

Financial Education

Money Workshops for Young People

the **MONEY** *Charity*

Contents

03

About Our Workshops

Why Book With Us?
Cost
How to Book

05

Key Stage 2 Workshop

The Money Challenge !

06

Key Stage 3-5 Workshops

Getting Paid & Spending It
Savings Sorted
Moving Out & Making Decisions
Savvy Consumer
My Money Personality
Protecting My Money

08

Key Stage 4-5 Workshops

My Money: Uni
My Money: Jobs & Apprenticeships
My Money: Jobs, Apprenticeships & Uni
Growing My Money

09

Workshops Table Showing Topics Covered

10

Assembly Workshop

11

Virtual Workshops

12

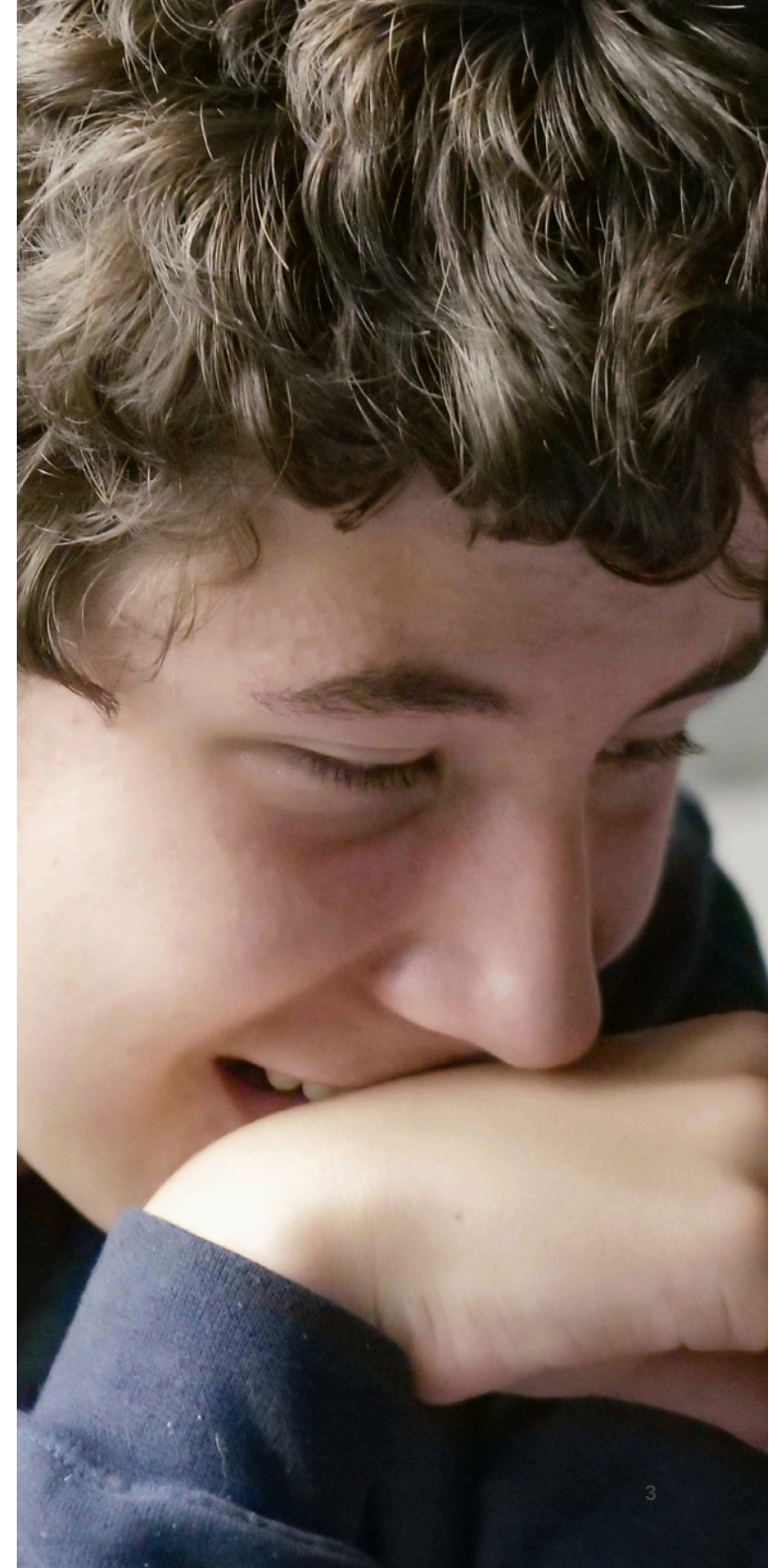
How to Book + Other Options

About Our Workshops

- Our Financial Education Money Workshops are for **11-19 year-olds** in groups of **10-40 pupils**, with a range of sessions available for each age group, outlined on pages 5-9.
- Workshops are delivered either **face-to-face or virtually** by our **expert facilitators** who are all trained to deliver in schools, colleges and other settings.
- All our Workshops are tailored to the curriculum and include a range of **activities** which are **interactive** and **engaging**, designed to fit life stage rather than ability.
- Workshops can be tailored to 45 minutes or a whole day, but are designed as a standard **60 minutes**. You can **mix and match topics** to create longer Workshops to suit your timetable. To book a more **bespoke Workshop**, just let us know what you're looking for.
- You can book **multiple Workshops** or just one. It is up to you!
- Our evaluation proves that just one hour of Financial Education delivered by us **improves a young person's knowledge and confidence in managing their money**.
- **Special Educational Needs (SEN)**. We also have Workshops tailor-made for groups of young people with SEN. To find out more about these, please email us directly at: youngpeople@themoneycharity.org.uk

“The Workshop was excellent and interactive. Thank you very much!”

Student





Why Book With Us ?

Our Workshops are:

- **Fun, interactive and engaging:** our Workshops are full of activities, debate and stories to keep young people listening and learning
- **Realistic and empowering:** we use real-world examples and situations to get young people thinking about the kind of spending decisions they might make in the future
- **Impartial:** we do not promote any products or brands
- **Easy to book:** just fill out a Booking Request Form and we'll be in touch!
- **Tailored:** there are a range of Workshops for you to choose from to decide what's best for your young people
- **Proven to work:** our evaluation has proven that just one hour of our Workshops improves a young person's knowledge and confidence in managing their money

Cost

Our Workshops are offered to all organisations working with young people, including (but not limited to) schools, colleges, PRUs, charities and community groups. Charging options range from fully-funded (no charge) up to £350 + VAT per hour.

Workshops for state-funded schools and small charities are fully-funded whilst there is a charge for companies, local authorities and independent schools.

Please contact us to find out more.

How to Book

To book any of our Workshops, please complete a Booking Request Form and send it to us at:

youngpeople@themoneycharity.org.uk

Or find out more at:

<https://themoneycharity.org.uk>

Key Stage 2 Workshop

This Workshop includes a peer-to-peer activity for Reception and Key Stage 1.

Example Activity

Smart Spenders? Teams are given £50 and some spending choices. They must agree on how to spend their money. Will they treat themselves with nice clothes or an ice cream? Will they have some money left over to save?

The Money Challenge !

An interactive introduction to money including multiple 'money challenges', in the form of engaging activities including card sorts, worksheets and discussion. The final 'money challenge' they are left with is to deliver one of the activities they did during the Workshop to Reception or Key Stage 1 pupils. This peer-to-peer element allows the Key Stage 2 pupils to consolidate what they have learnt by explaining to others and enjoy being the experts. It ensures that Reception/Key Stage 1 pupils have a fun and memorable introduction to money from their older peers.

Learning aims:

- Understanding there are different ways to pay
- Understanding the difference between 'needs and wants'
- Understanding the cost of everyday items
- Understanding budgeting and the benefits of creating a budget
- Resources provided for a post-Workshop peer-to-peer activity to embed students' learning by sharing their knowledge with younger pupils



Key Stage 3-5 Workshops

Each of these Workshops has adaptations and extensions to ensure that it can be tailored to the different key stages.

Getting Paid & Spending It

Learning aims:

- Understand why being able to read a payslip is important
- Know how to read a payslip
- Understand what taxes are spent on
- Understand the basics of how income tax and National Insurance works
- Understand the benefits of budgeting
- Know how to do a budget

“The Money Workshop has taught me countless stuff...This content was extremely relevant to me.”

Student

Savings Sorted

Learning aims:

- Understand why it is important to plan for your goals
- Identify your own goals
- Understand the benefits of saving (including interest)
- Feel motivated to save for smaller and larger goals

Moving Out & Making Decisions

Learning aims:

- Understand how renting and mortgages work
- Understand what insurance is
- Know how to compare different insurance products
- To understand and identify different types of credit

Example Activity

Saving Snakes and Ladders: A fun twist on the traditional game that explores the benefits of saving for the long-term, with opportunities or slithery surprises!



Key Stage 3-5 Workshops

Each of these Workshops has adaptations and extensions to ensure that it can be tailored to the different key stages.

Example Activity

Shopping Basket Battle: Two opposing teams have to guess the prices of the items in their shopping baskets. Both baskets amount to the same total price. Which team will have the closest match?



Savvy Consumer

Learning aims:

- To know that there are different ways to calculate value for money and the importance of comparing goods and services
- Rights and responsibilities of being a consumer
- To understand how banking works

“The Workshop was highly informative and relevant...The content was presented in a clear and engaging manner...and I would recommend it to others...”

Student

My Money Personality

Learning aims:

- Understand the importance of talking about money
- Understand how money personalities can vary
- Understand how money personalities can impact how you manage your money

Protecting My Money

Learning aims:

- To understand the main different types of scams and fraud and how to spot them
- To understand what to do if you become a victim of scams or fraud
- To identify cases of money muling and its dangers and risks
- To understand financial abuse and identify signs

Key Stage 4-5 Workshops

Each of these Workshops has adaptations and extensions to ensure that it can be tailored to the different key stages.

My Money: Uni

Learning Aims:

- Understand how Student Finance works and its financial implications
- Know the cost of living at university and how to budget for it
- Discuss some money saving tips

My Money: Jobs, Apprenticeships & Uni

Learning Aims:

- Understand how Student Finance, apprenticeships and getting a job works and the financial implications
- Know the cost of living independently and how to budget for doing so
- Discuss some money saving tips

My Money: Jobs & Apprenticeships

Learning Aims:

- Understand how getting a job or an apprenticeship works and the financial implications
- Know the cost of living independently and how to budget for doing so
- Discuss some money saving tips

Growing My Money

Learning aims:

- Understand how investing works and what you can invest in
- Be aware of factors that influence investment decisions including risk, ethics and performance
- Understand the benefits of having a pension
- Understand what a pension is

Example Activity

True or False? The group are presented with different statements about Student Finance, work and apprenticeships and how each might impact on their finances. Can they guess which are true and which are false?



<u>Workshops</u>	<u>Topics Covered</u>			<u>Key Stages</u>
The Money Challenge!	Ways to Pay, Needs & Wants, Budgeting, Savvy Shopper			2
Getting Paid & Spending It	Reading a Payslip	Understanding Tax	Doing a Budget	3 - 5
Savings Sorted	Planning For My Goals		Saving	3 - 5
Moving Out & Making Decisions	Housing: Mortgages & Renting	Understanding Insurance	Understanding Credit	3 - 5
Savvy Consumer	Savvy Consumer		Banking	3 - 5
My Money Personality	What Is a Money Personality?	What Is My Money Personality?	Strategies to Manage My Money Well	3 - 5
Protecting My Money	Types of Scams	Protecting My Money	Money Muling & Financial Abuse	3 - 5
My Money: Uni	Student Finance: Welcome to Uni	Living Costs at Uni	Money Saving Tips	4 - 5
My Money: Jobs & Apprenticeships	Welcome to Work	Living Costs	Money Saving Tips	4 - 5
My Money: Jobs, Apprenticeships & Uni	Jobs, Apprenticeships & Uni: Managing Your Money	Living Costs	Money Saving Tips	4 - 5
Growing My Money	Investing		Pensions	4 - 5

Assembly Workshop

For Key Stage 3 and Key Stage 4 groups.



Prom Planning: In this Workshop for large groups, young people are given a budget and challenged to plan a prom. They have lots of decisions to make about food, decorations, entertainment and more, while some unexpected emergencies also crop up!

Plan the Prom !

Don't have time for one of our standard Money Workshops? Then our interactive assembly-style Workshop is for you! Plan the Prom challenges young people to make tricky spending decisions when planning their prom.

Can they agree on how to spend their budget?

Will they have some money left over for emergencies?

This session covers fewer topics and is less interactive than our standard Money Workshops for individual classes, but is a great introduction to budgeting if you want to reach lots of your young people in a shorter amount of time.

Learning aims:

- To learn how to budget and why it's important
- Understand how to prioritise different costs (necessary and optional)
- Learn why it's important to have money left over (savings) and be ready for unexpected costs

What you need to know:

- Suitable for 40+ (no max)
- Suited for those in Key Stages 3 & 4
- For face-to-face delivery only.
- Session can last flexibly between 20-40 minutes to fit your timetable
- Covers the topics of budgeting and planning
- Multiple school staff must attend. We would strongly recommend the Head of Year and all form teachers, but understand this might not always be possible.

Virtual Workshops

For Key Stage 3, 4 and 5 groups.

Planning & Budgeting (KS3/4)

- An introduction to goal setting, how and why we do budgeting and spending priorities

Savvy Consumer (KS3/4)

- Understanding the cost of everyday things, how to shop wisely and how banking works

Credit & Saving (KS3/4)

- How to save, why saving is important and understanding how credit works

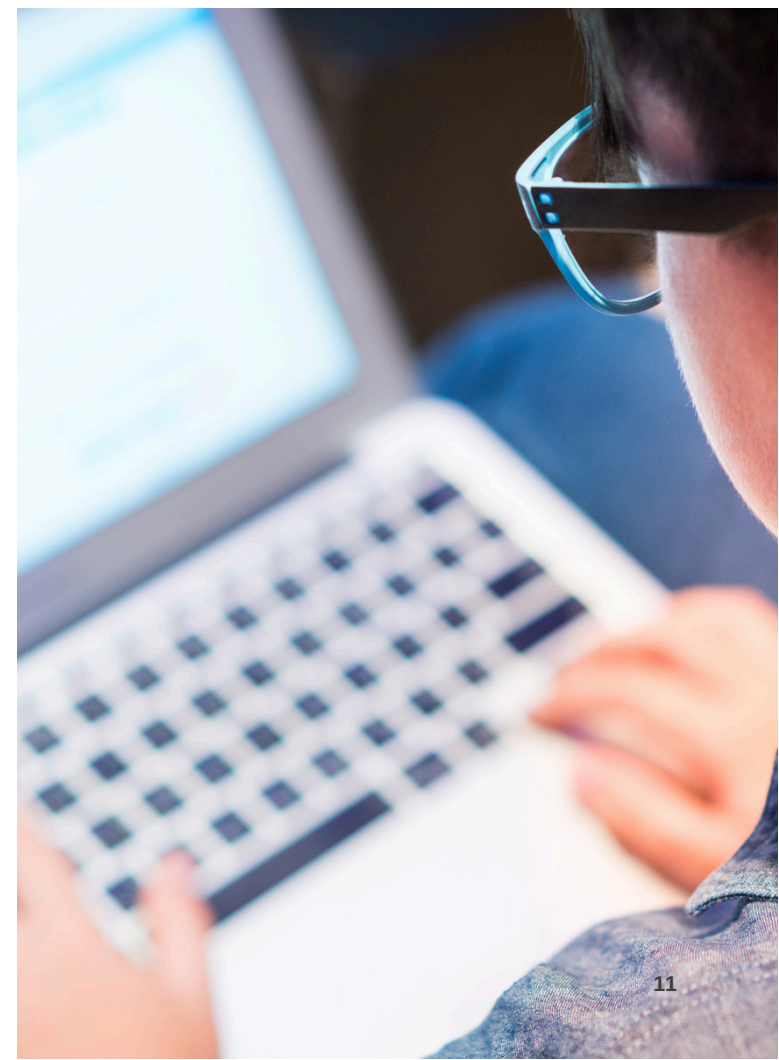
My Money: Jobs, Apprenticeships & Uni (KS5)

- Understanding the cost of living independently, how to budget and the financial implications of Student Finance, apprenticeships and work.

What you need to know:

- These Workshops can be delivered to young people on different devices in different locations, or to one group with a camera and screen at the front of the room
- Due to the nature of virtual delivery, these Workshops are less interactive than our face-to-face Workshops, but still involve discussion, debate and quizzes
- See our Workshop T&Cs for more info on how sessions work.

We believe that face-to-face Workshops give the best, most interactive experience for engaging young people with Financial Education. But for when and where this isn't possible, we can also offer one of our Virtual Workshops.



How to Book

To book any of our Workshops, please complete a Booking Request Form and send it to us at:

youngpeople@themoneycharity.org.uk

Or find out more at:

<https://themoneycharity.org.uk>



Other Options

Special Educational Needs (SEN)

We also have Workshops tailor-made for groups of young people with SEN.

To find out more about either of these options, email us at:

youngpeople@themoneycharity.org.uk

Downloadable Resources

Additionally, we have free resources available to help your school, our **Student Money Manual** is the essential guide for those looking towards going to uni, while our **Teacher Resource Packs** help you bring more expert Financial Education sessions to your class. Find out more at:

<https://themoneycharity.org.uk/resources/>