

Money Twist Lower KS2: Session 2 - My Choices

Objectives 1. YP know financial choices have consequences. 2. YP can make financial decisions based on needs and wants, whilst knowing that money is finite. 3. YP understand the concept of delayed gratification.	Key Terms Delayed gratification, Consequence, Finite, Savvy, Needs, Wants, Spending, Saving
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Timings	Activities	Notes	Resources
5 mins	Intro: Welcome, cover ground rules, recap topics from session 1 (where money comes from) and introduce key vocabulary. <i>Feedback family challenge activity.</i>	Establish knowledge and ability of learners	PowerPoint
5 mins	Would you rather: YP put hands in the air for the choice they would rather. Have teacher put what their class would rather. Give answers to both sides regardless of which the class chose. Define Delayed Gratification again.	Class activity	PowerPoint Teacher chatbox
5 mins	Payday: Build anticipation for payment from previous session. Discuss feelings before and after payment. Introduce delayed gratification.	Trainer led	PowerPoint
20 -25 mins	Spending Shake Up: Introduce game, which YP complete on their sheet. YP total up at the end of the activity to see how much was spent and how much they have left. Some items must be paid.	Individual activity	PowerPoint Job spending worksheet
5 mins	Results slide: Ask YP what they think they might be, based on the amount of money they have left. Then discuss how it is not how much money you have but how you use it that is important.	Trainer led	PowerPoint
10 – 15 mins	Needs, Wants & Bills: Discuss prioritising payments and introducing needs and wants. Go through bills slide. YP discuss if choices today in game were needs or wants – can write N/W next to the item on their worksheet. Monthly cost activity where YP try and match the bill to it's average monthly cost.	Trainer led Teacher to type response	PowerPoint Job spending worksheet
5 – 10 mins	Spare cash: YP consider what they would do with spare cash. Discuss what the Super Saver, Savvy Spender and Big Spender would do with their spare cash.	Trainer led	PowerPoint
5 mins	Plenary: Class questions, summary, take any questions. <i>Show family challenge activity.</i>	Encourage YP to complete LKS2 S2 family challenges.	PowerPoint Family Challenge

