TEACHING AND LEARNING PLAN
Students Financial Club for Primary School Students
Preface

Financial management skills enable us to make sound financial decisions in our daily lives. Enriching such skills is a cumulative and life long process, which is especially effective when a basic understanding is acquired during one’s younger years. The financial management skills will help children to make good financial decisions throughout their life, and to become confident and informed consumers.

Bank Negara Malaysia has collaborated with the Ministry of Education (MOE) in promoting financial education to school children for more than a decade with the implementation of the School Adoption Programme (SAP) in 1997 and the Students Financial Clubs (SFCs) in 1999. The adoptive financial institutions under the SAP have assisted teachers in conducting lessons and activities on good financial values and skills to children in Government aided schools.

To further support the financial education efforts, the SFCs promote financial management skills as part of the schools’ co-curriculum activities. The MOE, the adoptive financial institutions under the SAP and Bank Negara Malaysia had developed the “Teaching and Learning Plan” book for the SFCs’ activities. We trust that this book can effectively facilitate the teachers in planning and carrying out financial education activities for the SFCs.

The lesson plans in this book were primarily a compilation of ideas and suggestions of teachers collated during the five Workshops for Teachers-in-Charge of SFCs organised in 2007 by Bank Negara Malaysia with the support of the MOE, the State Education Department (SED) and the adoptive financial institutions. The teachers-in-charge of SFCs may refer to the lesson plans as a guide and may adopt or modify the proposed activities based on the students’ needs and level of maturity.

Lastly, we extend our appreciation and gratitude to the MOE, SED, teachers and the adoptive financial institutions for their strong support and contribution towards the publication of the book.

Going forward, we welcome feedback on improving the contents of the book. In this regard, please forward your suggestions or comments to the following address:

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Consumer and Market Conduct Department
7th Floor, Block A
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Jalan Dato’ Onn
50480 Kuala Lumpur

Bank Negara Malaysia
(14 October 2008)
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TOPIC 1: MY FINANCIAL GOALS

Time required:
The activities may take about an hour.

Objectives:
At the end of this lesson, the children will be able to:
1. Describe the importance of money.
2. Plan their spending wisely.
3. Track their spending.
4. Compare between prudent and reckless spending.

Advance preparation/ materials required:
1. Mock cheques
2. Mock money
3. Flip chart paper
4. Marker pen

Induction set/ introduction:
1. Arrange randomly several pieces of mock money of different values, e.g. RM1, RM2, RM5, RM10, RM50, RM100 on the table.
2. Invite five children to come forward and request each of them to pick up the note with value of RM50.
3. Request the children to share with the rest of the class that if they have RM50, how they would like to spend the money.
   Based on the answers shared by the children, teacher may summarise and relate the answers to the subsequent activities that will be conducted.

   **Summary:** Money is a limited resource and we should learn how to spend it wisely. Before spending, assess your needs and wants. Saving money is better than spending on unimportant things like toys, games and junk food.

Introduction to the activities:
Start the lesson by explaining to the children that the activities to be conducted are related to managing their RM50.
Activity 1
1. Divide the children into five groups. (The number of children in a group may vary according to the total number of them taking part in the activity.)
2. Distribute a mock cheque of RM50 to each group.
3. By using mind map, request the children to plan on how they would spend the RM50.

Examples – children may want to spend their money on the following:
- Savings
- Donation
- Education (stationery)
- Basic needs (food and beverages)
- Bus fare
(A sample of the mind map is in Appendix 1)

Activity 2
1. Invite the representative from each group to present the mind map and elaborate on the spending plan prepared by the group. Remind other children to give their full attention while the presentation is in progress.
2. Teacher may want to provide comments on the presentations made by the children.

For example, in allocating money for spending, children may consider putting aside 20% for savings first before they start spending. Encourage them to allocate some money for donation to the needy. Children should also prioritise spending on needs rather than wants.

Activity 3
1. Request the children to list down the advantages of having a personal budgeting plan and the consequences of not having one.
2. Provide comments based on answers given by the children.

Teacher may give the following comments:

<table>
<thead>
<tr>
<th>Advantages of having a personal budget</th>
<th>Consequences of not having a personal budget</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Likely to spend more on needs rather than wants.</td>
<td>1. Not able to keep track on flow of money.</td>
</tr>
<tr>
<td>2. Able to save.</td>
<td>2. Burden with debt - give example of consequences when an adult borrows money from loan sharks (Ah Longs).</td>
</tr>
<tr>
<td>3. Avoid unnecessary spending.</td>
<td>3. Emergence of social problems, for example robbery/murder, snatch theft, maltreatment/child abuse.</td>
</tr>
<tr>
<td>4. Always have enough money in hand.</td>
<td>4. May continue living in poverty.</td>
</tr>
<tr>
<td>5. Live a comfortable life.</td>
<td>5. Not able to save money for higher education.</td>
</tr>
</tbody>
</table>
Closing:
1. In closing, teacher may emphasise on the following to the children:
   a) Importance of smart financial management; and
   b) Advantages of starting early in managing personal finance.
2. Sample of closing remarks by teacher:

   Smart financial management is very important. Without proper financial management, one may face financial difficulties. Financial problems will make our life miserable and may lead to other social problems. On the other hand, smart financial management may ensure a comfortable lifestyle.
Appendix I

Sample of Mind Map

Allocation of RM50

- Bus fare
- Savings
- Donation
- Basic needs
  - Food and beverages
- Education
  - Books
  - Stationery
TOPIC 2: MAKING A COIN BOX

Time required:
The activities may take about an hour.

Objectives:
At the end of this lesson, the children will be able to:
1. Produce an attractive coin box.
2. Save on spending by using the self-made coin box.
3. Use the coin box to keep their savings (this will inculcate the savings habit).

Advance preparation/ materials required:
1. Diagram of sample coin box
2. Bamboo stalk (teacher may suggest using other materials)
3. Colour paper
4. Glue
5. Paint

Induction set/ introduction:
1. Invite the children to sing a song which has a similar melody to "Mari Mengundi" ("Come to Vote", a popular jingle)
   Lyrics of the song:
   Marilah mari, kita menabung (Come, come, let us save)
   Tunaikanlah kewajipan, diri sendiri (Fulfil your duties to yourself)
   (Repeat 3 times)

2. Discuss the following with the children:
   i. The advantages of keeping money in the coin box.
      Anticipated responses:
      a. Can save money in small amount on a daily basis
      b. Inculcate the habit of thriftiness

   ii. The advantages of keeping money in the bank.
      Anticipated responses:
      a. Secured and safe
      b. Can generate more money from interest/ returns

   iii. The advantages of smart money management.
      Anticipated responses:
      a. For emergency purposes
      b. For future use
      c. To achieve financial goals
iv. The importance of money in our daily life.

Anticipated responses:
- a. For daily expenses
- b. For emergency purposes
- c. To pay for vacation
- d. To buy a house
- e. To pay for medical expenses
- f. For education
- g. For investment
- h. To lead a comfortable life

Introduction to the activities:
Start the lesson by dividing the children in groups. Explain to the children on how to make a coin box from bamboo stalk. (A sample diagram of the coin box is in Appendix 1.)

Activity 1
How to make a bamboo coin box (every child in the group will make a coin box each).

Steps:
1. Get a piece of bamboo stalk.
2. Make a hole at the side of the bamboo stalk by using a knife (refer to diagram in Appendix 2).
3. Use a nail to make three small holes on the bamboo stalk as benchmark.
4. Paint/colour the coin box to indicate each level.
5. Design the coin box according to the children’s creativity.

Closing:
1. Display all the coin boxes produced by each group.
2. Prizes may be given to the group which produces the most attractive coin boxes.
3. The winning coin boxes may be displayed for a period of time at the Students Financial Club’s corner.

Prepared by:
Appendix 1

Sample Diagram of the Coin Boxes Made from Bamboo Stalk
Appendix 2
Diagram of Coin Box Made from Bamboo Stalk

Make a hole here

Coins level mark
TOPIC 3: LET US START SAVING MONEY

Time required:
The activities may take about an hour.

Objectives:
At the end of this lesson, the children will be able to:
1. List at least five benefits of savings.
2. Manage their pocket money.
3. Practise good financial management.

Advance preparation/ materials required:
1. Presentation slides containing “Pantun” or Malay rhyme (Appendix 1)
2. Manila card board
3. Flip chart paper
4. Marker pen

Induction set/ introduction (5 minutes):
Teacher may start the lesson by asking children some questions relating to their pocket money:
• How much pocket money do you normally received per day/ week?
• What do you normally spend your pocket money on?
• Do you normally have any balance left of your pocket money?
• What do you normally do with the balance of your pocket money?
Anticipated responses:
i. Keep the money in a coin box
ii. Purchase gifts
iii. Give a treat to some friends
iv. Return the extra money to parents

Introduction to the activities:
Activity 1 (5 minutes)
1. Start the lesson by asking the children to read the “pantun” as shown on the slide (see Appendix 1).
2. Discuss contents of the “pantun”.

Activity 2 (20 minutes)
1. Divide the children into five groups. (The number of children in a group may vary according to the total number of children taking part in this activity.)
2. Request the children to list down the words related to savings found in the “pantun”.
Anticipated responses:
i. “Menabung” (savings)
ii. “Mulia” (noble)
iii. “Berjimat-cermat” (prudent/ thrifty)
iv. “Bijak” (wise)
v. “Banyak faedah” (lots of benefits)
Activity 3 (15 minutes)
1. Invite the representative from each group to present their answers to the class.
2. Teachers may provide comments on the answers given by the children.

Activity 4 (10 minutes)
1. Distribute worksheet (Appendix 2) to the children.
2. Request the children to find eight hidden words related to savings in the worksheet and colour the relevant boxes.

Closing (5 minutes)
At the end of the activity, request the children to list down words related to savings by referring to the “pantun” and “worksheet on hidden words”.

Suggested answers:
1. “Mulia” (noble)
2. “Bijak” (wise)
3. “Jimat” (thrifty)
4. “Hemat” (prudent)
5. “Rajin” (diligent)
6. “Cekap” (efficient)
7. “Bahagia” (blissful)
8. “Bajet” (budget)

Prepared by:
Pantun: Hikmah Menabung  
(A Malay rhyme)

Ke pasar Satok membeli gula  
Gula dibeli bersama cuka  
Sikap menabung amalan mulia  
Dapat membantu di hari muka

Jalan-jalan cari makan  
Cari makan di kedai Atan  
Sikap boros amalan syaitan  
Hendaklah jauhi jangan amalkan

Adik Abu menjual pegaga  
Pegaga dijual bersama mangga  
Berjimat-cermat dalam berbelanja  
Amalan dituntut oleh agama

Amalan menabung langkah yang bijak  
Hendaklah diamalkan tua dan muda  
Duit di tabung semakin banyak  
Labur di bank banyak faedahnya
Appendix 2

Students Financial Club

Name:............................................................................................................................. Marks:..................

Class:..........................................

Instruction:
Colour the eight hidden words related to “Savings”

1. Thrifty  6. Prudent
2. Wise  7. Blissful
3. Diligent  8. Budget
4. Efficient
5. Noble

ONOUELY
DEQYTFIRHT
JETEGDBNF
HESIWITBOE
IKWPWIBCI
IEBECNLSIC
DILIGENTS
UWEORFDRN
YPREDNFTB
YNQWSYFOE
JLUFSILBM
(Answers for Teacher’s Reference)

Pantun: Hikmah Menabung (The Benefits of Savings)

Ke pasar Satok membeli gula
Gula dibeli bersama cuka
Sikap **menabung (savings)** amalan **mulia (noble)**
Dapat membantu di hari muka

Jalan-jalan cari makan
Cari makan di kedai Atan
Sikap boros amalan syaitan
Hendaklah dijauhi jangan amalkan

Adik Abu menjual pegaga
Pegaga dijual bersama mangga
**Berjimat-cermat (thrifty)** dalam berbelanja
Amalan dituntut oleh agama

Amalan menabung langkah yang **bijak (wise)**
Hendaklah diamalkan tua dan muda
Duit di tabung semakin banyak
Labur di bank **banyak faedahnya (lots of benefits)**

Answers: The eight hidden words related to “Savings”

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<td>L</td>
<td>B</td>
<td>M</td>
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</table>
TOPIC 4: POCKET MONEY BOOK (”BUKU WANG SAKU”)

Time required:
The activities may take about an hour.

Objectives:
At the end of this lesson, the children will be able to:
1. Record the money received, spent and saved in the Pocket Money Book.
2. Practise thriftiness, prudent spending, saving and honesty.
3. Develop the habit of recording their pocket money and daily expenses in the Pocket Money Book.

Advance preparation/ materials required:
1. Colour pencils (blue, red and black)
2. Calculator
3. Table 1 (Appendix 1)
4. A short passage on ‘Managing Money’ (sample of the passage as in Appendix 2. Teacher may expand the passage or create a new one.)
5. Table 2 – from the Pocket Money Book published by Bank Negara Malaysia (Appendix 3)

Induction set/ introduction:
Start the lesson by asking children the following questions:
• Do you remember how much money you spent yesterday? (Most students would be able to remember.)
• Do you remember how much money you spent last week? (Perhaps some students could remember.)
• Do you remember how much money you spent last month? (Perhaps most of the children do not remember.)

Teacher may emphasise that if children record their pocket money and daily expenses in the Pocket Money Book, they would be able to keep track of their spending.

Activity 1
1. Distribute the worksheet on income and expenditure (Appendix 1) to the children.
2. Request the children to categorise the statements in Table 1 as either ‘income’ or ‘expenses’.
3. Discuss the answers with the children.

Activity 2
1. Distribute a passage on ‘Managing Money’ (Appendix 2) to the children.
2. Request the children to complete the passage by filling in the amount in the blank spaces. 
(The amount of income, spending and savings will be stated in the blank spaces. Children are free to decide on the amount. However, the amount of income, spending and savings must be balanced.)
3. Distribute Table 2 (Appendix 3).
4. Based on the above passage, request the children to fill in the amount of income, expenditure and savings in Table 2.
5. Request the children to fill in their own expenses in the Pocket Money Book.
6. Discuss with the children the benefits of recording their daily expenses in the Pocket Money Book.
7. Invite the children to choose one their friends in the group who has good money management habit as a role model. Request the children to explain why the person is chosen.

Closing:
In closing, teacher requests the children to sing the following songs:
1. “Berjimat Cermat” (“Smart Saving”)
2. “Lagu Tiga Kupang” (“Thirty Sens Song”)
3. “Duit, Duit, Duit” (“Money, Money, Money”)
4. “Gila Judi” (“Mad about Gambling”)

Prepared by:
## Appendix 1

### Table 1
Tick (√) in the appropriate column

<table>
<thead>
<tr>
<th>Income</th>
<th>Statement</th>
<th>Expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Receive pocket money from parents</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Buy food and beverages</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Receive “Ang Pau” (money token) during festive season</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sell old newspapers for recycling</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Receive cash prize</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Buy stored value card</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Buy birthday present for a friend</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Donate money to old folks home</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Receive money from uncle</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Appendix 2

Sample of Passage on ‘Managing Money’

Aizad received ............... for his pocket money from his father. Besides that, he received .......... from his uncle. During recess hour in school, Aizad bought a piece of cake for .......... and a glass of orange juice which cost him ............ While having his meal, Aizad noticed that his classmate, Rozman was sitting by himself under a tree near the school cafeteria. Rozman informed Aizad that he has to skip his meal because he left his money at home. Aizad took pity on Rozman, then bought for him a piece of cake at ........... and some beverages at ............. On the way back to the class, Aizad stopped at the school co-operative shop to purchase two exercise books which cost him ............ a copy.

Note: Teachers may expand the above passage or create a new one.
# Appendix 3

Table 2 – from the Pocket Money Book published by Bank Negara Malaysia

<table>
<thead>
<tr>
<th>Date</th>
<th>Income (A)</th>
<th>Expenses (B)</th>
<th>Savings (A-B)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>RM</td>
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<tr>
<td>Weekly Total</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
TOPIC 5: duitsaku.com MEMBERSHIP REGISTRATION

Time required:
The activities may take about an hour.

Objectives:
At the end of this lesson, the children will be able to:
1. Register membership at the duitsaku.com (a dedicated financial education website for children.)
2. Obtain valuable and useful information on financial education by visiting duitsaku.com.

Advance preparation/ materials required:
1. Obtain permission to use the school’s computer laboratory
2. Presentation slides containing pictures of ant, bee and duitsaku.com mascots (Appendix 1)
3. Presentation slides on how to register as duitsaku.com members (Appendix 2)
4. Questionnaires on duitsaku.com

Induction set/ introduction:
1. Show pictures of ant and bee, then discuss the characteristics of both insects (Appendix 1).
   Anticipated response – both are hardworking in nature and have strong teamwork.

   duitsaku.com, a financial education website was developed by Bank Negara Malaysia, in collaboration with the Ministry of Education. It is an interactive financial education tool to enhance financial literacy among children. Multi-media articles and interactive financial games in duitsaku.com are meant to expose school children to financial education through ‘edutainment’. Two attractive mascots, “Si Mut” and “Sang Lebah” are introduced in the duitsaku.com.

   In duitsaku.com, children can participate in contests, games, quizzes, financial calculations and other activities related to personal financial management. duitsaku.com was launched on 19 October 2004 and is continually being enhanced.

   For more information, please refer to www.duitsaku.com.

Introduction to the activities:
Activity 1
1. Start the lesson by showing duitsaku.com slides to the children on how to register as duitsaku.com members.
2. Encourage the children to register themselves as duitsaku.com members.

Activity 2
1. Divide the children into several groups and request each group to appoint a leader.
2. Distribute the questionnaires on duitsaku.com to each group.
Sample questions:
- What are the benefits that children can gain from visiting duitsaku.com?
- What makes duitsaku.com very attractive to children?
- If you have concern about money and personal matters and you would like to share with someone, you could write to “Kak Si Mut” (“Big Ant Sister”) and “Abang Lebah” (“Big Bee Brother”). Through which section and which zone in duitsaku.com can you get in touch with them?
- Name all the zones found in duitsaku.com.
- What activities do duitsaku.com provide to its members?
- Name a zone in duitsaku.com which you think is very popular with children.
  (Hint: The zone which attracts the most number of hits contains interesting financial education games.)

3. Invite the group leader to present the group’s answers to the rest of the class.

Closing
In closing, teacher may summarise the benefits that the children can derive from visiting duitsaku.com.

Prepared by:
Appendix 1

Pictures of Ant, Bee and duitsaku.com Mascots

Ant  Bee

duitsaku.com mascots (“Si Mut” and “Sang Lebah”)
Appendix 2

How to Register as duitsaku.com Member

Step 1: Begin Registration

- Click Join Now link at the duitsaku.com homepage.

Step 2: Select Username and Password

- You should select a username and password that is between 6 to 15 characters.
- You should not use capital letters.
- You should not use special symbols such as ",", *, & or $, etc.
Step 3: Fill In Membership Registration Form

• You must fill in all the boxes marked with an asterisk (*).

Step 4: Click Submit Button

• Before you submit your membership registration form, check to make sure all your details are entered correctly. Then click the submit button.
Step 5: Successful Registration

- You will see a confirmation page that indicates your registration is successful.
- You are now a *duitsaku.com* member!
TOPIC 6: INTRODUCTION TO THE MALAYSIAN CURRENCY

Time required:
The activities may take about an hour.

Objectives:
At the end of this lesson, the children will be able to:
1. Recognise the Malaysian currency (notes and coins) of different values.
2. List down the uses/ functions of money.
3. Count money.
4. Know the limits to which they can use coins to pay for any one transaction.

Advance preparation/ materials required:
1. Presentation slides containing pictures of various Malaysian currency notes
2. A written dialogue (see Activity 3)
3. A set of money cards
4. Mock currency notes
5. Worksheet on Malaysian currency notes (Appendix 1)
6. Seating diagram for ‘Snap’ game (Appendix 2)

Induction set/ introduction:
1. Show to the children several pieces of mock currency notes of different values of RM1, RM5, RM10, RM50 and RM100.
2. Pose the following questions to the children:
   • What is money?
   • What are the uses/ functions of money?
3. Based on the children’s answers, teacher may summarise and relate this to the subsequent activities conducted.

Summary: Money is what we use to buy things that we need. During the ancient time, people used selected goods such as rice, pepper, salt, tea, seashells and tobacco as money. However, such commodity money could not be stored for a long period of time and it was not easy to carry them from one place to another. That was the beginning of the invention of paper currency notes and metal coins. Before coins were minted, metals such as silver and gold in the form of metal dust, nuggets, bracelets, rings and other assorted pieces were used as commodity money. However, coins were heavy and difficult to be carried from one place to another. The solution to this problem was paper currency note. The money that we use today, which is in the form of currency notes and coins, and which the government has declared as legal tender, are called fiat money.
Introduction to the activities:
Start the lesson by explaining to the children that the activities to be conducted are related to the Malaysian currency.

Activity 1
1. Show the children slides on Malaysian currency notes in different values of RM1, RM5, RM10, RM50 and RM100.
2. Distribute worksheet to the children (refer to Appendix 1).
3. Request the children to complete worksheet as per instruction.
4. Teacher may provide brief information on the Malaysian currency.

   Information: The Malaysian currency is Ringgit (RM) and is issued by Bank Negara Malaysia. Only currency issued by Bank Negara Malaysia is legal tender (can be used legally in Malaysia). It is illegal for anyone to reproduce the Malaysian currency.

Activity 2
‘Snap’ or Matching Game
1. Appoint one of the children to be a dealer.
2. Divide the other children into four groups (preferably three to four children in a group).
3. Distribute the seating diagram as in Appendix 2 to each group.
4. Request each group to sit according to the diagram.
5. Provide a set of money cards of different values of RM1, RM5, RM10, RM50 and RM100 to the dealer.
6. Request the dealer to shuffle the money cards and distribute them (face down) to each group.
7. Each group will get the same number of money cards.
8. Request each group to put their stack of cards face down in front of them. (Each member of the group will take turn to play.)
9. Player from Group 1 (to the left of the dealer) goes first (refer to Appendix 2). The play then moves in a clockwise direction where the first player from Group 2 will do the same and so on.
10. On his turn, the first player from each group turns one card face up and places it next to their face down stack. (When moving a card from his face down stack to his face up stack, the player must not see the card before the other players have a chance to do so.)
11. Inform the players to observe if any matching card has been turned up.
12. If yes, say ‘snap’. The first player to say ‘snap’ gets the matching cards from the face up stack.
13. The game continues until all the cards are played.
14. At the end of the game, the group which collects the highest amount of money is declared as winner.
15. Request the children to share with the class what they have learnt from the game.
16. Teacher may provide comments based on the answers given by the children.

   Comment: The game is one of the card games where children have the opportunity to identify and recognise the different values of the Malaysian currency notes.
Activity 3
1. Explain to the children that the next activity involves role play.
2. Invite two children to come forward to play the respective role of a buyer and a seller.
3. Distribute a written dialogue to the two children.

Scene at a fruit stall
Seller : Can I help you?
Buyer : Yes. I would like to buy some fruits.
Seller : What fruits would you like to buy?
Buyer : I would like to buy some mangoes. May I know the price of a kilogram of mangoes?
Seller : It is RM5.00 per kilogram.
Buyer : How many kilograms of mangoes can I buy with RM2.50?
Seller : You can buy half a kilogram of mangoes.
Buyer : Can I pay for the mangoes using coins?

4. Teacher may provide comments at the conclusion of the activity.

Comment: The Central Bank of Malaysia Act 1958 allows for 1 sen, 5 sen, 10 sen and 20 sen coins to be used as legal tender up to RM2. While 50 sen coins can be used to make payments of up to RM10. In this example, the buyer can use 50 sen coins only or a mixture of coins to pay for the mangoes.

Closing
In closing, teacher provides comments on the activities that had been conducted.

Notes for teacher: Identifying, counting, and understanding the value of money is the first step toward financial literacy for children. In this activity, children had explored the different values of money, practised counting money, and learned the uses/ functions of money. Beside that, children were exposed to the limit of coins for each denomination which they can use to make payments.

Prepared by:
Appendix 1

Name: ........................................................................................................... Class: .................

Fill in the value of the currency notes below:
Appendix 1 (a)

Answers

- **RM1**
- **RM2**
- **RM5**
- **RM100**
- **RM50**
- **RM10**
Appendix 2

Seating Diagram for ‘Snap’ Game

Diagram showing the seating arrangement for the 'Snap' game with four groups (Group 1, Group 2, Group 3, Group 4) and a dealer. The table is central with arrows indicating the direction of play between the groups.
TOPIC 7: INTRODUCTION TO THE MALAYSIAN CURRENCY

Time required:
The activities may take three hours and may spread over a few sessions.

Objectives:
At the end of this lesson, the children will be able to:
1. Recognise the Malaysian currency (coins and notes) and identify their value.
2. Identify the security features of the Malaysian currency notes.
3. Take appropriate action to handle soiled, mutilated, defaced and counterfeit Malaysian currency notes.

Advance preparation/ materials required:
1. Malaysian currency notes of different denominations
2. Handouts on the security features of the RM1 currency note - downloaded from Bank Negara Malaysia’s website, www.bnm.gov.my (Appendix 1)
3. Pictures of soiled, mutilated and defaced Malaysian currency notes (Appendix 2)
4. Mock Malaysian currency notes
5. Flip chart paper
6. Portable hand held Ultra Violet Light equipment – teacher can borrow it from the school’s adoptive financial institution

Note: Teacher may wish to request the school’s adoptive financial institution to arrange for a briefing on the counterfeit Malaysian currency notes.

Induction set/ introduction:
1. Invite the children to make a guess on some contents in the teacher’s wallet or handbag. (Anticipated responses - money, phone card, comb)
2. Display some coins and currency notes on the table.
3. Ask the children what they know about the Malaysian currency. Based on children’s answers, teacher may summarise and relate the answers to the subsequent activities that will be conducted.

Summary: The Malaysian currency is Ringgit (RM) and is issued by Bank Negara Malaysia. Only currency issued by Bank Negara Malaysia is legal tender (can be used legally in Malaysia). It is illegal for anyone to reproduce the Malaysian currency.

Introduction to the activities:
Start the lesson by explaining to the children that the activities to be conducted are related to the Malaysian currency, and that the children will learn about its features. In addition, children will know what to do if they receive soiled, mutilated, defaced and counterfeit currency note.
Introduction to the Malaysian Currency

**Activity 1**
1. Divide the children into a few groups (three to four children in a group).
2. Distribute several pieces of currency notes and coins of different denominations to each group.
3. Request the children to state the value of those currency notes and coins.
4. Discuss with the children the look, colours, size, symbol, pattern and pictures of the currency notes and coins of different denominations.
5. Distribute mock Malaysian currency notes (made of paper) and flip chart paper to each group.
6. Request the children to paste the mock currency notes on the flip chart paper in ascending order of their value.

**Activity 2**
1. Request representative from each group to take out a RM1 currency note from their wallet.
2. Explain the security features of the RM1 currency note to each group (refer to Appendix 1).
3. Distribute handout on security features of RM1 currency note to children.
4. Request the children to identify the security features on their RM1 currency note with the diagrams on the handout and with the Ultra Violet Light equipment.
5. At the end of the activity, discuss with the children on the security features of the RM1 currency note.
6. Inform the children that some of the security features can only be seen through ultra violet rays.
7. Encourage the children to discuss in their own group the action to be taken if they receive counterfeit Malaysian currency notes, and invite the group representative to present to the class.

**Action to be taken if we receive counterfeit Malaysian currency note:**
- Do not write on it, cut or re-circulate the counterfeit currency note;
- Put the currency note in an envelope or plastic cover;
- Record on a piece of paper all the details about how you got the currency note, who gave it to you, where and when you got it; and
- Make a police report and surrender the counterfeit currency note to the police.

Note: Counterfeit currency notes have no value. As such, children cannot get a replacement if they receive counterfeit currency note.

8. Teacher may conclude the activity by providing the following comments:

As a responsible society, we need to use genuine Malaysian currency when conducting business so that all parties would not suffer from fraud or losses. It is useful to know the security features of the Malaysian currency notes as it will assist us to differentiate between genuine and counterfeit currency notes.
Activity 3
1. Show pictures of soiled, mutilated and defaced Malaysian currency notes to the children (refer to Appendix 2).
2. Ask the children the following questions:
   - If they receive a soiled or mutilated currency note, what should they do?
   - Do defaced currency notes have any value?
3. Teacher may provide comments based on the children’s answers.

Suggestion on teacher’s comments:
- Children can exchange soiled and mutilated currency notes at the financial institutions or any of Bank Negara Malaysia’s branches. Children should not re-circulate these currency notes as they may not be fit for circulation and some security features may not be as prominent as new currency notes.
- Children are advised not to write on the currency notes with words, signs or symbols or make any hole on the currency notes or coins. Otherwise, they may not get any value for the currency notes or coins, when they exchange them.

Closing
In closing, teacher may summarise what the children had learnt in the above activities and whether the objectives of the activities have been achieved. (Please refer to the objective.)

Prepared by:
Appendix 1

Currency Note Security Features
Use the following guide on the security features to determine the authenticity of a RM1 currency note:

Watermark Portrait (1)
The shaded watermark can be recognised by tints that are lighter or darker than the surrounding paper. This watermark portrait which has a three-dimensional effect appears soft and shady without sharp outlines. At the base of the watermark, the numeral 1 is clearly visible.
Security Thread (2)
The thread is embedded in the paper and appears on the reverse side of the note as a silver coloured dotted line. When the note is held against the light, it is seen as a continuous dark coloured line and the repeated text “BNM RM1” can be read. When viewed under ultra-violet light, the thread is seen in bluish colour.

Security Fibre (3)
When viewed under ultra-violet light, the security fibres in the paper become visible in three colours: red, yellow and blue.
Intaglio Print (4)
The intaglio print is a raised printing effect produced by applying layers of tactile inks on various parts of the obverse and reverse sides of the notes, such as the portrait of the First Seri Paduka Baginda Yang di-Pertuan Agong, denomination figures, ornamental elements and the wordings “BANK NEGARA MALAYSIA”.

PEAK® (Printed and Embossed Anticopy Key) (5)
PEAK® is a Printed and Embossed Anticopy Key security feature. When changing the angle of view by shifting the note, the numeral 1 will be revealed in the centre of the PEAK® square. The whole square will glow under ultra-violet light.
Perfect See-Through Register (6)
When the note is held against the light, the hibiscus flower on the obverse will register perfectly with the same flower on the reverse of the note. This flower will also glow under ultra-violet light.

Modulated Micro-Letterings (7)
In this tactile rectangle, the micro-letterings with the text “RM1” are all legible under a magnifying glass and collectively form the word “BNM” if viewed from a distance.
Background Micro-Letterings (8)
The pattern of the bluish and purplish rectangles contains legible micro-letterings of “BNM” when viewed under a magnifying glass while some of the bluish and purplish rectangles will fluoresce under ultra-violet light.

Micro-Letterings (9)
The lower left part of the kite at the back of the note contains legible micro-letterings of the word “BANKNEGARAMALAYSIA” in blue when viewed under a magnifying glass.
Invisible Fluorescent Elements (10)
Various elements of the background on the obverse and reverse will fluoresce in different colours when viewed under ultra-violet light.

Anti-Scanner/Copier Features (11)
The note features certain areas, designed such that these will change appearance when copied/scanned.
Phosphorescene Square (12)
In this square, the letters “BNM” and the numeral “1” will become visible under ultraviolet light.

Braille Feature (13)
The diamond shape braille markings feature a layer of tactile ink printed in intaglio that can be felt by touching.
Novel Numbering (14)
The serial numbers increase in size to make it more difficult to counterfeit. The numbers fluoresce under ultra-violet light.
Appendix 2

Pictures of Soiled, Defaced and Mutilated Currency Notes

A) Soiled Currency Note

B) Defaced Currency Note

C) Mutilated Currency Note
TOPIC 8: INTRODUCTION TO THE MALAYSIAN CURRENCY

Time required:
The activities may take about an hour.

Objectives:
At the end of this lesson, the children will be able to:
1. Recognise the Malaysian coins of different denominations (from the size and images found on the obverse and reverse sides of the coins).
2. Count coins of different denominations when making a purchase.

Advance preparation/ materials required:
1. Worksheet 1 - exercise on recognising images on Malaysian coins of different denominations (Appendix 1)
2. Worksheet 2 – exercise on how to count coins of different denominations to form a certain value (Appendix 2)
3. A set of written dialogue for the role play (Appendix 3)
4. Worksheet 3 – Income and Expenses table (Appendix 4)
5. A set of written dialogue (see Activity 3)
6. Flip chart paper
7. Colour pencils
8. Scissors
9. Glue

Induction set/ introduction:
1. Put some coins on the table for the children to see.
2. Ask the children the following questions:
   • What is the largest value of the Malaysian coins?
   • What is the smallest value of the Malaysian coins?
3. Explain to the children the different denominations of Malaysian coins minted by Bank Negara Malaysia for circulation.

Introduction to the activities:
Start the lesson by explaining to the children that the activities to be conducted are related to the Malaysian coins. During the activities, children will learn about the features of Malaysian coins of different denominations. In addition, children will also learn how to count coins.
Primary School

Introduction to the Malaysian Currency

Activity 1:
1. Divide children into groups.
2. Distribute Malaysian coins of different denominations to each group.
3. Distribute flip chart paper, scissors, colour pencils and glue to each group.
4. Request the children to trace the outline and the image on the obverse side of each coin on a piece of paper using colour pencil.
5. Request the children to cut drawings of the coins they have traced and paste them on the flip chart paper in descending order of their value.
6. Distribute Worksheet 1 to each group (refer to Appendix 1).
7. Request children to name the image found on each coin.
8. Teacher may discuss the answers at the end of the activity.

The images on the obverse side of the Malaysian coins are as follows: 1 sen (rebana ubi/ traditional Malay drum), 5 sen (gasing/ top), 10 sen (congkak/ traditional Malay board game), 20 sen (tepak sirih/ sirih set) and 50 sen (wau/ kite).

Activity 2
1. Divide the children into several groups.
2. Distribute coins of different denominations to each group.
3. Discuss with the children the features of the coins and the images on the reverse side of the coins of different denominations.
4. Request the children to state the value of the coins of different denominations.
5. Distribute Worksheet 2 as in Appendix 2 to each group.
6. Request the children to complete Worksheet 2 (see example given for the first question.)
7. Teacher may discuss the answers at the end of the activity.

Activity 3
1. Invite two children to come forward to play the respective role of a buyer and a seller.
2. Distribute coins of different denominations amounting to RM 5 to the children. (In this exercise, teacher may wish to use mock coins.)
3. Distribute a written dialogue to the two children (refer to Appendix 3).
4. Distribute Worksheet 3 (refer to Appendix 4).
5. Request the children to fill in the amount of income and expenditure based on the dialogue.
6. Pose this question to the class:
   • How much money does Ahmad have after making the payment to Ah Kow?
7. Teacher to guide the children on how to fill in the table in Worksheet 3.

Closing:
In closing, teacher and children sing together the “Duit”/ ”Money” song. Refer to Appendix 5 for the song’s lyrics and melody.

Prepared by:
Appendix 1

Worksheet 1

Name: ................................................................. Class: .................................
Name the image on each coin:

1. [Image of a coin]

2. [Image of a coin]

3. [Image of a coin]

4. [Image of a coin]

5. [Image of a coin]
Appendix 2

Worksheet 2
State the Number of Coins Needed for Each Value

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<th>Coin Value</th>
<th>RM0.50</th>
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</tr>
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<td>RM0.01</td>
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</table>
Sample of Script for the Role Play

Scene at a food stall
Ah Kow : Can I help you?
Ahmad : Yes. I would like to buy a bowl of rice, two pieces of cookies, two slices of bread and a cup of tea. How much does it cost?
Ah Kow : Well, let’s see. The bowl of rice costs 80 sen, the cookies cost RM1.00, the bread costs 80 sen and the tea costs 60 sen. So the total amount comes to RM3.20.
Ahmad : Here’s your money.
Ah Kow : Thank you.
Appendix 4

Worksheet 3
Complete the Income and Expenses Table
(You may use RM5.00 as your income)

<table>
<thead>
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<th>Income (RM)</th>
<th>List of Goods Purchased</th>
<th>Expenses (RM)</th>
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<td>5.00</td>
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Total

Balance
Answer

<table>
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<th>Income (RM)</th>
<th>List of Goods Purchased</th>
<th>Expenses (RM)</th>
</tr>
</thead>
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<td>Bread</td>
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<tr>
<td></td>
<td>Tea</td>
<td>0.60</td>
</tr>
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</tr>
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<td><strong>Total</strong></td>
<td><strong>3.20</strong></td>
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<tr>
<td></td>
<td><strong>Balance</strong></td>
<td><strong>1.80</strong></td>
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Appendix 5

Lyrics for the “Duit”/ “Money” Song (Lirik lagu Duit)

Duit di mana kau duit
Jangan membazir duit
Amalan berjimat cermat
Untuk masa depan gemilang

Ada duit jangan lupa
Jangan boros-boros
La-la-la-la-la-la-la-la-la-la-la-la-la-la-la-la-la-la-la
Hidup kamu akan selamat

(Follow the melody of “Lompat Si Katak Lompat”/ “Jump Frog Jump” song)
TOPIC 9: INTRODUCTION TO FOREIGN CURRENCY

Time required:
The activities may take about an hour.

Objectives:
At the end of this lesson, the children will be able to:
1. Differentiate between Malaysian currency and foreign currencies.
2. Recognise the currencies of at least six Asian countries.

Advance preparation/ materials required:
1. A set of written dialogue (Appendix 1)
2. Music player (CD player or tape recorder)
3. Presentation slides containing pictures of foreign currencies (Appendix 2)
4. A box (made of paper or cardboard)
5. Envelopes containing name of foreign currencies
6. Worksheet on ‘Hidden Words’ (Appendix 3)
7. Questionnaires for group discussion (Appendix 4)
8. A board in front of the class

Induction set/ introduction:
1. By referring to the written dialogue in Appendix 1, invite two children to role play a scene at a sundry shop.
2. After watching the role play, pose the following questions to the rest of the class:
   • What do you learn from the role play?
   • Why did the seller refuse to accept the money from Hamid?
   Possible responses from children:
   a) Value of the foreign currency may be less than the value of Malaysian currency.
   b) The seller suspected that the money was fake.
3. Based on the children’s responses, teacher may wish to use the explanation below:

   Every country has its own currency. In Malaysia, we use ‘Ringgit’ and ‘Sen’. Smaller traders may be reluctant to accept foreign currency even if it is of the same value as ours. They would have to exchange it to the Malaysian currency before it can be used to buy goods in the country. So it is advisable to use Malaysian currency when buying goods.

   Children can learn more about currencies of other countries by visiting www.duitsaku.com.

Introduction to the activities:
Start the lesson by explaining to the children that the subsequent activities to be conducted are related to foreign currencies where the children will be able to recognise some currencies of the Asian countries.
Activity 1
1. Show the children slide displaying foreign currencies (refer to Appendix 2).
2. Ask the children whether they know the name of the currencies and the respective country of origin.
3. Discuss the answers with the class [refer to Appendix 2(a)].

Activity 2
‘Poisonous Box’ Game
1. Request the children to sit in a circle.
2. Inform the children that the game is similar to the ‘Musical Chair’ game.
3. Paste several pictures of foreign currencies on a board in front of the class.
4. Place several envelopes with name of foreign currencies in a box.
5. Hand the box to a child and switch on the music.
6. When the music starts, request the child to pass the box to a friend sitting beside him. The child who receives the box will have to pass the box to his friend beside him and so on.
7. When the music stops, the child who is in possession of the box will open the box and choose an envelope. He then has to match the name of the foreign currency in the envelope with one of the pictures of foreign currency on the board in front of the class.
8. Repeat the game until all envelopes have been opened.

Activity 3
1. Distribute ‘Worksheet on Hidden Words’ (Appendix 3) to the children.
2. Request the children to find six hidden words indicating the name of foreign currency in the Worksheet and colour the relevant boxes.

Activity 4
1. Distribute the questionnaires to the children (refer to Appendix 4).
2. Request the children to work in a group of four to brainstorm the answers.
3. Discuss the answers with the class.

Closing:
In closing, teacher reads the two ‘pantun’ (Malay rhymes) to the children.

```
Pak Abu memakai kopiah
Hendak pergi kenduri di pekan
Ringgit, Peso, Baht dan Rupiah
Satu keperluan dalam kehidupan

Mak Minah membeli cili
Untuk memasak ikan kerapu
Mata wang asing perlu dikenali
Supaya diri tidak tertipu
```

Prepared by:
Sample of Script for Role Play
Scene at a sundry shop
(Hamid found some Indonesian Rupiah. He goes to the sundry shop to buy a packet of sweets.)

Dialogue
Seller : Can I help you?
Hamid : I would like to buy a packet of sweets. How much does it cost?
Seller : It is RM2.00 per packet.
Hamid : Here is the money.
Seller : Eh! What currency is this? This is not Malaysian currency.
Appendix 2

Pictures of Foreign Currencies

1. S$2.00 Singapore Dollar

2. Rp500 Rupiah

3. Rs50 Indian Rupee

4. P200 Philippine Peso

5. ¥1000 Japanese Yen

6. ¥100 Japanese Yen
Appendix 2 (a)

Answer

1. Singapore Dollar

2. Indonesian Rupiah

3. India Rupee

4. Philippine Peso

5. Japanese Yen

6. Thai Baht
### Appendix 3

**Worksheet on Hidden Words**

Colour the **Six** Hidden Words Related to Foreign Currency

1. Peso  
2. Baht  
3. Rupiah  
4. Rupee  
5. Yen  
6. Dinar

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</tr>
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</table>
Appendix 3 (a)

Answer

```
ORUPAMPNSA
XSMLRRUPEE
IBEWAAR
MJARKLLMAZ
HWIHGENOK
TASPTINKF
HOZKRDOONEY
```
Appendix 4

Questionnaires for Group Discussion
1. What is the currency of Singapore?
2. Yen is the currency of which country?
3. Ms. Ratnawati plans to visit her relatives in Indonesia. What currency does she need to bring with her to shop during the visit?
4. Thailand is located at the north of Peninsular Malaysia. What is the name of its currency?
5. Mr. Ravi is a beef seller. He needs to buy beef from India. What currency will he use when he is in India?
TOPIC 10: INTRODUCTION TO CREDIT CARD

Time required:
The activities may take about an hour.

Objectives:
At the end of this lesson, the children will be able to:
1. Explain what a credit card is.
2. List the advantages and disadvantages of a credit card.

Advance preparation/materials required:
1. Pictures of credit cards (Appendix 1)
2. A list of the advantages and disadvantages of credit card (Appendix 2)
3. Mock money
4. Mock credit card
5. A set of written dialogue (Appendix 3)

Induction set/introduction:
1. Ask the children the following questions:
   • Have you seen a credit card?
   • Have you seen your parents paying for goods and services using a credit card?
2. Based on the children’s answers, teacher may summarise and relate the answers to the subsequent activities that will be conducted.

Summary: Credit card is a small plastic card that adults use to buy goods and services and pay for them later. It uses the concept “Buy now, pay later”. It is a payment tool that enables the cardholder to buy goods and services instead of using cash. Since paying by credit card is easy, the temptation and the impulsive buying may result in over spending. It is important for one to spend within his means.

Introduction to the activities:
Start the lesson by explaining to the children that the activities to be conducted are related to credit card, its advantages and disadvantages.

Activity 1
1. Divide the children into two groups.
2. Display pictures of credit cards (refer to Appendix 1).
3. Request the two groups to brainstorm on the advantages and disadvantages of a credit card.
4. Invite a representative from each group to share their ideas with the rest of the class.
5. Teacher highlights the advantages and disadvantages of credit card (refer Appendix 2).
Activity 2
1. Divide the children into two groups.
2. Distribute mock money amounting to RM250 to one group and a mock credit card to the other group.
3. Distribute two different sets of dialogues to each group (refer to Appendix 3).
4. Invite children from each group to role play based on the dialogue in front of the class.
5. Remind other children to give their full attention to the dialogue.
6. Teacher may provide comments at the conclusion of the activity.

Comment: Credit card is a payment instrument that enables the cardholder to buy goods and services instead of using cash. It is a safe and convenient method of making payment that spares the cardholder from carrying large amount of money which will attract the attention of thieves or robbers.

Closing:
In closing, teacher and children sing together the credit card song. Refer to Appendix 4 for the song’s lyrics and melody.
Appendix 1

Sample Pictures of Credit Card
### Appendix 2

**Advantages and Disadvantages of Credit Card**

<table>
<thead>
<tr>
<th>Advantages</th>
<th>Disadvantages</th>
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<tr>
<td>• <strong>It is convenient when you don’t have cash</strong></td>
<td>• <strong>It could result in over spending</strong></td>
</tr>
<tr>
<td>If you don’t have cash now and need to buy something urgently, you can use the credit card. On top of that, you can get extra time to save up and pay for what you have just bought. This period is called “interest free period.”</td>
<td>Since paying by credit card is easy, some may find it hard to control their spending and may result in over spending.</td>
</tr>
<tr>
<td>• <strong>Great for emergencies</strong></td>
<td>• <strong>High interest rate</strong></td>
</tr>
<tr>
<td>When someone in the family is sick in the middle of the night and you have to pay for the hospital bill, then having a credit card in this situation is handy.</td>
<td>Most of the credit cards charge a very high interest rate on the amount spent using credit cards. If you don’t pay promptly, your debt will double up very soon and you will be in trouble.</td>
</tr>
<tr>
<td>• <strong>Safe and convenient</strong></td>
<td>• <strong>Credit card fraud</strong></td>
</tr>
<tr>
<td>It helps you to avoid carrying large amount of money which will attract the attention of thieves or robbers.</td>
<td>If you are not careful, someone may steal your credit card or your credit card information and use them. You would need to report to the police and the bank for their investigation.</td>
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</tbody>
</table>
Appendix 3

Sample of Script for the Role Play
A scene at a shopping complex

Dialogue 1
At the payment counter
Buyer : How much do I have to pay for the foodstuff?
Cashier : Let me see. Well, the total comes up to RM250. How do you wish to pay for it, sir?
Buyer : (While taking cash out from his wallet) I wish to pay by cash, please.
Suddenly a man came out from nowhere and snatched the money.
Buyer : (Stunned by the event, the buyer cries out) Help! Help!

Dialogue 2
At the payment counter
Buyer : How much do I have to pay for the foodstuff?
Cashier : Let me see. Well, the total comes up to RM250. How do you wish to pay for it, sir?
Buyer : I wish to pay using my credit card.
Cashier : Very well, sir.
(The cashier takes the credit card and swipes it at the credit card terminal.)
Appendix 4

Lyrics of the Song on Credit Card (Lagu Kad Kredit)

Kad kredit mak iloi-iloil
Mudahnya dapat mak ilai-ilai
Tak cukup satu tambah dua
Mulalah aku pening kepala

Kad kredit mak iloi-iloil
Gunanya senang mak ilai-ilai
Hutang jadi banyaknya amboi
Seumur hidup aku kena bayar

(Follow the melody of “ikan kekek mak iloi-iloil” song)
TOPIC 11: BE A PRUDENT SPENDER

**Time required:**
The activities may take about an hour.

**Objectives:**
At the end of this lesson, the children will be able to:
1. Identify several ways to save money.
2. Practise good financial management habit.

**Advance preparation/ materials required:**
1. Presentation slides containing picture of `recycling’ and `product of Malaysia’ logos (Appendix 1)
2. Ten sets of written dialogue relating to prudent spending (Appendix 2)
3. Presentation slides containing pictures of branded and unbranded sample sport shoes (Appendix 4)

**Induction set/ introduction:**
1. Start the lesson by showing slide as in Appendix 1 to the children. Pose the following questions to the children:
   - Have you seen these logos before?
   - What do they stand for?
2. Based on the answers shared by the children, teacher may discuss the following with the children:
   - Practice of recycling to protect our environment, our quality of life and our country’s future.
   - The importance of conserving resources such as electricity and water.
   - Encourage the children to buy `made in Malaysia’ products.

**Introduction to the activities:**
Start the lesson by explaining to the children that the activities to be conducted are related to prudent spending.

**Activity 1**
1. Divide the children into five groups (three to four children in a group).
2. Explain to the children that the activity involves role play.
3. Distribute two written dialogues to each group (refer to Appendix 2).
4. Invite the representative from each group to role play based on the dialogue in front of the class.
5. Remind other children to give their full attention to the dialogue.
6. Request the class to share the moral values they learnt from the dialogues.
7. Teacher may provide comments based on the answers given by the children.
   (Sample of teacher’s comments is on Appendix 3).
Activity 2
1. Divide the children into two groups.
2. Show the children slide as in Appendix 4 on pictures of branded and unbranded sport shoes.
3. Ask the children, which pair of sport shoes they would like to buy and why.
4. Teacher may provide comments based on the answers given by the children.

Comment: Given that money is a limited resource, we should spend within our means. Branded shoes normally cost more compared to unbranded shoes. However, if both could serve the same purpose and of comparable quality, we should buy the less expensive ones.

Closing:
In closing, teacher and children sing together the song with the theme “Jimat Cermat” (“Smart Savings”). Refer to Appendix 5 for the song's lyrics and melody.
Appendix 1

Picture of the ‘Recycling’ and ‘Product of Malaysia’ Logos

‘Recycling’ logo

‘Product of Malaysia’ logo
Appendix 2

Sample of the Scripts for Role Play

Dialogue 1
Salmah : Hello Lela. The Giant Hypermarket near my house is currently having a storewide sale. Many items, including books, shoes and stationery sets are sold at discounted prices. Do you want to go shopping with me?
Lela : I don’t think so, Salmah. All my school stuffs are still in good condition. Besides, I do not want to spend on things that I don’t really need.

Dialogue 2
Raju : Wow Johan, look at your shoes! They are so nice. I bet they are imported shoes and must be expensive.
Johan : No, Raju. These shoes are locally made and the price is not even RM20. But their quality is comparable to those of imported shoes.

Dialogue 3
Angela : Kumari, why are you ironing a lot of your clothes at one go?
Kumari : This is because we consume a lot of electricity every time we heat up the iron. Therefore, by ironing our clothes in bulk rather than ironing them each time we want to use the clothes can help to save electricity.

Dialogue 4
Ahmad : I am so hungry. I would like to buy lots of food for breaking of fast today. The fried chicken, burger, fried rice and orange juice look so delicious.
Sarah : As a Muslim, we are taught to be moderate in our spending especially during the fasting month. You should only buy the amount of food that you need for the breaking of fast or we would end up wasting the food. Anyway, mother has already prepared some dishes at home.

Dialogue 5
Mei Ling : I am so thirsty. The weather is so hot. I would like to get a cup of orange juice from the refrigerator.
Aminah : Mei Ling, please shut the refrigerator door immediately after getting the orange juice to conserve energy. By leaving the refrigerator door opened for too long, the refrigerator will consume more energy. Therefore, we should shut the refrigerator door immediately after use in order to save electricity.
Dialogue 6
Mary : Mother, can I throw away my old clothes? Most of them are not suitable for me anymore.

Mother : Mary, your old clothes are still in good condition. Give them to your sister if they don’t fit you anymore. In this way, we do not need to buy many new clothes for your sister and we can save money.

Dialogue 7
Father : Kamal, where are you going with the old newspapers?
Karal : I am going to get rid of them, father. There are too many of them in the house and this make our house looks messy.

Father : It is better for you to sell and recycle the old newspapers. The proceeds from the sale of the newspapers can be used for your school expenses. In the meantime, you can arrange the newspapers neatly in the store.

Dialogue 8
Raju : Father, is it necessary for us to wrap our school books with plastic cover? It is really troublesome.

Father : Raju, the books should be wrapped with suitable cover so that they will be in good condition when you pass them on to your brother later. In this way, we do not have to buy many new books for your brother. We can save a lot on our schooling expenditure.

Dialogue 9
Amin : Father, Amran is at his naughty self again. He is wasting a lot of water on the pretext of watering the plants. Can you please advise him?

Father : Amran, please don’t waste water. Instead of using a hose to water the plants, you should use small pail to water the plants. In this way, we can reduce wastage of water and our water bill won’t be so high.

Dialogue 10
Daughter : Father, why do you look so grumpy this morning?

Father : Look at our electricity bill for this month. It has increased tremendously compared to that of last month. Remember, each time you leave your room, please switch off the light. You should also switch off the television if you are not watching it. All of us must learn how to save electricity and make sure our electricity bill will not go up further next month. The extra savings from the electricity bill can be used for our daily household expenditure.
Appendix 3

Example of Teacher’s Comments
1. Do not spend on something that your don’t really need. This will cut down on your spending.
2. We should appreciate locally made products as their quality is comparable to those of imported products and is cheaper.
3. You should iron your clothes all at one go. This can save a lot on the electricity bill.
5. If you open the refrigerator door too many times and for too long, a lot of energy is being wasted. This will result in a higher electricity bill.
6. Clothes that are still in good condition should not be discarded. You should pass them to your younger siblings or donate them to the needy.
7. You should practise recycling. Apart from preserving our environment, you can earn some money from recycling which can be used for your school expenses.
8. Books which are still in good condition should be given to your relatives and siblings. In this way, you can protect the environment and save the trees.
9. Do not waste water. By using water wisely, we can reduce the water bill.
10. Switch off the lights and television set when not in use. This will definitely reduce the electricity bill.
Sample of Branded and Unbranded Sport Shoes

Unbranded Sport Shoes

Branded Sport Shoes
Appendix 5

Lyrics of the Song on “Jimat Cermat”/ “Smart Savings”

Marilah kita menyimpan wang  
Walaupun sedikit tidak mengapa  
Jangan rakan bersikap boros  
Nanti hidup kita yang susah

Janganlah kita bersikap boros  
Kerana itu amalan buruk  
Sikap menyimpan perlu dipupuk  
Untuk membina hidup yang cerah

Oleh itu teruskan usaha  
Menyimpan itu amalan bijak  
Mari kawan kita berusaha  
Untuk kesejahteraan di masa hadapan

(Follow the melody of “ikan kekek mak iloi-iloi” song)
TOPIC 12: INTRODUCTION TO LIFE INSURANCE

Time required:
The activities may take about an hour and 30 minutes.

Objectives:
At the end of this lesson, the children will be able to:
1. Explain what life insurance is.
2. Identify the 18 life insurance companies operating in Malaysia.
3. Recognise some of the life insurance products.
4. State the importance of life insurance in everyday life.

Advance preparation/ materials required:
1. Obtain permission to use the school’s computer laboratory
2. Gather pamphlets/ fliers on life insurance products
3. Gather information on life insurance companies in Malaysia (Appendix 1)
4. Prepare website evaluation form (Appendix 2)

Induction set/ introduction:
1. Ask children these questions:
   • “Who knows what the term insurance means?”
   • “Why is it important to have insurance coverage?”
2. Based on the children’s answers, teacher may summarise and relate this to the subsequent activities that will be conducted.

Summary: No matter how careful we are, we cannot totally avoid accidents. Accidents may result in loss and injury to the victims. The more serious the accident is, the more it costs. We may also die prematurely resulting in financial hardship to our family. Wouldn’t it be wonderful if someone can help us in addressing our hardship? This is where insurance companies come in.

Insurance is a contract between us and the insurance company. According to the contract, we make regular payments called “premiums” to the insurance company. In exchange, the insurance company will compensate us for the loss or damage, in an accident or when we suffer a loss that is covered by the insurance policy.

Introduction to the activities:
Start the lesson by explaining to the children the following:
• The activities to be conducted are related to life insurance.
• Children will be exposed to some of the life insurance products available in Malaysia.
• Children will have the opportunity to serve the websites of some life insurance companies in Malaysia.
Activity 1
1. Divide children into several groups (three to four children in a group).
2. Distribute detailed life insurance company information to each group (refer to Appendix 1).
3. Distribute the website evaluation form to each group (refer to Appendix 2).
4. Assign each group a computer workstation.
5. Request each group to surf the website of one to two life insurance companies.
6. Request the children to rate the websites based on the criteria set in the evaluation form.
7. Request a representative from each group to present their findings.
8. Provide comments based on the presentations by the children.

Comment: Currently, there are 18 life insurance companies operating in Malaysia and all these companies have their respective websites. Through the websites, the children are able to recognize the products provided by the life insurance companies. This information may be useful in the future when the children want to learn more about insurance or to buy a policy.

Activity 2
1. Distribute pamphlets/fliers on life insurance products to children.
2. Share with the class some of the life insurance products currently in the market.
3. Pose the following questions to the class:
   • Who would provide for you, your brothers and sisters in the event of your father’s death?
   • Who would pay for your father’s medical bills if he suffers from a long or incurable illness?
4. Based on the children’s responses, teacher to highlight some of the life insurance products.

Comment: When you grow up and have a family, a life insurance policy would be useful for you when you become the breadwinner for the family. Life insurance would protect people who depend on you financially in the event of your untimely death. The insurance company will pay a specified amount of money to your family upon your death.

Medical and health insurance policy pays the medical bills in case one becomes sick or injured.

Closing:
In closing, teacher may highlight the following to the children:
1. Having life insurance coverage for you and your loved ones helps provide some financial security in times of hardship.
2. Besides conventional insurance, you may also purchase a protection plan based on Shariah principles known as Takaful certificate.
3. As the subject of insurance may be technical at times, children should seek expert’s advice when the time comes for them to buy an insurance policy/ a Takaful certificate.

Prepared by:
Members of the Life Insurance Association of Malaysia
## Information on the Life Insurance Companies in Malaysia

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Address</th>
<th>Contact Details</th>
<th>Website</th>
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<tr>
<td><strong>Allianz</strong></td>
<td>Level 23 &amp; 23A, Wisma UOA II 50450 Kuala Lumpur  No. Tel: 03-2162 3388  No. Fax: 03-2162 6387  E-mail: <a href="mailto:partner@allianz.com.my">partner@allianz.com.my</a>  Laman web: <a href="http://www.allianz.com.my">www.allianz.com.my</a></td>
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<tr>
<td><strong>AmAssurance</strong></td>
<td>Level 9, Bangunan AmAssurance  No. 1 Jalan Lumut 50400 Kuala Lumpur  No. Tel: 03-4047 8000  No. Fax: 03-4043 8680  E-mail: <a href="mailto:amassurance@ambg.com.my">amassurance@ambg.com.my</a>  Laman web: <a href="http://www.amassurance.com.my">www.amassurance.com.my</a></td>
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<td><strong>American International Assurance</strong></td>
<td>Menara AIA 99 Jalan Ampang 50450 Kuala Lumpur  No. Tel: 03-2056 1111  No. Fax: 03-2056 2992  E-mail: <a href="mailto:corporate-ops.my@aig.com">corporate-ops.my@aig.com</a>  Laman web: <a href="http://www.aia.com.my">www.aia.com.my</a></td>
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<tr>
<td><strong>AXA AFFIN</strong></td>
<td>8th Floor Chulan Tower 3 Jalan Conlay 50450 Kuala Lumpur  No. Tel: 03-2117 6688  No. Fax: 03-2117 3698  Email: <a href="mailto:customer.care@axa-life.com.my">customer.care@axa-life.com.my</a>  Laman web: <a href="http://www.axa.com.my">www.axa.com.my</a></td>
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### Information on the Life Insurance Companies in Malaysia

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<tr>
<td>CIMB AVIVA Assurance Berhad</td>
<td>Level 11, No. 338, Jalan Tuanku Abdul Rahman 50100 Kuala Lumpur</td>
<td>03-2612 3600</td>
<td>03-2698 7035</td>
<td>wwww.cimbaviva.com</td>
<td><a href="http://www.cimbaviva.com">www.cimbaviva.com</a></td>
</tr>
<tr>
<td>Hannover Life Re, Malaysian Branch</td>
<td>Suite 31-1, 31st Floor, Wisma UOA II No. 21, Jalan Pinang 50450 Kuala Lumpur</td>
<td>03-2164 5122/03-2164 6122</td>
<td>03-2164 5129/03-2164 6029</td>
<td><a href="http://www.hannoverlifere.com">www.hannoverlifere.com</a></td>
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<tr>
<td>Hong Leong Assurance Berhad</td>
<td>Level 26, Menara HLA No. 3 Jalan Kia Peng 50450 Kuala Lumpur</td>
<td>03-7650 1818</td>
<td>03-2713 1999</td>
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<td>ING Insurance Berhad</td>
<td>Menara ING 84 Jalan Raja Chulan P.O. Box 10846 50927 Kuala Lumpur</td>
<td>03-2058 4838</td>
<td>03-2161 0549</td>
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Information on the Life Insurance Companies in Malaysia

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<tr>
<td>MAA Assurance</td>
<td>11th Floor, Menara MAA 10, Jalan Dewan Bahasa 50460 Kuala Lumpur</td>
<td>Telephone No: 03-2146 8000 Fax No: 03-2142 5863 <a href="http://www.maa.com.my">http://www.maa.com.my</a></td>
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<tr>
<td>Malaysian Life Reinsurance Group Berhad</td>
<td>3B/21-3 Block 3B Level 21, Plaza Sentral Jalan Stesen Sentral 5 Kuala Lumpur Sentral 50470 Kuala Lumpur</td>
<td>No. Tel: 03-2780 6611 No. Fax: 03-2780 6622 Email: <a href="mailto:info@mlre.rgare.com">info@mlre.rgare.com</a></td>
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<tr>
<td>Manulife</td>
<td>12th Floor, Menara Manulife RB 6, Jalan Gelenggang Damansara Heights 50490 Kuala Lumpur</td>
<td>No.Tel: 03-2719 9228 No. Fax: 03-2094 0972 Laman Web: <a href="http://www.manulife.com.my">www.manulife.com.my</a></td>
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<tr>
<td>Mayban Life Assurance</td>
<td>Level 22, MaybanLife Tower Dataran Maybank No. 1, Jalan Maarof 59000 Kuala Lumpur</td>
<td>No. Tel: 03-2297 1888 No. Fax: 03-2297 1800 E-mail: <a href="mailto:support@maybanlife.com.my">support@maybanlife.com.my</a> <a href="http://www.maybank2u.com">http://www.maybank2u.com</a></td>
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# Information on the Life Insurance Companies in Malaysia

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<tr>
<td>Wisma MCIS ZURICH, Jalan Barat 46200 Petaling Jaya, Selangor</td>
<td>Level 17, Menara Prudential 10, Jalan Sultan Ismail 50250 Kuala Lumpur</td>
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<tr>
<td>No. Tel.: 03-7955 2577</td>
<td>No. Tel : 03-2031 8228</td>
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<td>No. Fax: 03-7957 4780 / 03-7956 3295</td>
<td>No. Fax: 03-2032 3939/2070 6270</td>
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<td>TM Asia Life Malaysia Bhd</td>
<td>Uni.Asia Life Assurance Berhad</td>
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<tr>
<td>Ground Floor, Menara TM Asia Life 189, Jalan Tun Razak 50400 Kuala Lumpur</td>
<td>8th Floor, Bangunan Uni.Asia 16 Jalan Tun Tan Siew Sin 50050 Kuala Lumpur</td>
</tr>
<tr>
<td>Telephone No : 03-2059 6188</td>
<td>No. Tel. : 03-2072 1775</td>
</tr>
<tr>
<td>Fax No : 03-21628068</td>
<td>No. Fax: 03-2031 4689</td>
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Appendix 2

Website Evaluation Form

Name of company : ............................................................................................................
Website address : ............................................................................................................
Date of evaluation : ............................................................................................................

Name of group members:
1. ........................................................................ 2. ............................................................
3. ........................................................................ 4. ............................................................

Please fill in the rating for the website:

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<th>Content quality (20%)</th>
<th>Information layout (20%)</th>
<th>Website design (20%)</th>
<th>Ease of navigation (20%)</th>
<th>Overall presentation (15%)</th>
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Team members’ comments:
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............................................................................................................................................

Group leader’s signature
.................................................................................................................................

Name: .................................................................................................................................

Teacher’s comment:
............................................................................................................................................
............................................................................................................................................
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TOPIC 13: SAVE FOR THE FUTURE

Time required:
The activities may take about an hour.

Objectives:
At the end of this lesson, the children will be able to:
1. Explain on the importance of savings.
2. Plan their spending wisely.
3. Track their spending.

Advance preparation/ materials required:
1. Drawing paper
2. Colour pencils
3. Presentation slides on how to record income and expenses using Table 1 – from Pocket Money Book published by Bank Negara Malaysia (Appendix 1)
4. Table 2 – from Pocket Money Book published by Bank Negara Malaysia (Appendix 2)
5. Table 3 (Appendix 3)
6. Picture of a shady tree (Appendix 4)

Induction set/ introduction:
Teacher may start the lesson by asking children some questions relating to their pocket money:
• How much pocket money do you normally receive per day/ week?
• What do you normally spend your pocket money on?
• Do you normally have any balance left of your pocket money?
• What do you normally do with the balance of your pocket money?

Anticipated responses:
1. Keep the money in a coin box
2. Purchase gifts
3. Give a treat to some friends
4. Return the extra money to parents

Introduction to the activities:
Start the lesson by explaining to the children that the activities to be conducted are related to savings where children will be taught the importance of saving for the future.
Activity 1
1. Divide the children into several groups (the number of children in a group may vary depending on the total number of children taking part in this activity).
2. Start the activity by showing to the children slides on how to record their income and expenses using Table 1 (refer to Appendix 1).
3. Distribute Table 2 (refer to Appendix 2).
4. Request the children to fill in the amount of income, expenditure and savings in Table 2.
5. Invite a representative from each group to share their answers with the rest of the class.
6. Teacher may provide comments based on the answers given by the children.

Comment: When you save money everyday, over time it grows in amount and value. In a month or two, you may have enough savings to buy your favourite toy or story book. You have to be smart in managing your money so that you can save more money in order to achieve your financial goals. For example, you can save more money by bringing food or beverages from home instead of buying them from the school cafeteria. Similarly, you can borrow story books from the library instead of buying them.

Activity 2
1. Distribute Table 3 to the children (refer to Appendix 3).
2. Guide the children on how to complete the table.
3. Discuss the answers with the children.
4. Teacher may provide comments at the conclusion of this activity.

Comment: You can either keep your money in the coin box or in an account with the financial institutions. If you put your money in the financial institutions, your money will grow because you will earn interest or returns (in the case of Islamic banking account) from the money that you have saved. The longer you save the money in the financial institution, the more money you will get without you doing anything to it. But if you just keep your money in the coin box at home, your money will not grow in value over time.

Activity 3
1. Divide the children into several groups.
2. Distribute a piece of drawing paper and colour pencils to each group.
3. Request the children to draw a tree. Show a sample picture of a shady tree as in Appendix 4.
4. As a summary, the teacher may use the shady tree drawn by the children as an analogy on why we need to save for the future.

Summary: A shady tree has a lot of green healthy leaves that can protect and provide us shelter from the sun and rain. The efforts that we take to cultivate and nurture the tree when it was still young symbolise our effort in managing our money. The more effort we take to cultivate the tree, the healthier the tree is. Once the tree has grown big, it will provide shelter for us just like our savings in the financial institutions will do. If we manage our money well, we would be able to save more. With the savings that we have, we can lead a comfortable lifestyle. The money we save can also be used to further our studies and for emergency use. We should start to save as young as possible. The earlier we start to save, the faster we will achieve our financial goals.
**Closing:**
In closing, teacher illustrates an example on how the children can start saving their pocket money.

**For example:**
If a child can save 50 sen a day:
In a week, he would have saved RM2.50 (50 sen X 5 days)
In a month, his savings will grow to RM10.00 (RM2.50 X 4 weeks)
In a year, his total savings would be RM120.00 (RM10.00 X 12 months)
### Sample on How to Record Income and Expenses Using Pocket Money Book

#### Table 1

<table>
<thead>
<tr>
<th>Date</th>
<th>Income (A)</th>
<th>Expenses (B)</th>
<th>Saving (A-B)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>RM</td>
<td>RM</td>
<td></td>
</tr>
<tr>
<td>2 Jan 08</td>
<td>Receive pocket money from father 55.00</td>
<td>Bus fare for one month 50.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Food and beverages 1.20</td>
<td>3.80</td>
</tr>
<tr>
<td>3 Jan 08</td>
<td>Receive pocket money from mother 2.00</td>
<td>Food and beverages 1.80</td>
<td>0.20</td>
</tr>
<tr>
<td>4 Jan 08</td>
<td>Receive money from uncle 50.00</td>
<td>Food and beverages 1.80</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Story book 20.00</td>
<td>28.20</td>
</tr>
<tr>
<td></td>
<td><strong>Weekly Total</strong> 107.00</td>
<td><strong>74.80</strong></td>
<td><strong>32.20</strong></td>
</tr>
</tbody>
</table>
## Appendix 2

**Table 2 - from the Pocket Money Book published by Bank Negara Malaysia**

<table>
<thead>
<tr>
<th>Date</th>
<th>Income (A)</th>
<th>Expenses (B)</th>
<th>Saving (A-B)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>RM</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Weekly Total**
### Table 3 – Sample of Calculation Table

Principal amount (P) : RM50.00
Profit rate (PR) : Year 1 Year 2 Year 3 Year 4 Year 5
3% 4% 3% 2% 3%

<table>
<thead>
<tr>
<th></th>
<th>Year 1</th>
<th>Year 2</th>
<th>Year 3</th>
<th>Year 4</th>
<th>Year 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Principal amount (P)</td>
<td>50.00</td>
<td>61.50</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Profit rate (PR)</td>
<td></td>
<td></td>
<td>1.50</td>
<td>(0.03 x 50.00)</td>
<td></td>
</tr>
<tr>
<td>Total in savings account (P+PR)</td>
<td>61.50 (50 +1.50)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Appendix 4

Picture of a Shady Tree