



EVIDENCE BRIEF

AflaTot

EARLY CHILDHOOD
EDUCATION FOR
SUSTAINABLE DEVELOPMENT



Aflatoun is a global movement empowering children and young people to shape their own futures! With over **350 partners** spanning across **more than 100 countries**, Aflatoun is dedicated to fostering social and financial education worldwide. Through innovative education programs and initiatives, Aflatoun equips young minds with essential life skills, including financial literacy, social & environmental responsibility, and entrepreneurship. **Our approach encourages active participation, critical thinking, and creativity, preparing children and youth to thrive in an ever-changing world.**



Introduction

Positive learning experiences during preschool years lay foundations for children to reach their full potential. What happens during those early years is of crucial importance for every child's development. It marks a period of great opportunity, but also of vulnerability to negative influences. Many studies have identified aspects of young children's development as predictors for life long emotional well-being, academic and professional success and social integration.

In a world increasingly influenced by the necessity of sustainable development, it is evident that early childhood education plays a pivotal role in shaping a sustainable future. Sustainable development requires a lifestyle that ensures a better tomorrow by meeting current needs without compromising those of future generations. The three dimensions of sustainable development – social, environmental, and economic – are crucial for the present and future well-being of humanity¹. Early childhood education that integrates these three interdependent dimensions of sustainable development will cultivate the seeds of sustainability.

Social Skills

Social and Emotional Learning (SEL) is the process through which children acquire the knowledge, skills, and attitudes to develop healthy identities, manage emotions and achieve personal and collective goals, feel and show empathy for others, establish and maintain supportive relationships, and make responsible and caring decisions. There are five broad and interrelated areas of social-emotional learning: 1) social awareness, 2) relationship skills, 3) responsible decision-making, 4) self-awareness, and 5) self-management². The development of children's **social, emotional and behavioural skills** has been linked to greater educational success, improvements in behaviour, increased inclusion, improved learning, greater social cohesion, and improvements in mental health³.

Environmental Skills

Changing human behavior to support environmental sustainability will require self-regulation and delay-ing gratification of consumptive goals^{4,5}. It is especially important in addressing large-scale collective-action problems such as initiatives to curtail climate change, in which individuals must limit their individual resource consumption in favor of the collective long-term goal of conserving the environment. Self-regulation and delayed gratification are foundational mechanisms children must develop in order to positively impact the environment.

Financial Skills

Introducing the concept of financial literacy from an early age is now also well documented in the empirical literature^{6,7}. Children are developmentally capable of saving by age five or six. Children's developmental gains at this age may prepare them for the gains they make in economic knowledge and behavior^{8,9}. Savings activities at early age are also proven to influence children in academic gains in reading and writing as well as having good self-regulation¹⁰. Financial education as part of ECE for SD will encourage healthy financial habits in the future, financial education provides knowledge, skills, and confidence, and various interactive teaching and learning methods have been developed to stimulate early childhood financial literacy and responsible resource management.

Aflatoun upgraded its early childhood educational tools in 2015 to Early Childhood Education for Sustainable Development encompassing all three dimensions of sustainability – social, environmental & economic development.

HOW AFLATOT WORKS

The AflaTot programme is based on the premise that young children can develop the tools for and understand the benefits of sharing, managing resources responsibly, saving, and buying in a playful and meaningful way. The active learning approach of AflaTot, which is supported by attractive educational resource materials for teachers and parents, helps young children develop necessary life skills and attitudes to be empowered, active and engaged learners throughout their lives.

CHILD-CENTRED LEARNING

AflaTot has a child-centred approach, which honours and develops children's interests, by creating a space for them to share their ideas and initiate their own projects. It is exploratory, by using a playful method to learning, which supports the development of creativity and problem-solving skills to equip children facing increasingly complex issues in their world. It is also active in nature, by promoting children as the actors and protagonists of their own learning, towards a lifetime of empowerment.

IMPORTANCE OF RELATIONSHIPS

The AflaTot teaching method is based on relationships with peers, teachers and families, so children learn how to relate to others and develop confidence in themselves as well as an appreciation of, and empathy for, others. Children's academic and social success is fuelled by the relationships teachers build with them. The quality of these interactions is a crucial factor that influences the quality of learning.

FAMILY ENGAGEMENT

Families are often the first and most important educators of a child and their involvement in the early years has a big impact on child socio-emotional and cognitive development. AflaTot includes a comprehensive family engagement strategy, encompassing local and regional cultural variances towards family commitment, incorporating simple ways to integrate learning into a daily routine at home. The AflaTot Family Toolkit aims to help parents become familiar with the main themes of the programme and enables them to support the child's learning process at home. Teachers are trained about the importance of parental involvement and given practical tips for engagement and interaction.



AflaTot in the field

Currently, AflaTot is being implemented by 31 partners in 27 countries. AflaTot is carried out in a variety of settings (kindergartens, schools, health facilities, community-based centres) and through a variety of organisations which, for example, work in childcare, nutrition or parental education. Partners can be public institutions and non-governmental organisations. Sometimes partners link AflaTot concepts, lessons and/or activities with their own programme. Other partners implement AflaTot as a stand-alone programme in their kindergartens. Instructions and resources for monitoring & evaluation are available to partners in the Aflatoun network.

AflaTot evidence

During the past decade more than 20 different studies and evaluations have been conducted to assess the effectiveness of AflaTot and identify best practices as well as areas for improvement. Several studies found a positive impact on social, environmental and financial skills among young children.

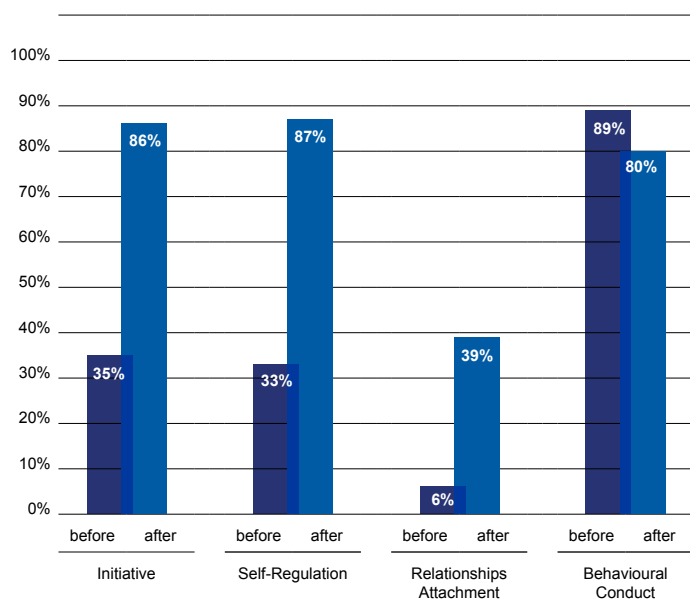
Social competencies

SELF-REGULATION – Children’s ability to regulate their responses to the world serves as a foundation for all development and learning. Self-regulation, or the internal capacities that help children manage their thoughts, feelings, and behaviors, underlie all five areas of SEL^{11,12}. The right time to practice

self-control and the ability to postpone desire is the age of 3-5 years. Therefore, self-regulation is a prime developmental goal for the early years. In 2015, four AflaTot programmes in three countries (Ecuador, Honduras, Philippines) used the Child Observation tool DECA P2¹³. An instrument that specifically measures socio-emotional outcomes among pre-school children. The DECA P2 evaluation studies of AflaTot in Honduras, Ecuador and the Philippines found that after the intervention children in all four AflaTot programmes were significantly more able to improve their self-understanding and express their emotions and manage their behaviour in a healthier manner than before the intervention. Combining the results of the four studies (546 children) showed overall a 36% increase in score for self-regulation.

Change in Social Behaviour

Percentage of children with adequate scores on ‘Initiative’, ‘Self-Regulation’, ‘Attachment’ & ‘Absence of Conduct Problems’. Pre- and post intervention– Philippines, 2015



The DECA P2 studies also found in all four AflaTot programmes after the intervention **increased**

initiative (at aggregated level for 4 countries: 19%), **improved attachment / connections** (17%) and an improvement in awareness of their **rights and responsibilities** (20%). There was no statistically significant change in **decreased conduct behaviour**, the level a child manages health behaviours. Results for the Philippines of the DECA P2 study are presented in box: *Change in Social Behaviour*.

RESPECT FOR DIVERSITY – In Serbia, Croatia and Montenegro, the AflaTot programme was integrated into a broader peace building programme for early childhood education. Children aged 3-7 from diverse backgrounds participated (including, children with disabilities, and Roma minority children). The children’s readiness for various forms of socialising and relationship with different children, based on two points of measurement, before and after the implementation of the model for developing respect for

diversity in early and preschool age, had statistically significantly changed. Children were significantly more likely to express readiness to form relationships (to play, sit, and share candy) with all different groups of children (majority population, children with disabilities, and Roma minority children) in the second point of measurement.

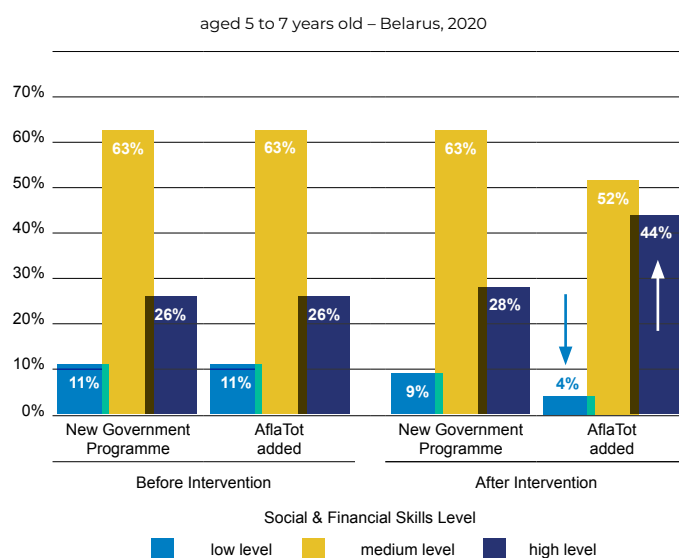
Environmental competencies

DELAYED GRATIFICATION and self-regulation are essential for responsible resource management. It will positively impact the environment as well as responsible use of monetary resources. For example, changing human behavior to support environmental sustainability will often require delaying gratification of consumptive goals. The DECA P2 evaluation studies of AflaTot in Honduras, Ecuador and the Philippines found that children showed after the AflaTot programme a significant improvement in their patience to playing with toys and following classroom routines. Combining the results of the four studies showed overall a 20% increase in score for delayed gratification.

Financial competencies

In Belarus, the Government had introduced financial education in its pre-school education system. In order to compare the AflaTot approach with their new financial education curriculum the Government organized an experimen-

Economic Literacy among Preschool Children

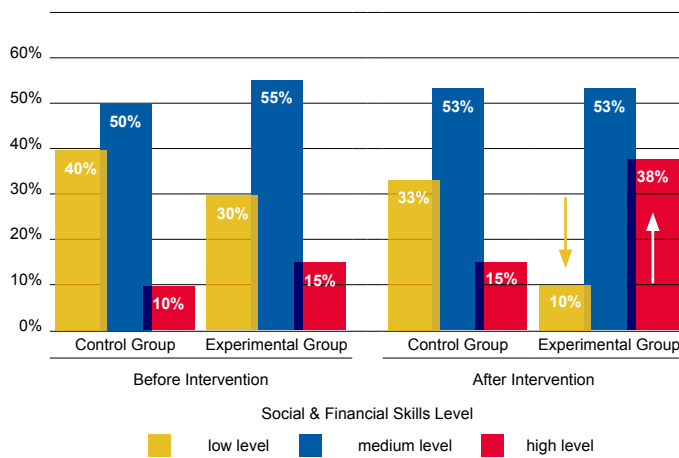


tal project and compared impact over a period of three academic years (2017-2020) in 28 schools across the country (See Box: *Economic Literacy among Preschool children, Belarus*). Among the students (age 5-7) in the AflaTot (experimental group), were significantly more likely to have a high score on an index score on understanding basic financial concepts and **economically sound behavior**.

In Donetsk, Ukraine an experimental study involving 40 children assessed **social-financial literacy** of older pre-schoolers aged 5-6. Based on defined criteria and indicators, the level of social-financial literacy formation among the chil-

Social & Financial Skills Score among Preschool Children

aged 5 to 7 years old using Active-Learning Methods – Ukraine, 2021

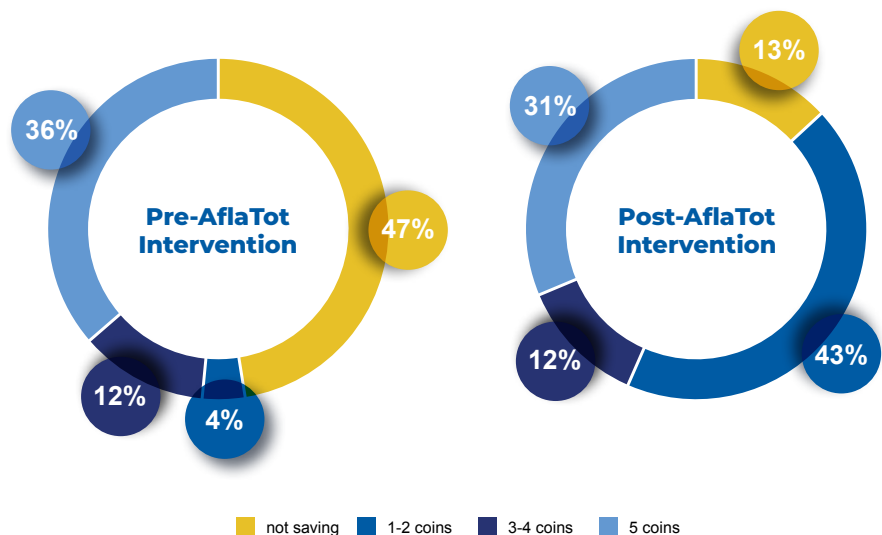


children were characterized: **low**, **medium**, and **high**. In the Experimental Group group (EG) that received AflaTot the ‘**high level**’ group increased by 23% and amounts to 38% (before the experiment – 15%), the ‘**medium level**’ group decreased by 2% and amounts to 53% (before the experiment – 55%), the ‘**low level**’ group decreased by 20% and amounts to 10% (before the experiment – 30%). At the same time, there were only minor changes in the levels of children in the Control Group (see Box: *Social & Financial Skills Score using Active-Learning Methods, Ukraine*). The authors concluded that in the AflaTot group, the students were significantly more likely to learn about money and saving.

In AflaTot there is a strong emphasis for children to understanding the difference between “**needs and wants**”. In Guayas, Ecuador, CRISFE Fundacion conducted a quantitative pre-post study of their AflaTot programme in four schools. 455 children participated in both surveys. The children were asked the following question: “What would you do if you received 5 coins?” The objective is to know what destination they would give to an amount of money. In the presurvey, 47% would not save any coins and spend it all. While in the post survey this decreased to 13% (see See Box: *Saving Behaviour among Preschool Children, Ecuador*).

Saving Behaviour among Preschool Children aged 6 to 7 years old – Ecuador, 2020

What would you do if you received 5 coins?





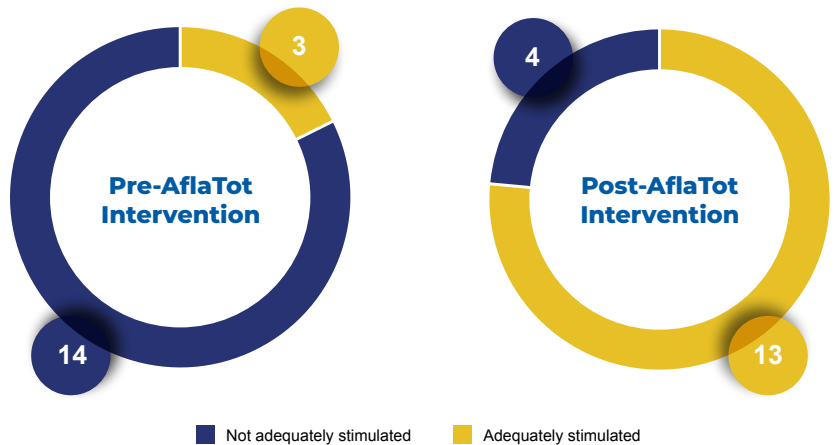
Impact

SCHOOL READINESS – In Ecuador, a study evaluated the maturational development of vulnerable children aged 5 to 6 enrolled in a non-formal educational program by Children International. Thirty-eight children identified with developmental delays underwent assessments for school-readiness in reading, writing, and numeracy. The study found that 14 out of 17 evaluated areas did not meet the minimum 75% threshold for adequate stimulation, indicating a gap in expected developmental progress. Subsequently, AflaTot activities targeting areas of delay were implemented weekly, resulting in significant improvement in all 17 neurofunctional areas after eight months, resulting in enhancing basic skills acquisition like reading, writing, and numeracy. (See Box: *School Readiness*)

School Readiness

Assessing Children's Physical, Social, Emotional, and Cognitive Development
(17 Neurofunction Areas)
Vulnerable Preschool Children aged 5 to 6 years old – Ecuador, 2018

Number of Neurofunction Areas reaching Appropriate Level of Maturity



Various elements come into play to shape children’s learning and gaining essential competencies. Apart from curriculum content other factors that influence effective Early Childhood Education for Sustainable Development include parents, teachers and the methods used for teaching.

PARENTS – It is important that in implementing financial education programs among young learners, families are included¹⁴. In Cimahi City, **Indonesia**, the role of parents was assessed. Using correlational quantitative research methods, the study focused on the relationship between parental involvement and children’s socio-financial educational ability. The intervention used the AflaTot Family Toolkit, parents received information related to the learning activities their children were undertaking through a communication book “notes for the family” filled in by the teacher, aimed at helping parents understand the concepts their children were learning at school and also involving parents by assigning additional activities at home (family activities) carried out by family members together with their children. The research found a very strong correlation between the involvement of parents and the socio-financial educational abilities of children aged 5-6 years. They attributed 47% of the socio-financial education capabilities of children to the active involvement of parents.

TEACHERS & ACTIVE LEARNING METHODS – In Pekanbaru City, Riau Province, **Indonesia** a study assessed the role of teachers in AflaTot’s social-financial education model using ‘loose parts media’ for children aged 5–6 years. Loose Parts media is a learning tool in early childhood education institutions that utilizes movable, combinable, re-designable, and re-purposable materials. It encourages creativity and offers unlimited learning possibilities for children. Using a mixed-methods research design teacher’s ability to use active learning methods in social and financial Education in ECD was assessed. There was a significant change in knowledge in teaching social and financial education using loose parts media after participating in the trainings. All indicators increased in the



intervention schools from before giving treatment to after implementing social and financial education for early childhood using loose parts media in early childhood. The average for all indicators increased ranging from 50% to 65% from the pre-test. In the control group there was no significant change or increase in teachers' understanding in using active learning methods. Similar positive results were found in the KantinQ programme in another part of Indonesia that also used interactive learning approaches¹⁵.

National integration

National and regional governments (in many countries ECE is decentralised) have started to actively integrate social and financial education into their educational frameworks. For example, in Ukraine the Government and Aflatoun signed an MOU to start the process of integrating social and financial education into pre-school curricula. The programme was initially rolled-out in pre-schools in 16 regions of the country. Following a study on the effectiveness of AflaTot in Belarus, the Government adapted their pre-school curriculum to upgrade it with AflaTot's SFE elements (See Box: *Financial Literacy among Preschool children, Belarus*). In Indonesia, in 2018 the Ministry of Education and Culture contextualised and tested the locally contextualized AflaTot curriculum for Pendidikan Anak Usia Dini (PAUD – Early Childhood Education and Development) and has since rolled it out across the country. Several studies of PAUD have been presented in this report. In Costa Rica, the “Recreating Value” programme was developed through an alliance between the National Directorate of Education and Nutrition Centers and Comprehensive Child Care Centers (CENCINAI) of the Ministry of Health, COOPESERVIDORES, the Business Association for Development (AED) and PANIAMOR Foundation. Through this strategic partnership AflaTot was contextualized, tested and since rolled-out across all early childhood centers across the country. The programme has a strong focus on social, environmental and financial skills. Other countries that have included AflaTot's content in its Early Childhood Education curriculum include, Honduras, Libya and DR Congo.

Conclusion

The positive results of the AflaTot studies, especially for vulnerable children, serve as a catalyst for the program's future expansion, envisioned both vertically, through the incorporation of additional partners, and horizontally, by engaging government agencies, ensuring its reach extends to as many children as possible. Recognizing the imperative of a comprehensive approach to Early Childhood Education for Sustainable Development, Aflatoun International underscores the importance of a balanced focus across the three pivotal domains: Environment, Social, and Economic. To this end, the program emphasizes rigorous monitoring, evaluation, and training, ensuring the delivery of high-quality educational experiences globally. Collaborating closely with local and international partners, the Aflatoun Secretariat remains committed to advancing the global agenda of early childhood education for sustainable development, thereby fostering a brighter and more equitable future for all.





They see and understand a positive change in the children; earlier they sent their children to the Anganwadi (centres) only so that they get some spare time to do their own work but now they want to send their children because they understand that their children will learn something good from the Anganwadi as the teachers are properly trained.

A TEACHER FROM INDIA

The training is not similar with other training where I have participated because in AflaTot activities you are asked to think as a child and this helps a lot to conduct the activities with the children after the training.

A TEACHER FROM ALBANIA

They love their journey box, they make sure it's kept safe and they keep bringing things to add to the box.

A PRESCHOOL TEACHER FROM LEBANON

Funding the (AflaTot) Early Childhood Development program has been a very effective way to get involved in giving impoverished children in India a head start in school and in life, and we at GKF hope that this program will grow and serve thousands of children in the future.

GURU KRUPA FOUNDATION

Aflatoun is something new and exceptional for our kindergarten. Thanks to this programme, children (as well as their parents) gain a better idea of life and improve their financial skills, which is very important for their daily lives.

KINDERGARTEN TEACHER IN ROMA COMMUNITY, SLOVAKIA

My daughter comes home and recites poetry and her numbers. She can count the number of potatoes and tomatoes if I put them in front of her. This encourages me a lot, and my heart swells with pride. I know that she has a great future, especially when both my husband and I are uneducated.

MOTHER OF CHILD PARTICIPATING IN AFLATOT, COLOMBIA



Table:

Evidence Map – Influence of AflaTot on children, per domain and indicator

EVIDENCE LEVEL:

- Outcome indicators met
 ● Indicators met inconsistently
 ● Outcome indicators not met
 ● Outcome indicators not met

- RIGOROUS LEVEL:**
 High Rigour ★★ ★ (control group)
 Medium Rigour ★ ★ (pre-post survey)
 Low Rigour ★

Domain	AflaTot indicators for children: Behavioural change	Results available per indicator
Social Skills	Improved level of taking initiative The child's ability to use independent thought and action to meet his or her needs: GREEN	<ul style="list-style-type: none"> ● Ecuador, Honduras & the Philippines: average improvement was 19% (te Kaat, 2015) ★★ ● Slovakia: statistically significant improvement (p<0.01) (Ďuríková & Vaněk, 2016) ★★
	Improved self-regulation The child's ability to express emotions and manage behaviour in healthy ways, i.e. listen to others and respect others, control anger, show patience, share with others, calming him/herself down: GREEN	<ul style="list-style-type: none"> ● Ecuador, Honduras, the Philippines: average improvement was 36% (te Kaat, 2015) ★★ ● Slovakia: statistically significant improvement (p<0.01) (Ďuríková & Vaněk, 2016) ★★
	Improved attachment / relationships with others The child's ability to promote and maintain mutual, positive connections with other children and significant adults: GREEN	<ul style="list-style-type: none"> ● Serbia, Croatia, Macedonia: statistically significant improvement (Bouillet, 2017) ★★ ● Ecuador, Honduras, the Philippines: average improvement was 17% (te Kaat, 2015) ★★ ● Slovakia: statistically significant improvement (p<0.01) (Ďuríková & Vaněk, 2016) ★★
	Decreased conduct behaviour This refers to problems the child faces in managing healthy behaviours. A decrease would constitute a positive outcome: ORANGE	<ul style="list-style-type: none"> ● Ecuador, Honduras, the Philippines: average improvement was 12% (te Kaat, 2015) ★★. The effect was only statistically significant on aggregated data from four countries, but no difference was found in individual countries. ● Slovakia: no difference was found (Ďuríková & Vaněk, 2016) ★★
	Improved attitudes towards their rights and responsibilities The child's basic awareness of needs, 'rights' and happiness: GREEN	<ul style="list-style-type: none"> ● Ecuador, Honduras, the Philippines: average improvement was 20% (te Kaat, 2015) ★★ ● Slovakia: statistically significant improvement (p<0.01) (Ďuríková & Vaněk, 2016) ★★

Environmental Skills	<p>Delayed gratification The child's understanding of the concept of value and being able to delay gratification: GREEN</p>	<ul style="list-style-type: none"> Ecuador, Honduras, the Philippines: average improvement was 20% (te Kaat, 2015) ★★ Slovakia: statistically significant improvement (p<0.01) (Ďuríková & Vaněk, 2016) ★★
Financial Skills	<p>Understanding Money – ‘Money & Use’ The child's understanding of the concept and the value of money GREEN</p>	<ul style="list-style-type: none"> Ecuador, Honduras, the Philippines: average improvement was 20% (te Kaat, 2015) ★★ Belarus: statistically significant improvement in AflaTot intervention group compared to control group (Zhuk, 2020) ★★★ Indonesia: Statistically significant increase in financial abilities (Naili Sa'ida, 2023) ★★ Ukraine: statistically significant improvement in AflaTot intervention group compared to control group (Netreba, 2021) ★★
	<p>Planning & Budgeting – ‘Needs and wants’ The child's understanding of the difference between spending, saving, borrowing, and sharing money GREEN</p>	<ul style="list-style-type: none"> Belarus: statistically significant improvement in AflaTot intervention group compared to control group (Zhuk, 2020) ★★★ Indonesia: Statistically significant increase in financial abilities (Naili Sa'ida, 2023) ★★ Ukraine: statistically significant improvement in AflaTot intervention group compared to control group (Netreba, 2021) ★★
	<p>Saving – ‘Risk & Reward’ The child is able to practice the habit of saving special things GREEN</p>	<ul style="list-style-type: none"> Belarus: statistically significant improvement in AflaTot intervention group compared to control group (Zhuk, 2020) ★★★ Indonesia: Statistically significant increase in financial abilities (Naili Sa'ida, 2023) ★★ Ukraine: statistically significant improvement in AflaTot intervention group compared to control group (Netreba, 2021) ★★ Ecuador: Significant change in changing behaviour after intervention (CRISFE Foundation, 2020) ★
Impact	<p>Parents Role of Family Engagement Green Active learning support outside of preschool</p>	<ul style="list-style-type: none"> Indonesia: Statistically significant relationship between child social-financial abilities & parent involvement (Fifiet, 2020) ★★
	<p>Teachers Use of Active Learning Methods (ALM) GREEN Educators feel confident using a range of active-learning methods whilst delivering lessons</p>	<ul style="list-style-type: none"> Indonesia: Significant increase in teachers understanding (ALMs) compared to control group (Wahyuni, Sri, 2021) ★★★ India: Training participants are very familiar with Aflatoun principles and practices (Singh, J, 2015) ★★ Albania: Training participants are very familiar with Aflatoun principles and practices (Gonxhe Kandri, 2015) ★★ Slovakia: Training participants are very familiar with Aflatoun principles and practices (Ďuríková & Vaněk, 2016) ★★ Serbia: Training participants are very familiar with Aflatoun principles and practices (Vasic, 2013) ★
Impact	<p>School Readiness This refers to the level of maturation development for the initiation of reading& writing: GREEN</p>	<ul style="list-style-type: none"> Ecuador – Improvement from 3 out of 17 areas of neurofunctions to 17 out of 17 areas (Mónica Silvana Escobar Rojas, 2018) ★★

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Endnotes

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