

AFLATOUN

Social & Financial Education

ages
6-7

AflaTown

manual



**Life Skills and Financial
Education Programme**

1
STAGE

AflaTown

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Education Programme**

1

STAGE

About Aflatoun

Aflatoun International offers social and financial education to children and young people (aged 3-25) worldwide, empowering them to make a positive change for a more equitable world. Aflatoun works in partnership with other organisations to reach children and youth worldwide. Aflatoun provides children with the building blocks of life, encouraging them to save their resources and start social and financial microenterprises. Through Social and Financial Education, children and youth are empowered to make a positive change in their lives and communities and eventually break the cycle of poverty in which many find themselves. For more information on Aflatoun's Global Movement, please visit www.aflatoun.org.

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History of the Curriculum: The Aflatoun curriculum of Child Social and Financial Education originated with the First Global Edition based on experience in India. The dedication and support of Jeroo Billimoria and Meljol have been instrumental in this regard. After piloting in additional countries, this was adapted and resulted in the Second Global Edition of the curriculum. The curriculum was then adapted to meet the needs of the various regions, resulting in the first and second regional editions in 2009 and 2013. The present publication represents the Third Global Edition of the Aflatoun curriculum, which has been built on an updated global and regional curriculum framework. All editions have undergone development workshops with partners and stakeholders with expertise in pedagogy and curriculum development.

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Introduction

When children or young people are socially and economically empowered, they have the skills to determine their own future and can address the multitude of health, education, employment, and societal challenges that face them. This is what the Aflatoun curriculum facilitates: building social and financial skills for children and young people.

Welcome to the Aflatoun Life Skills and Financial Education programme for the age group 6-13, a revised curriculum developed by the Aflatoun Secretariat. This curriculum was developed to meet the global demand for relevant, interactive, and effective learning material for children. Its primary objective is to help children develop vital life and financial skills. It emphasizes personal growth, financial literacy, entrepreneurship, and a profound understanding of children's rights. It aligns seamlessly with Aflatoun's principle of the necessity to harmonize social and financial education, recognizing these domains as mutually reinforcing.

The revised curriculum is based on our experience in more than 100 countries and through engagement with 350+ partners globally and has been enriched by the counseling and direction of a global advisory group, for which we express our enduring gratitude. This curriculum is universally suitable for all children, applicable in both formal and non-formal educational settings, and adaptable to any grade level, aligning more specifically with the age of the learners rather than the grade of the school they attend. It uses active learning methods to engage the learners in their learning process. It presents participants with games and exercises that offer a creative and active approach to learning.

Designed for adaptation to local circumstances, this curriculum is accompanied by a comprehensive training manual and tools for monitoring and evaluation. Additionally, we now provide digital training resources to complement the learning journey. The revised curriculum also has an additional focus on the environment and climate change. It is anticipated that participants will derive maximum benefit from the revised curriculum, achieve the desired competencies, and find the learning process enjoyable. We believe they will, and we sincerely hope you share this sentiment.

With the Aflatoun Books, we extend an invitation for learners to commence a learning journey of self-discovery and empowerment. Let's work together to help children develop the skills they need to become confident, knowledgeable, and socially responsible young individuals who will contribute to a brighter future.

Thank you for taking the journey with us,

The Aflatoun Team

All about Aflatoun Curriculum

Who are the learners in this Aflatoun curriculum?

This curriculum is for children aged 6-13. The experiences of our global network of partners have taught us that it will be delivered in diverse contexts. We have therefore tried to create a resource that is equally relevant and applicable to learners in both formal and non-formal education settings. You may find yourself working with groups in which learners have differing levels of numeracy and literacy. In such instances, please try to ensure that those with lower reading or mathematical skills are paired up with those who have higher levels.

There are books for four different age groups:

- **Stage 1:** 6-7 years old
- **Stage 2:** 8-9 years old
- **Stage 3:** 10-11 years old
- **Stage 4:** 12-13 years old

What is your role as a facilitator?

This curriculum welcomes facilitators from diverse backgrounds and acknowledges differing cultural norms. Be prepared to deploy approaches that depart from traditional teaching methods in formal settings! This curriculum's lessons are informed by a participatory, learner-centered pedagogy and are characterised by a variety of active learning methods. This ensures systematic progress towards defined objectives. Feel free to adapt the methods to your specific needs and context. We believe that these approaches can significantly impact the learning experience of your learners!

Aflatoun Training

The success of the Aflatoun programme depends largely on you, and we hope that by participating in the programme, you can enhance your facilitation skills. We have therefore developed a training manual and training to accompany this curriculum. Hopefully, by the time you use this curriculum, you will have completed an intensive training workshop. At that training, you will have familiarised yourself with many of the methods employed in this manual, as well as the overall structure of the programme. We trust the training helped you get the most out of this curriculum and helped you learn new skills so that participants learn more effectively. If you have not yet been able to participate in such a training, please contact the Aflatoun Secretariat or one of its local partners for advice on how this might be done.

Aflatoun for non-formal setting

The revised Aflatoun curriculum is designed for both formal and non-formal education settings. In a non-formal education setting, this manual can be used for children in need of special protection or non-formal learners (out-of-school children and youth, children living on the streets, children affected by conflict, children affected by displacement, children in institutional care, children enrolled in micro-finance institution clubs, or after-school clubs, etc.). The following pointers should be considered while facilitating sessions in non-formal settings:

- **Supporting vulnerable learners:** Children in need of special protection often face literacy and numeracy challenges, along with personal traumas that impact their confidence and learning abilities. Recognizing these realities, the curriculum prioritizes a child-friendly and experiential approach to learning, aiming to make the educational process engaging and enjoyable.
- **Flexibility and Adaptability:** Given the diverse backgrounds and experiences of learners in non-formal education settings, flexibility is essential. The curriculum acknowledges the potential struggles with rigid schedules and endeavors to accommodate varying realities.
- **Promoting inclusive learning environments:** The activities can be delivered to both young and older children, unless specified. Please be sensitive to the competence of your participants and the appropriateness of the activities based on their competence, given the varying experiences of these children

Creating a Safe and Inclusive environment for the learners

A few points to keep in mind to ensure that the learning space is safe and inclusive for the learners:

- **Prioritising applicability:** Offer materials and instructions in multiple formats (written, audio, visual) to cater to different learning styles. Provide clear and concise instructions, repeating them as needed. The activities in the curriculum have adaptations in case it isn't applicable for a particular learning settings and context to ensure inclusivity.
- **Creating a safe space:** Ensuring a safe environment is crucial when working with children and adolescents, especially those who may not have had access to a secure learning environment for a while or who have been impacted by traumatic circumstances. It's essential to ask ourselves, "Is the space accessible to all participants?" Are there any barriers or risks that might hinder participants from attending, speaking up, engaging, and sharing their experiences?
- **Engage learners actively:** Take the time to slow down during session preparation or delivery to ensure that all participants are actively involved. Participants with varying levels of learning abilities understand their strengths and challenges better than anyone else. Encouraging them to contribute their ideas fosters an inclusive culture and enables participants to provide ongoing feedback (particularly relevant for older participants). This approach will ultimately assist you in delivering the most effective activities.
- **Keep it local:** Use simple language as much as possible; this includes using local languages when required. Encourage participants to answer questions and summarise their points during the lessons, using their own dialect and terms. Use real-life examples and local case studies to help make your points. Feel free to adapt any examples, stories, scenarios, etc., to fit your local context.

Addressing Sensitive themes

Sensitive topics could be any issues or subjects that evokes strong emotional responses or discomfort when discussed and discussing such topics could be challenging and tricky, here are some guidelines to follow while discussing such topics.

- **Create a safe environment:** During discussions on sensitive topics or difficult issues, it's common for some participants to experience anger or upset. In such situations, it's essential to remain composed and view it as an opportunity for learning. Rather than sidestepping the issue, it's advisable to postpone addressing it until you have a plan in place.

- **Foster open exploration:** It's crucial to provide a platform for participants to openly explore topics that interest or concern them while ensuring their safety. Participants should feel secure expressing their opinions and engaging in discussions without fearing retaliation for their comments.
- **Open-minded responses:** When participants raise issues, it's important to respond in an open-minded manner, refraining from judging them based on personal religious, cultural, or political beliefs. This approach encourages honesty and openness about their experiences.
- **Respectful engagement:** Encourage participants to show respect and sensitivity towards each other's contributions during discussions. Everyone's perspective should be valued and treated with consideration.
- **Identify risks:** Be attentive to participants who may be raising topics in a way that puts them at risk. Intervene gently when necessary and consider continuing the conversation with the individual privately to address their concerns.
- **Manage distressing topics:** If participants bring up topics that could distress others in the group, such as traumatic events, respond appropriately. Confirm with the group if they're comfortable continuing the discussion or offering to follow up with the participant privately later.
- **Promote self-expression:** While allowing participants to express themselves freely, avoid pressuring them to revisit distressing experiences or discuss negative events. It's crucial to create a supportive environment where participants feel empowered to share their thoughts without coercion.
- **Seek expert support:** If needed, seek assistance from local experts to facilitate discussions on sensitive themes, ensuring participants receive the necessary support and guidance.

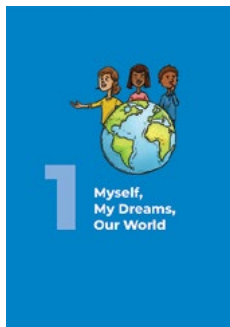
Getting the best out of this curriculum

- We hope you view this curriculum mainly as a resource to help learners with relevant lessons.
- We realise, for example, that the timings of the sessions as shown may not always be possible or convenient and that you may need to spend an extra session with participants to cover everything within a lesson.
- You may wish to simplify lessons, adapt them for less literate groups, or use parts of the lessons to supplement materials you already have. You are the expert, and you will know how to get the most out of this resource.

Groundwork with stakeholders

Of course, learning and behaviour changes are not simply determined by the interaction between facilitator and learners. A broader learning environment that includes the home and the local community is mediated by parents, religious leaders and other stakeholders and gatekeepers. Keep in mind the following points:

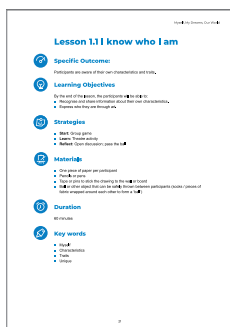
- Stakeholder engagement is crucial for the success of the programme and hence convince stakeholders about the programme benefits for participants and community.
- Partner organisations already implementing other Aflatoun programmes consistently recommend holding stakeholder meetings before commencing work.
- Parents need to be informed and prepared for what their children will learn, particularly when it comes to sensitive topics.
- Engage community leaders and stakeholders for programme support.



Structure of the Curriculum

Each stage contains five modules with several lessons. All following the same format and structure.

- **Module 1:** Myself, My dream, Our world
- **Module 2:** Learning to live together
- **Module 3:** Learning about resources and money
- **Module 4:** Live smartly, Live sustainably
- **Module 5:** Do Good-Be Enterprising



All lessons include:

- **Introduction:** contains an overview of the Lesson Outcomes, Learning Objectives, Strategies, Materials, Duration, Key words and Facilitator Information.
- **Step-by-step facilitation guidance:** all lessons contain a **Start**, **Learn** and **Reflect** section with timing indicated for each part of the lesson. Each part has steps to follow as well as resources and materials needed to carry out the lesson when required and additional facilitator tips or adaptation notes.

Lesson Icons: all lessons include icons designed to assist facilitators in navigating the content, making it easier for them to identify key sections of the lesson.

Icons in the lesson page:



Learning Objectives



Strategies



Materials



Specific Outcome



Duration



Keywords



Facilitator Information

The Support Module is a separate book with lessons that are relevant to Stages 1 to 4. They can be used by new or existing partners. These lessons are presented separately and are not included in the Books Stage 1 to 4 to avoid repetition. The facilitator can decide on its use depending on the needs of the group.

Support Module

- Introduction to Aflatoun
- How to Organise Savings
- Children's Rights
- How to Organise Aflatoun Day
- Glossary



1

Myself, My Dreams, Our World

Lesson 1.1 I know who I am



Specific Outcome:

Participants are aware of their own characteristics and traits.



Learning Objectives

By the end of the lesson, the participants will be able to:

- Recognise and share information about their own characteristics.
- Express who they are through art.



Strategies

- **Start:** Group game
- **Learn:** Theatre activity
- **Reflect:** Open discussion; pass the ball



Materials

- One piece of paper per participant
- Pencils or pens
- Tape or pins to stick the drawing to the wall or board
- Ball or other object that can be safely thrown between participants (socks / pieces of fabric wrapped around each other to form a 'ball')



Duration

60 minutes



Key words

- Myself
- Characteristics
- Traits
- Unique



Facilitator information

This activity allows the participants to identify their unique characteristics and encourages them to value who they are. It is important to emphasise that we are all different, but that we also share similarities. These differences make our groups and communities stronger as we all complement each other. Each of us contributes our own unique strengths.

Start |15 minutes|

Group game

1. Tell the participants that this activity will help us to get to know ourselves better. Please remind the group of the group agreements: namely, that we will respect each other and listen to others so that everyone feels heard and safe. You will start the lesson with a game.
2. Get the participants to stand in a circle with the facilitator. The facilitator starts by saying:
 - “If I were a colour, I would choose to be [...] because [...]” For example, “If I were a colour, I would choose to be yellow because I’m happy like the sun” or, “If I were a colour, I would choose green because I love nature.”
3. Each participant should take a turn to say what colour they would choose to be and why. The facilitator should follow up using an animal and a fruit/vegetable as examples. For example:
 - “If I were an animal I would choose to be [...] because [...]” or, “If I were a fruit/vegetable I would choose to be [...] because [...]”
4. Explain to the participants that we are all different. Ask the participants for examples of how we all differ; for example, we all look different; we may be from different places (neighbourhoods or countries); we have different habits and hobbies, likes and dislikes; some of us are boys and some are girls. Explain that these differences are what makes each of us unique and special.

ADAPTATION:

If space is limited you can still facilitate this activity but ask participants to remain in their seats instead.

Learn |30 minutes|

Theatre activity

1. For this activity, tell the participants that they will be exploring who they are a little more. Tell each participant to close their eyes and imagine themselves as though they are looking into a mirror. If they don’t want to close their eyes, they can focus on their thoughts by looking down instead.
2. Next, ask the participants to think of something they really like about themselves or that they like to do. For example, do they like their smile? Or perhaps the fact that they care for

other people and animals, or that they are creative? Tell them that once everyone has had time to think of their favourite characteristics, they will be sharing them with the group by acting out the characteristics for a few minutes.

3. Start the next step of the activity by demonstrating the activity. Share a characteristic about yourself. For example, smile broadly while opening your arms and say, "I love to smile and I love to have people around me." Or pretend to paint and say, "I am really good at painting and I really enjoy doing it."
4. Make sure that everyone has one or two minutes to briefly demonstrate their characteristic to the group. If needed, increase the length of the activity.



ADAPTATIONS:

If the resources are available to you, the following activity can be done:

1. Ask the participants to imagine themselves and try to demonstrate who they are through art. We suggest that they do this with a drawing but it is also possible to do a painting.
2. Tell the participants that they will draw themselves. Explain that there are things about ourselves that are physical; for example, our smile, our hair and our hands. Other aspects of ourselves might relate to the things we do; for example, caring for others or being friendly. Ask them to start drawing and tell them that if they cannot draw their whole body, they can draw a part of the body, such as a hand, the face or something else. The idea is that they think about a general image of themselves.
3. Once this has been done, ask the participants to draw something around what they have already drawn that relates to themselves and what they like to do. For example, if they like their smile, they can draw a smiling mouth. Or, if they are good at caring for animals, they can draw an animal and so on. The drawing should therefore include both physical characteristics and characteristics relating to their personality. For older age groups, participants can write down these characteristics. You can give the participants about 15 to 20 minutes to complete the task.
4. Once the participants are finished, you can ask them to put their drawings on the wall and ask everyone to look at each other's drawings, like an art exhibition. Invite the participants to take their time to look around and see if they can find any similarities or differences between their own drawings and those of others.

Writing: If the participants are older, they can also write a text about themselves, pointing out their characteristics and what they like about themselves. If you are using digital tools, this activity can also provide an opportunity for participants to practise their typing skills.

Reflect |15 minutes|

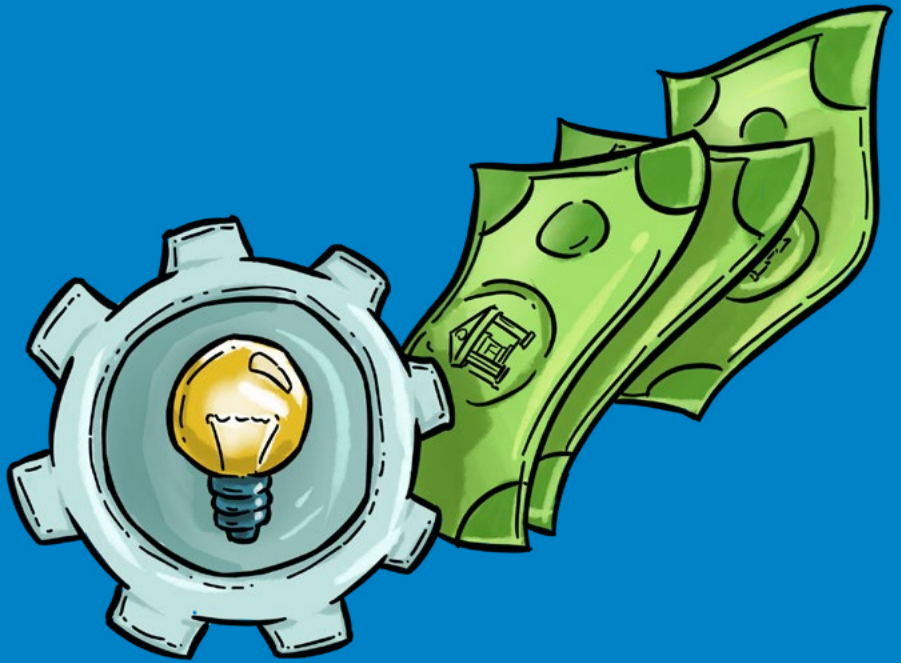
Open discussion and pass the ball

1. Ask the participants if they found it challenging to think about characteristics they like about themselves.
2. Tell the participants that the idea of the game and theatre activity was to help them to get to know themselves better in terms of what they look like and how they do things.
3. Ask the participants to form a circle. Explain that you will throw a ball (or something similar) to the person on your left. While the participant has the ball in their hands, they should say something relating to their favourite characteristics about themselves. Provide an example, such as: 'I like that I am very creative because I always manage to help others to make new things' or 'I like that I care for animals, because I can help them be happy.'
4. Throw the ball to the first participant and ask them for their statement. This participant should then pass the ball to the person on their left, and so on, until everyone has had a chance to share their favourite characteristic and related fact.

ADAPTATIONS:

If there is no space to form a circle, participants can share their most valued characteristics from their seat/spot.

You can increase the complexity of this reflective activity by asking the participants to talk about their favourite characteristics about someone else, as well as about themselves. The participants cannot speak about a person that has already been mentioned. This can work particularly well in groups where participants have known each other for a while, as well as with older age groups.



3

Learning About Resources and Money

Lesson 3.1 What are our most important natural resources?



Specific Outcome:

Participants understand that the world has finite resources which support interdependent life on the planet.



Learning Objectives

By the end of the lesson, the participants will be able to:

- Identify important natural resources.
- Understand that resources are finite.
- Understand the need for responsible use of resources.



Strategies

- **Start:** Think-pair-share
- **Learn:** Gallery walk
- **Reflect:** Make a book



Materials

- Flipcharts
- Blank sheets of paper for each participant
- Pencils
- Colouring materials



Duration

60 minutes



Key words

- Natural resources
- Finite



Facilitator Information

In this lesson, participants will talk about the different natural resources people use and how it is our responsibility to take care of them and use them wisely. These resources are finite, meaning they have a definite end or limit. You may explain by saying, "It's like when you finish counting your fingers – there's only a certain number of fingers and you can't keep counting forever. Finite means when something has a clear and definite end."

You will begin by asking participants to think about what they need to live and pointing out that much of what we need comes from natural resources. The aim of the gallery walk is to provide an overview of different natural resources, how they are used in everyday life and to emphasise the fact that they are limited. For this activity, you may draw, hang up a picture or write the natural resources down on a flipchart or board. Creating a book will give participants the opportunity to think about how useful natural resources are. This will encourage them to have a greater appreciation for them.

Start |10 minutes|

Think-pair-share

1. Ask the participants:
 - What things do children need in order to live?
 - What would you think and feel if one of those things ran out?
2. Give participants a few minutes to think then invite them to pair up to share their thoughts with a partner.
3. Remind participants to listen carefully because you will be asking some participants to share what their partner said.
4. Give a few participants a chance to share what they heard from their partner.

Learn |20 minutes|

Gallery walk

1. Explain that our basic physical needs include food, clothing and shelter. These things all come from natural resources. Natural resources are things that come from nature and are useful to people. Ask the participants for some examples and wait for answers. Some examples can include water, air, soil, trees, plants, and minerals like rocks and metals. Some will be discussed in the following lessons.
2. Emphasise that these natural resources are limited, i.e., 'finite'. Ask the participants, "When you hear the word 'finite', what comes to mind?"

Discuss in the following terms:

"Imagine you have a big box of crayons. You love to draw and colour with them, right? But you know that once all the crayons are used up, you won't have any left.

Natural resources are like those crayons. They are things we get from nature, like water, air, trees, and even things like rocks and minerals. But just like your crayons, these resources can run out if we use too much.

For example, if we cut down too many trees to make paper, there won't be enough trees left for animals and birds to live in and for us to enjoy. So, we need to be careful and use our natural resources wisely, just like we use our crayons wisely.

By doing this, we can make sure there's enough for everyone to enjoy now and for a long, long time!"

3. Ask the question, "What are some examples of things you use that run out?" Wait for answers.
4. Talk to the participants about the drawings / pictures on the flip chart. Go through the examples. Encourage them to think about their homes, churches, schools, markets, parks, playgrounds or any other place they usually go. Thinking of these places, ask them to consider any items or objects that are made out of the natural resources on display. For example, at home, tables and chairs might be made from wood, spoons are generally made from metal, and food comes from plants and animals. In school, the walls may be made of clay, the flagpole from metal, and so on

Reflect |20 minutes|

Make a book

1. Explain to the participants that they will be making a book of resources and products. Give each participant a sheet of paper and instruct them to fold it into two parts.
2. Create one page for each natural resource, e.g., plants, trees, water and animals. On the other page, have participants draw pictures of the products that come from each natural resource.



What We make from Natural Resources

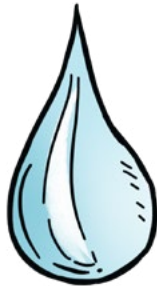
Wood: chairs, tables, cabinets



Coal: electricity, fire



Water: juice, grow plants



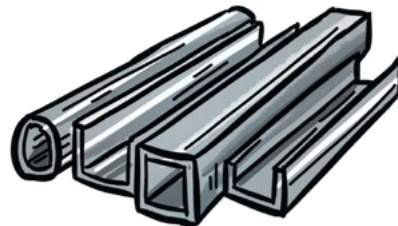
Cotton: t-shirts, socks, towels



Oil: gas for cars, plastic for toys



Metal: bicycles, computers, cars



Clay: pottery, bricks



Sunlight: plants, energy

