

**INFUSING FINANCIAL LITERACY INTO ENGLISH READING
LEARNING MATERIALS FOR 8TH GRADERS**



A Thesis Submitted in Partial Fulfillment of the Requirements for
Master Program of English Language Education

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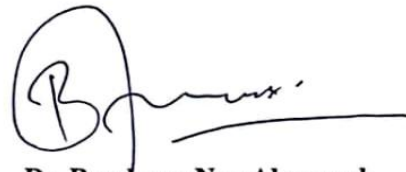
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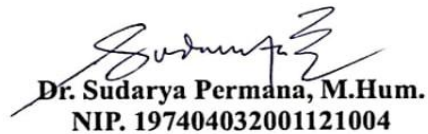
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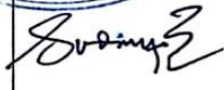


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ABSTRAK

Nurul Syafika. (2026). *Pengembangan Bahan Ajar Membaca Bahasa Inggris Terinfusi Literasi Finansial untuk SMP Kelas VIII*. Tesis. Jakarta: Program Magister Pendidikan Bahasa Inggris, Fakultas Bahasa dan Seni, Universitas Negeri Jakarta.

Integrasi *life skills* dalam pembelajaran bahasa penting untuk mendukung pelaksanaan *Kurikulum Merdeka Belajar* yang menekankan pembelajaran kontekstual dan bermakna. Namun, bahan ajar membaca bahasa Inggris di tingkat SMP masih jarang memuat aspek literasi finansial. Penelitian ini bertujuan mengembangkan bahan ajar membaca bahasa Inggris terintegrasi literasi finansial bagi siswa kelas VIII SMP. Penelitian ini menggunakan pendekatan *Design and Development Research (DDR)* dengan model yang dimodifikasi, mencakup empat tahap: *Need Analysis*, *Prototype Design*, *Design Evaluation*, dan *Design Revision*. Hasil analisis kebutuhan menunjukkan bahwa bahan ajar yang digunakan selama ini hanya mengembangkan keterampilan pemahaman dasar (FL1–FL2) dan belum mencakup keterampilan literasi finansial tingkat tinggi (FL3–FL6). Proses pengembangan meliputi: (1) menganalisis hasil *need analysis*, (2) merancang dan mendigitalisasi prototipe menggunakan Canva, (3) memperoleh masukan dari ahli untuk menilai kualitas dan relevansi, serta (4) merevisi prototipe hingga menghasilkan produk akhir. Produk akhir terdiri atas lima unit bacaan—*Where Did My Money Go?*, *Let's Check the Receipt!*, *Rp50,000 Challenge: Can You Budget It?*, *Andi Wants a New Jersey*, dan *Smart Shopper Mission*—yang mengintegrasikan indikator literasi finansial dalam kegiatan membaca kontekstual. Hasil analisis keterbacaan menunjukkan bahwa bahan ajar sesuai untuk siswa level CEFR A2 (FRE = 74,5; FKGL = 6,4). Validasi ahli memperoleh kategori “Sangat Baik” dengan skor rata-rata 3,85, menandakan bahan ajar ini valid, praktis, dan layak digunakan. Guru dan pengembang bahan ajar disarankan memanfaatkan serta menyesuaikan produk ini untuk meningkatkan kompetensi linguistik dan literasi finansial siswa, sementara penelitian selanjutnya dapat menerapkan model integrasi serupa pada keterampilan bahasa atau jenjang berbeda.

Kata kunci: *Literasi Finansial, Bahan Ajar Membaca Bahasa Inggris, Kurikulum Merdeka Belajar, Siswa Kelas Delapan*

ABSTRACT

Nurul Syafika. (2026). *Infusing Financial Literacy into English Reading Learning Materials for 8th Graders*. Tesis. Jakarta: Program Magister Pendidikan Bahasa Inggris, Fakultas Bahasa dan Seni, Universitas Negeri Jakarta.

Life skills integration supports *Kurikulum Merdeka Belajar*, yet English reading materials for junior high schools have rarely incorporated financial literacy. This study aimed to develop English reading materials infused with financial literacy for eighth-grade students. Using the Design and Development Research (DDR) approach, the study adopted consisting of four stages: Need Analysis, Prototype Design, Design Evaluation, and Design Revision. The need analysis revealed that existing materials addressed only basic comprehension skills (FL1–FL2) but lacked higher-order financial literacy components (FL3–FL6). The design process included four phases: (1) analyzing needs analysis results, (2) developing and digitalizing the prototype using Canva, (3) obtaining expert feedback for quality and relevance, and (4) revising the prototype to produce the final version. The final product consisted of five reading units such as *Where Did My Money Go?*, *Let's Check the Receipt!*, *Rp50,000 Challenge: Can You Budget It?*, *Andi Wants a New Jersey*, and *Smart Shopper Mission* which embedded financial literacy descriptors within contextual reading tasks. The readability analysis showed that the materials were suitable for CEFR A2-level students (FRE = 74.5; FKGL = 6.4). Expert validation indicated a “Very Good” rating with an overall mean score of 3.85, confirming the materials’ validity, practicality, and feasibility. It is recommended that teachers and material developers adapt these materials to enhance both linguistic competence and financial awareness, while future research may extend similar integration models to other language skills or educational levels.

Keywords: *Financial Literacy, English Reading Materials, Merdeka Belajar Curriculum, Eighth Grader*

ACKNOWLEDGEMENT

First and probably most important, the researcher wishes to extend heartfelt gratitude to Almighty Allah SWT for bestowing health and longevity. The researcher could finish this thesis with his approval. Furthermore, this thesis would not be possible without the guidance of others. The researcher would like to express heartfelt appreciation to the thesis advisers, Prof. Dr. Ifan Iskandar, M. Hum, and Dr. Bambang Nur Alamsyah S.Pd., M. Hum for their constant advice, assistance, and encouragement in guiding the researcher to accomplish this thesis. Their valuable contributions were priceless, and it is an honor to work and study under their supervision. The researcher would also like to sincerely thank Dr. Sudarya Permana, M. Hum the head of the Master Program in English Language Education, for his guidance and cooperation throughout this Master's degree accomplishment.

In addition, appreciation and gratitude are extended to the researcher's lovely family. Mohammad Fikri, the researcher's husband, is praised for his tremendous support, companionship, devotion, and understanding along the process. The researcher is fortunate to have the opportunity to pursue this Master's degree. The difficult periods were successfully navigated. Afterall, this thesis is not just the researcher's accomplishment, but also his. Thank you for being such a wonderful life partner. Deep affection and appreciation are also extended to the researcher's daughter, Yukasyah Skyla Qurratul Morinuka, for her presence in brightening the researcher's days, keeping the researcher mentally stable, and teaching the researcher to be a bigger and more powerful person day after day; to the researcher's Mother and Father for all the supports and prayers that keep the researcher powerful to face all of life's challenges; and to the researcher's Mother and Father-in-law for their prayers, supports, and unwavering belief in the researcher's wish; to the researcher's older and younger brothers, sisters-in-law, aunt, uncle, and friends for their unending support.

Furthermore, the researcher would also like to express her appreciation and gratitude to the research validator, Mrs. Rizky Syahra Putri, M.Pd., who assisted the researcher in the preparation process prior to conducting data collection and data validation at the school. Mrs. Rizky Syahra Putri, M.Pd.'s assistance was very important to the researcher in completing this thesis.

Finally, the profound gratitude goes to all of the PMPBI members; the researcher's family in Class B 2023 for the fantastic memories and companionship throughout this Master's adventure; and the MPBI staff for their continuous support.

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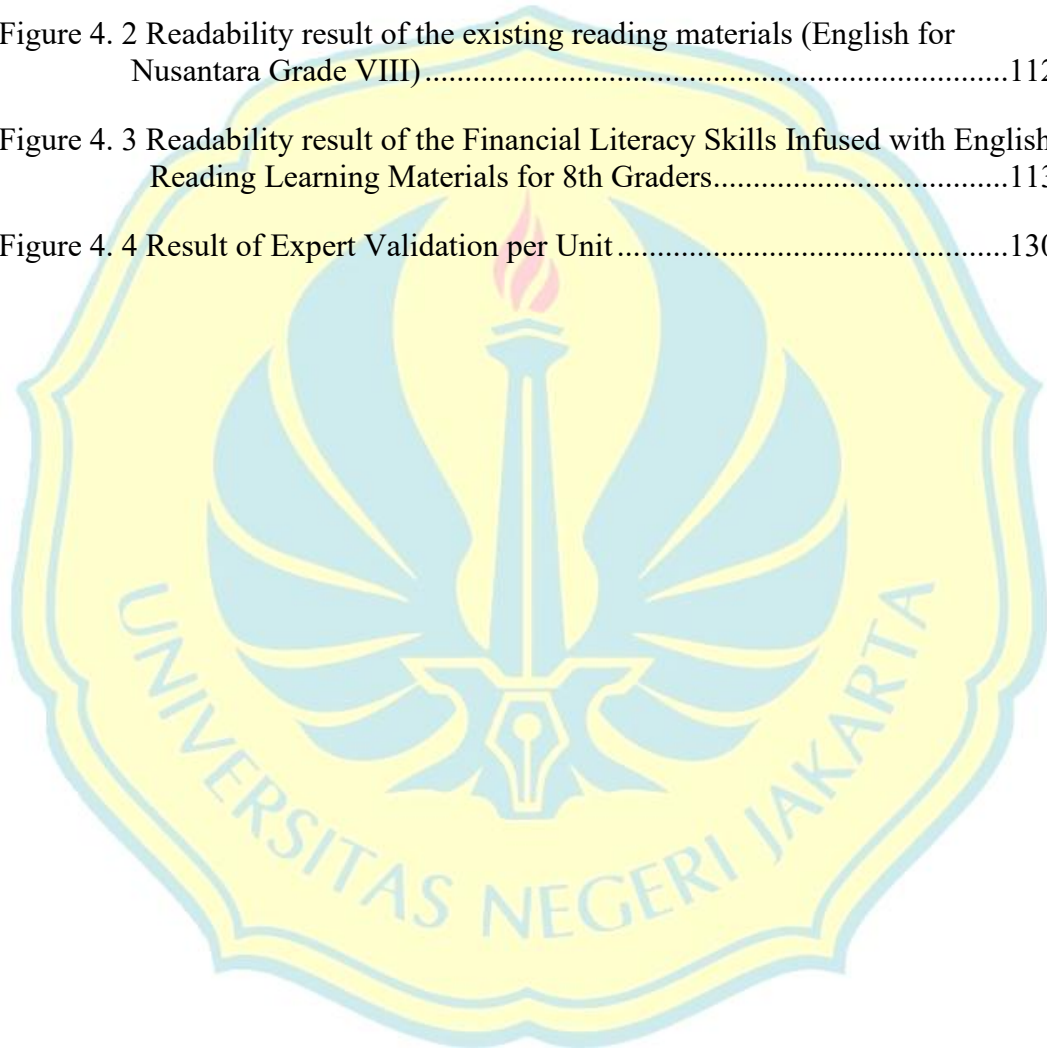
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