



# The **MONEY** Charity



## Our Money Workshops

### What you need to know:

- We offer Money Workshops to 11-19 year olds.
- We can fit a Workshop into a lesson time, so are flexible to suit your timetable.
- We deliver workshops to class-sized groups, and have a range of workshops available for each age group.
- Our workshops are delivered by expert presenters who are trained to deliver in schools.
- Each of our workshops are interactive and engaging, with a range of activities.
- Our workshops are tailored to the English, Northern Irish and Welsh curricula.
- You can sign up to all workshops or just one. It is up to you!
- Our workshops are designed to be suitable to a student's life stage rather than ability.
- If you would like a bespoke workshop, mixing and matching our modules, let us know.
- Our What Works evaluation proves that just one hour of financial education improves students' confidence in managing their money.



**More information about our workshops is below, if you would like to find out more or have any questions, please don't hesitate to get in touch!**

# 60-Minute Workshops

<u>Workshops</u>	<u>Modules</u>				<u>What Can I Book?</u>
<b>KS3</b> Planning & Budgeting	Setting Goals		What is Budgeting?		Book any of these modules for your key stage in any order.
<b>KS3</b> Saving & Credit	Introducing Saving		Understanding Credit		
<b>KS3</b> Savvy Consumer	Savvy Consumer	Banking: How it Works		Four Key Financial Products	
<b>KS4</b> Planning & Budgeting	Planning for Your Goals		Building a Budget		
<b>KS4</b> Saving & Credit	Saving: Why, How and Where?		Comparing Credit		
<b>Post 16</b> Next Steps: Uni Money	Planning Your Next Steps	Student Finance: Myth Buster	The Cost of Living at University		Choose <b>one</b> of the "Next Steps" workshops.
<b>Post 16</b> Next Steps: Work & Apprenticeships	Planning Your Next Steps	Work and Apprenticeships Money	The Cost of Living Independently		
<b>Post 16</b> Next Steps: The Options	Planning Your Next Steps	Work, Apprenticeships and Uni Money	The Cost of Living Independently		
<b>Post 16</b> Saving, Credit, Banking & Insurance	Saving for Your Goals	Credit Unravelling	Staying on Top of Your Banking	Insurance: Protecting You and Your Stuff	Can be delivered on its own or with a "Next Steps" workshop.
<b>All Key Stages</b> Tax, Payslips & Pensions	Getting Paid: Tax and Payslips		Why Do Pensions Matter?		Book for any age group.
<b>All Key Stages</b> Insurance & Housing	Housing: Mortgages and Renting		Understanding Insurance		

# Make Your Own Workshop!

If you would like to create your own, bespoke workshop, you can do so by choosing any combination of the modules below. Although some modules are named the same, the content becomes more complex as the Key Stages progress. Please note, that each additional module lasts 10-25 minutes. Let us know what you want, and we'll let you know if it's possible!

Key Stage 3	Key Stage 4	Post 16	Any Key Stage
<ul style="list-style-type: none"> <li>Setting Goals</li> <li>What is Budgeting?</li> <li>Introducing Saving</li> <li>Understanding Credit</li> <li>Savvy Consumer</li> <li>Banking: How it Works</li> <li>Four Key Financial Products</li> </ul>	<ul style="list-style-type: none"> <li>Planning for Your Goals</li> <li>Building a Budget</li> <li>Saving: Why, How and Where?</li> <li>Comparing Credit</li> </ul>	<ul style="list-style-type: none"> <li>Planning Your Next Steps</li> <li>Student Finance: Myth Buster <b>OR</b></li> <li>Work, Apprenticeships and Uni Money <b>OR</b></li> <li>Work and Apprenticeships Money</li> <li>The Cost of Living at University <b>OR</b></li> <li>The Cost of Living Independently</li> <li>Saving For Your Goals</li> <li>Credit Unravelled</li> <li>Staying on Top of Your Banking</li> <li>Insurance: Protecting You and Your Stuff</li> </ul>	<ul style="list-style-type: none"> <li>Getting Paid: Tax and Payslips</li> <li>Why Do Pensions Matter?</li> <li>Housing: Mortgages and Renting</li> <li>Understanding Insurance</li> </ul>

To book any of our workshops please complete a booking request form and send it to our Education Officer Shirin:

[shirin@themoneycharity.org.uk](mailto:shirin@themoneycharity.org.uk) or 0207 062 8935

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# Key Stage 3 Workshops

## KS3 Planning & Budgeting

This workshop covers:

- 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

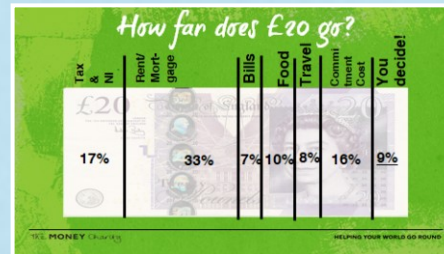
### Example Activity: **£20 Note Ripping**

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 Saving & Credit

This workshop covers:

- 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

This workshop covers:

- 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'**

Students are shown a shopping basket of items and are challenged to guess how much each one costs, as well as the total price.

# Key Stage 4 Workshops

## KS4 Planning & Budgeting

This workshop covers:

- 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**

Students 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?

## APR in Practice

Category	Type	APR	Total Cost
Card	Credit Card	18%	£506.22
	Store Card	23%	£527.67
Loans	Bank loan	12%	£480.48
	Credit union loan	7%	£459
	Short term loan	1290%	£5963
	Rent to own	99%	£854
Overdraft	Overdraft	19%	£510

Example Activity:

### **Crack the Credit Case**

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

## KS4 Saving & Credit

This workshop covers:

- 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

# Post 16 Workshops

## Post 16 Next Steps: Uni Money

This workshop covers:

- Setting goals and putting an action plan in place
- Understanding how student finance works and its financial implications
- Knowing the cost of living at university and how to budget for it

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

## Post 16 Next Steps: Work & Apprenticeships

This workshop covers:

- Setting goals and putting an action plan in place for those
- 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

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


## Post 16 Saving, Credit, Banking & Insurance

This workshop covers:

- 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 insurance works

*Which is the cheapest?*

Are you surprised?

	1 Credit union loan Total payable = £437.60	2 Credit card Total payable = £501.50
3 High street retailer Total payable = £515.28	4 Short Term Loan Total payable = £529	5 Rent to own Total payable = £780

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Example Activity:

### Which is the Cheapest?

Students 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? The class must debate, do their sums, and decide!

Example Activity:

### What's the Cost?

Students estimate how much different things will cost when they live independently. How close can they get? Do they know the real cost of living independently?

*What are you going to have to pay for?*

Outgoings (where your money goes)	Weekly	Monthly	Termly	Yearly
Rent				
Council Tax				
Gas				
Electricity				
Water				
TV licence				
Mobile Phone				
Internet				
Essential transport				
Food				
clothes and personal grooming, etc				
Going out/hobbies				
Savings				
Total				

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## Post 16 Next Steps: The Options

This workshop covers:

- Setting goals and putting an action plan in place
- 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

*Suitable for a class with a mixture of students who want to work and want to go to university.*

# Workshops Suitable for any Key Stage

## KS4 Tax, Payslips & Pensions

This workshop covers:

- 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***

Students 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?



## KS4 Insurance & Housing

This workshop covers:

- 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?***

In groups, students look 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.



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