



Facilitator Guide

Managing your money online



Key information

Overview

This lesson on Managing your money online is a part of the Essential Digital Skills (EDS) training programme, designed to equip learners with practical knowledge of essential digital skills for their daily lives. This lesson can be delivered as a standalone session or as part of the complete programme. When delivered as part of the full programme, it should be positioned as the sixth lesson (lesson 6). The goal of this session is to introduce learners to the essential skills required to manage their finances online securely and efficiently.

Duration

60 minutes

Resources you will need

- 1 PowerPoint session deck – EDS Lesson 6 – Managing your money online
- Access to a screen or device to share slide content with the learners (not required for one-to-one learning)
- Optional: Your personal device or an additional device

Resources the learner may need

- Paper/notebooks pens
- A device of their choice
- Wi-Fi access is helpful to share resources and use the links that are included in the session. If Wi-Fi is available, make this information (i.e., network name and password) available / visible to the learners, at the start of the lesson



This lesson will help your learners to:

- Understand why it's important to manage your money online securely
- Start setting up and using online banking services
- Explore the different ways to make payments safely
- Discover tools to help with budgeting





Lesson plan


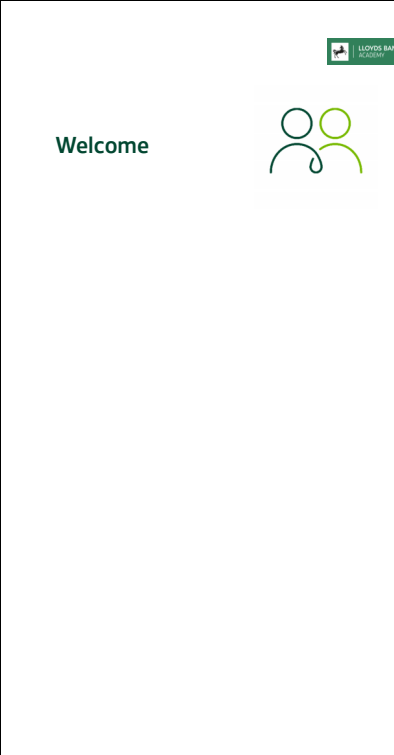
This lesson plan gives an overview of the content, approach and estimated timings for the lesson. The PowerPoint deck reflects the content included here. These notes are here to help you prepare for the session with extra detail and help to go alongside the PowerPoint deck.

In both the PowerPoint deck and the facilitator guide *italics* for a suggested script. This script is there to help you. You can adjust it to what feels comfortable for you. The rest of the guidance below are notes and guidance for you as the presenter to help you support your learners.

Please note that the times listed alongside the content are estimates. You can change them to work for your learners and the length of the session. If you have a learner who already knows or can do a step or activity, you could suggest they help other learners.

Topic	Suggested format	Script / trainer notes	Slides and resources	Time
Holding slide	While you're waiting for people to come into the session and settle, we suggest having this slide on screen	<p>TRAINER NOTES:</p> <ul style="list-style-type: none">• Have LBA and MoneyHelper sites up and running before the session: (moneyhelper.org.uk/en/everyday-money/budgeting/budget-planner)• Check what Wi-Fi network is available, its name and any password required; write up / make available to the learners• Welcome people into the room• Introduce yourself• Make sure everyone is comfortable• Go to the next slide when you're ready to start the lesson	<p>Managing your money online</p>  	n/a

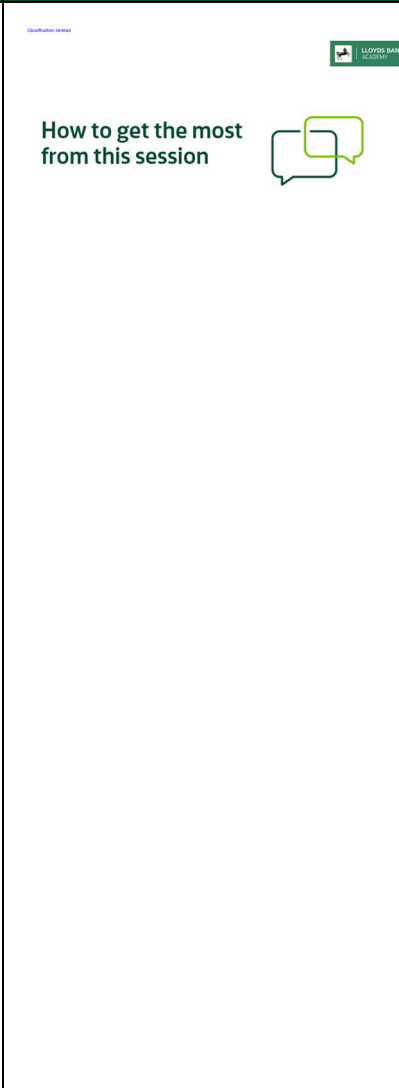


Topic	Suggested format	Script / trainer notes	Slides and resources	Time
Pre-session survey	Self-assessment survey of learners' skills levels at the start of the session	TRAINER NOTE: Encourage learners to scan the QR code here and complete our short pre-session survey around levels of confidence in the session's topics today, plus what they would like to get out of the session	 <p>Pre-session survey</p>	
Welcome	<p>This slide will be the start of the lesson once everyone is settled and everything is set up</p> <p>This welcome and overview slide sets the tone for the lesson, welcoming participants and providing a brief overview of what to expect</p>	<p>TRAINER NOTES:</p> <ul style="list-style-type: none">• If this lesson marks the start of a programme, welcome people to the programme• If it is not, then welcome people to the lesson • <i>Welcome to today's lesson on managing your money online</i>• <i>My name is _ and I'm here to help you today</i>• <i>We're excited to be here with you as you start to look after your money online – whether that's through a bank or through the use of websites or apps</i>• <i>We want to make this learning experience practical, relatable, and, most importantly, helpful to you</i>• <i>In the room (or virtually) we also have [Any Co-Presenter's Name] who is here to help you during this session</i>	 <p>Welcome</p>	1 min





Topic	Suggested format	Script / trainer notes	Slides and resources	Time
		<p>TRAINER NOTE: For small groups / virtual sessions, learners could introduce themselves at this point</p> <ul style="list-style-type: none">• <i>So, in today's session, we'll help you understand more about the benefits of managing your money online. We'll help you with the first steps of online banking and help you get set up. We'll also help you stay safe while spending and managing money online. Finally, we'll give you some tips and tools on how to budget</i>• <i>If you have your device with you, we'll help you through the steps as you go</i>• <i>If you don't have a device with you today, you can still learn what you can do when you use it next</i>• <i>As we go through today's lesson, please do ask questions, and let us know if you need anything. If we can't help today, we'll make sure you get the help you need after the session</i>• <i>Let us know if we're going too quickly, too slowly, or if you need a break. We want you to get the most out of today, so I'll be guided by you</i>		





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How to get the most of this session	This slide shares the type and level of interaction plus 'how to interact' info for virtual sessions	<ul style="list-style-type: none">• <i>Before we begin, here's a few tips on how to get the most from this session</i>• <i>If we mention any resources during the session, we'll share these with you at the end</i>• <i>We want this lesson to be as interactive as possible, so we'll be asking questions as we go along – and we want you to ask lots of questions, too!</i>• <i>Sometimes we'll have a short discussion about what we're looking at, or we might move on. It will depend on how we're doing for time</i>• <i>Remember, it's all about learning together, so ask away and don't worry about how your question sounds, or getting the right answer – Spoiler alert: sometimes there's no single right answer. It's your thoughts that matter most. And we're here to make your experience as easy and enjoyable as possible</i> <p>NOTE FOR VIRTUAL DELIVERY – Encourage people to comment and ask questions in the chat or experiment and try using the emojis. (Describe what an emoji is if needed)</p> <ul style="list-style-type: none">• <i>To comment in the chat, find the chat box. It's usually on the side or at the bottom of your screen. Click (or tap) in the chat box, enter your comment, and hit 'Enter' or 'Send.' Your message will then</i>		




Topic	Suggested format	Script / trainer notes	Slides and resources	Time
		<p><i>appear in the chat for everyone to see. It's a great way to ask us questions or share your thoughts during our session. So, feel free to chat away!</i></p> <ul style="list-style-type: none"><i>We'd like to make today as interactive as possible to make your experience more interesting</i><i>First, we'll show the question on the screen. Read the question and possible answers. Pick the answer you think fits best and comment the letter for that answer (A, B, C, or D) in the chat (if and when you're ready). Don't worry about getting it right or wrong. Just go with your gut feeling!</i>		
Today we want to help you:	This slide will be used to explain what they will learn today	<ul style="list-style-type: none"><i>So, here's what we'd like you to get out of today. We want to help you:</i><ul style="list-style-type: none"><i>Understand the importance of setting up online banking and starting to bank online safely</i><i>Explore various methods of deciding the way to pay online that's right for you</i><i>Discover other digital tools and methods that can help you with budgeting and managing your finances online</i><i>Every device is slightly different. Today we'll share general steps, tips and what to look for</i>	<p>Today we want to help you: </p> <ul style="list-style-type: none">✓ Set up online banking✓ Start to bank online safely✓ Decide the way to pay online that's right for you✓ Use online tools to help you budget  <p><small>Disclaimer: Everything that is discussed today is for guidance and is not financial advice. Any websites, tools etc. are examples of what's available.</small></p>	2 mins





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		<ul style="list-style-type: none">• <i>If you want more help doing any of the steps on your device as we go through, just let us know and we'll give you a hand</i>• <i>And if you need more help with your type of device, we'll share some useful resources at the end of the session</i>• <i>Now, let's talk about why managing your money online is so important:</i><ul style="list-style-type: none">○ <i>When you have access to your finances online, it's like having your bank at your fingertips at any time of the day</i>○ <i>This means you can check your balance, make payments, and manage your spending whenever it suits you. No more waiting in long bank queues or worrying about your local branch being open or closed</i>		
What can you do with your money online?	These slides introduce the various financial activities that can be done online	<p>TRAINER NOTES:</p> <ul style="list-style-type: none">• This slide is an opportunity for a discussion and flipchart activity• Engage the learners in a discussion about what they can see and do with online banking, payment, and related tools• Encourage the participants to share their thoughts and questions• Use a flipchart or whiteboard to note down key points from the discussion• Go to the next slide to reveal	<p>What can you do with your money online? </p> 	3 mins



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		<ul style="list-style-type: none">• <i>So, it turns out you can do a whole lot. You can check your balance at any time, move money between your accounts, see your bank statements, and even make sure your payments have gone through whenever suits you. When you have access to your finances online, it's like having your bank at your fingertips at any time of the day. No more waiting in long bank queues or worrying about your local branch being open or closed</i><ul style="list-style-type: none">○ <i>And here's a handy tip: with some banking apps, you can freeze your credit or debit cards in just a few clicks if it's ever lost or stolen, helping you keep your money that extra bit safe</i>• <i>How about when you're spending money online, or paying others? You can pay for things when shopping online or send money from your bank account to another person's account. There are different ways to pay people, bills or utilities</i>• <i>Plus, when you shop online, you can use different way to pay, from credit and debit cards to payment services. There are also options, some that might charge extra, to spread or delay your payments. We'll talk about all of these and point out what to think about when you're deciding how to pay, so you'll know the pros and cons of each way. It's all about what suits your needs</i>	<p>You can:</p>  <ul style="list-style-type: none">• Check your balance• Move money between accounts• See statements• Send/receive money• Check payments• Shop online• Pay bills• Budget	




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		<ul style="list-style-type: none"> • <i>And there are tools out there that can help you plan and budget your money. We'll look at some of these today, to show you what they do and how they could help you keep on top of things</i> 		
Setting up online banking	This slide explains the initial steps for setting up online banking	<p><i>TRAINER NOTE: Animated slide (once you have talked through the scene-setting, click through each of the 5 steps as you talk through these in turn)</i></p> <ul style="list-style-type: none"> • <i>Let's explore setting up online banking. I'll walk you through the initial steps involved in setting up your online banking step by step</i> • <i>It's important to note that the process can vary depending on the bank you're with and the type of device you're using.</i> <ul style="list-style-type: none"> ○ <i>Different banks may have slightly different ways of doing things</i> ○ <i>Whether you're using a mobile phone, tablet, or a desktop computer can make a difference too</i> ○ <i>Once set up, you can access online banking through a browser, or you can download an app onto your mobile phone, to use 'mobile banking'. Sometimes people use both the app and the website</i> <ul style="list-style-type: none"> ▪ <i>Mobile apps give you the flexibility to manage your account on the go</i> ▪ <i>Sometimes you can do more on the website – it's good to check</i> 	<p>Setting up online banking </p> <ol style="list-style-type: none"> 1. Visit your bank's website or app 2. Register using your personal details 3. Create your log-in details 4. Read the T&Cs 5. Complete security checks 	3 mins



Topic	Suggested format	Script / trainer notes	Slides and resources	Time
		<ul style="list-style-type: none">• <i>Let's break it down: (CLICK THROUGH EACH STEP IN TURN HERE)</i>1. <i>First, visit your bank's website or app</i>2. <i>Then, register using your personal details. This will include things like your name, date of birth, postcode, and account information. This is to make sure that you can access your account securely</i>3. <i>Create your log-in details. This normally includes a customer number and a way to get into your account, like a username and password. Others will ask you to set up other types of protection like a PIN , or even fingerprint, depending on your bank. (Not: this 'PIN' is different to the PIN you use with your bank card to take out cash or when shopping out and about)</i>4. <i>Read the terms and conditions to make sure you understand and are happy with what you're signing up for</i>5. <i>Complete any security checks that make sure you are who you say you are (this keeps you safe and stops other people accessing your money)</i> <p>TRAINER NOTE – Reassure learners that they can get advice from their bank if they need it</p>		





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Using online banking	This slide shows the learner around a typical online banking screen	<ul style="list-style-type: none">• <i>Once you've set up your online banking, it's time to start using it. Here's what a typical screen looks like when you first go into the website or app. Let's take a look at what you can see here – and what you can do when you start to use online banking:</i> <p><i>TRAINER NOTE – Point out each area / feature in turn</i></p> <ul style="list-style-type: none">• <i>Search – you may see a search area to find account info or items quickly</i>• <i>Your accounts – You'll see the names or types of account you have, together with the account balance – the amount you currently have in the account. In this example, the person has two accounts – a main account and a savings account.</i>• <i>Settings – You might see these in the form of a cog or gear icon. You can do things here like setting text alerts for when your account balance drops below a certain amount, or to set how or if you want to get marketing information from your bank</i>• <i>Help & Support – there will usually be some help or support button or section. It might be in the form of a question mark icon. Use this to get help with your account or how to bank online</i>• <i>On the left, you can see options to get info on:</i>• <i>Spending – This might be a breakdown or chart to show you what you've been spending money on. Some banks offer this option,</i>	 <p>The screenshot shows a typical online banking interface. At the top, there's a navigation bar with 'Online Banking' and a user profile. Below that, there are several account cards. The first card shows 'MAIN ACCOUNT' with a balance of £580.30. The second card shows 'SAVINGS ACCOUNT' with a balance of £200.00. On the left side, there are menu options for 'Accounts', 'Spending', 'Settings', and 'Help & Support'. On the right side, there are buttons for 'View balances', 'Transfer money', and 'Log out'.</p>	4 mins





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		<p><i>which can be helpful if you're trying to see where you might save or cut down your spending</i></p> <ul style="list-style-type: none"><i>• Card management – There's likely to be an area where you can do things like viewing your card details, cancelling and ordering new cards, reporting a card lost or freezing/unfreezing a card</i><i>• Products and services – This is where the bank shows what other accounts and services are available to you.</i><i>• On the right, you can see:</i><i>• An option to view the account statement – to give an up-to-date view of recent payments into and out of the account</i><i>• Pay and transfer – This gives you a few options. It's where you start when you want to make a payment or transfer money between accounts. You can also see and cancel any payments – so for instance, you can see when your last direct debit to your gas company was, or cancel a standing order</i> <p><i>TRAINER NOTE – Make it clear that this is just an example – that the screen they see will depend on the bank, the device and whether they are viewing the website or the app</i></p>		



Topic	Suggested format	Script / trainer notes	Slides and resources	Time
Making your first transaction	This slide guides learners through their first online banking transaction	<p><i>TRAINER NOTE: Animated slide (click through each of the 6 steps as you talk through these in turn)</i></p> <ul style="list-style-type: none"><i>So here's a guide to what to do and what to expect when you make your first transaction. A 'transaction' is anything that involves money going in or out of your account. So it could be a deposit, a cash withdrawal, moving money between your accounts or paying someone either using your bank card or online. Let's look at those online payments and see how you would do that:</i> <ol style="list-style-type: none"><i>First, look for that 'pay or transfer' option – that's your starting point. You may see another option after you've selected that – you'll be looking for one that talks about making a payment or transfer money</i><i>If you've got more than one account, you'll need to say which one you want to use to make the payment</i><i>Then pick your payee. Does anyone know what a 'payee' is? It's simply the person or company you're paying money to. If it's someone you haven't paid before, you'll need to give the details of them and their account. The next time you pay them, you won't need to give all this information again</i><i>Type in the amount you want to pay, and the date you want the payment to be made. If you don't put a date, the bank is likely to</i>	<p>Making your first transaction </p> <ol style="list-style-type: none">1. Look for the 'Pay or Transfer' option2. Pick the account you want to pay from3. Pick or set up your payee4. Type in the amount and date5. Is this a regular payment?6. Check and confirm 	2 mins







Topic	Suggested format	Script / trainer notes	Slides and resources	Time
		<p><i>assume you want to make the payment that day, so do check if you want to change this to another date</i></p> <p>5. <i>You'll be asked whether this is a regular payment – like a Direct Debit or a Standing Order</i></p> <p>6. <i>Now it's time to read through the details on the screen to double-check they're all correct, before you confirm it. Take time to do this, every time. You don't want your money going to the wrong account, or on the wrong date</i></p>		
Keeping safe – what you and you bank do	This slide addresses online safety and the role of the bank and individual in maintaining it	<ul style="list-style-type: none">• <i>When you bank online, you need to know that your money is safe. So let's look now at how you and your bank can work together to keep it safe:</i> <ol style="list-style-type: none">1. <i>It all begins with a strong password. When you set up your online banking, choose a unique combination of letters, numbers, and symbols. And remember to change it from time to time to keep your account extra safe</i><ul style="list-style-type: none">○ <i>Here's a tip for strong passwords: Think of three short words, string them together and pop in some numbers.</i>○ <i>For example, 'seat', 'bird' and 'snap'. If you start each word with an upper case letter and swap each 'a' for the number '4', you end up with Se4tBirdSn4p.</i>	<p>Keeping safe – what you and you bank do </p>  <ul style="list-style-type: none">• Passwords• Two-factor security• Payment approvals	4 mins





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		<p>TRAINER NOTE: Write up an example of how to create a strong password (flipchart / whiteboard if possible - you can ask the learners for ideas for the words as appropriate):</p> <ol style="list-style-type: none"><li data-bbox="651 523 1599 746">2. <i>Two-factor security – For added protection, your bank might use two-factor or multi-factor security. This could involve things like fingerprints, scanning your face or answering security question (such as memorable place, first pet's name, first school, etc). These are like extra locks on your account to ensure it stays safe</i><li data-bbox="651 762 1599 1082">3. <i>Payment approvals – You might come across situations where your bank asks for your approval before certain payments go through. When this happens, it's a good point to just pause and check that you do want to make the payment of that amount to that person or company. It's always good to pause like this before completing any purchase online. This is an important security step to make you're in control of your money</i> <ul style="list-style-type: none"><li data-bbox="651 1098 1599 1177">• <i>Strong passwords, extra layers of security, and payment approvals are great things to keep your money online</i>		








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How to pay online: credit and debit cards	These slides show typical cards and the information on them that learners will need to give online shops when they are buying from them	<p>TRAINER NOTE: Animated slide</p> <ul style="list-style-type: none"> There are different ways to pay online – let’s start by looking at cards. You can use bank cards (debit or credit) for instant transactions. For many years, this is what the cards have looked like – you may have one like this, with the long number on the front <p>(CLICK TO REVEAL ‘NEW-STYLE’ CARDS)</p> <ul style="list-style-type: none"> And this is what most new cards look like now – the banks have started putting all the information on the back of the cards as an added safety measure. So you may have one that looks like this Either way, all the information that an online store needs is on your card Let’s look at what this is ... (LEADS INTO NEXT SLIDE) <p>TRAINER NOTE: Animated slide - click to reveal each numbered item in turn</p> <ul style="list-style-type: none"> To process the payment, the website will need to know the type of card you’re using, together with: The 16-digit long card number from the card (this is on the front of the older style cards and on the back of newer ones) 	<p>How to pay online: credit and debit cards </p>  <p>How to pay online: credit and debit cards </p> 	3 mins





Topic	Suggested format	Script / trainer notes	Slides and resources	Time
		<ul style="list-style-type: none">• <i>The expiry date</i>• <i>The 3-digit code/ CVV (Card Verification Value) code. This is on the back of the card</i>		
Other ways to pay online	This slide covers payment services and 'buy now pay later' schemes as alternative ways to pay online	<ul style="list-style-type: none">• <i>There are other ways to pay online</i>• <i>Payment services like PayPal, Google Pay, and Apple Pay may offer added security and convenience</i>• <i>Buy now, pay later options are sometimes available to spread costs. However, be careful with these as some can come with high interest rates and may end up costing you more. (We'll talk about this in the next slide)</i>• <i>Before you give your payment details, always stop and check. Do you trust this site?</i>• <i>Let's think about the pros and cons of the different ways to pay now</i> <p>...</p> <p>(LEADS INTO NEXT SLIDE)</p>	<p>Other ways to pay online </p> <ul style="list-style-type: none">• Payment services• 'Buy now pay later' schemes <p>Remember: check before you pay! </p>	





Topic	Suggested format	Script / trainer notes	Slides and resources	Time
Pros and cons	This slide looks at the pros and cons of each payment method	<p>TRAINER NOTE: Animated slide (click through each of the 4 options as you talk through these in turn)</p> <ul style="list-style-type: none"> • <i>Debit cards transfer money directly from your bank account. This can make it easier to see exactly how much money you still have and whether you can afford it right now</i> • <i>Credit cards let you borrow and pay back later but may charge you interest, so you end up paying more. It's good to check the details if you're paying this way</i> • <i>Payment services can be a secure way to pay. Once set up, they're quick and easy to use as you don't need to keep typing in your card number</i> • <i>Buy now, pay later options can be quite appealing. But check the terms carefully. Some of these schemes charge a lot of interest, which can make that item very expensive in the long run. Plus, if you miss a payment, there are extra charges so you'll need to spend time and effort keeping on top of your payments</i> 	<p>Pros and cons </p>  <ul style="list-style-type: none"> • Debit cards • Credit cards • Payment services • Buy now pay later 	2 mins
Online tools to help you budget	This slide introduces participants to digital tools for budgeting	<ul style="list-style-type: none"> • <i>Now we're going to explore online budgeting tools. These are online tools that can help you manage your finances better</i> • <i>The two sites we mention here are <u>Citizens Advice</u> and <u>MoneyHelper</u>. (We'll show you one of these in a little more detail in a moment)</i> 	<p>Online tools to help you budget </p>  Citizens Advice  MoneyHelper	3 mins



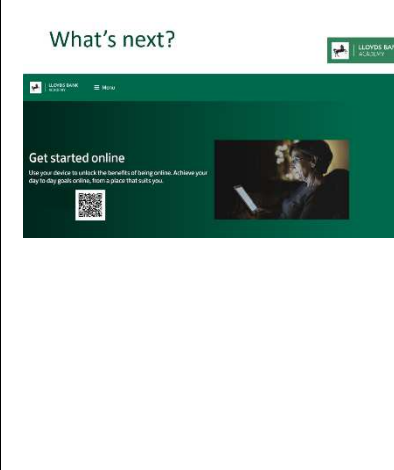


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		<p>TRAINER NOTE: Demonstrate how to access QR codes if needed</p> <ul style="list-style-type: none">• <i>Most banks also offer their own online budgeting tools</i>• <i>There are also other apps and software available that can help you do this</i>• <i>These tools make budgeting easier, helping you understand your income, expenses, and how much you could save with a plan for managing your ingoing and outgoings</i>• <i>Budgeting tools make it easy to manage your finances and reach your financial goals</i>		
Using these tools	This slide looks at how to use budgeting tools	<ul style="list-style-type: none">• <i>Now, let's look at the Money Helper tool, and how to use it</i> <p>TRAINER NOTE – Demo with <u>MoneyHelper</u> (moneyhelper.org.uk/en/everyday-money/budgeting/budget-planner) if possible – if not, just talk through the steps here</p> <ul style="list-style-type: none">• <i>Step 1 – Open the tool – in this case, go to the MoneyHelper budget planner on their website</i>• <i>Step 2 – Start by adding up your income. That's the money you have coming in. Include things like wages from work, pensions, or benefits (such as child benefit). If you get some money more irregularly, work out an average monthly amount by noting down what you get each month for say 6 months then dividing it by 6 - or if you know what you've earned for the past 12 months, add it all up and divide it by 12</i>	<p>Using these tools </p>  <ol style="list-style-type: none">1. Open the tool2. List your income3. List expenses4. Tool works out balance5. Find ways to reduce spending6. Save with the remaining balance	3 mins



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		<ul style="list-style-type: none">• <i>Step 3 – Next, list your regular outgoings. These include things like rent/mortgage, bills, and insurance. Estimate changing expenses, such as groceries and petrol, by looking at past spending. Take a bit of time to think about all your regular expenses. This might include a gym subscription, streaming service or your mobile phone package</i>• <i>Step 4 – The planner will automatically calculate your balance, showing how much money is left after covering regular expenses</i>• <i>Step 5 – Examine your spending habits. Identify areas where you can cut back. Again, some tools will be able to help with this – like showing you where you’re spending most and offering hints and tips</i>• <i>Step 6 – Use the balance to build an emergency fund or save for future goals. It’s good to think about what you might want to save up for - or to just know you’ve got a bit of money that’s there if you need it for unexpected bills or repairs</i> <p>TRAINER NOTE: Ask the learners what they might want to save for / what they think might happen that they’d suddenly need to pay for</p>		
Today you’ve seen how to:	Reflect on the skills learners have gained during the session	<ul style="list-style-type: none">• <i>Let’s take a moment to reflect on what you’ve accomplished today. You should now be able to</i><ul style="list-style-type: none">○ <i>Set up online banking</i>○ <i>Start to bank online safely</i>○ <i>Decide the way to pay online that’s right for you</i>○ <i>Use online tools to help you budget</i>	<p>Today you’ve seen how to: </p> <ul style="list-style-type: none">✓ Set up online banking✓ Start to bank online safely✓ Decide the way to pay online that’s right for you✓ Use online tools to help you budget 	2 mins



Topic	Suggested format	Script / trainer notes	Slides and resources	Time
Any questions?	Invite questions and feedback	TRAINER NOTE: Ask if they have any questions, comments or feedback that you can help with. You could consider this as an opportunity to check level of confidence in doing these in future, ask what they found most useful, anything they'd like to know more about (or to go through again before the lesson ends) and where they think they'll need more practice.		
Post-session survey	Self-assessment survey of learners' skills levels at the end of the session	TRAINER NOTE: Encourage learners to scan the QR code here and complete our short post-session survey around levels of confidence now they have completed the training, plus any other comments or feedback about the session		
What's next	Signpost the Academy website and any further learning Encourage learners to apply what they've learned	<ul style="list-style-type: none">• <i>We have plenty of online resources to help you as you continue learning</i>• <i>To find these resources, you can visit our website. You can either search for "Lloyds Bank Academy get started online" in your browser, or if you're using a smartphone, use the camera to scan the QR code on the screen. It's like a digital shortcut that takes you straight to the webpage</i>• <i>Don't forget to save our website as a favourite, so you can easily find it in the future</i>• <i>If you ever need one-to-one support, remember that we have a Digital Helpline ready to help you</i>		2 mins



Topic	Suggested format	Script / trainer notes	Slides and resources	Time
		<p>TRAINER NOTES:</p> <ul style="list-style-type: none">• If appropriate, do a 'follow-me' demo to search for the Academy page and save as a favourite• <i>Thanks for attending today's session. Don't forget, if you feel you need more one-to-one support, you can call our Digital Helpline</i> <p>RESOURCES:</p> <ul style="list-style-type: none">• Work out your budget (Citizens advice) https://www.citizensadvice.org.uk/debt-and-money/budgeting1/work-out-your-budget/• Budget Planner (Money Helper) https://www.moneyhelper.org.uk/en/everyday-money/budgeting/budget-planner		