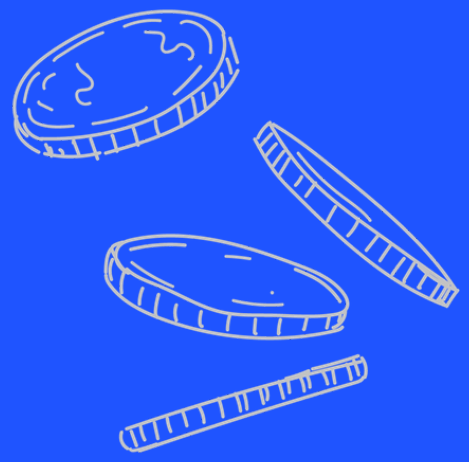
THE MONEY CHARITY

Financial Education

# Money Workshops for Children & Young People



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# About Our Workshops

- Our Financial Education Money Workshops are for **7-19 year-olds** in groups of **10-60 pupils**, with a range of sessions available for each age group, outlined on pages 5-9.
- Workshops are delivered either **face-to-face or virtually** by our **expert facilitators** who are all trained to deliver in schools, colleges and other settings.
- All our Workshops are tailored to the curriculum and include a range of **activities** which are **interactive** and **engaging**, designed to fit life stage rather than ability.
- You can book from 45 minutes to a whole day. Our standard workshops are designed to last around **60 minutes**, and can be adapted for fit your timetable. You can **mix and match topics** to create longer Workshops to suit your timetable. To book a more **bespoke Workshop**, just let us know what you're looking for.
- You can book **multiple Workshops** or just one. It is up to you! (up to 20 hours per institution).
- Our evaluation proves that just one hour of Financial Education delivered by us **improves a young person's knowledge and confidence in managing their money**.
- We also have workshops tailor-made for groups of children and young people with **Special Educational Needs (SEN)**. To find out more about these, please email us directly at: **CYPbookings@themoneycharity.org.uk**

***"The Workshop was excellent and interactive. Thank you very much!"***

*Student*

# Why Book With Us?

## Our Workshops are:

- **Fun, interactive and engaging:** our Workshops are full of activities, debate and stories to keep young people listening and learning
- **Realistic and empowering:** we use real-world examples and situations to get young people thinking about the kind of spending decisions they might make in the future
- **Impartial:** we do not promote any products or brands
- **Easy to book:** just fill out a Booking Request Form and we'll be in touch!
- **Tailored:** there are a range of Workshops for you to choose from to decide what's best for your young people
- **Proven to work:** our evaluation has proven that just one hour of our Workshops improves a young person's knowledge and confidence in managing their money

# Cost

Our Workshops are offered to all organisations working with children and young people, including (but not limited to) schools, colleges, PRUs, charities and community groups. Charging options range from fully-funded (no charge) up to £350 + VAT per hour.

Workshops for state-funded schools and small charities are fully-funded whilst there is a charge for companies, local authorities and independent schools.

**Please contact us to find out more.**

# How to Book

To book any of our Workshops, please complete a Booking Request Form and send it to us at:

**CYPbookings@themoneycharity.org.uk**

Or find out more at:
**https://themoneycharity.org.uk**

# Key Stage 2 Workshops

### Example Activity

**Smart Spenders?** Teams are given £50 and some spending choices. They must agree on how to spend their money. Will they treat themselves with nice clothes or an ice cream? Will they have some money left over to save?

## The Money Challenge (Years 3 and 4)

An interactive introduction to money including multiple challenges in the form of engaging activities such as card sorts and discussion. Students will learn about how people get their money, as well as considering needs and wants when spending. They are then challenged to put what they've learnt into practice by planning a weeks' spending with a set budget.

Are they ready for The Money Challenge?
Learning aims:

- Understand the different ways we can get money
- Understand needs vs wants
- Understand how to prioritise

# Key Stage 2 Workshops

### Example Activity

**Party Planners:** Teams are given a budget of £450 to plan the party of the year! Can they agree on what to prioritise? Decorations? Venue? Food? And will they come in on budget? Get ready for The Spending Challenge!

## The Spending Challenge (Years 5 and 6)

This interactive Workshop can be done as a follow on from 'The Money Challenge' or as a standalone Workshop. Card sorts, worksheets and a party planning budget challenge provide a fast-paced, interactive Workshop packed full of useful information. This Workshop aims to help students build the skills and knowledge around how to spend, as they reach a life stage where they might be beginning to have more responsibility with their finances.

Learning aims:

- Understand some of the vocabulary used in finance
- Understand the cost of everyday purchases
- Understand the benefits of saving and how to start
- Understand how to create a budget

# My Money, My Choices

## Workshop for Years 5 and 6

### Example Activity

**Investment Challenge:** Students become investors as they choose a company that matches their character's interests. As different real-world events unfold, they track how share prices rise and fall, moving their investment up or down the scale. Will their investment grow or fall in value? It's time to put their investment skills to the test!

**Eligibility:**
Open to schools and community groups for children aged 9-11 across the Cotswolds, Bristol, London and the M4 corridor.

This interactive, face-to-face Workshop helps students develop the knowledge, skills and confidence to make informed money decisions. Through engaging activities, real-life scenarios and practical challenges, students explore the financial choices they may face now and in the future, equipping them with practical skills they can use every day. Delivered with the support of **professional volunteers**, the Workshop gives the students a chance to interact with them, ask questions and gain insights from their experiences.

Covering introductions to **key topics** including **wants and needs, saving, pay and tax, budgeting, investing** and **financial scams**, the Workshop brings financial education to life in a fun and accessible way. Designed to build confidence and encourage positive financial habits, each session lasts between **1.5 - 2 hours**, dependent on your school's schedule, and accommodates **up to 60 students**.

**Learning aims:**

- Understand the difference between wants and needs
- Explore the benefits of saving and setting financial goals
- Learn how earnings, payslips and tax work
- Develop skills to manage money within a budget
- Understand the basics of investing and long-term financial planning
- Recognise common financial scams and know how to stay safe

# Key Stage 3-5 Workshops

Each of these Workshops has adaptations and extensions to ensure that it can be tailored to the different key stages.

### Example Activity

Saving Snakes and Ladders: A fun twist on the traditional game that explores the benefits of saving for the long-term, with opportunities or slithery surprises!

## Getting Paid & Spending It

Learning aims:

- Understand why being able to read a payslip is important
- Know how to read a payslip
- Understand what taxes are spent on
- Understand the basics of how income tax and National Insurance works
- Understand the benefits of budgeting
- Know how to do a budget

***"The Money Workshop has taught me countless stuff... This content was extremely relevant to me."***

*Student*

## Savings Sorted

Learning aims:

- Understand why it is important to plan for your goals
- Identify your own goals
- Understand the benefits of saving (including interest)
- Feel motivated to save for smaller and larger goals

## Moving Out & Making Decisions

Learning aims:

- Understand how renting and mortgages work
- Understand what insurance is
- Know how to compare different insurance products
- To understand and identify different types of credit

# Key Stage 3-5 Workshops

Each of these Workshops has adaptations and extensions to ensure that it can be tailored to the different key stages.

### Example Activity

**Shopping Basket Battle:** Two opposing teams have to guess the prices of the items in their shopping baskets. Both baskets amount to the same total price. Which team will have the closest match?

## Savvy Consumer

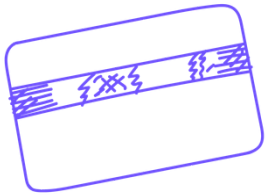
Learning aims:

- To know that there are different ways to calculate value for money and the importance of comparing goods and services
- Rights and responsibilities of being a consumer
- To understand how banking works

***"The Workshop was highly informative and relevant...The content was presented in a clear and engaging manner...and I would recommend it to others..."***

*Student*

## Protecting My Money



Learning aims:

- To understand the main different types of scams and fraud and how to spot them
- To understand what to do if you become a victim of scams or fraud
- To identify cases of money muling and its dangers and risks
- To understand financial abuse and identify signs

## My Money Personality

Learning aims:

- Understand the importance of talking about money
- Understand how money personalities can vary
- Understand how money personalities can impact how you manage your money

# Key Stage 4-5 Workshops

Each of these Workshops has adaptations and extensions to ensure that it can be tailored to the different key stages.

### 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?

## My Money: Uni

Learning Aims:

- Understand how Student Finance works and its financial implications
- Know the cost of living at university and how to budget for it
- Discuss some money saving tips

## My Money: Jobs, Apprenticeships & Uni

Learning Aims:

- Understand how Student Finance, apprenticeships and getting a job works and the financial implications
- Know the cost of living independently and how to budget for doing so
- Discuss some money saving tips

## My Money: Jobs & Apprenticeships

Learning Aims:

- Understand how getting a job or an apprenticeship works and the financial implications
- Know the cost of living independently and how to budget for doing so
- Discuss some money saving tips

## Growing My Money

Learning aims:

- Understand how investing works and what you can invest in
- Be aware of factors that influence investment decisions including risk, ethics and performance
- Understand the benefits of having a pension
- Understand what a pension is

# Face-to-Face Workshops at a Glance

| Workshops | Topics Covered | | | Key Stages |
|---|---|---|---|---|
| The Money Challenge | Where do we get our money from?, Needs and Wants, Budgeting | | | 2 |
| The Spending Challenge | Savvy Shopper, Savings, Budgeting | | | 2 |
| My Money, My Choices | Wants and Needs, Saving, Pay and Tax, Budgeting, Investing and Financial Scams | | | 2 |
| Getting Paid & Spending It | Reading a Payslip | Understanding Tax | Doing a Budget | 3 – 5 |
| Savings Sorted | Planning For My Goals | Saving | | 3 – 5 |
| Moving Out & Making Decisions | Housing: Mortgages & Renting | Understanding Insurance | Understanding Credit | 3 – 5 |
| Savvy Consumer | Savvy Consumer | Banking | | 3 – 5 |
| My Money Personality | What Is a Money Personality? | What Is My Money Personality? | Strategies to Manage My Money Well | 3 – 5 |
| Protecting My Money | Types of Scams | Protecting My Money | Money Muling & Financial Abuse | 3 – 5 |
| My Money: Uni | Student Finance: Welcome to Uni | Living Costs at Uni | Money Saving Tips | 4 – 5 |
| My Money: Jobs & Apprenticeships | Welcome to Work | Living Costs | Money Saving Tips | 4 – 5 |
| My Money: Jobs, Apprenticeships & Uni | Jobs, Apprenticeships & Uni: Managing Your Money | Living Costs | Money Saving Tips | 4 – 5 |
| Growing My Money | Investing | Pensions | | 4 – 5 |

# Assembly Workshops

For Key Stage 3 and Key Stage 4 groups.

**Prom Planning:** In this Workshop for large groups, young people are given a budget and challenged to plan a prom. They have lots of decisions to make about food, decorations, entertainment and more, while some unexpected emergencies also crop up!

**Don't have time for one of our standard Money Workshops? Then our interactive assembly-style Workshop is for you!**

## Plan the Prom!

Plan the Prom challenges young people to make tricky spending decisions when planning their prom.

Can they agree on how to spend their budget?
Will they have some money left over for emergencies?

This session covers fewer topics and is less interactive than our standard Money Workshops for individual classes, but is a great introduction to budgeting if you want to reach lots of your young people in a shorter amount of time.

Learning aims:

- To learn how to budget and why it's important
- Understand how to prioritise different costs (necessary and optional)
- Learn why it's important to have money left over (savings) and be ready for unexpected costs

# Assembly Workshops

For Key Stage 5 groups.

**True of False:** Students are given flashcards to answer yes or no, or true or false throughout the Assembly. Do students know the score when it comes to their finances?

**Don't have time for one of our standard Money Workshops? Then our interactive assembly-style Workshop is for you!**

## Post 16 Money Essentials Assembly

Our 'Money Essentials' Assembly covers a range of subjects to help students start to think about the next steps to their financial independence. Topics covered include an introduction to:

- Next steps including work, apprenticeships or university
- Budgeting
- Saving
- Credit

The Assembly provides a sound introduction to some key themes, which ideally students can then go away and further research.

**Assemblies need to know:**

- Suitable for 40+ (no max)
- Plan the Prom is suited for those in Key Stages 3 & 4. Money Essentials is suited to Post 16
- For face-to-face delivery only.
- Session can last flexibly between 20-40 minutes to fit your timetable
- Covers the topics of budgeting and planning
- Multiple school staff must attend. We would strongly recommend the Head of Year and all form teachers, but understand this might not always be possible.

# Virtual Workshops

For Key Stage 3 and 4 groups.

We believe that face-to-face Workshops give the best, most interactive experience for engaging young people with Financial Education. But for when and where this isn't possible, we can also offer one of our Virtual Workshops.

## KS3

Our KS3 Virtual Workshop is a perfect introduction to essential money skills for students aged (11-13). It explores the real cost of everyday items, how to make smart shopping decisions, and the basics of banking. Students will also learn the importance of budgeting, spending priorities, and how saving— even small amounts — can make a big difference. A great foundation to build financial confidence early on.

**Learning aims:**

- Understand the cost of everyday items and how to shop wisely and how banking works
- Understand how and why we do budgeting and spending priorities
- Understand how to save and why it is important

## KS4

Our KS4 Virtual Workshop is designed for students aged (14-16), offering a deeper dive into key personal finance topics. It helps students understand how to spot common scams and fraud, and how to protect their money. They'll also explore the importance of budgeting, saving, and spending priorities —alongside gaining a clear understanding of how credit works. Ideal for building the skills needed to take control of their financial future.

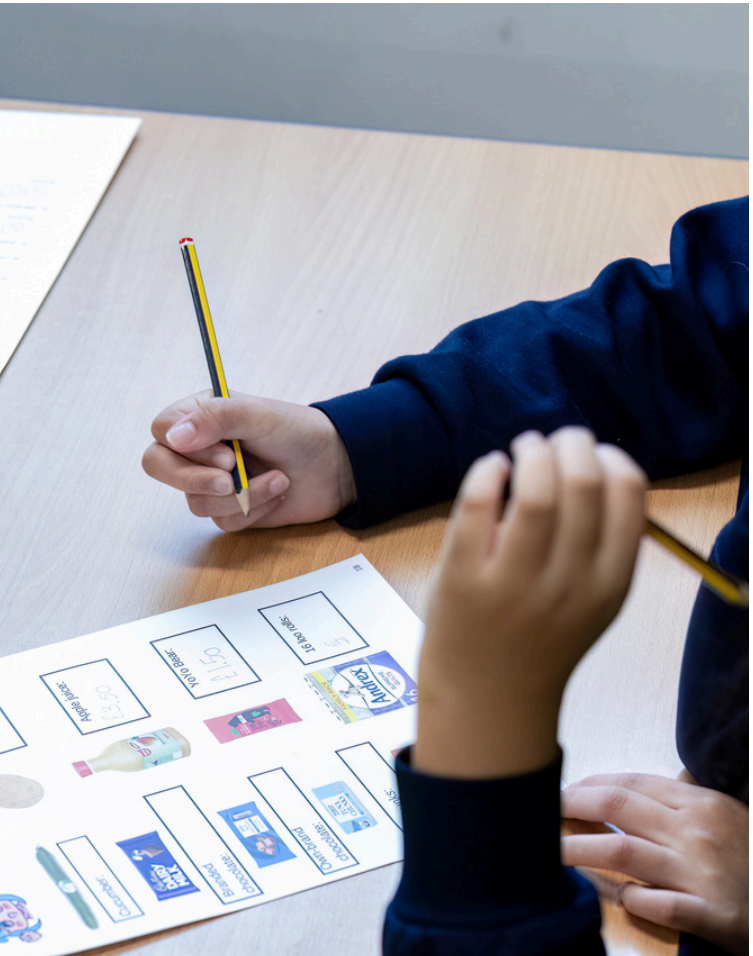
**Learning aims:**

- Understand how to identify the main types of scams and fraud and how to protect your money
- Understand how and why we do budgeting and spending priorities
- Understand how to save and why it is important
- Understand how credit works

# Virtual Workshops

For Key Stage 5 groups.

We believe that face-to-face Workshops give the best, most interactive experience for engaging young people with Financial Education. But for when and where this isn't possible, we can also offer one of our Virtual Workshops.



## Post 16 Money Essentials

Our 'My Money: Next Steps' Workshop provides a sound introduction to several key financial themes. Perfect for the 16-18 age bracket, it looks at the financial impact options such as uni, work or apprenticeships can have and introduces financial skills and products that students may be faced with as they decide what's next for them.

Learning aims:

- Understand the financial impact of options such as uni, work or apprenticeships
- Understand how to budget
- Understand how and why to save
- Understand what credit is

**Virtual Workshops need to know:**

- These Workshops can be delivered to young people on different devices in different locations, or to one group with a camera and screen at the front of the room
- Due to the nature of virtual delivery, these Workshops are less interactive than our face-to-face Workshops, but still involve discussion, debate and quizzes
- Suitable for up to 40 students
- See our Workshop T&Cs for more info on how sessions work.

# Virtual Workshops at a Glance

| Workshops | Topics Covered | | |
|---|---|---|---|
| **K3 Virtual Money Workshop** | Shopping | Banking | Budgeting & Saving |
| **K4 Virtual Money Workshop** | Protecting Your Money | Budgeting | Saving & Credit |
| **Post 16 Money Essentials** | Uni, Work and Apprenticeships | Budgeting | Saving & Credit |

# How to Book

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

Or find out more at:
**https://themoneycharity.org.uk**

# Other Options

## Special Educational Needs (SEN)

We also have Workshops tailor-made for groups of children and young people with SEN.

To find out more about either of these options, email us at:
**CYPbookings@themoneycharity.org.uk**

## Downloadable Resources

Additionally, we have free resources available to help your school, our **Student Money Manual** is the essential guide for those looking towards going to uni, while our **Teacher Resource Packs** help you bring more expert Financial Education sessions to your class. Find out more at:
**https://themoneycharity.org.uk/resources/**

THE **MONEY** CHARITY