

Be Better



Social & Financial Education

Annual Report 2013

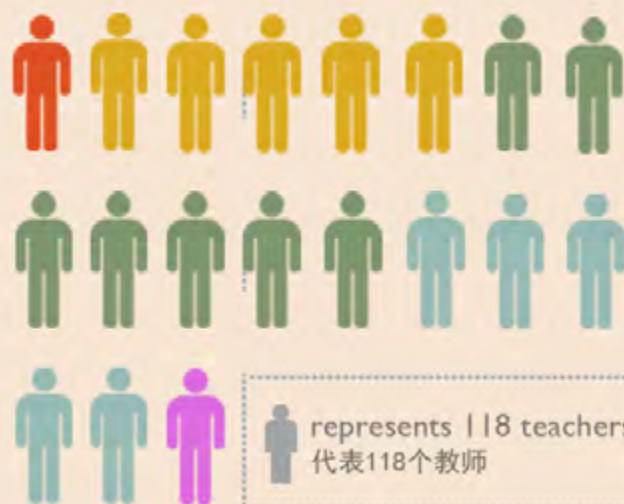
2013 年 百特教育年报



教师志愿者 2290

Volunteer Teachers

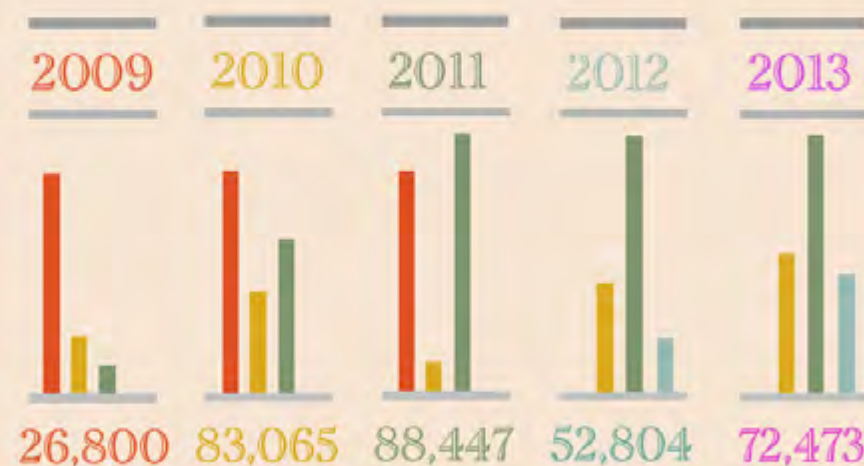
2009
2010
2011
2012
2013



Number of beneficiaries

惠及学生数

Making Sense of Money
理财有道
Agent Penny
神探贝妮
Aflatoun
阿福童
Aflateen(Youthdo)
青年行



Be Better Map



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For Kids and Youth, Innovation and Sustainable Development Means a Bright Future

Message from the CEO

'First-hand learning and group projects help students truly take charge of their education.'

When I ask people to describe Be Better, the two things I most often hear are “innovation” and “sustainable development.” Be Better is still a young organization—we started only four years ago!—so our innovation is constant, as we develop new ways to reach as many kids as possible. As Be Better grows, remaining economically sustainable is the only way to stay a strong organization and improve the lives of youth all over China.

Be Better’s target audience is children between 6 and 14 years old, and we find that kids love to learn by doing. We’ve adapted Aflatoun’s international curriculum to suit the unique needs of our students, providing much-needed first-hand learning experience. Specially designed games and activities, such as charity markets, help even the youngest students quickly develop financial responsibility, a sense of civic duty, and the ability to cooperate and share. Best of all, they discover that learning can be fun!

In 2009, with the help of our sponsor, Citi Foundation, Be Better launched the Agent Penny program at more than 100 schools in 10 cities. Over 50,000 children took part in Agent Penny, performing educational shows such as Where Does Money Come From?, Discount Drama, Debit Drama, and Currency Crunch. Community events like this have added bonus of getting parents involved in what their children are learning. Families regularly attend our charity markets to watch their children put newfound skills into practice.

In addition to our Aflatoun program, Be Better also runs Aflateen, which focuses on youth from 15 to 25. These young adults will soon be fully-fledged members of our



Aflatoun in Guizhou | 阿福童在贵州

创新和可持续发展让儿童和青少年开启一个独立幸福的未来



Alan Wang | 王胜

2013年，每每和朋友讨论百特教育机构，我发现有两个词出现的频率非常高：一是“创新”，一是“可持续发展”。这当然不是偶然。

2013年是百特的第四个年头。就好像睁着一双对世界充满好奇、渴望眼睛、跌跌撞撞、蹒跚学步的孩子，“创新”是百特的活力基因；成长为一个充满活力而又稳健发展的机构，持久地为孩子们创造喜悦和幸福，“可持续发展”是所有百特人的目标和愿望。

百特的使命是透过体验式学习，使得儿童和青少年成长为适合未来社会发展的独立思考、遵守规则、擅长合作和分享，经济自由、的幸福公民。

怎样让百特的使命开花结果，而不仅仅是一句华而不实的口号？几年来，我们一直在努力探索。6至14岁的儿童是百特尤其关注的一个群体，我们引进国际课程，将其本土化为出国内独一无二的“儿童社会理财课程”。该课程的特色是孩子们在设计好的游戏中学会合作和分享、学习建立和遵守规则；学习“管理”自己的梦想、时间、金钱和各项资源，在实践中学习理财和规划。通过亲身体验挣钱、存钱、花钱和捐钱给他人等事情，儿童从小学会独立负责、遵守规则、勇于承担社会责任，成长为一个懂得感恩和付出的人。

更重要的是，在体验式学习过程中，孩子们发现课堂原来可以这样好玩！学习原来可以如此快乐！成长原来这样有趣！

在花旗集团基金会的资助下，百特的儿童体验式理财课程“神探贝妮”风靡全国10个城市的100多所学校和社区，有5万多名儿童通过公开课程和舞台角色扮演，亲身体验“钱是从哪里来的？”

这是一个激发年轻人将所学和日常实践相结合、“知行合一”的开放式体验课程。在这个课程中，教师只是辅助的角色，而学员才是课程的主人。

、“打折真的划算吗？”、“信用卡安全吗？”、“货币会缩水吗？”等等生活中常见的理财难题，并在爸爸妈妈的积极参与下热烈讨论科学理财的窍门。

我们还精心设计了儿童义卖表演。让学习过儿童幸福理财课程的小朋友在社区开办各种微型创业实践义卖活动。有一对父母，目睹自己的孩子经历18次挫折，仍然百折不挠，不断尝试新的方法，终于成功地推销出自己的产品后，流下了激动而幸福的泪水。

通过这些精心设计的课程，很多父母和我们一道，仿佛听到了孩子生命拔节成长的清脆响声。

百特另一个特别关注的群体是15岁至22岁的青少年。青少年即将走出职业学校或者大学，迈入社会，他们尤其需要择业、就业、创业和个人理财的鲜活技能。但是，中国绝大多数的职业学校和高校却无法教给年轻人这些知识和技能，即使商学院毕业的学生也大多只是学过一些脱离实际的抽象的名词和理论。

society, but China's traditional education system does not provide the financial knowledge they will need in the real world. Even business school graduates find that their studies leave them with abstract concepts, but no practical skills.

Citi Foundation and GSRD Foundation sponsor our Aflateen program, which we designed to address the gaps left by traditional learning. As with Aflatoun, first-hand learning and group projects help students truly take charge of their education. Eventually, the youth run the program themselves, with the teacher simply acting as a facilitator.

Our newest innovation is the Aflatoun Experiential Learning Center, which we opened in Beijing last December. This is not only a place for children to learn practical financial skills but also a vibrant community center that becomes like a second home. The feedback about the center has been overwhelmingly positive, and this year we hope to open more centers all over China.

We also place great importance on the sustainability of our organization. Our programs are 100% free for the participating schools, so finding sources of income is critical. In 2013, Be Better provided business consultation for 8 paying clients. Unlike donations, there are no limitations on what these funds can be used for, allowing us to be much more flexible and creative in how we choose to expand our program. It is also important to make sure that children and communities implement the financial lessons we teach them. To that end, we started Aflateen Clubs, run by the students, that continue to reinforce our message long after the Aflateen program is over. The result is behavioral change that really works.

In 2014, our mission remains the same as it has always been: strive to bring financial education to more of our nation's youth so they can live lives that will truly Be Better.

儿童从小学会独立负责、遵守规则、勇于承担社会责任，成长为一个懂得感恩和付出的人。更重要的是，在体验式学习过程中，孩子们发现课堂原来可以这样好玩！

如何使百特的课程更好地帮助青年人尽快成为敢于冒险和创业，成为独立、负责、积极进取的公民呢？

在花旗集团基金会、GSRD基金会等机构的资助下，我们有针对性地在国际课程的基础上设计了“Aflateen青年行项目”。这是一个激发年轻人将所学和日常实践相结合、“知行合一”的开放式体验课程。在这个课程中，教师只是辅助的角色，而学员才是课程的主人。通过激发年轻人自愿组成互助学习的社团，提供自我学习、同伴互助、导师辅导的学习支撑网络，以行动、学习、分享的学习模式，让每个年轻人找到自己独有的可持续发展的动力。

再好的课程，也必须有后续的跟进和追踪才能获得良好的效果。基于这一理念，百特深入儿童日常生活的社区，建立“阿福童生活体验馆”。在我们的设计中，这不仅是儿童继续学习合作分享和实践理财技能的公共空间，也是社区居民自我管理、自我消费和自我维护维持的“第二客厅”。

目前，百特已经在北京朝阳区建立了第一家“阿福童生活体验馆”，运行之后，来自各方面的反馈和评估都不错，今年我们希望在其他地方陆续推广。

作为致力于发展和推广儿童和青少年的经济公民教育为使命的公益机构，百特也极为重视机构自身可持续发展能力的发展。

2013年，我们向8个客户提供了商业咨询、研发和培训服务，我们用提供商业服务所获得的收益扩大了机构非限定性资金的规模，以更好地应对复杂多变的社会发展机遇。

总之，“可持续发展”的使命逼迫百特不停地创新，不停创新反过来又使机构的可持续发展能力得到大幅提升。

回顾2013年，百特在“创新”和“可持续发展”这两方面做了大量的工作，这使得我们服务儿童和青少年的能力大大提升。今后，我们需要继续秉承这样的理念提升机构的核心竞争力，提升每一位员工和合作伙伴机构的能力，共同努力，帮助更多的儿童和青少年成长为负责任、懂理财、积极改变世界的幸福公民。

‘Even the youngest students quickly develop financial responsibility, a sense of civic duty, and the ability to cooperate and share. Even better, they discover that learning can be fun!’

Be Better was founded in 2009 to equip China's new generation with social and financial skills.

Be Better believes in:

- Taking responsibility
- Sound money management
- Changing the world collectively
- Good Citizenship

Mission: through social & financial education programs we motivate children & youth to think critically, to work collectively, and to understand money management. We help them become responsible citizens.

Vision: Economic citizenship education for all

We provide courses on social and financial skills, as well as on social innovation for children and youth age 3 - 23. Our programs empower the youth and children in rural areas, and migrants in the cities. We reach them through our professional teacher trainings, training of trainers; through our community centres, local education bureaus, partnerships with schools and NGO's as well as our social media campaign for change makers.

We offer in-house expertise on curriculum development for social and financial education and social innovation.

Be Better is registered as an NGO at the Pudong Civil Affairs Bureau in Shanghai.

‘金融教育是大事情，我们国家现在太缺乏与时俱进的金融教育。金融教育也要从娃娃抓起，青少年儿童的金融教育是一件基础工程。’
- 黄震，中央财经大学法学院教授，金融法研究所所长

“Even though financial education is a big thing, Chinese financial education doesn't advance with the times. Financial education is a basic need for all children, and they need to start learning from a young age.
Mr. Huang Zhen, Professor of Central University of Finance and Economics, Director of Financial Law Institute

百特教育于2009年7月在上海浦东民政局注册成立，是国内第一家致力于青少年财商教育的非营利组

织。旨在提升新一代儿童及青少年的社会和理财技能。百特教育代表了：

- 负责任
- 懂理财
- 积极改变世界
- 幸福的公民

我们提供适合不同年龄阶段儿童及青少年的财商、生活技能和社会创新课程，推广和普及金融教育提升儿童及青少年的生活技能、领导力和社会创新能力。

我们的受益对象主要来自于低收入家庭，包括城市中的外来务工人员家庭、农村留守家庭的儿童和青少年。

我们通过与地方教育局、学校、社区街道，以及社会组织合作，提供专业的师资培训和培训师的培训，并通过各种新媒体渠道，为儿童及青少年改变者提供持续的成长辅导。



Aflatoun in Yangzhou | 阿福童在扬州

Our curriculums

我们的课程

领导力 Leadership	现金流管理 Money Management	银行基础业务 Bank Services	生活金融学 Basics of Finance	生活经济学 Economics	社会创新 Social Innovation	创业 Entrepreneurship	职业规划 Career Planning
自我认知 Self exploration	赚取钱财 Earning money	银行运行机制 Basic banking	货币知识 The basics of currency	产品和服务的生产 Providing goods and services	社会创新是什么 What is Social Innovation?	商业机会 Business opportunities	个人职业倾向 Career path
团队建设 Team-building	储蓄钱财 Saving money	开设账户 Opening a account	证券与投资 Bonds and investments	市场竞争 Market competition	社会创新的需求是什么 What is the need for Social Innovation	商业计划书 Business planning	职业认知与体验 Work experience
有效沟通 Effective communication	花费钱财 Expenses	存取款 Deposit and withdrawal	基金管理 Fund management	成本和效率 Cost and productiveness	社会与环境问题 Social and environmental issues	小企业财务管理 Business finance management	职业规划 Occupational planning
时间管理 Tme management	借贷钱财 Borrowing money	利息 Interest rates	保险 Insurance	供给和需求 Supply and demand	设计一个社会创新计划 Design a Social Innovation plan		
情绪管理 Morale	投资钱财 Investing	贷款 Taking out a loan	互联网金融 Finance on the internet	通货膨胀和货币政策 Inflation and monetary policy	实施社会创新计划 Carry out a Social Innovation plan		
目标设定 Goal-setting	捐赠钱财 Making donations	信用卡使用 Using a credit card	风险与回报 Rsk and reward		评估与影响 Evaluating the impact		
项目管理 Project management	计划与预算 Planning and budgeting	支票支付 Paying by check			开展你的社会创新项目 Start your own Social Innovation project		
思维导图 Mindmapping	决策 Decision-making						
权利与责任 Rghs and responsibilities	巧用广告 marketing						
	消费权益 consumer rights						

Our teachers and trainers

Zhang Jian combines humor with trust when he brings Aflatoun to his school and other teachers

Nearly 1.9m tall, a strong body but an open face: Zhang Jian is an Aflatoun teacher who is hard to forget. His sense of humor and talent for theater brings laughter to many.

Zhang Jian teaches Chinese at Tangtou primary school in Jiangsu province. His first encounter with Aflatoun was during a teacher training in 2011. Ever since, he has taught Aflatoun and used the method in his other classes, bringing team work and planning skills to his students. In 2012, Zhang Jian started teaching other teachers how to teach Aflatoun. His humor, language and quick thinking have made him popular.

After the Aflatoun teacher training in Shangrao in July 2013, Zhang Jian reflected that: 'It is very important to create a confidential relationship between students, adults and colleagues and to have a safe zone for emotions. This includes physical clues, expression response, positive affirmation, effective communication, active listening and so on. Once the trust is established, initiative will be aroused and it is easy to stimulate individual creativity. A good start is half the work.'

After three years with Aflatoun, Zhang Jian has grown taller and stronger, but his smile remains that of a happy child.



Teacher Zhang Jian during Training of Trainers in Shangrao | 张健参加上饶全国阿福童教师培训

教师培训师

阿福童课程：初相识、相伴随、共成长

他身高近一米九、体格强壮，却长了一张娃娃的脸型，加上风趣的语言和幽默的性格，就足以给大家带了足够的笑声和快乐。是的，他就是阿福童教育培训师张健。

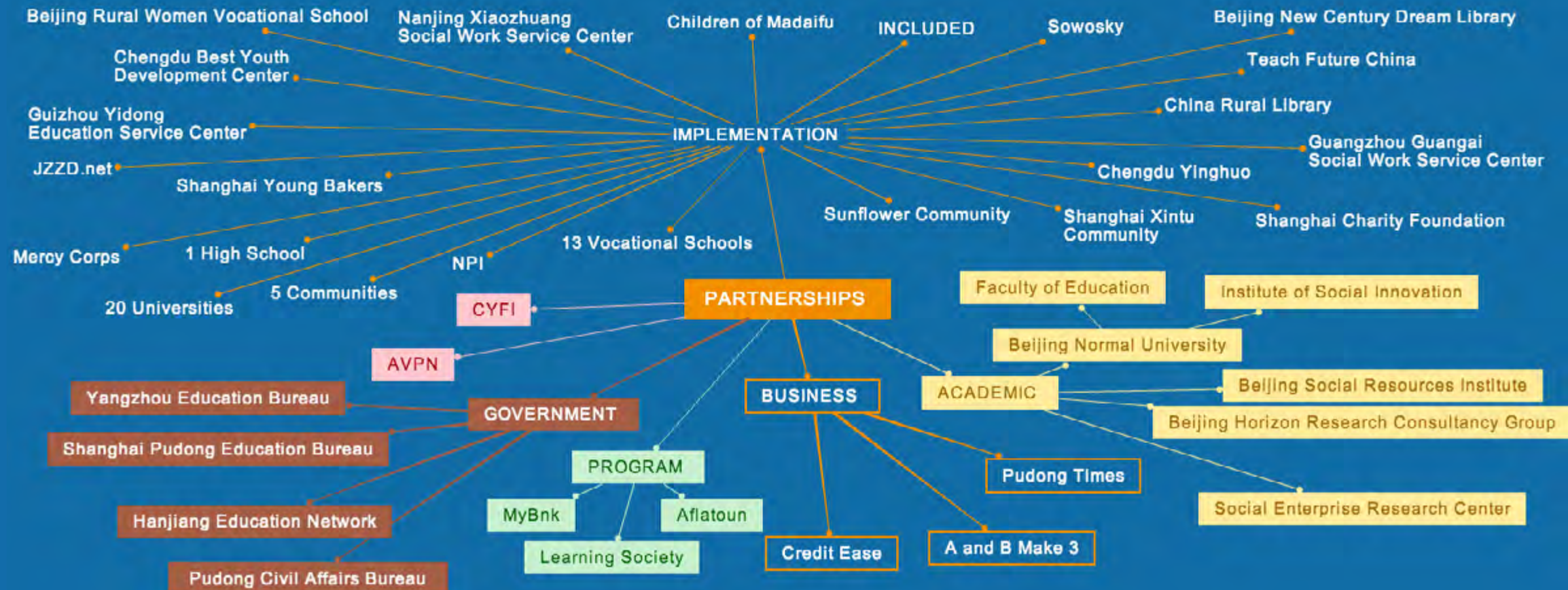
张健老师是江苏省江都区塘头小学的一名普普通通的语文老师，2011年在参加了江苏省扬州市举办的“第一届阿福童公益教育培训师培训”时相识阿福童课程，开始在自己的学校上阿福童课程，并把阿福童课程与自己的语文教学融合在一起，将阿福童教育的欢乐、小组合作、计划等给了小学们。2012年在河北邢台的前南峪参加了“第二届阿福童公益教育培训师”后，张健老师不但将阿福童课程与本地特色的剪纸结合在一起，而且还作为阿福童教育培训师去枣庄、扬州、成都等地给当地的新教师培训阿福童课程，幽默的语言、敏捷的思维和谦虚的态度，赢得了培训所在老师的喜爱。“阿健老师”的名号也逐渐的让全国各地的老师所熟知、认可并喜爱。

在2013年7月22日到27日在江西省上饶市百灵草山庄所举办的“第三届全国阿福童教育培训师培训会议”后，阿健老师对教师与学生的关系又有了新的理解和阐释——“这几天的培训，让我想到了《珍珠鸟》这篇课文中的那句话——‘信赖，往往创作出美好的境界’，记得师范普通话朗读中有这篇文章，今天细想这句话，真的很有道理，尤其作为教师，如何与学生、家长、同事建立起充分的信任关系，拓展彼此舒适的心理安全区域，是尤为重要的课题。这其中包括肢体的暗示、表情的回应、积极的肯定、有效的沟通、积极的倾听和准确的表达等。总之，一旦‘信任关系’建立起来，情感、心理的积极性被调动起来，更容易激发个体的创造力，那时的‘教与学’会事半功倍。

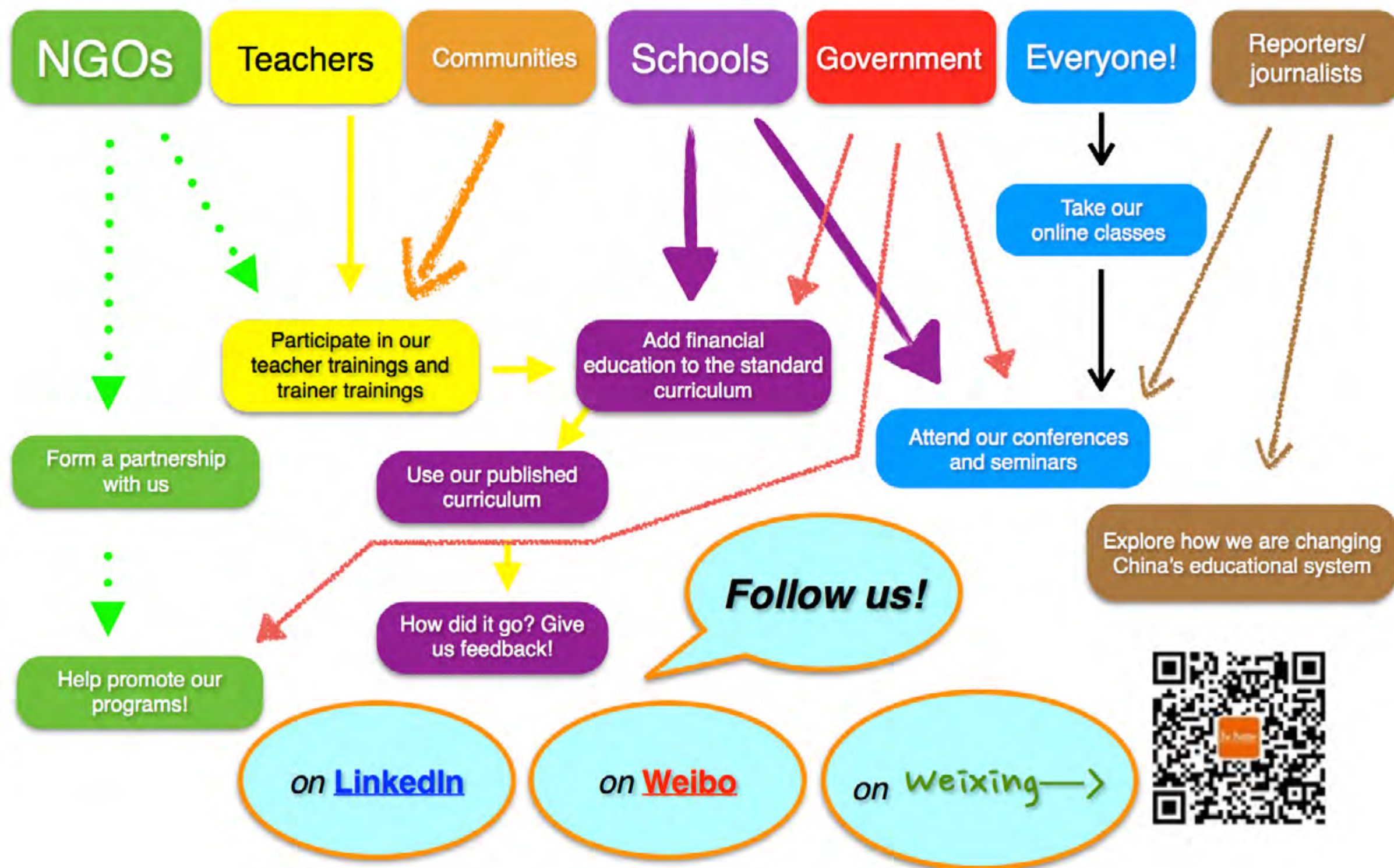
三年的阿福童课程之旅，从2011年的初识的跟随到2012年伴随的互助到2013年共成长中助推阿福童课程，这个身高近1米9的扬州大汉身体更加挺拔而坚韧，笑容也越来越和小孩子融为一体。

'After my first Aflatoun training, I felt that the whole world had opened up to me. I had found the key to giving my students confidence'
Teacher Wang Yukai

“在经历了阿福童的培训之后，我感觉整个世界向我敞开了。更重要的是，我找到了让我的学生重塑自信的方法。”——上海市继光高级中学 王昱恺



How can you help foster economic empowerment?



What is Aflatoun?

While typical Chinese education has a strong focus on academic achievement, Aflatoun brings happiness and student participation to the classroom. Children learn by doing real things and they themselves are in charge during Aflatoun classes. The five core elements of Aflatoun are:

- Personal understanding and exploration
- Rights and responsibilities
- Savings and spending
- Planning and budgeting
- Social and financial enterprise

As a result of Aflatoun, children are happier, more engaged, aware of the value of money and other resources, more entrepreneurial and have a better understanding of who they are and what they can achieve.

Be Better offers teacher trainings and teaching materials that support teachers using this different method in their classrooms. Aflatoun is taught as part of the curriculum, as well as an afterschool activity.

For whom?

Aflatoun is for children between 3-15 years old, especially targeting children in disadvantaged communities

什么是阿福童?

在中国社会经济快速发展的背景下，青少年的消费观念出现偏差，虚荣消费和冲动消费行为倾向也明显增强。当今教育体系并未将理财教育纳入学校课程，理财教育的缺失导致青少年缺乏理财知识与技能无法形成健康的消费习惯。“阿福童”儿童社会理财课程项目属于上海百特教育咨询中心，是一门专门为儿童所涉及的课程。儿童在阿福童课堂中学会，成为课堂的主人。阿福童课程的五大主题包括：

- 认识与探索自我
- 权利与责任
- 储蓄与消费
- 计划与预算
- 社会及商业创业

阿福童课程是一门给儿童带来幸福的课程，以儿童为中心的教学，让儿童意识到金钱和其他资源的价值。还通过社会商业创业活动应用课堂中所学的知识。

百特教育提供教师培训、课程实施手册等帮助教师在课堂中运用多种方法实施阿福童课程。阿福童课程不仅可以作为校本课程实施，也可以作为综合活动实施。

服务对象

阿福童课程的主要服务对象是3-15岁城市流动儿童和农村地区的留守儿童。



Aflatoun in numbers

阿福童项目产出

How many students took Aflatoun classes in 2013?

19.821 - 今年有多少儿童参加了阿福童课程19821名学生

How many teachers followed Aflatoun teacher training?

2.066 - 一个阿福童课程有多少课时？2066名教师

How many cities did Aflatoun cover?

8 - 阿福童项目覆盖了多少个城市？

Cultivating communication, self-awareness, leadership and financial responsibility.

旨在培养小学生的自我认知能力、社会交往能力、领导力、财商技能以及创业能力。



How Aflatoun is implemented

阿福童课程的实施模式

Aflatoun is taught in Primary Schools and at community centers both as a regular course, and as an afterschool program. We provide teachers with training, follow-up, and two localized textbooks: *Aflatoun Social and Financial Course* - school-based curriculum and *Aflatoun Social and Financial Course* - Comprehensive Activity.

Aflatoun uses a child-centered approach, creative methods, games, team work and projects are at the core of the program. There is no exam-based assessment of the students.

Aflatoun activities include 'Aflatoun day', Global Money week, student projects such as a shop at the school, a farm at the school or a children's bank where children themselves are in charge.

Aflatoun Experiential Learning Center is a new way for Be Better to bring the program to children and their parents in the community.

阿福童社会理财课程作为校本课程及课余活动。百特教育提供教师培训，课后跟踪以及两本本土化教材：小学《社会理财》校本课程以及小学《社会理财》综合实践活动指导手册。

阿福童课程以儿童为中心，通过参与式课堂、游戏、团队合作等方式教学。不以考试作为评估指标。

阿福童课程的活动种类多样，例如阿福童日，全球金钱周，学生在学校开小商店、小农场，学生自主管理的阿福童银行等。

阿福童生活体验馆是百特教育把项目延伸到社区儿童和家长的一种新形式。



→ Aflatoun in cooperation with the local government ←

Last year, the Education Bureau of Pudong, Shanghai, expressed interest to work together to bring Aflatoun to more schools in their district. They selected 10 schools who would implement Aflatoun in their classrooms. Every school asked two of their teachers to help adapting the Aflatoun curriculum to their own needs. A new teaching manual was published for class room teaching, and also for Aflatoun in communities.

Throughout the year, 800 students benefited from Aflatoun classes. At the end of the year, the pilot was extended another two years as it was evaluated very positively.

Be Better is very happy to cooperate with local governments this way, as the Education Bureau covers 70% of the total costs, and can help to promote Aflatoun to many more schools in their district.

Also in Minhang district, Shanghai, we have just started a second pilot planning to work with 16 primary schools in the first year.



小学《社会理财》课程走进浦东新区 ←

从2013年开始，小学《社会理财》课程在浦东新区开展中小学金融与理财教育课程的试点课程之一。百特教育与十所试点学校社会理财课程教师共同研发并出版2013版小学《社会理财》教师指导用书和综合活动手册。

2013年全年一共覆盖了800名学生。浦东新区教育肯定了2013年的成绩并在未来两年继续开展此项目。百特教育非常高兴能继续与浦东新区教育局合作，把项目拓展到更多的学校。

2014年，我们将把项目拓展到闵行区的16所学校。



Experiential Learning Center

Be Better has opened China's first experiential learning center in Beijing.

The center is located in the heart of the community, open for parents and children of all ages. A range of activities are offered, giving the visitors a chance to learn by doing. Fine arts, a choir, an Aflatoun bank, and an extensive library are among the things to do.

Community members can sign up as members by paying a small fee, making the center financially sustainable. Different organisations offer their trainings at the center, making it a lively place for the community.

During 2014, Be Better plans on opening more centers in Shanghai, Suzhou, and Nanjing.



阿福童生活体验馆



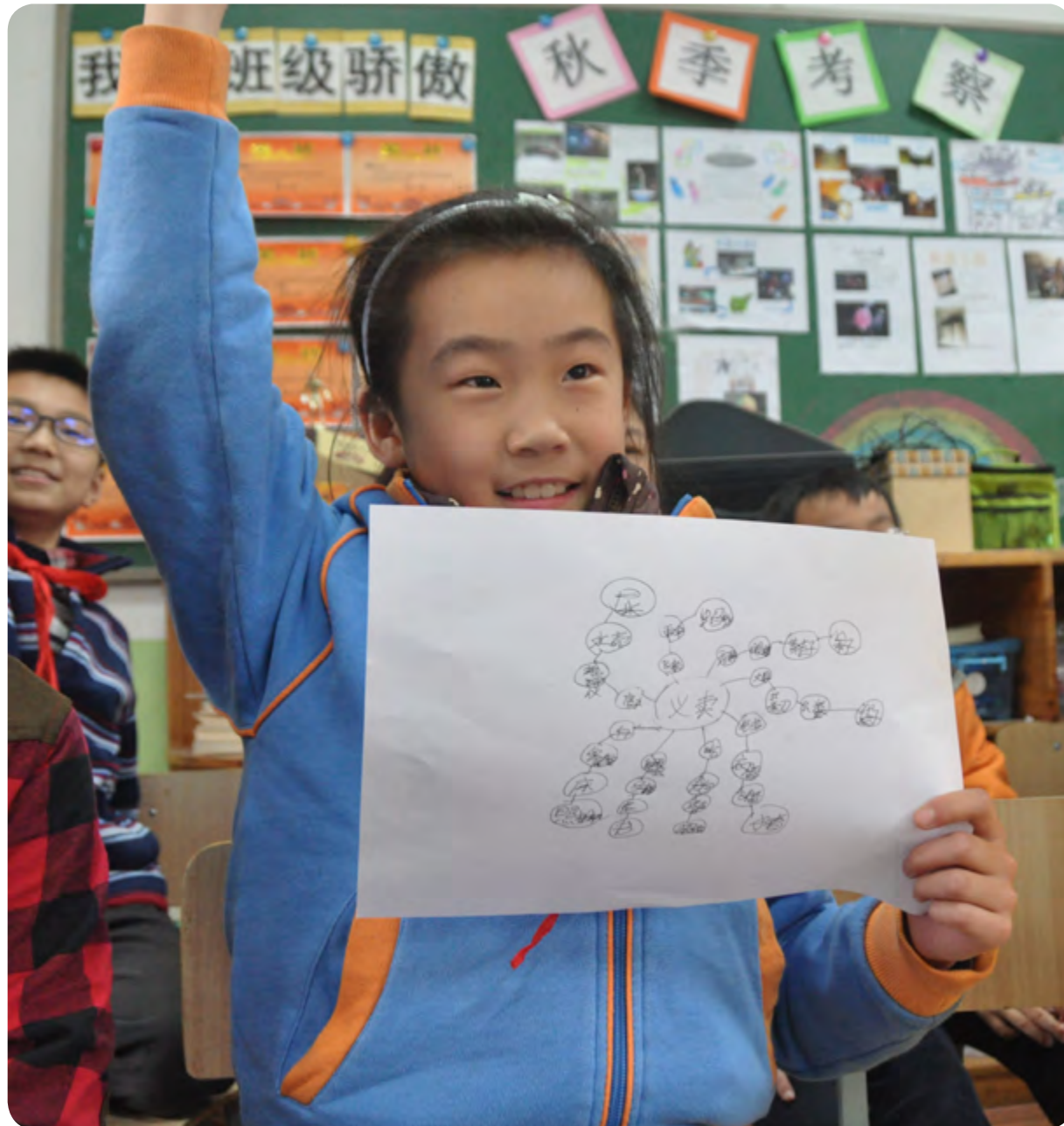


2013年，百特教育在北京朝阳区建立了首家阿福童生活体验馆。阿福童生活体验馆为0-16岁的孩子提供提供儿童阅读、社会理财、职业体验、儿童秀场、育儿驿站、居家生活为一体的一站式教育平台，致力于打造成为孩子开心、妈妈喜欢、奶奶放心的社区大厅。在每个主题活动中通过吸引社区居民、企业员工的参与，建立新型的全民支援服务方式。该项目在重点城市选择中高档社区，和社区合作，由社区提供免费场地，属地公益机构开展个性化运营的方式，实现全国性品牌连锁经营，形成规模效应，打造中国社区建设最有影响力的旗帜项目之一。



Yuhao Zhang learns to save more than only money

At Gonglu Primary school, the teacher has introduced a "bank of time" in a fourth grade class. The teacher has taught the children that not only can we save money for the future, but we can also save time. One of the boys in the class is particularly naughty and always needs lots of time to finish his homework. When he learned about the "bank of time" he started to be more quiet and patient with his homework. He was very excited when he told his teacher that he had managed to save 20 minutes of time in his savings book.



“小蜗牛”的变化——龚路中心小学

“小蜗牛”的变化——龚路中心小学

不知不觉理财课程已经开设了一个学期，这段时间，孩子们都有了或多或少的变化。从对钱没有概念，到有了自己的记账本、储蓄罐。从一看见自己中意的东西就买，到会自己分析是“必要”还是“想要”，不再乱花一分钱，孩子们也开始了自己的“理财生活”。然而，让我感动的还是上完《时间银行》之后张宇豪的变化。

张宇豪是个活泼好动的男生，学习成绩也不太稳定。平时做作业时总喜欢磨磨蹭蹭，东看看，西瞧瞧。每次课堂作业都是他最后一个完成。回家作业用时也要比其他的同学多很多，同学们都叫他“小蜗牛”。

《时间银行》这节课后，我让孩子们每天坚持记录自己的时间存折，希望大家“不要过丢每一天”。过了一段时间，坚持下来的孩子不是很多，而张宇豪就是其中的一个。

每天早上，他来到教室，不再是走来走去跟同学聊天，而是坐在自己的位置上静静地看书。课间，他不再是第一个冲出教室跟同学们打闹，而是在认真地做着课堂上没有完成的作业。课堂上，他不再是看看别人，动动文具，而是认真地做着课堂上的作业。渐渐地他的速度提高了，能够在老师规定的时间内完成作业，有时甚至还能提前完成。不论是延长还是缩短时间，他都认真地记录到自己的时间存折上，那天他兴奋地跑来对我说：“老师，我今天存了20分钟！”看到他兴奋地样子，我感到特别欣慰。真希望他这本时间存折能够陪伴他一直走下去。

“理财”不仅让孩子们学会了节约，学到了知识，更让孩子们享受到了快乐。



Academic Excellence in Guizhou

山区孩子的成绩梦

At one particular village school in Guizhou province, the average score of the students was as low as 5 out of 100. Families in the village are very poor and not able to afford clothes or shoes for their children. Most of the parents have an annual income of \$400. The school attracted two Aflatoun volunteers, who introduced new teaching methods in their class. The tables were put in a U-shape, games became part of the lessons, and children stopped missing classes when they became the leaders, and the teacher took the role of facilitator.

Still, the volunteers were nervous. The exams were coming up, and would their ideas really make a difference in the grades? The results were stunning. The average grade of the Aflatoun class had gone up to 40 out of 100.

Things got even better as more Aflatoun volunteers joined the school. In less than half a year, the school got the best results from the entire village for Chinese, English and Mathematics.

让学生们成为课堂的主人,教师成为了促进者。

在贵州省黔南苗族布依族自治州罗甸县董王乡交足小学, 学生们的平均成绩最低只有五分(百分制)。村里的家庭大都很贫困, 买不起新衣服和鞋子。大多数父母的年收入只有2000-3000元左右。两位年轻的支教老师主动要求到这所学校支教并与阿福童课程结缘。之后把课程带到了孩子们的课堂, 开始传播阿福童教育理念。学生们的成绩有所提升。后来又有几名支教教师来到这所学校, 他们在接受了阿福童课程培训以后, 把教室的桌子摆成U型, 把阿福童游戏结合到教学当中。让学生们成为课堂的主人, 教师成为了促进者。逃课的现象也慢慢消失了。

期末考试来临之前, 支教教师们忐忑不安。他们的做法能帮助孩子们在分数上有更大提升吗? 结果令人十分震惊。这所学校语、数、英三科的平均分获得了全乡第一。



What our children say

学生感言



Aflatoun teachers pay more attention to us. They always smile. When I feel sad, they will comfort me and help me feel better. I love Aflatoun class and Aflatoun teachers. - Jiajia Zhou, 7th grade
— Jiajia Zhou, 10 years old

阿福童教师对我们的关心是数不清的，他总是用微笑面对我们。当我们伤心时，他总会鼓励我，让我明白道理，让我受到教育。我爱阿福童课堂，更爱那些老师！
—周佳佳 三年（7）班

I think Aflatoun is a lovely, cute and intelligent child, like us. Aflatoun taught me how to save money and make a deposit book. I love Aflatoun.
- Qinyao Wu, 10 years old

我认识的阿福童是一个可爱的、顽皮的、聪明的孩子，就像我们一样。可爱的阿福童教会了我怎么存钱、怎么做存折。要天天记账。我喜欢这个可爱的阿福童。
—吴沁瑶 三年（1）班

What is Aflateen?

What is Aflateen?

The Aflateen programme is a curriculum created by the Aflatoun secretariat that brings social and financial education to youth worldwide. Tailored specifically for this developmental phase, the Aflateen programme not only teaches about finance but also encourages young people to question the world around them. They explore concepts such as age, gender, nationality, ethnicity, socio-economic status and religion. Aflateen's mission is "to inspire socially- and economically- empowered young people to lead responsible lives and be agents of change."

Be Better was among the first 10 organisations to implement Aflateen worldwide in 2011. By 2016 Aflateen will be taught in 50 countries

青年行是什么?

Aflateen是什么?

Aflateen青少年社会理财项目旨在为青少年提供社会技能和财商技能培养。为了适应当今社会发展，Aflateen项目不仅有财商技能，还鼓励年轻人勇于提问、敢于质疑。他们探索不同的概念，例如年龄、性别、国籍、种族、社会经济地位和信仰。Aflateen项目的使命是培养青少年具备社会理财技能，成为改变命运的天使。

2011年百特教育作为全球10个实施机构之一开始在中国开展Aflateen课程。到2016年Aflateen将会在50个国家实施。



Training for club leaders in cooperation with Sowosky May 2013 | 2013年与青翼合作举办全国社工社团训练营

Aflateen in numbers

Number of students trained:

7,628 -培训了7628名学生

Number of teachers and volunteers:

140 -培训了 140名教师及志愿者

Trainers trained:

28 trainers trained

6 were certified -34所合作高校以及学校



Aflateen项目产出

Number of schools and universities:

34 -建立了34个新的Aflateen社团

Number of Aflateen clubs:

2 -建立了2个新的Aflateen社团

Number of Aflateen+ clubs:

30 -改造了30个旧社团成为Aflateen社团

Number of enterprises:

54 -54个创业活动

Number of class hours:

1,028 -培训课时达1028小时

21-Day challenge to track spending

21-Day challenge to track spending

Starting in September, Shanghai Young Bakers, Shanghai Zhenhua Waijing Vocational school, Shanghai Institute of Technology, Beijing Rural Women School and Yangzhou Industrial Vocational and technical School launched a campaign: a 21 Day's challenge to record money to change financial behavior.

Students' reflection:

“To distinguish the needs and wants, saving time, saving behavior and saving knowledge is all part of financial management. After the training, I regularly made my financial plan and also made the weekly study plan. Every night, I reflect whether I have acted according to my plan. I also help my roommate to make a financial plan and we record our spending together.

What most impressed me is the personal financial management and this changed me a lot. Previously, I always spent all my money in two weeks and I didn't know where my money had gone. But Aflateen learned me to record my money and make the budget so clear. I have learned how to save and how to spend money rationally. After few weeks, I saved a lot.”



21天的记账挑战

21天的记账挑战

从9月份至今，上海青焙坊、上海振华外经学校、上海工业技术学校、北京农家女学校陆续发起了21天的记账挑战，通过21天的坚持，促进一生行为习惯的养成。

学生反馈:

想要与必要的区分，储蓄时间、行为、知识都是理财的一部分。自从培训以后，我会定期制作财务计划，除此之外，还制定了起床计划和一周后工作学习计划，并每天反思是否做到，还帮助邻居做了财务表格，大家一起记账，互相监督。

个人理财课的记账让我印象很深，也让我改变一下自己。以前花钱基本都是月光，根本不知道钱花在什么地方，但是上了这节课以后，开始记账，自己钱在什么地方一目了然，开始学会了省钱，节俭，几周下来还结余了不少。



Aflateen Social Innovation Competition

全国社区创新实务大赛

Just before the end of 2013, 18 student teams gathered in a theater in Shanghai to pitch their social innovation projects to a panel of judges and a large audience of peers. Here are interviews with some of the best groups, feedback from the panel, and dreams and plans of the contestants.

Starting in September of 2013, Be Better joined forces with Sowosky, the largest organization for social work students, to train over 3000 students from 12 cities in program management, community exploration, team work and financial capabilities. From the 54 teams that initially submitted their project, 18 were invited to Shanghai for the pitch, and from those the jury, along with the audience, selected their top 10.

为了鼓励青年人用实际行动和创新思维尝试社区发展的创新模式，为他们提供展示社区创新实践成果的平台，同时推动社区发展，上海百特教育咨询中心和青翼社会工作人才服务中心联合发起2013年全国青年社区创新实务大赛。自9月份起，百特教育与青翼社会工作人才服务中心一起到全国12个城市宣讲，超过20个课时的青年行青年成长计划，包括：项目管理、社区探索、团队管理及财务管理等内容。大赛至今筹备4个月，终于在12月28日落下帷幕。来自全国各地的18支队伍齐聚上海，经过将近6个小时的角逐，最终诞生了全国十强，在此恭喜各个获奖团队。百特也希望各个参赛队伍能在本次比赛收获了经验、成长与快乐。



培智“天使”活动

Q: 什么动力能让你们坚持开展这个项目十年之久？

A: 我的梦想是帮助别人，我希望自己掌握一定的技能然后教给别人。和智障儿童在一起的时间很美好。我每周都会有一个下午和他们在一起。一个智障的女孩想让我读诗给她听，所以每周我都会坚持和她的约定。我觉得这对于她来说非常重要。

Wuhan University: Handicapped Children support program

Q: What motivates you to work on your project?

A: My dream is to help others. I hope to learn some skills and teach others. The work with handicapped children is wonderful. I have promised one of the girls that I will read a poem to her every week. It's of great importance to her, so I insist on doing this.

Aflateen Social Innovation Competition

Beijing Normal University Zhuhai: A program for protecting and inheriting culture in Nazhou community

Q: Why did you team start this program?

A: When we visited Nazhou village, which has a rich history, we found that the government has rebuilt the old buildings, but villagers seldom visit them. Youth are not familiar with the history of Nazhou village. We need to do something to protect and inherit the history.

北师大珠海分校——“探寻乡土”那洲社区综合服务方案

Q: 什么原因促使你们做“探寻乡土”这个项目？

A: 因为一次偶然的机会来到那洲村，发现这是一个具有丰厚历史的村庄。尽管那洲村村委对古建筑进行了修复重建，但是这些建筑几乎不对外开放。村民也很少有机会能进去参观。青少年对该村的历史文化缺乏了解。单纯的重建修复工作远远达不到文化保护的效果，因此“探寻乡土”项目诞生了。

Youth College of Political Science of Inner Mongolia Normal University: the Minority Youth Development through local sports

Q: Why does your team focus on youth through minority sports?

A: We talked with the children from prison, and found that many social problems exist in Inner Mongolia, which inspired us to help youth development through minority sports. Minority sports not only help youth relieve stress from school and family, but also improve their sense of national pride.

快乐燃烧——关注少数民族地区青少年发展Q: 什么原因促使你们通过民族运动关注少数民族

地区青少年发展的？

A: 通过与监狱中的青少年相处，得知在内蒙古存在着很多社会问题，特别是家庭问题。这启发了我们通过内蒙古传统体育运动帮助青少年排除学校、家庭压力，提升他们的民族自豪感。



Aflateen Social Innovation Competition

Shanghai University of Political Science and Law: Surfing Internet program for Old Citizens.

Q: What plans do you have for your program?

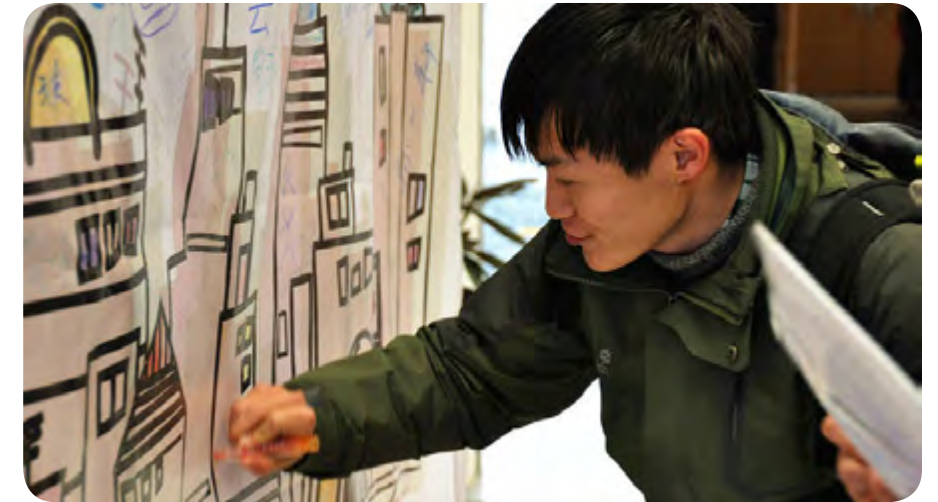
A: At the moment, we only implement our program in Dongjin community in Songjiang district, we are looking forward to promote this model to the whole of Shanghai. We will adapt our program according to what we learned in the competition today.

百名老人网上行

Q: “百名老人网上行”项目的未来发展？

A: 虽然现在项目开设点只有松江洞泾社区，但是期望我们的项目在这个大赛能获得认可，并不断改进，争取在未来覆盖到整个上海。

Learn with a Focus, Act with an Idea, Share with a Purpose.
学习, 行动, 分享.



Impact on the students

对学生的影响

96% have the confidence to achieve their dream in life
 的学生有信心实现自己的梦想

Youth know 3 - 6 different ways to save
 青少年掌握了3-6个储蓄的方法

12.5% more students think they can start an enterprise
 学生认为他们能开始创业行为

81.5% of the students can make a savings plan
 学生开始制定储蓄计划

60.3% of the students keep a daily record of their savings and spending
 学生每天坚持记账

84% have a personal action plan
 学生制定了个人行动计划



Aflateen club: Talented Students

Aflateen 社团 学生感言

Aflateen pure juice store in Chengdu city opens its second branch

Two graduate students, fresh from college opened their own pure juice store in 2012. Looking for an alternative to the fierce competition in the job market, the girls dreamt about starting their own enterprise. Inspired by the Aflateen training they made a plan for their business, found a location near a high school and sold 60,000 cups of juice in the first year alone. They have already opened their second branch at another venue in Chengdu. Their pure juice, without additives, is widely popular with students.

“果真有榨” 第二家分店在成都开业啦

2012年刚上大四的欧阳卓越，面对即将毕业而面临的就业压力，心想与其为别人打工，不如自己创业，而创业到底做什么方面的活动呢？欧阳卓越心里却没想明白。一直到2012年7月在上海参加了Aflateen社会理财课程培训，并结识了同样有创业想法的黄帝，进而一个年销量超过60000杯的果汁店——“果真有榨”暴走了。受到了许多学生的热爱，“果真有榨”的第二家分店已经在成都开业了。

“Young people should fight for their dreams”

欧阳卓越说：“年轻人就要敢拼敢搏。”

Aflateen Clubs

Throughout 2012 we worked hard to find the right model to make the Aflateen course sustainable. Aflateen Clubs are the answer. After our classes, students organize themselves in a club. We help them with ideas for activities, while they write business plans, engage in social innovation, invite speakers on financial topics and give back to their communities. The clubs are self funded and remain at the school long after the first batch of members has graduated.

At universities or schools where clubs have already formed, we form Aflateen+ clubs, training them in financial skills and helping them with ideas for activities.

Aflateen 社团

2012年对于百特来说最艰难的是寻找一个适合Aflateen发展的稳定模式，而Aflateen社团正是我们的想要寻找的最终答案。学生经过我们的培训以后建立了Aflateen社团，我们帮助他们寻找有创意的活动，他们撰写商业计划，参与社会创新，邀请商业人士来进行讲座帮助他们提升技能。Aflateen社团自身寻找资金来源，并在第一批会员毕业以后也长久延续下去。

已经建立社团的大学或者学校，我们会通过提供理财技能培训，把他们改造成Aflateen社团，帮助他们寻找活动创意。

We launched 2 Aflateen clubs and 30 Aflateen+ clubs in 2013!

2013年，已经有两个Aflateen社团成立，有30个旧社团改造成Aflateen

Students and Teachers about Aflateen

Aflateen provides local youth opportunity to learn about finance.



"Youthdo course helps me realize my dream. My dream isn't just a dream. It's something I can act on."
-He Yan, China Rural Women School

"青年行课程让我把理想变得现实化，不再是梦想，我完全可以去实现它。"
—北京农家女学校 何艳

"The part on self-discovery helped me to believe in myself, no matter what others may say. I've stopped thinking I'm not good enough, and now I'm free to live out my dreams."
-Song Qin, China Rural Women School

"自我探索的部分让我相信，走自己的路，让别人说去，我会让自己从那个自卑，不自信的女生走出来的，也为了我的梦想加油。"
—北京农家女学校 宋琴

"I believe that Aflateen provides local youth opportunity to learn about finance, team work and will enhance their abilities. Next year we will do more Aflateen activities in the community, reaching more youth and helping them increase their knowledge and skills."
- Yang Jun Wei, social worker Guangzhou LinHe Family

"青年行课程为社区青年人提供一次关于理财、关于团队、关于个人能力提升的培训与有效的支持，我相信，随着青年行课程在社区的深入开展，将会有更多地青年人能够从课程中获得前所未有的提升!"
—杨俊威（社工）广州林和街家庭综合服务中心

"We only see charity on television. We never do it ourselves. Today we had a chance to practice it by ourselves. First the students researched the community, and what sort of products would be easy to sell to them. Then the students bought inexpensive things like candy, designed a poster and sold the goods all by themselves. The students learned that it's not easy to sell or to earn money, a good lesson to learn before they get their first jobs."
-Gu Fang, teacher at Shanghai economic management school

"很多公益活动只是在电视上看到，我们老百姓平时也接触不到。现在举办这样一个“青年行 爱心赢”的义卖活动，让学生亲身体验下平时接触不到的东西，不管可否赚到钱，有这样一个经历于他们来说是一件好事儿，尤其是从组织到批发、进货、卖、做海报，全部自己完成，而且要考虑到社区内各个年龄层，收入层次的需要，对学生来说是特别有帮助，也给社区居民带来便利，也让这个年龄的学生感受赚钱不易，是一件好事儿，对今后就业也会有帮助。"
—顾方（老师）上海市经济管理学校

Students and Teachers about Aflateen

Aflateen is experiential and interactive and therefore very popular with students and teachers alike. The curriculum asks the students to reflect on their life and their personal development. Aflateen makes them better people. The course is famous at the Sichuan Jin Cheng College so that more and more students want to join. There is no financial curriculum at the college and Aflateen fills that very important gap. Trainers are smart, professional and friendly and bring positive energy to the students. We hope Aflateen will come back with more activities and classes.

-Chen Cheng teacher from Jin Cheng College of Sichuan University

青年行体验式、互动式的课堂在学生中深受欢迎，课程内容给青年学子带来了人生的启发、个人发展的反思、综合能力的切实提升，已在学校形成良好的口碑，学生们源源不断的申请参加课程。同时，它弥补了目前课程教育中的忙点——财商的提升，具有独特的价值，也获得了学校老师们的高度认可，在学生中进行了持续的推荐。青年行的培训师们，专业，敬业，聪明，亲切，给师生们带来了正能量，进程热烈欢迎大家持续在学校开展各项工作。

—陈程（老师）四川大学锦城学院

Thanks to the Aflateen trainers for taking such good care of our school. The curriculum suits the students' needs perfectly. Before, I had to force the students to learn about finance, now they are the ones coming to me! Aflateen club has just started, but already we can feel the impact, and it will only continue to grow. We hope to see more Aflateen clubs in other universities.

-Teacher Peng Xiang Ning Suzhou Industrial Park Institute of Vocational Technology

课程的变化逐渐贴合大学生的需求，现在的方式已经由“我想给”变成了“他想要”，我们的Aflateen社团已经成立了，虽然时间比较短，但是已经有了，相信以后的影响力更强，也希望以后会多有一些社团，行动就有收获！

—彭湘宁 苏州工业园区职业技术学院



'The future is now' lecture by Victor Tang for 340 students in Chengdu Dec 2013
讲座的主题是《未来就是现在》，嘉宾：唐偶，于13年12月5日在四川大学锦城学院380人礼堂举办！

Who are Agent Penny and Will Power?

Agent Penny and Will Power are secret agents of the Kids' Wealth Foundation. They are on a special mission to help children understand the basics of money.

Primary School students perform short dramas on day-to-day financial topics, engaging the audience in a learning journey.

<http://www.kidswealthfoundation.org/>

神探贝妮和威力哥哥是谁？

神探贝妮与威力哥哥是国际儿童储蓄基金会旗下的两个漫画形象。他们的使命是帮助儿童基本财商知识。

小学生通过戏剧表演的方式，给观众们展示不同的理财小故事。

<http://www.kidswealthfoundation.org/>

Agent Penny in numbers

神探贝妮的产出

Number of students reached since 2009,
50,000 -从2009年到现今已覆盖学生50,000人

Number of students reached in 2013,
9,843 -2013年全年覆盖学生数9843人

Cities or schools in which we were active.
Over **100** schools in Beijing, Chongqing, Tianjin, Nanjing, Chengdu, Shenzhen, Guangzhou, Jinan. -覆盖了北京、重庆、天津、南京、成都、深圳、广州、济南等100所学校。



Sustainable Financial Education Curriculum

Be Better supported these schools to launch financial curriculums on a weekly basis:

Shanghai Jinshajiang primary school

Shanghai YangguangHaichuan primary school

Financial education open-class

Be Better had financial education open-class for 2 class hours at

Beijing Huangchenggen primary school and 70 students attended

Shanghai Pingliang No.3 primary school

Use the Agent Penny cartoon book as textbook

Shanghai Qiangwei primary school launched financial education

持续性的理财教育课程

由上海百特教育咨询中心为学校配备教师，每周开展理财课程。开展学校：

上海金沙江路小学：共10课时 47名学生参加

上海民办阳光海川小学：共10课时 42名学生参加

理财教育示范课

为了推动学校对儿童理财课程的认识，上海百特教育咨询中心分别在北京市黄城根小学和上海市平凉路第三小学，各开设了一次2课时的理财教育示范课。

以《神探贝妮》漫画书为教材，开展理财课程

由上海百特教育咨询中心为上海市蔷薇小学提供课程指导，由上海市蔷薇小学老师负责在学校中为学生开设和实施理财课程授课。2013年上半年，上海市蔷薇小学共有70名学生参与了理财课程的学习。





"After I took part in the Agent Penny drama, I tried to make a financial plan in order to saving my red envelope and allowance. This year, I will save a lot of money and buy a present for my parents."
- Yuan Jing from Chengdu Zhandong Primary School

这次表演结束后，我回家也开始尝试着自己制作理财计划，虽然我的压岁钱和零花钱都不多，但我还是决定每周都要省下一笔钱来。这样，一年过后，我也能积累好多好多钱了，到时候给爸爸妈妈买礼物，谢谢他们对我的关心和照顾。我相信，他们一定会特别高兴的。 - 成都市站东小学 袁静

"Agent Penny financial education is very different from the kind kids get in the traditional school setting. It's a much better fit for the kids."
- XuanZhihang's father

这理财教育我觉得跟学校里培养的金钱观、价值观还不一样，它应该更象一种孩子社会技能的教育。
—天平社区 宣志航爸爸

"Just like the characters in Agent Penny, I used to be angry when my parents took my money away; I didn't know why they did it. Now I understand."
- Yuan Jing from Chengdu Zhandong Primary School

其实以前我跟戏剧里的主人公一样，对于爸爸妈妈要我把压岁钱都交给他们很不理解，甚至还会恨他们，现在我再也不会怪他们了。
—成都市站东小学 五年级 袁静

"Our school focuses on each student's comprehensive development, so I am thrilled to see how the Agent Penny program fulfills our urgent need for financial education."
- Teacher Fu Yanting from Chongqing Yudai Primary School

我们很高兴能够参与到神探贝妮这个项目之中，并同时以这个项目为中心开展更多有关儿童理财教育的课程和活动，这很好地弥补了我们正急需的那部分教育工作。
—重庆市玉带山小学 付廷英老师

Research & Publications

The Bluebook on Financial Literacy for Children and Youth in China

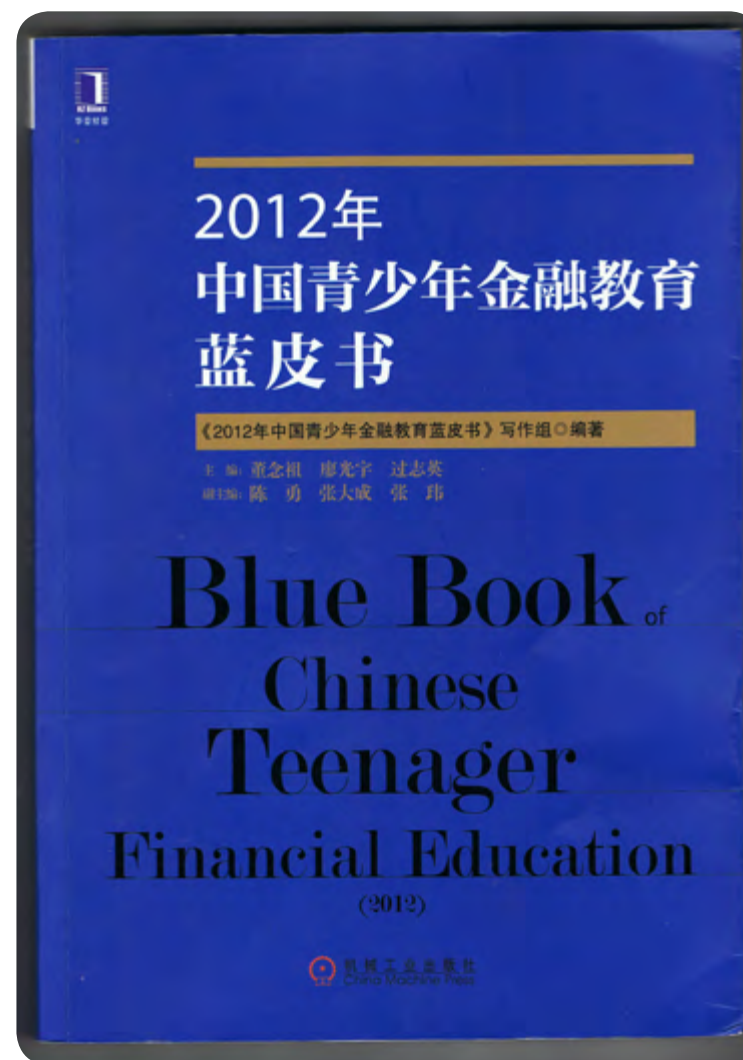
China's recent rapid economic development and the One-Child Policy have created a generation of young people heavily under the influence of consumer culture. Many of these children—dubbed “little kings and queens”—have access to large amounts of money and easily form habits of careless spending. Despite the clear need, 87% of primary and middle schools do not have a formal financial education program.

Be Better, in cooperation with VISA, has published the following research report on financial education in China. The report can be bought online following this link, there is also a free English summary available here

The Bluebook reveals that youth, their parents and teachers all have different ideas about what needs to happen and what the real problem is. 87% of primary and middle schools do not have a formal financial education program. Much is to be gained still in this field. The book also offers best practices on schools and NGOs that are already experimenting with new approaches.

Follow this link to purchase the book (in Chinese), or click here to read a free summary in English.

The results of our Bluebook research suggest that youth, parents, and teachers all see different problems with financial education and have different ideas for solutions. We offer suggestions based on schools and NGOs that are already experimenting with new methods of financial education.



中国经济的快速发展，伴随着独生子女政策，带来的是很多城市青少年问题，他们被称为小皇帝、小公主，他们对自己的零花钱有自主权从而形成一些坏习惯，在这种特权的影响下变得大手大脚。

根据2010年青少年研究中心的调查，学生们每月的零花钱平均是\$38.5。北京、上海的学生甚至是两倍，与此同时，那些农村的孩子仅有\$0.50。而他们中很少有人具备管理金钱的能力。一项在线调查显示，仅有7.6%的青少年定期记录他们的开支，16.8%的孩子每月做预算。

现在的国家教育体系中不包括理财知识课程。于是，中国的青少年缺乏这些必要的技能，超过84.9%的学生表示他们渴望学到这些知识。除此之外，理财知识和社会能力这些软性技能现在没有教给他们，而这些软技能恰恰是改变他们行为习惯很必要的东西。

关于中国理财教育的真实状况还有很多问题没有答案，而抓住这个问题是很有价值的策略。蓝皮书将通过一年的努力来回答这些问题，希望引导所有关注理财教育的机构、组织和个人都参与讨论。

Our team

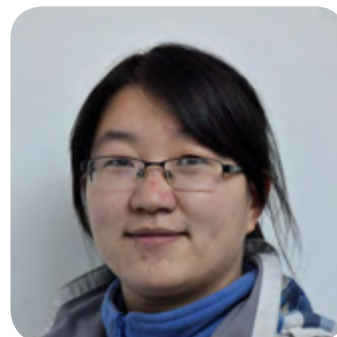
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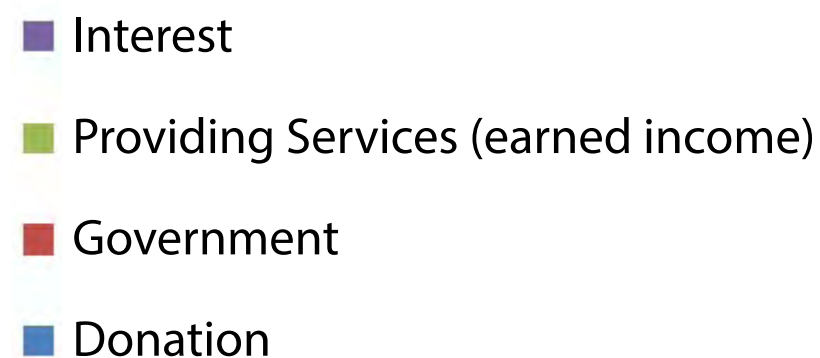
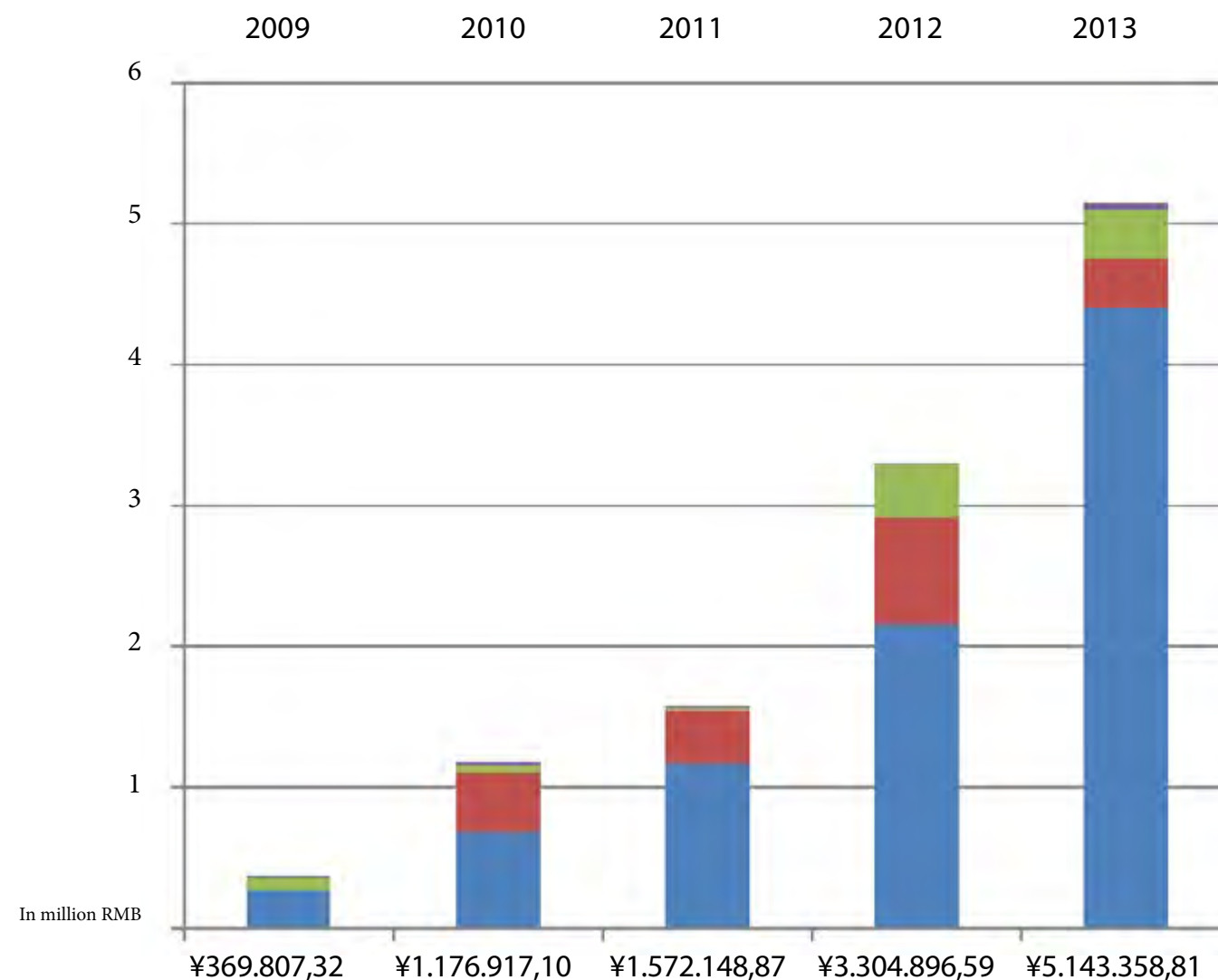
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	2013
Donation 捐助	¥4.397.418,85
Government 政府购买	¥356.644,60
Providing Services 服务性收入	¥343.076,00
Interest 利息	¥46.219,36
Total 合计	¥5.143.358,81

Total Revenue 2013	¥5.143.358,81
Total expenses 2013	¥5.116.652,41
Net Assets 2013	¥2.728,80
Liabilities 2013	¥3.888.387,31

Find the complete audited financial report [here](#)



Thank you to all our partners!
We couldn't have done it without you.



感谢所有合作伙伴的支持，
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