

GMW - Smart Money Talks activities

My Money Talks!

This activity was designed for Global Money Week but can easily be incorporated into your regular Aflatoun programme. Feel free to use it whenever it works best for you and your participants. Share your photos and videos with the Aflatoun Network using the hashtags: #GlobalMoneyWeek #GMW2026 #Smart-MoneyTalks #WeAreAflatoun

Learning outcomes:

1. Identify and name the local banknotes
2. Describe what they see on a banknote (i.e., colours, pictures, numbers)
3. Design their own banknote

Age: 3-5 (AflaTot)

Duration: 35-45 minutes

Materials:

- Real local banknotes (if allowed) or printed colour images of banknotes
- Banknote template (provided at the end of the document)
- Coloured pencils

Facilitator material preparation:

- Print one blank banknote template per child (preferably on A4 paper)
- Prepare enough coloured pencils or crayons so children can easily share or work individually
- Bring some real or printed local banknotes to show during the Start phase

Note for facilitators:

The content and level of this session may be adjusted according to participants' age, developmental stage, and learning outcomes. Facilitators may simplify or extend explanations, modify the reflection questions, or adapt the design task to ensure it is appropriate and meaningful for their group.

Start [5 minutes]

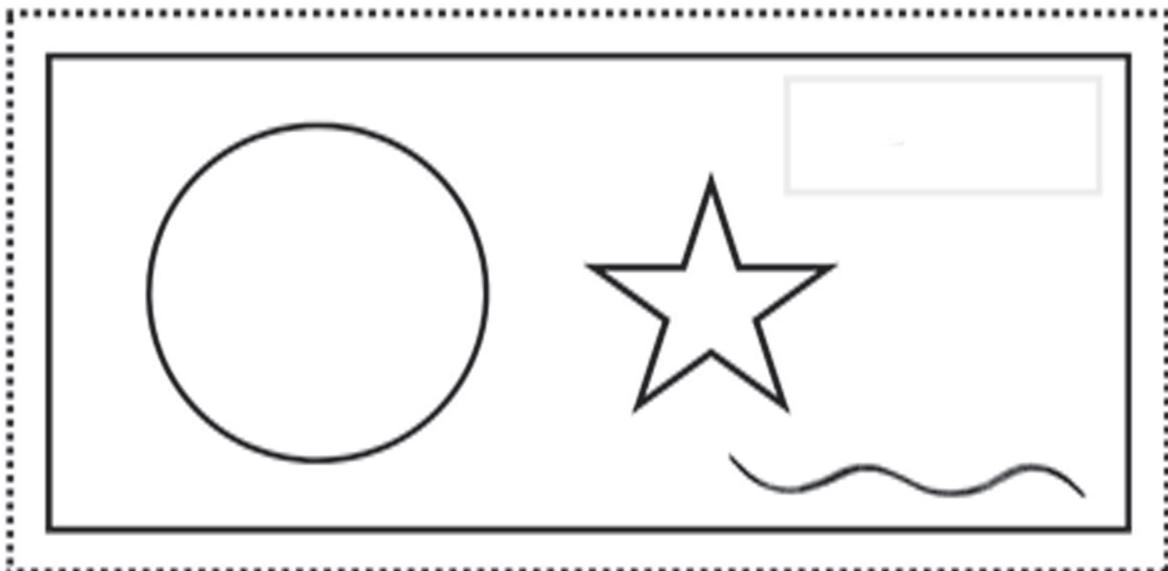
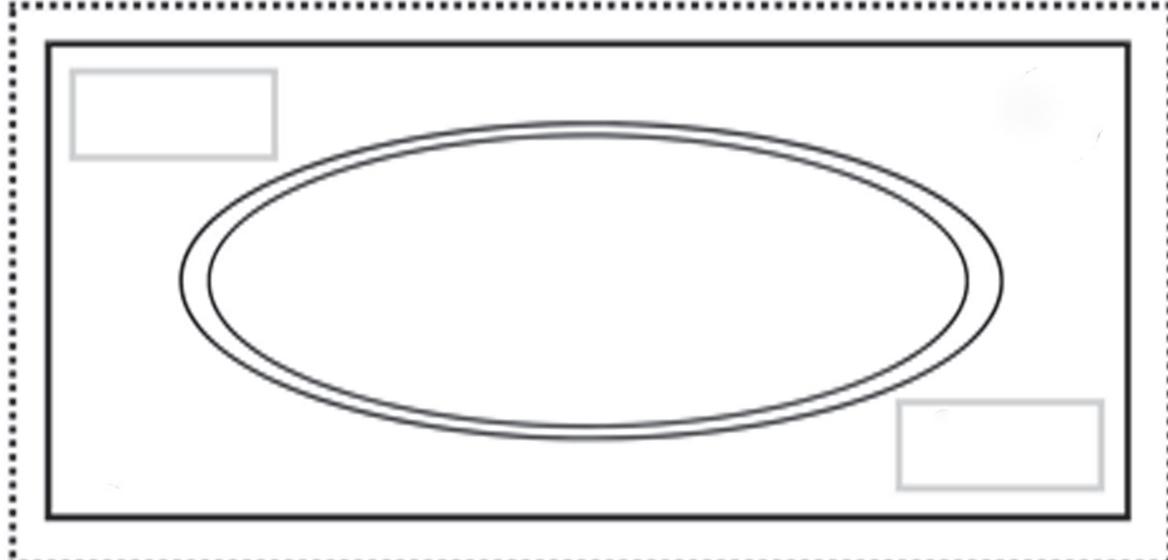
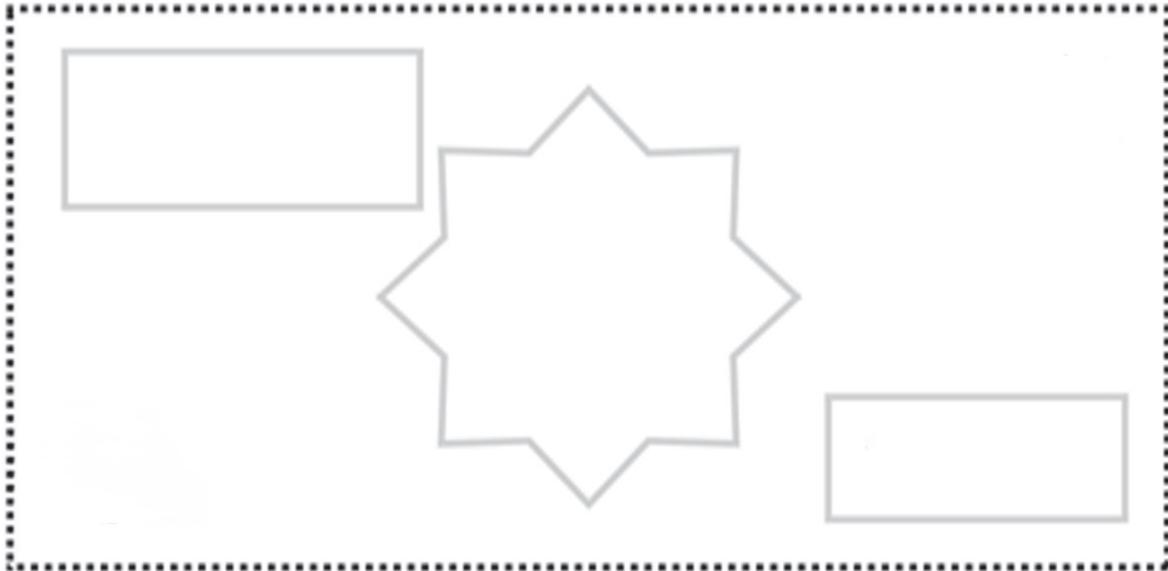
1. Show the real or printed banknotes without giving any explanation yet.
2. Let the children explore the banknotes on their own for a couple of minutes.
3. After this, ask questions such as:
 - What do you think this is?
 - Have you seen something like this before?
 - Where do you usually see it?
 - Do you know the name of this colourful special paper?
4. Spend a few minutes discussing these questions. To close, explain that a banknote is paper money which people use to buy things at the shop, like food, or books. Tell them the name of your local currency, if they have not mentioned it before.

Learn [15 minutes]

1. Explain that when you look at paper money, you can see lots of different things.
 - Pictures: There might be a person's face, an animal, or a building.
 - Numbers: These tell you how much the money is worth. A big number means more money.
 - Words: These say which country the money is from.
 - Colours: Different banknotes have different colours. This helps people know which one is which.
 - Patterns: There are pretty designs and shapes all over the money to make it special and unique.
2. Spend a few minutes identifying these characteristics on the local banknotes.
3. Give each child a printed blank banknote template and coloured pencils.
4. Ask participants to design their own unique and special banknote. To help them, encourage them to add pictures, numbers, colours, patterns and words (if relevant) to their own notes.
5. After the time is up and children are done, instruct them to go one by one and present their banknote.
6. Ask them questions, such as:
 - What is on your banknote?
 - Why did you choose to draw that symbol?
 - What is your money called?

Reflect [10 minutes]

1. After each participant has had its turn, ask them some short reflection questions.
 - What is one picture/element many of us used? (e.g. nature, animals, family)
 - What was your favourite thing you saw on the real banknote?
 - Where do grown-ups use banknotes?
 - What was the most fun part of making your own money?
2. Thank children for sharing and celebrate their creativity.



Comics also talk about money

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Learning outcomes:

- Show understanding of key financial literacy topics through storytelling and drawing.
- Discuss how cartoons and comics can communicate messages and spread awareness and information about money and financial literacy.

Age: AflaToun, AflaTeen, AflaYouth (6 years and up)

Duration: 60-90 minutes

Materials:

- A few cartoons or comic strips illustrating financial education concepts for participants to observe
- Coloured pencils
- Erasers
- Markers
- Printed 3-frame comic templates
- Tape

Facilitator material preparation:

- Bring a few local cartoons/comics for participants to have an example of what their drawn cartoons/comics should look like
- Make sure you print enough comic templates for every group (tip: print spare ones in case groups change their idea or want to start over).

Note for facilitators:

The content and approach of this session—including examples, group size, discussion depth, and timing—can be adjusted according to participants' age, developmental level, and needs. Facilitators should adjust activities, discussions, and pacing as appropriate to ensure the session is engaging and suitable for the group.

Start [20 minutes]

1. Introduce the activity, explaining that participants will explore cartoons and comic strips relating to financial education (or the use of money in everyday situations). Highlight that these examples demonstrate how ideas about money can be communicated visually.
2. Ask participants to observe the cartoons or comic strips carefully and discuss in small groups what they believe the purpose or message of each example is. Encourage them to identify:
 - What is happening in the story?
 - Who is involved?
 - What message about money or financial behaviour is being conveyed?
 - How dialogue and thoughts are represented?
 - What colours, symbols, or patterns are used to convey meaning?
3. Lead a discussion, asking groups to share the points discussed. Explore the topic presented in the comic strips and how the messages are visually conveyed. You may refer to the 'What is a comic strip?' section to support your explanations.
4. Encourage participants to observe how the different elements work together to tell a story
5. Highlight that dialogue, thoughts, captions, and symbols each serve a specific purpose
6. Ask guiding questions such as:
 - What is happening in this frame?
 - Who is speaking or thinking?
 - What symbols or colours are used to show meaning?
7. Emphasise that comic strips are a tool for storytelling, and use images, text, symbols, and layout creatively to communicate ideas.

What is a comic strip?

A comic strip is a short, visual story that conveys ideas, events, or messages using a combination of images and text. The story is divided into frames (also called panels), which are small sections of the page. Each frame represents a specific moment, action, or scene, and frames are arranged in sequence to show the progression of the story.

Comic bubbles

Comic strips use bubbles to show what characters are saying, thinking, or expressing:

- **Speech bubbles** (round/oval) → standard dialogue between characters
- **Thought bubbles** (cloud-like) → show a character's inner thoughts
- **Shout/exclamation bubbles** (spiky edges) → indicate shouting, loud noises, or strong emotions
- **Whisper/quiet bubbles** (dashed or dotted outline) → show quiet speech or whispering

- **Narration or caption boxes** (rectangular) → provide context, describe the setting, or give background information
- **Onomatopoeia effects** (integrated text) → words representing sounds (e.g., “Bang!”, “Splash!”, “Ding!”), sometimes placed inside or near a bubble

Context and other elements

- The **context of the story** —where it takes place, what is happening, and which characters are present— can be shown in a rectangular caption box, usually at the top or bottom of a frame.
- **Symbols and visual cues** → images or icons used to convey ideas or emotions quickly (e.g., a lightbulb for an idea, a broken tree for environmental damage)
- **Colours and patterns** → help convey mood, focus attention, or differentiate elements of the story
- **Frame size and layout** → larger frames emphasise important events; smaller frames show rapid action or minor details

Learn [45 minutes]

1. Inform participants that they will be creating their own comic strips based on topics related to money and financial literacy. Present a selection of themes related to “Smart money talks,” ensuring that the topics are relevant to the age and context of the group. Alternatively, participants may suggest their own topics based on their interests and experiences.

Examples of topics include:

- The importance of saving
- The importance of creating a budget
- Why is goal setting important?
- The importance of collective and community action to generate changes regarding resource conservation
- The rise of financial influencers (fin-fluencers)
- The rise and dangers of misinformation and scams
- The role of ethics in financial decision making
- The influence of social media in financial behaviour
- How emotions influence spending and investing
- The impact of technology in financial decision making
- What is important to know when you earn your first money?
- How do you manage student loans in a smart way?

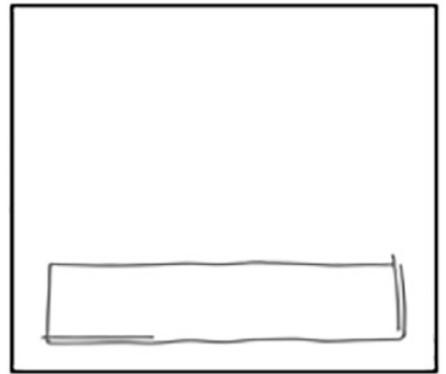
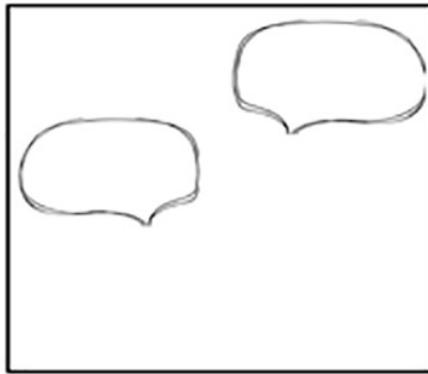
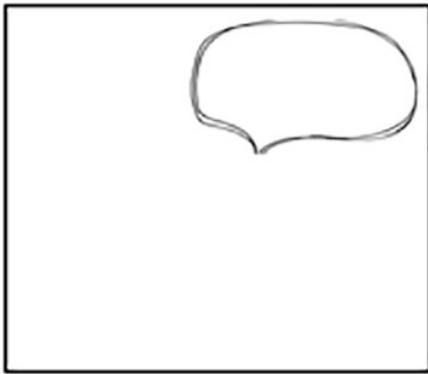
2. Have a brief discussion on the selected topic(s), particularly for younger participants, to gather what they already know. You can ask participants the following questions about the chosen topic:
 - What do you know about this topic?
 - Why do you think it is important to talk about this topic?
 - Have you talked to family and friends about it?
3. Ask participants to work individually, in pairs, or in small groups of three to create their own cartoon or comic strip based on a topic.
4. Remind participants that their comic strip should reflect what they discovered in the previous “Start” phase and what they have learned about comic strips. Provide examples if need-

ed (e.g., someone choosing between two items to buy; someone saving money in a piggy-bank that cannot be opened without breaking it).

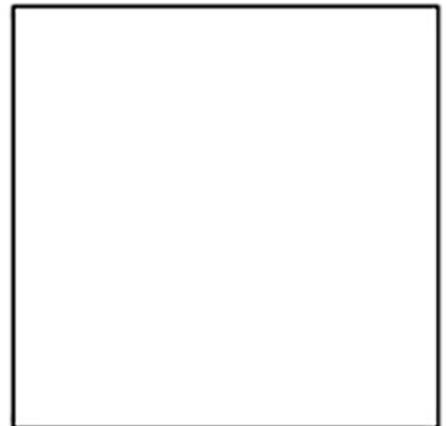
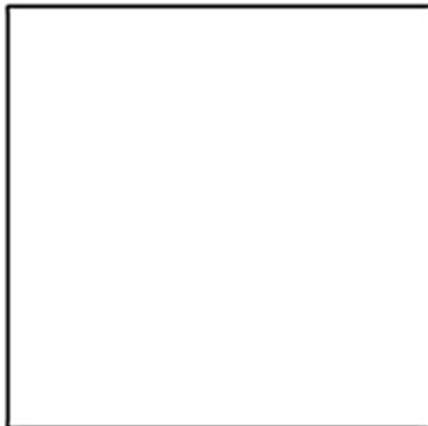
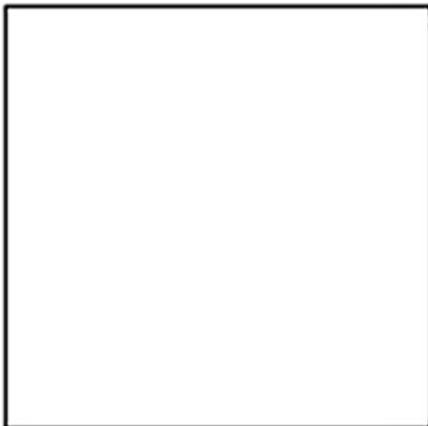
5. Give each group a printed comic template to support the activity. Participants may also develop their comics without using the templates if they prefer to design their own comic strip.
6. Provide enough pencils, colouring pencils, and markers for each group, and inform them that they have 30 minutes for this activity.
7. Once the time is up, display the comics around the room as a gallery and have each participant or group prepare to present their work.

Reflect [20 minutes]

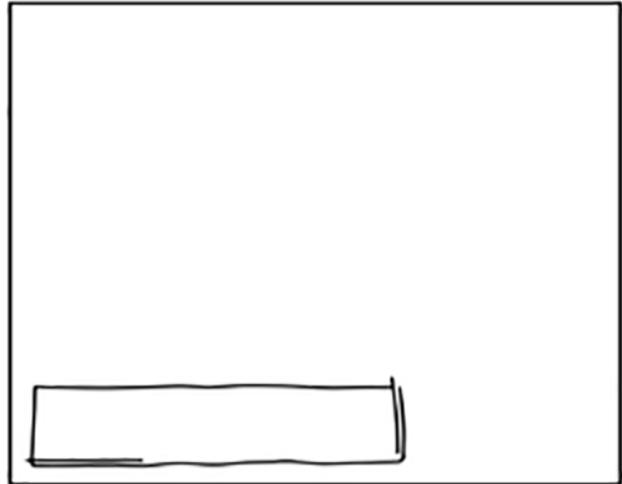
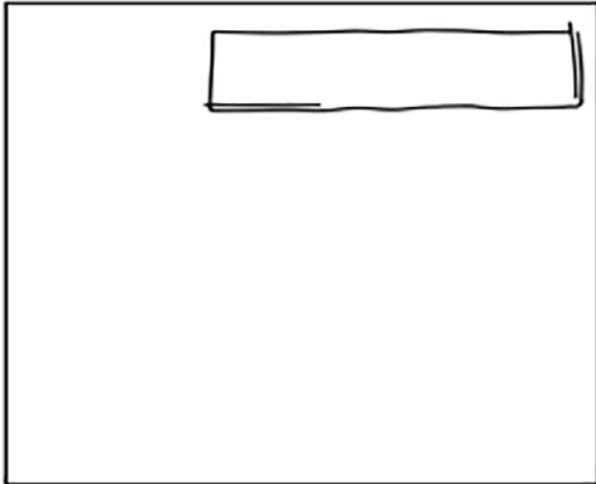
1. After the gallery is set up, allow participants 5 minutes to walk around and observe the comics created by others. Encourage them to look at the different messages, styles, and techniques used in each comic.
2. Invite each participant or group to present their own comic strip to the whole group.
3. During the presentations, ask guiding questions such as:
 - Why did you choose this topic? (if they selected their own topic)
 - What message about money or financial behaviour are you trying to communicate?
 - Why did you decide to draw this?
 - How did you use colours, symbols, or speech bubbles to express your ideas?
4. After all presentations, highlight participants' creativity and the ways they used images, dialogue, and symbols to convey their ideas.
5. End the discussion with a brief feedback session, asking questions such as:
 - Did you find this activity enjoyable?
 - What did you learn from creating and observing these comics?



Recommended for AflaToun



Recommended for AflaTeen



Recommended for AflaYouth

Debate: Smart Money Talks

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Learning outcomes:

At the end of the activity, the participants will be able to:

- Express different opinions and think critically about important financial topics.
- Demonstrate they can have a confident stance on a statement and support it further with clear arguments.
- Demonstrate active listening by respecting different opinions, not interrupting and responding to others' ideas in a thoughtful and respectful manner.

Age: AflaTeen and AflaYouth

Duration: 60 minutes

Materials:

- Written statements for the debate

Facilitator material preparation:

- It would be useful to be prepared to explain to the participants what a debate is and what a good one looks like (some recommended guidelines can be found under the Start phase)

Recommendation: Here are some statements that are related to our **Smart Money Talks** topics which we believe would be suitable for this activity:

- *Social media makes us spend more money.*
- *It is appropriate to talk about money with friends.*
- *A well-paid job you hate is better than one you love but that pays little.*
- *Money can buy happiness.*
- *It is worth buying organic products, even if they are more expensive.*
- *Young people should move abroad for better pay instead of working in their home country.*
- *There should be more government support for young entrepreneurs.*

Start [10 minutes]

1. Ask the participants to stand up and come in front of the class.
2. Explain that the front will be divided into two areas by an imaginary line. There will be a for-statement area (e.g. left side of the class) and a against-statement one (e.g., right side of the class). Explain that participants who are unsure or have mixed opinions may stand in the middle.
3. Present one debate question to the class.
4. Ask participants to take a position by moving to one of the areas.
5. Invite one volunteer from each position to share why they chose it.
6. Provide 2 or 3 more statements for participants to respond to in the same way.
7. Explain to the participants that they will be engaging in a debate. Invite them to share what they think a debate is. Ask guiding questions to help learners understand what a debate involves, what types of sentences can be used, and which attitudes and behaviours are appropriate.
8. Summarise what a debate is and clearly outline the rules and guidelines participants should follow.

What is a debate?

A debate is a structured discussion where people share different opinions about a topic. In a debate, there is usually a question or a statement to which participants may have different positions. Each side presents arguments and examples. The goal of a debate is to explain and express ideas and opinions clearly, listen to others and different perspectives, support our ideas with reasons and examples, and understand complex issues.

Some sentence starters that could be useful for a debate are:

- "I understand your point, but I think..."
- "I see it differently because..."
- "Can you explain more about..."
- I agree with you when you say..., however..."

Guidelines for respectful debate

During a debate we:

- Criticise ideas, not people
- Use respectful language
- Listen actively
- Try to understand before responding
- Accept that people may disagree and have other opinion

Rules:

- Respect different opinions
- Do not interrupt others
- Speak one at a time
- Use arguments relevant to the topic, not personal attacks
- Support your opinion with reasons or examples

Learn [35 minutes]

1. Explain to participants that they will take part in a debate by applying what they discussed in the previous activity.
2. Present participants with some statements that can be chosen for the debate and decide together on the most relevant and interesting one.
3. Split the class into two groups: one group supports the statement and the other opposes it.

Optional: If appropriate, create a third group:

- For (agree with the statement)
 - Against (disagree with the statement)
 - Undecided (mixed opinions – this group may ask questions or present balanced arguments)
4. Inform participants that they will have 10 minutes to prepare their arguments within their groups.
 5. Explain the structure of the debate as follows:
 - Each group chooses one spokesperson to present their opening argument (2–3 minutes per group).
 - The opposing group responds with their main arguments (2–3 minutes).
 - Groups may then take turns responding to each other's points.
 - The Undecided group (if applicable) may ask questions to both sides.
 - Ensure that only one person speaks at a time and that respectful language is used throughout.
 6. Inform participants when the preparation time is up.
 7. Instruct participants to begin the debate and facilitate the discussion to ensure equal participation and respectful exchange.

Reflect [5 minutes]

1. After the debate has ended, invite the group to vote for the side they found most convincing. Instruct participants to show a thumbs up for the side they agree with and a thumbs down for the side they disagree with, if needed.
2. Invite some volunteers (3–4 participants) to explain why they chose to vote for a specific group.

3. Conclude the activity by asking the group some reflection questions. Examples include:
 - Did you find this activity helpful? Why?
 - How can listening to different views help us make better money decisions?
 - What should we keep in mind when discussing money with others?
4. Thank the participants for their engagement, effort, and respectful attitude during the debate.