



talk
money[®]
week

Toolkit for Schools

8-12 November 2021



Gwasanaeth
Arian a
Phensiynau

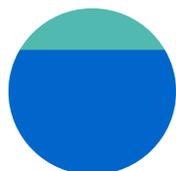


Money &
Pensions
Service

Did you know?



The skills we need to manage our money begin to develop between the ages of three and seven



Around a quarter of 18 to 24 year olds often borrow money to buy food or pay bills



Almost one in five 16 and 17 year olds feels anxious thinking about their money

Young people who recall learning about money at school are more likely to have good money habits and feel confident managing their money.

 Let's **#TalkMoney**

#TalkMoney Week
8-12 November 2021
maps.org.uk/schools

wythnos
siarad
arian

talk
money[®]
week



Gwasanaeth
Arian a
Phensiynau



Money &
Pensions
Service

This toolkit for schools includes information and resources to help you promote the financial wellbeing of your pupils and students, during Talk Money Week and beyond.



What is Talk Money Week?

Talk Money Week is the annual campaign that aims to get the nation talking about money – from pocket money to pensions.



Why talk money at school?

Schools and colleges play a vital role in ensuring children and young people develop the skills and knowledge they need to manage their money well now and in later life. At the same time, financial education can enhance your curriculum, strengthen your extra-curricular offer and provide a focus for wider engagement with the local community.



How to get involved?

We're calling on all schools and colleges across the UK to do what they can to help the children and young people they work with to talk money. Read on for ideas and resources to help you deliver quality financial education during Talk Money Week and beyond.



indicates resources or services that are available in Welsh language.

What are you looking for?



Planning tools



Resources to help you deliver in the classroom



Financial education workshops, qualifications and training



Ideas for engaging parents and carers



Tailored resources for Scotland, Wales and Northern Ireland



Communications tools to help you make a noise

Planning tools

The Financial Education Planning Frameworks, developed by Young Money and endorsed by the Money and Pensions Service, set out what children and young people might need to know about money, at what age. Available in English and Welsh, they can be used to support lesson planning and to consult pupils and students on their own areas of interest. 

young-enterprise.org.uk/teachers-hub/financial-education/resources-hub/financial-education-planning-frameworks



Resources to help you deliver financial education in the classroom

The Financial Education Quality Mark, funded by the Money and Pensions Service, helps teachers identify resources that have been quality assured for their educational value and financial accuracy. You can find resources with the Quality Mark on Young Money's Resource Hub. There are lesson plans, worksheets, videos and games for all ages covering a range of money topics, including for children and young people with additional needs. 

young-enterprise.org.uk/teachers-hub/resources

Take a look at these resources to get you started.

Across all school phases

Barclays LifeSkills

Free, curriculum-linked financial education lessons, tailored for age groups from 7 to 18 years, including resources specifically for young people who have experienced care. The interactive lessons cover topics from budgeting, saving, understanding needs and wants through to recognising fraud, interpreting payslips and planning for financial independence.

barclayslifeskills.com

Lloyds Bank Academy

Session packs to help improve the financial capability skills and wellbeing of children and young people aged 5 to 16. Each pack includes the resources needed to run one-to-one or group sessions, along with advice for running sessions virtually.

lloydsbankacademy.co.uk/financial-skills/five-sixteen

MoneySense

Free financial education programme for 5 to 18 year olds from NatWest Group (including NatWest, Royal Bank of Scotland and Ulster Bank). The programme includes support for teachers to help their class learn about money, with free lesson plans, activity sheets, videos and interactive activities linked to the curriculum in each UK nation, including differentiated resources for students with additional needs.

mymoneysense.com

For primary schools

Money & Me

A 12 lesson programme designed to introduce pupils, aged 5 to 11, to the economy and the way money works. The programme includes a teacher guide, lesson plans and games featuring familiar Beano characters in real-life situations that involve making decisions about money. 

bankofengland.co.uk/education/education-resources/money-and-me

Money Heroes

Free programme that aims to teach financial education to children aged 3 to 11, at home and in the classroom, supported by HSBC and developed by Young Money. The programme offers activities, storybooks, games, guidance and teacher training to help develop knowledge, skills and attitudes for a successful financial future.

moneyheroes.org.uk/teacher-hub



Lifesavers

A financial education resource for 7 to 11 year olds that uses the values of wisdom, generosity and justice to explore and shape financial behaviour, covering spending, saving, borrowing and giving. The programme also offers an in-school savings club.

lifesavers.co.uk/whatislifesavers

For secondary/post-primary schools

EconoME

Four lessons designed to help young people, aged 11 to 16, develop greater economic awareness and the analytical skills to make informed decisions. The programme includes lesson plans, worksheets and short introductory videos from Bank of England economists. W

bankofengland.co.uk/education/econome

The London Institute of Banking and Finance

Free financial education resources on the background of money and how to manage personal finance, including tax, savings, loans, borrowing and more.

libf.ac.uk/study/financial-education/free-financial-education-resources

Your Money Matters

Young Money's financial education textbook for young people aged 14-16, with information and activities on spending and saving, borrowing, debt, insurance, student finance & future planning. There are bespoke editions for all UK nations, developed in partnership with Young Enterprise Scotland and Young Enterprise Northern Ireland, and it is available in Welsh. W

young-enterprise.org.uk/teachers-hub/financial-education/resources-hub/financial-education-textbook

You can also get ideas and guidance from relevant subject associations. For example:

- The PSHE Association is the national body for personal, social, health and economic (PSHE) education – the curriculum subject covering economic wellbeing, relationships, health and careers – supporting schools and teachers with resources, training, advice and guidance.

pshe-association.org.uk

- The Association for Citizenship Teaching (ACT) provides advice, training, conferences and resources to support the provision of quality Citizenship education, which includes the teaching of economic and financial education.

teachingcitizenship.org.uk

Financial education workshops, qualifications and training

Financial education experts can provide you extra support, delivering workshops or qualifications for your students as well as teacher training. Some organisations can link you up with volunteers in your local community. Take a look at what these providers have to offer:

MoneySense from NatWest Group

Teacher-led workshops to help 5 to 18 year olds learn about money, with video support from a bank employee volunteer.

mymoneysense.com

MyBnk

A range of financial education programmes for 5 to 25 year olds, including those with additional needs, that aim to bring money to life and help young people make informed choices. Workshops cover saving, budgeting, debt, independent living, and public and student finance.

mybnk.org/our-work/financial-education

Santander MoneyWise

Hour-long interactive workshops to help young people develop financial knowledge and skills, led by bank employee volunteers for students aged 8 to 19 years. To find out more or book a workshop, get in touch at community@santander.co.uk.

The Money Charity Workshops

Interactive workshops for young people aged 11 to 19, delivered in schools and colleges. Workshops cover the essentials of staying on top of money, including using money to achieve goals, savings, tax, how to read a payslip, and understanding credit and financial products.

themoneycharity.org.uk/workshops-training/schools-colleges

The London Institute of Banking and Finance

A range of Level 1 to 3 qualifications and e-learning programmes to help students, including those with additional needs, improve their financial knowledge and confidence.

libf.ac.uk/study/financial-education/qualifications

Young Money

Financial education training and advice for teachers and other practitioners, including those working with young people with special educational needs. 

young-enterprise.org.uk/teachers-hub/financial-education/support-training

Ideas for engaging parents and carers

Parents and carers can help their children and young people develop good money skills and habits. Encourage your school community to talk money at home and share resources that can help.

MoneyHelper tips on how to talk money with children and young people of all ages. [W moneyhelper.org.uk/en/family-and-care/talk-money/talking-about-money](https://www.moneyhelper.org.uk/en/family-and-care/talk-money/talking-about-money)

Money Heroes activities, storybooks and games to help teach financial education to children aged 3 to 11 at home. [moneyheroes.org.uk/parent-hub](https://www.moneyheroes.org.uk/parent-hub)

MoneySense for parents, with activities, games and videos for 5 to 18 year olds from NatWest Group (including NatWest, Royal Bank of Scotland and Ulster Bank).

[mymoneysense.com](https://www.mymoneysense.com)

MyBnk's Family Money Twist, a free online independent learning course that teaches 7 to 11 year olds the basics of money whilst setting positive money habits.

learning.mybnk.org/courses/family-money-twist-years-3-6



Tailored resources for Scotland, Wales and Northern Ireland

There are specific resources available for schools in Scotland, Wales and Northern Ireland.

Scotland

Financial education guidance for primary and secondary schools

Aimed at school leaders, subject leads and other education decision-makers, the Money and Pensions Service guidance highlights the links between financial education and the Curriculum for Excellence, sets out how schools can improve the financial education they deliver, and signposts to services and resources that can help.

maps.org.uk/2020/11/17/financial-education-in-scotland

Education Scotland

You can find financial education resources for schools in Scotland on the National Improvement Hub.

education.gov.scot/improvement/practice-exemplars/fined3-financial-education-resources

Young Enterprise Scotland 'Scotland's Financial Schools'

A 'one stop shop' with guidance, tools and resources to help practitioners from early years through to senior phase embed financial education into their practice. Includes links to resources and workshops, new 'Grab and Go' lesson plans and a Scottish Progression Pathway linking financial education directly to the Curriculum for Excellence.

yes.org.uk/financial-education.php

Money Advice Scotland

Money Advice Scotland provides a wide range of interactive resources and workshops for primary school (P3-P7) and secondary school (S1-S6) pupils, discussing different money topics. Sessions are mapped to the Curriculum for Excellence outcomes.

moneyadvicescotland.org.uk/for-educators

Wales

Financial education e-learning for teachers

Free e-learning, available in Welsh and English, for primary and secondary school teachers working with learners aged 9 to 12, helping them strengthen delivery and make links to the Curriculum for Wales. Developed by Young Money in partnership with regional education consortia and teachers in Wales, with support from the Money and Pensions Service. 

young-enterprise.org.uk/wales-pathfinder

Money Mapping

A financial education resource for 9 to 12 year olds, available in Welsh and English, developed by Young Money in partnership with the Money and Pensions Service. Aligned with the Curriculum for Wales, the resource uses real-life contexts and covers a number of financial themes. 

young-enterprise.org.uk/resources/money-mapping

Hwb

Find free financial education tools and materials in Welsh and English on the Welsh Government's Hwb. 

hwb.gov.wales



Northern Ireland

CCEA's Financial Capability microsite

This site equips teachers with the information and educational resources they will need to deliver effective lessons in personal money management, from Foundation Stage to Key Stage 4.

nicurriculum.org.uk/curriculum_microsite/financial_capability

Young Enterprise NI

Young Enterprise NI works closely with MaPS and CCEA to support financial education through the Young Money brand. The charity provides financial education programmes at primary and post primary level, including teacher resources via the Young Money website, and direct or digital programme delivery.

yeni.co.uk/programme-delivery

Make a noise

These tools can help you share the work you're doing to talk money with your pupils and students.

Join the conversation

- Share your financial education activities on social media using the hashtag #TalkMoney so others can celebrate your work.
- Download and share our Talk Money Week graphics.
moneyandpensionservice.org.uk/talk-money-week-2021-graphics
- You can print page 2 of this pack and use it as a poster for your classroom, staffroom or school office.

Template tweet

Did you know that children's money habits are already forming by age 7? That's why this week we're celebrating #TalkMoney Week by [add details of activities]

Suggested content for your school's website or newsletter

This #TalkMoney Week (8th to 12th November), we'll be [insert planned activities for your school]. But did you know there's lots that parents and carers can do to help your children build good money skills for the future? You can have a conversation about spending or saving, give pocket money (whatever the amount), or give your child the chance to practice making decisions about spending during your grocery shop. Take a look at the hints and tips from the government backed MoneyHelper website on how to #TalkMoney with your child.
moneyhelper.org.uk/en/family-and-care/talk-money/talking-about-money



About the Money and Pensions Service

The Money and Pensions Service (MaPS) is an arm's-length body of the UK Government that works to improve financial education provision at school, at home and in the community. MaPS leads delivery of the UK Strategy for Financial Wellbeing, which includes a goal of two million more children and young people in the UK receiving a meaningful financial education by 2030. Find out more about our work at maps.org.uk/schools.



**Gwasanaeth
Arian a
Phensiynau**



**Money &
Pensions
Service**