

Week 1: Introduction to Money and Saving

Mini-Lesson 1: Explain what money is and its various forms (cash, coins).

- **Content:** Discuss the history of money and its role in society.

Mini-Lesson 2: Introduce the concept of saving money and its importance.

- **Content:** Discuss reasons to save (for a toy, a trip, or college).

Mini-Lesson 3: Explain how to set simple saving goals.

- **Content:** Create a goal chart or a savings plan.

Mini-Lesson 4: Introduce piggy banks as tools for saving.

- **Content:** Decorate and start using a personal piggy bank.

Mini-Lesson 5: Teach how to count and sort different denominations of money.

- **Content:** Practice with real or play money.

Mini-Lesson 6: Explain the difference between needs (essentials) and wants (extras).

- **Content:** Interactive activities to categorize items as needs or wants.

Mini-Lesson 7: Discuss how money is earned.

- **Content:** Role-play jobs and earning money.

Mini-Lesson 8: Introduce basic budgeting concepts.

- **Content:** Create a simple budget for a mock event or purchase.

Mini-Lesson 9: Explain how to track savings progress.

- **Content:** Create a savings chart or tracker.

Mini-Lesson 10: Review the week's lessons.

- **Content:** Review the week's lessons and engage in an activity like creating a savings plan or decorating a saving jar.

Week 2: Understanding Where Money Comes From

Mini-Lesson 1: Discuss different jobs and how they earn money.

- **Content:** Explore various professions through stories or role-play.

Mini-Lesson 2: Talk about earning allowances through chores.

- **Content:** Set up a chore chart linked to allowance.

Mini-Lesson 3: Learn how money can be received as gifts.

- **Content:** Discuss appropriate ways to use money received as gifts.

Mini-Lesson 4: Differentiate between saving and spending.

- **Content:** Interactive game to decide when to save or spend.

Mini-Lesson 5: Introduce the concept of banks.

- **Content:** Role-play a bank visit or plan an actual visit.

Mini-Lesson 6: Explain the basic concept of interest.

- **Content:** Story or activity illustrating how interest works.

Mini-Lesson 7: Discuss safe places to keep money.

- **Content:** Talk about banks, safes, and keeping money secure.

Mini-Lesson 8: Teach responsibility with money.

- **Content:** Discuss consequences of losing money or spending unwisely.

Mini-Lesson 9: Introduce the concept of charity.

- **Content:** Plan a small charitable activity or donation.

Mini-Lesson 10: Review the week's lessons.

- **Content:** Reviewing the key concepts of the week.

Week 3: Budgeting and Planning

Mini-Lesson 1: Explain the concept of a budget.

- **Content:** Create a simple budget for a hypothetical situation.

Mini-Lesson 2: Discuss planning before buying.

- **Content:** Plan a purchase, including saving for it.

Mini-Lesson 3: Teach the value of waiting to buy something.

- **Content:** Activities to practice patience and saving.

Mini-Lesson 4: Learn how to compare prices.

- **Content:** Compare prices of a favorite toy at different stores.

Mini-Lesson 5: Include fun in the budget.

- **Content:** Plan a budget for a fun activity.

Mini-Lesson 6: Simple explanation of living expenses.

- **Content:** Mock budgeting for basic living costs (like a simple game).

Mini-Lesson 7: Talk about saving for birthdays and holidays.

- **Content:** Plan a small party budget.

Mini-Lesson 8: Set financial goals (short-term and long-term).

- **Content:** Make a vision board or list of financial goals.

Mini-Lesson 9: Explain what the bills are.

- **Content:** Create mock bills for utilities or rent for a playhouse.

Mini-Lesson 10: Review the week's lessons.

- **Content:** Reviewing the key concepts of the week.

Week 4: Different Ways to Save

Mini-Lesson 1: Talk about traditional ways of saving (banks, jars).

- **Content:** Visit a bank or create a home savings system.

Mini-Lesson 2: Introduce modern saving tools (apps, online).

- **Content:** Explore child-friendly saving apps or websites.

Mini-Lesson 3: Explain saving as a group (like a school club).

- **Content:** Start a mock saving club.

Mini-Lesson 4: Discuss saving for college or school needs.

- **Content:** Create a simple education savings plan.

Mini-Lesson 5: Introduce saving by reducing, reusing, recycling.

- **Content:** Plan an eco-friendly project that saves money.

Mini-Lesson 6: Teach how doing things yourself can save money.

- **Content:** Do a simple DIY project that demonstrates savings.

Mini-Lesson 7: Talk about saving energy to save money.

- **Content:** Identify ways to save energy at home.

Mini-Lesson 8: Teach saving money while shopping for groceries.

- **Content:** Plan a grocery list on a budget.

Mini-Lesson 9: Explain how coupons and discounts work.

- **Content:** Mock shopping activity using coupons.

Mini-Lesson 10: Review the week's lessons.

- **Content:** Reviewing the key concepts of the week.

Week 5: Smart Spending

Mini-Lesson 1: Introduce the concept of smart spending.

- **Content:** Discuss making wise spending decisions.

Mini-Lesson 2: Revisit needs vs. wants.

- **Content:** Categorize items into needs and wants.

Mini-Lesson 3: Discuss choosing quality over quantity.

- **Content:** Compare items of different quality and price.

Mini-Lesson 4: Emphasize the importance of research before spending.

- **Content:** Do a research activity on a favorite item.

Mini-Lesson 5: Learn to identify and avoid impulsive buying.

- **Content:** Discuss strategies to avoid impulse purchases.

Mini-Lesson 6: Understand the value of money in different contexts.

- **Content:** Activities comparing the value of the same amount of money in different scenarios.

Mini-Lesson 7: Explore consumer rights and smart shopping.

- **Content:** Discuss basic consumer rights and how to shop smartly.

Mini-Lesson 8: Learn about sales, discounts, and best buying times.

- **Content:** Calendar activity identifying sales seasons and best times to buy certain items.

Mini-Lesson 9: Discuss the importance of saving receipts and records.

- **Content:** Create a simple system for keeping track of purchases and savings.

Mini-Lesson 10: Summarize smart spending habits.

- **Content:** Reviewing the key concepts of the week.

Week 6: Saving with Technology

Mini-Lesson 1: Introduce online banking and savings accounts.

- **Content:** Discuss how online banking works and its benefits.

Mini-Lesson 2: Explore different savings and budgeting apps.

- **Content:** Look at safe and kid-friendly apps for managing money.

Mini-Lesson 3: Learn about the security of money online.

- **Content:** Discuss basic online safety and privacy rules.

Mini-Lesson 4: Understand digital money (e.g., gift cards, online "wallets").

- **Content:** Explain how digital money works and can be used for saving.

Mini-Lesson 5: Discover how technology can help track spending.

- **Content:** Use a simple app or spreadsheet to track spending.

Mini-Lesson 6: Explore the world of digital currencies (very basic).

- **Content:** Simple explanation of what digital currencies are.

Mini-Lesson 7: Learn about saving for digital goals (apps, games, etc.).

- **Content:** Plan a saving strategy for a digital purchase.

Mini-Lesson 8: Discuss the environmental impact of digital vs. physical money.

- **Content:** Compare the environmental aspects of digital and physical money.

Mini-Lesson 9: Introduce the concept of online donations and charity.

- **Content:** Research and discuss how online donations work.

Mini-Lesson 10: Recap on saving with technology.

- **Content:** Reviewing the key concepts of the week.

Week 7: The World of Work and Earning

Mini-Lesson 1: Discuss different types of jobs and careers.

- **Content:** Explore various careers through interactive activities.

Mini-Lesson 2: Learn about different ways of earning money.

- **Content:** Role-play or discussions about various jobs.

Mini-Lesson 3: Introduce the concept of entrepreneurship.

- **Content:** Brainstorming session for simple business ideas.

Mini-Lesson 4: Discuss the importance of hard work in earning.

- **Content:** Stories or examples of hard work leading to success.

Mini-Lesson 5: Teach about work ethics and responsibilities.

- **Content:** Role-play scenarios in different job settings.

Mini-Lesson 6: Learn to save a portion of earnings.

- **Content:** Create a savings plan from a hypothetical income.

Mini-Lesson 7: Discuss balancing work, saving, and spending.

- **Content:** Activities to allocate earnings into different categories.

Mini-Lesson 8: Discuss investing time and resources in skills and education.

- **Content:** Explore how education and skills can lead to better earning opportunities.

Mini-Lesson 9: Summarize the concepts of work, earning, and saving.

- **Content:** Reflective activity or discussion on how work contributes to financial goals.

Week 8: Understanding Banks and Financial Institutions

Mini-Lesson 1: Explain what banks do and their role in saving.

- **Content:** Discuss different services offered by banks.

Mini-Lesson 2: Introduce different types of bank accounts.

- **Content:** Explanation of savings, checking, and other account types.

Mini-Lesson 3: Discuss bank safety and security measures.

- **Content:** Learn about how banks protect customers' money.

Mini-Lesson 4: Teach about how interest works in banks.

- **Content:** Simple explanation of earning interest on savings.

Mini-Lesson 5: Introduce Automated Teller Machines (ATMs).

- **Content:** Learn about safe and responsible ATM use.

Mini-Lesson 6: Basic understanding of what central banks do.

- **Content:** Discussion on how central banks impact the economy and savings.

Mini-Lesson 7: Explain what savings bonds are and how they function as a long-term saving tool.

- **Content:** Discuss the basic principles of savings bonds, including how they are purchased, how they earn interest over time, and their benefits as a secure investment.

Mini-Lesson 8: Understand what bank statements are.

- **Content:** Learn to read and understand basic bank statements.

Mini-Lesson 9: Explore child-friendly online banking options.

- **Content:** Discuss safe online banking practices.

Mini-Lesson 10: Review the week's lessons on banks and financial institutions.

- **Content:** Interactive quiz or game to reinforce learning.

Week 9: Planning for the Future

Mini-Lesson 1: Introduce the concept of long-term saving.

- **Content:** Discuss saving for future goals like college or a car.

Mini-Lesson 2: Explain what retirement savings are.

- **Content:** Simple discussion on the importance of saving for retirement.

Mini-Lesson 3: Basic introduction to investing.

- **Content:** Discuss simple investment concepts suitable for kids.

Mini-Lesson 4: Explain what insurance is and why it's important.

- **Content:** Discuss different types of insurance (health, car, home).

Mini-Lesson 5: Teach planning for significant future financial events.

- **Content:** Create a mock plan for a future event like college or a first car.

Mini-Lesson 6: Basic understanding of estate planning.

- **Content:** Simplified explanation of wills and estate planning.

Mini-Lesson 7: Discuss the concept of a financial legacy.

- **Content:** Talk about how financial decisions now can impact the future.

Mini-Lesson 8: Introduce concepts of sustainable and ethical investing.

- **Content:** Discussion on responsible investment choices.

Mini-Lesson 9: Explain what financial independence means.

- **Content:** Discuss steps and strategies towards achieving financial independence.

Mini-Lesson 10: Summarize the concepts of planning for the future.

- **Content:** Project or activity to design a future financial plan.

Week 10: Advanced Saving Strategies for Kids

Mini-Lesson 1: Saving for Long-Term Goals

- **Content:** Discuss the importance of setting and saving for long-term goals like education, a significant purchase, or a large-scale project.

Mini-Lesson 2: Understanding Savings Accounts

- **Content:** Delve into different types of savings accounts, their features, and how to choose the best one for specific saving goals.

Mini-Lesson 3: The Concept of Emergency Funds

- **Content:** Introduce the idea of an emergency fund, why it's essential, and how to start building one.

Mini-Lesson 4: Using Technology to Boost Savings

- **Content:** Explore how technology, like apps and online tools, can help in tracking and boosting savings.

Mini-Lesson 5: Saving and the Environment

- **Content:** Discuss how environmentally friendly practices can also contribute to savings, like conserving energy or recycling.

Mini-Lesson 6: The Role of Coupons and Discounts in Saving

- **Content:** Teach how to use coupons and discounts effectively as a saving strategy.

Mini-Lesson 7: Understanding Compound Interest

- **Content:** Explain compound interest with simple examples, demonstrating how savings can grow over time.

Mini-Lesson 8: Creative Saving Methods

- **Content:** Discuss creative and fun ways to save money, like DIY projects, homemade gifts, or growing a garden.

Mini-Lesson 9: Planning and Saving for Special Events

- **Content:** Guide the kids in planning and saving for special events like holidays, birthdays, or school trips.

Mini-Lesson 10: Savings Challenges and Games

- **Content:** Introduce savings challenges and games that make saving money a fun and engaging activity.