

Financial Literacy

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OVERVIEW OF THE PROGRAM

The Financial Literacy Curriculum for Toddlers and Casa Students is an innovative and comprehensive program designed to introduce young children to essential financial concepts in a fun and engaging manner. This curriculum aims to lay a strong foundation for financial literacy by teaching basic money skills, including earning, saving, spending, and sharing. The program is tailored to the developmental stages of toddlers and Casa students, utilizing interactive storytelling, real life experiences, arts and crafts, and educational games to make learning about money enjoyable and accessible.

MISSION AND VISION STATEMENTS

Mission: Our mission is to instill foundational financial skills in young children, fostering responsible financial habits and decision-making abilities from an early age. We aim to empower children with the knowledge and confidence to make informed financial choices throughout their lives.

Vision: Our vision is to create a generation of financially literate individuals who are well prepared to navigate the financial challenges of the future. By integrating financial literacy into early childhood education, we aspire to bridge the gap in financial understanding and promote long-term financial well-being for all.

PROGRAM DESCRIPTION

Curriculum Goals and Objectives

Goals:

1. Introduce fundamental financial concepts to young children.
2. Foster a positive attitude towards money management.
3. Develop basic skills in earning, saving, spending, and sharing money.
4. Encourage decision-making and problem-solving skills related to financial literacy.

Objectives:

- By the end of the program, students will understand the concept of money and its various forms.
- Students will be able to differentiate between needs and wants.
- Students will learn the importance of saving money and setting simple financial goals.
- Students will demonstrate basic decision-making skills regarding spending and sharing money.

Key Components of The Curriculum

1. Introduction to Money

- Understanding what money is and why it is used.
- Recognizing different forms of money (coins, bills, digital money).

2. Earning Money

- Learning how money is earned through work and effort.
- Understanding different ways people earn money (jobs, chores).

3. Saving Money

- Importance of saving money for future needs.
- Different places to save money (piggy banks, savings accounts).

4. Spending Money

- Making choices about spending money on needs versus wants.
- Understanding the value of money and making cost-effective decisions.

5. Sharing Money

- The concept of sharing and donating money to help others.
- Different ways to share money (charity, gifts).

TEACHING METHODS AND MATERIALS

Teaching Methods:

- Interactive Storytelling: Using age-appropriate stories that incorporate financial concepts.
- Grocery Shopping: Engaging children in real life experiences to simulate earning, saving, spending, and sharing money.
- Arts and Crafts Projects: Hands-on activities like creating piggy banks and bake sale posters
- Parental Involvement: Encouraging parents to participate in activities and reinforce lessons at home.

Materials:

- Storybooks about money (e.g., Money, Money, Honey Bunny! by Marilyn Sadler)
- Money (coins and bills)
- Savings jars or piggy banks
- Craft supplies (paper, crayons, glue)
- Donation boxes

SAMPLE LESSON PLAN (for Casa)

Week 1-2: Introduction to Money

Objective: Understand what money is and identify its different forms.

Activities:

- Storytime: Read Money, Money, Honey Bunny! by Marilyn Sadler.
- Show and Tell: Children bring different forms of money from home.
- Game: Money Matching Game where children match coins and bills to their values.

Week 3-4: Earning Money

Objective: Learn how money is earned through work and effort.

Activities:

- Bake Sale: Children bake different kinds of pastries and host a bake sale at the school
- Discussion: Talk about different jobs and how people earn money.

Week 5-6: Saving Money

Objective: Understand the importance of saving money.

Activities:

- Craft: Children create and decorate their own savings jars.
- Storytime: Read A Chair for My Mother by Vera B. Williams.
- Game: Savings Goal where children set a goal (e.g., buying a new plant for the classroom) and plan how to save for it.

Week 7-8: Spending Money

Objective: Learn to make choices about spending money on needs versus wants.

Activities:

- Grocery Shopping: Going to the store to buy fruits and vegetables for the class
- Discussion: Differentiate between needs (e.g., food) and wants (e.g., toys).
- Game: Budgeting Game where children decide how to spend a set amount money.

Week 9-10: Sharing Money

Objective: Understand the concept of sharing and donating money.

Activities:

- Storytime: Read The Berenstain Bears Think of Those in Need by Stan and Jan Berenstain.
- Craft: Create donation boxes to collect money for a class-selected charity.
- Discussion: Talk about different ways to share money and why it's important.