

ManoMoneta



Housing

Teaching material for financial education
for children from 9 to 13 years

Imprint

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Responsible: finlit foundation gGmbH, Steindamm 71, 20099 Hamburg

Phone: +49 40 2850 2597

Email: info@finlit.foundation

Website: www.finlit.foundation

Concept and Implementation: Helliwood media & education in fjs e.V., Berlin

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Dear Teachers,

we are pleased that you have chosen to look into this teaching material. This means you already recognise the importance of teaching financial literacy and having conversations about money with children and young people.

Financial decisions can have major consequences for the future. Uncertain times in particular show how important it is to be financially prepared for unforeseeable events. This makes financial literacy a life skill. The OECD is just as convinced of this as we are. They define financial literacy as one of the six basic skills for a successful life in the 21st century, all across the world. And it is precisely this skill that children worldwide should learn as early on as possible.

Many young people criticize the fact that they learn too little or nothing about money and financing. Making a change in this regard will take time and educational efforts by parents, teachers and extracurricular partners. With your help, we want to give every child a chance at financial literacy, preparing them for real life financial decisions. This education can take place at school, or at extracurricular places of learning.

The ManoMoneta initiative is committed to this cause. We have developed a concept that allows you to sensitize children to a responsible use of money from an early age. It is primarily meant for children between the ages of nine and thirteen. With our material, we want to inspire you and show you concrete teaching ideas on how to approach the topics of money and finance in a way that is close to everyday life and linked to other important topics and skills.



The offer includes teaching ideas regarding three different topics. For each topic, lesson plans, methods, background information, worksheets and more are made available.

This includes the 24 knowledge cards, which provide informational input. In addition, our portfolio offers tasks to consolidate and deepen the acquired knowledge as well as references to related topics such as household and work.

The topic of financial literacy is particularly close to our hearts. We are convinced that financial education is the key to raising self-confident and responsible consumers. Let's work together, so the next generation is well prepared to handle money responsibly in their everyday lives.

Your ManoMoneta team

Housing, But How?

„The home represents the central place of life for most households. It influences family life, individual development opportunities, children’s socialization chances, health, and well-being. (...) Housing means more than just shelter; it is also a space for self-expression and representation. Social status manifests itself in housing.“ (Federal centre for political education)

Housing – a basic need

Since the beginning of human life, housing has been a strong need. In the Stone Age, people may have sought shelter for nighttime protection, while Egyptians, Romans, and Mayans developed sophisticated city structures that continue to amaze us today. Just as in the past, housing remains a status symbol and an emblem of luxury.

In the past, the size of a living space was a display of social status; today, criteria like location, amenities, and the “smart” use of space indicate wealth. This is evident in Germany’s metropolitan areas, where downtown areas are spatially limited. Here, creativity in designing small living spaces knows no bounds. Often, trendy real estate is purchased not for personal use but as investment properties.

But it’s not just about the living space. Housing is expensive, whether it’s rent or paying off a mortgage. In Germany, the rental burden for low-income households averages more than 40% of income. Once you have a home, it needs to be furnished. Regular ongoing costs, such as electricity, water, or heating, can quickly deplete a budget.

When external hardships arise, such as job loss, a breakup, or prolonged illness, one may even end up homeless.

The teaching material

Since “housing” is a basic human need and, for various reasons, brings many families into hardship, this teaching material provides thematic connections. The students engage with the meaning of housing and, above all, the associated costs. They also consider aspects of sustainability and resource-saving lifestyles and learn how to reduce costs.



Skills

Using a mindmap, students will collect various types of housing costs, differentiate between one-time and ongoing costs, and assign them to a diagram. In addition, they will develop cost-saving strategies considering sustainability aspects.



Professional and methodological skills

The students

- › sort examples of housing costs into a mind map.
- › understand the difference between one-time and ongoing costs (e.g. additional costs).
- › learn cost-saving options with a focus on sustainability.



Activity and decision skills

The students

- › spontaneously name housing costs they are familiar with.
- › assign ongoing costs to a diagram.
- › develop cost-saving options in a table.



Social and communication skills

The students

- › explain financial terms using knowledge cards in class discussions.
- › discuss costs that occur in a household during partner work.
- › share their results with the class.



Personal skills

The students

- › bring existing knowledge into the classroom.
- › actively participate in partner work.
- › use their creative abilities to complete tasks.

Lesson Plan

1. Phase: Sensitization

Through spontaneous positioning, students are sensitized to the topic of „housing“ and engage with the costs of different housing types and models.

1.1 Introduction using the Four Corners method

For better orientation, you can mark the corners of the room with the respective answer cards.

Start the lesson with a more dynamic method by asking students to stand up. Present them with prompt questions that have multiple answers, assigning each answer to a specific corner of the room. After each question, students move to the corner that corresponds to their answer. Example questions could be: „Do you live in a house or an apartment (or something else)?“ „Do you rent or own your home?“ „Do you have your own room, or do you share it?“ „Do you live in the city, suburbs, a village, or the countryside?“ „How many people live under your roof?“

Social form: Plenary | **Material:** Method sheet

1.2 Mindmap: What does housing cost?

To get an initial understanding of what costs are involved in housing, create a mindmap with the class. Besides the obvious costs like rent or furnishings, focus on „hidden“ costs such as operational or additional costs. Ask students to brainstorm, and build the mindmap as shown in the sample on page 11. Write the word „housing“ in the middle of the board and arrange categories like space, additional costs, and furnishings around it.

Social form: Plenary | **Material:** Method sheet, sample-mindmap

2. Phase: Development

Using knowledge cards, students explore financial terms related to housing and present these to the class. They determine ongoing costs and record these in a table, considering ways to save money.

2.1 Knowledge building

To understand where and how costs arise in housing, students use knowledge cards. Divide the class into six groups, and give each group a knowledge card. The groups read the text on their cards and can use laptops or tablets to find more information about it on the internet. Each group will have one student present the term to the class.

Social form: Group work | **Material:** Knowledge cards

2.2 Determining housing costs

Distribute Worksheet 1 and ask students to work in pairs. They examine a house and think about the ongoing costs involved, filling in the corresponding fields (multiple answers are possible). Then they select items in the house and fill in Worksheet 2. They note whether the costs are one-time or ongoing and think about savings options or cheaper alternatives.

Social form: Partner work | **Material:** Worksheets, solution sheet

The **knowledge cards** as PDF for download: tenancy agreement, home ownership, purchase, ancillary costs, landlord, household contents insurance

Phase 3: Evaluation/Consolidation

Students present their results and discuss them in terms of sustainable living.

3.1 Presentation and discussion

Ask students to present their findings as examples. Discuss why they chose specific saving options and ask other students for additional examples. Encourage discussions on buying new vs. used items, DIY, upcycling, exchanges, sharing, flea markets, etc., in terms of sustainability and resource conservation.

Social form: Plenary | **Material:** Worksheets

For the Teacher

Time	Content	Social form	Material/Media
10 min	1.1 Introduction using the Four Corners method Positioning according to prompt questions	Plenary	Method: Four Corners
20 min	1.2 Mindmap: What does housing cost? Categorizing costs using a mindmap	Plenary	Method: Mindmap, sample-mindmap
20 min	2.1 Knowledge building Exploring and explaining financial terms	Group work	Knowledge cards, laptops/tablets/smartphones
20 min	2.2 Determining housing costs Identify ongoing costs in a household	Partner work	Worksheets 1 and 2
20 min	3.1 Presentation and discussion Presenting the results of their work to the class and discussing sustainability aspects	Plenary	Worksheets 1 and 2, solution sheet

Method: Four Corners

The Method

The Four Corners method is an engaging technique suitable for stimulating discussions, feedback sessions, and gathering opinions. Students move to the corner that corresponds to their answer, based on a given prompt. Answer cards are prepared and placed in the respective corners.

Didactic Goal

The Four Corners method is group-oriented and brings movement into the classroom. The positioning of students provides opportunities for thematic discussions.

Procedure

- > All students stand in the middle of the classroom. If this is not possible, they simply stand up from their desks.
- > Ask a question that prompts students to position themselves in one of the four corners. Place or hang answer cards in the respective corners.
- > Students move to the corner that corresponds to their answer.
- > After a short evaluation, all students return to their original position, and the next question is asked.

Method Info



10–15 Min.



10–35 Participants



Plenary

Learning phase



Sensitization

Development

Integration

Evaluation

Material & Media

Position Cards (possible answers to questions)

Method: Mindmap

Method Info



5–30 Min.



15–30 Participants



Plenary

Learning phase



Sensitization

Development

Integration

Evaluation

Material & Media

Theme

The Method

Mindmapping is a creative learning method that aids in the structured visualization of work results. It is particularly suitable for recording and structuring the results of brainstorming sessions. Starting from a central theme, associations are visually represented through branches and subdivisions. Mindmapping also provides a suitable format for analyzing and interpreting results.

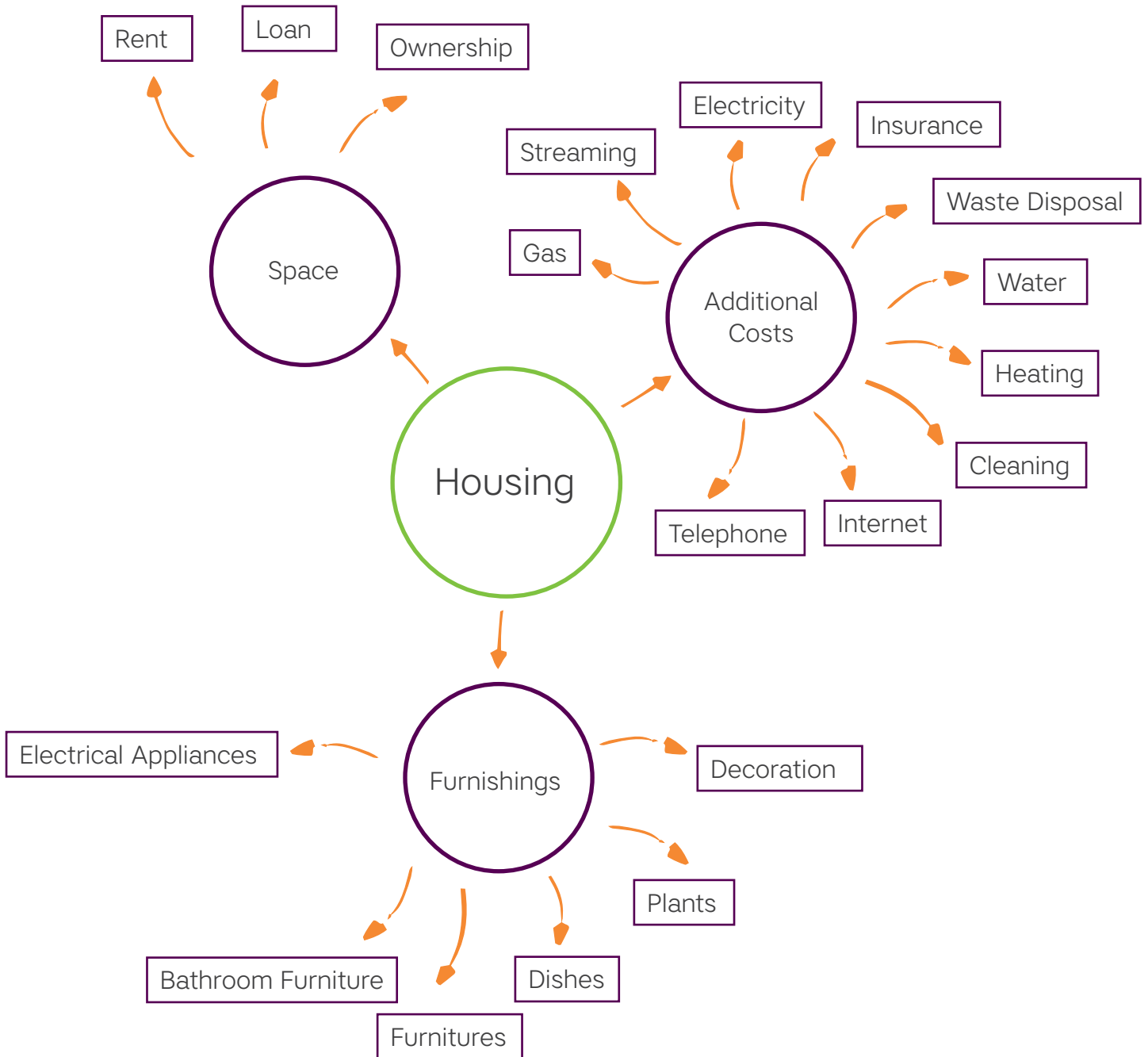
Didactic goal

Developing a mindmap promotes creative and flexible working, supports clear learning, planning and organising and helps to better understand complex issues. Due to the visualisation, both hemispheres of the brain are addressed equally with the mind map. This in turn enables the result to be stored as an image and thus better recalled.

Procedure

- > Write the theme in the middle of the board (flip chart). In this case, the theme is „Housing.“
- > Draw lines radiating outwards and note down subtopics around the central theme (→sample-mindmap).
- > Assign the students' responses to the appropriate subtopics. Summarize spontaneous responses if necessary or choose the appropriate technical or collective term.

Sample-Mindmap



Solution sheet



Damages House/Flat

Damage due to fire, water leaks, storms, hail, or other natural disasters

Heating

Heating System

Television

Cable TV, Streaming Services, Electricity

Shower

Water, Wastewater

Cleaning

Water, Wastewater, Cleaning Supplies, Gloves, Bucket

Stove

Electricity, Gas

Trash

Waste Disposal

Refrigerator

Electricity, Groceries

Name _____

Class _____

Housing

Worksheet 1: Housing Costs

The house has marked items that generates costs when used. Enter the type of costs in the corresponding boxes.



Damages House/Flat

Heating

Television

Shower

Cleaning

Stove

Trash

Refrigerator

Name _____

Class _____



Worksheet 2: Reducing Costs

Choose three items from the house and write them down in the table.

1. Consider if there is a cheaper alternative for the item when buying it.
2. If the item generates ongoing costs (e.g., electricity), also look for cost-saving options.

Item	Type of Costs	Cheaper Alternative
Lamp	Purchase	Flee market
Lamp	Electricity	Make sure to turn off the light when not in use

Item	Type of Costs	Cheaper Alternative

Background: The Right to Housing

The right to housing is enshrined in Article 25 of the Universal Declaration of Human Rights of 1948 and in Article 11 of the International Covenant on Economic, Social, and Cultural Rights of 1966. However, for many people, it has become increasingly difficult in recent years to find adequate and affordable housing.

Housing culture

For a long time, people followed herds, either wild or domesticated, and needed only temporary shelters. When the first gardens and fields were created, it became more practical to settle in one place. Permanent dwellings provided protection from weather and other dangers, allowed for storage of food, and symbolized social status. Housing culture and architecture reveal very different social, religious, or political approaches throughout history.

How much space does a person need?

In Germany, it is assumed that a person needs at least 12 to 14 square meters, according to housing researcher Dr. Flade. Tiny-house architect Schönert, however, claims that 3.7 square meters is sufficient for living. Space requirements have changed significantly in Germany. In 1972, the average living space per person was 27 square meters, which increased to about 35 square meters by 1990. In 2021, it reached an average of 47.7 square meters per person.

While in some countries and cultures extended families live in very close quarters, the United Nations Habitat considers a dwelling overcrowded if more than three people share a single room. In 2006/2007, this was the case for 19% of urban residents worldwide.



In overcrowded housing, there are few opportunities for individuals to retreat, and privacy is limited. Diseases can also spread quickly. In Germany, the Federal Statistical Office reported in 2022 that 11% of residents lived in overcrowded housing, with the primary reason being a lack of affordable housing.

The search for Housing

Finding housing is not just about the amount of space per person. People with limited finances often cannot afford a car and depend on easily accessible public transportation. Older individuals or those with physical limitations need accessible housing.

Increasingly, certain groups are disadvantaged during the housing application process. These include low-income earners, those affected by unemployment, large families, single parents, and people with migrant backgrounds who, due to their skin color, name, or limited German language skills, may not even get a viewing appointment.

To meet the basic need for housing, it is necessary to provide sufficient and suitable housing for people in difficult situations.

Background: Additional Costs

In 2022, tenants in Germany paid an average of 2.28 euros per square meter per month for operating costs. Including all possible types of operating costs, the so-called second rent can be as high as 2.87 euros per square meter per month.

(German Tenants' Association)

Rising housing costs

In cities with more than 100,000 residents, tenants spend an average of 28.9% of their income on housing costs, while in towns with up to 20,000 people, it is 25.9%. However, rising rents and inflation particularly burden low-income households, where rent often accounts for over 40% of income. This situation is a cause for concern, as it leaves little room for savings or financial reserves.

Cold rent and warm rent

Many people do not fully understand the terms „cold rent“ and „warm rent“ and mistakenly believe that the cold rent covers their financial obligations, with their personal consumption being the only factor affecting additional costs.

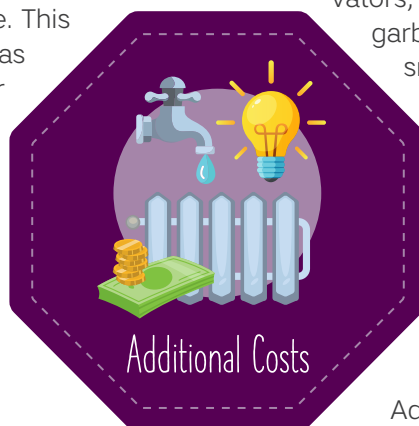
What are operating costs?

Cold rent only covers access to the rented living space. Cold rent plus operating costs – often referred to as additional costs – make up the warm rent. Operating costs are complex and consist of numerous different components incurred by the property owner in managing a property.

There are individual costs, such as heating or water, billed based on personal consumption. However, consumption behavior alone is not the only factor affecting costs.

For example, heating costs are also influenced by the insulation of walls and windows, the type of heating system, and the weather.

Operating costs also include expenses for maintaining the residential complex, which are shared among all tenants. This includes elevators, property taxes, sewage fees, garbage collection, street cleaning, snow removal, janitorial services, gardening, chimney sweeping, and building insurance. Heating and electricity costs for common areas, such as staircases and hallways, are also divided among all tenants.



Planning for additional costs

Additional costs are always a prepayment, with an annual statement at the end of the year. Unfortunately, in multi-family homes, tenants have little influence over the level of these costs, and there may be additional charges at the end of the year. Therefore, it is wise to build financial reserves in advance.

