
ELEMENTARY FINANCIAL LITERACY CURRICULUM (Grades K–5)

Curriculum Title

Money Foundations: Earn, Save, Spend & Share

Description

A comprehensive elementary financial literacy curriculum helping K–5 students learn earning, saving, spending, budgeting, and responsible money choices through real-life learning.

1. CURRICULUM DEFINITION

Elementary Financial Literacy introduces young learners to money concepts, decision-making, and responsibility through age-appropriate instruction. Students learn how money is earned, how choices affect outcomes, and how planning, saving, spending wisely, and sharing support personal and community well-being.

This curriculum emphasizes **confidence, equity, and habit-building** at a stage when lifelong behaviors are formed.

2. CURRICULUM OVERVIEW & PURPOSE

The **Kurrency Kidz Elementary Financial Literacy Curriculum** equips students with foundational financial skills using storytelling, simulations, discussion, math integration, and family engagement. Lessons are modular and adaptable for classrooms, after-school programs, faith-based settings, and home learning.

Purpose:

- Build early money awareness
 - Reinforce math, literacy, and SEL skills
 - Promote responsible decision-making
 - Engage families in financial conversations
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3. WHY FINANCIAL LITERACY MATTERS (STUDENT-FRIENDLY STATISTICS)

- Children begin forming money habits by **age 7**
- Students who learn to save early are **more confident with money later**

- Many families don't talk about money at home — schools help fill the gap
- Planning helps people reach goals and reduce stress

Fun Quote:

“If you don't plan your money, it will plan itself.”

4. CURRICULUM STRUCTURE (MULTI-LESSON SEQUENCE)

This curriculum includes **5 core lessons**, each designed for **45–60 minutes** and usable independently or as a full unit.

LESSON 1: What Is Money?

Lesson Objective

Students will understand what money is, why people use it, and how it helps meet needs and wants.

Key Concepts (Expanded)

- Money is a tool used to exchange for goods and services
- Money comes in different forms (cash, digital)
- Money is earned, not unlimited

Warm-Up

Ask:

- “What do you think money is used for?”

Real-Life Example

Buying groceries requires money — families must choose what to buy.

Activity

Money matching game (items → money use)

Discussion Questions

- What would happen if there was no money?
- Why can't people buy everything they want?

Assessment

Exit ticket: “One thing money is used for is...”

LESSON 2: Earning Money

Lesson Objective

Students will learn how people earn money and understand the connection between work, effort, and income.

Key Concepts

- People earn money by working or helping others
- Jobs provide income to meet needs
- Everyone contributes in different ways

Warm-Up

Ask:

- “How do people earn money in your family or community?”

Real-Life Example

Parents working, students earning allowance for chores.

Activity

Career cards: match jobs to earnings.

Family Connection

Students interview a caregiver about their job.

Assessment

Short reflection drawing or sentence.

LESSON 3: Needs vs. Wants

Lesson Objective

Students will distinguish between needs and wants and understand trade-offs.

Key Concepts

- Needs are required for safety and health
- Wants are optional
- Choices involve trade-offs

Warm-Up

Show pictures and ask students to sort.

Real-Life Example

This curriculum is provided for educational purposes only. It is not intended to offer legal, financial, or investment advice. Content is designed to support financial literacy education and informed decision-making. Individual circumstances may vary.

Buying shoes before buying a toy.

Activity

Needs/Wants sorting chart.

Discussion Questions

- Can a want ever feel like a need?
- Why do families make different choices?

Assessment

Multiple-choice check:

Which is a need?

- A. Toy
- B. Food
- C. Game

Correct: B

LESSON 4: Saving & Budgeting Basics

Lesson Objective

Students will create a simple budget and explain why saving is important.

Key Concepts

- Budgets help plan money
- Saving prepares for goals and surprises
- Money is limited

Activity

Token budget simulation (Save, Spend, Share)

Math Story Problem

Alex has 20 tokens.

He saves 6 and spends 10.

How many are left?

Answer: 4

Fun Quote

“Saving today helps tomorrow.”

Assessment

Budget worksheet + exit question.

LESSON 5: Sharing & Community Responsibility

Lesson Objective

Students will understand how money can be used to help others and support the community.

Key Concepts

- Sharing builds strong communities
- Giving is a choice
- Helping others matters

Real-Life Example

Class fundraiser or donation drive.

Activity

Class charity jar planning.

Discussion Questions

- How does helping others make you feel?
- Why is giving important?

Assessment

Reflection journal or group discussion.

5. REAL-LIFE PROBLEM SOLVING (CUMULATIVE)

Scenario

A family has limited money and must plan for food, rent, saving, and fun.

Student Task

- Identify needs
- Identify wants
- Create a simple plan

Parent Role

Ask guiding questions, not answers.

6. MULTIPLE-CHOICE REVIEW

1. A budget helps you:
A. Spend money fast
B. Plan money
C. Lose money
Correct: B
2. Saving money means:
A. Spending all
B. Keeping some for later
C. Forgetting it
Correct: B
3. Needs are:
A. Required items
B. Optional items
C. Toys
Correct: A

7. ANSWER KEY

- Lesson checks provided per lesson
- Math problems included with solutions
- Reflection answers are subjective

8. FAMILY & HOME IMPLEMENTATION GUIDE

Parents/Caregivers Should:

- Talk about money openly
- Let children help plan small purchases
- Reinforce saving and patience

Students Should:

- Practice budgeting with allowance
 - Ask questions
 - Reflect on choices
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9. ASSESSMENT & PROGRESS MEASUREMENT

- Pre/Post assessments
 - Observation checklists
 - Participation tracking
 - Reflection responses
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10. STANDARDS ALIGNMENT

Aligned to:

- Common Core Math & ELA
- National Financial Literacy Standards
- SEL competencies

(Full alignment available as a separate PDF.)

11. IMPACT STATEMENT

The Kurrency Kidz Elementary Financial Literacy Curriculum builds foundational money skills, strengthens academic learning, and empowers students with confidence and responsibility—laying the groundwork for lifelong financial well-being.