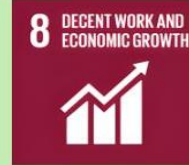




# Inveskids

Financial literacy for kids



## General Description Grade 4

In today's digital era, students need to develop digital media literacy in order to understand, evaluate, and use information from various media critically and safely. At the same time, they should begin cultivating personal financial management skills from an early age by recognizing the value of money, distinguishing between needs and wants, saving regularly, and planning their expenditures. These competencies will enable them to make wise financial decisions and face everyday economic challenges in an intelligent and responsible manner.

## **A. THEME**

Digital Media Literacy and Personal Financial Management

## **B. LEARNING OBJECTIVES**

- Students are able to identify commercial advertising strategies and recognize that advertisements are designed to influence emotions in order to encourage the purchase of goods that may not necessarily be needed.
- Students are able to compare the prices of goods based on unit pricing (e.g., price per gram or per item) in order to obtain the best value for their money.
- Students are able to create a shopping list before going to the store to avoid impulsive buying.
- Students are able to independently and accurately document cash inflows (allowance/gifts) and cash outflows.
- Students are able to use AI as one of the tools to present financial data/information so that students are able to conduct analysis and draw conclusions from the data provided by AI.

## **C. INDICATORS**

- Students are able to mention at least two reasons why products in advertisements appear more attractive than in reality (e.g., lighting effects, phrases such as “discount today only,” or background music).
- Students are able to determine which item is cheaper between two different package sizes using basic mathematical operations.
- Students demonstrate awareness by recording every expenditure without continuous reminders from teachers or parents.
- Students are able to create a table consisting of the following columns: Date, Description, Income, Expense, and Balance.
- Students are able to prepare a realistic shopping list based on the given allowance limit.
- Students are able to conduct analysis and then draw conclusions from financial data generated by AI in the form of tables or graphs.

## **D. LEARNING ACTIVITIES**

- First Meeting (35 minutes)
- Second Meeting (35 minutes)
- Third Meeting (35 minutes)



## GRADE 4 – MEETING 1

- **Duration:** 35 minutes
- **Methods:** Discussion, Sorting Game, and Shopping Simulation
- **Material:** Advertisement Analysis (Media Literacy)
  
- **Media (Teaching Aids):**
  - Demonstration items (real objects/products for display)
  
- **Objective**
  - Students are able to identify commercial advertising strategies and recognize that advertisements are designed to influence emotions in order to encourage the purchase of goods that may not necessarily be needed.
  
- **Indicator**
  - Students are able to mention at least two reasons why products in advertisements appear more attractive than in reality (e.g., lighting effects, phrases such as “discount today only,” or background music).
  
- **Assessment**

STUDENT WORKSHEET

Name: \_\_\_\_\_

Class/No.: \_\_\_\_\_

Date: \_\_\_\_\_

Advertisement Detective Report

  - What product is being advertised?  
.....
  - What promises or persuasive phrases are written in the advertisement?  
(Example: “The crunchiest ever!”)  
.....
  - Identify the facts presented in the advertisement:
    - ◆ Weight/Content: .....
    - ◆ Price: .....
  - What tricks does this advertisement use to appear attractive?
    - ( ) Bright colors
    - ( ) Pictures of very happy people
    - ( ) Discount-related words
  - Your Decision: If you had a limited allowance, would you buy this product? Why or why not?  
.....



## ➤ Assessment Rubric

### A. Knowledge Assessment (Student Worksheet)

Criteria	Excellent (4)	Good (3)	Fair (2)	Needs Improvement (1)
<b>Distinguishing Facts &amp; Opinions</b>	Accurately and clearly distinguishes factual information (weight/price) from advertising claims.	Correctly distinguishes facts from claims with minor errors.	Shows confusion in differentiating advertising claims from factual data.	Unable to identify factual information in the advertisement.
<b>Analysis of Advertising Strategies</b>	Identifies more than two visual or language-based advertising strategies used.	Correctly identifies one to two advertising strategies.	Mentions advertising strategies, but they are less relevant or unclear.	Does not understand that advertisements use specific persuasive strategies.



**B. Attitude Assessment (Critical Literacy)**

<b>Criteria</b>	<b>Excellent (4)</b>	<b>Good (3)</b>	<b>Fair (2)</b>	<b>Needs Improvement (1)</b>
<b>Independent Thinking</b>	Demonstrates a critical attitude and does not easily believe advertising claims.	Shows a cautious attitude but is still somewhat influenced by the visual appeal of advertisements.	Shows interest in advertisements without questioning their purpose or function.	Immediately wants to purchase a product solely based on the advertisement image.
<b>Quality of Reasoning</b>	Provides logical reasons focused on the product's function rather than merely its appearance.	Provides simple but reasonable justification.	Provides weak reasoning or follows peers' opinions without personal consideration.	Unable to provide any clear reason for the purchasing decision.



## Learning Activities

### A. INTRODUCTION (10 minutes)

- **Apperception:** The teacher plays a popular advertising jingle or displays an attractive food advertisement poster.
- **Engagement Question:** “Who has ever bought a toy or food item after seeing it on TV, but later found that it was not as cool or as tasty as it appeared in the advertisement?”
- **Learning Objective:** Today, we will learn how to uncover the “secrets” behind advertisements so that we do not become wasteful or impulsive buyers.

### B. MAIN ACTIVITIES (15 minutes)

#### Activity 1: Analyzing the Anatomy of an Advertisement

- The teacher displays an advertisement poster.
- Students are guided to identify:
  - Facts (product content, weight, price)
  - Opinions/Promises (phrases such as “The Best,” “The Tastiest,” “Makes You a Champion”)

#### Activity 2: Discussion – “Tricks Behind the Scenes”

- The teacher explains common advertising strategies, such as using bright lighting, happy and smiling models, and persuasive phrases like “Limited-Time Discount!”
- The teacher asks: “If an advertisement says ‘Buy 1 Get 2,’ does that mean it is truly free? Or could the price have been increased beforehand?”

#### Activity 3: “Advertisement Detective” Project

- Students are divided into groups. Each group receives a sample advertisement (from a magazine or printed material).
- Students complete the “Detective Report” to determine whether the product is a Need or merely a Want influenced by appealing advertising.
- Assessment: Students complete the prepared worksheet (LKS).
- Scoring Rubric: The teacher completes the prepared assessment rubric.

### C. CLOSING (10 minutes)

- **Reflection:** “What is one important question you should ask yourself before believing an advertisement?”
- **Conclusion:** Advertisements are created to sell products; our responsibility is to think carefully before making a purchase.



## GRADE 4 – MEETING 2

- **Duration:** 35 minutes
- **Methods:** Shopping Simulation, Simple Computation, and Discussion
- **Material:** Price Comparison (Smart Shopping) and Shopping Planning
  
- **Media (Teaching Aids):**
  - Writing tools, picture cards
  
- **Objective**
  - Students are able to compare the prices of products based on unit pricing (e.g., price per gram or per item) in order to obtain the best value for their money.
  
- **Indicator**
  - Students are able to determine which item is cheaper between two different package sizes using basic mathematical operations.

### ➤ **Assessment**

Name: \_\_\_\_\_

Class/No: \_\_\_\_\_

Date: \_\_\_\_\_

Available Money: Rp20,000

#### **Question 1: Milk Box Challenge**

- Toko Sehat: 1 box of milk = Rp4,000
- Toko Hemat: 3-box package = Rp10,500
- Question: If you need 3 boxes, which store is cheaper? How much is the difference?

#### **Question 2: Shopping Plan (Shopping List)**

Write down 3 items you need this week, estimate their prices, and explain your reasons:

- Item 1: \_\_\_\_\_ | Price: Rp \_\_\_\_\_  
Reason: \_\_\_\_\_
- Item 2: \_\_\_\_\_ | Price: Rp \_\_\_\_\_  
Reason: \_\_\_\_\_
- Item 3: \_\_\_\_\_ | Price: Rp \_\_\_\_\_  
Reason: \_\_\_\_\_

➤ **Assessment Rubric**

**A. Price Comparison Skills (Mathematical Ability)**

<b>Criteria</b>	<b>Excellent (4)</b>	<b>Good (3)</b>	<b>Fair (2)</b>	<b>Needs Improvement (1)</b>
<b>Calculation Accuracy</b>	Accurately and quickly calculates the unit price for all items.	Calculates the unit price correctly, with minor errors.	Can compare prices but only based on total price, not unit price.	Unable to perform price comparisons.
<b>Selection Logic</b>	Chooses the store based on the lowest unit price with clear reasoning.	Chooses the correct store, but the explanation is limited.	Chooses based on “looks cheaper” without calculation.	Chooses items without considering the price.

**B. Shopping Planning Rubric (Attitude & Skills)**

Criteria	Excellent (4)	Good (3)	Fair (2)	Needs Improvement (1)
<b>Budget Compliance</b>	Purchases do not exceed the budget and prioritize needs over wants.	Purchases fit the budget, though some non-essential items are included.	Purchases exceed the budget (overspending).	Does not understand the concept of a money limit.
<b>Shopping List Quality</b>	The shopping list is very organized and fully relevant to school needs.	The list is fairly neat, though it includes some unnecessary items.	The list is made carelessly or copied from peers.	Does not create a shopping list.

## > Learning Activities

### A. INTRODUCTION (10 minutes)

- **Apperception:** The teacher brings two bottles of drink with different sizes.
  - Bottle A (small): Rp3,000
  - Bottle B (large – 2× the volume of Bottle A): Rp5,000
- **Engagement Question:** “If you have Rp10,000 and want to drink the most, would you buy 2 small bottles or 1 large bottle? Which option saves more money?”
- **Basic Concept:** Explain that a lower price does not always mean the most economical choice if the quantity is much smaller.

### B. MAIN ACTIVITIES (15 minutes)

#### Activity 1: Unit Price Comparison

- The teacher demonstrates on the board how to calculate the price per item or per gram.
- Example:
  - Snack with 10 pieces = Rp5,000 → 1 piece = Rp500
  - Snack with 5 pieces = Rp3,000 → 1 piece = Rp600

#### Activity 2: “Comparison Store” Simulation

- The teacher sets up 3 “store” stations with different product price brochures (Store A, Store B, Store C).
- Students receive a Shopping List containing school necessities (e.g., pencils, books, erasers).
- **Activity 3: Shopping Planning**
- Students are given a budget of Rp20,000.
- They survey the 3 store stations, compare prices, and decide where to buy to maximize their remaining money.
- **Assessment:** Students complete the prepared worksheet.
- **Scoring Rubric:** The teacher fills out the prepared assessment rubric.

### C. CLOSING (10 minutes)

- **Reflection:** “Is the most expensive item always the best? Are large discounts always beneficial?”
- **Conclusion:** Always make a shopping list and compare prices before spending money.

### GRADE 4 – MEETING 3

- **Duration:** 35 minutes
- **Methods:** Recording Simulation, Case Discussion, and Independent Practice
- **Material:** Financial Record-Keeping (Accountability)
- **Media (Teaching Aids):** Writing tools
- **Objectives:**
  - Students are able to create a shopping list before going to the store to avoid impulsive purchases.
  - Students are able to independently and accurately document cash inflows (allowance/gifts) and cash outflows.
- **Indicators:**
  - Students demonstrate awareness by recording every expenditure without continuous reminders from teachers or parents.
  - Students are able to create a table with the following columns: Date, Description, Income, Expense, and Balance.
  - Students are able to prepare a realistic shopping list based on the given allowance.

**Assessment:**

Name: \_\_\_\_\_

Class/No.: \_\_\_\_\_

Date: \_\_\_\_\_

Instructions: Record the following transactions in the table below:

- 1 March: Received allowance Rp15,000
- 2 March: Bought snacks Rp5,000
- 3 March: Received money from grandfather Rp10,000
- 4 March: Bought a drawing book Rp7,000

Date	Description	Income (Rp)	Expense (Rp)	Balance (Rp)
1 March	Allowance	15,000	-	15,000
2 March				
3 March				
4 March				

➤ **Assessment Rubric**

**A. Record Keeping Skills (Technical)**

Criteria	Excellent (4)	Good (3)	Fair (2)	Needs Improvement (1)
<b>Table Accuracy</b>	Fills all columns (Income, Expense, Balance) accurately.	Fills columns correctly, but with one minor error in balance calculation.	Frequently makes errors in calculating the final balance.	Does not understand the difference between Income and Expense columns.
<b>Neatness &amp; Description</b>	Writing is very neat and transaction descriptions are clear.	Writing is neat, and descriptions are fairly clear.	Writing is difficult to read or descriptions are too brief.	Does not write transaction descriptions.

**B. Accountability / Responsibility Rubric (Attitude)**

Criteria	Excellent (4)	Good (3)	Fair (2)	Needs Improvement (1)
<b>Honesty &amp; Accuracy</b>	Records all transactions (no matter how small) honestly and accurately.	Records major transactions but often forgets small amounts.	Only records transactions when reminded by the teacher.	Reluctant to record or data does not reflect reality.

<b>Evaluation Ability</b>	Can clearly explain why the balance increased or decreased.	Can generally explain the remaining balance.	Knows the remaining money but is confused about why it decreased.	Does not know where the money went.
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➤ **Learning Activities**

**A. INTRODUCTION (10 minutes)**

- Apperception: The teacher asks, “Who has ever felt that their allowance suddenly ran out but forgot what it was spent on?”
- Analogy: Explain that recording money is like filming a journey; we know where we started (Income) and where we stopped (Expenses).

**B. MAIN ACTIVITIES (15 minutes)**

**1. Understanding the Cash Book Format**

- The teacher introduces the 4 main columns: Date, Description, Income, Expense, and Balance.
- Tip: Use the analogy of “Balance” as “the money left in your wallet right now.”

**2. Activity – “The Forgetful Story”**

Students are given pieces of a story, for example:

- Monday: Received allowance Rp10,000
- Tuesday: Bought ice cream Rp3,000
- Wednesday: Found Rp2,000 in pocket
- Thursday: Bought a pencil Rp2,000

Students work in groups to enter the story into a cash book table on the board.

**3. Practice – Creating a Personal Cash Book**

- Students decorate a small notebook or provided worksheet to make their Weekly Cash Book.

➤ **Assessment:** Complete the prepared worksheet.

➤ **Scoring Rubric:** The teacher fills out the prepared rubric.

**C. CLOSING (10 minutes)**

- Reflection: “What are the benefits of recording your money every day?”
- Challenge: Students are asked to track their actual allowance for the next week as a habit-building assignment.

## GRADE 4 – MEETING 4

- **Duration** = 35 minutes
- **Method** = Recording Simulation, Case Discussion, and Independent Practice
- **Material** = Financial Literacy with AI
  
- **Media (Tools)**
  - Stationery
  - Smartphone/laptop
  
- **Objective**
  - Students are able to use AI as one of the tools to present financial data/information so that students are able to conduct analysis and draw conclusions from the data provided by AI.
  
- **Indicator**
  - Students are able to conduct analysis and then draw conclusions from financial data generated by AI in the form of tables or graphs.

### ➤ Learning Activities

#### A. INTRODUCTION (5 minutes)

- **Apperception:** The teacher asks, "Who has ever felt that their pocket money suddenly ran out but forgot what it was spent on?"
- **Tool Introduction:** Explain that AI is a smart assistant that can help us read messy financial records quickly.

#### B. MAIN ACTIVITY (20 minutes)

- **Exploration**  
Present a simple financial data table on the board or screen. For example: "Budi's Weekly Allowance Report".

Day	Item	Amount	Category
Monday	Notebook	Rp5,000	Need
Tuesday	Milo Shaved Ice	Rp10,000	Want
Wednesday	Savings	Rp5,000	Future
Thursday	Robot Toy	Rp15,000	Want
Friday	New Pencil	Rp2,000	Need

- **Student Task:** Calculate the total expenditure manually first to train basic logic.
- **Tips:** Use the analogy of "Balance" as "the remaining money in the wallet at the moment."



➤ **Analysis: Asking AI**

Simulate the use of AI (such as Gemini). The teacher inputs the data above into the AI and provides a command (prompt) that students can imitate:

"Hello AI, this is Budi's allowance data. Please calculate the total amount spent on 'Wants' and provide suggestions so that Budi can save more money!"

The results from the AI will usually appear like this:

Students discuss, "Does the AI's suggestion make sense? Why?"

**C. CLOSING (10 minutes)**

- **Drawing Conclusions:** Students write one concluding sentence in their notebooks.  
Example: "My conclusion is that Budi spends too much on toys and should start saving more."
- **Closing:** Emphasize that AI helps us see patterns, but the decision to save money remains in our hands.