



# MONEY EXPLORERS

BUILDING FOR THE FUTURE



# Course Snapshot

## ***1 - What Is Money?***

**Big Idea:** Money is a tool we use to get the things we need and want

**Activity:** “Treasure Hunt” coin-matching relay

## ***2 - Earning & Saving***

**Big Idea:** We earn money by helping and we keep it safe so it can grow

**Activity:** DIY three-jar bank + Allowance tracker

## ***3 - Smart Spending & Budgeting***

**Big Idea:** Every dollar is a choice; planning helps us make wise ones

**Activity:** Pop-up classroom shop with play money

## ***4 - Seeds of Investing & Sharing***

**Big Idea:** Money can grow over time and can also help others

**Activity:** “Ozzy’s Orchard” mock-investment game & charity coin drive

**Pacing guide:** 2–3 sessions per week, 30–40 min each.

**Teaching style:** Story-led, hands-on, movement-rich, heavy on praise and discovery.

# Adult Prep Checklist

## (Do this before Week 1)

**Gather materials:** mixed Aussie coins & notes (real or replica), 3 clean jars per child, sticker sheets, coloured paper, scissors, stamp pad, large poster paper, crayons, two egg cartons, timers, and a pile of picture cards (needs vs wants).

**Create Ozzy props:** print an A4 cut-out of Ozzy the Koala plus speech-bubble cue cards (“Save,” “Spend,” “Share,” etc.).

### Download / print:

- Coin recognition flashcards
- Three-jar labels
- Weekly home-challenge sheets
- Parent reflection log

**Reading corner:** Place age-appropriate books (e.g., “One Cent, Two Cents, Old Cent, New Cent” by Dr. Seuss; “A Chair for My Mother” by Vera B. Williams).

**Set up a reward system:** Earned “Ozzy Leaves” (paper leaves) stick to a classroom tree; five leaves = pick from the “Koala-ty Prize Box.”

# WEEK 1 – What Is Money?

## Learning Objectives

- Recognise and name common Australian coins and notes.
- Explain that money is exchanged for goods and services.
- Distinguish needs from wants through play.

## Session 1: Ozzy's Storytime (30 min)

- **Hook (5 min):** Puppet reveal – Ozzy pops out with an empty pouch saying, “I lost my gum-leaf lunch!”
- **Read-aloud (10 min):** The Berenstain Bears' Trouble with Money. Pause for Q&A.
- **Mini-lesson (5 min):** Show a \$1 coin and ask, “What could Ozzy buy with this?”
- **Game (10 min):** “Coin Call-Out” – children sort a mixed pile into matching trays.

## Session 2: Needs vs Wants Relay (35 min)

- Tape two columns on the wall. Flash picture cards (ice-cream, medicine, shoes, tablet, broccoli) and let children race to slap them under Need or Want. Discuss ambiguous items (“a birthday cake?”).
- **Reflection drawing:** “Draw something you need and something you want.”

## Session 3: Treasure-Hunt Obstacle Course (40 min)

- Hide coins around a play area. Kids find, identify, and tally values; adults model simple addition.
- **Take-home challenge:** Ask an adult at home what money looked like “when they were little” and draw it.

**Facilitator Tip:** Speak in short sentences, use big gestures, and repeat key vocabulary (“coins,” “notes,” “buy,” “swap”).

# WEEK 2 – Earning & Saving

## Learning Objectives

- Name at least three ways people earn money.
- Describe saving as “keeping money safe for later.”
- Build and label their own three-jar system (Spend, Save, Share).

### Session 1: How Do Grown-Ups Get Money? (30 min)

- **Brainstorm:** Project photos of a nurse, builder, chef. Kids guess jobs.
- **Role-play:** Dress-up corner; each child “earns” one Ozzy Leaf for a pretend task.
- **Graphic organiser:** Draw job → receive money → buy food.

### Session 2: The Magic Money Jars (35 min)

- Tell the “Koala & the Three Jars” story: Ozzy gets 3 jars from Grandma Gum-Nut.
- Craft: decorate jars; glue on printable labels.
- Chant: “Spend, Save, Share – care!” (kids clap rhythm).

### Session 3: Allowance Tracker & Goal Setting (40 min)

- Introduce a simple chart with 7 boxes; colour a coin icon each day allowance is saved.
- Discuss a short-term goal (e.g., sticker book). Calculate together:  $\text{cost} \div \text{weekly savings} = \text{weeks}$ .

**Home extension:** Parents start a mini-allowance (even 50c) and record in the tracker.

# WEEK 3 – Smart Spending & Budgeting

## Learning Objectives

- Compare prices of two similar items and choose the “better deal.”
- Create a super-simple budget: “I have \$5; how should I split it?”
- Practise delayed gratification (“wait a week to get bigger fun”).

## Session 1: Pop-Up Koala Kiosk (45 min)

- **Set-up:** Adult tables with play snacks/stationery priced \$1–\$4.
- **Budget card:** Each child gets \$5 in play money.
- **Shop time:** Buy, then discuss why they chose each item.
- **Math moment:** “What’s left?”

## Session 2: Spend or Save? Musical Circles (30 min)

- Tape two big circles labelled Spend Now and Save for Later.
- Play music; pause and read a scenario (“A shiny toy today” / “Movie ticket next week”). Kids jump to a circle and defend their choice.

## Session 3: Build a Simple Budget Poster (35 min)

- On butcher paper draw three columns: Money In, Money Out, Leftover.
- Fill with magazine cut-outs; glue and tally with stickers (dots = \$1).

**Quick win:** Praise every child who decides not to spend all \$5 at the kiosk – reinforce self-control.

# WEEK 4 – Seeds of Investing & Sharing

## Learning Objectives

- Explain that investing means putting money somewhere to grow (like planting seeds).
- Experience a mock “return” on an investment over time.
- Recognise that sharing money (charity) helps others and feels good.

### Session 1: Ozzy’s Orchard – The Investing Game (40 min)

- **Set-up:** Each child gets 3 “seed” stickers.
- **Rule explanation:** Plant 1 sticker on Monday, get 1 extra fruit sticker on Friday (“growth”).
- **Visual tracker:** Use a wall graph; compare seed vs fruit totals at week’s end.
- **Language bridge:** Seeds = capital, Fruit = returns (keep it playful).

### Session 2: Compound Interest Dance (20 min)

- Form groups of one; music plays, each “investor” finds another to “double.”
- After three rounds show exponential growth on fingers: 1→2→4.
- **Take away:** “The earlier you plant, the bigger your tree!”

### Session 3: Share Day & Course Celebration (45 min)

- **Charity jar count-up:** Empty ShARE jars into a clear tube; announce total donation.
- **Certificate ceremony:** Hand out printable “Money Adventurer” certificates.
- **Family showcase:** Kids present a poster: “One smart money thing I learned.”

**Facilitator Reflection:** Ask yourself – did each child use the vocabulary *earn*, *save*, *spend*, *share*, *invest*? If not, weave them into praise.

# Assessment & Reinforcement Tools

## Observation checklist

Track each child's ability to identify coins, explain jars, and articulate "investing"  
Fill after every session

## Home-challenge sheets

Involve families; extends learning  
Send Fridays; reward returned sheets with Ozzy Leaves

## Ozzy's Money Journal

Encourage personal reflection  
Staple 4-page booklet; kids draw or dictate thoughts

## End-of-course quiz (picture-based)

Light-hearted recap  
Use in Week 4 Celebration

## Resource Bank

- **Apps:** LittlePNC "Grow Your Money" (free, no ads) for virtual jar tracking.
- **Books:** "Save It!" by Cinders McLeod, "Money Plan" by Monica Eaton.
- **Videos:** 2-min animated clip "Coins vs Notes" (YouTube, ABC Education).
- **Printables:** Coin rubbings, goal thermometer, Ozzy Leaves template.



# Final Tips for Adult Facilitators

- **Repeat & Remix:** Young kids thrive on repetition. Revisit songs and chants daily.
- **Concrete before abstract:** Always handle physical coins before introducing pictures/charts.
- **Celebrate tiny wins:** Acknowledge when a child waits an extra day to spend or chooses to save.
- **Model aloud:** Share your own saving or giving habit in simple language.
- **Keep sessions dynamic:** Alternate between sitting, standing, and floor activities every 5–7 minutes to match attention spans.

## You're Ready!

Print your materials, cue Ozzy's big grin, and watch 5- to 7-year-olds discover that money isn't just for grown-ups — it's a playful, powerful tool they can master one coin, one jar, and one "investment seed" at a time.