



My Money

Primary Toolkit

Ideas for delivering financial capability
in Foundation and Key Stage 1





My Money Primary Toolkit

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Introduction

My Money is an innovative financial education programme in England that has been developed in response to the growing need to prepare children for their financial future. The programme is being delivered by a consortium led by **pfeg** for the Department for Children, Schools and Families (DCSF). The programme is the first of its kind that provides a completely joined-up approach to financial education from when a child first starts school, through the transition to working life or further and higher education.



Personal Finance Education aims to provide children with the ability to make sound decisions in their everyday lives.

This resource, the My Money Primary Toolkit for Foundation and Key Stage 1, offers lessons and activities that can form the basis of a core personal finance education curriculum. This resource has been designed to enable subject co-ordinators and senior managers to integrate a full and effective personal finance education scheme into their teaching and learning programmes.

The My Money Primary Toolkit materials are based on learning objectives and outcomes from the following key documents:

- National Curriculum guidelines for PSHE and citizenship
- Primary Framework for mathematics
- Financial Capability through Personal Finance Education – DFEE Guidance for Schools at key stage 1 and 2
- Every Child Matters agenda; especially the fifth outcome to 'achieve economic wellbeing'.
- Social and Emotional Aspects of Learning (SEAL): the five skills are an important component of PSHE and help children to be responsible citizens. Aspects of this resource link particularly well to the themes of 'Going for goals' and 'Changes'.
- Some local authorities like Cambridge have produced their own useful approaches to teaching financial capability. This resource has been written in accordance with the approaches suggested in the **Financial Entitlement Curriculum** written by the Cambridge County Council PSHE Service.

Why teach personal finance education?

All children are entitled to learn the attitudes, skills and knowledge that will prepare them for the economic reality of their lives now and in the future.

Recent research by **pfeg** has revealed that children are dealing with money matters at an early age:

- Children as young as seven will offer to do chores to boost their spending power. By comparison, most parents didn't work for money until they were ten.
- The average eight year old already has a mobile phone.
- By the time they are ten, children are likely to be shopping online using their parents' credit or debit cards.
- Children now have greater spending power than ever before, with average weekly pocket money totalling £6.32, compared with £3.77 for their parents and £2.38 for grandparents in the equivalent of today's money.

The evidence is clear. Children, like adults, are faced with a host of choices about money. Personal Finance Education aims to provide children with the ability to make sound decisions in their everyday lives, and to grow into adults who know how to keep track of their finances, plan ahead, spend wisely and confidently negotiate the world of finance.

Dealing with sensitive issues

Personal finance education provides a great opportunity for children to develop sound financial skills and attitudes and their own experiences are important in developing their understanding. The personal circumstances of each child will, of course, be very different and sensitive and controversial issues will arise. Statistically, there will be a significant number of children in your school who are living in poverty (see the **Children's Society's Good Childhood Inquiry**, published 2009, for more information).

Never assume that all children's home backgrounds are the same. Be aware of financial and cultural differences. Remember that there will be a huge difference in the way families receive their income, how they prioritise their spending and the value they place on money.

Money will be of interest to the children and so it is important to:

- Establish clear ground rules about taking turns, valuing contributions, listening respectfully and being non-judgemental during class and group discussions.
- Make opportunities for children to talk in pairs and in small groups. Be sensitive about when to 'listen in' and when to 'step back' to enable children to talk freely or with support.
- Give the children access to balanced information and different viewpoints so that they can form their own opinions.

You should also be aware that the British banking system can present problems for some religious groups. For example, the Sharia tradition prohibits charging or earning interest. Most established Muslim banks operate in the same way as those from the European tradition, but informal systems of credit and loan may work differently among local groups.

My Money Primary Toolkit

Delivering financial capability in Foundation and KS1



Each unit focusses on specific and age-relevant areas of importance for the financial capability of young children.

How to use this resource

The My Money Primary Toolkit is a flexible resource that can be incorporated into the busy Primary Curriculum. You can decide whether you want to use all the activities including the PSHE and mathematics lessons and develop them through topic work, or you may prefer to focus on particular elements.

The content is underpinned by clear progression as children make their way through each stage of their primary education. The content in this resource is developed through three different units. Each unit focusses on specific and age-relevant areas of importance for the financial capability of young children.

The three learning units are:

- **Understanding My Money** – includes activities which enable children to understand key concepts about money and provides insights into its function and uses.
- **My Money Works** – includes activities to promote financial skills and competence. For example, the children learn about different ways money can be looked after and begin to think about saving for the future.
- **My Money Impact** – includes activities to develop financial responsibility. The children become aware of the wider impact of the different money choices they make on themselves, their families and the community.

The Foundation units are built around a PSHE lesson, and the Key Stage 1 units include a PSHE lesson and a mathematics lesson at years 1 and 2. All lessons start with a **Big Question** which will be of interest to the children, and which provides the context for learning. For example, Year 1, Unit 1 begins with the question, 'How do we get money?'

The questions are explored through a variety of activities, including debate, role-play, songs, stories, writing and drawing. The mathematics lesson develops understanding through various number and problem-solving activities.

Key vocabulary for each unit is listed in each PSHE lesson. Use this list to check the children's understanding of new terms. Can they tell you what each word means at the end of the unit? Help the class to remember by including opportunities for them to practise reading and writing these words throughout the week. Play simple games with them like snap and pelmonism.

The accompanying resource pack includes activity and resource sheets, games to play and evaluation sheets, which also support the learning.

Investigating My Money – further ideas for linking with other areas of the curriculum

In each unit there is an **Investigating My Money** section that includes ideas about how to extend and develop the learning through topics, further research, problem solving, family activities and useful links and websites.

Content overview

The tables show the lessons within each unit together with the targeted learning objectives and the 'I can' learning outcome statements. 'I can' statements are recommended for use in assessment with younger children. At the end of each lesson you can run through the 'I can' list to assess how the children have progressed.



Financial decisions made early in life can have significant consequences for future economic wellbeing.

Foundation Unit 1: Understanding My Money

– activities which enable children to understand key concepts about money and provides insights into its function and uses.

| Lesson title | Learning objectives | 'I can' statements | Further curriculum focus |
|----------------|--|--|---|
| What is money? | <p>To understand some areas where the children can be responsible for themselves.</p> <p>To know the different forms that money takes.</p> <p>To understand that people exchange money for goods and services.</p> | <p>I can describe money.</p> <p>I can name different coins and notes.</p> <p>I can understand that we exchange coins and notes for goods.</p> <p>I can talk about the things children and adults spend their money on.</p> | <p>Problem solving, reasoning and numeracy.</p> <p>Communication, language and literacy.</p> <p>Knowledge and understanding of the world.</p> |

Foundation Unit 2: My Money Works

– activities to promote financial skills and competence. For example, the children learn about different ways money can be looked after and begin to think about saving for the future.

| Lesson title | Learning objectives | 'I can' statements | Further curriculum focus |
|--------------------------------|--|--|---|
| How can I look after my money? | <p>To understand some areas where the children can be responsible for themselves.</p> <p>To understand that we can keep our money in different places and some places are safer than others.</p> | <p>I know how we can keep our money safe.</p> <p>I can recognise the coins and notes we use.</p> <p>I understand the consequences of losing money.</p> <p>I know we have to pay for what we buy.</p> | <p>Problem solving, reasoning and numeracy.</p> <p>Communication, language and literacy.</p> <p>Knowledge and understanding of the world.</p> |

Foundation Unit 3: My Money Impact

– activities to develop financial responsibility. The children become aware of the wider impact of the different money choices they make on themselves, their families and the community.

| Lesson title | Learning objectives | 'I can' statements | Further curriculum focus |
|--|--|--|--|
| What happens if we don't have enough money to pay for something? | <p>To begin to be aware of their own needs and be sensitive to the needs of others.</p> <p>To understand how their choices affect them and other people.</p> | <p>I know my choices affect how I and others might feel.</p> <p>I know there are a variety of ways to spend money.</p> <p>I am beginning to understand the consequences of having more or less money.</p> <p>I can begin to talk about the value of money.</p> | <p>Problem solving, reasoning and numeracy.</p> <p>Personal, social and emotional development.</p> <p>Communication, language and literacy.</p> <p>Knowledge and understanding of the world.</p> |

My Money Primary Toolkit

Delivering financial capability in Foundation and KS1

Year 1 Unit 1: Understanding My Money

– activities which enable children to understand key concepts about money and provides insights into its function and uses.

| Lesson title | Learning objectives | 'I can' statements | Further curriculum focus |
|--|---|--|---|
| How do we get money? – PSHE | To know that money comes from both regular (wages, pocket money etc) and irregular (birthday money etc) sources. | I know that there are both regular and irregular sources of money. I know that we earn money from doing different jobs. | Citizenship Data handling Literacy Art |
| Why do we need money? – mathematics | To learn how to work with numbers up to 20. To understand adding and subtracting 1 and 2 using the vocabulary of '1 or 2 more than' and '1 or 2 less than'. To learn simple addition, counting on 1, 2 and 3. To use pennies and pounds. | I can solve problems involving counting, adding and subtracting in the context of money. | |

Year 1 Unit 2: My Money Works

– activities to promote financial skills and competence. For example, the children learn about the different ways money can be looked after and begin to think about saving for the future.

| Lesson title | Learning objectives | 'I can' statements | Further curriculum focus |
|--|--|---|--------------------------------------|
| How do we use money? – PSHE | To consider the ways the children can use money in their own lives. To understand why we need money. To know some of the essentials that must be paid for. | I know that we have to pay for what we buy. I can talk about the things we have to spend our money on. I can begin to talk about the value of money. I can consider the possible ways of spending money. | Mathematics Literacy Geography |
| How do we earn money? – mathematics | To order numbers 1 to 10 on a number line. To derive and recall pairs of numbers that total 10. To solve problems involving money. To understand that money can be earned in different ways and what some of those are. | I can talk about the different ways people earn money. I can solve problems involving counting, adding and subtracting in the context of money. | |

Year 1 Unit 3: My Money Impact

– activities to develop financial responsibility. The children become aware of the wider impact of the different money choices they make on themselves, their families and the community.

| Lesson title | Learning objectives | 'I can' statements | Further curriculum focus |
|--|--|--|--|
| How does using my money in different ways make me feel? – PSHE | <p>To become aware that our feelings and actions have an impact on others and vice versa.</p> <p>To know that we can have a range of feelings about money.</p> <p>To understand that choices the children make will affect them and others.</p> | <p>I know my choices affect how I and others might feel.</p> <p>I know that sometimes I feel more pleased when I've bought something than at other times.</p> <p>I am beginning to understand the consequences of having more or less money.</p> | <p>PSHE & Mathematics</p> <p>Geography</p> <p>History</p> <p>Art</p> |
| How much can I spend? – mathematics | <p>How to add or subtract a one-digit number or multiple of 10 to/from a two-digit number in the context of money and finances.</p> <p>To use the vocabulary related to addition and subtraction and symbols to describe and record addition and subtraction number sentences.</p> <p>To solve problems involving money.</p> | <p>I can begin to understand the importance of keeping financial records.</p> <p>I can solve problems involving counting, adding and subtracting in the context of money.</p> | |

Year 2 Unit 1: Understanding My Money

– activities which enable children to understand key concepts about money and provides insights into its function and uses.

| Lesson title | Learning objectives | 'I can' statements | Further curriculum focus |
|--|---|---|--|
| What's the difference between something I need and something I want? – PSHE | <p>To consider the way that the children can use money for different purposes.</p> <p>To understand the difference between needs and wants.</p> | <p>I can understand the difference between something I need and something I want.</p> <p>I can talk about the things I might want to spend my money on.</p> <p>I can begin to understand that people have different standards of living in different countries.</p> | <p>Geography</p> <p>History</p> <p>Data handling</p> <p>Drama</p> <p>Citizenship</p> |
| Let's go shopping – mathematics | <p>To mentally add or subtract multiples of 10 up to 100.</p> <p>To know all coins up to £1.</p> | <p>I can understand the exchange of coins and notes for different goods.</p> <p>I can solve problems involving counting, adding and subtracting in the context of money, for example to 'pay' and 'give change'.</p> | |

My Money Primary Toolkit

Delivering financial capability in Foundation and KS1

Year 2 Unit 2: My Money Works

– activities to promote financial skills and competence. For example, the children learn about different ways money can be looked after and begin to think about saving for the future.

| Lesson title | Learning objectives | 'I can' statements | Further curriculum focus |
|---|--|---|--|
| What is saving? Where does money go if I save it? – PSHE | To consider the way the children can use money for different purposes. To know that there are different ways to save money. | I know how I can keep my money safe. I know what a savings account is. I know that there are different places where I can save my money. | Mathematics Drama PSHE History Design and technology |
| Saving up – mathematics | To know multiples of 10 that sum to 100 in the context of saving money and interest rates. To solve problems involving money, using addition and subtraction. | I know that my money can grow by earning interest if I save it in a bank or building society. I can solve problems involving counting, adding and subtracting in the context of money. | |

Year 2 Unit 3: My Money Impact

– activities to develop financial responsibility. The children become aware of the wider impact of the different money choices they make on themselves, their families and the community.

| Lesson title | Learning objectives | 'I can' statements | Further curriculum focus |
|--|--|--|--|
| What is a charity? – PSHE | To understand the role of people who help in the community. To know what charities are for and what some might do. | I know my choices affect how I and others might feel. I know where my money goes if I give to a charity. I know that I can use my money to help other people. I am beginning to understand the consequences of having more or less money. | History Drama Data handling Art Literacy |
| Turning a little into a lot – mathematics | To be able to read and compare two- and three-digit numbers. To solve problems involving money. To know what charities are for and what some might do. | I understand if enough people give a little amount of money it mounts up to a lot. I can solve problems involving counting, adding and subtracting in the context of money. | |

Guidance for assessment

On **page 11** there is a Teacher Planning Form. This photocopiable form is linked to the 'I can' statements and learning objectives in each unit. The planning form can be used to help prepare a scheme of work and focus teaching around the curriculum guidance for personal finance education.

On **page 12** you will find a photocopiable pupil self-evaluation sheet to use with your assessment guidance for Years 1 and 2. The self-evaluation sheets can be used at the end of each unit.

Finding out what children already know and feel about money (pre-assessment)

This resource is based around **Big Questions** about money to which children need to know the answers. Each lesson starts with

a **Big Question** and a **talk about** session. From this the teacher will be able to see what the children do and don't know from the initial responses the children give. The self-assessment sheet will also record how much the children know at a given point, for example at the end of a lesson or a whole unit of work.

More

For informal tracking of children's progress see **The Money Tree** available on CD-ROM from the What Money Means resources.



Children now have greater spending power than ever before, with average weekly pocket money totalling £6.32.

Foundation/Key Stage 1 Teacher Planning Form

The statements below are based on the appendix from the guidance document: **Financial Capability through Personal Finance Education for Schools at key stages 1 and 2**. The statements are linked to the 'I can' statements on the planning table.

| Statements | Date planned | Year group | Within which subject? |
|---|--------------|------------|-----------------------|
| Financial understanding | | | |
| Recognise the coins and notes we use | | | |
| Understand that different countries use different coins and notes | | | |
| Understand the exchange of coins and notes for goods | | | |
| Recognise that there are both predictable and unpredictable sources of money | | | |
| Be able to talk about things they may want to spend their money on | | | |
| Recognise that adults also have to spend money on familiar things like household expenses | | | |
| Financial competence | | | |
| Know how we can keep our money safe | | | |
| Begin to understand the importance of keeping financial records | | | |
| Know that we have to pay for what we buy | | | |
| Be able to consider possible ways of spending money | | | |
| Understand the consequences of losing money or having it stolen | | | |
| Financial responsibility | | | |
| Consider the variety of ways in which we spend money | | | |
| Begin to talk about the value of money | | | |
| Begin to recognise that satisfaction derived from spending money varies according to the nature of the purchase | | | |
| Begin to understand the consequences of having more or less money | | | |
| Begin to understand that people have different qualities of life in different countries | | | |

My Money Primary Toolkit

Delivering financial capability in Foundation and KS1

Key Stage 1 pupil self-evaluation sheet

Name**Date**

The Big Question was:



Here's my answer to the Big Question:



Now I know/I can:



Did you work well? 😊 😐 😞



Did you know what to do? 😊 😐 😞



What did your teacher say?





The promotion of financial capability is fundamental to achieving economic wellbeing.

Useful links

What Money Means is a five-year project designed to create a step change in the way personal finance education is taught in primary schools. This is a **pfeg** project supported by HSBC Bank plc.

What Money Means aims to increase the:

- quality and quantity of personal finance education
- confidence and competence of those teaching it
- involvement of bank staff supporting their local schools by adding value in the classroom.

The Cambridge County Council PSHE Service Financial Entitlement Curriculum

As part of the What Money Means project Cambridgeshire County Council PSHE Service has developed useful tools to help teachers and other practitioners in curriculum planning for personal finance education.

The Entitlement Curriculum includes the following information for each year group:

- Reference to relevant and supporting learning outcomes in mathematics and PSHE & citizenship.
- The three financial capability strands – understanding, competence and responsibility – into attitudes, skills and knowledge.
- Questions about finance which are relevant to each age group; possible areas of content and a vocabulary list.

Useful websites

Department for Children, Schools and Families
www.dcsf.gov.uk

Financial Services Authority
www.fsa.gov.uk

Child Trust Fund
www.childtrustfund.gov.uk

More

For more information about **What Money Means** and the Cambridgeshire Entitlement Curriculum and resources visit **www.pfeg.org**

My Money Primary Toolkit

Foundation Units

Foundation Unit 1: Understanding My Money

Learning objectives

- To understand some areas where they can be responsible for themselves (PSHE).
- To know the different forms that money takes.
- To understand that people exchange money for goods and services.

Vocabulary: coin, note, pound, pence, purse, value, total, how much?

Whole-Class introduction (10 minutes)

The Big Question: What is money?

- Let the children see a selection of coins and a £5 note.
- Begin by showing them a purse; can they tell you what it is and what do they expect to see inside it?
- Bring out a few coins starting with 1p and then revealing all the coins up to the value of £2.
- Play a guessing game with two coins of different value. Put one in each hand and ask for volunteers to guess which hand is holding the coin with the highest value.
- Show the children a £5 note and explain that we also use notes of a higher value including £10, £20 and £50.
- Talk to the children about why we use money, and bring out the key point that because we all agree that coins and notes have a certain value we can exchange them for things we want to buy, or pay someone for doing a job for us.
- Have any of the children ever bought anything with their own money? Can they tell you what they bought and how much it cost?

Group/Independent activities (20 minutes)

- Have the children ever helped their family with the shopping? Did they take a shopping list to help them remember what to buy?
- Remind them of the story of Little Red Riding Hood. She was taking a basket of shopping to her Grandma when the wolf saw her in the wood. Tell them that you have another shopping list from Grandma and show them the resource sheet **Little Red Riding Hood goes shopping**.
- Check through the list with the children. You might want to ask them to match each item with one of the coins or notes from your purse.
- There is a problem – Little Red Riding Hood can only fit three items from the list into her basket. Ask the children to choose three items from the list and to draw a picture of the items in a basket. What do they think Grandma would like most of all?
- Alternatively you could ask the children to colour the sheet and put a tick by their three choices.
- When the children have finished help them to work out how much the items in their shopping basket cost.

Plenary (5 minutes)

- Talk about the items the children chose to buy. Who spent the most money and who spent the least money?
- What else might Grandma spend her money on? Make a few suggestions like paying the woodcutter to chop her some wood or to do her garden.
- Remind them that we use money to pay for things we want like food and clothes or to pay someone for doing a job for us.

Foundation Unit 1: Investigating My Money

Money for shopping

Problem solving, reasoning and numeracy

- Can the children identify all the different coins?
- Set up a shop counter and invite the children to exchange up to ten pennies for labelled goods.
- Talk about which items cost 'more' or 'less'.
- Play the following counting game.

Everybody says the following:

'(Jenny) hopped to the shop and this is what she got.' Jenny takes a basket and chooses something from the shop counter.

Everybody says:

'How much did it cost her?'

Jenny claps out the number of pennies (up to 10) and everyone counts as she claps. When she stops clapping and puts it in the basket everyone calls out the final number e.g. five claps is five pence; 'Jenny bought a [teddy] and she spent five pence.'

Communication, language and literacy

Play a round-robin shopping game:

'Little Red Riding Hood went to the shop and bought ...a book, a wolf whistle, a new red hood...'

The children add an item every time.

To help them remember the list, make up a mime to go with each item. Try adding a cost as well, e.g. '...a book for 10 pence, a whistle for 5 pence...' and so on.

- Ask the children to draw shopping lists for other story characters.

For example:

- The three bears want to try something new for breakfast.
- Jack's giant is very, very hungry.
- The little Billy Goat Gruff has volunteered to get some shopping for the troll.

Alternatively, what would the children put on a shopping list for their own grandmother?



Help the children work out how much the items in their shopping basket cost.

Knowledge and understanding of the world

- Talk to the children about the shops they have visited. What did they buy when they went there?
- If possible take pictures of a few shops in the locality. If the children recognise a shop and think they have visited it they can write their name or draw their picture underneath.
- Which shop has had the most visits?
- What kind of things are for sale in those shops?
- How much do things in the shops cost?

Useful links

Sparklebox – This site has useful free downloadable materials to enable you to set up a shop or bank role-play area. The materials include banners, blank labels, coins and notes, cash and debit cards, and colourful pictures of items to sell in the shop.

www.sparklebox.co.uk/topic/roleplay/shops.html

Family

Ask parents and carers to let the children help them to unpack a shopping basket. Can the children remember the name of the shop where they bought the shopping?

Children could bring the till receipt into school. Talk to the children about why we have a receipt and what is meant by the total. Can they spot the numbers and the £ sign?

My Money Primary Toolkit

Foundation Units

Foundation Unit 2: My Money Works

Learning objectives

- To understand some areas where the children can be responsible for themselves.
- To understand that we can keep our money in different places and some places are safer than others.

Vocabulary: coin, pound, pence, safe, money box, bank, save, purse, wallet.

Whole-Class introduction (10 minutes)

The Big Question: How can I look after my money?

- Ask the children if they have ever been given any money. Some of them may have been given money to spend straight away in a shop. Others may have experienced being given money for a birthday or Christmas present.
- Talk to the class about what they did with the money they received. Did they find a safe place to keep it?
- Read the story **Lost!** from the resource pack.
- Baby Bear receives money for his birthday from his Grandpa. Instead of finding somewhere safe to put it he goes out to play with Goldilocks. The money is lost; fallen through a hole in his pocket. Luckily for Baby bear, Goldilocks finds it so he gets another chance to find somewhere safe for his money.
- After you have read the story talk to the children about what they think are safe places to keep money.
- Why is a money box a good idea, and where is a safe place to keep the box?
- Where is a good place to keep money if we want to go out of the house?
- Explain to the children that if we don't want to spend our money straight away we can save it in a safe place like a bank or a building society for when we need it.

Group/Independent activities (20 minutes)

- Ask the children to colour the activity sheet which re-tells the story of Baby Bear losing his money. It also includes a simple picture quiz. The children have to find the two safe places to keep money.
- Make a class 'lift the flap' book called 'Where can I keep my money safe?'
- Ask the children to suggest places which would NOT be sensible, for example, in the dog's bowl, under a cushion, under a flowerpot and so on. Then include two examples of good places to keep money safe: in a money box and in the bank.
- Give the children an outline of a money box and ask them to draw around different coins and to write in their value. How many coins can they 'save' in their money box? Where would be a good place to keep a money box at home?

Plenary (5 minutes)

- Recap on why we need to keep money in a safe place.
- Can the children remember how Baby Bear felt when he realised he'd lost all his money?
- Have any of the children got money boxes at home?
- Where do they keep them?
- Can they remember other safe places to keep money, for example the bank or building society?



If we don't want to spend our money straight away we can save it in a safe place like a bank or a building society for when we need it.

Foundation Unit 2: Investigating My Money

Keeping my money safe

Problem solving, reasoning and numeracy

- Set out a money counting table with a purse and a money box and put a few pennies in each.
- Ask the children to count the money. Which had the most money in it, the purse or the money box?
- Extend this activity by including different coins and increasing the selection of money containers.
- Ask the children to arrange a selection of coins in value order. Can they sequence them from lowest to highest value?
- Practise changing money into coins of a different value. Can the children count out how many one penny coins equal 2p, 5p and 10p?

Communication, language and literacy

- To help the children remember the new vocabulary play pelmonism, setting out a selection of money items. For example: money box, replica coins, notes, debit card, cheque, calculator, purse, wallet etc. The children can draw or tell you all the items they can remember. Now take one item away and ask them if they can remember which one is missing.

Personal, social and emotional development

Learn the old nursery rhyme:

'Lucy Locket lost her pocket

Kitty Fisher found it.

Not a penny was there in it

Only ribbon round it.'

- Explain that a 'pocket' is an old fashioned word for a purse. How would Lucy have felt when she lost her pocket? What do they think had happened to the money inside it?
- Talk to the children about what they should do if they find something that doesn't belong to them.

Knowledge and understanding of the world

- Find out more about banks. If possible take a group of children to a bank to see what goes on there. The children can see that people visit the bank to put money into their account or take money out. Alternatively, you could invite a local bank manager in to work with the children.

- Talk to the children about other forms of money, and have a few real examples or replicas to show them. They will probably all have seen adults using plastic cards and withdrawing money from cash machines. Explain that these cards read information from the bank's computer and can tell the customer if they still have money in their bank account which they can use.
- Set up a bank role-play area with replica money, scales for weighing bags of coins, calculators and forms to fill in. It would be fun to make a pretend cash withdrawal machine from a cardboard box with a screen and keypad using a mocked up debit card to withdraw money.
- Help the children to role-play putting money in and taking money out of the bank. You will need to model this before the children can play at being cashiers and customers.

Useful links

Essex Grid for Learning – Free interactive game counting coins. 'Counting and money' www.e-gfl.org

Birmingham Grid for Learning – Free interactive game. 'Counting Using Money' www.bgfl.org

Mega Money – Provides opportunities to develop pupil's confidence and knowledge of coins through whole class activities and group work. The booklet sets out a range of ideas for numeracy-based activities for both key stages 1 and 2 using the large scale replicas of all denominations of British coinage.

Also included in the pack is a set of photocopiable large scale coins, which enables teachers to make more sets for classes (invaluable for mathematics co-ordinators). The size of the coins enables them to be suitable for use with special needs pupils (e.g. fine motor skills) and could be used in work relating to performance scales/key skills.

Visit www.pfeg.org for more information.

Colossal Cards – A set of large cards supported by teacher led activities to teach the wide range of ways in which money can be represented (credit cards, cheques, season tickets, stamps and many others) offering pupils opportunities to investigate in detail. Now available with adult learning support notes that may be of use to special needs. Visit www.pfeg.org for more information.

Family

- Ask the family to start a savings jar or money box at home to enable the children to handle coins of small denominations and to count them into the jar. Once everyone is satisfied with the number of coins saved up include the children on a shopping expedition to spend them.

My Money Primary Toolkit

Foundation Units

Foundation Unit 3: My Money Impact

Learning objectives

- To begin to be aware of their own needs and be sensitive to the needs of others (PSHE).
- To understand how their choices affect them and other people.

Vocabulary: how much? price, pay, save, worth, cost.

Whole-Class introduction (10 minutes)

The Big Question: What happens if we don't have enough money to pay for something?

- Ask the children to close their eyes. Imagine that they are standing outside a shoe shop and in the window are a fantastic pair of shoes that they would really like. What kind of shoes would they be? Trainers, dance shoes, shiny shoes, cowboy boots or magic shoes that meant you could run as fast as the wind and jump as high as the moon? You really want these shoes – but they cost a lot of money – £50, which you don't have. What do the children think they can do? Ask Mum or Dad? Save up birthday money and pocket money?
- Ask for a volunteer to join you in a little play. You are going to be Mum/Dad and you want someone to try and persuade you to buy the shoes. Give a good reason why you can't e.g. 'It's your Grandma's birthday next week and I want to buy her a lovely present. I think I ought to spend the money on that.' What choice do the children think Mum will make? How will everyone feel if Mum buys the shoes for them instead of Grandma?
- Talk about the other option of saving up for the shoes. This might take a long time. How would the children feel about waiting? The shoes might be sold to someone else in the meantime. How would they feel then?
- Can the children tell you about a time when they really wanted something but weren't able to have it? How did they feel?

Group/Independent activities (20 minutes)

Role-play – Ask the children to work in twos or threes and to make up little plays in which one character really wants to buy something and the other character has a good reason why they can't. The plays could be based on a family situation or alternatively give the children the following scenarios:

- The three bears are on holiday. Baby Bear wants to go to a theme park but Mum and Dad are looking forward to a relaxing day at the seaside.
- Little Red Riding Hood wants a bicycle so she can cycle to her Grandma's house, but Mum says she can't afford it.
- Ask the children to complete the **What shall I choose?** activity sheet. Talk through the simple choices they can make about spending money. It includes a blank space where they can draw their own idea. You might want to mention the options of saving up for something as well as giving money to a good cause like Children in Need.

Plenary (5 minutes)

- What have the children discovered about the effect of their choices on themselves and other people? Can they always have what they want? Does that really matter? How does it feel to spend money on other people sometimes?



Mention the options of saving up for something as well as giving money to a good cause like Children in Need.

Foundation Unit 3: Investigating My Money

Traditional tale: The Elves and the Shoemaker Communication, language and literacy

This story gives an excellent starting point for investigations about money. Tell or read the story and talk through the following points. If you don't have a copy of the story in the school library there are several available on the Internet, including interactive versions:

- How was the shoemaker making his money?
How do we know he was poor?
- What was he able to do with the beautiful pair of shoes that he found in the morning?
- Why do you think the elves helped the shoemaker?
- How did the shoemaker and his wife thank the elves?
Why do you think they did this?
- What do you think will happen in the future to the shoemaker and his wife?
- Invite the children to act out the story in groups as you re-tell it.

Personal, social and emotional development

- Can the children think about what it means to be poor?
What might the shoemaker's life be like if he had enough money and how would it be different if he was rich?
- Use circle time to talk about the things we buy with money that make us feel happy. Go on to investigate if there are other things which make us happy but which don't cost money.

Problem solving, reasoning and numeracy

- Set up a shoe shop role-play area for the children to be customers and shopkeepers. Model the kind of thinking a customer might have. For example, Why do I need these shoes? How much money have I got and what can I afford? Do these shoes fit me? Will they be all right in wet weather or hot weather? Do I like the colour?
- You could label the shoes, or pictures of shoes with pretend prices and let the children practise handling the replica money and giving change. Develop this by preparing a simple activity sheet of shoes and labelled prices. Can the children match the coins to the labels?
- Ask the children to spot all the numbers they can see in the shop. Which ones do they recognise? Point out the £ sign.

Knowledge and understanding of the world

- Find out about how shoes are made and display some pictures of shoe factories and shoe shops. Label with captions which show how money is used; the customer pays for the shoes, some of that money goes to the seller and some to the shoemaker.

Useful links

What Money Means in Primary Schools – The story **Jack's gold** plus CL1A and CL1B resources can be used with Year 1 and 2 children to accompany the lesson write up.

Visit www.pfeg.org for more information.

Family

- Ask the children to find out what they can about some of their shoes, or those of their family. What's the most expensive pair of shoes in the house and what's the cheapest?
- Ask parents and carers to help the children find out the costs of other everyday items like food, sweets and bus fares.



My Money Primary Toolkit

Key Stage 1, Year 1 Units

Key Stage 1

Year 1 Unit 1: Understanding My Money PSHE Lesson

Learning objectives

- To know that money comes from both regular (wages, pocket money etc) and irregular (birthday money etc) sources.

Vocabulary: earn, wage, salary, pocket money, chores, reward.

Whole-Class introduction (15 minutes)

The Big Question: How can I look after my money?

Start this lesson by playing a guessing game.

Prepare by gathering three pictures which represent the following:

- An elderly person
- A child about the age of the pupils
- Someone at work.

Ask for three volunteers to hold up the pictures.

Read out the Big Question to the children and explain that they are going to think about how people get their money. You are going to read a clue and the children will say which picture or pictures the clue fits.

This is how I can get money:

- 1 I go out to work every day and earn a wage.
- 2 I can earn money by helping at home with some chores.
- 3 Sometimes I get money for my birthday.
- 4 I don't go to work anymore; I get my money through a pension.
- 5 Sometimes I win money – and sometimes I lose it!
- 6 I get pocket money every week.

- Can the children think of any other ways that people get money?
- You might want to explain that not all adults can go out to work. Some can't find jobs or are too ill to work or are studying. They will get money through other ways called benefits, grants or loans.
- Point out that these are just examples and not every child earns money through doing chores or receiving pocket money.
- Read the clues again and sort them into both regular and irregular sources. Which of the ways described would be a surprise?

Group/Independent activities (20 minutes)

- The **How do we get our money?** activity sheet in the resource pack shows four different people who all get their money in different ways. Ask the children to colour in the pictures and to match each picture with the best caption.
- The children can draw a picture of someone they know and write a sentence which describes how they get their money.
- Play a circle game. Invite the children to work with a partner and to invent a mime which shows why someone is receiving money, for example, the nurse at work or opening a birthday card.

Plenary (5 minutes)

- To help the children remember some of the ways in which we can get money you could play another short game. Show the three pictures again from the beginning of the lesson and give three clues, which gradually narrow the options, for the children to guess the right picture. For example:

Who am I?

- 1 Sometimes I receive money for my birthday
- 2 I don't go out to work
- 3 I get money through a pension.

Key Stage 1

Year 1 Unit 1: Understanding My Money Mathematics Lesson

Why do we need money?

Learning objectives

- To learn how to work with numbers up to 20.
- To understand adding and subtracting 1 and 2 using the vocabulary of '1 or 2 more than' and '1 or 2 less than'.
- To learn simple addition, counting on 1, 2 and 3.
- To use pennies and pounds.

Mental starters (5 minutes)

- Present a number line that shows 1 to 20 with some numbers missing. Count along the number line and fill in the missing numbers.
- Imagine the number line shows pence. Use the number line to count forwards and backwards in 2 pence up to 20 pence and back again. Now imagine the number line shows pounds. Count forwards and backwards in £5 up to £20.
- Ask a child to choose any number on the number line from £2 to £19. Ask the children how much you would have if you had £1 more than that, and then £1 less than that. Repeat, asking another child to choose any number on the number line.

Whole-Class introduction (5 minutes)

- Ask the children to think about when they have seen their mother or father (or carer) use money. Discuss why adults need money, for example for shopping, petrol and presents. Discuss what other things adults might need money for, for example heating the house, or paying to use their telephones.



Less confident children could be paired with more confident workers where suitable.

Group/Independent activities (15 minutes)

- Give each child a 100 number square. Ask them to listen carefully to what you say and colour in the square that shows the amount each person needs. Read each problem to the class one at a time and repeat the calculation underlined to help the children identify the mathematics.
- 1 Alan needs £1 more than £5 to buy gloves.
How much does Alan need?
 - 2 Carol needs £1 less than £10 to buy a chicken.
How much does Carol need?
 - 3 Tim needs £2 less than £20 to pay the dentist.
How much does Tim need?
 - 4 Poppy needs £1 more than £14 to buy a cushion.
How much does Poppy need?
 - 5 Sabine needs £2 less than £5 to buy a light bulb.
How much does Sabine need?
 - 6 Kamal needs £2 more than £10 to buy a toaster.
How much does Kamal need?
- Ask the children if they notice anything about the squares they have coloured in. Do they make a pattern? Note that there are two squares in between each coloured square, i.e. they have coloured in every third square. Use the coloured squares to count forwards in £3 up to 18.
 - Differentiate for less confident children by giving simple calculations which only cover the concept of 'more than'.

Resource: Bobby's and Ann's shopping cards (15 minutes)

These are 12 illustrated cards – six blue cards and six red cards. The blue cards show how much Bobby has spent. The red cards show how much Ann has spent.

Children play in pairs. They lay all cards face down in front of them. Each child takes it in turns to look at 1 blue card and 1 red card and work out how much Bobby and Ann have spent in total. The other child in the pair checks they are right. If they are correct, then the child that turned those cards over keeps the two cards, if they are incorrect then they turn the cards face down again. The child with the most cards at the end of the game wins. Encourage children to play several times.

Less confident children could be paired with more confident workers where suitable.

Plenary (5 minutes)

- Use Bobby and Ann's cards to recap on the main points. For example, hold one up and ask how much Bobby or Ann would have to pay if this item was £1 more, or £2 less.

My Money Primary Toolkit

Key Stage 1, Year 1 Units

Key Stage 1

Year 1 Unit 1: Investigating My Money

Why do we need money?

Find out!

- How is your home heated?
- How much does a loaf of bread, a pint of milk, a litre of petrol, a birthday card, a toy, etc cost at the moment?
- Find three things at home that cost money (e.g. the fire, the water, the car).
- Talk to the school secretary and find three things that the school has to spend money on.
- Find some story books that include money.

Problem solving for the more able

- Make up some £1 or £2 'more' or 'less' money problems with answers £5 or £10.
- Now give your problems to a friend and ask them to colour in the answers on their 100 number square.



Across the curriculum

Topic work: Earning our money

Citizenship

- Find out about the jobs people do and how they earn their money.
- You could focus on people who help us e.g. firefighter, police officer, nurse, and doctor or include other jobs which the children know about.
- Talk to the children about the responsibilities adults have to spend their wages. What are the expenses they will have to meet each day and week?

Data handling

What jobs would the children like to do? Make a simple bar chart or picture chart to represent their views. Can they all say why they think they'd like to do this job and do they all think they should earn money for going out to work?

Literacy

Ask the children to help you complete a word wall which includes all the words they can think of to do with earning.

For example: pay, wages, costs, work, money etc.

Make a display of books and pictures about the different jobs people do.

Art

Make a collage of people at work. Ask the children to paint pictures of people they know at work, or alternatively to find out about a job they would like to do. Label with a caption which reminds the children that we can earn money for going out to work.

Useful links

Teachers TV – Innovation – Every Child Matters at Work

A look at the Meaningful Work scheme which encourages children to help teaching staff and support workers by doing jobs around the school in exchange for points.

Visit www.pfeg.org for more information.

On the Money – Funny Money deals with how families use money – what they spend it on and how that sometimes causes problems. This is a very enjoyable resource with a different approach covering finance and enterprise topics through the use of excellent short stories that pupils will identify with and find funny. The activities are good and develop the issues in a variety of ways. Visit www.pfeg.org for more information.

Family

Find out what jobs family members do or have done. If possible ask them to talk to their grandparents too.

How did they spend their wages? Can they remember how they felt when they received their very first pay packet?



Talk to the children about the responsibilities adults have to spend their wages. What are the expenses they will have to meet each day and week?

My Money Primary Toolkit

Key Stage 1, Year 1 Units

Key Stage 1

Year 1 Unit 2: My Money Works PSHE Lesson

Learning objectives

- To consider the ways the children can use money in their own lives (PSHE).
- To understand why we need money.
- To know some of the essentials that must be paid for.

Vocabulary: coin, note, cost, spend, afford, bank, need, want.

Whole-Class introduction (15 minutes)

The Big Question: Why do we need money?

- Draw a big question mark on the board. Can the children identify what it means and can they give you a few examples of questions.
- Now show them a few coins and notes and invite the children to ask you any question they like about money e.g. How much money is in your purse? What will you spend your money on?
- You don't have to answer the questions at this point; the idea is to encourage the children to think about money related questions which they could ask.
- Explain that you are going to read them a story about a boy who had an important question to ask about money. Read the story on the **Bobby's question** resource sheet.

Re-cap on the questions Bobby asked:

- Why do we have money?
- What do we do with it all?
- Can they remember the answers Bobby's Mum gave?

Group/Independent activities (20 minutes)

- To help the children remember the key messages ask them to work in pairs and to teach a puppet about why we need money. They can swap roles to practise the questions and answers. Can they teach the puppet that we need money to pay for things we need and want and give examples of what these things might be? Some children could also teach the puppet that money helps us to measure the value of things and to compare prices.
- Ask the children to draw a picture of themselves and their family in the middle of a large sheet of paper. They go on to draw all the things they can think of that their families might spend money on all around their family.
- Make up a class book of money questions. Include Bobby's questions at the beginning and ask the children to add more of their own. Over the next few days invite the children to think about these questions with you and gradually write the answers in the book.
- Make up words and actions for the song 'This is the way the money goes'. Sing the following chorus together and then invite volunteers to mime spending some money e.g. putting petrol in the car, paying for cereal and then eating it, turning on the lights in the house and so on.

'This is the way the money goes, money goes, money goes, This is the way the money goes and this is how we spend it.'

Plenary (10 minutes)

- Pretend to be Bobby and ask the Big Question again, 'Why do we need money?' Ask for volunteers to role-play his Mum and answer his question.
- Share some of the pictures or watch a sample of the puppet shows and list all the different ways the children have discovered of using money.

Key Stage 1

Year 1 Unit 2: My Money Works Mathematics Lesson

Earning money

Learning objectives

- To order numbers 1 to 10 on a number line.
- To derive and recall pairs of numbers that total 10.
- To solve problems involving money.

Mental starters (10 minutes)

- Present a number line for 1 – 10 but with no numbers on it. Tell the children that the numbers have fallen off and we need to put them back on. Have digit cards 1 – 10 face down. Pick one up and ask for a volunteer to come and put it in the right place on the number line. Encourage the children to count along to find the right place for the number. Repeat for all 10 numbers.

Before the lesson, put small piles of money under 9 chairs as follows:

- 1p
- 2p
- 2p 1p
- 2p 2p 5p
- 5p 1p
- 2p 5p
- 5p 1p 2p
- 5p 2p 2p

(You will need 17 coins: 4 x 1p, 8 x 2p, 5 x 5p)

Ask children if they have ever been lucky enough to spot some money on the ground that someone has dropped. Ask the children to see if it is their lucky day and to look under their chair to see if anyone has dropped money there. Choose one child and ask how much they found. Ask another child to come and mark that amount on the number line.

Next tell the children they want to buy an orange for 10p. Count on the number line to show how much more money they need to buy the orange. Emphasize that the two numbers (the amount they have and the amount they need total 10). Make a note of this pair of numbers. Repeat until you have noted all pairs of numbers that total 10.



Ask the children if they have ever been lucky enough to spot some money somewhere unexpected.

Whole-Class introduction (5 minutes)

The Big Question: How do we earn money?

Tell the children that we cannot rely on finding money on the ground to buy things we need. Ask them how people earn money. Discuss some jobs that do not just earn people money, but also help others, for example a policeman, a nurse, a doctor.

Group/Independent work

Resource sheet: Shami's job cards (20 minutes)

Shami wants some spending money for his holiday. He is going to try to earn some at the weekend. He makes some cards to advertise the jobs he can do.

Children work in pairs with Shami's job cards.

- 1 Ask the children to put the cards in order from a £1 job to a £10 job. (There is a number line at the top of the photocopiable sheet that they can use to help them).
- 2 Tell the children that Shami wants to do two jobs on Saturday morning and earn £10. Ask the children to find what two jobs Shami can do. Repeat for Saturday afternoon, Sunday morning and Sunday afternoon, so children find four pairs of numbers that total £10: £1 and £9, £2 and £8, £3 and £7, £4 and £6.
- 3 As an extension, ask children to imagine that they would like to do weekend jobs that earn £10. Ask them to make job adverts like Shami's that will make them £10 on Saturday and £10 on Sunday. Give them some ideas for jobs, such as posting letters, feeding the cat, hanging up the washing, performing a song, baking a cake.
- 4 Differentiate by asking less confident children to choose pairs of jobs and add them together. Which will give Shami the most money?

Plenary (5 minutes)

- Play 'my purse, your purse'. Whatever the amount in your purse, the children must make to £10 with what's in their purse. For example, you say 'in my purse I have £2', children put their hand up to respond 'in my purse I have £8'.

My Money Primary Toolkit

Key Stage 1, Year 1 Units

Key Stage 1

Year 1 Unit 2: Investigating My Money

Earning money

Find out!

Discuss with children where they have seen people advertising jobs: perhaps in a newsagent window, or in the local paper. What kind of things do adults need to know if they are applying for a new job? (For example, what will I be doing? Where will I work? How much will I get paid?)

Problem solving for the more able

- Think of some jobs you might be able to do for £1, £2 and £3. Put them on 10 cards. Which of these jobs could you do to make £10? Do you have to do more than two jobs?



To help the class understand the significance of money, ask them to try and find a way of buying things from the shop if we didn't have money.



The children could draw some of the things they buy with their family and write the prices on the picture.

Across the curriculum

Topic work: Why do we need money?

Mathematics

Role-play – This topic obviously lends itself to running a role-play shop in the classroom, with the children using coins to the value of 20 pence.

To help the class understand the significance of money, ask them to try and find a way of buying things from the shop if we didn't have money. Do they have any ideas that would work? Explain that money 'works' because we all know and trust that the actual coins and notes are worth the value printed on them.

Literacy

Tell the story of Jack and the Beanstalk. Focus on the beginning when money doesn't exchange hands. Instead Jack exchanges the cow for a bag of beans. Can the children make up their own plays in which they try swapping one set of goods for another? Why might this system not work sometimes? How does money make this easier?

Write a class story together about a £1 coin that had a busy day. The coin was used several times that day to pay for different things, for example to buy a cup of tea, as change for a £5 note, towards buying a pair of shoes, as the bus fare home and so on. Make the point that money is used to pay for goods or buy someone's time, and that we can choose how we want to use it.

Geography

Invite the children to bring in small amounts of foreign currency left over from holidays. Talk about the names of the currencies and the countries in which they are used. Even though the money looks different to our money it will be used for buying goods and services in the same way.

Useful links

What Money Means – Jack's Gold – details a half term's topic which introduced financial capability through traditional tales, beginning with the story of Jack and the Beanstalk.

www.pfeg.org/wmm

Making Sense of Money – A games booklet which aims to improve skills in coin recognition, adding up money, exchanging coins for goods and budgeting, keeping money safe and choosing how to spend money. **Free resource – for details of how to obtain this resource visit www.pfeg.org/resources.**

Family

Ask family members to help the children find out the cost of everyday items such as basic foods, bus fares, and simple treats.

The children could draw some of the things they buy with their family and write the prices on the picture. Do they think these things are cheap or expensive?



My Money Primary Toolkit

Key Stage 1, Year 1 Units

Key Stage 1

Year 1 Unit 3:

My Money Impact PSHE Lesson

Learning objectives

- To become aware that our feelings and actions have an impact on others and vice versa (PSHE).
- To know that we can have a range of feelings about money.
- To understand that choices the children make will affect them and others

Vocabulary: afford, choice, choose, spend, pay, change, stall, total.

Whole-Class introduction (15 minutes)

The Big Question: How does using my money in different ways make me feel?

- Have the children ever lost any money?
What happened and how did they feel?
Have they ever lost anything else that was precious to them?
How did they feel then?
Were they upset, worried, angry?
How did the people around them react?
- Read the story **Dogger** by Shirley Hughes. It tells how Dave felt when he lost his favourite toy, Dogger, which eventually turns up on a stall at the school fête. A little girl buys Dogger before Dave can raise the money to buy him back. In the end his big sister comes to the rescue.



Choices the children make will affect them and others.

After you have read the story talk to the class about the following:

- How do we know that Dogger is precious to Dave?
- What did Dave and his family do when Dogger was lost?
- How do you think Dave felt when he saw Dogger on the stall?
- How much would Dave have to pay to get Dogger back and how much did he have?
- What would you have done then if you were Dave?
- How do you think the little girl felt when she bought Dogger and then when Bella asked her to give Dogger back?
- How do you think Bella felt when she gave up the teddy for Dogger?
- How do we know how everyone feels at the end of the story?

Group/Independent activities (20 minutes)

- Ask the children to work in groups of three to role-play scenarios suggested by the story. Talk through their reasoning after each scene.
- Act out the scene with the little girl, Bella and Dave. How do you all feel at the end?
- Try again. This time Bella decides she won't swap the teddy for Dogger. How do you all feel now?
- What happens if the little girl says 'You can buy it off me.' How much will she charge? How much is Dogger worth to Dave? Can they get the money?
- The **How do I choose what to spend my money on?** activity sheet asks the children to make a choice about how they might spend some money at the school fete. Will the girl use the money to buy something for herself or her little brother?
- Extend this by asking the children to draw and write a storyboard about a time when they made a choice about spending money.

Plenary (10 minutes)

Invite the children to talk about times when they have made a choice about spending money. Did they always buy the item they really wanted? How did this decision make them feel? What kind of things do we have to think about when we are deciding whether or not to buy something.

Key Stage 1

Year 1 Unit 3:

My Money Impact Mathematics Lesson

Knowing how much money we have

Learning objectives

- To understand how to add or subtract a one-digit number or multiple of 10 to/from a two-digit number.
- To use the vocabulary related to addition and subtraction and symbols to describe and record addition and subtraction number sentences.
- To solve problems involving money.

Mental starters (5 minutes)

- Use a number line to count on and back in ones, twos, fives and tens from any number.
- Give each child an imaginary coin: 1p, 2p, 5p or 10p. Now ask a child to come to the front and put their imaginary coin in your imaginary money box, saying out loud how much they have put in. Ask the children to hold that amount in their heads, and then when the next child comes up to put their imaginary coin in the money box, count on to work out how much is in the money box now. Repeat several times.

Whole-Class introduction (5 minutes)

The Big Question: How much can I spend?

Tell the children to imagine they put a small amount of money in their money box every week or so. Then they go on holiday and take some money from their money box to spend. When they get back from holiday they can't remember how much should be in there. What could they have done to help them remember? Draw the conclusion that it can help to record amounts of money so that we can keep track of our saving and spending.



Children work in pairs with the Money calendar activity sheet.

Group/Independent work (10 minutes)

- With the whole class, play the imaginary coin in the imaginary money box game again, but this time record the amounts as addition sums on the board. For example $5p + 2p = 7p$. Now we have 7p in our money box. $7p + 10p = 17p$. After a couple of addition sums, take some money out to buy something, to pay someone back, or to give some change to charity. Record this as taking away or subtracting, for example, $56p - 10p = 46p$.
- Work with sums of 1p and 2p for less confident children to a total of 10p before trying larger sums of money.

Activity sheet: Money calendar (15 minutes)

- Children work in pairs with the **Money calendar** activity sheet. Give each of them the money calendar with some events on it, where they either gain or spend money. Children roll the die to work out how much money they spend or gain at the event. They record a total in the yellow boxes on the calendar.
- As a class, compare and discuss to see who spent the most at the end of the month.

Plenary (10 minutes)

- Recap on adding or subtracting a one-digit number or multiple of 10 to/from a two-digit number by asking money problems such as I have 23p in my purse and find 5p behind the sofa, how much have I got now?
- To ensure all children are kept on their toes, when you pose a problem, play 'reply or rebound': you select a child to answer your problem and they can reply or rebound the question to someone else in the class to answer it. If they choose to 'rebound', then they must say if they agree with the other child's reply.

My Money Primary Toolkit

Key Stage 1, Year 1 Units

Key Stage 1

Year 1 Unit 3: Investigating My Money

Knowing how much money we have

Find out!

- Keep a notebook and write down how much money you gain and spend each week. Compare with other children in your class. You will be aware of children in the class for whom money in the family is a real issue, and will want to handle this question sensitively.

Problem solving for the more able

- As an extension, give children a clean copy of the **Money Calendar**, and ask them to write in additional events on some of the empty days, and then record their new totals. **Note:** this involves recognising that more than two numbers can be added together.





Find out where the shops are in your local area. What do they sell?
How much do things in the shops cost?

Across the curriculum

Topic work: At the shops

PSHE & mathematics

Set up a second-hand toy stall like the one in **Dogger**. Price all the items at 20 pence or below. Give the children a set amount of money and some simple shopping choices.

For example:

- Visit 1 – Remember it's your friend's birthday. Will you buy them something or spend it on yourself?
- Visit 2 – Will you spend the money or save it for a special treat at the weekend?
- Visit 3 – You'd like a snack. Will you buy a banana or bar for 15p or spend it at the stall?

Ask the children to draw or write their spending decisions. How much did they spend and how much change did they have?

Geography

Find out where the shops are in your local area. What do they sell? How much do things in the shops cost?

History

Have the shops always been there? Ask the children to find out as much as they can about the changes in the local area. What might a shop have sold when the children's grandparents were young?

Art

Make a group picture or collage of a row of different shops. Ask the children to find out what might be for sale in each of the shops and include a few priced items for sale.

Useful links

Mega Money – This resource includes a range of activities and games for Key Stage 1 using large versions of English coins with teachers' notes. There are also activities suitable for early Key Stage 2. **Available through the pfeg website www.pfeg.org**

Personal finance education on the BBC

Free interactive shopping games at three different levels:
www.bbc.co.uk/schools/ks1bitesize/numeracy/money/index.shtml

www.bbc.co.uk/education/dynamo/den/shopping/index.htm

Family

Ask parents and carers to take the children shopping with them and to be in charge of a simple shopping list. Can they tick off every item when it's bought? Involve them in any discussions about which item to buy. For example, shall we buy these apples for £1.50 or these bananas for £1.60?

This will involve the children in real choices which will help them to understand how our decisions affect ourselves and others.

My Money Primary Toolkit

Key Stage 1, Year 2 Units

Key Stage 1

Year 2 Unit 1: Understanding My Money PSHE Lesson

Learning objectives

- To consider the way that the children can use money for different purposes.
- To understand the difference between needs and wants.

Vocabulary: needs, wants, essentials, most, least.

Whole-Class introduction (15 minutes)

The Big Question: What's the difference between something I need and something I want?

- Work with the whole class on the following exercise in groups of four. Tell the children to close their eyes and imagine that they have sailed across the ocean to a new uninhabited island. What are they going to need in order to survive for one week? Give each group a few minutes to write or say their list and collect in their answers.
- Check that the lists include all the essentials: clean water, fresh air, food and shelter.
- Do all the groups agree on the essentials? Are there any items which aren't necessary for survival? To help them with this concept ask them to group the items under three heading: most important, important and least important. Any item which is not in the 'most important section' can be discounted.

Group/Independent activities (20 minutes)

- Children can stay in their groups to explore the introduction further using the following scenarios:
- You must stay on the island for one year. What else will you need?
- One of your group is feeling unwell. How could you help?
- Another is really homesick. What can you do to cheer them up?
- Another wants to know how to grow vegetables. Can you teach them how?
- The children can write their answers, or devise a role-play which shows their group discovering their needs and putting in a request to the mainland for essential help.

- Encourage the children to include important items like medical treatment, education, loving friends and family.
- Congratulate the children for successfully surviving one year. Tell them that they will soon sail back home and that they can each have three treats when they return. Ask the children to write a wish list.

Activity sheet

The **Needs and Wants** activity sheet shows a series of pictures which represent either a 'need' or a 'want'.

The children can colour the pictures and label them with the correct caption.

Use the completed pictures for the following activities:

- Sorting the items into needs and wants.
- Sorting into three categories; most important, important and least important.
- Photocopying and playing a game of 'pairs'. Children have to find pairs which show either needs or wants.
- As an extension activity encourage the children to add their own pictures to the selection.

Plenary (10 minutes)

- The children have discovered all the important things we need to live healthy and happy lives – wherever we are, our human needs are the same.
- Write a class list of all the wants and needs they have discovered.
- Is everyone in agreement about where each item should go?
- Which of the items on both lists need money to pay for them?



The children can write their answer, or devise a role-play which shows their group discovering their needs and putting in a request to the mainland for essential help.

Key Stage 1

Year 2 Unit 1: Understanding My Money Mathematics Lesson

Let's go shopping

Learning objectives

- To mentally add or subtract multiples of 10 up to 100.
- To know all coins up to £1.

Mental starters (5 minutes)

- As a whole class recite the 10 times table.
- Use a number line to count on in 10s from any multiple of 10, stopping at 100. Explain to the children that you are finding the difference between the start number and 100.
- Now ask children to imagine it is 100p or £1 on the number line, and you bought something for 40p. Count on from 40p to show the difference between 40p and £1. This difference of 60p is the change you would get. Do the same for other amounts that are multiples of 10.

Whole-Class introduction (10 minutes)

The Big Question: What's the difference between something I need and something I want?

Pretend to give each child in the class an imaginary £1. Now offer them all a choice for how to spend their £1.

Examples:

- It's a cold winter's day. You can buy a cup of soup that costs 60p, or a comic that costs 80p. Can you afford both? Which do you need, which do you want?
- Tomorrow is your best friend's birthday. You can buy a birthday card that costs 60p, or a banana for yourself which is 30p, or a drink that costs 50p. Can you afford all of them? Which do you need, which do you want?

Give children the opportunity to discuss their decisions with the person next to them. Then discuss decisions with the whole class, asking:

- Could you afford all the items?
- How did you decide which item(s) to buy?
- How much change did you receive from your imaginary £1?

Group/Independent work (20 minutes)

- Children work in small groups. Give each group a container holding coins (5 x 1p, 5 x 2p, 4 x 5p, 2 x 10p, 4 x 20p, 1 x 50p) and a 'shopping bag' containing a pencil labelled 10p, a felt tip pen labelled 20p, a notepad labelled 30p, an apple labelled 40p, a ball labelled 50p and a book labelled 80p. Tell them they have an imaginary £1 between them. Ask them to write down what their group would buy, and what coins in change they would get from their cash tin.
- As an extension activity, encourage children to look at what other buying decisions they could have made, and what change they would get.

Activity sheet

The **Let's go shopping** activity sheet is an illustrated sheet that shows six scenarios, each comprising: two items and a cash tin. Children must look at each picture, tick the most important item to buy for £1, and decide on the correct coins from the cash tin to give the change.

Example scenario is a dog beside some dog food (costing 70p) and a dog toy (costing 60p). In the cash tin there is 2 x 20p, 3 x 2p, 1 x 10p, 1 x 50p.

Plenary (10 minutes)

- Again, give children an imaginary £1 each. Use made-up shopping lists (with prices multiples of 10 up to £1) to reiterate distinguishing needs from wants. Children determine if their £1 will buy all the needs on the shopping lists.



Encourage children to look at what other buying decisions they could have made, and what change they would get.

My Money Primary Toolkit

Key Stage 1, Year 2 Units

Key Stage 1

Year 2 Unit 1: Investigating My Money

Let's go shopping

Find out!

What can you buy for £1? Do a survey in a local shop, the school canteen or tuck shop and list all the things you can buy for less than £1. What coins would you use to pay for each item on your list? Which of the items on your list do you need, and which do you want?

Problem solving for the more able

- You have 1 x 50p, 3 x 20p, 3 x 10p, 2 x 5p, 5 x 2p.
How many ways can you find to make £1? Can you find 10 different combinations?
- If you add 10 x 1p to your coins, how many ways are there to make £1 now?

Across the curriculum

Topic work: Do we all need and want the same things?

Data handling: The whole school investigates

Draw up a list of essential needs and ask the children to find the opinions from five different people. Can they include people of all ages in their survey?

Draw up a list which includes both needs and wants and ask another five people to say whether each item is a need or a want.

Enter the data and represent it graphically. Talk about the results. Is there agreement?

Geography

Find out about the lives of people living in another part of the world. What are their needs and wants? How are they similar and different to our own?

History

Can the children investigate needs and wants from a different time? What might be the similarities and differences for girls and boys from long ago?



Invite the children to write and illustrate their own mini charter, in which they list every child's right to have their essential needs met.

Drama

'Smart Choice' – Ask the children to devise a role-play in which they show how to make a smart choice between a need and a want. For example, do I buy food for the dog or that bargain DVD? Encourage them to add relevant context. Can they devise a role-play to illustrate a decision in their own lives, and one for someone living in a different country, or from a different age group?

Citizenship

Tell the children about the UN Convention on the Rights of the Child. Child friendly versions can be downloaded from several sites and more able children may like to read the articles.

Invite the children to write and illustrate their own mini charter, in which they list every child's right to have their essential needs met. For example: 'You have the right to clean water.'

Useful links

Rights of the Child – Child friendly version of UN Rights of the Child. http://sustainable.woodcraft.org.uk/4_rights.htm

Unicef

An interactive sorting game of wants and needs, suitable for more able children.

www.unicef.org.uk/tz/games

On the Money – Down the Pan – This is a very enjoyable resource with a different approach covering finance and enterprise topics through the use of excellent short stories that pupils will identify with and find funny. The activities are good and develop the issues in a variety of ways.

Visit www.pfeg.org for more information.

Family

Ask the children to talk to family members about things they wanted when they were children. Were they able to buy these 'wants' or did they remain as dreams or wishes?

Invite them to make a wish for each member of their family. How much do their wishes cost? What difference would it make to the family if these wishes came true?



Ask the children to devise a role-play in which they show how to make a smart choice between a need and a want.

My Money Primary Toolkit

Key Stage 1, Year 2 Units

Key Stage 1

Year 2 Unit 2: My Money Works PSHE Lesson

Learning objectives

- To consider the way that the children can use money for different purposes.
- To know that there are different ways to save money.

Vocabulary: earning, spending, saving, bank, building society, post office.

Whole-Class introduction (15 minutes)

The Big Question: What is saving?

Where does money go if I save it?

- Introduce the topic by talking about the relationship between earning, spending and saving.
- We earn money to spend on the things that we need and want.
- Sometimes we choose not to spend all our money but to put some of it aside as a saving.
- Saving means setting aside money today so that it is there for the future.
- Ask the children to pair up with a talk partner and to think about why people might decide to save money, and list their answers.

For example because:

- they have more money than they need
- they want something which costs more than the money they have now
- they know they want to do something in the future which will cost a lot of money.
- Can the children tell you any places where people can save money?

Write the following terms on the board:

- Money box
- Bank
- Building society
- Post office

You can save money in all these places:

- If you save your money in a bank, building society or post office you could open a savings account and your money will earn interest. This means that for as long as you keep the money in the savings account it earns a little bit of extra money. This means that when you take the money out of the account you have more money than you started with.
- Can the children tell you which method of saving does not earn any interest?

Group/Independent activities (20 minutes)

Activity sheet

The children can complete the **Saving up** activity sheet independently or with a partner. It helps them to think about why we might choose to spend or save money, and to re-cap on the places where we can choose to save money.

Ask each group to compile useful information for children of their own age about saving money. They can choose to present their information as:

- a TV advert
- a web page
- a leaflet.

Ask them to answer the following points in their presentation:

- Why should I save money?
- Where can I save money?
- What do savings account and interest mean?

Some children can also include information about different accounts, including the Child Trust Fund.

They might also like to include a true or false quiz as part of their presentation.

Plenary (10 minutes)

- Make time to watch the presentations, or invite the children to share their written work with their classmates.
- How many of the children think that saving is a good idea?
- How many of them think that they will open a savings account at some time in the future?
- What kind of things do they think they will save up for?

Key Stage 1

Year 2 Unit 2: My Money Works Mathematics Lesson

Saving up

Learning objectives

- To know multiples of 10 that sum to 100.
- To solve problems involving money, using addition and subtraction.

Mental starters (10 minutes)

- As a whole class recite the 10 times table.
- Use a number line to count on in 10s from 10 to 100, to show 10 and 90 make 100; now count on in 10s from 20 to 100 to show 20 and 80 make 100. Similarly, show other pairs that sum to 100: 30 and 70, 40 and 60 and so on. Make a note of all the pairs you can find that sum to 100.
- Now ask all the class to stand up. Give each child an imaginary amount of money that is a multiple of 10 up to 100. When you say a number, children that are the other part of the pair that sums to £100 sit down. Play until all children are sitting down, then give children different multiples of £10, and play again.

Whole-Class introduction (5 minutes)

The Big Question: What is saving?

Tell the children you have £10. Ask who thinks you should spend it and who thinks you should save it. Discuss with those who say 'spend' what you could buy with £10. Discuss how long whatever you buy would last. Explain that if you spend it, then it goes forever. If you save it, then you gain a little bit extra when you decide to spend it, as a reward for saving – this little extra is called the interest.

Group/Independent activities (20 minutes)

- Children work in pairs to make a savings book. They write five months of the year in their book, and beside each month two amounts that add to £100. Each month the pairs of amounts must be different.
- As an extension, ask the children to write or draw beside each amount how they obtained the money that enabled them to save. For example, birthday, car washing, won a competition, helping neighbours with gardening, emptied out money box and so on.

Resource: Snap and save game (10 minutes)

Children play in pairs. Each player puts their stack of cards face down in front of them. At the same time, players turn one card face up. If they add to £100 the first one to say 'save' takes those cards and saves them. This becomes their savings pile. At the end of the game, the child with the most savings wins.

Plenary (5 minutes)

- Recap on multiples of 10 that add to 100 by playing 'I am thinking of a number, what number do you think it is?' (Example: 'I am thinking of a number that when added to 80 makes 100, what number do you think it is?' 'I am thinking of a number that when added to itself makes 100, what number do you think it is?')



The children can complete the Saving up activity sheet independently or with a partner.

My Money Primary Toolkit

Key Stage 1, Year 2 Units

Key Stage 1

Year 2 Unit 2: Investigating My Money

Find out!

Children work in pairs and use their pretend savings books. Each day for a week you choose a pair of numbers that are multiples of 10 and add to 100, for example: Mon £40, £60, Tues £10, £90. Ask each child to toss a coin. If they get heads they write one of the numbers in their savings book, if they get tails they write the other. At the end of the week, find out which pair has the most savings.



Children work in pairs and use pretend savings books to find out more about saving money.

Problem solving for the more able

- Play **£100 bingo** as provided in the resource pack.

Small bingo cards 3 x 3 show multiples of £10 up to £100. One child is the bingo caller. When the amount called adds up to 100 with an amount on the card then the bingo players cover that amount. The children must be able to recognise the amounts quickly before the next number is called. The first child to get a line of 3 is the winner. Use blank bingo cards and ask the children to put their own amounts on there.

Across the curriculum

Topic work: Saving up

Mathematics

Set a few simple problems that enable the children to calculate how savings grow over time. Include figures to represent the addition of interest.

Challenge the children to make up a savings problem for their friends to solve.

Drama

Invite the children to present a group role-play which demonstrates how to open a savings account.

PSHE

Take the opportunity to find out more about the Child Trust Fund, the savings and investment account for children. There are activities for this age group in the free **My Money Guide to the Child Trust Fund** resource.

Can the children find out:

- How much is put into the Child Trust Fund on the birth of a baby, and again at age 7?
- Who can save money in this account?
- What kind of things do they think it would be sensible to save up for?



Building societies began over 200 years ago when working men and women got together to pool their funds in organisations from which they could borrow money to build houses.

History

Building societies began over 200 years ago when working men and women got together to pool their funds in organisations from which they could borrow money to build houses.

- Why would people need to borrow money to build a house?
- What else can the children find out about building societies or the first banks?

Design and technology

Make a collection of different money boxes. What features do they need to be successful e.g. strong, secure – not too easy to take the money out etc.

Ask the children to design a new money box for someone of their own age. What favourite item will encourage saving – a ship, car, rocket, tree? Where will the slot for the money go, and how will the saver be able to get their money out when they are ready to spend it?

Useful links

Child Trust Fund – Find out more about saving through the Child Trust Fund in the **My Money Guide to the Child Trust Fund** which includes activity sheets and lesson plans as well as a poster for your classroom.

Available to order for free from www.mymoneyonline.org

Money Boxes – These sites give information about the history of money boxes:

www.piggybankpage.co.uk/piggy_bank_history.htm

www.e-piggy.com/history.htm

Nationwide Education: Financial Capability – An interactive website for pupils, teachers and parents designed for use on interactive whiteboards and PCs. For 4 to 7 year olds there is an online storybook with sub-games plus downloadable fact and work sheets and word bank.

www.nationwideeducation.co.uk

Family

Where are the local places to save money?

Can the children find out about two or three different savings accounts. Are they all offering the same rate of interest?

My Money Primary Toolkit

Key Stage 1, Year 2 Units

Key Stage 1

Year 2 Unit 3:

My Money Impact PSHE Lesson

Learning objectives

- To understand the role of people who help in the community.
- To know what charities are for and what some might do.
- To know where money goes if it is given to a charity.

Vocabulary: charity, appeal, welfare, donation, fund raising

Whole-Class introduction (15 minutes)

The Big Question: What is saving? What is a charity?

- Show the children a selection of promotional materials and collecting boxes from a few well-known charities.
- If you can, choose some with different aims and approaches, for example, those linked to big TV appeals, animal welfare, charities working abroad as well as this country and those which protect the environment.
- Do the children recognise any of the charities? Can they tell you what they do? Have they ever been involved in raising money for a charity? What did they do?
- Work with the children to come up with a child-friendly definition of a charity. Try to include the following key points:

People like to help each other. One way to do this is to support a charity, which is an organisation that supports a good cause like helping people or animals in difficulty or protecting the environment. Charities run different activities and raises money to make those activities happen.

- Where do the children think the money goes?

It goes to three main things:

- 1 Most of the money goes to the cause e.g. food, shelter, medicine etc.
- 2 Some goes to raising more money for the cause e.g. running campaigns.
- 3 A small amount goes to running the charity; rent, wages and bills.



Work with the children to come up with a child-friendly definition of a charity.

Group/Independent activities (20 minutes)

- The children can work with a partner or in a small group.
- Invite them to imagine that they have been given the opportunity to start a new charity. Explain that charities are often started up by people who feel very strongly about something.
- The **Charity planning** activity sheet guides them through key questions to help them think about what they care about and how best to support it.
- You can develop this work by asking the children to use the information from the **Charity planning** activity sheet as a basis for a short talk or presentation about their proposed new charity. They can include samples of promotional materials and even 'spoof' case studies about the difference their charity has made.
- Encourage the children to find out about real charities that support similar causes to their own new proposal. Can they find out how much money they raise and how they spend it, and an example of successful support?

Plenary (10 minutes)

Recap on the real and different ways that children can support giving through charity. For example,

- Raising money for a cause you believe in. Even small amounts of money make a difference.
- Writing letters to let people know what you think.
- Helping people in your community – at school and in your neighbourhood.

Key Stage 1

Year 2 Unit 3: My Money Impact Mathematics Lesson

Turning a little into a lot

Learning objectives

- To be able to read and compare two- and three-digit numbers.
- To solve problems involving money.

Mental starters (10 minutes)

- Show children two digits. Ask which way round you would write them to make the biggest possible number. Discuss which digit is the tens and which digit is the units.
- Now show a third digit. Ask where you would place this third digit to make a bigger number still. Discuss which digit is the hundreds, which digit is the tens, and which digit is the units. Ask how you could move the three digits around to make the smallest number.
- Emphasise that the place of the digits tells you the size of the number.



Discuss how charities raise money.

Whole-Class introduction (5 minutes)

The Big Question: What is charity?

Discuss how charities raise money by rattling collection tins, or placing them in places lots of people visit. Ask children where they have seen collection tins. How much money do they think people might put in the tin. Is it a lot or a little? Discuss with them that charities raise large sums of money by relying on lots of people donating a little.

Group/Independent activities (20 minutes)

Resource: Collection tin game

- The illustrated **Collection tin game** sheet in the resource pack shows a collection tin in eight different locations with space to write the amount collected on it. Children turn over a collection tin card, and roll a die 3 times. The card tells them where the tin is located. The die tells them the amount collected. The child must write the digits in an order that makes the most money for the charity. For example, turn over a card that says railway station, and roll 4, 2, 6. The child writes £642 on the collection tin at the railway station. Play with two dice throws and two digits for less confident children.
- Extension question: ask children to list what would be the best roll of the 3 dice to make the most money for charity, what would be the second best roll, the third best roll, and so on?
- In pairs, groups, or as a class, compare amounts written on the collection tins in each location. Which child collected the most money in each location?

Plenary (10 minutes)

- Recap on place value, by asking two children to roll a die each. Use the two digits on the die to discuss with the class how to make the biggest two-digit number possible, and then the smallest two-digit number possible. Repeat with three die and making three-digit numbers.

My Money Primary Toolkit

Key Stage 1, Year 2 Units

Key Stage 1

Year 2 Unit 3: Investigating My Money

Turning a little into a lot

Find out!

Explain to the children that some charities have shops. People who no longer have a use for toys, clothes or other items in their home give them to the charity shop. The charity shop then sells the things they are given to raise money for a good cause. Discuss with the children if they know of any charity shops near by.

Give children a list of 3 items, for example a child's book, a t-shirt that would fit them and a jigsaw. Ask them to visit a charity shop. Write down how much each of the 3 items cost. Compare the prices and put a tick by the most expensive item.

Problem solving for the more able

- Collect together some unwanted items and create a 'white elephant' stall in the classroom, with each item priced differently. Ask children to look at the prices and write a list of the items for sale in price order, with the most expensive first.
- You could go on to use the items to have a 'white elephant stall' for charity one lunchtime.

Across the curriculum: Helping others

Develop the topic of finding out about charities through topic work.

History

Investigate the lives and work of people who have started charities in the past. How far back can the children go? Can they find out who were the founders of some of the more popular charities still operating today?

Drama

Devise a role-play where one pupil plays a charity worker trying to persuade the other pupil to donate money to their charity. The pupils should discuss what good causes the money might go towards and why or why not they are able to give money to the good cause.

Data handling

Carry out a survey to find out which charities people like to support.

Art

Design a really powerful poster to persuade someone to support a good cause. Look at different examples and decide which images and words carry the most impact. Make a final display of the posters.

Literacy

- Link this into an investigation of persuasive language. What's the shortest and most powerful way of convincing someone to give their money or time?
- Try a sponsored 10 spellings test. Ask the children to get sponsored 5p per correct answer. Before the test, ask children to calculate how much money they will make if they get all 10 spellings correct, 9 spellings correct, 8 spellings correct and so on.

The whole school

After the children have researched different charities they may want to propose a special fund-raising event for a good cause of their choice. Encourage them to engage the whole school by making an assembly presentation in which they tell others about the charity and propose a fund-raising activity.

The children can take part in all aspects of the venture and can present a final financial report to the school.

Useful links

Many charities have dedicated sections for children. Here are just a few:

Barnados

www.barnados.org.uk/get_involved/youth_zone.htm

The Children's Society

www.childrenssociety.org.uk/kids_zone

World Wildlife Foundation

www.gowild.wwf.org.uk

Oxfam

www.oxfam.org.uk/coolplanet/kidsweb

RSPCA

www.rspca.org.uk

Family

Invite family members along to the fundraising event and ask them to join in the fun.

Ask the children to talk to family members about how they like to help other people and support good causes. Can they think of two or three different ways in which they can make a difference, e.g. raising money, being a good neighbour, putting coins in a collection tin and so on.



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