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Household Financial Planning in Achieving a Balanced Budget

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Abstract
Financial planning is like a map that determines the direction of family finances. The unmet needs of a family are often not due to a small income but due to expenses that are often uncontrollable. This research aims to find out the application of household financial planning to achieve the principle of a balanced budget. This research uses a qualitative method with a case study approach. The data collection was done by observation, direct interview, and documentation. The location of this research is the informant's residence within the scope of Sananwetan Subdistrict, Blitar City. The results of this study show that housewives plan their finances every month. The planning done is based on the previous month's records. The decision-making practices carried out by housewives to determine financial allocations are not necessarily decided by themselves, but they involve their husbands and other family members to deliberate to produce the best solution. To achieve budget balance, awareness is needed to prioritize primary needs and pay attention to lifestyle. These results implied that families can pay more attention to health insurance and investment aspects so that expenses become equivalent to income or a balanced budget. Therefore, this research not only enriches literature related to household financial management but also opens up new insights for financial practitioners and family consultants in developing more comprehensive financial literacy programs so that they can sustainably improve household financial welfare.

Keywords: *Financial planning, household, balanced budget, housewife, family finance.*

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INTRODUCTION

Family is one part of a social group in society. The formation of a family is based on marriage, blood relations, kinship, or adoption) (Tenriwaru, 2019). In family life, various needs must be met. These needs increase as the number of members in the family increases. From the original husband and wife, if they have children, the needs that must be met will be diverse. According to (Triseptya, 2021) A family can be said to be prosperous if it can meet its primary and secondary needs.

The application of the basic concept of debit credit introduced by Luca Pacioli in Suwardjono, (2015) is very important as a foundation for household financial planning. This principle allows households to record every income as a “debit” and every expense as a “credit” (Suryaningrum, 2019). With this approach, households can closely monitor money flow in and out, identify spending priorities, and control cash flow to avoid uncontrolled spending. The debit-credit system also helps households build a better financial understanding, manage savings, and differentiate between short-term (such as daily needs) and long-term (such as children's education or investments) expenses.

Therefore, some households maximize their efforts to fulfill their needs by managing household finances. Managing household finances here is the process of controlling and supervising the use of financial resources owned by households to achieve their goals (Wahyuningsih et al., 2023). Managing these finances is needed to address the income and expenses made in household financial planning, thus enabling each family to prepare a budget that functions as a financial map. Every transaction recorded in a structured manner will create a complete financial picture, facilitating planning and decision-making. In this case, the application of accounting has an important role to understand because it can help ensure that the household's financial condition is in good condition or vice versa (Rozzaki & Yuliati, 2022).

Mauliyah & Masrunik, (2015) define accounting as the art of recording, summarizing, and classifying transactions and events that are partly financial so that the results are interpreted. Accounting knowledge is now used in a company and has become something that can be applied in household life (Suryaningrum, 2019). Household accounting can be defined as the process of recording every household income and expenditure in a certain period, which is usually done every month (Fitriyah, et al. 2021).

Household accounting emerged as the right approach in dealing with increasingly complex modern finance. Where credit, living costs, and financial expectations increase to be higher (Intan et al., 2023). Suarni & Sawal, (2020) conveyed that women play an important role in implementing accounting in the household because, in most families, the wife is dominant in the household's daily needs. Household accounting records household income and expenses in a certain period, usually done every month. In its application, household accounting is carried out based on its wishes which are flexible because there are no regulations that determine it (Mulia Kirana et al., 2022). Household accounting is indispensable in managing family finances, considering that the fulfillment of needs in life is increasingly becoming complex, requiring every family to be able to survive their ongoing lives (Santi & Anggraeni, 2021).

Accounting research in the household context tends to be limited to general financial planning concepts and simple budgets. Most existing studies focus on fundamental aspects, such as the importance of savings or investment (Senduk, 2007; Rachmawati, 2021). However, these studies ignore a deeper exploration of how formal accounting principles – such as double entry (debit and credit), asset and liability valuation, and monthly reporting – can be applied in household financial management to achieve long-term financial goals. or short-term. The identified research gap is the lack of research comprehensively discussing the application of accounting principles at the household level. Previous research by Kusdiana & Safrizal (2022) and Hasmi (2019) only highlighted the importance of planning for the family's financial future but did not provide mechanical guidance regarding using formal accounting techniques in daily practice. As a result, there is considerable room to explore how implementing a more formal accounting system can improve household financial management's efficiency, accuracy, and transparency.

The novelty of this research lies in the effort to apply accounting principles, which are usually only used in the business sector, to household financial management. In contrast to previous studies that only focused on basic financial planning strategies, this research offers an innovative approach that integrates accounting recording and reporting techniques to help households achieve better financial stability. Therefore, this research contributes a practical framework for families to apply accounting principles as a more systematic financial management tool. Thus, this research not only enriches literature related to household financial management but also opens up new insights for financial practitioners and family consultants in developing more comprehensive financial literacy programs so that they can sustainably improve household financial welfare.

RESEARCH METHOD

This research on household financial planning uses a qualitative research method with a case study approach. The research focuses on the experience of housewives in planning family finances with the results of a balanced budget. The case study approach focuses on one particular object that is raised as a case to be studied in depth to reveal the existing reality. More clearly, case studies aim to examine a case and, at the same time, find the results (Creswell, 2013).

The primary data used in this research was obtained through an interview process with informants. The selection of informants uses a purposive sampling method, where informants are selected based on the researcher's consideration. Research informants are housewives who have implemented financial planning and have the same amount of income in one area, namely Sananwetan District. This interview was conducted on Tuesday, June 4, 2024 and Wednesday, July 10, 2024. Furthermore, the data obtained is presented in a table, interpreted, and compared with previous theories and existing studies.

RESULTS AND DISCUSSION

The research results focused on recording household planning with the research subject of a family with a fixed income and making a plan for its expenses for one period, each period, on a monthly basis, following income receipt. Following is the discussion of the realization of family financial planning to realize the same expenses as income or a balanced budget.

Results

Accounting can be applied in business and business activities, but it can also be used in the family. Accounting applied in the household serves to organize household finances to create transparency between family members (Rozzaki & Yuliati, 2022). Housewives generally still do not understand if accounting practices can be applied in household life. Even though accounting practices such as simple recording of family income and expenses are easy to implement, they can be done with notebook media or financial applications already available on smartphones. There are still housewives who are reluctant to do management. Based on observations and interviews conducted by researchers, it can be seen that housewives who are informants in this study have a general understanding of accounting, but they do not understand the correct accounting stages. Housewives who have been interviewed state that accounting can not only be used in companies, they argue that accounting can also be applied in everyday life. Mrs. Husna said that:

> "*Menurut saya tidak hanya untuk usaha, saya mencatat belanja bulanan itu menurut saya termasuk akuntansi, dan pencatatan ini bisa untuk mengelola keuangan pemasukan dan pengeluaran setau saya* (I don't think it's just for business, I think recording my monthly expenses is accounting, and it can help me manage my income and expenses)"

So based on this explanation, accounting can be applied in household life, which can be summarized as recording routine spending every month. Meanwhile, Mrs. Fitri thinks that managing family income and expenses is an activity that is part of accounting. An understanding of the application of accounting in households among families, both wives, husbands, and children, needs to be improved so that a family can plan financial needs properly.

According to Ghozie (2013), before doing financial planning, a person needs to know what level his financial condition is and how capable he is in achieving his financial goals. Therefore, the first step that must be taken is recording. record income and expenses that occur in the family. This is useful for knowing the difference or financial condition of the household. Informants in this study have known and made simple records regarding this matter Mrs. Fitri stated:

> "*Dicatat saja di buku. Jadi pemasukannya berapa, terus pengeluaran seperti kewajiban setiap bulan, belanja bulanan,belanja mingguan, kemudian untuk kebutuhan tak terduga di sendiri-sendirikan* (Just record it in a book. So how much is the income, then expenses such as monthly obligations, monthly shopping, weekly shopping, then for unexpected needs are separated)"

Based on the interview excerpts above, in general, recording activities are carried out for family financial planning; although not as complex as recording for businesses, the recording carried out is sufficient to find out the financial cycle of the family. that family financial planning is a way to manage the income owned so that it can meet household needs. Mrs. Fitri's method is to budget her monthly income for all needs.

This view is in line with (Probowati, 2021) reveals that a plan in a household can help and facilitate a family in managing the family's income and expenses. Furthermore, according to Indriyani, (2019), good financial planning can produce a clear financial plan and will make it easier for someone to achieve their financial goals. Every housewife has her own version of financial planning. The informants of this study are wives who do not work, therefore the income they receive comes from their husbands only. From the interview excerpts of the two informants above, it can be concluded that the steps for implementing financial planning are almost the same: dividing the money their husbands give every month. The budget they prioritize is also the same: obligations that must be issued monthly, such as electricity, Wi-Fi, *arisan*, and other mandatory expenses. What distinguishes them is the expenditure items after the basic needs that adjust the needs of each of their households.

From further observation, the recording is cash-based, with two financial flows recorded. Where recording is done when receiving income from the husband or when incurring costs to meet monthly needs (Intan et al., 2023). The recording method is still manual and very simple and uses paper or book media, which is considered easier. The following is a record of Mrs. Husna's financial planning for 1 month with an income of five million per month (Rp.5,000,000, -). The income is allocated for household needs and living expenses because the husband works outside the city. According to Mrs. Husna, the budget written is adjusted to the previous month's expenses. Mrs. Husna's financial planning record can be seen in Table 1.

Table 1. Mrs. Husna's Family Income Allocation

Component	Percentage (%)	Total (Rp)
Income	**100**	**5.000.000**
Expenses:		
Husband	33,3	1.665.000
children's expenses	10.9	545.000
kitchen essentials cost	5,9	295.000
social gathering	33,3	1.665.000
other needs	13,3	665.000
Saving	3,3	165.000
Total Expenses	**100**	**5.000.000**

Source: Informant – Mrs. Husna

Based on Table 1, it can be explained that Mrs. Husna's family income from her husband with a total of Rp. 6,000,000 is allocated into six categories. Husbands handle 33.3% with a nominal value of Rp. 2,000,000, Children's Needs 10.9% with a total nominal value of Rp. 650,000, Kitchen Needs if rounded up to Rp. 350,000 with a percentage of 5.9%. Then the Arisan fee, which is the same percentage as the allocation for the husband's handle, is 33.3% with a nominal value of Rp. 2,000,000, the cost of other household needs is 13.3%, costing Rp. 800,00 and the last one is set aside for savings of 3.3% with a nominal value of Rp. 200,000. From the table of Mrs. Husna's family income allocation, it can be seen that the most are in two categories, namely funds for husbands and *arisan* worth 33.3%. In contrast to the allocation of Mrs. Fitri's family income. Based on the results of the interview, it can be seen that the amount of financial planning allocation is 26% with a nominal value of Rp. 1,500,000, for savings and gold, and 12.5% of children's needs costs, namely Rp. 725,000, 12% of kitchen needs costs with a nominal value of Rp. 595,000, 11.9% of *arisan* costs, namely Rp. 100,000 every month, household costs, and other expenses. .000 every month, other household costs 23% with a total nominal value of Rp. 1,325,000, then taxes 3.4% with a nominal value of Rp. 200,000 and finally set aside for unexpected needs of 6.8%, namely with a nominal value of Rp. 400,000, which is then presented in Table 2.

Table 2. Mrs. Fitri's Family Income Allocation

Component	Percentage (%)	Total (Rp)
Income	**100**	**5.000.000**
Expenses:		
saving and gold	26	1.300.000
children's expenses	12,5	625.000
kitchen essentials cost	12	600.000
social gathering	11,9	595.000
other needs	23	1.150.000
household salary	14,6	730.000
Total Expenses	**100**	**5.000.000**

Source: Informant – Mrs. Fitri

Based on Tables 1 and 2, it can be seen that the recording of financial planning is only related to the amount of income which is then divided into expenditure items, both basic or mandatory expenses, as well as other expenses, and is not recorded in detail and sometimes uses estimates when expenses actually occur without any adjustments to the financial planning, so that the recording is less accurate. This is due to a lack of knowledge in accounting.

The household accounting constraints experienced are related to the recording itself, where accounting knowledge is needed as a basis for recording and financial planning that can balance income and expenses so that a harmonious household condition can be created. In addition, in recording and financial planning, intense communication between husband and wife is needed so that there are no mistakes in planning so that the implementation of financial planning can be carried out properly. Decisions made based on the implemented financial plan can run appropriately. In the decision-making process, it is considered carefully and prudently to avoid financial problem (Wulandari, 2023). Family financial planning means ensuring expenses do not exceed the income received in a certain period. Usually, every month, expenses are usually equal to income, so financial planning is included in conditions that achieve a Balanced Budget or budget.

Discussion

Household financial planning applied to this concept is based on the basic principles of accounting introduced by Luca Pacioli, namely the debit-credit concept, which must always be balanced. This principle emphasizes that every financial transaction will simultaneously affect two sides of the balance sheet. An increase in assets (debit) must be balanced by a reduction in other assets, an increase in liabilities, or a source of equity (credit) so that the total debit amount is always the same as the total credit amount. In other words, no transaction exists without multiple impacts on the financial position (Nobes, 2015; Suryaningrum, 2019; Renes, 2020). Within household financial management, applying the debit-credit concept can provide a more systematic structure in budgeting. Households can use this principle to record every income and expense in detail, making it easier to monitor cash flow and maintain a balanced budget. Thus, households focus not only on accumulating assets but also on managing expenses so that they do not exceed income. This balanced approach seeks to ensure that household spending is not only done impulsively but is regulated based on a more measurable balance principle (Francke & Carrete, 2023). As a result, this concept can help families achieve a more balanced budget, avoid deficits, and increase long-term financial stability (Kang et al., 2022). This also encourages increased financial literacy at the household level, where family members are more aware of the impact of every financial decision taken while creating a habit of accurate and transparent record keeping.

The research results that have been presented reveal that implementing household financial planning based on the principle of a balanced budget can increase family financial stability. In this context, financial planning in the household is not just recording income and expenses but is a form of implementing more comprehensive accounting practices. Accounting practices that are generally applied in the business world are relevant and can be adapted to help families manage finances more structured and efficiently. As stated by Idrus (2021), accounting is not only limited to company activities but can also be in harmony with various other social and cultural aspects, such as family, religion, education, literature, and technology. This shows that accounting is flexible and able to coexist with various social intuitions so that its application can be applied more widely, including in the household realm. The findings of this research indicate that informants who apply accounting principles in managing household finances are able to create a more balanced and measurable budget (Yani & Purwanti, 2024; Mazlan, 2024). This implementation not only helps in controlling expenses but also encourages families to be more disciplined in allocating funds so that short-term and long-term financial goals can be achieved. By applying more structured accounting principles, families can utilize their financial resources more effectively, increase financial literacy, and strengthen the foundation of sustainable finances.

By implementing accounting practices, a family can systematically document every expenditure and income that occurs, thereby creating transparency and order in managing household finances (Wibowo et al., 2023). This approach allows families to have a clearer picture of their financial condition, makes it easier to monitor cash flow, and helps in better budget planning. Several aspects of accounting that have been adapted for managing household finances include recording daily transactions and making decisions based on priority needs. The recording carried out is generally based on a cash basis, namely a method that only records income when the money is actually received and expenditure when the money is actually spent (Putra et al., 2023). This method is very relevant for families because it is simple and easy to understand, and is in accordance with the characteristics of transactions that usually occur in cash at the household level. The cash-based approach helps families focus on real-time cash flow management, minimizes the risk of lack of funds, and ensures that financial decisions are based on the actual availability of funds (Casas et al., 2024). In this way, families can be wiser in allocating funds for various needs without being trapped in excessive spending or unplanned financing. Implementing cash-based recording can also build discipline in financial management, increase family financial literacy, and encourage the achievement of both short-term and long-term financial goals in a more focused manner.

Recording in household accounting is flexible and simple because it is not subject to the strict provisions usually applied in company or government organization accounting (Caglio & Cameran, 2020). The absence of formal standards gives each family the freedom to adapt recording methods to suit their needs and preferences. However, even though it is simple, this recording is still able to provide a clear picture of the family's financial position and can be an important basis for decision-making. Decision-making regarding household budget allocation often involves in-depth discussions between family members. This process reflects the application of the principle of conservatism, where prudence is a priority in measuring or allocating income and costs. This principle of conservatism is important to ensure that the family does not take excessive risks and can keep the budget balanced. With a careful approach, families seek to maximize the use of existing resources without sacrificing long-term financial stability. This is in line with the findings of Saputri & Iramani (2019), who emphasize that wise and careful decision-making is very important in determining priorities for family needs. By considering various factors and potential risks, families can make more rational and measured decisions, thereby avoiding unnecessary expenses and achieving a balanced budget. This approach not only helps in efficient financial management but also increases financial literacy and family members' awareness of the importance of responsible management.

Financial planning is a detailed plan designed to meet specific needs or desires at a specific time. This plan aims to optimize the use of income received so that it can meet various needs efficiently. In this case, financial planning functions as a guide that helps individuals and families manage their finances in a more structured and directed manner. As stated by Prasetyo (2020), financial planning can be thought of as a “blueprint” that provides a comprehensive picture of current financial conditions, allowing individuals to understand where they stand financially. Furthermore, Siswanti (2022) and Yushita (2017) emphasized that financial planning is the process of formulating strategies to achieve financial goals, both short-term, such as paying debts or saving for holidays and long-term, such as preparing retirement funds or children's education. This process involves identifying financial goals, collecting relevant data, analyzing the financial situation, and implementing the designed strategy. Financial planning in a household includes recording and allocating a budget and making careful decisions to ensure that expenses do not exceed income. This requires cash management discipline so families can stay on track toward achieving their financial goals. By having a clear financial plan, individuals and families can more easily navigate financial challenges that may arise and make wiser and more targeted decisions in allocating their resources.

The basic principle of financial planning that can be applied at the household level is to instill the mindset that income must equal total expenses plus savings. This means that all income received is allocated for expenses and set aside for savings to achieve a healthy balance between consumption and savings. This principle reflects the concept of a balanced budget put forward by Sukrianto & Lakoro (2022), where expenses must not exceed the income earned. As Huda (2017) explained, implementing a balanced budget in household financial planning is important in maintaining family financial stability and preventing excessive debt accumulation. By ensuring that expenses remain below or at least equal to income, families can avoid financial difficulties caused by extravagance or impulsive spending. This is the key to creating greater security and financial stability.

If a family successfully applies the balanced budget principle, they will avoid financial worries and have more flexibility in making optimal financial decisions. With more stable finances, families can explore opportunities to improve their welfare, such as investing or increasing emergency funds, which in turn can improve the family's overall economy. To achieve this balanced budget condition, families must prioritize basic needs and obligations before deciding on secondary needs or lifestyle allocations (Hosany & Hamilton, 2022). This means separating essential needs—food, education, and health—from consumer desires that can be postponed. By prioritizing basic needs and adjusting lifestyle according to financial capabilities, families can more easily achieve financial stability and balance consumption and savings, ultimately leading to long-term prosperity.

CONCLUSION

This research has explained household financial planning in achieving the principle of budget balance. The application of financial planning starts from the implementation of accounting in the household, budgeting income into expenditure items, and evaluating the financial planning that has been written. Household financial planning includes two aspects, namely recording and decision making, where they record daily, weekly, or monthly expenses, which are then used as the basis for budgeting funds for the following month. Decision-making is carried out by deliberating to determine family interests related to the consideration of children's education costs and unexpected financial problems, by applying the principle of prudence.

In conducting financial planning, family income is divided into various expenditure items, which are then grouped into several categories, namely the cost of children's needs, the cost of kitchen needs, *arisan*, the cost of other household needs, and saving. Implementing household accounting can make maximum financial planning so that all needs can be fulfilled; besides that, families can pay more attention to aspects of health insurance and investment so that expenses become equivalent to income or a balanced budget. By adopting a cash-basis recording approach and balanced budget principles, families can document income and expenses more systematically, thereby creating financial transparency and helping to balance income, expenses, and savings.

This study has several limitations that need to be noted. First, the research only focuses on using simple accounting principles in a household context, so the results may not be fully relevant for families with higher financial needs or levels of complexity. Second, this research does not explore in-depth external factors, such as economic conditions or fiscal policy changes, that can influence household financial planning. Finally, the approach tends to be more applicable and descriptive without involving more comprehensive quantitative testing. Therefore, it is recommended that future research expand the focus by including additional variables, such as the influence of financial literacy or family financial culture on the effectiveness of implementing accounting principles at the household level. In addition, further research can use quantitative methods to evaluate the concrete impact of applying accounting principles on family financial stability. Research can also consider external factors, such as inflation or government policy, which can influence the dynamics of household financial planning.

This research provides theoretical, practical, and policy contributions. Theoretically, this research enriches the literature regarding applying accounting principles in non-business contexts, especially at the household level. These findings show that accounting is relevant in the corporate world and can also be adapted to support family financial management, thus opening up space for further study in this area. Practically this research provides practical guidance for families in implementing cash basis recording and balanced budget principles to achieve financial stability. Families can use these findings to be wiser in managing income, expenses, and savings, as well as increase the financial literacy of family members. As a policy, the results of this research can be used by government institutions and non-government organizations working in financial education to design financial literacy programs that focus more on household financial management. Policies that support financial literacy training based on simple accounting principles can help broadly improve the financial welfare of society.

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List of Abbreviations
FFP: Family Financial Planning
BB: Balanced Budget

Authors' Contribution
EM and SS analyze data and interpret the data as well as create the final manuscript
HI and AW assisted with data collection, data analysis, and data interpretation.

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