



Lloyds Bank Resources

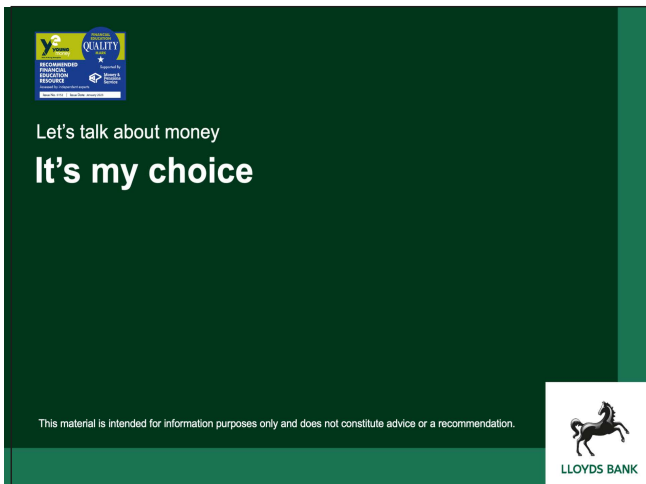
# Session crib sheet

# It's my choice

Age 11-14

## At the start

You will need **PPT SLIDE 1**



### **It's my choice**

Show this slide whilst you get the group settled and in place.

## You will need **PPT SLIDE 2**

**Introduction**

During this session, we will be learning about:



- What you can do with money and how it makes us feel.
- Different financial products – pros and cons.
- Different ways to protect your money and identity in a digital world.

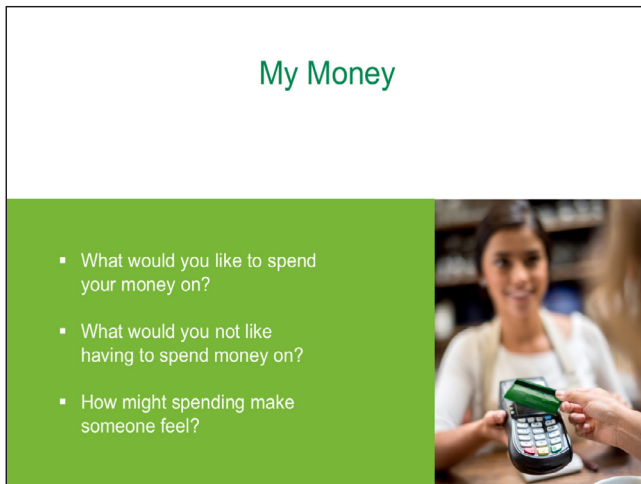
### **Introduce yourself**

Explain who you are and that you will be spending the session working with them.

They'll be learning about:

- What you can do with money and how it makes us feel.
- Financial products – their pros and cons.
- Different ways to protect your money and identity in a digital world.

## You will need **PPT SLIDE 3**



**My Money**

- What would you like to spend your money on?
- What would you not like having to spend money on?
- How might spending make someone feel?

**PPT SLIDE 3:** My Money

### **You will need:**

- Plain paper and pens.

### **Use slide 3**

Start by asking the students to think about the money they spend.

Working in small groups. Give each group a piece of paper.

### **Ask:**

- ? What would they like to spend their money on?**
  - ? What would they hate having to spend money on?**
  - ? How might spending make someone feel?**
- Record their ideas for each question in 3 columns on the paper.

There are no right or wrong responses, as these questions are all about how they think about money and what they like about spending it.

Share some of their ideas with the whole group. Look for answers that are about feelings, e.g. happy, excited, pleased, lucky, sad, scared, worried.

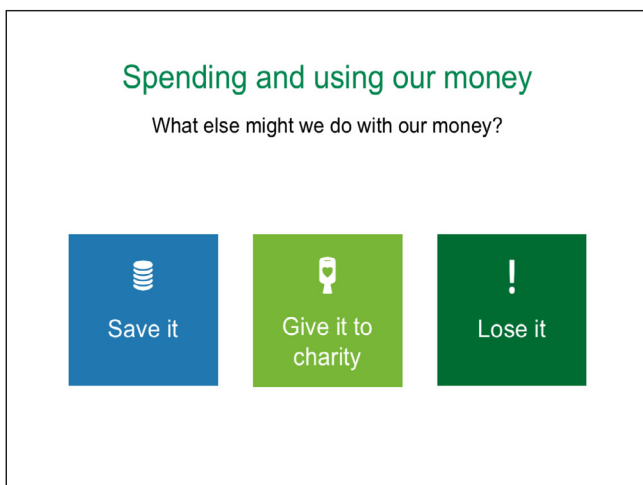


### **Share real examples**

If comfortable, you could share how spending money makes you feel. For example, happy when it's something you really want, compared with when it's something you'd rather not spend money on, such as car repairs.

Explain that spending our money can create all sorts of different feelings, depending on how much money we have, the choices we need to make and the reasons we need or want to spend.

You will need **PPT SLIDE 4**



**PPT SLIDE 4:** Spending and using our money

### Use slide 4

#### Ask:

**?** What else might they do with their money?

**Possible answers:** save it, give it to charity, invest it, lose it!

#### Discuss:

**?** Why would they choose to save money?

**Possible answers:** for the future – college, university, buying a car. To enable them to buy something which costs a lot.

**?** Why would they give to charity?

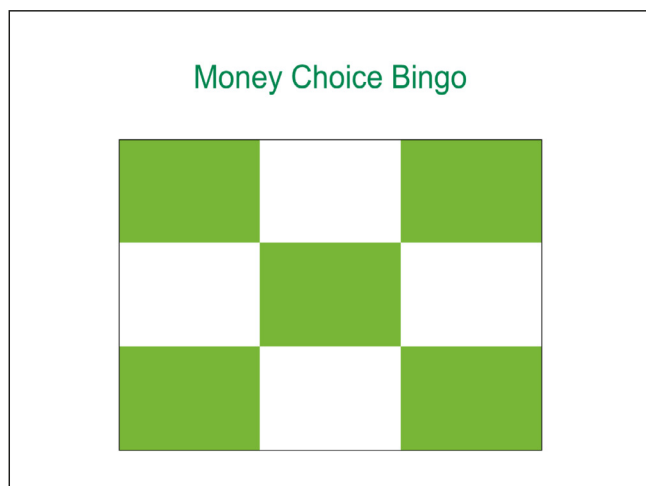
**Possible answers:** to help others, to make a difference.

**?** How does saving, giving or losing money make us feel?

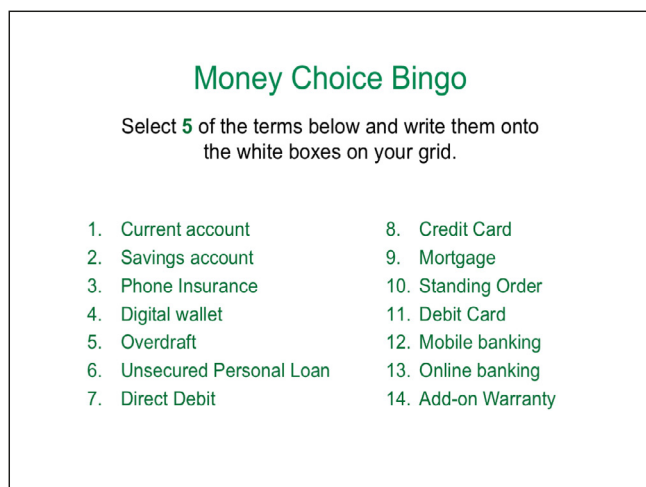
**Possible answers:** expect a range of answers here, e.g. happy, proud, safe, sad.

Explain that in order to have money to spend, save or give, we need to look after our money.

You will need **PPT SLIDES 5 and 6**



PPT SLIDE 5: Money Choice Bingo



PPT SLIDE 6: Money Choice Bingo

**A bingo game to explore some financial products.**

**You will need:**

- Bingo cards
- Financial Products information sheet
- Plain paper
- Optional: small prize for the winner.

**Use slide 5**

Give each student a piece of paper and copy the grid from the slide onto it.

**Now show them slide 6**

- Ask them to select 5 terms from the list and write one in each of the white boxes on their grid.
- Play the bingo game, drawing terms out of the bag one by one. Discuss each term before moving onto the next.
- First player to cross out all the items on their grid wins.
- Once the game is over, check through the remaining cards, making sure the students understand each term.

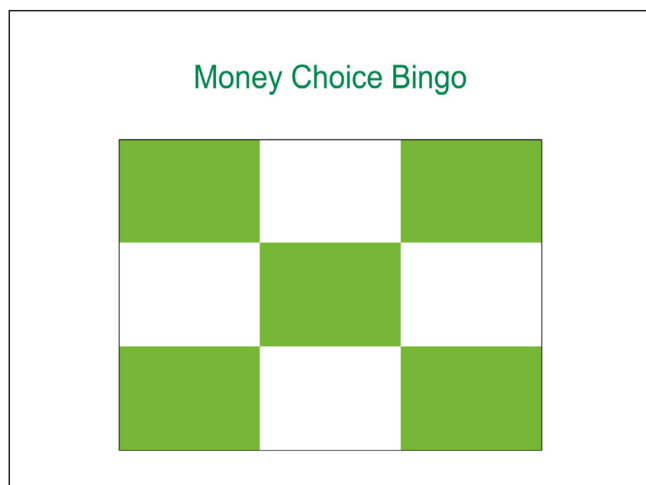


**Share some of your own experiences**

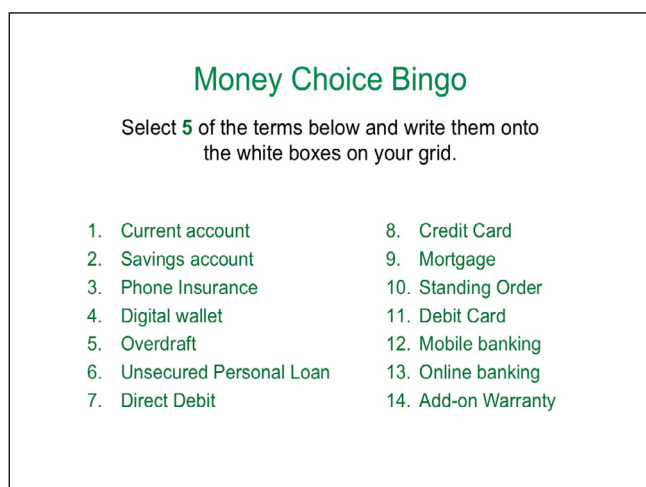
Of one or two of these products, for example, mobile banking allows you to access your bank account while on the move. Digital wallet allows you to keep all your payment cards in one place on your mobile phone, and you can use your phone to pay via contactless payment.

Continued 

You will need **PPT SLIDES 5 and 6 - continued**



PPT SLIDE 5: Money Choice Bingo



PPT SLIDE 6: Money Choice Bingo

Ask the students to pick two of the terms they have on their bingo sheet, and think about why they might be of use and when they might be appropriate to use.

Write down what might be the pros and cons of each one.

Ask the students to feed back their ideas.

Explain to the students that there are lots of different financial products, and they will need to make choices depending on their needs and circumstances.

Remember that needs may change, so your choices might too.

Hand out the **Financial Products information sheet** for them to take away.


**Alternative ways of delivering the activity:**

- 1) Ask students to choose 4 terms and think about their pros and cons.
- 2) Ask students to pick just one term and think about its pros and cons.

You will need **PPT SLIDE 7**

**Staying safe with money in a digital world**

This activity is about deciding what's **SAFE** or **UNSAFE** in the digital world.

UNSAFE —————  SAFE

- Imagine a line going from one side of the classroom to the other.
- The right-hand side of the line is **SAFE** and to the left is **UNSAFE**.
  - You are going to hear six students read out a statement.
- As a class you need to decide how safe or unsafe each statement is.
  - You then need to help position the student on the line. Do this by telling them 'safer' – student should move towards the right, or less safe – student should move towards the left.

**PPT SLIDE 7:** Staying safe with money in a digital world

**You will need:**

- Staying safe with money in a digital world resource - cards and notes for volunteer.

**Use slide 7**

This activity is about deciding what's **safe** or **unsafe** in the digital world. It's quite a physical and active session.

You will need to ask for six student volunteers.

Ask the volunteers to stand in a group at the front of the classroom.

**Tell the group:**

- Imagine that there is a line going from one side of the classroom to the other.
- The right-hand side of the line is **safe** and to the left is **unsafe**.
- They are going to hear each student read out a statement.
- As a group they need to decide how **safe** or **unsafe** it is.
- They then need to tell the student volunteer where they should stand on the line. It could be anywhere on the line depending on how **safe** or **unsafe** they think the statement is.
- The group can help move the student on the line by telling them 'safer' – the student should move towards the right, or less safe – the student should move towards the left.

When you are ready give each volunteer one of the six statement cards.

Continued 



## Main Activity

### You will need **PPT SLIDE 7 - continued**

#### Staying safe with money in a digital world

This activity is about deciding what's **SAFE** or **UNSAFE** in the digital world.

**UNSAFE** ————— **SAFE**

- Imagine a line going from one side of the classroom to the other.
- The right-hand side of the line is **SAFE** and to the left is **UNSAFE**.
  - You are going to hear six students read out a statement.
- As a class you need to decide how safe or unsafe each statement is.
  - You then need to help position the student on the line. Do this by telling them 'safer' – student should move towards the right, or less safe – student should move towards the left.

#### **PPT SLIDE 7:** Staying safe with money in a digital world

One at a time, ask the students to read out their statement. Ask the rest of the group to think about the statement and to tell the student where to stand on the line.

These statements are designed to generate discussion. Once the student is in position on the line, ask some of the group to give reasons for how safe or unsafe they think the statement is.


The statements are designed to reinforce how to stay safe with their money and personal details on-line. You can use the 'Staying Safe with Money' notes to help you inform the discussions.

You will need **PPT SLIDE 8 and 9**


**Two, four, six!**

Working in pairs:

- **Two** things that you have learned today that you didn't know before.
- **Two** rules for helping to protect your money or identity online.



**PPT SLIDE 8:** Two, four, six!



**A big thank you!**

**PPT SLIDE 9:** A big thank you!

Explain that you're coming to the end of the session.

Ask them to think about what they've learnt today.

In pairs, ask the students to write down:

**? 2 things they've learnt today that they didn't know before.**

**? 2 rules for helping to protect your money or identity online.**

In the time left, ask them to share some of their ideas. Their comments and questions will inform yours and the teacher's or host organiser's assessment comments.

**Thank the students for their time and for joining in with the session so well.**

If you will be working with them again soon, you can tell them what you'll be doing next time.