

MONEY EVENT

A guide to organising a money themed event
for 4 - 11 year olds.



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Introduction

Northern Ireland Context

Section 1

The Northern Ireland Curriculum aims to empower young people to achieve their potential and to make informed choices and decisions throughout their lives. In the context of financial capability this includes developing skills for informed, competent and responsible financial decision-making.

Financial capability is therefore more than the ability to recognise coins or the traditional calculations involving money. It is an essential life skill which will enhance children’s ability to make informed choices and become more financially responsible.

Since 2007, financial capability has been embedded in the primary Northern Ireland Curriculum through many of the curriculum objectives i.e. economic awareness and media awareness. It also forms an important part of the statutory component of Mathematics and Numeracy in primary schools. Financial capability can also be embedded across the Areas of Learning. Children are very motivated and enthused by financial capability activities as they mainly focus on active learning using real life situations.

This resource forms part of a wide range of resources available to support teachers across all the phases of education in Northern Ireland. For more information on how to teach financial capability and to access more resources go to www.nicurriculum.org.uk/fc

Rationale

A survey conducted by the Financial Services Authority (FSA) and Northern Ireland Consumer Council (NICC) titled ‘Managing Money 2005’ showed that people in Northern Ireland were less financially capable than in the rest of the U.K. This survey also showed that:

- “50% of people had no insurance to cover loss of income and/or property”;
- “1 in 3 people in Northern Ireland did not feel they could manage for more than a month if their income fell.”

There is increasing concern about the number of people trapped in cycles of financial exclusion. Children from financially disadvantaged homes are more likely to be aware of the exact amount of money they have at any one time but have little or no access to financial products or services. Children from financially advantaged homes may also lack financial understanding and fail to develop adequate personal financial capability unless provided with opportunities in school. It is therefore important to recognise that financial capability is essential for all children.

Acknowledgements

The original Money Week resource was produced by Faith Muir of the Centre for Education and Industry at the University of Warwick on behalf of the Financial Services Authority (FSA). CCEA are very grateful to pfeg (Personal Finance Education Group) for the permission to adapt this resource to suit the Northern Ireland Curriculum.



1,2 and 3 (above) Financial Capability website.

What is Financial Capability?

1



2



3



1, 2 and 3 (above) Financial Capability website.

Becoming financially capable involves much more than the development of mathematical skills such as coin recognition and calculating the percentage decrease of a price. It encompasses three interrelated themes:

1. Financial Knowledge and Understanding...

is about helping children to understand the concept of money.

This means gaining knowledge and understanding of the nature of money and insight into its functions and uses.

Desired Outcomes:

- The skills required to deal with everyday financial issues.
- The ability to make informed decisions and choices about personal finances.

2. Financial Skills and Competence...

is about helping children to deal with day-to-day money management issues and to begin thinking about planning for the future.

This means being able to apply knowledge and understanding of financial matters across a range of contexts, including:

- personal situations;
- situations beyond our immediate control.

Desired Outcomes:

- The ability to identify and tackle problems or issues with confidence.
- The ability to manage financial situations effectively and efficiently.

3. Financial Responsibility...

is about raising children's awareness of the wider impact of money and personal financial decisions, not only on their own future, but on their family and community.

This means understanding how financial decisions can impact not only on the decision-maker, but also on their family and community.

Desired Outcomes:

- The awareness that financial decisions and actions are closely linked with value judgements (social, moral, aesthetic, cultural and environmental as well as economic) and therefore have social and ethical dimensions.

(Source PFEG)

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 This Money Event pack provides
 a step-by-step approach to
 running a successful themed
 week in your school.

Section 2

Running a Money Event

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What is a Money Event?

A Money Event is a themed event where every class does some work on issues related to money. This involves a whole school or year group approach to planning, preparation and delivery and enables the school to link all aspects of the curriculum to the event's central theme of developing financial capability. It can be run over a day, several days or an entire week. It is also an opportunity to include visits to the local community and welcome visitors into school, including parents, business people and others.

Why is a Money Event Important?

A Money Event promotes financial capability, an essential life skill for everyone. The ability to make sound financial decisions is key to identifying and making best use of opportunities in a fast changing world. Financially capable young people should be able to:

- manage the increasingly complex financial choices and decisions we face throughout our lives – at work, at home and in our leisure time;
- undertake financial planning that will lead to future financial well-being – in a climate of flexible labour markets, multiple working environments, lifelong learning, short-term contracts and greater longevity; and
- successfully manage a range of financial transactions – such as using credit and debit cards, coping with student loans, buying goods and services on-line and dealing with taxation.

How can this Resource Help?

This events pack provides a step-by-step approach to running a successful themed event in your school. It offers a range of support materials, which can be adapted to suit your needs, all of which can be accessed online at www.nicurriculum.org.uk/fc:

These resources can:

- support the management and coordination of a Money Event;
- support staff development;
- assist in the involvement of parents and governors;
- provide additional information on financial capability; and
- offer an extensive range of ideas for curriculum-based activities to use during the week.

The pack is intended to be flexible. You can choose how to use the materials. For example, you can:

- follow the guidelines provided for planning, organising and running a full Money Week, selecting from the range of activities which have been supplied as a starting-point for designing your school's Money Week programme;
- use the resources to develop your own ideas for an event focusing on financial capability, e.g. a Money Day; a weekly money slot such as an assembly; a parenting skills workshop on budgeting; or
- dip into the pack to find information and signposts to other useful resources to focus on.

Examples of how schools have run full Money Weeks in Northern Ireland are available in the appendices and to view on www.nicurriculum.org.uk/fc

What's in it for You?

A successful Money Event will:

- enhance teaching and learning programmes throughout the school – it is a chance to be creative and have fun;
- raise pupil, staff and parental awareness of the need to develop and teach financial capability;
- help to increase staff expertise and confidence in delivering this innovative aspect of the curriculum;
- enable staff and pupils to recognise where financial capability is already being addressed in the curriculum;
- create a context where teachers can work together to connect the Areas of Learning; and
- provide an opportunity for sharing good practice and developing useful resources.

Running a Money Event: A Step-by-Step Guide

The following guide is offered to schools as a suggested approach to developing a Money Event. You may decide to use all or some of these ideas.

Step 1: Initial Stages

- Raise staff awareness.
- Audit existing practice – how is financial capability being addressed in our school? Draft staff audits are included in appendices.
- Look at available resources – who/ what might be useful to involve and at what stage? Make links across the curriculum.
- Identify a suitable time for running the event.
- Decide on a budget.
- Agree roles and responsibilities.
- Share information with School Board/ Governing Body/PTA (PowerPoint presentations are available at www.nicurriculum.org.uk/fc).

Step 2: Planning

- Identify themes for Money Events for each class/year group. Involve the pupils in the planning of their learning.
- Involve pupils in publicising the Money Event plans via school newsletter to parents/carers.
- Run a workshop for parents – raising awareness and initiating parental involvement.
- Contact potential visitors – via pupil invitations.

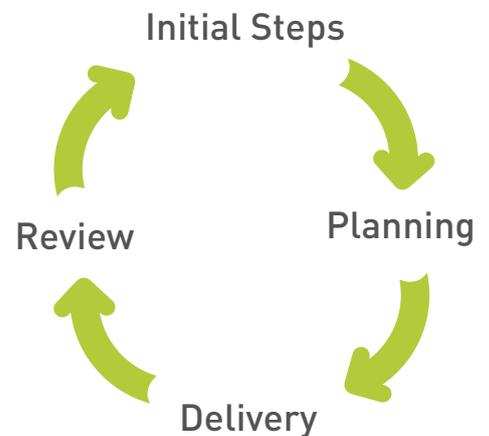
- Ask staff to highlight the Areas of Learning to be addressed and include these in their planning.
- Invite local press into school.

Step 3: Delivery

- Involve pupils at every stage, for example, meeting visitors and organising resources.
- Check arrangements with visitors (carried out by pupils if possible).
- Enjoy your Money Event!
- At the end of the week – initial reflection by pupils, parents, staff.

Step 4: Sharing Success and Achievements and Reflection on Future Developments

- Share individual class success with the rest of the school.
- Share success with all those involved, send thank you letters to all visitors.
- Organise a staff meeting to review the Money Event experience and plan the next steps to identify opportunities where financial capability can be developed within the existing curriculum.
- Compile a whole school record of the event, including samples of pupils' work, class photographs and timetables of activities.
- Identify priorities for the next Money Event.



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 The next step is to encourage staff to consider where opportunities for teaching financial capability can be added to their existing curriculum plans.

Section 3

Management Issues

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Roles and Responsibilities

Ensure there is an identified member of staff responsible for the Money Event and consider the role of parents and the wider community in helping develop pupils' financial capability – before, during and after the event.

Budgeting for a Money Event

Schools do not necessarily need additional funding in order to run a Money Event. However, you may need to budget for displays of work, inviting visitors to the school, pupil off-site visits or classroom enterprise activities.

Planning for Financial Capability – Whole School Strategic Development

The launch of a Money Event will alert both parents and staff across the school to the importance of developing financial capability in all young people. By raising their awareness and increasing their understanding of what is meant by financial capability, teachers can see where financial capability is already taking place and/or can be further incorporated into the existing curriculum.

The next step is to encourage staff to consider where opportunities for teaching financial capability can be added to their existing curriculum plans. By auditing these activities across the school, perhaps at the end of a school year, both managers and staff can gain a clear overview of where and how financial capability is being developed. Areas of particular strength as well as weaker elements, and any aspect inhibiting

accessibility for some pupils, can be identified and acted upon. Thereby a whole school approach can be linked to the School Development Plan. Future Money Events should take into account the higher level of skills and knowledge the pupils have gained since the last time and can be used to address specific issues that they have.

Sensitive Issues

It is always advisable to avoid:

- asking people about their income, including – in the case of children – how much pocket money they receive or how much their parents earn; and
- asking individuals for information on their savings or debt.

Involving Parents

Opportunities to involve parents in a Money Event can include:

- inviting them to help organise the whole event or particular activities within it;
- asking for volunteers to help in class during some of the activities;
- enlisting parents to support any fundraising activities; and
- inviting parents to an open afternoon to view work developed during the event.

Involving Visits and Visitors

A Money Event provides an ideal opportunity for:

- starting or building upon business partnerships in the local community;

- showing children how the financial capability skills and knowledge they are learning in school are applied in the wider world;
- tapping into the financial expertise of business and local community partners;
- encouraging children to invite and thank visitors, either by letter or phone; and
- asking children to take responsibility for organising some aspects of a visit – for example, finding out the cost of hiring a coach; comparing the price of different packed lunches or drinks.

Resources

Many of the resources required to carry out the following activities are available in the appendices and online through the Financial Capability website. Each of these activities has a vocabulary sheet to assist the children to understand some of the technical terms used and resource sheets which may be adapted as required. Case studies from three primary schools in Northern Ireland which ran whole school Money Weeks during 2009 will give some ideas for possible formats.

In addition there is a PowerPoint presentation for use at parent meetings which may be adapted as required.

Also included for staff development purposes is a format for a class and school audit and a PowerPoint presentation.

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Developing each individual's financial capability, from early years through to the age of 18, can enhance life chances and choices.
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Section 4

Links with the Northern Ireland Curriculum

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Developing each individual's financial capability, from early years through to the age of 18, can enhance life chances and choices. It can help all children and young people to develop all three curriculum objectives. In particular it helps to develop the child as a *contributor to society* and as a *contributor to the economy and the environment*, thus helping them develop an informed sense of their role in the world.

Activities to develop financial capability, such as those described here help children and young people to understand the connections between their contributions to society and their contributions to the economy and the environment. As children learn through all of their experiences, the curriculum needs to recognise and complement the contributions that these experiences can make. This is particularly the case in financial capability, where many attitudes are based on what the children experience at an early age.

Children learn best when learning is connected. Although the Northern Ireland Curriculum has been set out under six Areas of Learning, further integration is encouraged to help children understand the links between different aspects of learning. Many of the activities in this resource have a **Mathematics and Numeracy** base. However, they all make connections to other Areas of Learning particularly **Personal Development and Mutual Understanding (PDMU)** (helping children to develop as members of a community).

The activities in this resource lend themselves well to assessing the cross-curricular skills of Using Mathematics, Communication, Using ICT and Thinking Skills and Personal Capabilities.

Developing Thinking Skills and Personal Capabilities

Money Event activities facilitate the development of Thinking Skills and Personal Capabilities in a number of ways by providing opportunities to:

- practise and develop team work skills;
- solve money related problems in real-life contexts;
- evaluate the impact of financial decisions on themselves and others, both locally and globally;
- access, manage and interpret financial information required to make informed choices;
- make and justify personal spending choices based on financial considerations.

Further details of how financial capability can be developed within all the Areas of Learning can be found at www.nicurriculum.org.uk/fc

Section 5

Learning Intentions, Activities and Links across the Areas of Learning

This section provides a variety of activities for use during your Money Event. The age group for which each activity is most suited is indicated. Teachers should use their judgement to decide which year group each activity would be most suited to and should feel free to adapt the activities as required, for example by changing the amounts of money used.

A number of additional activities are also provided to allow Areas of Learning to be connected across the curriculum.

The support materials referred to in the activities can be referenced in the appendices and are also available online through the Financial Capability website.



The children will recognise the coins and notes that we use.



Activity 1

The Penny Shop (Foundation Stage)

Learning Intentions

The children will:

- recognise the coins and notes that we use;
- understand the exchange of coins and notes for goods; and
- be able to talk about things that they may want to spend their money on.

Resources

Penny Shop vocabulary sheet

Initial Activity

You will need:

- 1p coins real and pretend (including a large 1p coin, real 1p coins; a money box containing enough plastic 1p coins for each child to have at least ten)
- a class shop with all items labelled as costing 1p

Set up and introduce a class shop to the children. Explain that it is a special shop where everything costs the same price, 1p. Draw the children's attention to the fact that most shops have differently priced items.

Show the group the large 1p coin. Let the children handle the real 1p coin and talk about its colour and size, its markings and value. Children need experience of working with real coins, so use these whenever possible for money activities.

Ask each child in the group to count out five 1p coins from the money box. Encourage them to start by counting out their own coins and then to help each other in checking the number. They can then go and buy things in the shop.

Extension Activity

Path of pennies - encourage children to bring in pennies from home to add to a large class jar. The children lay the pennies in playground/hall to make a path at the end of the week. Money raised could be donated to charity or used to buy a reward.

Starter Discussion Points

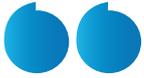
- How will you know how many coins to give to the shopkeeper?
- How many items will you be able to buy for 5p? How did you work it out?
- How will the shopkeeper know what things you have paid for? Discuss the use of receipts and till rolls.
- What do shopkeepers do with the money that you give them?
- Can you think of a safe place to keep our penny coins?

Suggested Activities Across the Areas of Learning

Activity 1

The Penny Shop (Foundation Stage)

	Pupils may be given opportunities to:
Language and Literacy	<ul style="list-style-type: none"> • Develop language through shopkeeper and customer interaction; • Collect information from receipts and displays in the shop; • Design posters focusing on layout; • Keep a diary of what it is like to work in the shop.
Mathematics and Numeracy	<ul style="list-style-type: none"> • Carry out simple shopping activities using 1p coins; • Decide what to spend the 5p on in the shop; • Decide what to buy at sale time – 2 items for 1p – what will you buy?
The World Around Us	<ul style="list-style-type: none"> • Experiment, to discover which substances clean coins (e.g. cola); • Collect information from adults at home and in school about their shopping experiences as children; • Take part in a visit to a local shop, supermarket or delivery van.
Physical Development and Movement	<ul style="list-style-type: none"> • Take turns driving 'delivery vans' from the distribution centre to the shop and on to the customers' houses, packing up the goods before you start on your round.
The Arts	<ul style="list-style-type: none"> • Design and make a money box to save your money in; • Learn a selection of money counting songs; • Drop 1p coins into a tin. What can you hear? Use the sounds of coins to make music.
Personal Development and Mutual Understanding	<ul style="list-style-type: none"> • Role-play being the shopkeeper and/or customer; • Interview adults at home and in school about which shops they like best and why; • Discuss why we raise money for charity.



Talk to the children about the importance of putting the correct coins into a machine.



Activity 2

Money Machines (Foundation Stage)

Learning Intentions

The children will:

- recognise the coins and notes that we use;
- understand the exchange of coins and notes for goods; and
- be able to talk about things that they may want to spend their money on.

Resources

Money Machines vocabulary sheet

Initial Activity

You will need:

- set of large cardboard coins such as Colossal Cards;
- cardboard boxes;
- sticky tape/glue; and
- paints.

Discuss with the children whether they have ever put any money in a machine such as a payphone or ticket machine. Did they have to put the right coins in the machine, or did the machine give change? Collect information about the type of things the children got from the machines. Who has bought crisps, sweets or a drink from a machine? Have any children bought tickets or stamps from a machine? Some children might have put money in a ride machine in a shopping centre.

Talk to the children about the importance of putting the right coins into a machine. Display the large cardboard coins to help them with identification of different coins. Ask questions, such as “What coins would you put in the machine to buy a toffee bar that costs 15p?”, “What coins could you put in a machine that costs 20p a ride?”

Then suggest that the children write some instructions for a machine of their own invention. These might include: “You can only put 5p and 10p coins in this machine”, “No 2p coins allowed”, “No change given” or “Pencils cost 8p from this machine”.

Extension Activity

Ask children to design and make a money machine for their own bedroom – what will it dispense and how much will each item cost?

Starter Discussion Points

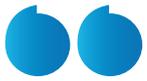
- How do machines know what coins you’ve put in? Might they sift the coins by size? By weight?
- What happens if you don’t have enough money for the machine?
- How do you know what money to put in a machine?
- Can you get money from machines?
- The parking ticket costs 50p and I’ve put in a 20p coin. How much do I still need to put in?

Suggested Activities Across the Areas of Learning

Activity 2

Money Machines (Foundation Stage)

	Pupils may be given opportunities to:
Language and Literacy	<ul style="list-style-type: none"> • Question the school community about the types of money machines they have used/seen and what types they would like in school; • Interpret information from a questionnaire; • Write a simple set of instructions on how to use their money machines.
Mathematics and Numeracy	<ul style="list-style-type: none"> • Use a money exchange counter, for example, children exchange a 10p coin for two 5p ones (use a variety of exchanges between 1p, 2p, 5p, 10p, 20p); • Produce a graph based on information gathered in the questionnaire on the most popular types of money machines.
The World Around Us	<ul style="list-style-type: none"> • Investigate how a simple money machine might work (forces and motion); • Use a questionnaire to collect information on money machines in the local community and/or nearest town/city; • Locate and identify machines on an appropriate map; • Find out what people used to buy from money machines 50 years ago and how much the items used to cost.
The Arts	<ul style="list-style-type: none"> • Draw money machines they have created – clearly labelled to show how they work; • In groups of three to four, convert a large cardboard box(es) into a money machine; • Use a variety of percussion instruments to create the noise their machine would make when in use; • Take part in a scenario using their money machine and creating accompanying percussion sounds, they could perform this as part of an assembly presentation.
Personal Development and Mutual Understanding	<ul style="list-style-type: none"> • Carry out a survey of the school community on types of money machines they would like in the school.



The children will understand that there are consequences to having less money than others and this is why we raise money for charity.



Activity 3

Jam Jar (KS1)

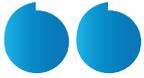
<p>Learning Intentions</p> <p>The children will:</p> <ul style="list-style-type: none"> understand that there are consequences to having less money than others and this is why we raise money for charity; count different amounts of money accurately. 	<p>Resources</p> <p>Jam Jar vocabulary sheet</p>
<p>Initial Activity</p> <p>You will need:</p> <ul style="list-style-type: none"> a jar containing an amount of money (such as £4.23) including a few buttons and foreign coins. <p>Tell the children that the class has been given a jam jar of coins to sort out and spend. Suggest that it might be best if they count the money to find out how much there is in the jar before they decide what they should do with it. Give different groups of children handfuls of money from the jar to sort out and count. Then encourage the children to find a way of combining their separate totals to find out how much there is altogether, such as adding the pounds first, finding amounts that add up to 10p, and so on. They should identify buttons and foreign coins if they can.</p> <p>Extension Activity</p> <p>Design and make a money box for a friend or famous person which reflects their hobbies and/or interests and would encourage them to save.</p>	
<p>Starter Discussion Points</p> <ul style="list-style-type: none"> What should we do with the money and what would be the best way to decide? There are lots of different coins in here. What would be a good way to count them? Is there a way we could check our final total to make sure that really is the correct amount? You could raise ideas about different types of charities and other worthy causes. If we shared the money between two charities how could we work out how much they would each have? Is there any money in the jar that you don't recognise? Where does it come from? 	

Suggested Activities Across the Areas of Learning

Activity 3

Jam Jar (KS1)

	Pupils may be given opportunities to:
Language and Literacy	<ul style="list-style-type: none"> • Discuss which charity pupils would like to raise money for; • Gather information, from a variety of sources, on various charities; • Use the Internet to research different charities, famous charity events, scientific discoveries supported by charitable donations (Using ICT); • Design posters advertising a charity event to raise money for their chosen charity; • Write a newspaper report on a famous charity event from the past.
Mathematics and Numeracy	<ul style="list-style-type: none"> • Sort and count money in the jam jar and the money collected for charity; • Compile a graph from the results of the questionnaire.
The World Around Us	<ul style="list-style-type: none"> • Investigate some scientific breakthroughs which have been made as a result of people giving money to charities; • Identify on world maps the countries which require financial aid and the currency of each country; • Investigate some famous charity events from the past, for example, Bob Geldof and Band Aid.
The Arts	<ul style="list-style-type: none"> • Design and make charity boxes, which reflect the charity they have chosen. Use these when collecting money; • Draw a 'photograph' to support and illustrate the newspaper report about the famous charity event; • Listen to music written especially for a charitable event (for example, Children In Need) and compose a song/rap for their charity event; • Act out the story of The Good Samaritan.
Personal Development and Mutual Understanding	<ul style="list-style-type: none"> • Discuss the conditions some children in other countries experience.
Religious Education	<ul style="list-style-type: none"> • Read and discuss the story of The Good Samaritan.



The children will understand that we may need to save if there isn't enough money for everything we want, or have to buy.



Activity 4

Buy a Bike (KS1)

<p>Learning Intentions</p> <p>The children will:</p> <ul style="list-style-type: none"> understand that we may need to save if there isn't enough money for everything we want, or have to buy; begin to be able to plan and think ahead. 	<p>Resources</p> <p>Buy a Bike vocabulary sheet</p> <p>Budget sheet</p>
<p>Initial Activity</p> <p>You will need:</p> <ul style="list-style-type: none"> dice marked £100, £100, £75, £50, £50, £10; and a copy of the Budget Sheet for each pair of children. <p>Remind the children of how to add and subtract amounts such as £100, £75, £50 and £25. Discuss saving for something you really want, such as a bike, and how you have to think ahead to take account of all the other things you need to spend money on.</p> <p>Then play the 'Buy a Bike' game. Divide the class into pairs. Give each pair a budget sheet on which to work. The aim of the game is to accumulate £50 for food, £100 for a bike and enough savings to pay the 'emergency charge' at the end of the game. The game is played in four rounds representing four weeks.</p> <p>Roll the money dice four times. Each time, the children write the amount in their earnings column, then decide how they are going to allocate that money. They can split the sum of money as they choose across the three columns (food, bike, and savings). They record the amounts on their sheet. After the fourth round, the children add up the totals of all four columns.</p> <p>The teacher rolls the dice again. This represents the 'emergency charge'. This emergency charge could represent an emergency that means something to the children, such as breaking a window with your football and having to pay to replace it, leaving your coat on the bus and having to buy another or wanting to take your mum out for a surprise meal. Each pair of children must subtract the emergency charge from their total savings.</p> <p>Extension Activity</p> <p>In groups of three to four, extend the game to play with larger amounts. Incorporate chance cards with different options for debts and earnings.</p>	
<p>Starter Discussion Points</p> <ul style="list-style-type: none"> How did you keep track of your spending as you went along? How did you plan ahead for your known and unknown earnings and spending? What is the best strategy for making sure you always have enough money for everything? 	

Suggested Activities Across the Areas of Learning

Activity 4

Buy a Bike (KS1)

	Pupils may be given opportunities to:
Language and Literacy	<ul style="list-style-type: none"> • Make a presentation to class on a chosen bike and give reasons for the choice; • Use catalogues to price a wish list of items for themselves and/or their family; • Investigate the costs of bikes, from a variety of sources; • Write a report on the change in shopping habits.
Mathematics and Numeracy	<ul style="list-style-type: none"> • Add/subtract £HTU (hundreds tens units); • Use money dice and devise ways to keep running totals and record results; • Investigate the costs of three different bikes (expensive, medium priced and cheap) - base choice on best value (i.e. price, guarantee, home delivery, flexible pay arrangements); • Compare printouts from some Internet shopping sites showing the price of food items (Using ICT).
The World Around Us	<ul style="list-style-type: none"> • Investigate what makes a bike go faster, slower and stop. • Is it better to buy an expensive bike? • Use a map of the local area to locate shops, arcades, and supermarkets which supply luxury goods, indicate these on a map; • Interview adults who lived in the local area as children, gather evidence on how shopping habits have changed; • Investigate and collate a timeline showing the development of the bike.
The Arts	<ul style="list-style-type: none"> • Design and make a savings notebook for themselves and for a child aged 5 – they will differ in content and appearance; • Make drawings of bikes for the timeline; • Rewrite 'The Wheels on the Bus' to 'The Wheels on the Bike' and teach to younger children.
Personal Development and Mutual Understanding	<ul style="list-style-type: none"> • Collate a survey to ask adults where they shop for luxury items; • Discuss why the ability to save money is a useful life skill.



The children will understand the exchange of coins and notes for goods.



Activity 5

Money Lines (KS1)

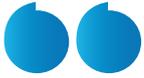
<p>Learning Intentions</p> <p>The children will:</p> <ul style="list-style-type: none"> • recognise the coins and notes that we use; • understand the exchange of coins and notes for goods. 	<p>Resources</p> <p>Money Lines vocabulary cards</p>
<p>Initial Activity</p> <p>You will need:</p> <ul style="list-style-type: none"> • a set of large cardboard coins; • real £1 coins; • a collection of coins and money trays; • blank examples of gift vouchers and book tokens; and • a classroom washing line and pegs. <p>This activity is about using combinations of coins to make up amounts needed to purchase vouchers or tokens.</p> <p>Discuss with the children their experience of gift vouchers and book tokens. Explain that vouchers and tokens are another way of giving and receiving money and show them some examples. Discuss the wording – what does it tell you?</p> <p>Show the children the large cardboard coins. Ask five children to hold up one coin each. Ask the class to work out the total of the coins, and then work together to write a gift voucher or book token for this amount. Try this several times using different amounts of money.</p> <p>Then give each pair of children a money tray and ask them to choose five coins, work out their total value and record what they have done in a number sentence. When they are sure of the total, they should design a gift voucher or a book token for that amount. Each pair of children should then pin their voucher on a blank number line, making sure that all the vouchers are in order of value.</p> <p>Extension Activity</p> <p>Organise and run a second-hand book stall. Design and sell book tokens for parents/carers to purchase for their children to use at the stall.</p>	
<p>Starter Discussion Points</p> <ul style="list-style-type: none"> • How many different combinations of coins can you think of to make up £1.50? What is the smallest number of coins you would need? • How many 50p coins would you need to exchange for a £5 note? How many 50p coins would you need to exchange for a £10 note? How can you work it out? • Which is more: £2.50 or £2.75? • How many 10p coins would you need to be able to buy a £1 gift voucher? 	

Suggested Activities Across the Areas of Learning

Activity 5

Money Lines (KS1)

	Pupils may be given opportunities to:
Language and Literacy	<ul style="list-style-type: none"> • Discuss how to organise book stall; • Gather information from replies to letters; • Write letters to companies asking when they first started using book tokens/gift vouchers; • Produce the layout of book tokens and gift vouchers.
Mathematics and Numeracy	<ul style="list-style-type: none"> • Use money when running stall; • Count and sort profit into money bags; • Produce a graph to show the most popular genre of book sold; • Design book tokens (10cm x 25cm).
The World Around Us	<ul style="list-style-type: none"> • Investigate properties of different glues/fasteners to identify best 'fixer' for envelopes; • Using a map of the local area, identify and mark shops which sell tokens and/or vouchers; • Use answers from letters to create a timeline of companies' use of tokens/vouchers.
The Arts	<ul style="list-style-type: none"> • Design gift vouchers and/or book tokens using an appropriate software package; • Design and make envelopes for the gift vouchers and/or book tokens; • Create an advertising jingle for your second-hand book stall which will attract people to use it; • Role-play – buying and selling situations.
Personal Development and Mutual Understanding	<ul style="list-style-type: none"> • Discuss use of profits from book sale – including should a percentage be given to charity? • Discuss the different celebrations when vouchers/tokens may be given.



The children will understand the importance of keeping financial records.



Activity 6

Keeping Accounts (KS2)

<p>Learning Intentions</p> <p>The children will:</p> <ul style="list-style-type: none"> • understand how to keep money safe by putting it into an account; • understand the importance of keeping financial records; • know about some official financial records 	<p>Resources</p> <p>Keeping Accounts vocabulary sheet Bank Statement sheet</p>
<p>Initial Activity</p> <p>You will need:</p> <ul style="list-style-type: none"> • bank statement sheets – one per child. <p>Discuss with the children how shops, businesses and people keep track of how much money they have. Talk about accounts and ledgers. In early counting houses, ledgers were so-called because they were kept on the ledges beneath windows where the light was good and it was possible to read the figures.</p> <p>Nowadays people have bank accounts, so records have to be kept of the money going into and out of the customer's account. The bank will send the customer a bank statement on a regular basis, which shows all the transactions. Explain the following aspects of the bank statement:</p> <ul style="list-style-type: none"> • the bank statement shows the date of each transaction; • a description is given of what happened on that date (the transaction); • money paid into the account is shown in the left hand (credit) column; • money taken out of the account in the right hand (debit) column; and • the balance column shows the running total of how much money there is in the account. <p>Give out bank statements for the children to complete. They will need to make up an account number. Tell them they have £10 to put into their accounts, and then £2 pocket money per week. Ask them to fill in their bank statement showing their spending or saving for a month.</p> <p>Extension Activity</p> <p>Design and make a safe to keep your valuables in.</p>	
<p>Starter Discussion Points</p> <ul style="list-style-type: none"> • Where will you write the £10 credit? • How will you subtract any money that you spent? • How can you check that your calculations are right? • How much did you have in your bank account at the end of the month? • Can you explain the difference between debit and credit? • Discuss how modern banking is computerised so that statements are electronically generated – and how many people can now access their account details via the Internet. 	

Suggested Activities Across the Areas of Learning

Activity 6

Keeping Accounts (KS2)

	Pupils may be given opportunities to:
Language and Literacy	<ul style="list-style-type: none"> • Find out about the history of a local bank/building society by inviting a member of staff to visit your school; • Collect and read information about a local bank; • Read the story of, or extracts from, 'A Christmas Carol' by Charles Dickens; • Draw up a bank statement for a friend and ask another pupil to check it; • Compile a set of questions to ask someone who works in a bank or building society to use for a History comparison activity; • Design and print a bank statement (Using ICT).
Mathematics and Numeracy: Number	<ul style="list-style-type: none"> • Add/subtract money on statements, checking results with a calculator; • Discuss ways to keep money safe.
The World Around Us	<ul style="list-style-type: none"> • Design a simple electric alarm for your model safe; • Use a map of the local area to locate financial institutions, for example, building society, cash point machine. Indicate on map; • Investigate the history of some banks or building societies; • Use the information gathered from 'A Christmas Carol' and a visit to a bank to compare how bank employees are treated today compared with Scrooge's approach, also compare clothes worn to work.
The Arts	<ul style="list-style-type: none"> • In groups of three to four use cardboard boxes to design a cash point machine; • Design uniforms for bank staff using your school name as the bank; • Compare banking advertising jingles – write your own jingle using your school name as the bank; • Role-play a bank employee/customer interaction.
Personal Development and Mutual Understanding	<ul style="list-style-type: none"> • Find out about the skills and abilities you need to work in a bank.



The children will understand that standards of living vary across time and place.



Activity 7

Cost of Living (KS2)

Learning Intentions

The children will:

- balance needs and wants, and prioritise what gets first call on a limited supply of money;
- understand that standards of living vary across time and place.

Resources

Cost of Living vocabulary sheet
Cost of Living activity sheet

Initial Activity

You will need:

- Cost of Living activity sheet on which you have entered three cost options for each category (reflecting local prices) – one per child.

Write on the whiteboard amounts such as £4.50, 70p, 89p, and ask the children to say which amount they think would cover the cost of a bus fare, a cinema seat, a pair of socks, etc. Make sure that the prices you write on the board are within the children's experience and reflect local prices.

Give each child a Cost of Living activity sheet showing three variations of the cost of household expenses. The three variations should give a luxury or high price, a medium price and a low price for the item. Then allocate a budget to each child, explaining that they cannot exceed this budget. They should then decide which of each option they will choose in order to keep within their specified budget.

Extension Activity

Ask children to plan a holiday for themselves and a friend – they must have food and shelter but after that it is up to them how to spend the money. Give them their budget.

Starter Discussion Points

- If you had to choose between going out or buying some clothes what would you do?
- How much does it cost to have a take away?
- Can you explain the best way to work out how to add up the cost of things?
- What sort of calculations did you do to work out the cost of living? How did you check your calculations?

Suggested Activities Across the Areas of Learning

Activity 7

Cost of Living (KS2)

	Pupils may be given opportunities to:
Language and Literacy	<ul style="list-style-type: none"> Plan a menu for a special family meal; Design an advert selling a house in a city or rural area; Find appropriate information on house prices from the Internet, newspapers, and catalogues (Using ICT).
Mathematics and Numeracy	<ul style="list-style-type: none"> Estimate prices, bus fares, etc. for your holiday; Use a supermarket catalogue to price the special menu you have planned in English; Decide on a budget and, in pairs, make a list of needs and wants for your classroom; Using a catalogue, work out how much it might cost to clothe a 7 year old for a year; Use the Internet to investigate food prices (Using ICT).
The World Around Us	<ul style="list-style-type: none"> Compare house prices in a large city and rural area, discuss why one is more expensive than the other; Invite someone from the local community to talk about what their life was like during World War II – use this information to compare standards of living then and now. Were people's needs and wants different to today?
The Arts	<ul style="list-style-type: none"> Design a collage with two headings, 'Needs' and 'Wants', using pictures from catalogues; Compose raps about 'My Needs and Wants.'
Personal Development and Mutual Understanding	<ul style="list-style-type: none"> Discuss the Government Budget – who is responsible for it and how does s/he inform the public? Discuss needs and wants in each others' collages; Discuss the need to keep within budgets and the possible consequences if we don't.



Discuss with the children the cost of using a mobile phone.



Activity 8

Phone a Friend (KS2)

Learning Intentions

The children will:

- understand the difference between good debt (planned and manageable) and bad debt (unplanned or unmanageable);
- be able to assess best buys in a variety of circumstances;
- be able to discuss how spending money and our satisfaction from the purchase can vary.

Resources

Phone a Friend vocabulary sheet
Mobile Phone Offers activity sheet

Initial Activity

You will need:

- real or made-up examples of mobile phone offers.

Discuss with the children the cost of using a mobile phone. You will need to consider the relative merits of buying pre-pay phone credit in advance, or receiving bills for the calls you have made (be aware that receiving bills for calls is not an option available to children under the age of 18). Then ask each pair of children to look at two different mobile phone offers and get them to calculate which would be the best choice for them. They will need to be able to justify their choice to the rest of the class. You could use a plenary session to vote on the best phone offer.

Extension Activity

Children set up and run a Mobile Phone Information Service for pupils, staff and parents. They can use all the information they have gathered.

Starter Discussion Points

- Why might a phone company offer a free phone?
- How can we work out the monthly rental if the phone company bills us every quarter?
- If you wanted to avoid getting into debt, would it be better to have a phone bill once a month, every three months, or to buy pre-pay credit?
- Are you going to spend more money on phone calls if you have a mobile phone, or if you use a public phone?
- Can you explain how to calculate the cost of a 12-minute phone call at 90p a minute? Can you find the cost per minute for a 16-minute call costing £1.92?

Suggested Activities Across the Areas of Learning

Activity 8

Phone a Friend (KS2)

	Pupils may be given opportunities to:
Language and Literacy	<ul style="list-style-type: none"> Justify their choice of phone to the rest of the class; Find appropriate information from the Internet, newspapers, and catalogues on varying prices of phones, calls and texting (Using ICT); Write an advert for a mobile phone offer.
Mathematics and Numeracy	<ul style="list-style-type: none"> Calculate the cost of using various providers to decide value for money; Order the cost of international calls from Britain; Using catalogues, choose a mobile phone for an older member of your family or a friend – justify choices; Design a mobile phone bill – include the price of calls, texting, line rental and VAT (Using ICT).
The World Around Us	<ul style="list-style-type: none"> Investigate the properties of materials you plan to use for your mobile phone protector – will it work? Investigate the cost of international calls around the world, use a world map to add lines linking Northern Ireland to other countries and attach labels with call prices; Investigate the invention of mobile phones and how costs of phones and calls have changed/developed.
The Arts	<ul style="list-style-type: none"> In pairs, design an object which will protect a mobile phone from damage during sporting activities – how much will it cost? Choose a favourite tune for ring tones; As a provider of mobile phones convince your potential customers why they should buy your model.
Personal Development and Mutual Understanding	<ul style="list-style-type: none"> Explore insurance provision and protection for mobile phones; discuss what Value Added Tax (VAT) is and how the government uses it; Explore methods of payment other than cash and any consequences involved, for example, credit card charges; As a provider of mobile phones convince your potential customers why they should buy your model.



The children will plan ahead for future needs.



Activity 9

Saving (KS2)

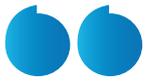
<p>Learning Intentions</p> <p>The children will:</p> <ul style="list-style-type: none"> • examine different types of saving schemes; • plan ahead for future needs; • discover that interest rates may influence our choice of where to save. 	<p>Resources</p> <p>Saving vocabulary sheet</p>
<p>Initial Activity</p> <p>You will need:</p> <ul style="list-style-type: none"> • information on children’s savings accounts from the Post Office, banks and building societies. <p>Divide the class into groups and ask them to consider the following:</p> <ul style="list-style-type: none"> • Someone gives you £10. What could you do with it? • Someone gives you £100. What could you do with it? • Someone gives you £1000. What could you do with it? • Someone gives you £10,000. What could you do with it? • Someone gives you £100,000. What could you do with it? <p>Ask the children to consider the relative value of each sum and to look at ways they might spend this money. This could be done in small groups or with a partner. Display findings to the rest of the class.</p> <p>Discuss how the children might save up for something and the various ways of saving money – don’t forget to include saving at home. Give them information on children’s savings accounts from banks and building societies. Work out how much interest would be gained on each amount if it was saved for a year. Also consider how easy it is to get money out – some instant access accounts pay lower rates of interest than accounts where you have to give notice that you want to withdraw money</p> <p>Extension Activity</p> <p>Have the children investigate the school budget. Where does the money come from and how is it allocated (for example, resources, maintenance of building, etc)?</p>	
<p>Starter Discussion Points</p> <ul style="list-style-type: none"> • Would you consider leaving your money in an account for more than a year? Why/why not? • Why should we save for something special that we want to buy? • What are the possible ways of saving money? • What does the Post Office, bank or building society do with the money you put in your account? 	

Suggested Activities Across the Areas of Learning

Activity 9

Saving (KS2)

	Pupils may be given opportunities to:
Language and Literacy	<ul style="list-style-type: none"> • Make a presentation to the class on the bank or building society that you have been investigating; • Research different savings accounts using leaflets of information on the Internet (Using ICT); • Take notes and write reports on the financial institutions being investigated.
Mathematics and Numeracy	<ul style="list-style-type: none"> • Write a set of rules explaining how to calculate interest rates; • Draw a graph using appropriate computer software to show differing interest rates of various financial institutions (Using ICT); • Decide on the purchase of a luxury item and work out how long it will take to save for it – how much per week over 1 year, 3 years, 5 years, and how much interest will be generated for each.
The World Around Us	<ul style="list-style-type: none"> • Invent something to save money for your school or class! • Use the Internet to gather information on a chosen bank or building society (Using ICT); • Design a key for a map which will allow you to record the location of different banks and building societies in Britain – use information gathered in ICT; • Investigate and collect evidence on bartering which can be displayed in a prominent position in the school.
The Arts	<ul style="list-style-type: none"> • Design and make a savings notebook for a famous person which reflects the owner's talents for example, a famous footballer or singer; • Decide on a genre, for example, rap, rock, pop, and write lyrics which promote saving as a good life skill; • Perform their songs as part of a short role play on the benefits of saving – using another class or a school assembly as an audience.
Personal Development and Mutual Understanding	<ul style="list-style-type: none"> • Investigate Third World Debt, in particular the amount of interest linked to loans and how this may impact on their ability to clear the debt; • Discuss buying with a credit card and explore the interest rates which are charged.



The children will know about other forms of money.



Activity 10

Café International (KS2)

<p>Learning Intentions</p> <p>The children will:</p> <ul style="list-style-type: none"> • know what money is and understand the exchange of money • know about other forms of money • understand that different countries use different coins and notes – including the euro – and begin to understand how exchange rates work. 	<p>Resources</p> <p>Café International vocabulary sheet</p>
<p>Initial Activity</p> <p>You will need:</p> <ul style="list-style-type: none"> • up-to-date exchange rates; • real examples of foreign currency; • small pieces of card to make menus; and • calculators. <p>Discuss foreign currency with the children. Talk about the different coins and notes that are used internationally and find out if any of the class has had experience of using a different currency, including the euro. Perhaps they have lived in another country or have been on holiday abroad? Explain how money can be exchanged for its equivalent in a different currency, based on current exchange rate information, for example, how pounds can be exchanged for euros.</p> <p>Show the exchange rates for two or three different currencies with relatively simple exchange rates and ask the children to work in pairs to find out how much they would get for £5, £10 and £20 in their chosen currency. They can then try converting the same amounts into at least one more currency.</p> <p>Suggest that they work in groups to write a lunch menu for a Pound Café, in which all the prices are multiples of £1. The children can choose a country in which they would like to eat their meal – their menu might reflect the food of their chosen country. Once they have decided (in £1s) on the price to charge per item, they can convert the menu prices into their chosen currency.</p>	

Suggested Activities Across the Areas of Learning

Activity 10

Café International (KS2)

Extension Activity

Each class runs a different tuck shop each day, selling a single product linked to a chosen country, for example, Year 5 – Danish pastries, Year 7 – French bread and cheese, Year 6 – fresh fruit kebabs. Pupils take responsibility for:

- deciding the item to be sold;
- costing the item (finding out where they can get best value);
- conducting a survey to work out the quantity required;
- purchasing the goods;
- working out how much to charge per item to make a (small) profit;
- selling the goods on their Tuck Day;
- counting the takings to ensure they cover the quantity of goods sold;
- reimbursing their 'funder'; and
- deciding what to spend their profit on.

Starter Discussion Points

- Which currency is the easiest to convert?
- How could you use a calculator to help you?
- Do exchange rates stay the same throughout the year?
- Where could you get foreign currency from?
- Where could you find information about exchange rates?



Use real money for the tuck shop



Suggested Activities Across the Areas of Learning

Activity 10

Café International (KS2)

	Pupils may be given opportunities to:
Language and Literacy	<ul style="list-style-type: none"> • Take part in a whole school assembly at end of week to share success; • Interpret information on – menus, prices, posters, graphs etc; • Design the layout of posters, menus and rules; • Design and print a menu for Tuck Day (Using ICT).
Mathematics and Numeracy	<ul style="list-style-type: none"> • Use real money for the tuck shop; • Design posters showing currency of different countries and exchange rates; • Collect data on personal tastes and present it through graphs, pie charts etc; • Decide how much produce will be needed to allow each pupil a taste of each country.
The World Around Us	<ul style="list-style-type: none"> • Investigate different tastes and likes/dislikes – linked to problem-solving activity in Maths; • Use a world map to identify and mark the chosen country for their Tuck Day; • Investigate their chosen country's national dish, its history and how much a tourist would expect to pay for the dish today.
The Arts	<ul style="list-style-type: none"> • Design and make packaging for the items to be sold at the tuck shop – which reflects their country of choice; • Produce posters advertising the tuck shop which reflects the class's country of choice; • Choose (or compose) background music to play at tuck shop which reflects the country being represented; • Role-play - preparing food hygienically; practising buying and selling at the tuck shop.
Personal Development and Mutual Understanding	<ul style="list-style-type: none"> • Investigate lives/customs of people from chosen country; • Decide on how to ensure money is kept safely when running the tuck shop – think about the consequences of not doing so; • Produce a set of health regulations and safety rules for preparing and selling food at the tuck shop.

Section 6

Financial Capability websites

Financial Capability in the Northern Ireland Curriculum

www.nicurriculum.org.uk/fc

The Financial Capability website outlines how this essential life skill fits into the Northern Ireland Curriculum. The website features real-life case studies and sample activities from schools in Northern Ireland to help teachers plan their lessons to incorporate Financial Capability. Through the Resources section teachers can access a wealth of tried and tested materials for use with their class and can follow links to online games and activities appropriate for their particular age group.



Personal Finance Education Group

www.pfeg.org

PFEG is an education charity whose mission is for all young people to leave school with the confidence, skills and knowledge they need in financial matters. This site has a range of mostly free resources for teaching financial capability and the 'Excellence and Access' program includes case studies of successful teaching and learning activities.



Appendices

- Activity Resource Sheets
- Audits
- Money Week Case Study Outlines

These materials are also available online at www.nicurriculum.org.uk/fc

In addition a range of additional support materials may be accessed at this site, including:

- Staff PowerPoint presentation
- Parent PowerPoint presentation
- Full Money Week Case Studies

Activity Resource Sheets

	Activity	Age Group
Activity 1	Penny Shop	Foundation Stage
Activity 2	Money Machines	Foundation Stage
Activity 3	Jam Jar	Key Stage 1
Activity 4	Buy a Bike	Key Stage 1
Activity 5	Money Lines	Key Stage 1
Activity 6	Keeping Accounts	Key Stage 2
Activity 7	Cost of Living	Key Stage 2
Activity 8	Phone a Friend	Key Stage 2
Activity 9	Saving	Key Stage 2
Activity 10	Café International	Key Stage 2

For each Activity there is:

- A vocabulary sheet
- An extra resource sheet where needed

Activity 1

Penny Shop

Vocabulary Sheet (Foundation Stage)

coin	penny	how much?
how many?	price	pay
	1,2,3...up to 10	

Money Machines

Vocabulary Sheet (Foundation Stage)

Activity 2

coin	penny	pence
pound	price	change
pay	how much?	

Activity 3

Jam Jar Vocabulary Sheet (KS1)

coin	penny	pence
pound	total	change
	how much?	

Activity 4

Buy a Bike Vocabulary Sheet (KS1)

price	cost	cheaper
more/less	expensive	pay
total	budget	save

Activity 4

Buy a Bike – Budget Sheet (KS1)

	earnings	food	bike	savings
Week 1				
Week 2				
Week 3				
Week 4				
TOTALS				
			Emergency charge	
			Total Savings	

Activity 5

Money Lines Vocabulary Sheet (KS1)

coin	pence	pound
how much?	total	voucher
	token	

Activity 6

Keeping Accounts

Vocabulary Sheet (KS2)

money	total	amount
accounts	ledger	credit
balance	statement	debit

Activity 6

Keeping Accounts – Bank Statement (KS2)

Class Bank

Name and address

_____ account no _____

_____ account name _____

_____ statement date _____

Transactions	Balance brought forward			£
Date	Description	Credits	Debits	Balance
Closing Balance				£

Activity 7

Cost of Living Vocabulary Sheet (KS2)

pence	pound	price	cost
buy/sell	spend	pay	budget
expenses	total	amount	

Activity 7

Cost of Living (KS2)

	Low price	Medium price	Luxury/high price
Rent			
Food			
Travel			
Trainers			
Night out			

Activity 8

Phone a Friend

Vocabulary Sheet (KS2)

money	coin	pound	pence
cost	cheaper	more expensive	pay
	value	amount	

Activity 8

Phone a Friend Offers – Mobile Phone (KS2)

Global network

BEST DEAL!

Supersonic designer phone
Only £39

Free local weekend calls
Line rental £7 per month
Off-peak calls 8p per minute
Peak calls 37p per minute

World Phone Co.

SPECIAL OFFER!

Supersonic designer phone
Only £39

Free phone with hands-free kit
Discounted international rates
Free line rental
Off-peak calls 12p per minute
Peak calls 40p per minute

“pay-as-you-talk”

Starter kit only £55

Cards available in denominations of
£5, £10, £25 or £50

35p for the first minute in the day;
then 5p per minute

Don't pay for what you don't use!

Activity 9

Saving

Vocabulary Sheet (KS2)

money	pound	£
cost	cheaper	more expensive
total	amount	profit

Activity 10

Café International Vocabulary Sheet (KS2)

money	coin	note
exchange rate	euro/€	total
amount	value	currency
	convert	

Audits

The following audits may be used prior to any Money Event to help coordinators establish existing practice in the teaching of financial capability throughout their school. The audit documents are based on the three financial capability themes and they should be modified as necessary to fit the requirements of individual schools. In addition to the following printed copies electronic versions may be found online at: www.nicurriculum.org.uk/fc

There is a class audit for each primary age group, ie:

- Foundation Stage;
- Key Stage 1; and
- Key Stage 2.

These could be carried out by class teachers and returned to the coordinator. There is also a whole school audit which could then be completed by the coordinator using the information gathered through the class teacher audits. This will allow the coordinator to get an overview of financial capability teaching throughout the school and should help highlight any areas to be addressed.

It is important to note that these audits are provided to assist in the planning of an event and should only be used as necessary.

Class Audit (Foundation Stage)

Class/Year Group _____

Financial Knowledge and Understanding

1. What money is and the exchange of money	Tick topics delivered	How/Where in the curriculum this topic is delivered
Coin recognition: 1p to £1		
Appropriate vocabulary to describe money		
The need to use money to pay for goods		
Anything else?		
2. Where money comes from		
Where we get money from and how we get it in different ways		
Visit to a bank/post office/school office/cash machine, etc.		
Anything else?		
3. Where money goes		
Who needs money?		
What is it used for?		
Anything else?		

Financial Skills and Competence

1. Looking after money	Tick topics delivered	How/Where in the curriculum this topic is delivered
Keeping money safe		
Keeping financial record		
Anything else?		
2. Spending money and budgeting		
Paying for what we buy		
How money can be spent		
Anything else?		
3. Basic risk and return		
What happens to money?		
Use of appropriate vocabulary		
What happens if we haven't got enough money to pay for goods?		
Anything else?		

Class Audit (Foundation Stage)

Class/Year Group _____

Financial Responsibility

1. Making personal life choices	Tick topics delivered	How/Where in the curriculum this topic is delivered
Where we can spend money		
What happens when we spend money on things we choose?		
How spending makes us feel		
Anything else?		
2. Implications of finance		
What it means to have more or less money than we need		
What people can do with extra money		
Do we need to have money to be able to spend it?		
Anything else?		

Class Audit (KS1)

Class/Year Group _____

Financial Knowledge and Understanding

1. What money is and the exchange of money	Tick topics delivered	How/where in the curriculum this topic is delivered
Recognition of coins in this country		
Coins and notes differ in other countries		
The exchange of coins and notes for goods		
Anything else?		
2. Where money comes from		
Regular and unpredictable sources of money		
Anything else?		
3. Where money goes		
What children may want to spend their money on		
What adults have to spend their money on, e.g. household expenses		
Anything else?		

Financial Skills and Competence

1. Looking after money	Tick topics delivered	How/Where in the curriculum this topic is delivered
Ways of keeping money safe		
The importance of keeping financial records		
Anything else?		
2. Spending money and budgeting		
Paying for what we buy		
Possible ways of spending money		
Anything else?		
3. Basic risk and return		
The consequences of losing money		
The consequences of having money stolen		
Anything else?		

Class Audit (KS1)

Class/Year Group _____

Financial Responsibility

1. Making personal life choices	Tick topics delivered	How/Where in the curriculum this topic is delivered
Ways of spending money		
The value of money		
How our satisfaction in spending varies depending on the nature of our purchase		
Anything else?		
2. Implications of finance		
The consequences of having more or less money		
Different standards of living in different countries		
Anything else?		

Class Audit (KS2)

Class/Year Group _____

Financial Knowledge and Understanding

1. What money is and the exchange of money	Tick topics delivered	How/Where in the curriculum this topic is delivered
Other forms of money, e.g. cheque books, credit and debit cards		
How payments are made in these cases		
Goods and services can be paid for without cash		
The concept of credit		
Anything else?		
2. Where money comes from		
How we get money from work – earnings		
Benefit payments – and how these are paid for		
Pensions – and how these are paid for		
Anything else?		
3. Where money goes		
Household expenses and regular financial commitments		
Why money is deducted from earnings, e.g. tax, pensions		
Anything else?		

Class Audit (KS2)

Class/Year Group _____

Financial Skills and Competence

1. Looking after money	Tick topics delivered	How/Where in the curriculum this topic is delivered
Keeping money safe in an account, e.g. bank, building society, post office		
The importance of keeping financial records		
Official financial records, e.g. bank statements		
Anything else?		
2. Spending money and budgeting		
The need to save in order to have enough money		
Ways of saving money		
Planning and thinking ahead with regard to saving		
Anything else?		
3. Basic risk and return		
Why we need insurance		
Getting money from money by saving – interest		
Anything else?		

Class Audit (KS2)

Class/Year Group _____

Financial Responsibility

1. Making personal life choices	Tick topics delivered	How/Where in the curriculum this topic is delivered
Deciding how to spend money		
Balancing needs and wants – what to prioritise		
The difference between good and bad debt (planning and manageability)		
Assessing best buys		
How spending money and our satisfaction in doing so varies according to circumstances		
Anything else?		
2. Implications of finance		
Standards of living vary across place and time		
The ethical dimension to financial decisions		
Anything else?		

Whole School Audit Summary

1. Financial Knowledge and Understanding

FOUNDATION		KEY STAGE 1		KEY STAGE 2	
1. What money is and the exchange of money		1. What money is and the exchange of money		1. What money is and the exchange of money	
Coin recognition: 1p to £1		Recognition of coins in this country		Other forms of money, e.g. cheque books, credit and debit cards	
Appropriate vocabulary to describe money		Coins and notes differ in other countries		How payments are made in these cases	
The need to use money to pay for goods		The exchange of coins and notes for goods		Goods and services can be paid for without cash	
				The concept of credit	
2. Where money comes from		2. Where money comes from		2. Where money comes from	
Where we get money from and how we get it in different ways		Regular and unpredictable sources of money		How we get money from work – earnings	
Visit to a bank, post office, school office or cash machines etc.				Benefit payments – and how these are paid for	
				Pensions – and how these are paid for	
3. Where money goes		3. Where money goes		3. Where money goes	
Who needs money?		What children may want to spend their money on		Household expenses and regular financial commitments	
What is it used for?		What adults have to spend their money on, e.g. household expenses		Why money is deducted from earnings, e.g. tax, pensions	

Whole School Audit Summary

2. Financial Skills and Competence

FOUNDATION		KEY STAGE 1		KEY STAGE 2	
1. Looking after money		1. Looking after money		1. Looking after money	
Keeping money safe		Ways of keeping money safe		Keeping money safe in an account, e.g. bank, building society, post office	
Keeping financial records		The importance of keeping financial records		The importance of keeping financial records	
				Official financial records, e.g. bank statements	
2. Spending money and budgeting		2. Spending money and budgeting		2. Spending money and budgeting	
Paying for what we buy		Paying for what we buy		The need to save in order to have enough money	
How money can be spent		Possible ways of spending money		Ways of saving money	
				Planning and thinking ahead with regard to saving	
3. Basic risk and return		3. Basic risk and return		3. Basic risk and return	
What happens to money		The consequences of losing money		Why we need insurance	
Use of appropriate vocabulary		The consequences of having money stolen		Getting money from money by saving – interest	
What happens if we haven't got enough money to pay for goods					

Whole School Audit Summary

3. Financial Responsibility

FOUNDATION		KEY STAGE 1		KEY STAGE 2	
1. Making personal life choices		1. Making personal life choices		1. Making personal life choices	
Where we can spend money		Ways of spending money		Deciding how to spend money	
What happens when we spend money on things we choose		The value of money		Balancing needs and wants – what to prioritise	
How spending makes us feel		How our satisfaction in spending varies depending on the nature of our purchase		The difference between good and bad debt (planning and manageability)	
				Assessing best buys	
				How spending money and our satisfaction in doing so varies according to circumstances	
2. Implications of finance		2. Implications of finance		2. Implications of finance	
What it means to have more or less money than we need		The consequences of having more or less money		Standards of living vary across place and time	
What people can do with extra money		Different standards of living in different countries		The ethical dimension to financial decisions	
Do we need to have money to be able to spend it?					

Money Week

Case Study Outlines

The following grids were created by participating schools. They provide outlines of activities carried out by three primary schools in Northern Ireland which ran whole school Money Weeks. It is hoped that they will provide starting points for schools planning their own Money Events. Full case studies of these events are available online at www.nicurriculum.org.uk/fc, and they provide further details of each school's experiences. Please feel free to dip into the ideas within the grids and adapt to suit your particular school.

Many of the activities referred to in the grids were drawn from the following sources:

- Money Event Book (this resource);
- Thematic Units Years 3 & 4 – Money at Home;
- Thematic Units Years 6 & 7 – Fair Enough? and Money Wise;
- Living.Learning.Together. Year 4 – Money Matters.

These are available online at www.nicurriculum.org.uk/fc along with a range of additional resources which will support your planning.

Please note it is not necessary to run an entire week of events. You may decide that you would like to run a whole school Money Day, choose to run your Money Event over a few days or to focus on a particular Key Stage. It is important that you choose a format to suit your school, taking into consideration factors which will impact on your Money Event such as the time of year and other commitments within school.

The case studies highlighted were provided by the following primary schools:

- Carrickfergus Model Primary School
- Dickson Primary School
- Ballymagee Primary School

CCEA is grateful to these schools and would like to take this opportunity to acknowledge the time and effort given to this project by all staff involved.

Case Study 1

Carrickfergus Model Primary School

Background Information

Carrickfergus Model Primary School is a Controlled Primary School in County Antrim. It is situated on the edge of Carrickfergus and has an enrolment of 407 pupils.

The school aimed to raise their awareness of money and the decisions or consequences involved in using it. The whole subject was approached in a fun, practical way.

Following a Mathematics and Numeracy Coordinators' course and a subsequent review of current practice, a member of the Financial Capability team was invited to lead some training. The teachers were so enthusiastic that it was decided to run a Money Event in the last full week of June.

Planned Activities – Foundation and Key Stage 1

	Monday Maths & Numeracy	Tuesday Language & Literacy	Wednesday WAU	Thursday PDMU	Friday Enterprise Day
Year 1	Recognising Coins Money – Coins up to 10p Choices and Decision Making Can I afford this?	Nursery Rhymes With a money theme Class Shop Role-play buying and selling items, making decisions, giving change etc.	Class Shop Role-play buying and selling items, making decisions, giving change etc.	Shop Etiquette Manners Taking turns and queuing Asking for something	Sweet Shop All items 1p Children could spend up to 10p.
Year 2	Seaside Shopping Buying themed items and calculating change up to 15p	Nationwide Website 4-7 Rena and Jay Pets story and activities http://www.nationwideeducation.co.uk/pupils	Shop Visit Walk to local Co-Op and prior discussion about jobs, location etc.	Needs and Wants Whole class discussion on things we need and want when shopping Explore 'why Mummy says no'.	Ice-Cream Shop Selling sliders using ice-cream bought on Co-Op visit Different toppings cost different amounts.
Year 3	Shopping Game Teacher's shopping basket Laminated photos and calculate prices	Advertising How and why do shops do this? Look at different types of adverts.	Coins from around the World Children brought in coins, examined them and discussed where they came from.	Needs and Wants Money Event – Activity 3 – Jam Jar activity	Biscuit and Bun Worry Children brought in stock items and decided on a fair price.
Year 4	Guess the Price Activity Use a whiteboard to record the estimated price and the best method to pay, all following shopping activity homework.	Thematic Unit Money Matters Scenario 12 What would we do?	Survey of Local Shops Discussion on advantages/disadvantages of shopping in a large supermarket	Living, Learning Together – Year 4 Money Matters Needs and Wants – Resource C – What do you think?	Bring and Buy Sale 'Apprentice' style Which group will market their product most effectively and will make the best profit?

Case Study 1 Continued...

Key Stage 2

	Monday Maths & Numeracy	Tuesday Language & Literacy	Wednesday WAU	Thursday PDMU	Friday Enterprise Day
Year 5	Shopping List Generate a shopping list for Friday's Chocolate Fountain stall. Discuss possible profit margins and agree fair prices. Loan for ingredients given by the school Principal. It must be repaid with interest.	King Midas Story and 'Bling King' Poems Read and discuss. Class then create their own financially themed poems.	Fairtrade Conduct research on school laptops. What is Fairtrade? How does it affect product prices? Should we support it?	Nationwide Education Explore and discuss Family Budget fact sheet. Follow with paired work and Priority Pyramid on family spending.	Chocolate Fountain and Top Hats Stall Loan given for ingredients must be paid back by selling items to other pupils and making a profit.
Year 6	How Much for Breakfast? Breakfast at home versus breakfast in a cafe. Discuss how money that is saved by eating at home could be spent. Examine supermarket deals e.g. BOGOF/ 2 for 1 etc.	CAFOD – Banana Split Game Explore and discuss the production of bananas and how much the parties involved the production are paid. http://www.cafod.org.uk/primary/fairtrade/panels/resources-to-download/banana-split-game	Visit to Co-Op to Shop Are we prepared to pay the price for Fairtrade products?	Talk Money Talk Solutions Healthy Snacks Choosing and pricing a menu for a week. Why should we eat healthily?	Breakfast at a Local Café Discount given for the large crowd. What will they spend the extra on?
Year 7	Thematic Unit Year 7 – Money Wise – Activity 10 – Home or Away Compare and contrast the cost of holidaying at home and foreign holidays on-line. Perform currency conversions.	“On the Money” Book Read and discuss “ Funny Money ” story and complete associated activities.	Victorian Money Bank of England (Activity 6a) – www.bankofengland.co.uk/education/poundsandpence/ – examining pre-decimal coinage.	Pounds and Pence Bank of England resources A world without money What are things worth? https://www.bankofengland.co.uk/education/poundsandpence/	Healthy Snacks Stall Make healthy breaks to sell in school. Operate tuck shop for the week.

Case Study 2

Dickson Primary School

Background Information

Dickson Primary School is situated in the Mourneview Estate in Lurgan, Co. Armagh. The school has an enrolment of 140 pupils. There is one class per year group and a nursery unit. A Primary 7 teacher received training in Financial Capability and this expertise was utilised in developing a Money Week. It was felt that this would be a good opportunity for the whole school to simultaneously focus on financial education.

Every teacher from Primary 1 to Primary 7 was involved and selected an activity from the Money Event resource that fitted in with their year group. The staff used topic web planners to make cross-curricular links around a financial theme.

Planned Activities – Foundation and Key Stage 1

	Monday	Tuesday	Wednesday	Thursday	Friday
Year 1	<p>Money Event – Activity 1 – Penny Shop M&N – Sorting coins according to their value.</p>	<p>M&N – Understanding the value of money and what it can be used for. PDMU – Discussion with whole class and looking at different ways of keeping money safe and the need to save money. Resources – boxes and craft materials to make money boxes.</p>	<p>Play – Setting up and using the ‘Penny Shop’ in the classroom.</p>	<p>M&N/Drama – Role play through the song – ‘Five currant buns in the baker’s shop’. Art – Design and making of money boxes.</p>	<p>Music – Learning and singing a collection of money songs.</p>
Year 2	<p>Money Event – Activity 2 – Money Machines M&N – Pictograph of favourite drinks and interpret results. Use interactive whiteboard to look at pictograph.</p>	<p>WAU – Visit to local leisure complex looking at different vending machines. Identify different coins and use them to pay for items from vending machine.</p>	<p>Literacy – Writing instructions on how to use vending machine. Art – Examine photographs of vending machines Complete pencil drawings of vending machines labelling pictures.</p>	<p>Design and Technology – As whole class plan design of class vending machine and its construction. In groups design drink labels and cups, and make instructions for use. Make money box to hold coins.</p>	<p>Play – Class bank – money exchange counter variety of exchanges up to 10p. ICT – Money exchange game – click and drag coins to pay for various amounts up to 10p.</p>
Year 3	<p>Money Event – Activity 3 – Jam Jar Sort and count money in jam jar. PDMU – Circle Time: What will we do with money? L&L – Story: Jenny’s Dilemma. Thematic Unit Years 3&4, Money at Home.</p>	<p>ICT – Smart Spender Money Machine. R.E./Drama – The Good Samaritan. Citizenship – Send home questionnaire about charities.</p>	<p>Maths – Shopping activity. History/ICT – Research Bob Geldolf and ‘Band Aid’. L&L – Write report about ‘Band Aid’ and illustrate.</p>	<p>WAU – Visitor: Samaritan’s Purse ‘Shoe Box’ appeal. M&N – Sponsored walk game. L&L – Discuss results from questionnaire.</p>	<p>Art – Posters promoting shoe box appeal. Music – Red Nose Day Song, Rap for charity event.</p>
Year 4	<p>Money Event – Activity 4 – Buy a Bike L&L – Look at the different words associated with money and find meanings i.e. budgeting, saving, earnings. M&N – Budgeting for a bike sheet Fill in what they are going to do with earnings Need money for food, bike fund and savings for emergencies.</p>	<p>M&N – Complete bike budgeting sheet. WAU – Bicycle shop owner brought in different types of bikes. Discussed what makes a bicycle expensive, how 2nd hand bicycles can be cheaper and how payment plans can be arranged to help people buy a bike. L&L – Look at different types of bikes and write about which bike they would like to save for and why.</p>	<p>M&N – Complete bike budgeting sheet. Using interactive whiteboard make bar chart on who owns a bike, sort into different categories. PDMU – Looking at the difference between needs and wants and what we can spend our money on. WAU – On map of local area fill in where local bike shops are. All the different places we can get money from i.e. cash machines, banks, post offices.</p>	<p>M&N – Complete bike budgeting sheet. WAU/History – Looking at bicycles in the past what were they used for. Timeline of the bicycle. How much bicycles cost in the past and how money has changed. Music – Make up lyrics to ‘The Wheels on the Bike.’</p>	<p>M&N – Complete bike budgeting sheet. Did they have enough money for bike? What did the bike cost? Art – Drawing bicycles from the past and from today. L&L – Discuss different people’s scenarios for bike? What out which type of bicycle would suit their needs and how much they should spend on a bicycle.</p>

Case Study 2 Continued...

Key Stage 2

	Monday	Tuesday	Wednesday	Thursday	Friday
Year 5	<p>Money Event – Activity 5 – Keeping Accounts</p> <p>M&N – Complete own Bank statement, record earnings and how much money they spent.</p> <p>L&L – Discuss and find meanings of key words debit, credit, balance.</p> <p>Art – Design £10 note.</p>	<p>M&N – Complete bank statement. Counting money and making amounts. Bagging money 10ps x 10 = £1.00</p> <p>WAU – Locate local banks on map of Lurgan.</p>	<p>M&N – Complete bank statement.</p> <p>WAU/Drama – Working in a bank role play. Discuss banking in the past.</p> <p>L&L – Explore advertising slogans used by banks then create advertising slogans to use on TV/posters.</p> <p>Art – Design a poster for a bank.</p>	<p>M&N – Complete bank statement.</p> <p>L&L – Writing job descriptions for bank clerk, qualifications, qualities etc.</p> <p>PDMU – Debate using story 'No Change' ('On the Money'). Needs versus wants and peer pressure.</p>	<p>M&N – Complete bank statement.</p> <p>WAU – Locating Cash Points in local area. How is the money kept safe?</p>
Year 6	<p>Money Event – Activity 6 – Cost of Living</p> <p>M&N – Compile shopping list from looking at Tesco receipts. Decide which items they need for 1 week with £50 budget.</p> <p>L&L – Discuss terms associated with money and discuss meanings i.e. credit, debt, salary, budget etc.</p>	<p>M&N/PDMU – Cost of living on a budget of £100. Discuss main areas you could spend money on i.e. mortgage, rent, food, travel, clothes. Plan a luxury night out and a basic night out. Discuss the differences between needs and wants.</p>	<p>M&N/PDMU – Research the cost of a new outfit for themselves. Discuss the difference in prices between designer labels and non-branded clothes.</p>	<p>M&N/PDMU – Discuss the cost of clothes for 1 year. How would we work it out? What budget would we need? Discuss how some shops offer store cards to buy things. Discuss how credit and debit cards are used.</p>	<p>WAU/History – Explore money in the past and how money became important. Compare life with Viking times when there was a rich and poor society and people were good or poor at trading.</p> <p>PDMU – Auction – Bidding on items and making choices.</p>
Year 7	<p>Money Event – Activity 7 – Phone a Friend</p> <p>M&N – Interpreting databases (mobile phones and accessories).</p> <p>L&L – Children become familiar with various words and phrases associated with mobile phones – <i>hands free, internet access, talk time etc.</i></p> <p>WAU – History of the mobile phone. Display photos of various phones through time (non-mobile too) – The Victorians. Investigate the invention of mobile phones and how costs of phones and calls have changed and developed.</p>	<p>M&N/PDMU – Use catalogues to choose a mobile phone for an older family member & justify choices.</p> <p>L&L – Continue with Monday's task.</p> <p>PDMU – Discuss keeping your phone safe from theft, damage or loss.</p> <p>WAU – Investigate the cost of international calls around the world. Using a world map add lines linking Britain to other countries. Attach label with call price.</p>	<p>M&N – Calculate the cost of using various providers to decide value for money.</p> <p>L&L – In groups, children list the various mobile phone companies. Find information from the internet, newspapers and catalogues on varying prices of phones, calls and texting.</p> <p>WAU – Visitor from a mobile phone shop explaining to the children how to buy a mobile phone and what to look for.</p>		<p>L&L – Justify choice of phone to the rest of the class.</p> <p>Whole school Assembly led by Primary 7 – Theme – Third World Debt.</p> <p>Art/WAU – In pairs children will design an object which will protect a mobile phone from damage during sporting activities. Children shall decide how much it will cost.</p> <p>Investigate the properties of materials that will be used for the mobile phone protector.</p> <p>ART – Children design mobile phone cover.</p>

Case Study 3

Ballymagee Primary School

Background Information

Ballymagee Primary School is a relatively new primary school in Bangor, County Down. It has an enrolment of 405 pupils and there are two classes per year group. Following the Mathematics and Numeracy Co-ordinator's Financial Capability training, the school identified a Money Week as something that would enhance ongoing school development work within Numeracy. The curriculum team for mathematics had been focusing on the development of problem solving and investigation skills and recognised the potential of a Money Event as a means of engaging children in a range of meaningful activities within this area.

Activities across the relevant Areas of Learning had a financial theme with homeworks ensuring a good level of parental involvement. At the beginning of the week classes within each Key Stage came together for a special assembly, a local newspaper reported the event and special guests were invited.

Planned Activities – Foundation and Key Stage 1

	Monday	Tuesday	Wednesday	Thursday	Friday
Whole School Activities	Launch with story Start saving 1p coins for Friday's Path of Pennies task	Assembly: Introduce whole school activities. Bible story of the Talents & "Who wants to be a Millionaire?"			Lay Path of Pennies in hall
Year 1 Theme – Party Planning	L&L – Oxford Reading Tree Story – The Toys' Party M&N – Buy items for toys to take to party for 1p shop	M&N/ICT – Identify 1p coins on Interactive Whiteboards	M&N – Buy ingredients for Kipper's cake – all costing 1p Play mental maths game "Count the Penny Drops"	WAU – Make Kipper's Cake M&N – Play mental maths game – "Count the Penny Drops"	Lay Path of Pennies in hall
Year 2 Theme – Saving Class reward system running all week. Tables earn pennies for good behaviour and save in piggy banks – exchange for treat at end of week. Price list displayed.	L&L – "Alexander who used to be rich last Sunday" M&N – Show Me the Pennies. Play – 2p printing in play dough. Fill containers with pennies – which holds most/least?	M&N – Money bag – identify coins by size (identify by feeling – remove all coins leaving pennies in the bag). WAU – Visit from Financial Advisor re: saving	M&N – Shopping Challenge – Save some money when shopping in play shop. Play – activities as Monday RE – The Lost Coin	M&N – Make shopping catalogue and write prices. Count and check activity in pairs – 1p and 2p	Lay Path of Pennies in hall PDMU – Exchange money in Piggy Banks for reward
Year 3 Theme – Earning Money	L&L – "Horrid Henry Gets Rich Quick" Mind Map of How and Why we earn money	PDMU – Class earnings related to behaviour – marble jar. WAU – Jobs in school – Interview secretary – re: money in school – use of safe etc	M&N – Making Sense of Money Book – Saving Game pg 14 & 15 Target Money Game – make specified amounts using 3 coins etc	M&N/Technology – Design own money game using SEELB template. Research for selling staff sandwiches and costing fillings, bread etc using price list drawn up by teacher.	Lay Path of Pennies in hall ICT – IWB Resources and Games – Teaching Money
Year 4 Theme – Banks Savings Banks on tables all week – earn money to buy prizes	L&L – On the Money Storybook – Funny Money ICT – IWB Resources – Money Dominoes – Money Shopping Game	WAU – Talk About Saving Art – Design own credit cards or cheque book – using school stamp and ideas from Nationwide Fact Sheets Pupils 7–11	Activity Based Learning – Using a bank, design banknote, coin rubbing, House to Bank Game – Making Sense of Money pg 10–11	M&N – Make amounts to £1 challenge Mental Maths adding up till receipts ICT – www.moneyville.uk	Lay Path of Pennies in hall PDMU – Make gift cheque book for mum/dad e.g. wash dishes, walk dog etc

Case Study 3 Continued...

Key Stage 2

	Monday	Tuesday	Wednesday	Thursday	Friday
Year 5 Theme – Charity/Fair Trade	<p>L&L – “On the Money” – “Down the Pan”</p> <p>PDMU – Begin discussion and organisation of tabletop sale to raise money for charity</p> <p>Art – Design Poster for Sale</p> <p>M&N – Coin Problem – clue cards – SEELB</p> <p>ICT – Interactive Problem Solving – C2K: Smart Spender</p>	<p>M&N – Count the Cost Problem Solving – Clue Cards SEELB</p> <p>Introduce Problems to be solved by end of week</p> <p>WAU – Visitor – Speaker from Fair Trade Perspective – India</p>	<p>Table Top Sale – of unwanted toys</p> <p>Count money collected, sort and bag.</p> <p>L&L – School Money Waste Debate – Thematic Unit – Year 7 – Money Wise</p>	<p>M&N – Money Event Activity 5</p> <p>– Key Stage 2 – Keeping Accounts Understanding Bank Statements and language of money</p> <p>L&L – Writing – Things Money Can’t Buy</p>	<p>Lay Path of Pennies in hall</p> <p>ICT – www.moneyville.org</p>
Year 6 Theme – Needs and Wants	<p>L&L – “On the Money” – “No Change”</p> <p>Writing – Things Money Can’t Buy</p> <p>PDMU – Needs/Wants Activity</p> <p>– Year 4 Thematic Unit – Money Matters</p> <p>– What Do You Think? debate</p>	<p>M&N – Dream and Spend – furnish dream home using catalogues – up to £1000</p> <p>Art – Collage from Magazines to represent Needs Wants</p> <p>Music/P.E. – Money, Money, Money – ABBA</p>	<p>M&N – Choosing Healthy Lunch – Talk Money, Talk Solutions pg 19</p> <p>Money and Me Worksheet for Homework – Thematic Unit Year 7 Money Wise</p>	<p>M&N/PDMU – Pocket Money Problem – If you ask parents to give 1p a week pocket money but double amount each week when will they say STOP?</p>	<p>Lay Path of Pennies in hall</p> <p>M&N – Path of Pennies activity – SEELB Length investigation</p> <p>Be audience at Dragon’s Den Final</p>
Year 7 Theme – Dragons’ Den	<p>L&L – “On the Money” – “Charlie Fly and the Nice Dream”.</p> <p>Follow up discussion.</p> <p>L&L/M&N – Watch and discuss video clip of Dragon’s Den and discuss aspects of process. Use of terms: profit, costing, business plan, marketing etc</p> <p>Homework – Come up with ideas for product to enter in school competition.</p>	<p>TS&PC – Use ideas funnel to filter ideas from brainstorm. Choose most viable ideas to product prototype in school or at home.</p> <p>WAU – Visitor – Financial Advisor to discuss role of lender in new businesses.</p> <p>ICT – www.moneyville.org</p> <p>Develop idea of cost and profit – Lemonade Stand Game.</p>	<p>M&N – Dragon’s Den costings</p> <p>Work in groups to cost – labour, time, materials, profit and VAT.</p> <p>L&L – Produce presentations to convince audience of value of product.</p>	<p>L&L – Writing – Things Money Can’t Buy</p> <p>Semi-finals Dragons’ Den – Children vote for those to go through to Friday’s final.</p>	<p>Lay Path of Pennies in hall.</p> <p>Dragons’ Den final judged by Principal and guest.</p>



Personal Finance
Education Group

CCEA is most grateful for permission to adapt this resource, which was originally developed by Personal Finance Education Group (pfeg).

www.pfeg.org

Money Event

These materials are intended to help Primary Schools embed Financial Capability across the curriculum. The materials have been adapted in line with the Northern Ireland Curriculum from the 'Money Week' resource published by pfeg. They show how financial capability can be the focus of a themed event.

Support materials for use with the Teachers' Book may be found on the Financial Capability website www.nicurriculum.org.uk/fc including a copy of the Teachers' Book and Money Event Resource Sheets, together with resources to assist senior managers and coordinators in developing financial capability before, during and after a Money Event.

The inclusion of financial capability in the Northern Ireland Curriculum has come at a time when our young people are facing increasingly complex financial decisions, such as, a growing range of non-cash payments; the easy availability of credit and a rise in the cost of living. Financial capability is an essential life skill which enhances the ability to make effective choices and become more financially responsible.

The aim of financial capability education is to enable young people to develop the knowledge, understanding, skills and confidence to effectively engage in financial decision-making.

For further information and resources or to book training session for your school, visit www.nicurriculum.org.uk/fc

Pfeg is an educational charity whose mission is for all young people to leave school with the confidence, skills and knowledge they need in financial matters so that they can participate fully in society. It receives support from education, business and government and is working within schools across the UK at a strategic level to promote the development of financial capability.

For more information and resources visit www.pfeg.org



Personal Finance
Education Group

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