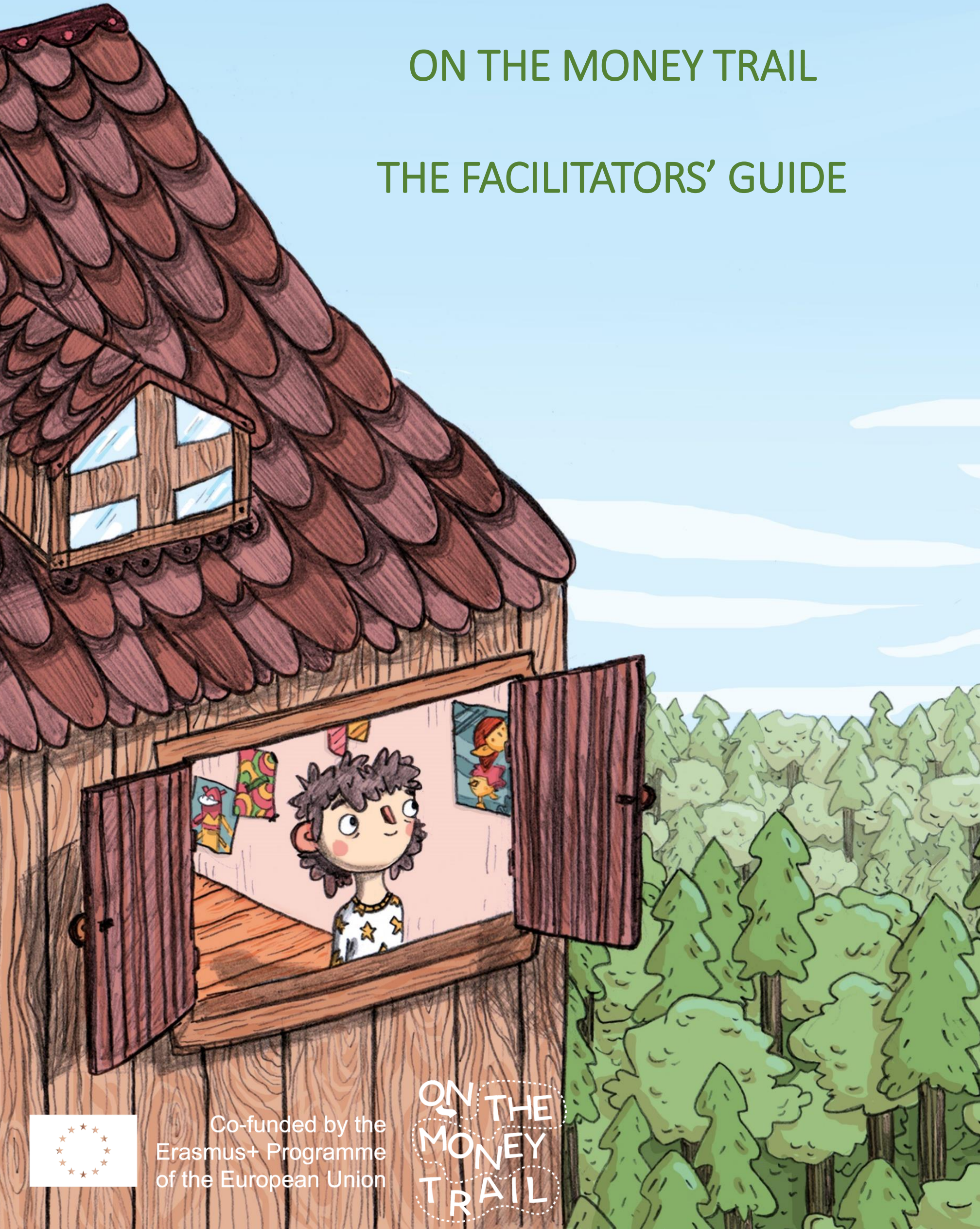


ON THE MONEY TRAIL

THE FACILITATORS' GUIDE



Co-funded by the
Erasmus+ Programme
of the European Union





On the Money Trail

Title: O1.A5. Facilitators' Guide

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www.money-trail.eu





On the Money Trail

Aware that financial literacy provides greater control of our financial future ,the effective use of financial products and service and reduced vulnerability to overzealous retailers or fraudulent schemes, the **ON THE MONEY TRAIL** partnership produced an interactive learning eBook – **OnTheMoneyTrail eBook** - is for the financial education of pre-school children (3 to 6 years old), that may be used in formal, and informal learning contexts.

This learning book is freely available online in 5 languages – English, Polish, Portuguese, Italian and Croatian.

O1.A5. Facilitators' Guide

Along with the interactive story, a Facilitators Guide was produced- **OnTheMoneyTrail Facilitator's Guide** -is for teachers and parents, to help them make the most of the learning opportunity provided by the interactive learning ebook.

The purpose of this Guide is to maximize the learning opportunities provided by the interactive eBook by proposing topics for reflection, exercises, activities, etc. that can be used by teachers and parents with children.





On the Money Trail

LEARNING OBJECTIVES

ON THE MONEY TRAIL is a project for children (from 3 to 6 years old), teachers, parents and for all involved with an interest in financial education.

To help with the development of the interactive eBook – **OnTheMoneyTrail eBook** -, the partnership established learning objectives on financial education for kindergarten based on a conducted analysis of financial education strategies in Europe.

Thus, the learning objective guidelines for the development of the eBook are as follows.

> Budget Planning and Management <

Needs and Desires: Understand the difference between what is needed and what is superfluous.

Expenditure and Income: Relate expenditure to income.

> Financial System and Basic Financial Products <

Means of Payment: Describe various means of payment.

> Savings <

The Goals of Savings: Knowing what savings are, and their goals.

For more information about the **ON THE MONEY TRAIL** Learning Objectives, you can consult our document **O1.A1**

OnTheMoneyTrail Learning Approach available in English on the project website.

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ACTIVITIES FOR KINDERGARTEN

The following activities were developed by educators for you to complement the eBook learning experience.

We suggest you commence by reading the full interactive learning eBook – **OnTheMoneyTrail eBook** – available on the project website.

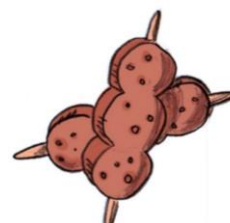


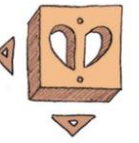
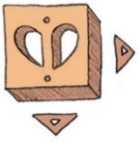
You can include the proposed activities in formal, or informal learning experiences before, after or pausing the eBook while reading it for the children.



The suggested activities were developed considering the needed materials and time for different learning objectives.

We hope these activities can also be an inspiration for you to create new and playful learning experiences.





On the Money Trail

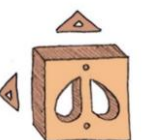
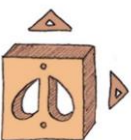
BAKING COOKIES WITH CHILDREN

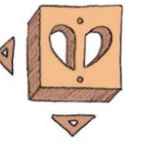
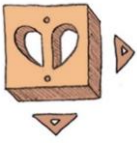
- DESCRIPTION**
1. Along with the children, place the dough with the ingredients you need;
 2. Offer children different cookie cutters;
 3. Bake it and decorate as desired;
 4. Pack it in decorative bags for sale.

- OBJECTIVES**
- Development of fine motor skills;
 - Children using the activities must measure, count, order and follow instructions;
 - To develop precision and orderliness in work;
 - Creativity and tactical perception.

DURATION For cookies preparation one hour, for baking 20 minutes, for packaging cookies one hour.

- MATERIALS**
- Easy recipe for biscuits (flour, sugar, butter, eggs ...);
 - Cookie cutters, dishes, ovens;
 - Edible cookie decorations, chocolate;
 - Clear, bags, bows, ribbons.





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COOKIES SHOP / MARKET (DRAMATIC PLAY)

DESCRIPTION

1. Children sell prepared cookies to parents/visitors in kindergarten;
2. Activity can also be with real money, for example humanitarian character/ saving money for new toys;
3. A simple game with crafted coins for dramatic play games;
4. Prepare space, stand / table for sale;
5. At the shop, point out the reason for collecting money (if it is a humanitarian sale), also let the children write out the prices...

OBJECTIVES

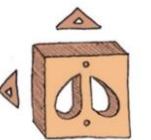
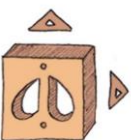
- Development of children's competence through co-operation with others, initiative, entrepreneurship, perseverance;
- Encourage children developing skills and solving problems;
- Recognition, counting (banknotes);
- Interaction with adults, development of child communication (child – adult).

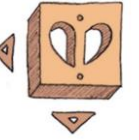
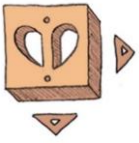
DURATION

Until all the cookies are sold .

MATERIALS

- Cookies for sale;
- Pay desk (use a cardboard box which children can decorate);
- Table or stand, written materials.





On the Money Trail

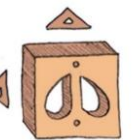
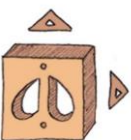
DESIGNING A COIN

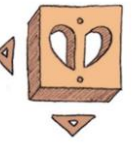
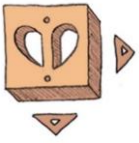
- DESCRIPTION**
1. Children make coins of modelling clay;
 2. They can also draw and cut paper money.

- OBJECTIVES**
- Development of fine motor skills ;
 - Development of eye coordination ;
 - Artistic expression and design;
 - Development of sensitivity for shaping and modelling;
 - Mastering different materials and formatting techniques.

DURATION 1-2 hours.

- MATERIALS**
- Salty dough, play dough, clay;
 - Moulds or stamps (old banknotes, ...);
 - Gold and silver tempera, brush.





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MEMORY GAME

DESCRIPTION

1. Memory Games - number of pairs adjust your child's age;
2. Print and cut thumbnails with characters from ebook, or paper money images/coins (next page);
3. Attach to a hardboard or jar caps;
4. The goal of the game is to find all the pairs;
5. Winner is the one who has the most pairs.

OBJECTIVES

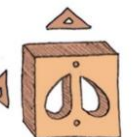
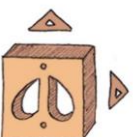
- Getting to know the concept of money;
- Developing concentration;
- Developing more mathematical competences: sorting, recognizing, matching, counting and memorizing;
- Development of visual perception;
- Respecting the rules and the agreement.

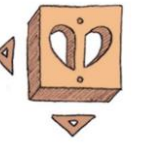
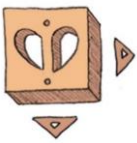
DURATION

Depending on the age of the child and the number of pairs, for children younger than 4 years is enough 10 pairs of pairs and for older increase the number of pairs or more complicated thumbnails (with more details).

MATERIALS

- Printed illustrations from the eBook or paper money images (next page);
- Patch, cardboard or jar caps.





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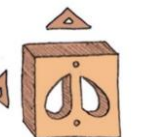
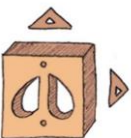
On the money Trail

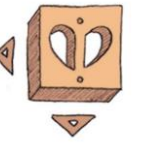
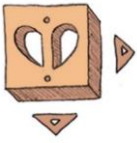


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On the Money Trail

MAKE A "PIGGY BANK"

DESCRIPTION

1. Children make a piggy bank of unformed material / packaging waste;
2. Cut out the coin slot in the card box;
3. With paper mache paste cover the box by taking care of the hole and let it dry;
4. Dye as desired (or add parts such as eyes, eyebrows, tail, ...);
5. Re-apply the wood fix and let it dry.

OBJECTIVES

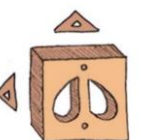
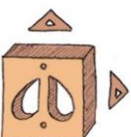
- Sensitivity development for space shaping;
- The development of artistic invention, ingenuity, creativity;
- Development of fine motor skills ;
- The development of artistic sensibility for different art media and materials
- Encourage a child to save, that is, saving is a part of his culture and tardiness; to stimulate savings with a correct outcome, that is to say, whether it is common or personal.

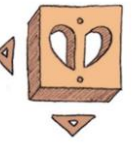
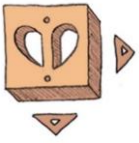
DURATION

Depending on the age of the child, it can take the full day or few hours.

MATERIALS

- Card box;
- Scissors, brush, glue, napkins;
- sharpener.





On the Money Trail

WANTS AND NEEDS

DESCRIPTION

1. The children sit in the circle and in the middle of the circle are two rings;
2. One circle represents their needs and the other their wishes;
3. Children are looking for objects around classroom and depending on which they think they place them inside a certain ring;
4. You can also cut thumbnails of different things and objects and then children can sort them into the cords or boxes (instead of real things from the classroom).

OBJECTIVES

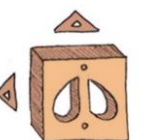
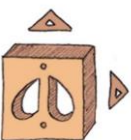
- Getting to know the concept between wanting /needing;
- Developing concentration;
- Developing more mathematical competences: sorting, recognizing, matching, counting and memorizing;
- Development of visual perception;
- Respecting the rules and the agreement.

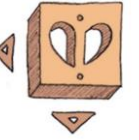
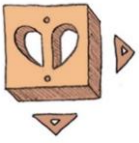
DURATION

It depends on the age of the children.

MATERIALS

- Two rings (hula hoop rings), or card box;
- Printed thumbnails of different things.





On the Money Trail

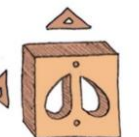
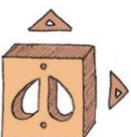
COIN MOLDING

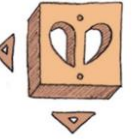
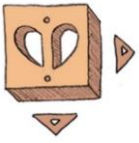
- DESCRIPTION**
1. Place the coins under the piece of paper;
 2. Rub the colour on the coin;
 3. Cut out the coin and set it aside;
 4. At the end of the activity count the coins earned.

- OBJECTIVES**
- Teaching the child that work is the source of income

- DURATION**
- 20 minutes.

- MATERIALS**
- Paper;
 - Scissors;
 - 5 coins;
 - Crayons.





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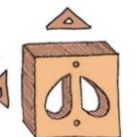
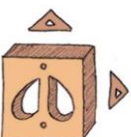
RECOGNISING THE COINS

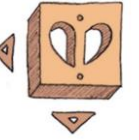
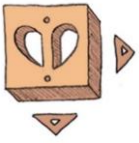
- DESCRIPTION**
1. Place 3 bowls of different colours or dimensions on the table;
 2. Arrange the coins on the table;
 3. The child must place the same coins in the same bowl;
 4. Count the coins in each bowl.

- OBJECTIVES**
- Classify the coins recognizing the difference.

- DURATION**
- From 10 minutes onwards.

- MATERIALS**
- 3 small containers of different sizes or colours;
 - Various coins from € 0.50, € 1, € 2.





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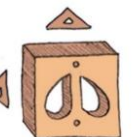
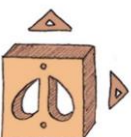
EARNING BY WORKING

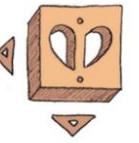
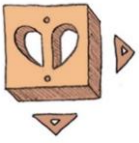
- DESCRIPTION**
1. Spread the play dough;
 2. Press the coin onto the dough and cut out;
 3. Count the coins earned.
-

- OBJECTIVES**
- The reproduction of coins using materials;
 - Understanding that working is the source of income.
-

DURATION 20 minutes.

- MATERIALS**
- Play Dough;
 - 5 coins;
 - Dough cutter.





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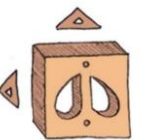
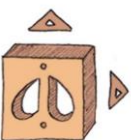
THE VALUE OF MONEY

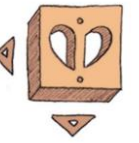
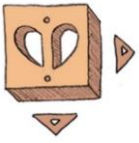
- DESCRIPTION**
1. Print coins and banknotes from € 0.50, € 1, € 2, € 5, € 10;
 2. Glue the coins on the card and cut them out;
 3. Place on the table 8 boxes of felt-tip pens;
 4. Explain to the children that € 0.50 corresponds to 1 pen; € 1 to 5 pens; € 2 for a box; € 5 for two boxes and € 10 for 4 boxes;
 5. Children will have to pay with money for pens and be able to classify the coins correctly.

- OBJECTIVES**
- Allowing children to recognize and classify the real value of coins.

- DURATION**
- 20/30 minutes.

- MATERIALS**
- Colour photocopy of coins and banknotes;
 - Glue;
 - Cardboard;
 - 8 boxes of felt-tip pens.





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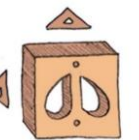
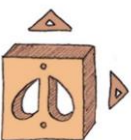
NEEDS & DESIRES

- DESCRIPTION**
1. Children cut out images of items they need and what they want.
 2. Two sheets of different colours are prepared , on one paper they glue on items they need and on the other items they desire.

- OBJECTIVES**
- Understanding the concept of wanting an object and needing an object.

- DURATION**
- 40 minutes.

- MATERIALS**
- Advertising newspapers for food and games offers;
 - Scissors;
 - Glue;
 - 2 different coloured sheets.





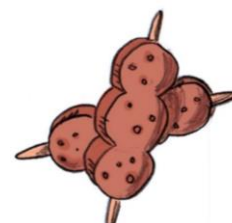
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ACTIVITIES FOR KINDERGARTEN

The activities were tested by educators and parents, confirming the potential of engaging children (from 3 to 6 years old) in financial education.

Accepting this challenge will support the improvement of financial literacy from young ages.



ON THE MONEY TRAIL
Interactive Book for the Financial Education
of Children

AVAILABLE FREE ONLINE

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ON THE
MONEY
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