



International Teaching Aid  
**Competition 2023**

Reconnoitering Innovative Ideas in Postnormal Times

**iTAC**

**2023**

**iTAC 2023**  
**INTERNATIONAL TEACHING AID COMPETITION**  
**E-PROCEEDINGS**

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## **PREFACE**

iTAC or International Teaching Aid Competition 2023 was a venue for academicians, researchers, industries, junior and young inventors to showcase their innovative ideas not only in the teaching and learning sphere but also in other numerous disciplines of study. This competition was organised by the Special Interest Group, Public Interest Centre of Excellence (SIG PICE) UiTM Kedah Branch, Malaysia. Its main aim was to promote the production of innovative ideas among academicians, students and also the public at large.

In accordance with the theme "Reconnoitering Innovative Ideas in Post-normal Times", the development of novel ideas from the perspectives of interdisciplinary innovations is more compelling today, especially in the post-covid 19 times. Post-pandemic initiatives are the most relevant in the current world to adapt to new ways of doing things and all these surely require networking and collaboration. Rising to the occasion, iTAC 2023 has managed to attract more than 267 participations for all categories. The staggering number of submissions has proven the relevance of this competition to the academic world and beyond in urging the culture of innovating ideas.

iTAC 2023 committee would like to thank all creative participants for showcasing their innovative ideas with us. As expected in any competition, there will be those who win and those who lose. Congratulations to all the award recipients (Diamond, Gold, Silver and Bronze) for their winning entries. Those who did not make the cut this year can always improve and join us again later.

It is hoped that iTAC 2023 has been a worthy platform for all participating innovators who have shown ingenious efforts in their products and ideas. This compilation of extended abstracts published as iTAC 2023 E-Proceedings contains insights into what current researchers, both experienced and novice, find important and relevant in the post-normal times.

Best regards,

**iTAC 2023 Committee**  
**Special Interest Group, Public Interest Centre of Excellence (SIG PICE)**  
**UiTM Kedah Branch**  
**Malaysia**



## **JUNIOR MILLIONAIRE PLANNER (JUMP)**

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### **ABSTRACT**

Junior Millionaire Planner (JUMP) provides a comprehensive platform that equips young minds with essential money management skills from an early age. We have conducted surveys and discovered that a significant number of primary school children lack awareness and knowledge when it comes to money management. Early awareness is crucial, as it helps them to understand the importance of saving and the need to take ownership of their finances rather than solely relying on their parents as they grow up. The objective of this innovation is to equip children with the knowledge and tools necessary to make informed financial decisions, develop healthy financial habits, and establish a strong foundation for their future financial well-being. JUMP has a variety of interesting features that make it unique compared to what is available in the market. It includes a "money pouch" for children to save leftover money, promoting saving habits. Additionally, a mini calculator helps them practice math skills. The planner also offers colorful stickers, interactive graphics, and a calendar, enhancing its value and providing engaging visuals. This innovation will benefit children who have limited exposure to money management skills, as it aims to encourage them to start developing basic financial management abilities on a smaller scale. The target market for this product is specifically aimed at primary school students, and we want to introduce this innovation to the market. This product is highly recommended by a teacher from SK Pandan Indah, further affirming its value and suitability for young learners.

**Keywords:** children financial planner, early exposure, money management, healthy financial habits

## **BACKGROUND**

In today's complex financial landscape, the importance of financial literacy and responsible money management cannot be overstated. It is essential to equip children with the necessary skills and knowledge to effectively manage their finances from an early age. Junior Millionaire Planner (JUMP) is a tool that can serve as a practical and interactive way to educate children about money management. JUMP is designed to help children understand basic financial concepts, such as budgeting, saving, spending, and goal setting. It has age-appropriate activities, worksheets, and games that engage children in learning about money in a fun and interactive manner. It also incorporates visual aids, reward systems, and tracking mechanisms to reinforce positive financial habits.

## **PROBLEM STATEMENT**

Malaysians still have a poor national financial literacy rate, as measured by their financial knowledge (Aziz & Kassim, 2020). Primary school students frequently face difficulties in managing their money resources, which can have long-term ramifications for their financial well-being as adults. The issue stems from a variety of causes, including a lack of financial awareness, a lack of experience budgeting and saving, and insufficient parental direction. Furthermore, schools may not sufficiently teach financial literacy, leaving children unprepared to make financial decisions. They are unfamiliar with principles such as budgeting, saving, investing, and debt management. This lack of understanding limits their capacity to make informed financial decisions, which can lead to impulsive spending or falling prey to financial scams.

## **OBJECTIVES**

The objective of Junior Millionaire Planner (JUMP) is to foster financial literacy and provide primary school students with the necessary skills and knowledge to become financially responsible individuals. It aims to encourage saving habits from an early age as the planner provides saving strategies such as setting aside a portion of their allowance or earnings and provide a visual representation of their progress towards their savings goals. Additionally, this innovation also aims to promote parental involvement. The Junior Millionaire Planner should facilitate communication between children and parents, encouraging discussions about financial matters at home. It should provide resources and suggestions for parents to support their child's financial learning journey.

## **NOVELTY**

The Junior Millionaire Planner (JUMP) has a variety of interesting features that make it unique compared to what is available in the market. It includes:

1. Money pouch: For children to save leftover money, promoting saving habits.
2. Mini calculator: It helps students to practice math skills.
3. Colorful stickers: They can be used to encourage children to save more money.
4. Interactive graphics: These are to gain the children's interest.
5. A calendar: To help children to plan and organize their scheduled tasks every day.
6. Invisible pen: To ensure privacy.

## **COMMERCIALIZATION POTENTIALS**

The Junior Millionaire Planner (JUMP) offers a holistic learning experience that develops financial responsibility in children from an early age as well as mathematics skills. The main target market for JUMP includes primary schools, teachers, and parents who are committed to giving their kids a well-rounded education that includes both academic and financial education. By combining JUMP in curriculum, schools may help their students enhancing their understanding on financial matters.

The commercialization potential for JUMP is to do direct sale to schools and parents and partnership with the state education in Selangor. We received a letter of recommendation and support from teacher Mrs Hajjah Mariana Binti Mohamad from Sekolah Kebangsaan Danau Perdana and Wan Zaleha Binti Wan Daud, one of the parent representatives from Sekolah Kebangsaan Seksyen 6 Shah Alam.

## **BENEFIT TO COMMUNITY**

Introducing fundamental financial ideas and employing a financial planner early on have several advantages for students. Here are a few advantages of JUMP. First is understanding money. The skills of financial awareness may be taught to students in primary school with the guidance of this financial planner. They may help develop a sense of responsibility and a knowledge of money management early on by introducing fundamental ideas like saving, budgeting, and setting financial goals. Next is differentiating between needs and wants (Jackson, 2020). Primary school students may learn the value of good money management from this product. JUMP provides guidance on how to divide money between consuming, saving, and donating to charities while also assisting kids in adopting good financial habits.

JUMP is helpful to parents because they can consistently keep tabs on the money coming in and going out of their children. Not only that, because they started saving early, parents

also gain from setting aside money for their child's future education. Moreover, JUMP is also beneficial to teachers; they teach basic math topics such as addition and subtraction especially to students from year 1 to year 3 and students can practice what was learnt using JUMP.

## FEEDBACK FROM COMMUNITY

A preliminary market survey was conducted among parents who are potential buyers of JUMP. Twenty parents were given the questionnaire. The objective of the survey is to gauge the feasibility of introducing JUMP into the market. The result of the survey is presented in Table 1. It can be concluded that respondents feel that JUMP is an excellent product to promote financial literacy among children,

Table 1: Result of feasibility study for JUMP

QUESTION	YES	NO
Do you think JUMP is a good product for children to manage their money?	95%	5%
Can JUMP attract children to use it?	100%	0%
Would you buy JUMP if it is available in the market?	95%	5%
Will children like and use this product?	95%	5%
Based on your opinion, by using this product, can children achieve their financial goals?	95%	5%

## CONCLUSION AND REFLECTION

In conclusion, JUMP is a very useful product that provides various benefits and reflections to users, parents, and teachers in daily life. Due to its bright design, mini calculator, and even adorable stickers inside, this product especially appeals to children. We believe that our product encourages children to learn about money management early on and increases their propensity to save money for the things they want. Children's savings are going to benefit from wise financial management when they are adults and able to make their own decisions. This will assist in teaching children the importance of control and put on hold satisfaction. Encourage them to understand that delaying their desires in order to save money can ultimately result in greater happiness and stability.

## ACKNOWLEDGEMENTS

We would like to express our sincere appreciation and gratitude to all the individuals who have contributed to the development and completion of the Junior Millionaire Planner (JUMP). Additionally, we express our gratitude to the parents and guardians who have embraced JUMP as a tool for promoting financial literacy at home. Their involvement and encouragement in their child's financial learning journey are vital to the success of JUMP.

## REFERENCES [APA style]

- Aziz, N. I. M., & Kassim, S. (2020). Does Financial Literacy Really Matter For Malaysians? A Review. *Advanced International Journal of Banking, Accounting and Finance*, 2(2), 13-20.
- Jackson, A. (2020). Why Is Financial Planning Important For Students. *The Next Tech*. Retrieved from: <https://www.the-next-tech.com/finance/why-is-financial-planning-important-for-students/>



## APPENDIX

Actual product of Junior Millionaire Planner (JUMP).



### Recommendation letter: Teacher and Parent

<p style="text-align: right;">Date 23<sup>rd</sup> May 2023</p> <p>Nur Nabilah binti Zainol Abidin          Universiti Teknologi MARA,          Cawangan Melaka,          Kampus Bandaraya Melaka,          110 Off Jalan Hang Tuah,          75350, Melaka.</p> <p>Dear Ms. Nabilah,</p> <p><b><u>RECOMMENDATION FOR STUDENTS SEKOLAH KEBANGSAAN DANAU PERDANA TO USE JUNIOR MILLIONAIRE PLANNER (JUMP)</u></b></p> <p>I am writing to provide a strong recommendation for the Junior Millionaire Planner (JUMP) which is suitable for primary school students.</p> <p>I am particularly impressed with this innovative product, which was designed to help children develop effective saving habits. The planner is well-thought-out, user-friendly, and practical for primary school students. I believe that the use of the Junior Millionaire Planner (JUMP) can greatly benefit children in developing good saving habits and financial responsibility. This product has the potential to inspire and motivate other students in <b>Sekolah Kebangsaan Danau Perdana</b> to develop strong saving habits from an early age.</p> <p>This product can serve as an excellent teaching aid for Mathematics in the topics of Percentage and Money. Therefore, this planner can enhance knowledge as well as give students the opportunity to practice what they have learned in class. Additionally, this product is colorful and attractive with interesting features such as a money pouch, a secret pen, a calculator, and stickers. This will motivate students to use them daily and help them keep track of their money.</p> <p>I highly recommend utilizing the Junior Millionaire Planner (JUMP) and integrating it into the school curriculum, where appropriate. By doing so, we can foster a culture of financial responsibility and empower our students with essential life skills at an early age.</p> <p>Sincerely,</p>  <p>HAJAH MARIANA BINTI MOHAMAD          TEACHER          SEKOLAH KEBANGSAAN DANAU PERDANA</p>	<p style="text-align: right;">Date 23<sup>rd</sup> May 2023</p> <p>Nur Nabilah binti Zainol Abidin          Universiti Teknologi MARA,          Cawangan Melaka,          Kampus Bandaraya Melaka,          110 Off Jalan Hang Tuah,          75350, Melaka.</p> <p>Dear Ms. Nabilah,</p> <p><b><u>RECOMMENDATION FOR CHILDREN TO USE JUNIOR MILLIONAIRE PLANNER (JUMP)</u></b></p> <p>I am writing to provide a strong recommendation for the Junior Millionaire Planner (JUMP) which is suitable for children in primary school.</p> <p>I am particularly impressed with this innovative product, which was designed to help children develop effective saving habits. The planner is well-thought-out, user-friendly, and practical for primary school students. I believe that the use of the Junior Millionaire Planner (JUMP) can greatly benefit children in developing good saving habits and financial responsibility. This product has the potential to inspire and motivate primary school students to develop strong saving habits from an early age.</p> <p>This product can serve as an excellent teaching aid for Mathematics in the topics of Percentage and Money in school. Therefore, this planner can enhance knowledge as well as give students the opportunity to practice what they have learned in class. Additionally, this product is colorful and attractive with interesting features such as a money pouch, a secret pen, a calculator, and stickers. This will motivate students to use them daily and help them keep track of their money.</p> <p>I highly recommend utilizing the Junior Millionaire Planner (JUMP) and integrating it into the school curriculum, where appropriate. By doing so, we can foster a culture of financial responsibility and empower our children with essential life skills at an early age.</p> <p>Sincerely,</p>  <p>Wan Zaheda Binti Wan Daud</p>
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