



# **Aflatot Program**

Financial & Social Education

**Mobaderoon**, a civil and commercial training company registered in Commercial Register No. /6/ bears a societal responsibility within a vision that works on "building trust and understanding to support and sustain peaceful coexistence" by providing research and training work in all its forms, developing the administrative capacities of institutions and teams, and completing studies and surveys, workshops and conferences in the field of raising awareness and community support.

In its work, Mobaderoon follows developed approaches to empower individuals and groups with specialized knowledge that matches their local needs and enables them to activate their roles in their societies in all areas of their work.

Mobaderoon has been the fruit of diverse knowledge since 2009, and this knowledge is shared through providing consultations and training programs, which serve the needs of capacity building at several levels, including programs that support youth and leaders, programs that support children and adolescents, and programs that support owners of social initiatives and projects. Mobaderoon provides its training and advisory services to:

- Organizations, institutions and associations of civil society.
- Companies and commercial establishments affiliated with the private sector.
- Teams, individuals and entrepreneurs.

## Awards:

Mobaderoon is proud of the recognition by many international bodies for its programs and services. Mobaderoon was awarded the following awards: 1. Livia Foundation Prize 2014 for its work in peacebuilding.

2. The Economic Citizenship Award in 2017 for its work with street children.

3. The 2019 Facilitation Gold Award for its pioneering use of facilitation in its programs to create positive change.





## What is the Aflatot Program?

The objective of the Financial and Social Education Program for Early Childhood 3-6 years old (Aflatot) is to help children realize their potential; to improve the world through education. The emphasis on the importance of financial education has begun to become clear in recent years. Although we exist in a rapidly changing global economic society, young people around the world have extremely low levels of knowledge, and schools and teachers often lack the tools to meet this challenge. In addition to this lack of knowledge about financial issues, children and youth are increasingly exposed to socially, environmentally and economically counterproductive consumption patterns. The (Financial and Social Education) program addresses these issues through a socially and financially balanced approach that enables children to better overcome these challenges.

## **Target Group**

This program was designed for children who have yet to enroll in elementary school (ages 3-6), based on the main elements of Aflatoun's 5 modules:

- 1- Understanding & exploring oneself
- 2- Rights & responsibilities
- 3- Saving & spending
- 4- Planning & budgeting
- 5- Social & financial enterprises for children

## **Benefits of Participation**

The program provides education for the early childhood stage which is a corner stone for this social and financial knowledge, and which relies on education guides (manuals) for the early childhood stage; for this beforehand investment in child education will only be enhanced and grow with the passage of time.

# Why is the early childhood stage considered ideal to start Social & Economic Education?

This is the best stage of a child's life for positive intervention. Children in this stage are heavily influenced by the surrounding environment whose strong impact might continue on for the rest of their lives. Hence, it is crucial that educational programs and life experiences, like the Aflatot program, commence from this early stage in one's lifetime.





## What Children (3-6 yr) know of Social & Financial Education?

Children begin to acquire the basic building blocks of financial education even before entering elementary school. Most of what they know about planning, budgeting, saving, spending, and resource use comes from their daily routines. Even before they realize monetary concepts and simple concepts such as making full use of the available resources, for example "food running out" or "buying only what's necessary" are situations that children are exposed to in their daily reality, and they have a real relationship to financial education. Preschoolers develop an awareness of time preferences, when they understand that waiting to get something is better than getting it in the moment. During the program, children as young as 3 years old are exposed to social values, giving and sharing, not only through gifts or tangible items, but also through interactions with others. There are other important life skills that Aflatot includes, such as role-playing, decision-making, and goal-setting.

#### How the Aflatot curriculum was designed

The Aflatot program stems from its belief in the ability of young children to learn, "Young children are capable and competent." In the early years of children's lives, they are capable and qualified, regardless of their varying backgrounds, experiences and ages. They are active, self-motivated to learn and understand the world in which they live, and learn best when they are nurtured and encouraged through interaction with adults. Therefore, the Aflatot approach works on the 4 areas of development where they are highly interconnected in early childhood.

So, the Aflatot program balances the following 4 developmental processes through its activities and inputs:

physical development 2) emotional development 3) cognitive development
social development.

The Aflatot program also recognized the role of the family in instilling social and financial education. Therefore, the involvement of parents in the program is essential. Families are usually a child's first teacher, and have an enormous influence in shaping their financial and social knowledge, attitudes and behavior.





Given that children of this age group rely heavily on imitation of adults, parents are important models that help in enhancing children's knowledge of financial concepts. To this end, the curriculum provides a framework of activities and instructions that help parents understand the same concepts that their children are learning and invite them to positive, constructive interaction.

#### **Training Guide Modules**

Aflatot is divided into 5 main parts:

**Part 1: You, Me, & Aflatot:** Development of a positive meaning of welfare & identity.

Part 2: Me & My Family: Taking care of our beloved ones.

Part 3: Me & My Friends: We collaborate!

Part 4: Me & My Community: Living & Working Together.

Part 5: Me & Money: Saving, Spending, & Participation.

The Aflatot program requires the effective integration of these five parts. So, the modules that are most appropriate for a group is selected.

#### Implementation Method of the Aflatot program

This program is considered as complementary curriculum rather than an integrative one, which is based on skills and attitudes related to social and financial education. We encourage partners, educators and facilitators to integrate Aflatot with other early childhood education programs. It is, also, important to stress that Aflatot is designed to start with the first essential element of self-understanding and exploration, especially if it is the only program used. This is necessary to build the child's sense of self and identity before beginning to introduce the social and financial components of the program.





#### The facilitator plays a key role in the Aflatot Program to support learning

In their cognitive building role, facilitators encourage children to think, and support them as they engage in different forms of exploration. Mature adults must create the environment for learning, by providing an enabling environment, appropriate resources, and positive interactions available to children. Facilitators, also, plan and make decisions regarding the following:

- Physical environment: ensuring that space, location, materials and supporting resources are appropriate for children's development.
- Emotional environment: ensuring that children feel safe, secure and a sense of belongingness.
- Routines and Organizational Structure: Ensure that there is an organizational structure throughout the day, so that children become accustomed to the routine of the program. Think carefully about activities, so that they are relevant to children, and meet their needs and developmental requirements.

Facilitators consider their own personal interaction with the children, and the children's interactions with each other. Facilitators should provide children with opportunities for high thinking skills, sustainable group thinking, and relevant dialogue.

