is driven more by uncertainty exploration than novelty seeking.

- Ahmed (2016) study found that financial awareness among kindergarten children was developed using dramatic play strategies. To achieve the research objective, the researcher prepared a financial awareness test for kindergarten children and constructed a set of activities based on dramatic play strategies. The research was applied to a sample of kindergarten children selected from kindergartens in the second level of Fayoum Governorate. The children were divided into an experimental group and a control group. The application period for the experimental group lasted one month. The research results revealed that the experimental group outperformed the control group in financial awareness due to the use of dramatic play strategies.

- Munir's study (2011) concluded that it is of great importance to educate children at an early stage about economic culture and appropriate economic education, and that kindergartens should teach them their economic roles and provide them with appropriate economic concepts.

- A study by Levistik (2009) demonstrated that early childhood is critical for developing knowledge and skills, and for organizing the educational process. The results indicated the need to provide children with the knowledge and information they need.

General Comment on Previous Studies

- The current study agreed with the study by Nasrina Nourmahfouz, Tin Herawati, and Devina (2025) in its focus on financial challenges. However, the current study differed from previous studies in its focus on the challenges facing teachers in developing financial awareness among kindergarten children. It also agreed with the study by Munir (2011) in its focus on educating children at an early stage about economic culture and appropriate economic education, and that kindergartens should teach them their economic roles and provide them with appropriate

economic concepts. The current study focused on identifying the challenges facing teachers in developing financial awareness among children at this early stage. It also differed from previous studies in the location of the sample application, Najran City, Kingdom of Saudi Arabia.

Study Population and Sample:

The study population consisted of kindergarten teachers in kindergarten institutions in Najran City. The study was conducted during the second semester of the 2024/2025 academic year, and a random sample of (109) kindergarten teachers was selected.

Study Methodology:

The study relied on a descriptive analytical approach, which focuses on collecting accurate scientific descriptions of the phenomenon under study, describing the current reality and its interpretations, identifying common practices, and determining the opinions, beliefs, and attitudes of individuals and groups, as well as their growth and development patterns. It also aims to study the relationships between various phenomena (Abdul Hafeez, 2000, p. 84) by promoting the concept of saving in early childhood.

Study Tools: The researchers developed the study tools (questionnaire) after reviewing relevant information and studies, based on the information available to them. The questionnaire was prepared in its final form, and the number of its paragraphs amounted to (6) paragraphs. When constructing the questionnaire, its suitability was considered. Since the study was descriptive, the researchers sought to diversify the statistical processing methods, as they used the SPSS program to convert non-parametric values (yes - no) into comparable parametric values. They calculated the range of the arithmetic mean, standard deviation, and degree of practice. It was found that the range of the mean from 1 to 1.66 represents weak practice, while the mean from 1.67 to 2.32 represents average practice, while the mean from 2.33 to 3 represents high practice. To answer the study questions, the arithmetic means, and standard deviations were extracted for each paragraph of the scale, in addition to the percentages.

Reliability of Study Tools:

Aspects of the questionnaire	Number of items	Number of participants	Reliability coefficient
		Kindergarten teachers	Kindergarten teachers
Challenges Facing Teachers in Developing Financial Awareness Among Kindergarten Children	6	109	0.935

Table (1)

shows the reliability of the study tool (kindergarten teachers' questionnaire) in their responses regarding the challenges facing teachers in developing financial awareness among kindergarten children, using Cronbach's alpha coefficient. Data was obtained from the total sample, and the following are the reliability data:

Table one above shows that the values of Alpha- Cronbach indicate a high degree of internal consistency, which, in turn proves that the scale contains high degrees of reliability significance,

Study Results:

Challenges Facing Teachers in Developing Financial Awareness Among Kindergarten Children	Responses of kindergarten teachers (N.=109)		
	Mean	Std.	Rank Practice degree
1. Difficulty simplifying saving concepts to suit children's levels	1.81	0.858	Moderate
2. Lack of appropriate educational tools and materials to explain the concept of saving	2.98	0.982	High
3. Lack of support from the administration in incorporating financial education into programs	2.91	0.976	High
4. Poor parental awareness of the importance of saving affects the continuity of learning	1.77	0.869	Moderate
5. Lack of family involvement in setting financial goals for the child	1.95	0.896	Moderate
6. Poor guidance from the family when giving the child his weekly allowance, allocating a portion of it for savings	2.89	0.985	high

Table 2

Means and standard deviations of kindergarten teachers' responses regarding the assessment of the challenges facing teachers in developing financial awareness among kindergarten children.

From Table (2), we find that the weighted arithmetic averages of kindergarten teachers' responses to the items in this area are high. Teachers' responses indicated the kindergarten's interest in providing educational tools and materials for activities to develop children's financial awareness at an early stage. However, there were moderate responses regarding the extent of family awareness of developing children's financial awareness at an early stage. However, through extracting the results, we find high responses regarding the family's lack of guidance when giving children their weekly allowance and allocating a portion of it for savings, which confirms the need for cooperation between the family and the kindergarten. To develop children's financial awareness at this early stage, the current study agreed with Nasrina Nour Mahfouz, Tin Herawati, and Dvina (2025) regarding the challenges teachers face in developing economic concepts. However, the current study differed from them in revealing the challenges facing children's financial awareness. It also differed from the results of the study. (Munir, 2011) Munir's study focused on the challenges associated with educating children about the need for financial awareness, while the current study concluded that teachers overcame challenges related to children's financial awareness, including the lack of family involvement in setting financial goals for the child, and the lack of parental awareness of the importance of saving, which affects the continuity of learning.

Conclusion

Through Saudi Vision 2030, the Kingdom is committed to developing financial awareness

among children at an early age and supporting curricula and programs to achieve Vision 2030, which seeks to empower Saudi citizens with the skills and awareness necessary for economic success. In light of the results of the current study, several challenges were identified that teachers were able to overcome in developing children's financial awareness, including:

- Difficulty simplifying the concepts of saving to suit children's levels
- Lack of appropriate educational tools and materials to explain the concept of saving
- Weak administrative support for integrating financial education into programs
- Poor parental awareness of the importance of saving, which affects the continuity of learning
- Weak family involvement in setting children's financial goals
- Weak family guidance when giving children their weekly allowance and allocating a portion of it to savings

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