
ELEMENTARY FACILITATOR GUIDE (Grades K–5)

Purpose of This Guide

This guide supports educators, caregivers, and facilitators in delivering the **Money Foundations: Earn, Save, Spend & Share** curriculum with confidence, clarity, and consistency. No prior financial expertise is required.

Role of the Facilitator (Elementary)

The Facilitator Should:

- Create a **safe, encouraging learning environment**
- Use **simple language and real-life examples**
- Reinforce **positive money behaviors**, not perfection
- Encourage participation without judgment
- Adapt pacing based on student needs

The Facilitator Is NOT:

- Expected to be a financial expert
 - Expected to discuss family finances in detail
 - Expected to compare student financial situations
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Lesson Preparation Checklist

- ✓ Review lesson objectives
 - ✓ Prepare materials (tokens, worksheets, visuals)
 - ✓ Identify key vocabulary
 - ✓ Plan discussion prompts
 - ✓ Prepare family take-home guides
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Instructional Best Practices

- Use **storytelling** and **role play**

- Ask open-ended questions
 - Reinforce effort and decision-making
 - Use visuals and hands-on activities
 - Allow movement and interaction
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Differentiation Tips

- Read questions aloud for younger learners
 - Allow drawing instead of writing
 - Pair students for peer discussion
 - Provide extra time when needed
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Fidelity of Implementation

To maintain program integrity:

- Deliver lessons in sequence when possible
 - Use reflection questions
 - Engage families consistently
 - Complete pre/post assessments
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Common Challenges & Solutions

Challenge: Students want to spend all tokens

Solution: Reinforce that choices are learning moments

Challenge: Students compare home situations

Solution: Redirect to “everyone’s family is different”

Success Indicators

- Students explain needs vs. wants
- Students can describe saving
- Increased confidence discussing money