

***THE CONCEPT OF ISLAMIC FINANCIAL PLANNING
TOWARDS EDUCATION FUNDS IN WINTANG SETYO
YUWONO (AVERAGE INCOME) AND MAULIDIYATUN
NAFIISAH (BELOW AVERAGE INCOME)***

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ABSTRACT

Financial planning is an important thing that can be applied to achieve financial goals. Any income that is owned can be planned financially. In particular, Wintang Setyo Yuwono and Maulidiyatun Nafiisah who have a desire to plan finances from an early age, both have financial goals in the form of education funds. In this study, the income funds of the two informants will be calculated to be allocated to education funds. This study uses phenomenological research methods. This method is used to find out and reveal about the Islamic financial planning process towards the achievement of its financial goals. By conducting an intuition process of the problems of the two informants by digging up data in the interview and documentation process, analyzing information data in the form of income data and expenditure data of informants through the informants' financial reports and managing their finances to be allocated to education funds, and interpreting the data theoretically which can produce planning concepts. finance in the achievement of education funds and can be applied to the finances of the two informants.

Keywords: *Islamic Financial Planning, Basic Needs Management, Education Fund Planning Concept.*