



General Description

Grade 1

This learning program aims to introduce Grade 1 students to the basic concept of money and its value through simple and contextual activities. Students are introduced to various types of money, the differences in their values, and their function as a medium of exchange in daily life, using language and examples appropriate to their age level.

Through interactive activities such as buying and selling simulations and the use of concrete learning media, students are expected to understand how to use money in a simple manner. This learning program also fosters carefulness and a sense of responsibility in using money from an early age.

A. THEME

Recognizing Money and Its Value

B. LEARNING OBJECTIVES

- Students are able to correctly identify the physical differences between coins and banknotes (denominations Rp1,000 to Rp100,000).
- Students are able to explain the function of money as a legitimate medium of exchange to obtain goods and necessities.
- Students are able to understand that money is earned through work or effort, not something that appears magically.

C. INDICATORS

- Students are able to mention the denomination of money when shown pictures or play money.
- Students are able to arrange money from the smallest to the largest denomination.
- Students are able to demonstrate how to conduct a simple transaction (giving money and receiving goods).
- Students are able to correctly answer that money is obtained through “working.”

D. LEARNING ACTIVITIES

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

GRADE 1 – MEETING 1

Duration: 35 minutes

Method: Direct Observation, Question and Answer, and Role Play

Material: Introduction to Currency – Identifying coins and banknotes (denominations Rp1,000 to Rp100,000)

Media (Teaching Aids):

- Play money (complete set of coins and banknotes).

Objective:

- Students are able to correctly identify the physical differences between coins and banknotes (denominations Rp1,000 to Rp100,000).

Indicators:

- Students are able to mention the denomination of money when shown pictures or play money.
- Students are able to arrange money from the smallest to the largest denomination.

➤ Assesment/ Evaluation

Student Worksheet

Name =.....

Class/No = ...

Date = ...

A. Match The Pictures!

Draw a line from the picture of the money to the correct amount

- [Picture of Rp1.000 Banknote] -----> Rp10.000
- [Picture of Rp5.000 Banknote] -----> Rp1.000
- [Picture of Rp10.000 Banknote] -----> Rp50.000
- [Picture of Rp50.000 Banknote] -----> Rp5.000

B. Arrange The Values!

Write numbers 1 to 4 under the following pictures, starting from the smallest value to the largest. [Gambar Rp20.000] : (...)

- [Picture of Rp2.000] : (...)
- [Picture of Rp100.000]: (...)
- [Picture of Rp5.000] : (...)

C. Answer Honestly!

1. What do we use to pay for ice cream at the canteen? (Stone / Money)
2. Father and Mother earn money because they... (Work / Sleep)

3. Assesmen Rubric / Evaluation

Criteria	Excellent (4)	Good (3)	Fair (2)	Needs Guidance (1)
Matching money to its value	All answers correct	Able to name most denominations, but occasionally mixes them up	Only recognizes small denominations (Rp1,000 – Rp5,000).	Unable to distinguish between money denominations.

Concept of Money Function	Understands money as a medium of exchange and can perform transactions independently.	Understands the function of money but needs some assistance during transactions.	Knows that money is used for shopping but is unsure how to use it.	Does not understand that goods must be exchanged for money.
----------------------------------	---	--	--	---

Understanding the Source of Money	Clearly explains that money is earned through work or effort.	Mentions that money comes from parents but understands that parents work for it.	Thinks that money is obtained for free or just comes from a machine.	Does not know where money comes from.
Ordering Values	Can correctly arrange 5–6 money denominations from smallest to largest without mistakes.	Can correctly arrange 3–4 money denominations.	Can only distinguish between “large” and “small” denominations.	Cannot compare the value of money at all.

➤ Learning Activities

A. INTRODUCTION (10 minutes)

- **Aperception:** The teacher shows a wallet and asks, “What is inside here that we use to buy ice cream?”
- **Brief Discussion:** The teacher asks students where they get their pocket money and what it is used for.

B. MAIN ACTIVITY (15 minutes)

- **Physical Observation (Getting to Know Money)**
 - The teacher distributes a set of play money to each student group.
 - Students are asked to observe the colors, images, and number of zeros on each banknote (Rp1,000; Rp2,000; Rp5,000; Rp10,000; Rp20,000; Rp50,000; Rp100,000).
 - **Quick Game:** The teacher calls out a denomination (e.g., “Raise the ten-thousand rupiah note!”), and students compete to lift the correct money.
- **Assesment = Students complete the prepared Student Worksheet**
- **Evaluation Rubric**
The teacher fills in the prepared assessment rubric.

C. CLOSING (10 minutes)

- **Reflection:** The teacher asks, “Do you now know the types of money and their denominations?”
- **Conclusion:** The teacher reviews that money is a medium of exchange and emphasizes the importance of using it wisely, as it is earned through hard work.

GRADE 1 – MEETING 2

➤ **Duration:** 35 minutes

Method: Direct Observation, Question and Answer, and Role Play

Material: Function of Money –Understanding that money is a medium of exchange to obtain goods

➤ **Media (Teaching Aids):**

- Play money (complete set of coins and banknotes)
- Classroom items for “selling”
- Small paper price labels

➤ **Objective:**

Students are able to explain the function of money as a legitimate medium of exchange to obtain goods.

➤ **Indicators:**

Students are able to demonstrate how to conduct a simple transaction (giving money and receiving goods).

Assessment / Evaluation

Name: _____

Class/No: _____

Date: _____

Task 1

Choose the Correct Medium of Exchange

Circle the items that can **LEGALLY** be used to buy goods in a store:

- [Picture of a Leaf]
- [Picture of Rp5,000 Banknote] (Circle)
- [Picture of a Stone]
- [Picture of Rp1,000 Coin] (Circle)

Task 2: Match Goods with Their Prices

Draw a line from the item to the money that matches its price:

1. Pencil (Rp2,000) → [Picture of Rp2,000]
2. Boxed Milk (Rp5,000) → [Picture of Rp5,000]
3. Bread (Rp10,000) → [Picture of Rp10,000]

Task 3: Let's Think!

Tick (✓) the sentences that are correct:

- (...) We can take items from the store without giving money.
- (...) The seller gives goods because we provide money as a medium of exchange.
- (...) Money is used to buy the goods we need.

- Assessment / Evaluation Rubric

Attitude and Performance Assessment

No	Student's Name	Handing over the correct amount of money	Taking items according to needs	Understanding that goods are not free
1				
2				

(Understanding Criteria)

Criteria	Excellent (4)	Good (3)	Fair (2)	Needs Guidance(1)
Understanding the Medium of Exchange	Fully understands that money is the only legitimate medium of exchange in the store.	Understands money as a medium of exchange but is still unsure about using other items.	Knows that money is used for shopping but does not yet understand the term "medium of exchange."	Does not understand why we need to give money to the seller.
Transaction Accuracy	Gives play money with the correct denomination without assistance.	Gives the correct money after being assisted or reminded by the teacher.	Can give money but often mixes up or gives the wrong denomination.	Cannot match money to the price of goods.

Item Identification	Can distinguish between needed items very well during the simulation.	Can select needed items with minimal guidance.	Selects items randomly without checking price labels.	Only plays with play money without performing any transaction.
----------------------------	---	--	---	--

➤ Learning Activities

A. INTRODUCTION (10 minutes)

- **Aperception:** The teacher shows a picture of a hungry child standing in front of a bakery and asks, "What should this child give to the seller in order to buy the bread?" (Answer: Money)
- **Exploration:** The teacher explains that in the past, people exchanged goods with other goods (barter), but now we use money because it is legal and recognized by everyone.

B. MAIN ACTIVITY (15 minutes)

Role Play: "Needs Store"

- The teacher sets up a corner of the classroom with essential items (milk, bread, notebooks, soap).
- Students are given play money with the exact denominations.
- Students take turns lining up and handing over the correct amount of money according to the price labels to obtain the items.
- The teacher emphasizes: "Without this money, the seller cannot give the goods because money is the legitimate medium of exchange."

Assessment: Students complete the prepared Student Worksheet.

Evaluation Rubric: The teacher fills in the prepared assessment rubric.

C. CLOSING (10 minutes)

- **Reflection:** The teacher asks, "Did students have difficulty matching the numbers on the price labels with the numbers on the play money? (If yes, numerical reinforcement is needed.)"
- The teacher also asks, "Do students understand that coins and banknotes have the same function as a medium of exchange?"
- **Conclusion:** The teacher reviews that money is a medium of exchange and emphasizes the importance of using it wisely, as it is earned through hard work.

GRADE 1 – MEETING 3

- **Duration:** 35 minutes
- **Method:** Direct Observation, Question and Answer, and Role Play
- **Material:** Source of Money – Explaining that money is earned through work or effort, not just “appearing from a machine”
- **Media (Teaching Aids):**
 - Play money (complete set of coins and banknotes)
 - Classroom items for “selling”
 - Small paper price labels

➤ **Objective:**

Students are able to understand the origin of money as a result of work or effort, not something that appears magically.

➤ **Indicator:**

Students are able to correctly answer that money is obtained through “working.”

Assessment / Evaluation

Name: _____

Class/No: _____

Date: _____

Task 1: Match the Job with Its Result!

Draw a line from the picture of the job to what they do to earn money:

- Farmer → [Picture of planting rice/vegetables]
- Doctor → [Picture of treating sick people]
- Teacher → [Picture of teaching in the classroom]
- Chef → [Picture of cooking food]

Task 2: True or False?

Tick (✓) the box that is correct:

- Money comes into our wallet by itself while we are sleeping. (False)
- Father and Mother go to work to earn money. (True)
- An ATM machine can give out money because people have deposited the money they earned there. (True)

Task 3: Draw Your Dream Job

- In this box, draw the job you want to do when you grow up to earn money!
(Empty box provided for drawing)

Assessment / Evaluation Rubric

Criteria	Excellent (4)	Good (3)	Fair (2)	Need Guidance (1)
Understanding the Source of Money	Can explain in their own words that money is earned as payment for work.	Knows that money comes from working, but explanation is brief.	Knows that money comes from parents, but does not understand that parents must work for it.	Thinks money appears magically or for free from machines or stores.
Job Identification	Can mention more than 3 types of jobs and what they do.	Can mention 2–3 types of jobs correctly.	Knows only 1 type of job (e.g., teacher).	Does not know types of adult jobs.
Simulation Participation	Very actively completes “job” tasks in class with full responsibility.	Completes tasks well until finished.	Performs tasks but often needs reminders from the teacher.	Refuses to perform the simulation tasks given.

Learning Activities

A. INTRODUCTION (10 minutes)

- **Aperception:** The teacher shows a picture of an ATM machine and asks, “Is there a money tree inside this machine? Why can the money inside run out?”
- **Brief Discussion:** The teacher tells a story about “Mr. Budi the Baker.” Mr. Budi wakes up early to make bread (Effort/Work). People buy Mr. Budi’s bread (Exchange). Mr. Budi receives money to save and deposit into a bank/ATM.

B. MAIN ACTIVITY (15 minutes)

Role Play: “CREATIVE WORKSHOP”

- Students are divided into several “Job” groups (e.g., Drawing Group, Book Organizer Group, Desk Cleaning Group).
- Students perform their assigned tasks (e.g., drawing a flower or tidying the classroom library).
- After completing the tasks, the teacher gives “salary” in the form of play money or stickers as a symbol of payment for their hard work.
- Assessment: Students complete the prepared Student Worksheet.
- Evaluation Rubric: The teacher fills in the prepared assessment rubric.

C. CLOSING (10 minutes)

- **Reflection:** The teacher asks, “Do you now know the types of money and their denominations?”
- **Conclusion:** The teacher reviews that money is a medium of exchange and emphasizes the importance of using it wisely, as it is earned through hard work.