



# AFLATOT MANUAL

Social and Financial Education for Early Childhood  
Éducation sociale et financière pour la petite enfance  
Educacion social y financiera para la primera infancia

• Educação social e financeira para educação pré-escolar  
• Социальное и финансовое образование для детей младшего возраста  
• التربية الاجتماعية و المالية للطفولة المبكرة

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## INTRODUCTION:

### BACKGROUND ON AFLATOUN

The goal of helping children realise their potential to improve the world through education is what brought Aflatoun into existence.

The particular importance of Financial Education has also come into clear focus in recent years. Despite living in a rapidly changing global economy, adults and young people have extremely low levels of financial literacy worldwide, and schools and teachers also often lack the tools to address this challenge. On top of this lack of knowledge about financial matters, children and young people are increasingly exposed to socially, environmentally and economically unsustainable patterns of consumption.

Aflatoun addresses these issues by providing a balanced Social and Financial Education curriculum to empower children to better overcome these challenges. This is accomplished via a network of partner organisations in over 85 countries, linked together by the global Aflatoun Secretariat based in the Netherlands.

The Aflatot programme for children who have not yet entered primary school (usually 3-6 years of age) provides an early childhood education programme that lays the foundation for this social and financial literacy. The programme builds on the evidence in early childhood education that such early investments provide children with advantages that are amplified and reinforced over time.

### ACHIEVING EMPOWERMENT USING THE AFLATOUN CORE CONCEPTS

Social and economic empowerment are anchored in the five core elements of the Aflatoun programme:

#### Core Element One: Personal Understanding and Exploration

- ▶ Children are encouraged towards greater self-knowledge and self-confidence.

#### Core Element Two: Rights and Responsibilities

- ▶ Aflatoun embodies the principles of the UN convention on the Rights of the Child (1990).

#### Core Element Three: Savings and Spending

- ▶ Children learn to value and protect both material and non-material resources.

#### Core Element Four: Planning and Budgeting

- ▶ Children come to see that they can make hopes and dreams come true.

#### Core Element Five: Child Social and Financial Enterprise

- ▶ Children are encouraged to view themselves as active participant in, and shapers of their community.

## WHY EARLY CHILDHOOD IS THE PERFECT PLACE TO BEGIN SOCIAL AND FINANCIAL EDUCATION

Early childhood is the most critical time for positive intervention. Children's development during this stage is strongly affected by their environment, and that effect continues to exert a strong influence on the rest of their lives. It is of the utmost importance that educational and life-skills programmes such as Aflatot also begin at this early stage.

## CONCEPT FORMATION OF SOCIAL AND FINANCIAL EDUCATION

Children gather the building blocks of social and financial literacy even before they get to primary school. Much of what they know about planning, budgeting, saving, spending and using resources is based on their daily routine. Even before monetary concepts are learned, simple concepts such as making full use of available resources, i.e. 'finishing one's food' or 'buying only necessities', are some of the daily realities that young children are exposed to that already relate to Financial Education. Preschool children are also developing time-preferences when they understand that there are times when it is better to wait for something rather than to have it now. Children as young as 3 years of age are exposed to the social values of giving and sharing, not just with gifts or tangible materials, but also with interaction with others. Other important life skills that are embedded in Aflatot include taking turns, making decisions and setting goals.

## OUR BELIEF ON HOW YOUNG CHILDREN LEARN

### ▶ Young children are *capable and competent*

We believe that, even in their early years, children are highly capable and competent, regardless of their backgrounds, experiences and ages. Children are active, self-motivated learners eager to understand the world in which they live, and learn when supported through adult interactions.

### ▶ Through four *developmental domains*

The developmental milestones and progress seen across the following four developmental domains are highly interrelated in the early childhood years. Therefore, Aflatot balances input into each of these developmental processes.

1. **Physical development:** Both gross motor and fine-motor skills are developing rapidly during the first years of growth. Gross motor skills are used in activities such as running and jumping, while fine motor skills are used in activities such as writing or drawing. Physical development and the opportunities to explore the physical environment are primary means for sensory development.

2. **Social development:** Understanding others, and learning how to communicate, share and make friends are some of the areas of interpersonal development. It refers mostly to the ability to form attachments and interact positively with others.

3. **Emotional development:** Focuses on self-awareness, self-confidence and coping with feelings, as well as understanding them. It involves building one's self-esteem and identity while amplifying empathy for others.

4. **Cognitive development:** Concept formation happens as children explore themselves and the world around them. Through structured and unstructured activities, children learn about the world around them, including basic financial and social concepts, such as saving and protecting things that are valuable to us. Cognitive development also includes the development of children's creativity.

### ▶ Learning should be made *relevant*

Learning should be based on real experiences that children have direct contact with in their everyday lives. Preparing learning environments and opportunities should therefore take into account the environmental factors at home and in the children's community that come to play in their development, particularly the role of parents in children's learning.

The Aflatot programme recognises the role of families in instilling social and financial literacy. The involvement of parents is seen as an important component of the programme. Families are often the children's first educators and have enormous influence in shaping young children's financial and social knowledge, attitudes and behaviour. Given that children in this age group rely heavily on imitation, parents are seen as important models and co-teachers in enhancing children's knowledge of financial concepts. Towards this end, the curriculum provides a framework of extension activities to help parents understand the same concepts their children are learning, and to engage in structure positive interaction.

### ▶ Learning is supported by *play and children being actively involved indoors and outdoors*

There is much agreement amongst researchers that active learning has a positive impact on children's learning in pre-school education. Structured participation in the classroom allows children to be more active and, as a result, they have more fun, explore more ideas, and internalise those ideas more efficiently.

The Aflatot programme emphasises the importance of giving children space to express themselves, to act on their own, and to solve practical problems together. It uses different active learning methodologies, such as role-playing, group activities, outdoor activities, craft activities, etc.

► **The Facilitator's role is to support learning.**

Acting as co-constructors of knowledge, facilitators are present to challenge children's thinking and support them as they engage in various forms of exploration. Adults set the stage for further learning by making sure that a conducive environment, appropriate resources, and positive interactions are available for children. Facilitators are responsible for planning and making decisions regarding the following:

*Physical environment:* Make sure that space, and the selection and location of materials and resources support children's development.

*Emotional environment:* Make children feel secure, safe and a sense of belonging.

*Routines and structures:* Ensure that structure is present throughout the day, so that children can become accustomed to the course routine.

Activities are carefully thought through, are relevant to children, and meet their developmental needs and interests.

Facilitators are mindful of the interactions they have with children and the children have with each other. Facilitators should provide children with opportunities for higher order thinking, sustained shared thinking, and relevant dialogues.

# HOW TO USE THE MANUAL:

## HOW TO USE THE MANUAL

The Aflatot programme is designed to promote learning in Social and Financial Education, based on the previously mentioned five core elements of Aflatoun. As such, the Aflatot programme is not intended to serve as a complete curriculum for Early Childhood Education and Care, but rather, as a supplemental curriculum focusing on skills and attitudes relating to Social and Financial Education. Partners, teachers and facilitators are therefore encouraged to incorporate Aflatot into other more general early childhood education programmes.

It is also important to highlight that Aflatot is designed to begin with a strong basis in the first core element of Personal Understanding and Exploration, particularly if it is the only programme being used. This is necessary in order to build on the child's sense of self and identity before progressing further on the social and financial components of the programme.

## SECTIONS AND MODULES

The Aflatot programme is divided into five Main Sections. These are:

**Section 1:** You, Me and Aflatoun: Developing a Positive Sense of Well-Being and Identity

**Section 2:** Me and My Family: Taking Care of the People We Love

**Section 3:** Me and My Friends: Helping Each Other

**Section 4:** Me and My Community: Living and Working Together

**Section 5:** Me and Money: Spending, Saving and Sharing

An effective Aflatot programme requires incorporating modules from the five different sections. Choose the modules that are most relevant for your group and to your existing programme.

**Aflatot activities that are considered essential and are therefore strongly recommended:**

- 1. *The Aflatoun Boxes.*** Children will make their own 'Aflatoun Boxes': Aflatoun Journey Box and Aflatoun Money Box. Throughout the programme, you (as the facilitator) will encourage them to save different things that are of value to help them learn about protecting valuable items. These can be Aflatoun Coins saved, photos of loved ones, or arts and crafts created during the programme.
- 2. *Neighbourhood Visits.*** Children will learn best about their neighbourhood and community if they engage with it. Neighbourhood visits can bring children to markets, banks, government buildings or other places that are appropriate for young children. *Note:* when making a neighbourhood visit, always ensure you have enough adult chaperones to accompany the children, and make sure the children understand the safety rules concerning being outside.
- 3. *The Aflatoun Fair.*** A group project led by you (as the facilitator) and the children, where they invite their family and friends to come and shop at their market and/or visit an exhibition of their arts and crafts, using Aflatoun Coins.
- 4. *Activities with Parents.*** Throughout the programme, there will be opportunities to involve parents through home extension activities (called Family Activity) communicated to the parents. These take place in order to help them become involved with the work of their children, and learn about the Aflatot activities that their children are participating in.

This manual has been developed for facilitators to build on the fundamental principle of child empowerment. The child-centred curriculum is designed to help children develop a proactive attitude, practical skills, and values. It helps children explore who they are and how to interact with other people; it stresses the importance of family and its values; it encourages children to explore their rights and their responsibilities; and it helps them familiarise themselves with concepts of money and resources, using participatory methodology and moving away from traditional rote learning for children.



THIS IS HOW THE BEGINNING OF EACH SECTION IS PRESENTED:

## SECTION 1

# 1 YOU, ME AND AFLATOUN: Developing a Positive Sense of Well-Being and Identity

This section focuses on two points:

1. Introducing Aflatoun to the children by providing background on the Aflatoun programme and explaining what it is all about.
2. Building on Aflatoun's Core Concept of Personal Understanding and Exploration, wherein children are encouraged towards greater self-knowledge and self-confidence. As part of that process, they are promoted to express themselves creatively, and learn that they are unique and special.

Given that the Aflatot's intended audience are children aged three to six years, special emphasis is put upon:

- ▶ Building on the concept of self.
- ▶ Understanding one's body and how it is used.
- ▶ Becoming familiar with different emotions, and how to interpret and express them.

◀..... The Section's number and name

◀..... The Section's focus

◀..... The Section's learning outcome for the children

◀..... The Section's list of contents

MODULE	ACTIVITY	TIME	STATE	STORY/SONG	OUTDOOR ACTIVITY
<b>Module 1: Introduction to Aflatoun</b>	Activity 1: Aflatoun's Journey	40 min	Reccomended	Story of Aflatoun	
	Activity 2: Aflatoun Song	40 min	Reccomended	Aflatoun Song	
	Activity 3: Sinta the Bird	35 min	Reccomended	Sinta the Bird	
	Activity 4: Aflatoun Journey Box	45 min	Reccomended		
<b>Module 2: I am Special in Many Ways</b>	Activity 5: I Know My Name	40 min	Reccomended	Where is Thumbkin	Neighbourhood walk
	Activity 6: I Am Alive	40 min	Optional		
	Activity 7: I Can Move with My Body	35 min	Optional		
	Activity 8: I Can See and Hear	60 min	Reccomended		
	Activity 9: I Can Smell and Taste		Reccomended	Feelings Town	
	Activity 10: I Can Express Myself with My Body	50 min	Reccomended		

