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MARA



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)
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ABSTRACT PLAYBOOK “LITTLE BANKER”

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ABSTRACT

Personal Money Management is a method to have a better point of view of the flow of our money. However, personal money management needs to be introduced since they were young so that they can practice and apply until they turn into adults. Nowadays youngsters tend to overspend their money on unnecessary things. They are not aware of the value of the money they hold. This inspired us to produce this playbook. The aim of Little Banker is to guide early age learners on how to manage their money so that they can achieve their financial goals and learn how to appreciate the money they have spent. The three objectives of producing this product are to educate early age learners the right way on how to manage their pocket money, expose them to early responsibility and help them to recognize money value. This product will give benefits to individuals; youngsters, parents and society. Money management is a crucial tool or medium used for people to obtain what they need and want and it is our surroundings. Thus, it is important for people to know how to manage their money wisely. The novelty of this product is, playbook allows early age learners to save their money physically like a wallet while educating them in detail on how to understand the concept value of money and personal money management. Little Banker surely has a high potential in being commercialized because it can be used as a guide book for parents to guide their children and as teaching materials for schools, furthermore the Ministry of Education

can utilize this book to develop education programs for society.

Keywords: wallet, playbook, financial goals, money management

LITTLE BANKER PLAYBOOK

Little Banker

Little Banker Playbook is an A5 size playbook that was designed to guide early age learners on how to manage their money so that they can achieve their financial goals and learn how to appreciate the money they spent. It is a fun playbook that comes in (nine) 9 pages including the front cover page and the back cover page.

PROBLEM STATEMENT

Nowadays at an early young age people tend to overspend their money on unnecessary things. They are not aware of the value of the money they hold. It is easy to see kids of an early young age walking around a mall or any shop while grabbing things that are totally unnecessary, for example, 3-D stickers, character stamps or a talking stuffed toy. While those things satisfy their wants and curiosity, it is still a waste of money as they did not really gain benefits from it and it shows they do not care or they are not aware of the concept value of money. This inspired us to create and design Little Banker so that the problem of early age learners' unawareness regarding personal money management could be lessened and eventually eliminated.

PURPOSE

The purpose of this creation is to guide early age learners on how to manage their money by the chapters of Little Banker playbook. There are five (5) chapters of Little Banker that will provide explanations of the value of money and steps for managing money wisely.

Chapter are:

Chapter 1: The Value of

Money Chapter 2: Financial

Documents Chapter 3:

Budgeting

Chapter 4: Opportunity Costs Chapter 5: Saving Goal

OBJECTIVES OF THIS PRODUCT:

- a. To provide an early exposure on money management so that early age learners recognize relationships among financial documents and money management activities.
- b. To create an awareness for parents in trusting their child with money which gives them a sense of responsibility.
- c. To provide early age learners successfully connect money management and savings activities to achieving financial goals.

BENEFITS

- a) Early age learners will gain and enhance the knowledge about money management skills and appreciate the value of money they hold
- b) Early age learners will know how much money they will spend or have spent over time.
- c) Early age learners are prepared for any unpredictable events and secure savings for their future lives.

NOVELTY/UNIQUENESS

Little Banker Playbook allows early age learners to save their money physically like a wallet while educating them in detail on how to understand the concept value of money and personal money management. Other than that, our playbook explains in depth regarding money management using simple words in order for the users to understand the playbook better and our objectives can be achieved.

COMMERCIALIZATION POTENTIALS

Little Banker surely has a high potential in being commercialized because it can be used as a guide book for parents to guide their children and as teaching materials for schools, furthermore the Ministry of Education can utilize this book to develop education programs for society.

RELATION BETWEEN LITTLE BANKER AND FINANCE COMPONENTS

Finance Components adapted into “Little Banker” Playbook

Two activities of Money Management which are financial documents and budgeting. Financial document education at an early age learned on how to store and maintain personal financial records and documents for comparison. Meanwhile budgeting activities encourage early age learners to create and implement a plan for spending and saving activities.

The other components of finance that were adapted into “Little Banker” Playbook is the value of money where early age learners will be exposed to a deeper meaning of money and what it is really worth for them other than buying toys.

Chapters in Little Banker Playbook

Chapter 1: The Value of Money

- The real worth of the RM, Ringgit Malaysia. (RM)
- Not only for toys, the money could be spent on other things that benefit them in the future. For example: educational purposes, health purposes, etc.

Chapter 2: Financial Documents

- Keep receipts and price tags for future comparison
- Know how to calculate the value of the money they hold.
- Differentiate between needs and demand or want?

Chapter 3: Budgeting

- Creating and Applying a plan for spending and saving.
- Consists of 5 steps; Step 1 (Set Financial Goals), Step 2 (Estimate your current money condition), Step 3 (Create a plan), Step 4 (Including Emergency in the plan), Step 5 (Evaluate)

Chapter 4: Opportunity Costs

- What you have to give up to buy what you want.
- *"Tell them that the one they did not pick is called "The Opportunity Cost." Have them say it out loud! In other words, Opportunity Cost is the choice not taken. It is what you "give up" to choose the other option."* (Jones, 2018).

Chapter 5: Saving Goals

- Preparation for uncertainties or desired items.
- Keeping RM 1 out of RM5.

Wallet provided

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