



# Early Childhood Financial Literacy in Community Centers



NORTON SCHOOL OF HUMAN ECOLOGY  
**Take Charge America  
Institute**



# What are we talking about today?

- Littles Count: Big Change! Program
  - Content
  - How It Works
  - Lesson Overview
- Community Center Experience
- Open Discussion



# Littles Count: Big Change!

Learning starts early. This is an early childhood education financial literacy program introducing “building block” concepts that align with widely supported developmental milestones, primarily *Number Sense.*



## Empowering “Littles” and their Parents

Volunteers deliver a series of five story time lessons based on children’s books with specific number sense and decision-making themes at early childhood education and community centers. They also provide parenting tips and resources to help reinforce these concepts at home.





# What is Number Sense?

Understanding numbers and what they mean.

We know what numbers are, how to work with them, solve problems, and make decisions.

- Understanding quantities
- Understanding the order of numbers
- Understanding symbols that represent quantities
- Comparing numbers
- Recognizing relationships between numbers
- Developing strategies for counting, measuring, and estimating
- Making decisions based on number sense and situations



# How It Works

Program Participants, “Littles”: Preschool-aged children (ages 3 to 7)

Locations: Early Childhood Development Centers

Administered By: Volunteers and Center Staff

.....

## Littles Count, Big Change Book & Lesson Series

Illustrated Book	“Building Block” Concept
1. Ten Black Dots by Donald Crews	Number Sense: Counting and Cardinality
2. Opuestos by Cynthia Weill	Sorting and Differences
3. Just Enough Carrots by Stuart J. Murphy	Comparing Items – More, Fewer, and the Same
4. Those Shoes by Maribeth Boelts	Prioritizing Needs, Wants and Sharing
5. A Chair for My Mother by Vera B. Williams	Understanding Quantities, Prioritizing and Goal Setting



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# Volunteer Lesson Guide:

## Ten Black Dots by Donald Crews



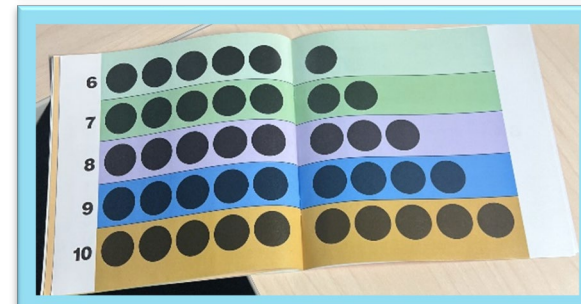
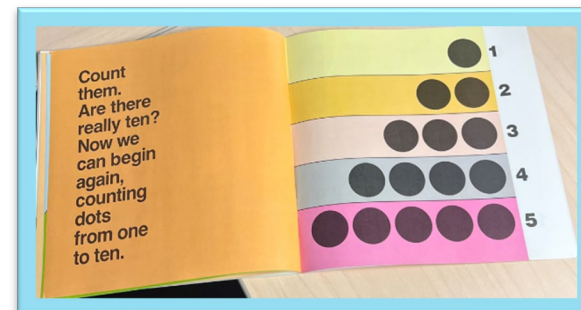
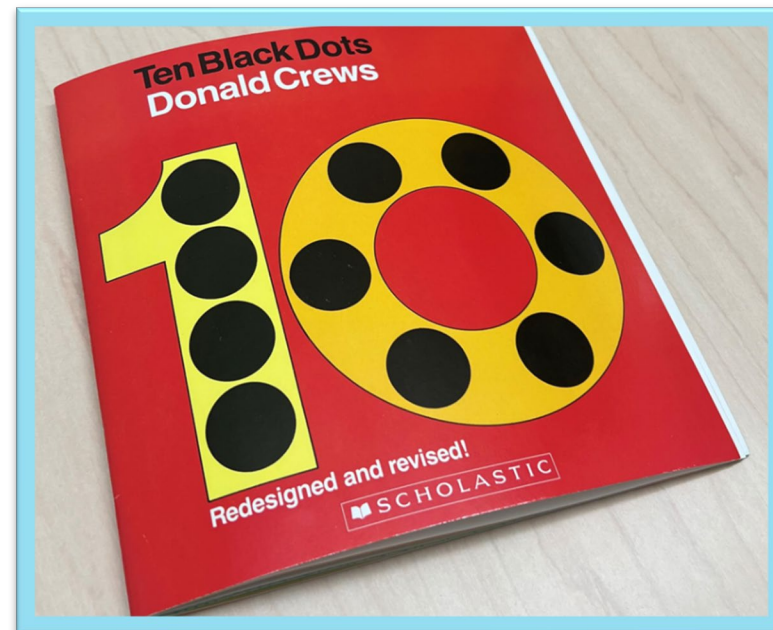


# T E N B L A C K D O T S

By Donald Crews

## Number Sense: Counting & Cardinality

Understanding how and why to count by exploring the ways we can count everyday.



### ASSESS

10 to 15 minutes

- Assessment Procedure & Resources

### READ

10 to 15 minutes

- Engaging the Class

### TALK

5 to 10 minutes

- Class and Child Takeaways
- Introducing Activity

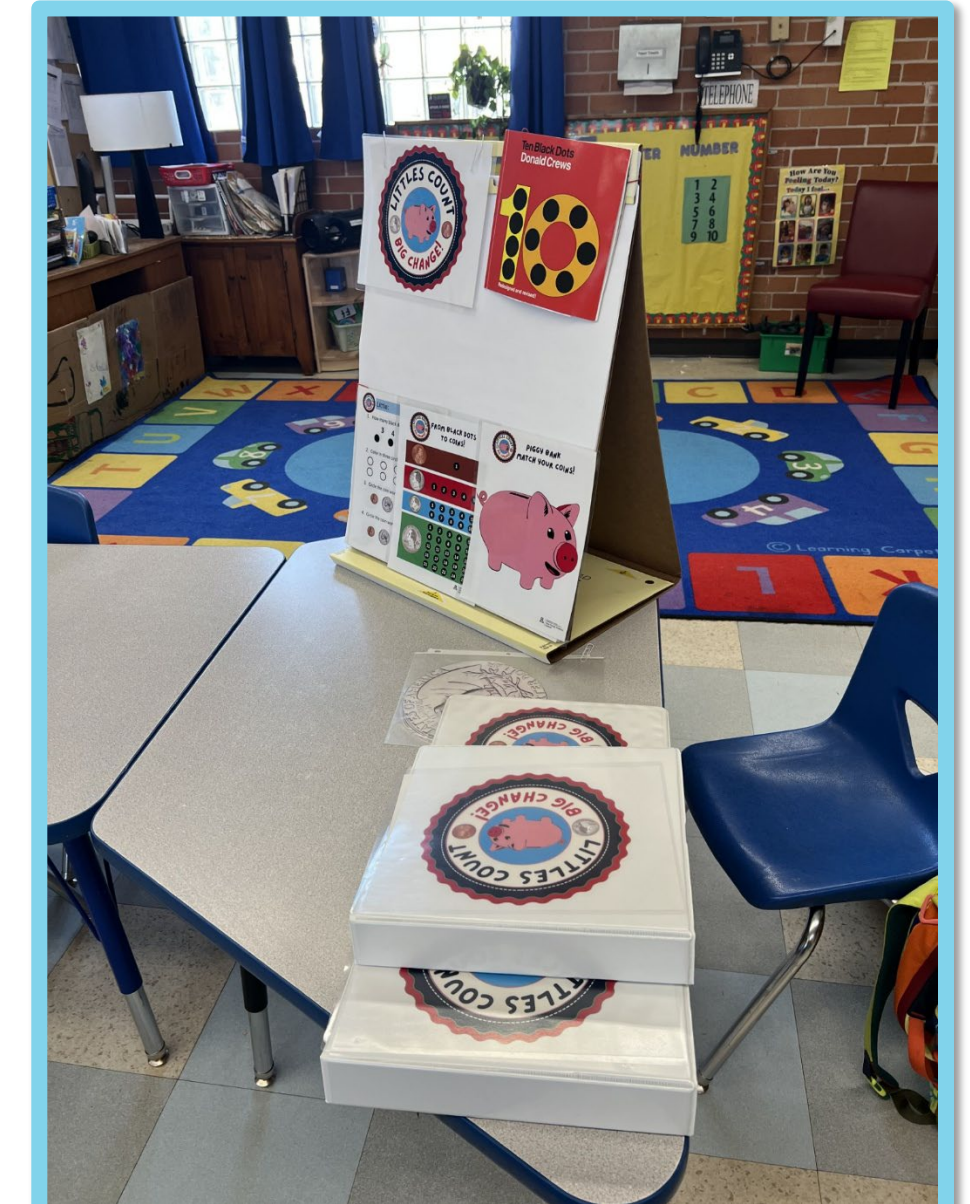
### PLAY

15 to 20 minutes

- Game/Activity
- Materials & Resources

### AT HOME

- Parent Take Home One Pager
  - “What I Learned Today” (recap of lesson)
  - Parent Talking Points
  - Accessible Links
- ECE Resources- Links to Lesson Materials



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# Pre-Assessment

## Objectives:

- Gauge the individual child's number sense and experience
- Gauge the class's number sense experience

## Steps:

1. Introduce Yourself
2. Pass "Littles Assessment" print outs to class
3. Hold up one copy and point out there are two sides
  - Yellow on top
  - Blue on top
  - We'll be filling out the Yellow side
4. Ask class to write their names on top
  - Check to see if any children need help writing their name
5. Holding up the assessment go through questions one by one
6. Ask class to set aside for now

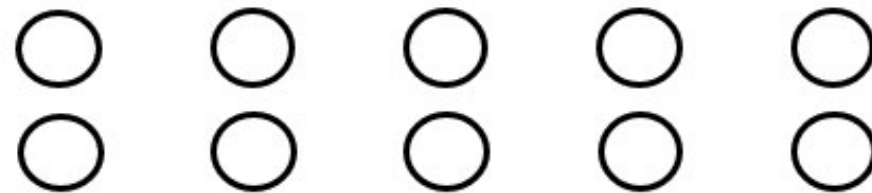


Little:

1. How many black dots are there?



2. Color in three circles:



3. Circle the coin worth 10 cents:



Circle the coin worth 1 cent:



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# Read

## Objectives:

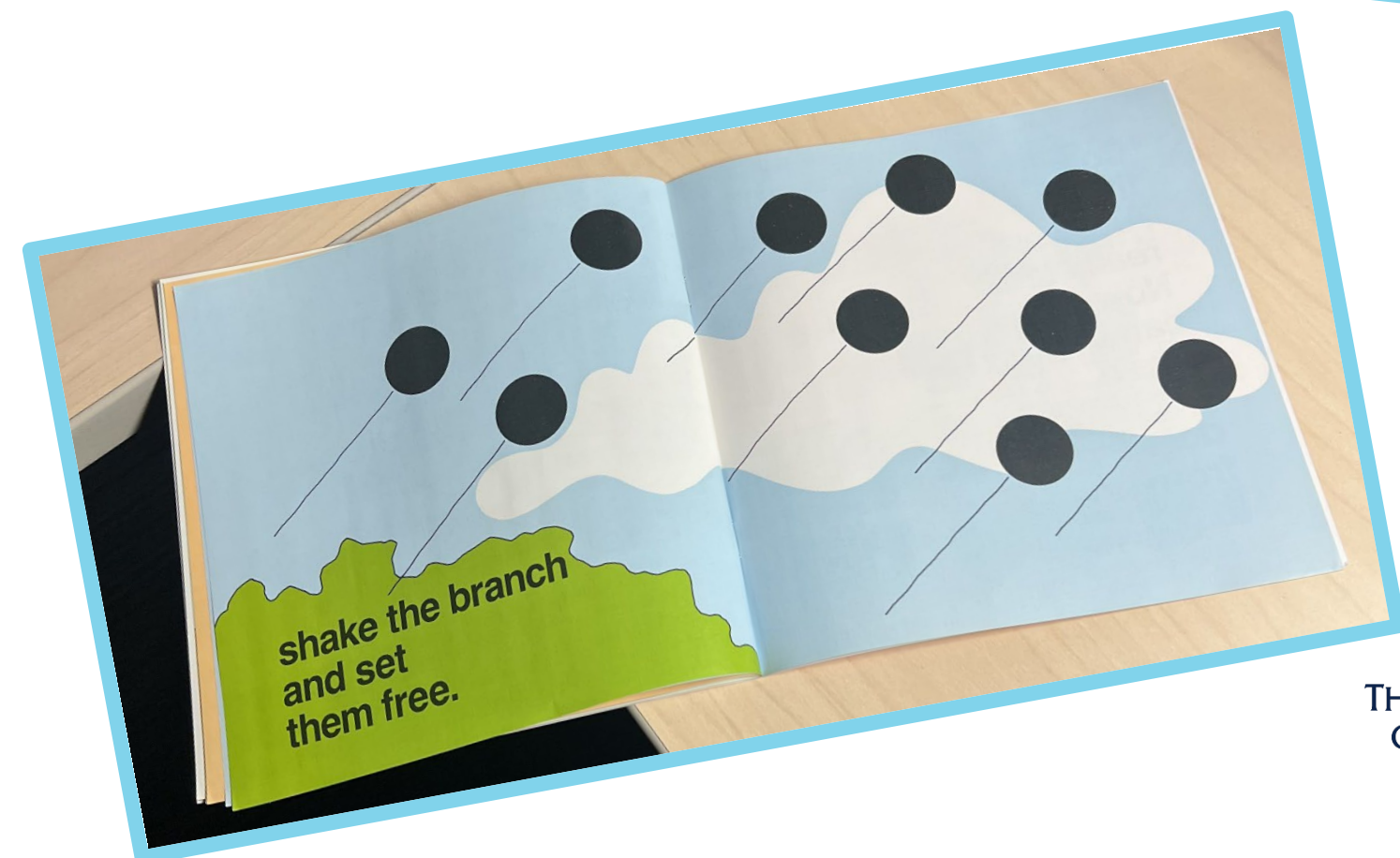
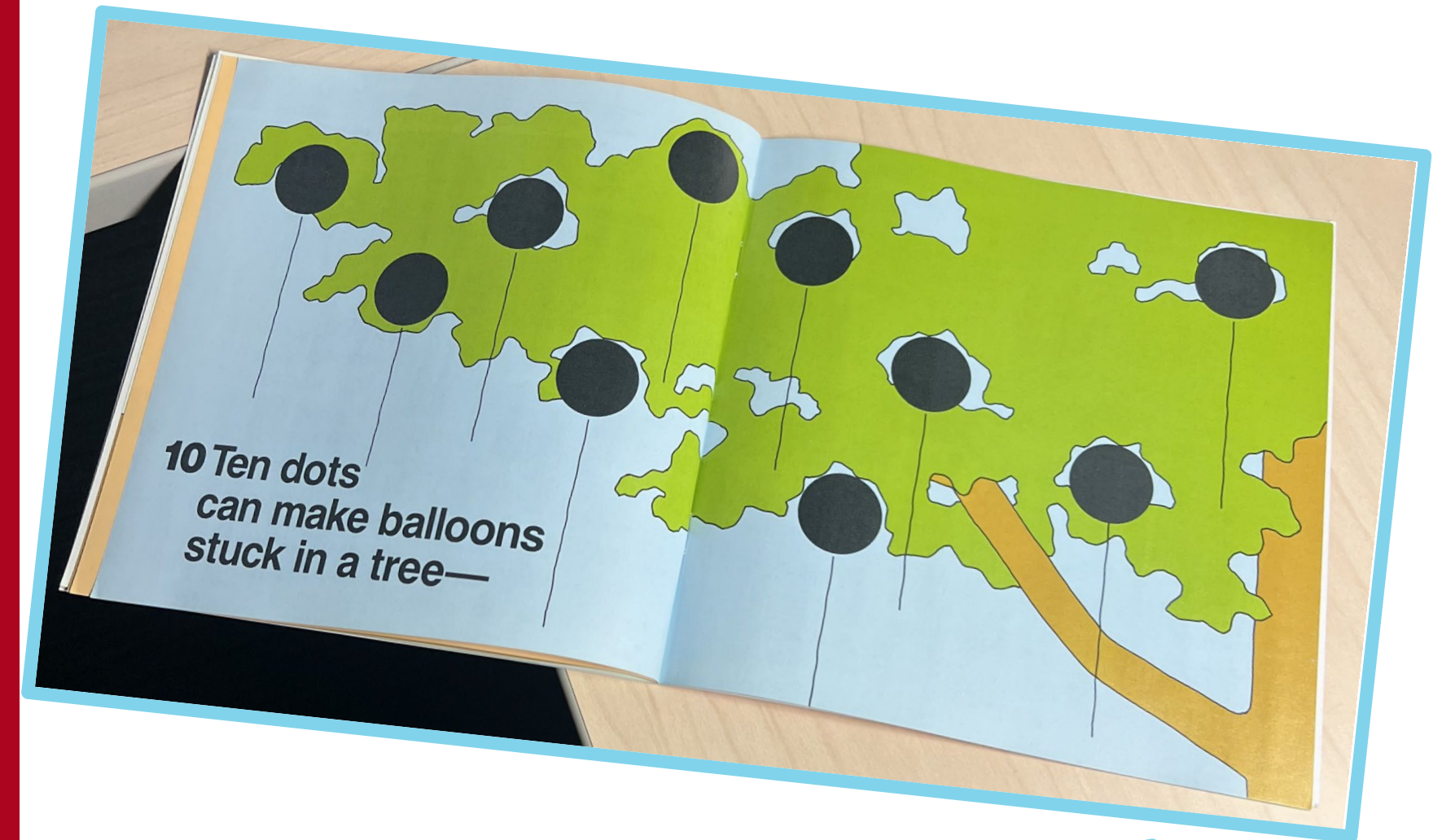
- Engage the class via interactive reading

## Prepare:

- Familiarize yourself with book and materials
- Familiarize yourself with assessment feedback- individual children and staff

## Reading Tips:

- Speak Loudly in a clear voice
- Check to make sure all children can see you and the illustrations
- Count the dots out loud as a group as you read- use call and response
- Emphasize the rhyming structure in the book





# Talk

## Objectives:

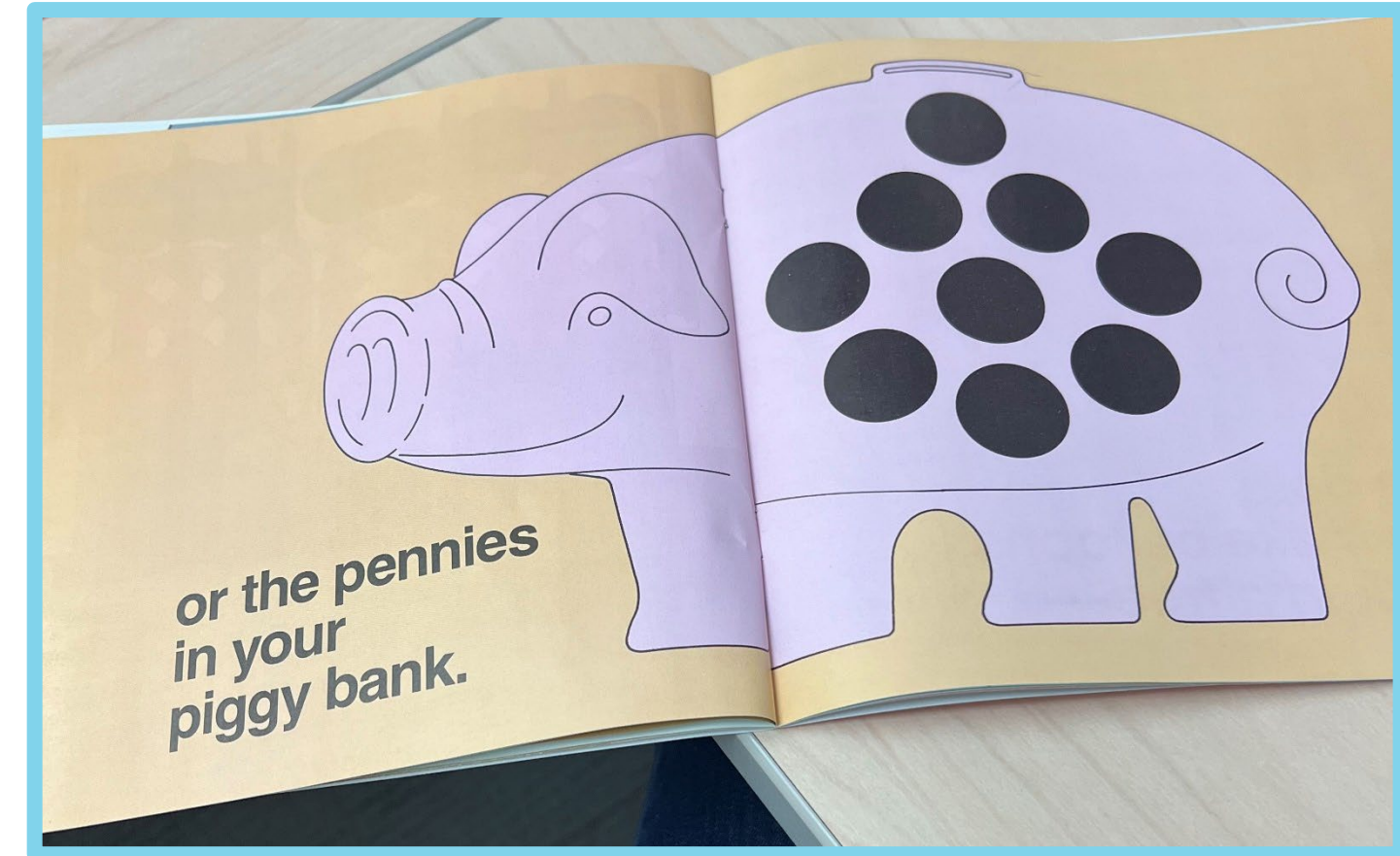
- Gauge the class and individual children's understanding by having them use their own words

## Ask:

- What did you like counting most?
- What other things do we count-everyday at home?
- What is more 5 or 7 (use your fingers to illustrate)?
- How high can you count?
- Do you remember the piggy bank (pages 20-21)?

## Set-Up Your Activity:

- Introduce the concept of coins via black dots and the piggy bank.



# Play- What Coin Is This?

## Objectives:

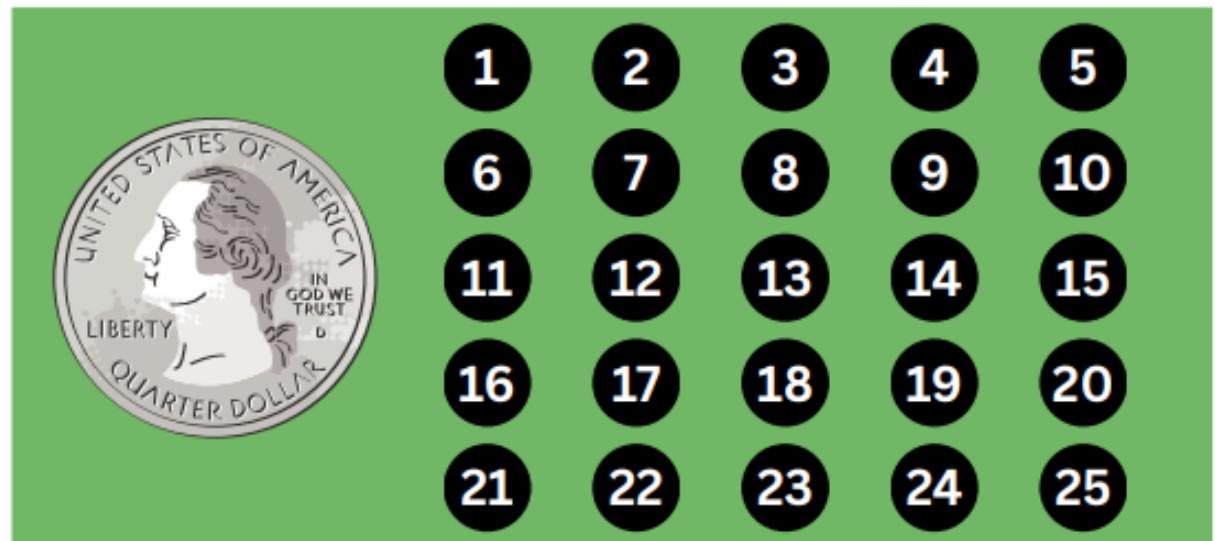
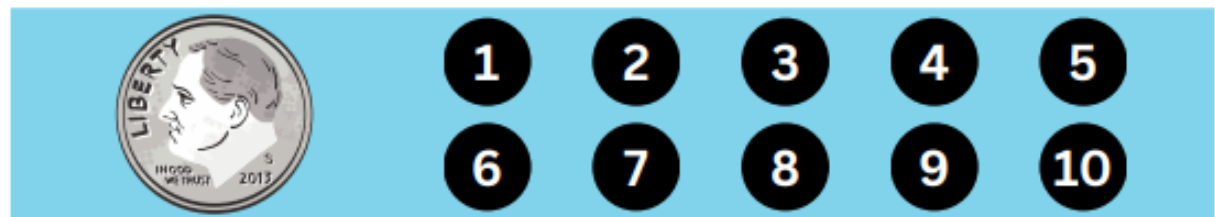
- Gauge the individual child’s Number Sense
- Introduce the concept of coins and their different values

## Steps:

1. Volunteer passes out the “From Dots to Coins” handouts to class
2. Volunteer shows large cut outs of coins to class and asks them to follow along by pointing to the matching coin and counting aloud using the sheet
3. Optional: Volunteer plays songs while setting up Piggy Bank activity
  - “Coins!” by ABCmouse.com



Link to Box Resources



## Volunteer Prompts

Sometimes ONE COIN can mean a lot more than one dot- let’s talk about CENTS

- PENNY
  - This coin is copper
  - This coin is worth 1 cent
  - This coin starts with the letter “P”
  - WHAT COIN IS THIS?
- NICKEL
  - This coin is silver
  - This coin is worth 5 cents
  - This coin starts with the letter “N”
  - WHAT COIN IS THIS?
- DIME
  - This coin is silver
  - This coin is worth 10 cents
  - This coin starts with the letter “D”
  - WHAT COIN IS THIS?
- QUARTER
  - This coin is silver
  - This coin is worth 25 cents
  - This coin starts with the letter “Q”
  - WHAT COIN IS THIS?



Depending on your class makeup- age and grade, feel free to scale the questions up or down!



# Play- Match Your Coins!

## Objectives:

- Understanding symbols that represent quantities
- Comparing numbers
- Recognizing relationships between numbers

## Steps:

1. Pass out the “Piggy Bank” handouts- one blank piggy bank, one preset piggy bank they'll match
2. Pass out the clear coin packets, "wallets"
3. Ask children to share what's in their piggy bank- in their words
4. Talk through matching what's on their piggy bank handout to what's in their "wallets"



[Link to Box Resources](#)



## Volunteer Prompts

Sometimes ONE COIN can mean a lot more than one dot- let's talk about CENTS

- My Piggy Bank has
  - Two Pennies
    - 1 cent each- two dots
  - Two Nickels
    - 5 cents each- ten dots
  - One Dime
    - 10 cents each- ten dots
  - One Quarter
    - 25 cents each- 25 dots
- Tell us about your Piggy Bank
  - Class, let's follow along by picking the matching coins from the bowl in front of you

Depending on your class makeup- age and grade, feel free to scale the questions up or down!



# Pre-Assessment

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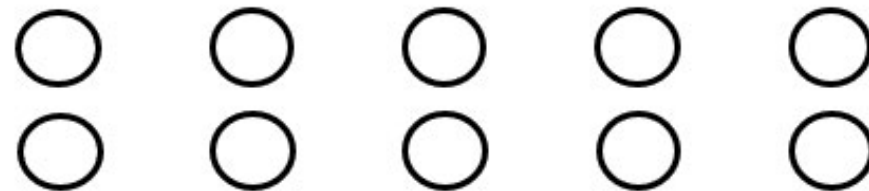


Little:

1. How many black dots are there?



2. Color in three circles:



3. Circle the coin worth 10 cents:



4. Circle the coin worth 1 cent:



# Home

## Objectives:

- Provide parents/guardians with simple and accessible tips and resources to reinforce the learnings

## Steps:

- Provide handouts (One Page)
  - Class recap
  - Teachable moments
  - Booklist
  - QR Code for list of online sources
- Ask for feedback
  - Parent (QR Code link)
  - ECE Center debrief

## Ten Black Dots | by Donald Crews

*Little's Count, Big Change: Counting, Number Sense, and Cardinality*  
This book can help teach your child these early skills like which serve as the foundational building blocks in math and finances.

### Look What We Learned Today!



We read the book and counted how to do different things using black dots!



Like pennies in a piggy bank!



Then we learned about nickels, dimes and quarters and how many black dots each of those are.

We even got our own piggy banks– and played with our play coins!

### Teachable Moments At Home

- ⇒ Have your child help you count your loose change.
- ⇒ For small purchases, count out money with your child and then let them hand over the money to the cashier.
- ⇒ Encourage your child to count aloud everyday objects and then ask them to tell you how many they counted.
- ⇒ Count aloud the number of peas on their plate and then tell you how many peas they have on their plate.
- ⇒ Compare sets of items around the house, such as the number of blue toys compared with the number of red toys in their room.

#### Recommended Books

- Annos Counting Book by Mitsumasa Anno (wordless)
- 10 Minutes Till Bedtime by Peggy Rathmann
- Mouse Count by Ellen Stoll Walsh

### Book List & Fun Resources QR Code



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America Institute  
Marion School of Family & Consumer Sciences



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“

What's it like working with  
Littles Count: Big Change?

”



## Participant Experience

“Little”, Parent/Guardian, Center Staff

- Awareness & Enrollment
- Accessible Learning
  - Volunteer Relationship
  - Center Staff Inclusion/Participation
- Take-home Resources
- FUN!
- Ongoing Dialogue & Follow-up



## Community Center Experience

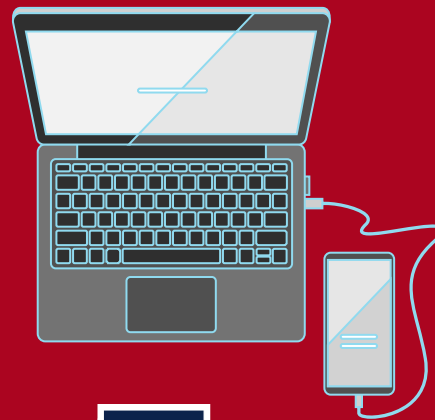
Program Coordinator, Staff, Volunteers

### UA Volunteer Coordinates with Center Based On Center Specifications:

- Programming
- Physical Space
- Target Audience
- Communication/Promotion

### Day-Of UA Volunteer Provides:

- Lesson
  - Set Up & Clean Up
  - Materials
- Attendee Take-home Resources
- Center Lesson Package
  - Reference/Reproduction
  - Digital, Physical by Request



Step One: contact Liz Gutierrez  
(520) 621-0912

egutierrez3@arizona.edu

Steps Two: Liz will coordinate initial meeting/call  
Steps Three and Beyond: center situation based



# Center Communication

## Situation Based Promotion



### FINANCIAL LITERACY STORYTIME & PLAY

Early Childhood Education Building Blocks: What numbers are, what they mean, and making decisions.

- Suitable for– Preschoolers (3-7 years)
- Program Type– Reading and basic number sense
- Language– English with Spanish resources
- Time– ~50 minutes per session

 **9 SEPTEMBER, 2025 TUESDAY**

 **10:30 AM - 11:30 AM**

 **MURPHY-WILMOT LIBRARY**  
530 N Wilmot Rd,  
Tucson, AZ 85711

 **(520)621-0912**  
Liz Gutierrez

**Pre-register here or join us day-of!**



#### IN OUR SESSIONS

WHAT WE COVER, WHAT YOU CAN EXPECT

**ASSESS**

We take a short assessment to see what we know

**READ**

Interactive class reading

**TALK**

Class recap of the book-in their own words

**PLAY**

Prepared class games, songs and activities- fun learning!

**HOME**

Take home resources and tips as well as materials for the centers



**Financial literacy starts early!**

We're an early childhood education program dedicated to introducing kids to number-sense building blocks.

We introduce concepts through storytelling and play. We also provide take-home resources and connections to other programs.

Our mission is to help kids get started and keep going!



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**CHECK OUT THE LITTLES COUNT: BIG CHANGE! WEBSITE!**



Library Sample

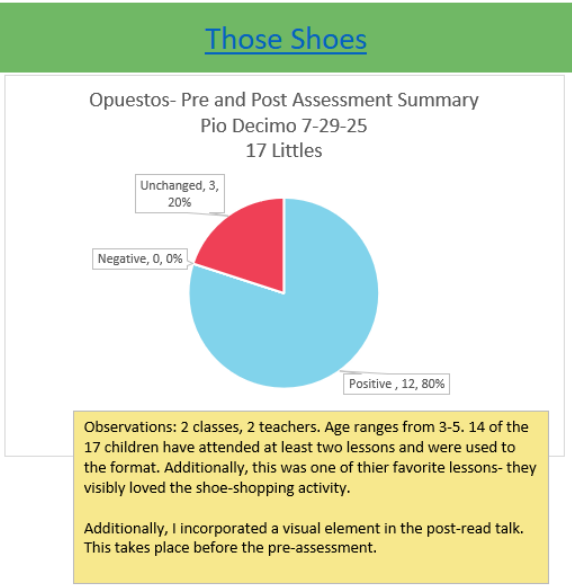
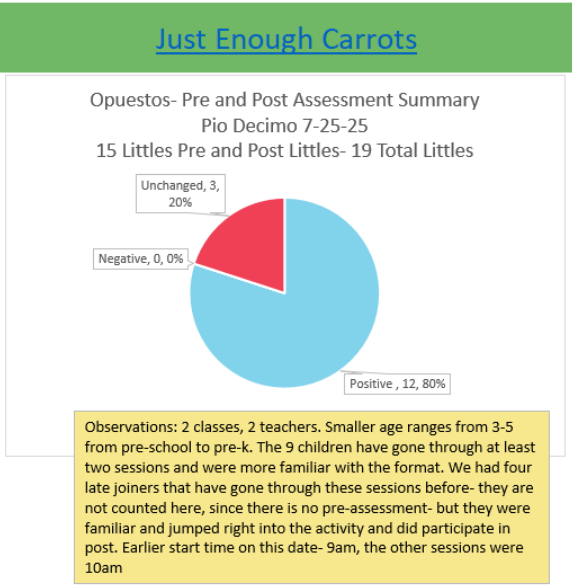
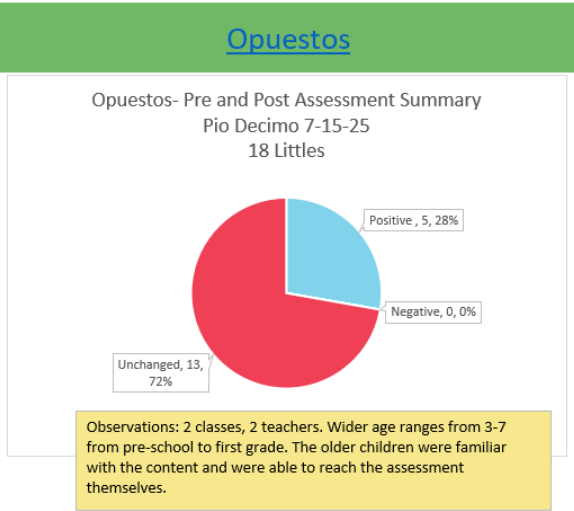
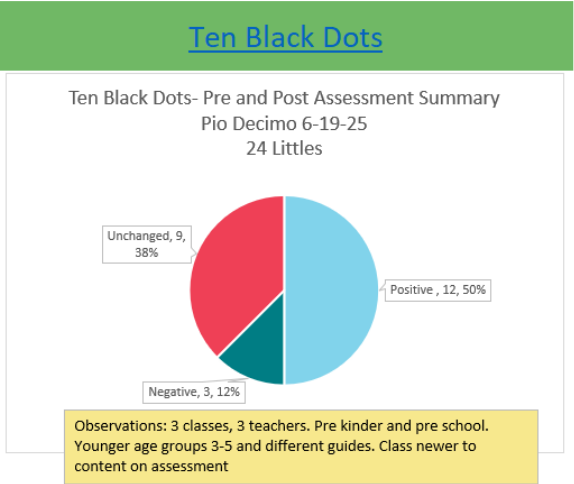
# Attendance & Engagement

## Situation Based Tracking

Little Written Response	Program Definition	Program Assessment Value
Blank	Incorrect	0
Scribbles, coloring or random multiple selection	Incorrect	0
Intentional Incorrect Answer	Incorrect	0
Intentional Correct Answer	Correct	3

There are four questions, using these weights there are scenarios where incorrect answers in the post assessment could out provide a higher "score" than a positive answer and blanks in the pre assessment.

This is intended to reflect engagement in the classroom and project rather than testing the children solely on learning. Learning takes repetition.



Preschool Sample

# Center Communication

## Situation Based Follow Up

Hope your Wednesday is going great! Reaching out with the lesson follow ups. Thank you so much for letting me pilot this program with Pio!

I will be recruiting and training volunteers over the summer, so if you want these lessons for any of your classes at any point just let me know. We are going to go into 2026. We can work around Pio's schedule.

You'll also see the links for the community center packages- these are intended for centers and staff to reference and reuse as they want. Every printout, take-home reference for parents, the step by step for the entire lesson... the whole thing 😊

**Let me know if there are any teachers you want me to send this to as well.**

I'll also send two more emails by next Tuesday- one with the volunteer funding information for anyone you may want to get licensed and another with the assessment information.

- June 19th- **Ten Black Dots** (entire lesson [here](#))
  - 24 children
  - **We learned about counting, number order and coins**
- July 15th- **Opuestos** (entire lesson [here](#))
  - 17 children
  - **We learned about differences, sorting and decision making- in English and Spanish**
- Up Next- July 22nd- **Just Enough Carrots**
  - **We'll learn about quantities (more, fewer and the same) with a "shopping activity"**
- **We have two more lessons**
  - Those Shoes- prioritizing needs, wants and sharing with a "shopping, sharing, and savings activity"
  - A Chair for My Mother- prioritizing, understanding quantities, and goal setting with a "dream and savings activity"

Thanks again and looking forward to next week,  
Liz



**Liz Gutierrez,**  
Volunteer Program Coordinator  
AmeriCorps VISTA

### < Ten Black Dots- Community Center Package 5 items

Name	Last modified	File size
Ten Black Dots Print-Outs	-	9 MB
Little Assessment - Littles Assessment - Ten Black Dots.docx	Jun 13, 2025	2 MB
Littles Count - Volunteer Guide - Ten Black Dots.docx	Jun 24, 2025	125 KB
Ten Black Dots Take Home One Pager- Littles Count, Big Change v1.pdf	Jul 3, 2025	320 KB
Ten Black Dots-Lesson Plan.pptx	Jul 4, 2025	6 MB





# Open Discussion & Thank You!

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