



School

Bonifacio Elementary School

Innovation Name

Savings Ko, Kinabukasan Ko

Explain your innovation briefly

“Savings Ko, Kinabukasan Ko” is an educational project that imparts fundamental financial literacy skills to elementary school children from grades 4 to 6 to be “Smart Savers” and financially literate citizens. It seeks to instill a sense of responsibility, foresight, and financial prudence in young minds by teaching them significance of saving money ~~addressing a critical need in our society.~~

Problem Statement – What problem does the innovation seek to address

It seeks to address the problem of disregarding the need of buying their food, hence, their health and nutrition suffer. Further, teaching children to save at a young age will prevent them from financial troubles in adulthood .

How does the project demonstrate a clear understanding of the needs of your school community?

70% of the total population of Grades 4 to 6 learners who were given daily allowances by their parents to buy their snack and lunch, spend it for toys, accessories, computer shops and/or mobile data for online games, junk foods before they even realize that they don’t have anything to spend for their lunch or snacks because they even spend it while on their way to school.

Early childhood is critical age to introduce financial concepts. This will provide them with valuable skills that will serve them throughout their life.

What makes the project unique, different, and worthy of emulation?

- 1.Financial Literacy empowers learners to make wise decisions about their money;
- 2.Educating learners about saving money can help reduce future financial stress;
- 3.They will be able to internalize the concept of saving so that success is guaranteed in the future ;
- 4.Numeracy activities will be provided such as computing their deposits and interest .
- 5.Quarterly meet-up with the learners, parents and project partners for financial literacy and wellness activities will be implemented .

What are your key challenges and how do you plan to overcome them?

- 1.Sustainability of the project. The school plans to encourage parents and learners not to withdraw their savings until they reach college.
- 2.Involvement of partners like barangay in monitoring the unnecessary toys these store owners are selling to the learners.
- 3.Building Responsible Financial habits among learners and to resist the temptation of buying toys, mobile data instead of food. Quarterly Financial literacy among learners and parents should be conducted.

What resources would you need? How would you source them?

.Financial Partners-They will provide saving jars and financial literacy to learners.  
SPTA



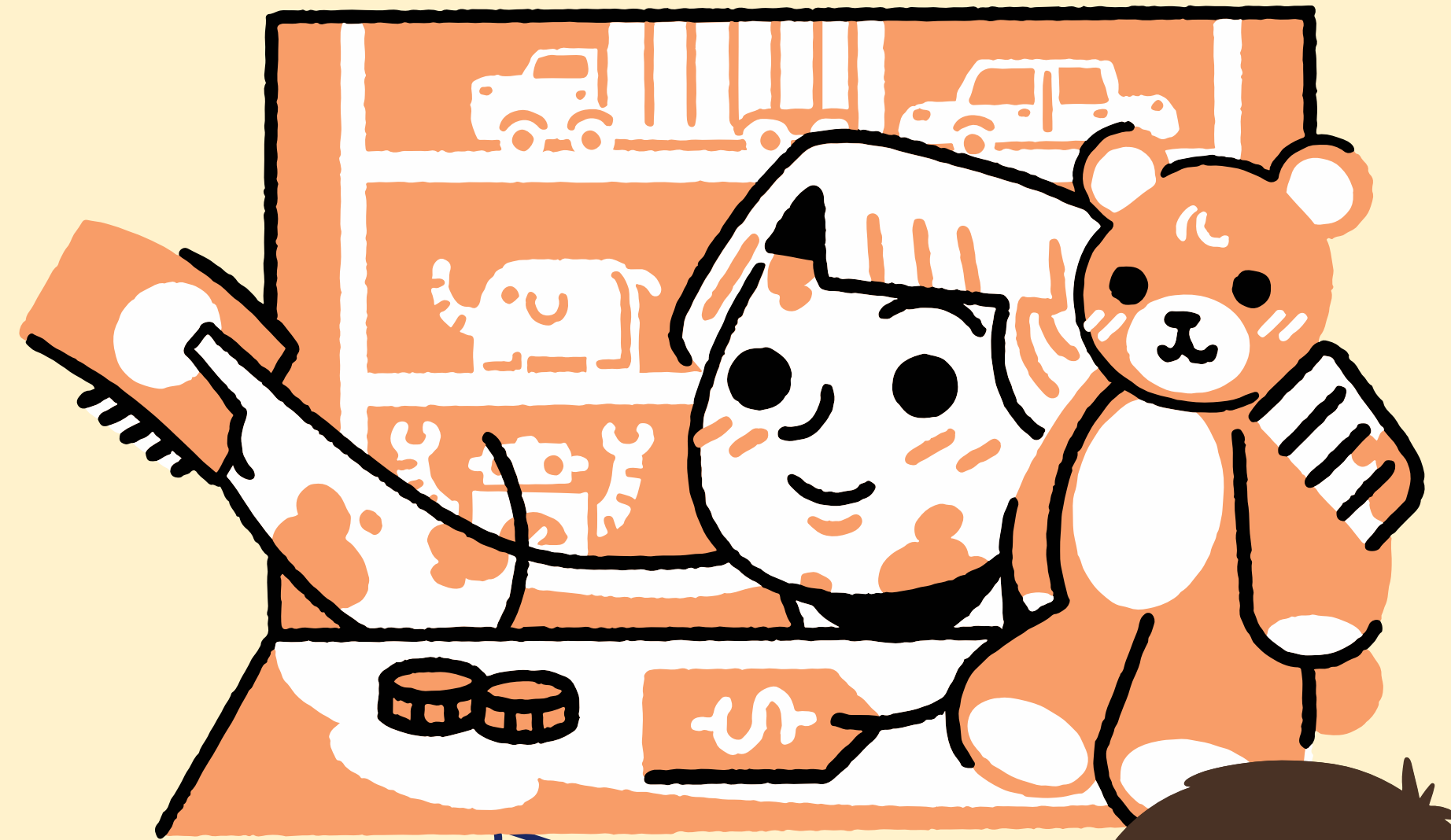
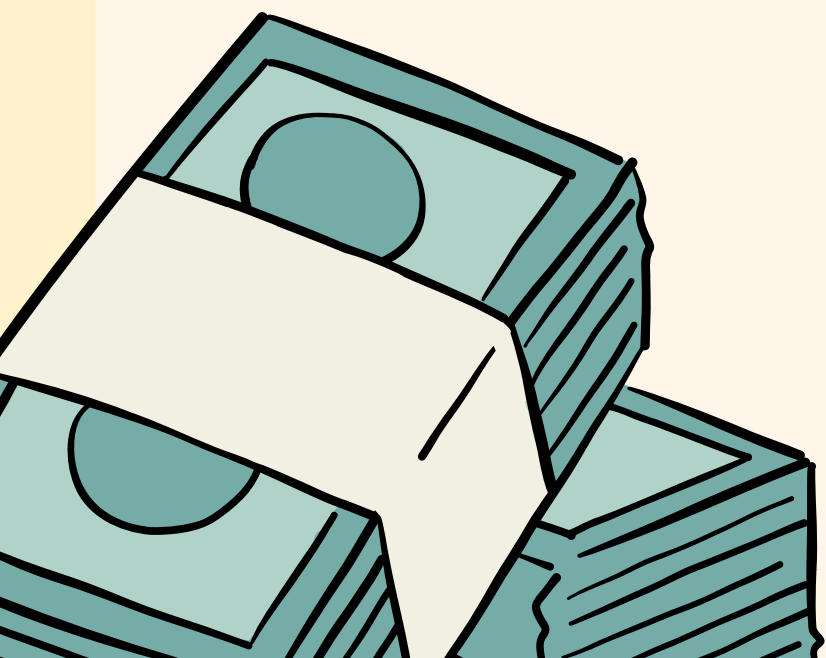
# Savings ko, Kinabukasan ko

Juliet R. Mamaril



# The Problem

70% of Grades 4 to 6  
Learners disregard proper  
health and nutrition due to  
improper use of their daily  
allowances.





# The Context

Most of our learners have working parents. These parents have no time to prepare food for snacks and lunch to their children so they are given allowances instead.

They also need training in Financial Literacy.



# Stakeholders Pain Points

## LEARNER

The Learners' misprioritization of their daily allowances.

## PARENTS

Nature of work like:  
Work shift (Night shift)  
Online workers

## TEACHERS

Uncooperative parents  
Integration of the value of savings to the different learning areas.

Lack of monitoring regarding the commodities being sold by the storeowners.

\*Cite source here



# The Solution

Quarterly meet-up with the learners, parents, and project partners for financial literacy and wellness activities.

Provision of numeracy activities. Learners will be taught to compute their savings and the interest of their savings.

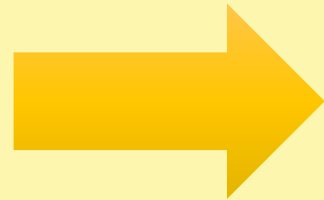




# A Differentiated Approach



Financial  
Literacy



Integration of  
financial  
literacy



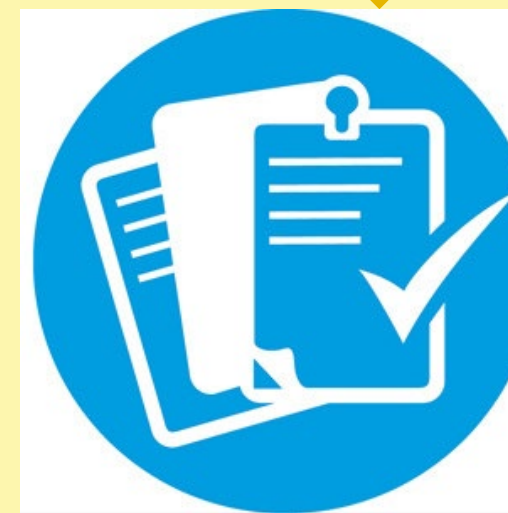
Peer Computation of  
deposits with the  
corresponding interest



Saving Wisely



Budgeting



Daily Self  
Checks



Improved  
Numeracy



## Challenges

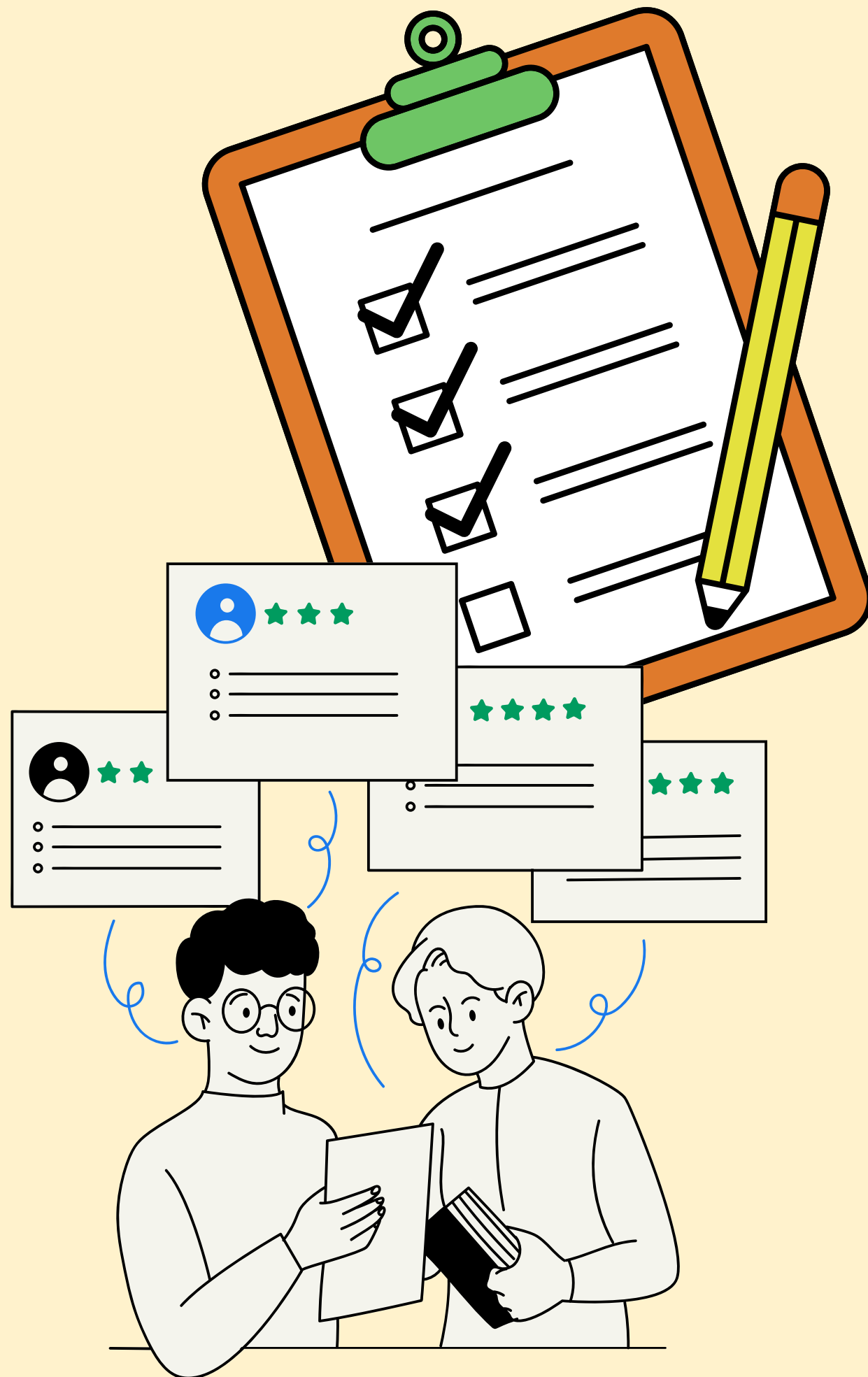
- How to help learners internalize the value of saving money.
- Monitoring and sustainability



# Needed Resources

Project Partners  
like:  
cooperatives,  
parents, resource  
speakers on  
Financial Literacy





# Monitoring & Evaluation

M and E before, during and after the implementation. Suggestions, feedback will be gathered for improvement. Accomplishment Reports, documentations will be prepared for transparency.





# Critical Visual Narrative

70% of Grades 4 to 6 Learners disregard proper health and nutrition due to improper use of their daily allowances.

YOU ARE PART OF THE SOLUTION