



### Introduction

The Dream Workbook is designed to guide children through the process of starting their own business, fostering creativity, independence, and practical skills. Whether a child dreams of offering services like lawn mowing, pet care, or crafting products, the workbook helps them turn their ideas into a real-world project.

As a parent or teacher, your role is to provide support, encouragement, and resources along the way. This handbook will give you tips on how to guide children through the workbook, help them bring their ideas to life, and offer suggestions for setting up a 'Kids Market' where they can showcase their businesses.



### Section 1: Supporting Children in Using the DREAM Workbook

The DREAM Workbook is a powerful tool designed to teach children foundational business skills, financial literacy, and entrepreneurial thinking. As a parent or teacher, your support in guiding them through each section of the workbook can enrich their learning experience and build valuable life skills. Here's how to assist children in using the workbook effectively:

### Help Them Discover Their Passions and Ideas

- Begin by encouraging children to explore what they enjoy and care
  about, as the workbook's activities often tie their interests to potential
  business ideas. Ask questions like, "What do you love to make or do?"
  or "What problems would you like to solve?" This will help them connect
  workbook activities to their real interests, making it more engaging.
- Use the workbook's brainstorming sections to help them jot down and expand on ideas. Supporting them through this process nurtures their creativity and helps them understand how passion can fuel a business.

### Guide Them in Setting Realistic Goals

- The workbook introduces concepts like goal-setting, budgeting, and saving, which can be new for many children. Assist them in breaking down larger goals into manageable steps. For instance, if they want to save a certain amount of money, help them calculate a weekly saving target.
- Encourage them to write specific goals in the workbook's goal-setting sections, such as "I want to save \$20 in two months" or "I want to create three products to sell." Tracking progress reinforces commitment and teaches the importance of small, consistent actions.

### Teach Financial Basics Using Workbook Exercises

- The workbook covers essential financial skills, such as budgeting, earning, and saving. Use real-life examples and activities from the workbook to illustrate these concepts. For instance, if a section involves creating a budget, guide them in identifying 'needs' versus 'wants' using everyday examples.
- For hands-on practice, consider helping them open a savings jar or digital account to connect the workbook's financial lessons to real savings and spending decisions.



### Section 1: Supporting Children in Using the DREAM Workbook

### Encourage Problem-Solving Through Challenges

- The workbook presents challenges like product creation, cost management, and customer engagement. Encourage children to think through these challenges independently and support them when they need guidance.
- When they encounter difficulties, such as not knowing how to price a product or manage expenses, guide them to try different solutions or use the workbook's problem-solving sections to brainstorm new approaches.

### Promote Communication and Presentation Skills

- Many activities in the workbook involve presenting ideas, whether it's through explaining a business concept or crafting a product pitch.
   Practice these skills by role-playing or helping them rehearse a 'pitch' for their family or classmates.
- Assist them in creating simple visuals like posters, logos, or flyers as part
  of the workbook's marketing sections. This helps children develop
  confidence in communicating their ideas, which is crucial in both business
  and daily life.

### Reflect on Progress and Learning Together

- At the end of each workbook section or project, take time to reflect on what they've learned and how they can improve. Encourage them to use the workbook's reflection prompts to evaluate what they enjoyed, what was challenging, and how they could do things differently next time.
- Reinforce the importance of persistence by celebrating small achievements and discussing how every experience contributes to growth, even if it didn't turn out as expected.

By guiding children through the DREAM Workbook activities, you help them build a foundation in entrepreneurship and financial literacy. With your support, they can develop confidence, creativity, and the resilience to turn ideas into action.



### Section 2: Planning and Setting Up a Kids Market

Organising a kids' market offers young entrepreneurs a real-world platform to practice and showcase their skills. Here's a step-by-step guide to setting up a market that is supportive, safe, and fun for everyone.

### Step 1: Define the Market's Purpose and Structure

- Purpose: Determine whether this market will focus on specific product types (e.g., handmade crafts, food items) or allow a range of goods.
   Encourage kids to create unique products that align with their interests and skills.
- Structure: Decide on the size and location of the market. This could be an outdoor space like a school field or a community hall. If indoors, ensure there's enough space for each young entrepreneur to display their products.

### Step 2: Organise Registration and Rules

- Registration: Set up a simple registration process where young entrepreneurs can apply for a spot at the market. Consider a small fee to cover costs, if needed, or offer the spaces for free to encourage participation.
- Rules and Safety: Create guidelines about what items can be sold, especially for food products. For instance, specify that all food items must be prepared in a clean environment or have ingredient labels.

### Step 3: Market Preparation for Kids

- Product Development: Encourage kids to develop a few product ideas. Guide them on how to price their items, factoring in costs to ensure they can make a small profit.
- **Display and Branding:** Guide them to design their stalls, logos, and branding materials. Encourage stand out, clear signage and neatly organised displays that showcase their products effectively.
- Marketing Materials: Teach kids to make simple flyers or business cards to hand out, helping them spread the word and attract more customers.



### Section 2: Planning and Setting Up a Kids Market

### Step 4: Promoting the Market

- Use social media, school newsletters, or community boards to advertise the event. You can also encourage kids to invite friends and family, building excitement and attendance.
- Consider creating a poster or flyer template that each young entrepreneur can customise with their business name and products to share with their networks.

### Step 5: Event Day Setup

- Assign Tables and Spaces: Have designated spots or tables prepared with name tags for each young entrepreneur. Make sure the setup is done well before the market opens.
- Safety Measures: Ensure there is supervision throughout the event. Set clear rules about handling money, interacting with customers, and basic safety measures.
- Supportive Environment: Encourage parents, teachers, and community members to visit each stall, ask questions, and support the young entrepreneurs.

### Step 6: Post-Market Reflection

- After the event, have children review their experience. Encourage them
  to think about what went well, what they learned, and what they might
  change next time.
- Help them calculate their earnings, track expenses, and discuss ways to use or reinvest their profits. This helps reinforce the financial literacy aspect of entrepreneurship.



### Section 3: Providing Continuous Support

### Encourage Persistence

Help children understand that not every sale or idea will be successful.
 Encourage them to try again and see each attempt as a learning experience.

### Guide Reflection and Learning

Have discussions after each entrepreneurial attempt. Ask questions like,
 "What did you enjoy most?" and "What could be improved next time?"

### Provide Opportunities for Growth

- Suggest new skills or tools they could learn to enhance their business, such as graphic design for creating logos or photography for product pictures.
- Look for local or online resources like business options for kids, entrepreneurial books, or role models who can share their experiences.



Year 1 & 2	Curriculum Areas: English, Mathematics, Social Sciences	
English Level - Speaking, Writing, and Presenting Level 1 (Years 1-2)	Curriculum Statement: "Recognise that texts are shaped for different purposes and audiences."	Workbook Link: Activities encourage children to express their goals and ideas, building foundational skills in communicating their understanding of financial concepts in writing and drawings.
Mathematics - Number and Algebra  Level 1 (Years 1-2)	Curriculum Statement: "Use counting and grouping strategies with whole numbers."	Workbook Link: Early workbook exercises introduce students to counting and handling small amounts of money, reinforcing basic numeracy and understanding the value of currency.
Social Sciences - Economic Understanding Level 1 & 2 (Years 1-2)	Curriculum Statement: "Understand how belonging to groups is important for people."	Workbook Link: The DREAM Workbook introduces young learners to concepts of financial responsibility within families or communities. Activities on simple saving and spending choices teach students about their roles and contributions in group settings.



Year 3 & 4	Curriculum Areas: English, Mathematics, Technology	Social Sciences,
English - Ideas Level 2 (Years 3-4)	Curriculum Statement: "Select, form, and express ideas on a range of topics."	Workbook Link: The DREAM Workbook activities help students develop ideas related to budgeting and savings, allowing them to express choices between wants and needs.
Mathematics - Statistics Level 2 (Years 3-4)	Curriculum Statement: "Use statistical investigation to sort and display category data."	Workbook Link: Students learn to track their spending or saving data visually, using charts or tables, making links between data collection and real-world financial tracking.
Social Sciences - Economic Understanding Level 2 (Years 3-4)	Curriculum Statement: "Understand how people make choices to meet their needs and wants."	Workbook Link: The DREAM Workbook introduces budgeting exercises that help students make choices between wants and needs, understanding the impact of these decisions on personal goals.
Technology - Planning and Brief Development Level 2 (Years 3-4)	Curriculum Statement: "Outline a general plan to support the development of an outcome."	Workbook Link: The workbook's goal-setting and planning exercises align with this, teaching students to create a simple action plan for saving, earning, or managing their finances.



Year 5 & 6	Curriculum Areas: English, Mathematics, Social Sciences, Technology	
English - Speaking, Writing, and Presenting Level 3 (Years 5-6)	Curriculum Statement: "Demonstrate an understanding of how to shape texts for different purposes and audiences."	Workbook Link: The workbook includes exercises on presenting financial plans and business ideas, fostering students' ability to communicate strategically for varied audiences.
Mathematics - Financial Literacy Applications Level 3 (Years 5-6)	Curriculum Statement: "Apply strategies to solve problems and model situations with whole numbers and fractions."	Workbook Link: Through budgeting and cost comparison exercises, students learn to work with whole numbers and basic fractions, applying these skills to personal financial contexts.
Social Sciences - Enterprise and Economic Impact Level 3 (Years 5-6)	Curriculum Statement: "Understand how people participate individually and collectively to meet challenges."	Workbook Link: The workbook includes group projects and budgeting exercises, helping students explore teamwork in achieving shared financial goals, fostering collaboration and collective problem-solving.
Technology - Outcome Development and Evaluation Level 3 (Years 5-6)	Curriculum Statement: "Evaluate their own and others" outcomes to inform the development of feasible outcomes."	Workbook Link: Workbook activities encourage students to assess their business or project ideas, adjust plans based on feedback, and understand the iterative nature of business development.



Year 7 & 8	Curriculum Areas: English, Mathematics, Social Sciences, Technology, The Arts	
English - Speaking, Writing, and Presenting Level 4 (Years 7-8)	Curriculum Statement: "Construct texts that demonstrate an awareness of purpose and audience through deliberate choice of content, language, and text form."	Workbook Link: Through creating business proposals or financial plans, students learn to tailor their content and language for specific audiences, enhancing their persuasive and professional communication skills.
Mathematics - Financial Analysis Level 4 (Years 7-8)	Curriculum Statement: "Conduct investigations using statistical enquiry cycles to evaluate data."	Workbook Link: Activities involve analysing budgets and financial plans over time, helping students draw conclusions from their data, assess progress, and make informed financial choices.
Social Sciences Economic Decision-Making Level 4 (Years 7-8)	Curriculum Statement: "Understand how economic decisions impact on people, communities, and nations."	Workbook Link: The DREAM Workbook guides students through more complex budgeting and decision-making exercises, teaching them to anticipate and evaluate financial risks, and analyse the effects of these decisions on personal and community levels.
Technology - Critical Analysis and Prototyping Level 4 (Years 7-8):	Curriculum Statement: "Use models to inform decision making and refine technological outcomes."	Workbook Link: The workbook encourages students to create business plans or product prototypes, allowing them to test ideas, gather feedback, and improve their projects, reflecting real-world entrepreneurial practices.
The Arts - Communicating and Interpreting (The Arts - Visual Arts) Level 4 (Years 7-8)	Curriculum Statement: "Use selected techniques, conventions, and processes to develop ideas in their own and others' work."	Workbook Link: The workbook encourages students to create graphic designs, logos, and marketing materials as part of their business projects. Through these tasks, students apply visual arts techniques to develop brand identities and promotional materials, fostering skills in design and visual storytelling to effectively communicate business concepts and engage potential audiences.



Year 9 & 10	Curriculum Areas: English, Mathematics, Social Sciences, Technology, The Arts	
English - Speaking, Writing, and Presenting Level 5 (Years 9-10)	Curriculum Statement: "Show an understanding of how texts are shaped for different purposes and audiences."	Workbook Link: Students create business marketing materials such as advertisements, social media posts, and product descriptions, helping them develop communication skills tailored to different audiences.
Mathematics - Number and Algebra Level 4 (Years 9-10)	Curriculum Statement: "Find fractions, decimals, and percentages of amounts expressed as whole numbers, simple fractions, and decimals."	Workbook Link: The workbook includes practical applications of mathematical concepts, such as calculating profits, setting product prices, and managing expenses – essential skills for young entrepreneurs.
Social Sciences Economic Decision- Making Level 5 (Years 9-10)	Curriculum Statement: "Understand how people seek and have sought economic growth through business, enterprise, and innovation."	Workbook Link: The workbook provides students with hands-on experience in business planning, financial literacy, and entrepreneurship. Through interactive activities, students explore economic principles such as supply and demand, marketing strategies, and business growth.
Technology - Technological Practice Level 5 (Years 9-10):	Curriculum Statement: "Analyse their own and others' planning practices to inform the selection and use of planning tools. Use these to support and justify planning decisions (including those relating to the management of resources) that will see the development of an outcome through to completion."	Workbook Link: Students use structured business planning tools to develop their own entrepreneurial ideas. The workbook guides them through goal-setting, budgeting, and evaluating market feasibility – skills directly aligned with the planning process in technology.
The Arts - Understanding the Arts in Context (Visual Arts) Level 5 (Years 9-10)	Curriculum Statement: "Generate, develop and refine ideas in response to a variety of motivations, including the study of established practice."	Workbook Link: Students design logos, product branding, and promotional materials, applying creative thinking to develop a strong brand identity for their business ventures.



By aligning each section of the workbook with the NZ Curriculum, students gain practical, hands-on experience that strengthens their understanding of curriculum areas. As they work through the workbook, they acquire valuable life skills, connect academic concepts to real-world applications, and foster an entrepreneurial mindset.