

---

## 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

---

## 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**

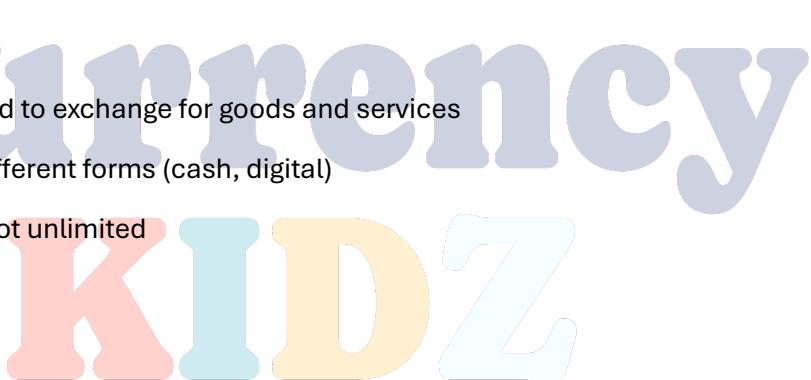
Students will understand what money is, why people use it, and how it helps meet needs and wants.

#### **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**

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

## 9. ASSESSMENT & PROGRESS MEASUREMENT

- Pre/Post assessments
- Observation checklists
- Participation tracking
- Reflection responses

---

## 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.