

Course on Financial Literacy & Basics of Economics

Smart Steps: Your Financial Journey



A Comprehensive Financial Literacy Course for Young Minds

Made with **GAMMA**

Why Financial Literacy Matters

Understanding money isn't just about saving; it's about building a secure and empowered future. Our course equips young learners with the essential knowledge and skills for financial well-being.



Make Informed Decisions

Learn to critically evaluate financial choices, from everyday spending to future investments.



Manage Money Effectively

Develop practical skills in budgeting, saving, and understanding the flow of income and expenses.



Foster Financial Responsibility

Understand the impact of financial choices on personal well-being and the wider community.

Course Overview: Duration & Eligibility

Designed to be flexible and accessible, our "Smart Steps" course is tailored for young learners and their educators.

Course Duration

The course is designed to be completed over 1 month, with weekly modules that can be adapted to fit various schedules. Each module includes interactive lessons, activities, and quizzes.

- **Weekly Milestones:** Encourages consistent engagement and progressive learning.
- **Flexible Learning:** Modules can be integrated into existing curricula or completed at home.

Eligibility

"Smart Steps" is ideal for primary and secondary school students, with content thoughtfully adjusted for different age groups. Educators and parents are also encouraged to participate to support the learning journey.

- **Primary Level:** Focus on basic concepts like saving and needs vs. wants.
- **Secondary Level:** Deeper dive into budgeting, credit, and introductory investing.

Core Course Objectives

By the end of "Smart Steps," learners will be able to:

- 1 Understand the Value of Money**
Recognise where money comes from and its role in daily life.
- 2 Differentiate Between Needs and Wants**
Make informed spending decisions based on priorities, not just desires.
- 3 Practise Saving and Budgeting**
Set financial goals and create simple plans to achieve them.
- 4 Explore Ways of Earning Income**
Understand different methods to generate money, from chores to future careers.
- 5 Begin to Grasp Credit & Debt Concepts**
Learn the basics of borrowing and the importance of responsible repayment.
- 6 Appreciate the Importance of Giving**
Understand how financial literacy extends to supporting others and the community.

Key Learning Modules: Foundations

Our comprehensive curriculum covers the fundamental building blocks of financial understanding.



Module 1: Needs vs. Wants

Understanding the difference between essential items and desires to make smart spending choices.



Module 2: Earning Money

Exploring various ways young people can earn money, from household chores to entrepreneurial ventures.



Key Learning Modules: Practical Skills

Building on the foundations, these modules focus on practical application and responsible money management.



Module 3: Saving for Goals

Setting realistic savings goals and understanding how to put money aside for future aspirations.



Module 4: Basic Budgeting

Creating a simple budget to track income and expenses, ensuring money goes where it's needed most.



Beyond the Basics: Credit, Debt & Giving

Introduce slightly more complex topics, emphasizing responsible financial behaviour and the spirit of generosity.

Credit & Debt: Borrowing Responsibly

Understanding the basics of borrowing, the concept of credit scores, and the importance of timely repayments.

- What is Credit?
- Understanding Loans
- The Value of Trust



Giving & Sharing: Financial Generosity

Exploring the impact of giving back to the community and understanding charitable contributions.

- The Joy of Giving
- Community Support
- Responsible Philanthropy



Introduction to Investing: Making Your Money Grow

A foundational look into the world of investments, explaining how money can work for you over time.

Start Small

Begin with small, manageable amounts to understand the process.

Diversify

Spread investments across different areas to reduce risk.

Visualise your money growing like a tree! 🌱

Long-Term Vision

Understand that investing is about patience and growth over time.



Why Financial Literacy in Schools?

Integrating financial education into the school curriculum equips the next generation with vital life skills.

- **Global Competitiveness:** Prepares students for an increasingly complex global economy.
- **Empowering Education:** Transforms abstract economic concepts into practical, relatable lessons.
- **Economic Stability:** Fosters responsible financial habits that contribute to broader economic health.
- **Personal Responsibility:** Teaches accountability in managing personal finances from a young age.

It's an investment in their future, ensuring they are well-prepared for the challenges and opportunities of adulthood.



Teaching Approach: Make it Engaging and Relatable

Our methodology focuses on interactive and practical learning, making financial literacy fun and accessible.



Make it Fun

Through games, real-life scenarios, and interactive activities, we turn complex concepts into enjoyable lessons.



Open Conversations

Encourage open dialogue about money at home and in the classroom, demystifying financial topics.



Be a Role Model

Educators and parents lead by example, demonstrating responsible financial habits.

