

Values Money and Me



TEACHER'S GUIDE

valuesmoneyandme.co.uk

CONTENTS

Introduction *Page 2*

Learning Tools & Resources for Teachers

Do the Right Thing *Page 14*

Charity Job Week KS1 *Page 16*

Charity Job Week KS2 *Page 18*

Hero or Zero *Page 20*

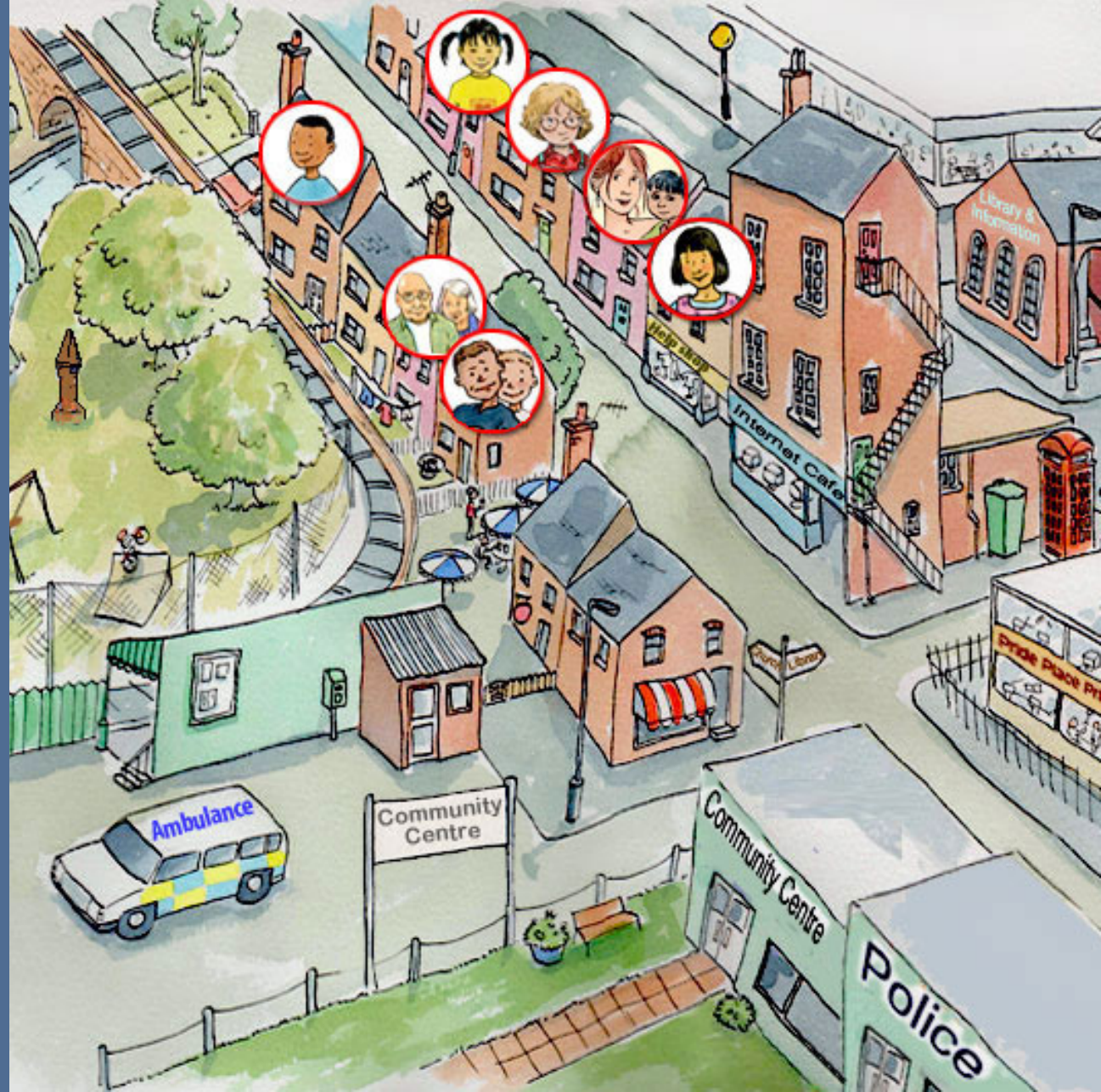
Finders Keepers *Page 22*

A Fair Day's Pay *Page 24*

Costing the Earth *Page 26*

I Want it! *Page 28*

Do You Need It? *Page 30*



HELLO & WELCOME TO PRIDE PLACE



Values, Money and Me is the UK's first free online teaching resource specifically designed to give young children a head start in life by helping develop their financial knowledge and abilities, as well as their attitudes and values towards money.

The learning resource is a fun, engaging, interactive real life financial educational platform for teachers to deliver for children KS1/2. It's the Community Social Responsibility movement to inspire the next generation.

This printable and innovative classroom resource is packed full of stories, quizzes, games and challenges for children to enjoy and learn; both in school and at home with parental participation.

All the curriculum maps are given for PSHE and Financial Capability. Lessons are introductions to philanthropy, entrepreneurship, volunteering and being environmentally conscious.

Children are encouraged to explore getting involved in entrepreneurship activities such as running their own charity fundraising events.

Values, Money and Me explores what money cannot buy, by considering the value of friendship, giving of their time and kindness. By understanding 'social capital' and the value of their participation with others they are able to see money in the context of being good citizens, friends and family members.

The learning resource has been developed with teachers and awarded a Quality Mark by pfeg, the UK's leading finance education charity. This is quite unique because it looks at financial education from both a practical and emotional point of view.

Experian aim to deliver Values, Money and Me for free to every primary school in the UK. We believe it's of vital importance for the next generation to have access to free first class financial education.

Experian would like to work together with you, children, parents, families and communities to teach:

Financial knowledge and understanding is about helping children to understand the concept of money. It means having knowledge and understanding of the nature of money and insight into its functions and uses. Developing financial understanding is the first step in ensuring that young people leaving school have the skills required to deal with everyday financial issues. It will also help them to make informed decisions and choices about their personal finances.

Financial skills and competence is very much concerned with day-to-day money management and thinking about planning for the future. This means being able to apply knowledge and understanding of financial matters across a range of contexts: personal situations as well as situations beyond our immediate control. A financially competent person is able to identify and tackle problems or issues with confidence and is able to manage financial situations effectively and efficiently.

Financial responsibility is about the wider impact of money and personal financial decisions, not only for an individual's future, but also at a greater, societal level. It implies an understanding of how financial decisions can impact, not only on the person making the decision, but also on their family and community. Young people who are financially capable will be aware that financial decisions and actions are closely linked with value judgements of various kinds (social, moral, aesthetic, cultural, and environmental as well as economic) and therefore have social and ethical dimensions.



PRIDE PLACE CHARACTERS



The Pride Place characters help children to explore the world of money within the context of personal and ethical values. Children will begin to appreciate the, sometimes complex, emotional and moral dilemmas that we all face in relation to money. Children live in a world where their desires and values are influenced by many factors; family, peers, the media and the law.

Through the characters of the Pride Place Community, their lives and dilemmas children explore through their own experiences around money and how they feel and react to it. This is learnt through a range of tasks, plans and dilemmas faced by the characters that live in Pride Place.

Through the characters, their families and the situations they find themselves in, we are able to help children to explore and understand how the ever-changing adult world of money affects them.

It explores how they can take more responsibility for their own money and to consider the moral and ethical values they hold about it.

The fictitious world tackles a variety of issues and dilemmas that provide a multitude of opportunities for children to get involved, through group and classroom discussions to role play.

- Community financial responsibility education
- Environmental awareness
- Grassroots philanthropy
- Social entrepreneurship and interaction
- First stage employability awareness



HELLO & WELCOME TO PRIDE PLACE



“Values, Money and Me is an extremely well designed, interactive website, delivering personal finance education to pupils KS1/2. Focusing on a set of characters living together on Pride Place, the resource illustrates financial matters in clear terms and explores many moral issues that arise around money. Values, Money and Me promotes all-inclusive classroom discussion and encourages children to appreciate the often complex concerns we all face in relation to money.” pfege

“The earlier we teach kids how money works, the better. Politicians of all parties should hang their heads in shame that we don’t have financial education on the national curriculum, taught in every school. To help that happen initiatives like Values, Money and Me are welcome and should be applauded - I hope it helps lots of children.”

Martin Lewis of moneysavingexpert.com



LEARNING TOOLS & RESOURCES FOR TEACHERS



If you are a teacher or facilitator planning a session you will find all the resources related to each story here.

The Interactive e-learning suite, games, downloadable lesson plans and classroom materials provide a variety of learning opportunities that can be linked to a variety of subject areas, including PSHE, SEAL, Citizenship, Mathematics, English and History.

These 9 units each divided into a 4 step plan (right) for educational delivery that runs throughout the units.

On this interactive PDF when you see a blue circle or rectangle icon - click for live links to learning resources, games, challenges and quizzes.

EXAMPLE LEARNING RESOURCES



KINDNESS CALCULATOR

Helping people is not all about making money.

CLICK HERE
All Lesson Resources



CLICK HERE
All Lesson Resources



1 LEARNING RESOURCES

Each section has an overview showing all the curriculum links to help you fit the lessons within your curriculum planning and evaluate their impact.

2 LESSON PLAN

Activities are clearly marked with years with brief descriptions to help you navigate the resource easily.

3 ASSESSMENT

We also supply an online quick quiz for each unit to create a snapshot of the children's knowledge, skills and attitudes relating to the learning in each unit. We suggest you use the quiz before and again, after the unit to measure learning.

Conduct the quiz as a baseline for unit, using the activity to identify gaps in the children's knowledge and understanding and to set the agenda for learning.

Record scores for children on score sheet (this is in the teachers area on the website).

Repeat the quiz as a follow up for unit - record follow up scores for children on score sheet to evaluate their improvement over the unit.

4 EXPLORE AT HOME

We suggest that the children read the stories at home with their family if this is practical and appropriate. This will familiarise the family with the unit and its content and promote discussion on the issues raised. They can view online or you can provide a printed version from the teachers' area.

OVERVIEW: LESSON PLANS

Do the Right Thing
KS1

Charity Job Week
KS1

Charity Job Week
KS2

Hero or Zero
KS1

Finders Keepers
KS1/2

A Fair Day's Pay
KS2

Costing the Earth
KS1/2

I Want it!
KS1/2

Do You Need It?
KS2



DO THE RIGHT THING

KSI



- 1 LEARNING RESOURCES
- 2 LESSON PLAN
- 3 ASSESSMENT
- 4 EXPLORE AT HOME

This unit centres on Lily and the moral dilemmas she faces as she tries to be popular at school by bringing the 'best' donation for the charity auction event.

Children will explore a range of choices and consequences and develop their sense of moral values in relation to their wants and needs.



LEARNING RESOURCES



KINDNESS CALCULATOR

Helping people is not all about making money. This calculator helps to assess how worthwhile it is to show kindness to others.



CHARITY AUCTION

Factsheet giving information on how to organise your own Charity Auction.

[CLICK HERE](#)
All Lesson Resources

VALUES, MONEY & ME

LESSON 1

Lily's Dilemmas

Using the interactive story, children explore the choices that Lily makes and the consequences of various options she may choose in relation to taking a valuable ring from her mother's jewellery box for the charity auction at school.

Pupils explore through discussion and role play.

LESSON 2

What Makes it Special?

By exploring objects in their own life (based on an item they will bring in from home, such as a photo or toy), children will begin to understand the sentimental and emotional value that people attach to objects and how this is sometimes as (or more) important than the monetary value.

They will consider the value of the experiences they attach to objects.

LESSON 3

Things That Money Can't Buy

Children will explore the value of their actions and consider that some jobs or chores will be done for altruistic reasons or to add value to relationships, using the kindness calculator sheet.

CHARITY JOB WEEK

KS1



- 1 LEARNING RESOURCES
- 2 LESSON PLAN
- 3 ASSESSMENT
- 4 EXPLORE AT HOME

This unit centres on the friends in KS1 at Pride Place Primary School and their fundraising activities for charity.

Children will explore how they can plan a charity event, pricing goods and services and undertaking basic financial planning and prediction as part of this process.

LEARNING RESOURCES



CHARITY EVENT POSTER TEMPLATE



PLANNING A CHARITY 'LINE OF PENNIES'



TOP TIPS FOR FUNDRAISING



EVENT SPONSOR FORM

CLICK HERE

All Lesson Resources



VALUES, MONEY & ME

LESSON 1

Who Shall We Help?

Using the interactive story, Children choose a 'good cause' for their fundraising event and plan as a group to run the event.

LESSON 2

We are a Team

Children explore the value of skills in the workplace by identifying their strengths as part of a working team, the roles they might play and how the team can work together.

LESSON 3

Counting on You

Children work as a class to identify coins and undertake some simple calculations based on a 'line of pennies' fundraising event. They will set goals for fundraising.





- 1
- LEARNING RESOURCES
- 2
- LESSON PLAN
- 3
- ASSESSMENT
- 4
- EXPLORE AT HOME

This unit centres on the friends in KS2 at Pride Place Primary School and their fundraising activities for charity.

Children will explore how they can plan a charity event, pricing goods and services and undertaking basic financial planning and prediction as part of this process.



LEARNING RESOURCES

-
- CHARITY EVENT POSTER TEMPLATE
-
- TOP TIPS FOR FUNDRAISING
-
- ENTREPRENEUR CHALLENGE

	Price € Enter Price	Check Price
	Price € Enter Price	Check Price
	Price € Enter Price	Check Price
	Price € Enter Price	Check Price
	Price € Enter Price	Check Price

Price Feedback:

Back Next

CLICK HERE

All Lesson Resources

LESSON 1

We Want to Help

Children work as a class to identify one or more opportunities to organise and promote a fundraising event.

LESSON 2

We are a Team

Children will explore their personal skills and qualities that will contribute to their value as part of a business team Children will practice communication, reflection, speaking and listening skills in the context of applying for jobs.

LESSON 3

We are a Team

Using the Entrepreneur Challenge online interactive calculator, children explore how they might set prices and begin to consider how to plan to raise the maximum money they are able, setting realistic goals for fundraising and reflect these in a pricing and planning structure They will learn more about financial planning and choosing what is reasonable to charge for their services.

Children will create a business plan for their charity event, based on the roles and duties they have created.

HERO OR ZERO

KS1



- 1 LEARNING RESOURCES
- 2 LESSON PLAN
- 3 ASSESSMENT
- 4 EXPLORE AT HOME

This unit centres on Sue Lee and her friend Mrs Goleska. When Mrs Goleska asks Sue to help her out by taking some old things to the charity shop she doesn't realise she has put her son's army service medal in the bag too. Mrs Goleska's son was lost in conflict overseas.

This unit explores the sentimental and emotional value of objects and how some things are priceless because of the associations they hold.

On completion of this unit the children will have explored a range of issues in relation to values, being caring, avarice, and motivations for getting and selling old or second hand items.

LEARNING RESOURCES



CHARITY SHOP FACTSHEET



[CLICK HERE](#)
All Lesson Resources

VALUES, MONEY & ME

LESSON 1

Sue Lee's Dilemma

Children will explore a range of feelings and skills related to safely and decision making, where temptation to acquire money may be influencing what they do or feel.

LESSON 2

Irreplaceable You

Children will develop safety skills in relation to risky situations involving the temptation of money. Children will explore the emotional value attached to sentimental objects.

LESSON 3

New to You

Children explore the value and pricing of second hand items. They consider how much monetary value is lost over time and the historical and sentimental value of items. They consider the histories of items and how their usefulness may alter over time.

LESSON 3.2

New to You

Children explore the value and pricing of second hand items. They consider how much monetary value is lost over time and the historical and sentimental value of items. They consider the histories of items and how their usefulness may alter over time.

FINDERS KEEPERS

KS1/2



- 1 LEARNING RESOURCES
- 2 LESSON PLAN
- 3 ASSESSMENT
- 4 EXPLORE AT HOME

This unit gives a range of opportunities for children to explore their values in relation to found money (or property), the rights and wrongs of keeping such items and the law. The storyline centres on Dale and Kyle who find a bundle of money in the street.

On completion of this unit children will have explored a range of issues in relation to behaviour and its impact on others. It explores these moral perceptions about money within the context of citizenship, how our attitudes might differ in relation to friends or strangers and the morality of this.

Children are invited to explore the wider values relating to morality, relationships and communities.

LEARNING RESOURCES KS1/2



FINDING VALUABLES FACTSHEET



PENSIONS FACTSHEET

KS2



BERT'S SHOPPING GAME

[CLICK HERE](#)
All Lesson Resources KS1

[CLICK HERE](#)
All Lesson Resources KS2



LESSON 1 Dale and Kyle's Dilemma

Children explore the law in relation to found money. Pupils consider what the boys should do and explore reasoning skills to help make moral decisions.

LESSON 2 You Decide

This activity is designed to help the children explore different attitudes to found money.

LESSON 3 Good Neighbours

Children explore the value of relationships, considering what makes a good neighbour and how this might impact on their behaviour toward others.

LESSON 4 Bert's Shopping Challenge Online activity

Children use the online activity to consider how to spend money within a budget.

A FAIR DAY'S PAY

KS2



- 1 LEARNING RESOURCES
- 2 LESSON PLAN
- 3 ASSESSMENT
- 4 EXPLORE AT HOME

This unit centres on Debbie Clayton's pay slip. Children will explore why deductions, such as income tax, are taken from earnings, the purpose of central and local taxation and what it pays for.



LEARNING RESOURCES



PAYING FOR COMMUNITIES FACTSHEET



PAYING FOR COMMUNITIES

Inventory for research tasks



PAYSLIP QUICK QUIZ

Test your knowledge of pay deductions



DEDUCTIONS FROM PAYSLIPS FACTSHEET



BANKING TERMS FACTSHEET

Credit and debt

CLICK HERE

All Lesson Resources

VALUES, MONEY & ME

LESSON 1

Paying for Pride Place

Using the payslip and the deductions factsheet children explore the terms used and what they mean. They then explore the map of Pride Place to find out how services are paid for, focusing on the deductions made on the payslip.

They will consider the national and local taxation that allows us to spread the cost for our communities.

LESSON 2

Paying Together

Extending from lesson 1, they manage a community fund and allocate it to the services in Pride Place, exploring budgets and priorities.

LESSON 3

How Can I Help

Children will explore personal responsibility within a community and how to use its resources. They explore what difference they could make to save money in and for their community more proactively, including giving their time and cultivating pro-community habits.

COSTING THE EARTH

KS1/2



- 1 LEARNING RESOURCES
- 2 LESSON PLAN
- 3 ASSESSMENT
- 4 EXPLORE AT HOME

This unit centres on the Clayton household where Roger, Debbie Clayton's nephew, is wasting energy without a thought for who pays. Children will explore how energy is used in the home and discover simple strategies to conserve energy.

Children will plan individual actions to reduce energy waste around the home and the school environment and work collectively to create an energy-saving action plan for the class or whole school.

LEARNING RESOURCES



COSTING THE EARTH BOARD GAME



SAVING ENERGY

CLICK HERE
All Lesson Resources



LESSON 1 Costing the Earth

Exploring energy saving, this activity flows from the story book *A Fair Day's Pay*.

It can also be done as a stand-alone activity to explore the cost of energy in the home. A *Saving Energy Factsheet* is provided for use in the classroom and at home.

Using the click and pop-up pictures, children explore the ways in which they can contribute to saving energy around the home (and even at school). Each pop-up offers advice on how they can make small changes that all add up to a big saving.

This is a must for all budding eco-warriors.

LESSON 2 I pledge

Children will consider individual actions they can take to reduce energy waste around the home and the school environment. Children will work collectively to create an energy saving action plan for the class or whole school.

Numeracy and Literacy extensions are included.

LESSON 3 Costing the Earth Board Game

Using a simple board game, children explore the concepts contained in the click-on activity through a different format. You will need to print out, cut up and prepare the game elements and you will also need dice.

I WANT IT

KS1/2



- 1 LEARNING RESOURCES 2 LESSON PLAN 3 ASSESSMENT 4 EXPLORE AT HOME

This unit centres on Tara and her mother. Tara is now old enough to get some pocket money and to save up for things she may wish to buy.

On completion of this unit the children will have explored a range of issues in relation to realistic saving, earning, planning and budgeting. It uses the story along with the Spend and Save Calculator to encourage children to develop a sense of responsibility about earning and managing money and what it can buy.



LEARNING RESOURCES



SAVING FACTS

[CLICK HERE](#)
All Lesson Resources

LESSON 1

Sharing the Chores/ Jobs at Home

Children explore being part of a family and the individual's contributions to the running of the household. They consider roles and responsibilities in the home and if and when young people should be paid, or not, for doing chores.

LESSON 2

Exploring Needs and Wants

Using a range of needs and wants, including basic human needs, children are encouraged to consider some of the priorities that adults may need to set when operating with limited funds and how this might affect them and their family.

LESSON 3

Spend and Save Calculator

Children explore how they might make, save and spend money, set goals for spending and create staged plans to reach goals. They will learn more about planning and choosing what to buy within a budget over time.

DO YOU NEED IT

KS2



- 1 LEARNING RESOURCES
- 2 LESSON PLAN
- 3 ASSESSMENT
- 4 EXPLORE AT HOME

This unit centres on the Deacon family and their loan dilemma. The children will explore the language associated with loans and the potential risks and consequences.

They will have the opportunity to calculate hypothetical loans and repayment for an electrical item. Children will also be able to research the cost and value of family activities.

LEARNING RESOURCES



FACTS ABOUT LOANS

CLICK HERE
All Lesson Resources



LESSON 1

The Cost of a Loan

Using the interactive story dilemma, children explore the loan options and the cost of each for the Deacon family. They are looking at the implications associated with secure and unsecured loans.

LESSON 2

The Cost of a Day Out

From the outcome of the interactive story, the children can help the Deacon family find other ways to spend their leisure time. They will discuss the financial cost of these, as well as the physical and emotional value.



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