



Financial Education Money Workshops

What You Need To Know

- We offer Money Workshops to **class-sized groups** of **11-19 year olds**, with a range of Workshops available to each group.
- Our Workshops are delivered either **face-to-face** or **virtually** by our expert presenters who are trained to deliver in schools, colleges and other settings.
- All our Workshops use a range of activities, are **interactive** and **engaging** and designed to fit life stage, rather than ability.
- We can fit a Workshop into a **lesson/session time**, so are **flexible** to suit your schedule. All our Workshops are tailored to the curriculum.
- Our evaluation proves that **just one hour** of **Financial Education** improves a young person's knowledge and confidence in managing their money.
- You can sign up to **all** Workshops or **just one**. It is up to you! Or if you would like a bespoke Workshop, just let us know.

To find out more, or if you have any questions, please get in touch!



60-Minute Workshops (Face-To-Face)

Workshops	Modules				What Can I Book?
KS3 Planning & Budgeting	Setting Goals		What is Budgeting?		Book any of these modules for your key stage in any order.
KS3 Credit & Saving	Understanding Credit		Introducing Saving		
KS3 Savvy Consumer (Shopping & Banking)	Savvy Consumer	Banking: How It Works		Four Key Financial Products	
KS4 Planning & Budgeting	Planning for Your Goals		Building a Budget		
KS4 Credit & Saving	Comparing Credit		Saving: Why, How, Where?		
Post 16 Living Independently (Uni Living)	Student Finance: Myth Busters	The Cost of Living at Uni		Common Uni Money Worries	Choose one of the "Living Independently" Workshops.
Post 16 Living Independently (Work & Apprenticeships)	Work & Apprenticeships: Managing Your Money	The Cost of Living Independently		Common Money Worries	
Post 16 Living Independently (The Options)	Work, Apprenticeships & Uni: Managing Your Money				
Post 16 Saving, Credit, Banking & Insurance	Saving for Your Goals	Credit Unravalled	Staying on Top of Your Banking	Insurance: Protecting You & Your Stuff	Can be delivered on its own or with a "Living Independently" Workshop
All Key Stages Tax, Payslips & Pensions	Getting Paid: Tax & Payslips		Why Do Pensions Matter?		Book for any age group.
All Key Stages Insurance & Housing	Housing: Mortgages & Renting		Understanding Insurance		

60-Minute Workshops (Virtual)

Workshops	Modules				What Can I Book?
KS3 Savvy Consumer (Shopping & Banking)	Savvy Consumer	Banking: How It Works		Four Key Financial Products	Book any of these modules for your key stage in any order.
KS3 Planning & Budgeting + KS4 Planning & Budgeting	Setting Your Goals* Planning for Your Goals*		Building a Budget*		
KS3 Credit & Saving + KS4 Credit & Saving	Understanding Credit* Comparing Credit*		Introducing Saving* Saving: Why, How & Where?*		
Post 16 Living Independently (Uni Living)**	Student Finance: Myth Buster	The Cost of Living at Uni		Common Uni Money Worries	Choose one of the “Living Independently” Workshops.
Post 16 Living Independently (Work & Apprenticeships)**	Work & Apprenticeships: Managing Your Money	The Cost of Living Independently		Common Money Worries	
Post 16 Living Independently (The Options)**	Work, Apprenticeships & Uni: Managing Your Money				
Post 16 Covid, Saving, Credit & Banking**	Covid-19 & My Money	Saving for Your Goals	Credit Unravalled	Staying on Top of Your Banking	Can be delivered on its own or with a “Living Independently” Workshop.
All Key Stages Tax, Payslips & Housing	Getting Paid: Tax & Payslips		Housing: Mortgages & Renting		Book for any age group.

Virtual Workshops are delivered by Zoom. As with our face-to-face Workshops, virtual Workshops are interactive throughout, using polls, break-out sessions, whiteboard functions and more.

We have combined KS3 & KS4 so that we are able to support organisations with our virtual Workshops as quickly as possible. They have been adapted to ensure they are relevant and engaging for both age groups.

Additional Post 16 modules are available, see next page for all the options.

Make Your Own Workshop

To create your own, bespoke Workshop, choose any combination of the modules below. Where modules have similar names, content becomes more complex as the Key Stages progress. Please do note that not all modules are able to be delivered virtually, please check the table on the previous page to see what is available. Each additional module requested lasts 10-25 minutes.

Let us know what you want, and we'll let you know if it's possible!

Key Stage 3

- Setting Goals
- What is Budgeting?
- Understanding Credit
- Introducing Saving
- Savvy Consumer
- Banking: How it Works
- Four Key Financial Products

Key Stage 4

- Planning for Your Goals
- Building a Budget
- Comparing Credit
- Saving: Why, How & Where?

Post 16

- Covid-19 & My Money
- Student Finance: Myth Buster
OR
- Work, Apprenticeships & Uni:
Managing Your Money
OR
- Work & Apprenticeships:
Managing Your Money
- The Cost of Living at Uni
OR
- The Cost of Living Independently
- Common Money Worries
- Saving For Your Goals
- Credit Unravelling
- Staying on Top of Your Banking
- ****Insurance: Protecting You & Your Stuff****

Any Key Stage

- Getting Paid: Tax & Payslips
- Why Do Pensions Matter?
- Housing: Mortgages & Renting
- Understanding Insurance

To book any of our Workshops please complete a Booking Request Form and send it to us at:
youngpeople@themoneycharity.org.uk

Key Stage 3 Workshops

KS3 Planning & Budgeting

- Setting goals. Looking at short-, medium- and long-term goals and how managing money well can help us to achieve them
- Knowing how to budget and prioritise spending to cover our needs first
- Looking at priorities and discussing the difference between wants and needs

Example Activity: **£20 Note Ripping**

We have fun ripping up a (fake!) £20 note to get everyone thinking about how quickly our money can be used up on our weekly essentials and bills.

KS3 Credit & Saving

- Understanding how to save by sacrificing spending on something that we don't need
- Looking at what credit is and how it works
- Considering the potential consequences of unmanageable debt

Example Activity: **Take It or Leave It**

Role play with a lender and a borrower, deciding whether to go ahead with borrowing and how, with help from the class.

KS3 Savvy Consumer

- Looking at offers, bargains and costs of everyday items, plus how to be savvy with our spending
- An introduction to how banking works
- An overview of 4 key financial products (student loans, insurance, pensions and mortgages), and how they can be used to help us achieve our goals

Example Activity: **'Ten Items or Less'**

We show everyone a shopping basket of items and then challenge them to guess how much each one costs, as well as the total price.

Key Stage 4 Workshops

KS4 Planning & Budgeting

- Setting goals and putting together an action plan to achieve those
- Debating priorities and discussing the difference between wants and needs
- Knowing how to budget and putting this into practice

Example Activity: **Budget Your Week**

Groups imagine they are housemates and are given their weekly income (a pile of fake cash!) then have to make spending decisions. Will their priorities match or clash?

KS4 Credit & Saving

- Understanding how to save, where you can save, and what AER is
- Understanding what credit is, where you can get it, and what APR is
- Knowing how to compare different types of credit and their suitability for different situations
- Considering the advantages and disadvantages of using credit and saving for something

Example Activity: **Crack the Credit Case**

Groups test their detective skills by matching 8 different case studies to a type of credit they think each person has used.

Post 16 Workshops

Post-16 Living Independently (Uni Living)

- Understanding how Student Finance works and its financial implications
- Knowing the cost of living at university and how to budget for it
- Feeling more confident about student money worries

Suitable for a group where the majority are considering going to university.

Example Activity: **Money Worries**

We give everyone a set of scenarios related to common money worries at uni and discuss solutions for each.

Post-16 Covid, Saving, Credit & Banking

- Understanding how to save by sacrificing something you don't need
- Understanding how credit works and comparing different types
- Knowing how banking works and how to read a statement
- Understanding how Covid-19 might affect my money and what I can do about it

Example Activity: **Which is the Cheapest?**

Groups imagine they want to buy a laptop but they don't have the money so they decide to borrow.

Which of the 5 credit options is the cheapest?

They must debate, do their sums and decide!

Post-16 Living Independently (Work & Apprenticeships)

- Understanding how getting a job or an apprenticeship works and their financial implications
- Knowing the cost of living independently and how to budget for doing so
- Feeling more confident about young people's money worries

Suitable for a group where the majority are considering going into work or an apprenticeship.

Example Activity: **What's the Cost?**

Everyone estimates how much different things will cost when they live independently. How close can they get?

Do they know the real cost of living independently?

Post-16 Living Independently (The Options)

- Understanding how Student Finance, apprenticeships and the getting a job works and their financial implications
- Knowing the cost of living independently and how to budget for doing so
- Feeling more confident about young people's money worries

Suitable for a group with a mixture of young people who want to work and want to go to university.

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?

Workshops Suitable For Any Key Stage

Tax, Payslips & Pensions

- Understanding what Income Tax and National Insurance are
- Knowing how to read a payslip
- Understanding what a pension is and how it works

Example Activity: **Your Retired Life**

Groups take part in a quiz about the type of lifestyle they want once they retire. Do they want to travel? Do they want to be able to look after their family? How much will that lifestyle cost? How will they pay for it?

Insurance & Housing

- Understanding how mortgages and renting work
- Knowing the suitability of mortgages and renting for different situations
- Understanding how insurance works and choosing between different policies

Example Activity: **Buying vs Renting: What Best Suits Me?**

Everyone looks at a case study's Instagram page and hobbies. They discuss the pros and cons of renting or having a mortgage for the person in their case study, based on what they can tell about their lifestyle from their hobbies and Instagram.

To book any of our Workshops please complete a Booking Request Form and send it to us at: youngpeople@themoneycharity.org.uk

