AFLATOUN
Social & Financial Education

ages
3-6

AflaTot
manual

Life Skills and Financial Education Programme

Early Childhood Education for Sustainable Development

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Introduction

The Importance of Early Childhood Development
The early years of childhood are a crucial time for growth and development. During this period, children build the foundation for their future learning and well-being. Early Childhood Development (ECD) plays a vital role in nurturing children's physical, intellectual, emotional, and social abilities. Children are capable and eager learners, and they thrive when supported by caring adults. Positive learning experiences during these early years are essential for helping children to reach their full potential. This focus is at the heart of Aflatoun International's mission.

Challenges and Opportunities for Education
As children enter preschool and primary school in the twenty-first century, they face a world that can be daunting. Many safety nets, such as social security, are being weakened globally, and children often find themselves needing to become active economic participants at younger ages. Children are growing up in a world marked by environmental challenges, while their rights are being threatened by various groups and corporations. However, today's children also have opportunities that their parents did not. One such opportunity is access to the internet, which can enhance education and boost literacy.

Aflatoun International believes that children need a balanced education – one that incorporates both social and financial literacy – in order to become agents of change in their communities. Given the challenges of today's world, this education should also address pressing issues like environmental sustainability and social equity. It is essential to acknowledge that if we do not confront the injustices in society, future generations will face significant challenges, including political instability and the harmful effects of climate change. This second revision of the AflaTot programme aims to contribute positively to sustainable development.

What Does Sustainable Development Mean?
When we talk about sustainable development, we are focusing on individual growth as a key to transforming societies around the world. Within the context of early childhood education, sustainable development, as defined by UNESCO[1], is a holistic concept which includes:

- **Social and Financial Education:** Teaching children about money management and social responsibility.
- **Respect for Diversity:** Encouraging appreciation for different cultures and perspectives.
- **Caring for the Environment:** Instilling a sense of responsibility towards nature.
- **Gender Equity:** Promoting fairness and equality among genders and cultures.

This understanding of education for sustainable development, shared by the World Bank, relies on three interconnected components: social, financial, and environmental knowledge. Together, these elements help to shape informed, responsible, and active community members.

The AflaTot programme, designed for children aged 3 to 6, provides the essential building blocks of social and financial literacy. This equips children with the skills they need to contribute to sustainable development, both individually and collectively.

1 UNESCO, 2008 – Contribution of early childhood education to sustainable development.

Introductory Module – You, Me, and Aflatoun

Module Overview

This introductory module aims to instil a sense of belonging and enthusiasm for learning by familiarising children with the Aflatoun character, its story, and its activities. It lays the groundwork for their social and financial education journey. By establishing group norms and guided introductions, this module fosters a supportive atmosphere conducive to developing essential social interaction skills for holistic growth.

Lesson – Meeting Aflatoun

Learning Outcomes

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

1. Identify and remember the names of their peers.
2. Identify the Aflatoun character and recognise key elements of its story.

Duration

45 minutes

Keywords

Aflatoun

Materials

- Softball
- Aflatoun mascot or picture
- Illustrations from “The Story of Aflatoun”
- Cut-outs of the Aflatoun flame (handout provided)
- Scissors
- Glue sticks or tape
- Colouring materials (paint, colouring pencils, or markers)

Facilitator Material Preparation

- Cardboard strips for the headbands (preferably recycled, if available).
- Aflatoun flame cut-out (pre-cut if the learners are younger).

Start – Name Toss |12 minutes|

1. Have learners sit in a circle on the floor.
2. Explain that they will be playing a game to learn each other's names.
3. Start by demonstrating how to play the game:
4. Hold the ball.
   - Say your name aloud.
   - Toss the ball gently to someone across the circle.
   - The learner who catches the ball should then say their name aloud and toss the ball to a different person.
5. The game ends when everyone has had the opportunity to say their name.
6. Thank learners for participating in the activity.

Extra Challenge: After the first round, instead of introducing themselves, all the other learners in the circle should try to recall and say the name of the learner who catches the ball.

Learn – Meet Aflatoun: Storytime |18 minutes|

1. Transition into the storytelling activity by explaining to the learners that a very special friend travelled a long way to meet them today.
2. Present the Aflatoun mascot or show a picture of the character.
3. Ask questions such as, "What do you see?", "Can you guess who this is?", "Why do you think it is here?", "Would you like to know more about this character?", etc.
4. Inform learners that you will read a story to them. Use pictures as visual aids to help tell the story.
5. Read the story below to the learners, making age-appropriate adjustments as needed.
6. As you read, ask learners to describe the pictures and identify elements in the story.

Story: The Story of Aflatoun

Hello, my name is Aflatoun! I came a long way to meet you because I heard you like to play and listen to stories, just like me!

I used to be a star in the sky, sparkling with my star friends. We used to dance and sing and have so much fun together. If you like games, I can teach you some!

After playing, my friends and I would sit together to listen to stories about the sun, the moon, and especially about Earth. I loved those stories! I always wanted to know more about Earth and the big blue spots called the sea. What do you think the sea looks like?

One day, I decided to visit Earth to see it for myself. "Mummy," I said. "I want to visit Earth!" She smiled and said, "Go ahead! Make new friends, and discover all the fun things happening on Earth."

So, I closed my eyes, jumped, and landed on Earth! I've visited many places with beaches, forests, villages, and even big cities. I've made new friends everywhere I go, and they've taught me games and songs.

I can't wait to share all the fun things I've learned. Would you like to play games and hear stories with me? I think we'll have a great time together!

Lesson 3.2 – Nature in Our Environment

Learning Outcomes

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

1. Name natural elements in their environment.
2. Distinguish between natural elements and non-natural elements.

Note: If needed, younger learners can simply name one or several natural elements, while older learners can focus on distinguishing between natural and non-natural elements.

Duration

45 minutes (duration may vary, depending on the time needed to complete the outdoor activity)

Keywords

Environment, Natural Elements

Materials

- Optional: Pieces of paper for drawing or writing observations (for older learners)
- Two bins or containers

Facilitator Material Preparation

- Images/drawings or actual items depicting natural elements like animals, trees, or plants, and non-natural elements such as books, toys, or clothes.
- Bins or containers labelled ‘Natural Elements’ and one labelled ‘Non-Natural Elements’, or pieces of paper with symbols like ticks and crosses to categorise items.

Start – Recalling Aflatoun's Journey to Earth |5 minutes|

1. Remind learners about the story "Aflatoun's Journey to Earth".
2. Ask them to recall the shape of Earth, what Aflatoun saw from the sky, and the colours that were mentioned.
3. Explain that we will now take a closer look around us, announcing, "We'll go outside to explore our surroundings."
4. Split learners into pairs for the outdoor activity.

Learn – Environment Detectives |25 minutes|

1. Gather learners together in a safe outdoor space containing natural elements such as trees, plants, soil, rocks, insects, birds, or other animals.
2. Explain that the learners will now explore the space like detectives, using their imaginary 'binoculars/magnifying glass' to observe the environment around them.
3. Emphasise safety rules, such as staying together in pairs, listening to instructions, and respecting the environment (e.g., no picking flowers or disturbing animals).
4. Point out any specific hazards in the area (e.g., uneven terrain, roots), and explain how to safely navigate around them.
5. Instruct learners to walk quietly and observe the world around them in their pairs. Encourage them to look closely at plants, listen for sounds of birds or insects, and notice any animals they might see.
6. After the walk, gather everyone together. Ask each pair to share one thing they observed with the whole group. Write down the elements mentioned or draw them on the board. Discuss similarities and differences in what the group noticed.

Note: For this exercise, the learners should share what they observed. This may include things that are not natural elements, such as cars and buildings, and that is okay. The purpose of the activity, at this point, is to encourage the learners to name what they observed in their surroundings. If it is not feasible to hold the activity outdoors, the lesson can still be conducted indoors with the learners observing the outside environment through windows and doors. If necessary, pictures can be used as an alternative to real-life observations.

Extra challenge: Provide older learners with pieces of paper to draw or write down what they observed in their pairs.

7. Once you have gathered the responses, ask the learners if they saw any plants, trees, or flowers. Then, ask if they saw any animals or insects. Finally, enquire about other elements, such as water, soil, sand, mud, etc., based on what was available in the environment.
8. Thank learners for their careful observation, then explain that the place they saw outside today is their environment. Explain that their 'environment' means everything that surrounds them. Mention that in the environment, there are things that are not made by people and that these things are called natural elements (e.g., trees, plants, rocks, insects, birds, and animals).

Module 4 – Me and Money: Spending, Saving, and Sharing

Module Overview

In this module, children will explore the basics of money. They will learn to recognise and value their belongings, understand their local currency – including its shapes, colours, and denominations – and discover the importance of keeping their money safe. Through fun and interactive activities, they will begin to distinguish between needs and wants, and practise making basic financial choices, such as spending, saving, or giving. The module also introduces the concept of delayed gratification, helping children to understand the value of waiting before spending and saving for something special. Additionally, this module will foster emotional awareness, allowing the children to identify feelings related to money and possessions, like happiness or sadness. By the end of the module, the children will have been introduced to basic money management skills and will have gained an early understanding of the importance of making responsible financial choices in the future.

Lesson 4.1 – Caring for Our Belongings

Learning Outcomes

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

1. Recognise belongings.
2. Identify items to collect or preserve.
3. List different ways in they can take care of their belongings.

Note: Depending on their age or level, learners may identify more than one valuable item. Older learners can list different ways they take care of their belongings.

Duration

45 minutes

Keywords

Valuable Things, Belongings

Materials

- Three flashcards (bookshelf, toy box, and closet) printed on A4 paper
- A bag
- One t-shirt, one toy, and one book

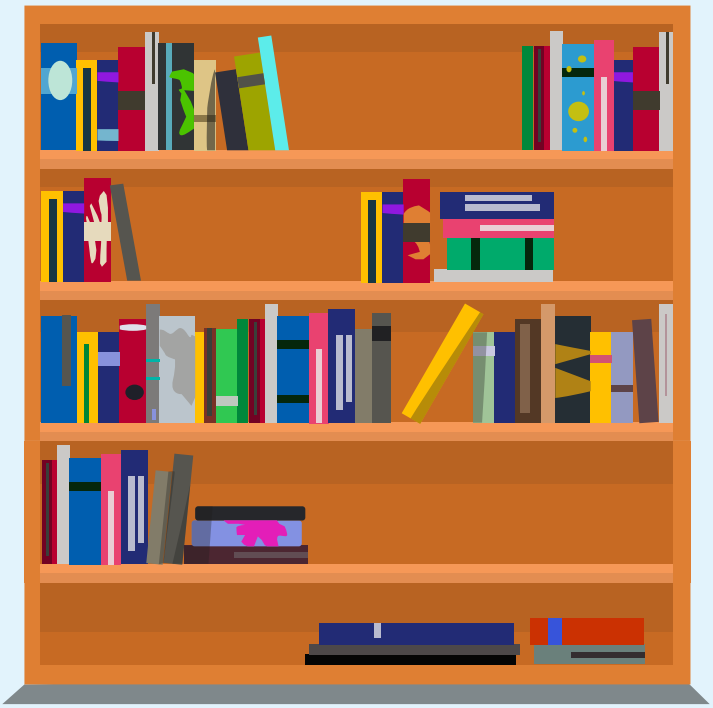
Facilitator Material Preparation

- Bring the items for the ‘Start’ activity from your home.
- Prepare/draw the flashcards if you do not have the possibility to print.

Start – Where Does It Belong? A Sorting Game |10 minutes|

1. Gather learners together in a circle.
2. Place a bag containing a book, a t-shirt, and a toy in front of the learners.
3. Inform them that, today, you have brought along a bag filled with precious belongings.
4. Present the flashcards showing a bookshelf, a closet, and a toy box, and place them in three separate rows in front of the learners.
5. Explain to learners that you will be presenting one item at a time, and they will need to decide where each item should go.
6. Help learners to find the right place for each item, emphasising the importance of keeping the items in good condition, storing them properly, and keeping them safe.
7. Encourage learners to discuss and suggest suitable places to store the items. Once a decision has been reached, place the flashcards on the corresponding items.
8. Invite learners to suggest additional ways to keep items safe. Provide examples, such as storing a book on a shelf or drawer, and being careful when turning the pages to prevent tearing. Explain that these practices are safe ways to keep belongings secure.

Flashcard sample images



Family Toolkit

Family Toolkit

What is the Family Toolkit?

The toolkit is part of the AflaTot strategy to involve families in the learning and development process in a more systematic way. Parental or caregiver involvement in education, especially during the early years, helps to promote holistic child development. The behaviour of parents and caregivers in a child's first five years of life has been found to be critical for the development of key academic and social outcomes.

This toolkit is made up of two sections:

1. **Supporting Learning at Home for Caregivers** – This section provides tips for caregivers and guidance on how to discuss the module's topics with their child, along with suggested home activities.
2. **Facilitator-Led Sessions for Children and Caregivers** – This section contains sessions to be led by facilitators, which are designed to engage both caregivers and children in activities, allowing them to participate and learn together.

The toolkit introduces basic strategies to help families encourage their children to make independent choices, understand their emotions, rights, and responsibilities, discover nature and its resources, and learn how to save, spend, and share. It highlights the importance of child–parent/caregiver interaction and shows that simple, everyday experiences can have a substantial impact on children's development and learning. The strategies are inexpensive and easy to implement, enabling every parent to apply them at home.

Additionally, the toolkit promotes intergenerational learning based on the themes proposed in the AflaTot curriculum, encouraging children and parents to learn together and from each other. It also helps to stimulate self-reflection among family members, helping them to recognise the importance and relevance of these topics in their children's lives.

While it is encouraged to use the Family Toolkit alongside the curriculum handbook, in order to strengthen collaborative efforts between the home and classroom/group lessons, it can also be used as a standalone component. Parents and caregivers can engage their children in various activities, either through the learning at home activities or the facilitator-led sessions.

In short, the toolkit aims to strengthen family bonds and support parents/caregivers in their role. Together, we are working to build brighter futures for families and communities.

SECTION 1:

Supporting Learning at Home for Caregivers

Introductory Module – You, Me and Aflatoun

Tips and Talk to Your Child

- Ask your child to tell you about Aflatoun by asking questions like, “Who is Aflatoun? Where did Aflatoun come from?”
- Talk about the story and ask about what Aflatoun did. How did Aflatoun make new friends? What fun things are the children learning with Aflatoun?
- Review the story provided below and encourage your child to recall as much of the story as they can.
- Sing the Aflatoun Song together, and enjoy it as a fun family activity!

Home Activities

Home Activity 1: Recalling and Reading the Aflatoun Story

Materials: Aflatoun story (provided below).

1. Start by asking your child/children what they remember about Aflatoun. Some responses might include, “Aflatoun was a star in the sky who came to Earth to make new friends” or “Aflatoun loves playing games and telling stories.” Encourage them to share any details they recall about Aflatoun’s adventures.
2. Next, read the Aflatoun story together using the version provided below.
3. Encourage your children to engage with the story by asking them what their favourite part is, and why. You can even ask them to retell the story in their own words once you have read it together.

Story: The Story of Aflatoun

Hello, my name is Aflatoun! I came a long way to meet you because I heard you like to play and listen to stories, just like me!

I used to be a star in the sky, sparkling with my star friends. We used to dance and sing and have so much fun together. If you like games, I can teach you some!

After playing, my friends and I would sit together to listen to stories about the sun, the moon, and especially about Earth. I loved those stories! I always wanted to know more about Earth and the big blue spots called the sea. What do you think the sea looks like?

One day, I decided to visit Earth to see it for myself. “Mummy,” I said. “I want to visit Earth!” She smiled and said, “Go ahead! Make new friends, and discover all the fun things happening on Earth.”

So, I closed my eyes, jumped, and landed on Earth! I’ve visited many places with beaches, forests, villages, and even big cities. I’ve made new friends everywhere I go, and they’ve taught me games and songs.

I can’t wait to share all the fun things I’ve learned. Would you like to play games and hear stories with me? I think we’ll have a great time together!

Session Seven – Our Market: Buying and Selling

Objective
This session helps caregivers and children to understand the basic concept of buying and selling. Through a playful market activity, children will learn the value of money and how to make choices when buying. They will also gain an understanding of the concept of money as a limited resource.

Duration: 120 minutes or more (can be split across multiple days or as part of extended sessions)

Key Points to Consider

- Many of us will remember playing make-believe 'market' during our childhood. A playful way to interact with money, this role-play game helps children to grasp the uses and benefits of money. It also helps children to develop social and negotiation skills, and introduces them to basic decision-making. Through this activity, children begin to understand that money and resources are limited, which teaches them the importance of planning and making informed choices.
- This activity serves to conclude the programme experience. The children are given the opportunity to apply some of the skills they have learned, such as making decisions, using their talents, and practising buying, selling, and managing money.
- Ensure the children are involved with each step of planning, preparing, and running the market.
- Adapt this activity based on your context and available resources. Family, friends, and others can be invited to participate, creating a wonderful opportunity for parental involvement. This is a chance to showcase what the children have been doing throughout the year and to make them feel proud. Such an event can be organised in numerous ways. We are confident you have many great ideas already! Below, you will find simple examples of how to organise a market activity. You can suggest options for children and caregivers to choose from. Alternatively, adapt the activity to suit your context and the resources available. If you have other ideas in mind, feel free to use them and to be creative.

Let's Explore the Theme

Materials: Picture of a local market (optional)

1. Gather caregivers and children in a circle, and introduce them to the concept of a market. Ask the group if anyone has ever been to a market. Optional: Present a picture of a local market and facilitate a discussion by asking questions such as:
    - What do you see at the market?
    - What do you buy at the market?
    - How do you buy these items? (Answer: By using money)
    - What do we call the people who sell at the market? (Answer: Sellers)
    - What do we call the people who buy at the market? (Answer: Buyers)
2. Encourage children and caregivers to share their experiences and observations.

3. Define buying and selling in simple words. For example:
    - Buying: When you give money and receive something in return.
    - Selling: When you give something to someone, and they give you money for it.
4. Explain that they will now create their own market together as a group.
5. Depending on resource availability, you can either have the group brainstorm ideas for products (such as crafts, drawings, snacks that could be prepared especially for the session, or plants) or provide suggestions for products that can be created with available materials.

If needed, assign specific products to caregiver–child pairs based on the resources available to you.

Together with Our Children

Part A: Product Preparation

Materials: Materials will vary depending on the chosen product.

1. Explain to participants that they will be creating products to sell at the market, and outline the steps to follow.
2. In pairs, caregivers and children will work together to complete their products.

Part B: Setting Up the Market Stalls

Materials: Tables or blankets for stalls, cash boxes or containers for each stall, small pieces of paper or price tags, markers, decorative materials (optional).

1. Each pair should set up a stall for their products, decorating it with signs and arranging the items attractively.
2. Ask participants to assign prices to products and add price tags.
3. Suggest that they come up with a name for their stall and decorate it as desired.

Part C: Practising Buying and Selling

Materials: Play money (Aflatoun money).

1. Give each pair a set amount of Aflatoun money to use for purchasing items at the market.
2. Encourage children to take turns visiting stalls to ‘buy’ products using their Aflatoun money. This task will help them to practise handling money, making choices, and interacting socially.
3. Remind children that they have a limited amount of money to spend on items. They can then use their earnings to buy additional products, share the money, or save it.

Note: Participants should take turns selling and buying.

Wrap-Up and What We Learned

Materials: No materials needed.

1. Gather participants in a circle to discuss their market experience. Ask questions like:
   - What did you enjoy about our market?
   - Was it easy or hard to decide what to buy?
   - Did you have enough money to buy everything you wanted?
2. Summarise that in this session participants practised making choices within a set budget and learned that resources, such as money, are limited and must be used wisely. Through buying and selling, they gained an understanding of the concept of value and the process of exchanging money for goods.
3. Suggest the following to the caregivers:
   - During shopping trips, ask children to help pick out a small item, like a snack, and let them pay for it at the till. This helps to strengthen decision-making and money-handling skills.
   - Set up a small 'shop' at home with simple household items or snacks. Give children play money, and let them 'sell' and 'buy' items to practise making choices with limited resources.
4. Thank participants for their enthusiasm and active participation throughout the session. Praise their creativity, teamwork, and thoughtful decisions in setting up and running the market.

Note: This session, 'Our Market: Buying and Selling', provides an engaging and appropriate conclusion to the programme. It offers a hands-on experience and brings together some of the financial concepts and social skills that the children have been developing throughout the programme.

AFLATOUN

Social & Financial Education

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