

**NEXTGEN**  
MONEY

# SMART SPENDERS



Income

Expenses



Budgeting

Goals



# 4-Week Money & Investing Course

**For parents / teachers  
of kids aged 8 – 12**

**Big idea:** In just one month, kids progress from counting coins to confidently running a mock investment portfolio—guided every step of the way by you (*and, if you like, Ozzy the Koala and his friend Penny*).

## Money Mindset & Goal-Setting

**Outcome:** “I know what money is for and what my goals are.”

**Adult Role:** Story-tell, demonstrate, and facilitate games.

## Saving, Budgeting & Smart Spending

**Outcome:** “I can plan where my dollars go ... before they disappear.”

**Adult Role:** Coach kids through hands-on trackers & challenges

## Investing 101 & Risk-vs-Reward

**Outcome:** “I can explain shares, funds, and why patience pays.”

**Adult Role:** Break down jargon, run experiments, share examples

## Mini-Investor Challenge

**Outcome:** “I built and managed a starter portfolio and reflected on the results.”

**Adult Role:** Host the simulation, de-brief, celebrate progress

Each week assumes **3× 30-minute** sessions plus a **Weekend Challenge**.  
Adjust pacing as needed.

# Week 1 – Money Mindset & Goal-Setting

## Adult prep (15 min)

- Print “Money Journeys” worksheet (timeline with life milestones).
- Gather a variety of notes/coins, foreign currency, and digital wallet screenshots.
- **Optional prop:** a plush Ozzy Koala to “hand out” coins in demos.

## Session-by-session

### Story of Money, 5-min play

- Act out barter → coins → digital payments.
- Money is a tool, not a goal.
- Kids mime swapping shells, gold, tap 'n go.

### Wants vs Needs Relay

- Why goals matter; scarcity means choices.
- Teams sort picture cards into two boxes.

### Goal Map

- Short- v long-term goals; SMART framework.
- Complete “Money Journeys” sheet: one 1-month, 6-month, 1-year goal.

# Week 1 – Money Mindset & Goal-Setting

## Weekend Challenge

**“Treasure Hunt Ledger”** – give each child \$5 in play money. They must trade/swap items with family or friends and record every transaction. On Monday discuss what added value (experience, happiness, knowledge) and what lost.

## Resources

- Printable Goal-Setting Sheet
- Short animated video: “Ozzy Explains Where Money Came From”
- Book suggestion: Barefoot Kids chapter 1

## Success check

Kids state one personal saving goal and one giving goal in their own words.

# Week 2 – Saving, Budgeting & Smart Spending

## Adult preparation:

- Set up three clear jars (Spend / Save / Share) or digital equivalents.
- Download a Kid-Friendly Budget Tracker spreadsheet or app (e.g., Spriggy Pocket Money, ASIC MoneySmart Budget planner).

## Session-by-session

**Activity:** Three-Jar Demo

**Key Talking Points:** Pay yourself first; percentage-based splitting.

**Kid Action:** Kids label jars & divide \$10 of play money.

**Activity:** Budgeting Escape Room

**Key Talking Points:** Budgets give freedom, not restriction.

**Kid Action:** Groups solve puzzles to “unlock” next week’s movie night by allocating ticket, snack, transport costs.

**Activity:** Need-It or Ditch-It App Review

**Key Talking Points:** Every dollar is a vote—how ads influence choices.

**Kid Action:** Audit last week’s spend (real or hypothetical) and tag Impulse vs Planned.

# Week 2 – Saving, Budgeting & Smart Spending

## Weekend Challenge

Kids plan, price, and shop for “\$20 Family Lunch” (real or pretend). They must compare unit prices, track change, and present receipts.

## Resources

- Printable Weekly Budget Worksheet
- Video: “How to Outsmart Sneaky Ads”
- Online price comparison: supermarket catalogues

## Success check

Kids show a filled budget sheet with at least one cost-cutting decision they’re proud of.

# Week 3 – Investing 101 & Risk-vs-Reward

## Adult preparation

- Print flashcards: Shares, Bonds, ETFs, Property, Cash.
- Signup (free) to a kid-safe stock simulator (e.g., ASX Sharemarket Game – Schools Edition, or a class in MarketWatch Virtual Stock Exchange set to “play money only”).
- Prepare two balloons and a heavy ball.

## Session-by-session

**Activity:** Balloon & Bowling Ball Demo

**Key Talking Points:** Risk vs reward spectrum.

**Kid Action:** Predict which will bounce higher... and which could pop. Relate to cash vs shares.

**Activity:** Investment Jigsaw

**Key Talking Points:** Diversification; “don’t put all eggs in one basket.”

**Kid Action:** Kids arrange flashcards into low, medium, high risk rows.

**Activity:** Mock Market Launch

**Key Talking Points:** Compound growth vs simple interest; long-term thinking.

**Kid Action:** Each child picks 3 companies/ETFs for a \$10 000 virtual portfolio.

# Week 3 – Investing 101 & Risk-vs-Reward

## Weekend Challenge

Research ONE chosen company: What do they make? How do they earn money? Present a 60-second pitch (“Why I own a slice of this business”).

## Resources

- Interactive Compound-Interest Calculator
- Video: “Ozzy’s 60-Second Guide to Shares”
- Kid-level news site (e.g., Squiz Kids finance segment)

## Success check

Kids can explain how diversification reduces risk and name one factor that affects share prices.



# Week 4 – Mini-Investor Challenge & Reflection

## Adult preparation

- Prepare leaderboard sheet or digital dashboard.
- Gather simple certificates or badges.

## Session-by-session

**Activity:** Mid-Game Check-In

**Key Talking Points:** Emotions in investing (greed, fear); stick to strategy.

**Kid Action:** Kids review portfolio gains/losses, decide: hold, buy, sell.

**Activity:** “News Flash!” Curveball

**Key Talking Points:** Markets react to news.

**Kid Action:** Reveal a mock headline (e.g., “Tech titan releases new VR headset”). Kids predict & adjust holdings.

**Activity:** Finale & Retrospective

**Key Talking Points:** What did we learn? Time in market beats timing the market.

**Kid Action:** Each child presents: a) their final balance; b) one mistake; c) one proud moment.

# Week 4 – Mini-Investor Challenge & Reflection

## Weekend Celebration

**Family “Investor Fair.”** Kids set up poster stands, demonstrate their journey, and adults award fun certificates:

- “Best Diversifier”
- “Steady Hands”
- “Most Creative Pitch”

## Ongoing habits (send-home)

- Weekly allowance split 50 / 40 / 10 (Save / Spend / Share).
- Monthly “Investment Club” family meeting—rotate stock picks, discuss headlines.
- Start a real-world micro-investment account when both adult and child feel ready (e.g., raise pocket-money stakes into an ETF through a custodial brokerage).

## Resources

- Reflection Journal (printable)
- Certificate templates (PDF)
- **Book:** How to Turn \$100 into \$1 000 000 (Harold & Quinn, kids edition)

## Success check

Kids articulate—in their own words—how saving feeds investing, why patience wins, and one next step they’ll take.

# Instructor toolkit (what you get)

12 x Slide decks (Google Slides / PowerPoint)  
Editable

6 x Printable Worksheets (PDFs)

Goals, Budget, Spend-Save-Share Tracker, Diversification Map, Stock Research Sheet, Reflection Journal

4 x Short Animated Explainer Videos  
Hosted or download

Parent/Teacher Guidebook  
12-page PDF with pacing tips, FAQs, and extension ideas

Certificate Pack  
PDF & Canva template

(If you use Ozzy & Penny characters, sprinkle them through slides and videos as narrators; kids love familiar faces.)

# Extension paths

- **Ages 8–10** – run Weeks 1-3 at half-speed; extend Week 4 over a full term.
- **Ages 11–12** – integrate light discussions on dividends, index funds, and inflation.
- **Gifted / keen learners** – add coding a simple “portfolio tracker” in Scratch.

## Final word to adults

When kids **earn, save, budget, invest**, and reflect inside a single month, you plant habits that compound for decades.

Your energy, curiosity, and (yes) willingness to celebrate every small win are the secret sauce.

Keep the conversation playful, keep the numbers real, and let the kids drive the questions—Ozzy, Penny, and their future bank balances will thank you!