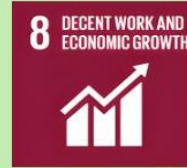




# Inveskids

Financial literacy for kids



## General Description Grade 5

**Main Focus: Introduction to Formal Financial Institutions**

- **How Banks Work:** Understanding the role of banks as a safe place to store money.
- **Interest/Profit-Sharing Concept:** A very simple explanation of the benefits of saving money in a bank over the long term.
- **Money Security:** Learning how to keep PINs confidential and how to store money safely.
- **Activities:** Visiting a nearby bank (field trip) or simulating filling out a savings deposit form.

**A. THEME**

Banking and Simple Interest

**B. LEARNING OBJECTIVES**

- Students are able to explain the primary functions of a bank as a financial institution in simple language.
- Students can differentiate the roles of customers, tellers, and the security system in a bank.
- Students understand how to keep PINs confidential and how to store money safely.
- Students are able to understand the concept of interest as a reward or profit from saving activities.
- Students can calculate simple interest for a one-year period using basic multiplication operations.
- Students are able to distinguish between saving schemes in a piggy bank and in a bank, as well as understand the advantages of each, through the assistance of AI simulation.

**C. INDICATORS**

- Mention at least three functions of a bank (saving money, borrowing money, and payment transactions).
- Explain the basic procedure for opening a savings account, either orally or in writing.
- Identify the differences between saving at home (piggy bank) and saving in a bank.
- Calculate the interest amount when the initial deposit (principal) and annual interest rate are given.
- Determine the total final amount (initial savings + interest) after one year.
- Solve contextual word problems related to bank savings interest in everyday life.
- Able to distinguish between saving schemes in a piggy bank and in a bank, and understand the advantages of each through the assistance of an AI simulation.

**D. LEARNING ACTIVITIES**

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

## GRADE 5 – MEETING 1

- **Duration:** 35 minutes
- **Methods:** Role Playing (Simulation of Bank Activities)
- **Material:** Introduction to Bank Concepts and Functions
- **Media (Teaching Aids):**
  - Deposit/Withdrawal Forms: Simple forms with Name, Date, and Amount columns.
  - Play Money: For practicing transactions between customers and tellers.
  - Mock Savings Book: Folded paper booklets bound simply.
  - Role Name Cards: Labels such as “TELLER,” “CUSTOMER,” etc.
- **Objective:**
  - Students are able to explain the main functions of a bank as a financial institution in simple terms.
- **Indicator:**
  - Able to mention at least three functions of a bank (saving money, borrowing money, and payment transactions).
- **Assessment / Evaluation**

### STUDENT WORKSHEET

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

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

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

1. Name the three main functions of a bank.
2. What are the advantages of saving money in a bank compared to saving at home?
3. Who is the bank officer responsible for handling deposit transactions at the counter?

➤ **Assessment / Evaluation Rubric**

The following rubric is used to evaluate the Role-Playing / Simulation activity:

<b>Criteria</b>	<b>Excellent (4)</b>	<b>Good (3)</b>	<b>Fair (2)</b>	<b>Needs Guidance (1)</b>
<b>Understanding Bank Functions</b>	Can clearly explain 3 bank functions during the simulation.	Can clearly explain 2 bank functions.	Can only explain 1 bank function.	Cannot explain the functions of a bank.
<b>Procedure Accuracy</b>	Fills out forms completely and follows the bank procedure correctly.	Fills out forms fairly completely with minor procedural errors.	Forms are incomplete and shows confusion with procedures.	Cannot fill out forms without full assistance.
<b>Communication Skills</b>	Communicates very politely and confidently.	Communicates politely but lacks confidence.	Communicates in a less formal or less polite manner.	Passive or unwilling to communicate during the role-play.
<b>Group Cooperation</b>	Very actively assists group members in their roles.	Actively cooperates with group members.	Cooperates moderately, occasionally passive.	Unwilling to cooperate with group members.

➤ **Learning Activities**

**A. INTRODUCTION (10 minutes)**

- **Apperception:** The teacher shows a piggy bank and a savings book, then asks, “What is the difference between saving money in a piggy bank and in a bank?”
- **Objective:** Explain that today the classroom will transform into “Elementary Bank of [School Name].”

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

- **Exploration (Literacy):** Students read a short text about bank functions (Saving, Sending, and Borrowing Money).
- **Group Formation:** The class is divided into “Bank Staff” (Teller, Customer Service, Security) and “Customers” groups.
- **Simulation (Role-Play):**
  - Customers bring play money and fill out a simple deposit form.
  - Customer Service explains the requirements for opening a savings account.
  - Tellers count the money and record it in the mock savings book.
- **Group Discussion:** After the simulation, students discuss the benefits they experienced (security, organized records, etc.).
- **Assessment:** Students complete the prepared worksheet.
- **Scoring Rubric:** The teacher fills out the prepared rubric.

**C. CLOSING (10 minutes)**

- Teacher reinforces that banks help people manage finances safely.
- **Reflection:** “What is one new thing you learned about banks today?”

## GRADE 5 – MEETING 2

- **Duration:** 35 minutes
- **Methods:** Flowchart Simulation & Group Discussion
- **Material:** Understanding How Banks Work
- **Media (Teaching Aids):** Writing tools, picture cards
  
- **Objectives:**
  - Students are able to differentiate the roles of customers, tellers, and the bank’s security system.
  - Students learn how to keep their PIN and money storage secure.
  
- **Indicators:**
  - Explain the basic procedure for opening a savings account, either orally or in writing.
  - Identify the differences between saving money at home (piggy bank) and saving in a bank.

➤ **Assessment:**

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

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

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

1. Where does the bank get the money to lend to others?
2. Why does the bank give interest to people who save money?
3. What does the bank do if an entrepreneur needs capital to open a store?

**Assignment: Create a poster titled “How Banks Work” including:**

- Term for Deposit (Savings)
- Term for Loan (Credit)
- Concept of Interest (Benefits for savers & costs for borrowers)

➤ **Assessment Rubric:**  
Rubric for evaluating the poster “How Banks Work”

Criteria	Excellent (4)	Good (3)	Fair (2)	Needs Improvement (1)
<b>Flow Completeness</b>	Clearly explains the flow from saver → bank → borrower accurately.	Explains the flow correctly, but one part is less detailed.	Flow exists, but arrows or sequence are confusing.	Flow is incomplete or entirely incorrect.
<b>Understanding of Terms</b>	Correctly uses the terms Saver, Borrower, and Interest.	Correctly uses 2 of the terms.	Uses only 1 term correctly.	Does not use banking technical terms.
<b>Interest Explanation</b>	Clearly explains that interest is a benefit for the saver.	Mentions interest but explanation is unclear.	Writes the word “interest” without understanding its function.	Does not include the concept of interest.
<b>Creativity &amp; Neatness</b>	Poster is very neat, colorful, and easy to read.	Poster is neat and fairly attractive.	Poster is readable but lacks neatness.	Poster is difficult to read and untidy.

## Learning Activities

### A. INTRODUCTION (10 minutes)

- **Engagement Question:** The teacher asks, “If we deposit money in a bank, does it just sit in a big vault forever?”
- **Visualization:** The teacher draws a bank building on the board, with a “Depositing Customer” on the left and a “Borrowing Customer” on the right.

### B. MAIN ACTIVITIES (15 minutes)

- **Money Flow Simulation:**
  1. Students are divided into 3 roles: Saver, Bank, and Borrower (Small Business Owner).
  2. The Saver deposits money (play money) into the Bank. The Bank issues a “receipt” and promises a small interest.
  3. The Bank lends the deposited money to the Borrower (e.g., for starting an ice cream business).
  4. The Borrower returns the money to the Bank with additional “loan interest.”
  5. The Bank gives a portion of the interest to the Saver and keeps the rest for operational costs (staff salaries, electricity, etc.).
- **Group Discussion:** Students create a simple flowchart on manila paper showing the journey of the money they just simulated.
- **Assessment:** Students complete the prepared worksheet.
- **Scoring Rubric:** The teacher uses the prepared assessment rubric to evaluate student performance.

### C. CLOSING (10 minutes)

- **Conclusion:** Emphasize that banks act as intermediaries between people who have extra money and those who need capital.



## GRADE 5 – MEETING 3

- **Duration:** 35 minutes
- **Methods:** Visual Simulation and Interactive Discussion
- **Material:** Simple Interest Concept
- **Media (Teaching Aids):** Writing tools

➤ **Objectives:**

- Students are able to understand the concept of interest as a reward or profit from saving money.
- Students can calculate simple interest over a one-year period using basic multiplication.

➤ **Indicators:**

- Calculate the interest amount if the initial savings (principal) and annual interest rate are given.
- Determine the total money after one year (initial savings + interest).
- Solve contextual story problems related to bank savings interest in everyday life.

➤ **Assessment:**

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

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

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

1. Siti deposits Rp50,000 with an annual interest rate of 10%. How much interest does Siti earn?
2. Andi has Rp200,000 in the bank. If the annual interest rate is 2%, what is Andi's total money after one year?
3. (Reasoning Question) If Bank A offers 5% interest and Bank B offers 8%, which bank gives a higher profit?

**Skills Assessment (Mini Project):**

Students create a "Dream Savings Book" listing their savings target, estimated interest earned, and total money accumulated.

➤ **Assessment Rubric**  
**Basic Financial Mathematics**

<b>Criteria</b>	<b>Excellent (4)</b>	<b>Good (3)</b>	<b>Fair (2)</b>	<b>Needs Improvement (1)</b>
<b>Concept Understanding</b>	Can clearly explain the relationship between initial balance, interest, and final balance.	Can explain the interest concept but is still unsure about the final balance.	Understands interest as extra money but is confused about how to calculate it.	Does not understand that interest increases the initial balance.
<b>Calculation Accuracy</b>	All interest and total balance calculations are correct (100% accurate).	There is one minor error in multiplication or addition.	Understands how to calculate but frequently gets the final result wrong.	Unable to calculate percentage of nominal amounts.
<b>Word Problem Solving</b>	Can independently translate word problems into mathematical form.	Can translate word problems with minimal teacher guidance.	Struggles to understand the word problem without repeated explanation.	Cannot solve word problems at all.

➤ **Learning Activities**

**A. INTRODUCTION (10 minutes)**

- **Analogy:** The teacher brings a small plant. "If we plant a seed and take care of it, the plant will grow. Likewise, money in the bank. If we leave it, the bank will give 'fertilizer' in the form of interest so that our money increases."
- **Basic Concept:** Introduce the terms Initial Balance (Money deposited), Interest (Additional/bonus money), and Final Balance (Harvest result).

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

- Step 1 (Visualization): The teacher writes the scenario on the board: "Budi deposits IDR 100,000. The bank gives 5% interest every year."
- Step 2 (Calculating Together): \*Help students convert the percentage into a simple form:  
 $5\% = 5/100$ 
  - Calculate the "Bonus":  $5/100 \times 100,000 = 5,000$ .  
 Use the "Magic Box" formula on the board so they are not confused:  
 $[ \text{Savings Money} ] \times [ \% \text{ Interest} ] = [ \text{Interest Bonus} ]$   
 $[ \text{Savings Money} ] + [ \text{Interest Bonus} ] = [ \text{Your Total Money} ]$
- Step 3 (Group Game - "Interest Detective"):
  - Each group is given a "Customer Savings" card with different balance amounts and interest percentages.
  - Students must calculate how much interest is earned after 1 year and how much total money they have at the end of the year.
  - Students attach the result of their money "harvest" on the savings tree at the front of the class.

• **Assessment** = complete the prepared worksheets

• **Evaluation Rubric**

The teacher fills in the prepared evaluation rubric

**C. CLOSING (10 minutes)**

- **Conclusion:** The larger the initial balance and interest rate, the larger the "reward" obtained.
- **Reflection:** "Why is saving more profitable than just keeping money under the pillow?"

### GRADE 5 – MEETING 4

- **Duration** = 35 minutes
- **Method** = AI Simulation and Interactive Discussion
- **Material** = Financial Processes in Savings
- **Media (Tools)**  
Laptop/Smartphone
- **Objective**  
Students are able to distinguish between saving schemes in a piggy bank and in a bank, as well as understand the advantages of each through the assistance of an AI simulation.
- **Indicator**  
Able to distinguish between saving schemes in a piggy bank and in a bank, and understand the advantages of each through the assistance of an AI simulation.
- **Assessment**  
Name = ...  
Class/No = ...  
Date = ...  
Fill in the table below based on the results of your group discussion regarding the differences between saving at home and in a bank.

Feature	Piggy Bank Savings	Bank Savings
Security	(Example: Can be lost/stolen)	(Example: Guaranteed by the state/safe)
Ease of Withdrawing		
Additional Fees		
Benefits (Interest/Profit Sharing)		

**Together with your Teacher, let's enter the questions (prompts) into AI. Write the results here!**

**Challenge:** You want to buy a school bag costing Rp150,000 within 5 months.

- **Prompt to AI:** "Gemini, if I save Rp1,000 every day in a piggy bank for 5 months (150 days), will I have enough money to buy a bag for Rp150,000?"

**AI Answer:** .....

- **Prompt to AI:** "Gemini, if I have Rp1,000,000 and keep it in a bank for one year with 2% interest but a monthly admin fee of Rp1,000, how much money will I have left?"

**AI Answer:** .....

Based on the AI answers above, answer the following questions:

- **Why is saving in a bank sometimes not recommended if the amount of money is too small?**  
(Hint: Check the admin fees)  
**Answer:** .....
  
- **What is the main advantage of saving in a bank if the amount of money saved is large (e.g., millions of rupiah)?**  
**Answer:** .....

<b>Assessment Aspect</b>	<b>Excellent (4)</b>	<b>Good (3)</b>	<b>Fair (2)</b>	<b>Needs Guidance (1)</b>
Concept Understanding	Able to explain the differences between piggy bank & bank very accurately and logically.	Able to explain the differences but with minor mistakes.	Understands basic concepts but struggles to distinguish details.	Unable to distinguish between piggy bank and bank schemes.
Analytical Skills (AI)	Able to conclude AI simulation results with accurate data.	Able to conclude AI results but lacks detail in data.	Writes AI results but cannot draw conclusions.	Only copies AI answers without understanding their meaning.
Discussion Participation	Very active in giving ideas and helping group members.	Actively participates in discussion and follows teacher instructions.	Sometimes participates in discussion but lacks focus.	Passive or does not follow the discussion.
Decision Making	Provides very logical reasons for choosing a savings method.	Provides logical but simple reasons.	Reasons given are weak or not convincing.	Cannot provide reasons for their choice.

## ➤ Learning Activities

### A. INTRODUCTION (10 minutes)

- **Class Surprise:** The teacher brings a physical piggy bank and a passbook (or their replicas).
- **Trigger Question:** "Who here has a piggy bank at home? When it's full, where do you usually move the money?"
- **Apperception:** The teacher explains that saving is a way to "pay yourself in the future." Introduce Gemini as a "smart assistant" that will help students calculate the benefits of saving today.
- **Objective:** Explain that today we will see which method makes our money grow faster: under the mattress or in the bank.

### B. MAIN ACTIVITIES (15 minutes)

#### Phase 1: Exploring Schemes (Group Discussion)

- Students are divided into two large groups: Piggy Bank Team and Bank Team.
- **Piggy Bank Team:** Records advantages (easy to withdraw, no admin fees) and disadvantages (risk of loss, fixed amount).
- **Bank Team:** Records advantages (safe, earns interest/profit sharing) and disadvantages (admin fees, waiting at the bank).

#### Phase 2: AI Simulation

- The teacher uses the classroom screen to interact with AI (Gemini).
  - **Prompt 1 (Piggy Bank):** "Gemini, if I save Rp10,000 every month in a piggy bank for 2 years, how much money will I have?"
  - **Prompt 2 (Bank):** "Gemini, if I save Rp10,000 every month in a bank with 1% annual interest and Rp1,000 admin fee, what will happen after 2 years?"
- **Analysis:** Students compare the AI results. AI explains the concept of interest and how admin fees can affect small savings.

#### Phase 3: Creative Challenge

- Students are asked to make a simple "Savings Plan."  
Example: "I want to buy a bicycle worth Rp1,000,000 in one year."
- Students ask AI: "Gemini, how much should I save each day to buy a one-million rupiah bicycle next year?"

### **Assessment**

- Complete the prepared worksheets (LKS).
- Teacher fills in the pre-prepared assessment rubric.

### **C. CLOSING (10 minutes)**

#### **Conclusion:**

- Students, together with the teacher, summarize the learning outcomes:
  - **Piggy Bank:** Suitable for practicing daily discipline and very short-term goals.
  - **Bank:** Suitable for long-term security and larger amounts of money to avoid admin fee deductions.

#### **Reflection:**

- The teacher asks reflective questions to be answered orally or in notebooks:
  - "After seeing the AI simulation, would you prefer to save in a piggy bank or a bank? Why?"
  - "What is one new thing you learned about banks today?"
  - "How do you feel using AI to help calculate your savings?"

#### **Closing Message:**

"Small amounts of money, when collected consistently, can become a mountain, and technology helps us choose the safest mountain to store our wealth."