

## **MONEY TWIST LOWER KS2 - SESSION 3: MY FUTURE**

### **Outcomes**

1. YP know that good money habits they set now will help them in the future.
2. YP can set short and long-term personal finance goals.
3. YP believe there are positive consequences associated with saving.

**Key** *Italics are optional or extension activities*

Materials in red are provided by MyBnk



Section/objectives	Method	Hints & Tips	Materials	Time
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INTRODUCTION

<b><u>Introduction</u></b>	Trainer input	Through questioning		5 mins
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Welcome and re-cap agreed ground rules.		get YP thinking about	PowerPoint	
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<b><u>Review:</u> Topics from session 1 and 2: My Money and My Choices</b>	Teacher feedback	the long-term		
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Ask YP to think about some of the spending decisions they made with		consequences of	A3 Money Box	
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their money in session 2 and ask if they would change any of the
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Teacher feedback
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daily decisions.
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worksheet.
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decisions they made, ask for a show of hands (teacher feedback poll or				
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type).				
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Get YP to think about which choices involved needs vs. wants and				
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relate to the Big Spender, Savvy Spender, and Super Saver.				
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<b>Ask YP who completed 'Spot the Spend' in their Family Pack. This</b>				
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figure is required in the post-delivery data. It will also help gage how				
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attentive/excited the class has been to further their learning. Celebrate				
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those who has used the Family Pack, well done to them YP.				
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<b>This is a good time to ask the teacher for total number of pupils</b>				
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(also required for post-delivery data)				
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Go through key vocabulary.				
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<b><u>What are you saving for?:</u> YP define 'saving'</b>				
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Ask students to think about what is meant by 'saving', and get them to		Get YP excited	PowerPoint	10 mins
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share this thought with a partner or teacher to take two examples.
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Class input via
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about the prospect
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Pose the question, what would they like to save up for? Or, what is the	Teacher typing.	of saving – it's a big		
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nicest / most exciting thing they (or their family) have saved for?		part of future life.		
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Teacher to type in a couple of examples.				
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<b>Saving Habits:</b> Go over the definition of habits and ask YP to think		Answer would be		5 mins
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about what habits they have. Explain that these have to be learned and		generic so		
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are not behaviours we are born with.		summarise; to save		
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Pose the question to YP why they think it's important to have good		for when older, to		
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saving habits.		buy things, to have		
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		money to spend, buy		
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		a house.		
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<b><u>Why do we save:</u> YP gain an understanding of why other YP save</b>			PowerPoint w/	5 mins
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Let the YP know that they will be watching a video of YP sharing their	Video input		Why Save	
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ideas on why it's good to save – ask them to watch the video and ask			video	
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them to listen out & choose their favourite response or if any answers				
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sound like something they'd say.				
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<b><u>Where to save:</u> YP consider benefits of saving at home vs. in a</b>				
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bank	Group	Use this thinking to	PowerPoint	5 mins
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Show PowerPoint slide and inform learners that some of them/other	feedback/discussion	link to the importance		
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people will keep their money in a special place at home. Others may		of looking after their		
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keep it somewhere else i.e. bank. Tell YP that from the age of 7 they	Trainer input	savings		
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can ask the bank to look after their money by opening up a savings				
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account.				
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Next ask learners to think for 1 minute about why some people choose				
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to keep money at home and why some choose to keep it in the bank.				
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Explain the pro's and con's.				
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<u>Quiz Question and fun fact</u>	Class quiz		PowerPoint	5 mins
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Tell YP that though many people save in the bank, some people are	Teacher to type in.	You can give YP a	Zoom poll	
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better at keeping up with the savings habit than others.		hint e.g. the country		
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Ask YP to think about and guess a country they think is the best at		begins with a 'g'.		
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saving. Teacher to take 3 guesses and type in.				
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After building up the anticipation, reveal which countries are best at				
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saving on the PP slide. Use PowerPoint notes to feedback answers.				
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Go onto the next quiz question and optional 'fun fact' slide about piggy				
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banks, take 2 more country guesses before revealing the answer.				
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<b><u>Building a Savings Box:</u> YP create a money box for their savings</b>		YP may have	PowerPoint	25 – 30
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Tell YP they will be creating a personalised savings box to keep their	Trainer input	questions so teacher	Savings Box	mins
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money safe as they start to create good savings attitude and habits!		may be supporting	Worksheet (1	
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Let the class know that they will be working step by step to fill in the		with this, give time to	each)	
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different sides of their box which their teacher should have handed out.		complete and ask		
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Ensure YP remember that scissors and glue won't be needed until the	Individual activities	teacher to confirm		
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teacher gives instruction.		when that can		
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They need to write their name on the box in the allocated space. They		continue.		
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have 30 seconds to do this. Start Timer.		Ensure YP don't		
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		have access to		
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Run through the sides one by one, first explaining and then giving 3		scissors immediately,		
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mins to complete each side of the box.		as the focus of the		
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<b>Savings Goals</b>		workshop is to fill in		
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Remind YP of things they said they would like to save for at the		the sides first, they		
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beginning of the session.		will cut out after the		
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Define the difference between a 'long term (in 2 – 10+ years)' and 'short		session.		
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term (in next 6 months – 1 year) goals. Get YP to identify 1 x short term				
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& 2 x long terms savings goals that they would like to set for themselves		Stress the		
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and write them on their box. Trainer can give examples to help with		importance of		
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ideas. Start timer.		keeping the goals &		
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Saving Habit		tips realistic and		
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Remind YP of the definition of 'habit'. Get them to think of what regular		achievable.		
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saving behaviour they can do to ensure they save frequently.		If YP finish each		
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Run through the example savings advice on the PP:				
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slide early, they can				
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- Sport – Save every time your favourite team wins/player scores!

help their partner or

- Loose change – save change from when you pay for something

start decorating the

in a shop		box – remind them		
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• Favourite coin – pick a coin (e.g. 50p) and forbid yourself to		not to colour across	
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spend it whenever you have one – save it instead!		the lines that will be		
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• Save on a day of the week – save half every Friday		cut out. This will be		
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- Save before you spend – always put a set amount into savings

in teacher notes.

before you spend the rest on what you like		Trainer can say		
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Get YP to either pick their favourite tip from the ones on the PP (LA) or	
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words to include like	
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create one with a partner (MA) or one of their own (HA) for this side of		"save" to the existing		
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the savings box. Start timer.		slogans (e.g. "Save.		
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<b>Savings Slogan</b>		Just do it!")		
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Define the word 'slogan' – a motto that will cheer them on and				
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encourage them to save.				
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Run through the examples on the PP slide, getting them to guess the				
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slogans – ask whether they have seen them on posters or adverts.				
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Get every YP to come up with their own slogan – it can rhyme or be				
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funny! If the class is LA, you could ask the teacher to write some on the				
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board or use the templates. Start timer.				
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<b>Name &amp; Decorate (To be completed after the session finishes - PPT</b>	To be done post	Teacher can model		5 - 10
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instructions show after the summary)	session.	how to cut out the		mins
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Finally, have YP 'name' their savings box for the blank side. Give them		box, especially the		
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some fun & catchy examples to inspire them, e.g. 'Tom's tonnes of billz'		bit at the top where		
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or 'Stacey's stash'. They can also decorate this with a picture of their		the money goes in as		
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goals or habits.		this can be tricky.		
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<b>Extension</b> – YP can start decorating / colouring their box if they				
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complete. <i>Class teacher to decide if they cut and stick.</i>				
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<i>Encourage them to use the box at home to start a positive savings habit.</i>				
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<b><u>Plenary:</u> YP to review what they have learnt</b>	Trainer	Remind YP to	PowerPoint	10 –
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Revisit key messages; money is finite, valuable, and gives us choices.	facilitation	continue their money		15
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Summarise learning and congratulate YP for all they've achieved.		learning journeys at	Online teacher	mins
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Get YP to finish this sentence with a partner, 'It is good to save money		home using their	survey	
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because...'		family pack!		
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Show YP Family Challenge slide. Explain they can keep continuing this and

**Send teacher online**

get a certificate at the end on the online version and use stickers if have a		<b>teacher survey and</b>		
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physical pack.

**get them to open**

		<b>from the link.</b>		
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