

Session 1







Earn, Save, Spend, Donate



Concepts

Earn
Save
Spend
Donate
Money Flow

Skills

-  Listening
-  Observation
-  Decision-making
-  Goal-setting
-  Mathematics
-  Teamwork

Overview

Introduction

The students will learn about the money flow and 4 money concepts: Earn, Save, Spend and Donate.

Objectives

The students will:

- Be introduced to the concepts of Earn, Save, Spend, Donate.
- Understand spending is not your only option: These are the 4 choices that you have to make with your money.
- Learn when and how to make these choices to reach your goals.

Time

40 - 45 minutes.



Session Outline

Check that the students have completed the Pre-questionnaire.

Introduction and Cha-Ching Music Video

Display the Cha-Ching music video: "Earn, Save, Spend, Donate".

Discussion on Concepts

Define **earn**, **save**, **spend** and **donate**.

Activities and Presentation

Set up 4 stations for students to earn money. Teacher gives out money to students as earnings upon task completion.

Students use self-earned money to decide whether to save, spend and / or donate.

Distribute and have students bring home the Money Flow materials to create a money flow with their families.

Summary

Advise students that Earn, Save, Spend and Donate are important to their daily life because it helps you to reach your personal goals.

Invite students to bring home the money and Money Flow materials to share and complete with their families.



Preparation

Review the activities and list of materials.

Familiarize yourself with the four money concepts **Earn, Save, Spend** and **Donate** to better address possible questions from the students. See the definition on Page 18 to help you prepare.

For visual learners, write all key terms on the board.

Students will need to complete the pre-questionnaire before the first session. Arrange to distribute the **Money Flow Materials** at the close of the activities as take-home piece for students to share with their families.

Materials

- Cha-Ching Music Videos (1 for each class)
- Places to Save / Items to Spend / Ways to Donate Poster (S1-2) (1 for each class)
- Sheets of 5 Money Notes (M5) (21 notes per sheet; 2 notes for each student)
- Sheets of 10 Money Notes (M10) (21 notes per sheet; 2 notes for each student)
- Sheets of 50 Money Notes (M50) (21 notes per sheet; 3 notes for each student)
- Money Flow (S1-3) (1 for each student)
- My Money Flow Sheets (S1-4) - in Student Booklet (1 for each student)
- Money Flow Cut-outs (S1-5) (1 for each student)
- Take Home Activities Notes - Session 1 (S1-6) - in Student Booklet (1 for each student)
- Facility to Display Cha-Ching Music Videos (not in kit)
- Pencils (not in kit)
- Color Markers (not in kit)
- Pieces of A5 paper (not in kit)



Step by Step Presentation

1. Introduction and Cha-Ching Music Video

Let students know that we are going to watch a video about where money comes from and where it goes. Ask students the following questions. Invite a few answers from different students before revealing the answer.

- When it comes to money, what choices do you have? (Answer: **Earn, Save, Spend** and **Donate**.)
- Where does money come from? (Answer: Mint.)
If needed, note that **Mint** is a place where money bill and coins are made by the **government**.
- Once it is printed at the printing press, where does money go? (Answer: After the money goes to the bank, it will be available for people to Earn, Save, Spend and Donate.)

Write down these four concepts on the board. Ask students “What does **Earn / Save / Spend / Donate** mean?”

Highlight to students that the video they are about to watch answers these questions and shows money being earned, saved, spent and donated. Encourage the students to watch attentively and see if they can tell which of these is happening to the money note.

Show the following music video:

- Earn, Save, Spend, Donate

Introduction & Cha-Ching Music Video

5 minutes

Mint is a place where money notes and coins are made by the government.

Government is a group of people who manage our cities, states and nations.



Discussion on concepts

10 minutes

Earn refers to receive income for work or services.

Save refers to keep money now for later use so as to realize short-term goals (e.g. buy a candy) or long term goals (e.g. go to university).

Spend refers to the use of money to buy things or services.

Donate refers to give time, items and / or money away freely in order to help others.

Goals refer to things you want to work hard for / to get within a period of time

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2. Discussion on Concepts

Ask the following questions about the video. Invite a few answers from different students before revealing the answer.

- What happened in the video? (Answer: Guide the students to discuss the money note the band earned, saved, spent and donated)
- Where did the money come from? (Answer: Printing Press)
- What did you see the money do? Give some examples

Cheatsheet on the Video

As the band members are introduced, Prudence spends a money note on lunch. Bobby then buys a magazine and gets the same banknote as change, which he uses to buy some food in the cafeteria. Zul then buys a meal and gets the note as change, saving it until he buys a book. The bookstore owner, Pepper's dad, earns the note and gives it to Pepper who later donates it to the cause Charity is helping — Give 4 Grain. The driver who is delivering the grain earns the money note from Charity. Justin then earns the money note by selling the driver a lemonade. Later, when Justin's bass guitar string breaks, he buys a new string using the money note. Finally, the manager goes to the music store to rent a speaker for the show and gets the money note in his change. The same money note is then given to Cha-Ching as part of their pay. That's where the money note has been!

Key Questions on Concepts

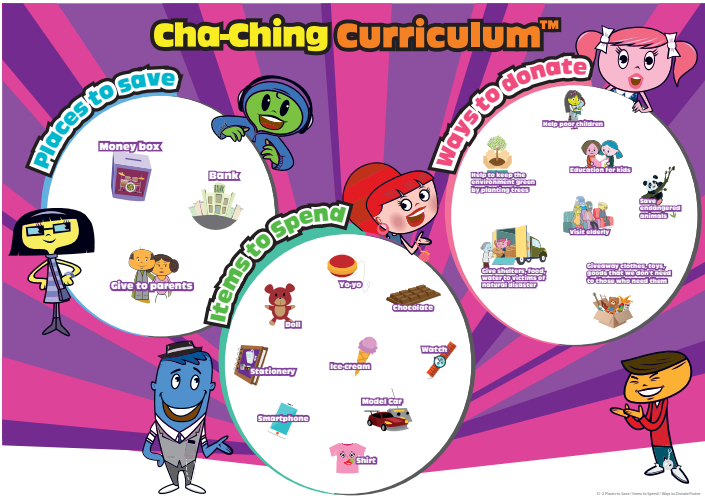
Ask the following questions. Invite a few answers from different students before revealing the answers as noted on the side.

- What does **Earn** mean?
- What does **Save** mean?
- What does **Spend** mean?
- What does **Donate** mean?
- Is Spend our only money option? (Answer: No. We can also earn, save and donate.)
- Why is it important to know that these are the four choices you have with your money? (Answer: once we know that these are the choices, we can reach our **goals**.)



3. Activities and Presentation

Places to Save / Items to Spend / Ways to Donate



S1-2 Places to Save / Items to Spend / Ways to Donate Poster

Separate students evenly into 5 teams, distribute the above poster to each team, and also display it on the board. The poster has some places to save, items to buy, and ways to donate. Explain to students that they will have the opportunity to earn first and decide what they would like to do with their money later.

Money Earning Activities



M5 5 Money Notes



M10 10 Money Notes



M50 50 Money Notes

Activities and
Presentation
20 - 25 minutes

There are 5 money-earning stations. Teachers are invited to use the following team activities and also create one for the students.

- i) Words Formation – by means of bodily movement, each team member makes the shape of a letter to spell one of the following words, “EARN”, “SAVE”, “SPEND”, and “DONATE”
- ii) Drawing – draw a picture of an item the team wants to buy
- iii) Physical activities – perform 10 times of the same physical activities such as squat-down, stand ups, jumping, etc.
- iv) Musical performance – sing the first 3 lines of their favourite song

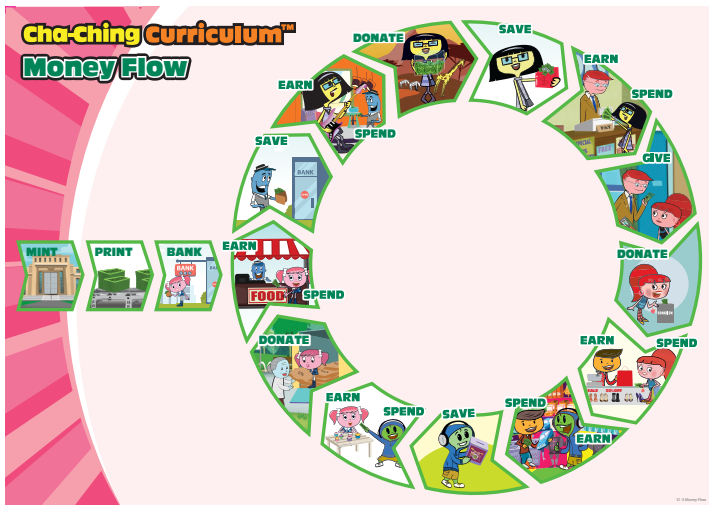
Divide the room into 5 money-earning stations, with each team going to a station. As a team, students have to complete the tasks together in the assigned station. Upon completion, each team can receive 200 worth of Money Notes as earning. Teacher may decide how much more money to pay the team as bonus based on how quickly the teams have completed the tasks or how well they have worked as a team.

After completing a station, each team will move to the next station until time allows or they have completed all 5 stations. Each team will calculate their earnings and discuss as a team what to do with their money.

Upon completing the 5 money-earning stations, engage the students with the second activity in this session - the Money Flow Activities to enhance the students' understanding of how money flows in their daily lives.



Money Flow Activities



S1-3 Money Flow



S1-4 My Money Flow Sheets



S1-5 Money Flow Cut-outs

Distribute Money Flow, My Money Flow Sheet and Money Flow Cut-outs. Explain how money flows and invite students to create their own money flow by thinking about what they have done with their money in the past few days or week.

Encourage students to write down when they have earned, saved, spent or donated. Have students cut and paste their money flow onto the sheet using the cut-outs provided.

Summary

5 minutes



Take Home Activities

Invite students to take the **My Money Flow Sheet** home and create it with their families. Encourage students to discuss their money flow learnings with their families.



S1-6 Take Home Activities Notes – Session 1

4. Summary

Review with students:

- When it comes to money, what are the choices that you have?
- What does **Earn** mean?
- What does **Save** mean?
- What does **Spend** mean?
- What does **Donate** mean?

Remind students that Earn, Save, Spend and Donate are important to their daily life because knowing these are your choices helps you to reach your personal goals.

Invite students to bring home the money and Money Flow materials to share and complete with their family members.

Optional: Replay the music video if students are interested.

