MAKE SENSE OF PENCE



HOOTINI'S HELPERS

Hootini's Guide to the Money Wise Workshop

Primary Years 4–6



This guide shows you how to deliver the **Money Wise Workshop**, the introductory Make Sense of Pence session for Primary School Years 4–6.

It covers timings, what to say, the questions to ask, the props to use and how to handle tricky moments. Use it alongside the lesson plan and the slide deck.

THE SESSION AT A GLANCE

The workshop runs 50–70 minutes for Years 4, 5 and 6, in a classroom or hall, using the provided slide deck. It moves from what money is, to how we get it, to how we spend it, to what things cost. It ends on three messages: don't fear money, respect it, be careful with it.

SECTION	SLIDES	TIME	THE ONE THING THEY SHOULD LEAVE WITH
Introduction and session rules	1	3–5 min	Money is worth talking about, and here it's safe to
Money is confusing	2	3 min	You already know the words; today is about how they fit together
What is money? Why do we have it?	3–4	2 min	Money standardises trade; before it we bartered
How do we get money?	5–6	7 min	Money doesn't magically appear; someone worked hard for it
Who bought something this week?	7	4 min	We track our own money more carefully than other people's
How we pay: transactions	8–9	8 min	Paying has never been easier, which is good and risky
Debit vs credit cards	9	5 min	They look the same but work completely differently
Needs and wants	10–14	15–20 min	Most things sit in the middle, and wants bring hidden needs
What things cost	15–18	5 min	Big numbers are hard to picture, so compare them
Game: What costs more? (or Money Bingo)	19–32	10–15 min	Value isn't always what it looks like
Close: three messages	33	3–5 min	Don't fear it, respect it, be careful with it

The timings add up to about 70 minutes. For a 50-minute slot, see *Adapting the session* at the end.

LEARNING OUTCOMES

By the end, pupils should be able to:

1. Recall different forms of money: coins, notes, cards, digital payments and newer methods.
2. Describe how people can get money.
3. Describe the advantages and disadvantages of different ways to pay.
4. Identify the key differences between debit and credit cards.
5. Give examples of everyday items and their approximate costs.
6. Tell the difference between the things we need and the things we want.
7. Describe how the things we want can create things we need.
8. Describe what some things cost and how they relate to each other.

HOW TO DELIVER IT



This is a conversation, not a lecture. Most of the content comes from the pupils' own answers: ask, listen, build on what they say, then add the teaching point. Six principles run through every section.

1. **Informed decisions, not right or wrong.** Say it early and keep coming back to it: "I'm not here to tell you what's right or wrong. I'm here to help you make informed decisions." Repeat a version of it throughout the session. It lets pupils answer honestly and keeps you balanced.
2. **Their relationship with money has already started.** Children start forming money habits around age 6 or 7. They know words like *transaction*, *credit* and *interest* but not how they fit together. Pitch everything as joining up what they already half-know.
3. **Never judge an answer.** Pupils will mention scratch cards, inheritance, benefits, and what their family can or can't afford. Acknowledge every answer neutrally, then widen it. There are exceptions, for example ‘stealing’ (see *Handling tricky moments*).
4. **Make it personal.** The session works best with real stories from your own life. This guide gives example stories for each section; swap in your own wherever you can (see *Adapting the session*).
5. **Use props, not just slides.** A 1p coin next to a £50 note, a dollar bill, demo cards, two similar clothing items at very different prices, a water bottle pulled from the recycling. The physical comparison is what pupils remember.
6. **Keep moving and keep it light.** Move around the room, use pupils' names and bring humour. It keeps a class of young people with you for an hour.

PHRASES WORTH USING

- "Money doesn't grow on trees, and once it's gone, it's gone."
- "*Only* is a very interesting word." (when a pupil says "it's only £1")
- "You know some of these words, but you don't know their context."
- "Somebody, somewhere, has had to work really hard to put that money in your hand."
- "Is it a need, is it a want, or does it sit in the middle?"

KIT LIST AND ROOM SET-UP

Pack everything the day before; most of the memorable moments depend on a prop.

Essentials

- ☐ Laptop with the Money Wise Workshop deck (PowerPoint or Google Slides), plus a backup on a USB stick
- ☐ Projector, TV or interactive whiteboard (check the connection before pupils arrive)
- ☐ Whiteboard or flipchart and marker pens, for the needs and wants Venn diagram
- ☐ A 1p coin and a £50 note (or the largest note you have)
- ☐ A debit card and a credit card. Use expired or demo cards, never live ones. Pupils will handle them.

Strongly recommended

- ☐ Foreign currency, ideally a US dollar bill and a euro
- ☐ Two items that do the same job at very different prices, such as a £7 jumper and a £35/49 branded jumper
- ☐ A water bottle pulled from the recycling, to set against the branded bottles pupils bring in
- ☐ A blank cheque
- ☐ A gift card or travel money card, to show that not every card is debit or credit

Optional

- ☐ "I've Made Sense of Pence" badges, one per pupil
- ☐ Leaflets with the code for further resources
- ☐ Money Bingo kit (only if you play the bingo alternative): the printable bingo cards, supplied separately, one per pupil, and 26 slips of paper with the letters A to Z, in a bag or hat

Room set-up. Pupils sit facing the screen. For the '*What costs more?*' game they need space to stand and move to two sides of the room. Agree with the teacher beforehand which side is which and where chairs go. Ask the teacher to stay in the room.

DELIVERY PART 1: OPENING AND GETTING MONEY

1. INTRODUCTION AND SESSION RULES

Slide 1 · 3–5 min

> **Goal:** Pupils know who you are, why you're here, and that this is a safe room to talk about money.

How to run it

1. Introduce yourself by first name and tell pupils they can use it. A light joke helps, e.g. "If you call me Mr Smith, I'll look behind me for my dad."
2. Explain your background in one line. If you work with money or businesses, say that *adults* struggle to talk about money too: "If adults are confused, it stands to reason you might be too."
3. Tell an opening story about **why money matters**. The example in this workshop is a child who loses £10 and says, "Don't worry, it's only £10." A second example: a child at the bakery who suggests paying by card, then phone, then watch. They know every way to pay but not what money really is. Use your own story if you have one.
4. Ask pupils' ages by show of hands, then say: "We start forming habits around money at about six or seven. So, you've already started."
5. Set the rules. Ask "Are you happy to play by my rules?" before saying what they are; it gets an easy laugh.

The rules (keep this order)

1. **Maximum respect.** "I'll give you every ounce of respect I've got, and I'd like it back. I won't shout over you, and you don't shout over me." Refer back to it whenever the room gets noisy.
2. **No silly questions.** If someone feels like laughing at another pupil, go back to rule one.
3. **If you don't understand, that's my fault, not yours.**
4. **Everyone gets a say.** "If I don't come back to you, it's not because I don't like you. It's because I want everyone to have a chance."

> **Watch out for:** Spending too long here. The rules matter, but keep them brisk.

2. MONEY IS CONFUSING

Slide 2 · 3 min

> **Goal:** Pupils see that money is genuinely puzzling, so they're curious rather than embarrassed.

Walk through the slide, using props for each point.

- **Money, currency, cash** are three similar words that mean slightly different things. Ask who has heard each one.
- **You can hold money, or it can be invisible.**

- **A 5p coin is smaller than a 2p coin.** "How on earth is that possible?"
- **A piece of plastic is worth more than a chunk of metal.** Hold up the 1p and the £50 and ask the maths question: how many 1p coins go into £50? The answer is 5,000. Bonus question: how high would the stack be? About 8 metres, weighing nearly 18 kg (see *Facts and figures*).
- **Banks are real buildings, but they can also be completely online.**

Optional extensions (for older groups)

- **Interest:** if you borrow, you pay extra; if you save, you earn extra. "So interest can be good or bad. That's confusing."
- **Currencies:** show a dollar bill. Ask which countries use dollars (around 25 do, all worth different amounts). Ask what it's worth today in pounds (check the rate on the day). Compare it with ten years ago: "Currency goes up and down."

Then say the line that frames the whole session:

> ***"I'm not here to tell you what's right or wrong. I'm here to help you make informed decisions about your money, or somebody else's."***

With Year 6, add that secondary school is months away and their world is about to get much bigger.

3. WHAT IS MONEY? WHY DO WE HAVE IT?

Slides 3–4 · 2 min

> **Goal:** Pupils understand money as a tool for standardising trade.

Ask both questions openly. Accept "to buy stuff" and build on it. Before money, people bartered: "If I had a chicken and you had a goat, we'd have to agree whose was worth more."

Money gives everyone a standard way to trade. Keep this short.

4. HOW DO WE GET MONEY?

Slides 5–6 · 7 min

> **Goal:** Pupils list the ways money arrives, and realise it doesn't appear by magic.

Take answers around the room and repeat each one back. Expect most of these:

ANSWER	HOW TO RESPOND
A job, working	"Fantastic. Some people work full time, some do lots of small jobs."
Chores, pocket money	Ask: "Do you have to do anything to get your pocket money?"
Gifts, birthdays	Ask if it's different from parents just giving you money.
Owning a business	"You make money from other people working for you."
Selling things, making and selling	Accept.
Borrowing, a loan from the bank	Accept, and note you'll pay it back with extra (link to interest).

ANSWER	HOW TO RESPOND
Saving, interest	"Another way to make money is to hold on to it."
Benefits or support	Accept neutrally. Not everyone can work.
Inheritance	Gently: "Unfortunately when people die, you might inherit something."
Finding money on the street	Discuss honestly (see *Handling tricky moments*).
Gambling, scratch cards, the lottery	Reward and risk (see *Handling tricky moments*).
Stealing, scamming, printing your own	The only firm no (see *Handling tricky moments*).

Reveal slide 6 to compare. Close with: "Usually, to get money, someone has had to work hard, either you or the person who gave it to you. It doesn't grow on trees, and once it's gone, it's gone."

DELIVERY PART 2: SPENDING AND PAYING

5. WHO BOUGHT SOMETHING THIS WEEK?

Slide 7 · 4 min



Goal: Pupils discover for themselves that we're less careful with other people's money.

This is the first big "aha" of the session. Run it in this order.

1. "By show of hands, if you're happy to share: who bought something in the last week?" Make it clear nobody has to take part.
2. "Keep your hand up if you spent **someone else's** money." Ask two or three volunteers what they bought and how much it cost.
3. "Now hands up if you spent **your own** money." Ask two or three again.
4. Point out the difference. Usually the someone-else's-money group hesitate, give round numbers, or don't remember ("about £20 or £30", "I forget what I bought"). The own-money group know exactly ("£1.50 on a drink").

Teaching point: "When we spend our own money, we know exactly what we spent. When it's someone else's, we often don't. So, the first decision is: whose money is it?" Add that spending someone else's money puts pressure on them, because they have other things to pay for.

If it doesn't land: Sometimes a class bucks the trend. Say "You've bucked the trend a bit there" and make the point anyway: "What I usually find is..."

6. HOW WE PAY: TRANSACTIONS

Slides 8–9 · 8 min

Goal: Pupils learn the word *transaction* and realise how many ways there now are to pay.

The T-word. "There's a big long word beginning with T for when we buy something. What is it?" Let them guess. Expect *transfer* ("close, that's moving money from one place to another"), *transformation* and the odd *tyrannosaurus* or *tarantula*. Reveal: **transaction**. Then make the point: "You know some of these words, but you don't know their context."

Then ask: how can we pay? Collect answers and repeat them back. Prompt until you have most of these:

- Cash and coins ("becoming less and less common for you")
- Debit and credit cards, gift cards
- Phone and watch
- Online (Amazon and other online shops).
- Card details over the phone
- Cheques. Hold one up and make two assumptions: "If you've ever received one, it was in a birthday card from an older relative. And you have never written one." Bring in the teacher here.
- **Fingerprint.** Pupils rarely think of this. Many secondary schools let pupils pay for lunch with a fingerprint. Example: a pupil on their first day at secondary school buying milkshakes left, right and centre, because it was so easy.

In-app purchases. Ask who has used a mobile phone, then: "You're playing a game and up pops 'Upgrade, it's only 89p'. You tap it." Contrast this with handing over a real coin, when spending felt real and you thought twice. The world has moved on, and spending has never been easier.

Good or bad? Take a show of hands: is it good or bad that we have all these ways to pay? Most classes split. Agree with them: it's both.

- **Good:** It's convenient, more secure, and you can't lose cash you don't carry. The child who lost £10 couldn't have lost it if it had been on a card.
- **Bad:** It's so easy that we don't notice what we spend. "If you paid with cash, you'd know how much it was. With a card, phone or fingerprint, you're less aware."

Read slide 9 aloud: these new ways to pay are great, but it's still important to understand the value of money.

7. DEBIT VS CREDIT CARDS

Slide 9 · 5 min

> **Goal:** Pupils can explain that a debit card spends your own money and a credit card borrows someone else's.

1. Invite two or three volunteers up. A good choice is whoever first said "cards". Hand each a different card (debit, credit, and if you have one, a gift or travel card).
2. Ask each to describe what's on their card: long number, name, dates, chip, magnetic strip, signature, security code.
3. Ask: "So these cards are all the same, right?" Wait for someone to say no.
4. Ask what the difference is. Pupils often get debit and credit **the wrong way round**. Say so kindly: "You're nearly right, just the other way round, and it's an important one not to get wrong."
5. Explain:

- **Debit card:** linked to your bank account. You need money in the account to spend it. You might have an **overdraft**, a small amount you can borrow, but you'll pay that back and may be charged for it.
- **Credit card:** you're **borrowing** the bank's money, up to a limit. You pay it back, often with **interest**. You can pay the full amount or a **minimum payment**. Some people use credit cards for security and pay them off every month, so they pay no interest.
- **Phones and watches** are just another way of using your debit or credit card.
- **Gift and travel cards** look the same but only spend what's loaded on them. A travel card loaded with euros won't work in a UK shop.

6. Wrap up: "When someone says 'I'll put it on my card', is that debit or credit? They look and feel the same, but they're fundamentally different."

Questions pupils ask

- *"Does everyone need a credit card?"* No. Most people find a bank account useful, but nobody needs a credit card or to be in debt. Some people are comfortable borrowing and some aren't. It's a personal decision about risk.
- *"What if you buy a car on a credit card and can't pay it back?"* The company will come after you for it. You might be fined or have possessions taken back. There are consequences.

Collect your cards back with a joke: "Can I have those back before you go to the shops?"

DELIVERY PART 3: NEEDS AND WANTS

8. NEEDS AND WANTS

Slides 10–14 · 15–20 min

> **Goal:** Pupils sort things into needs and wants, see that most things sit in the middle, and spot the hidden needs that come with a want.

Step 1: The things we need (slides 10–11). Ask "What do we need to spend our money on?" Expect food, water, shelter or a house, clothes, medicine, heating, gas and electricity, transport. Two answers are worth pausing on:

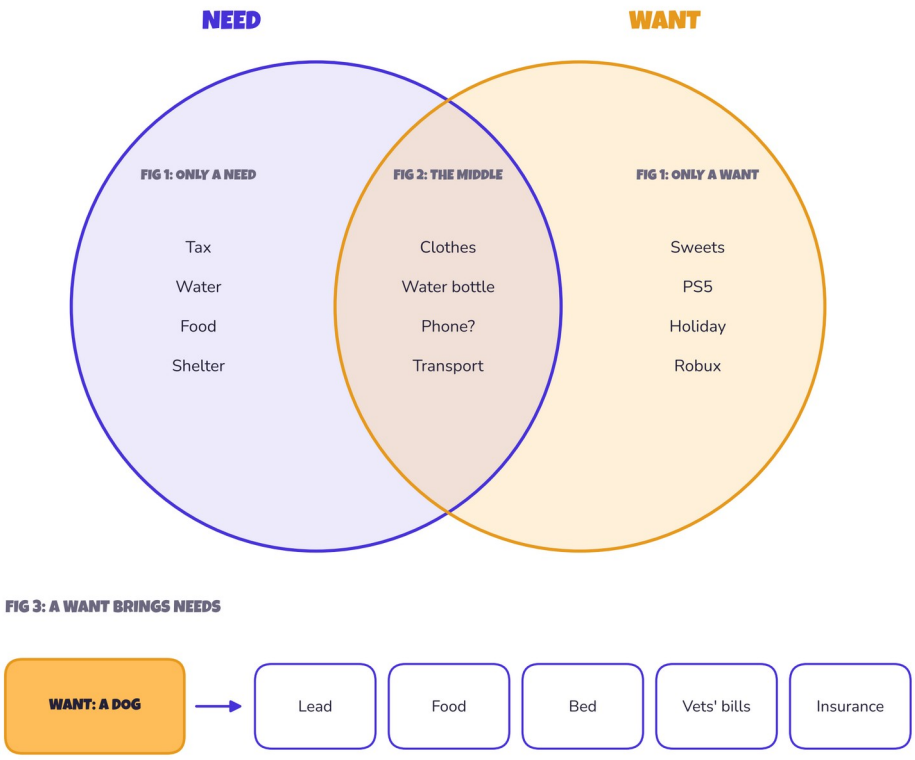
- **Phones.** "Do we need a phone? Interesting." Park it to come back to. Point out if the class was quick to say no to phones but nobody challenged *transport*.
- **Electricity.** We need it, but not every light on in the house all the time. A light-hearted example about lights left on at home works well here.

Then make the point: "At the moment you're probably not paying for these. You turn the light on and expect it to work. They're the boring essentials, and when you're an adult, you'll pay for them."

Step 2: The things we want (slides 12–13). "Now the bit I know you'll love." Go round the room; everyone wants to answer. Expect a PS5 or Xbox, Robux, a phone, a laptop, Lego, makeup, a bike, a holiday, a dog or a horse, and branded water bottles (Air Up, Stanley). Note how specific they are: "You're all very clear on what you want." Remember who said a pet, a games console and clothes; you'll come back to them.

Step 3: The Venn diagram. Draw two overlapping circles on the whiteboard, labelled NEED and WANT. Ask the maths question: "What's this diagram called?" Then plot three things, in order.

1. **Things that only sit on one side (Fig 1).** "We need to pay tax. We'll never *want* to." And "Sweets will never sit in need. Never, ever."
2. **Something in the middle (Fig 2).** Take an item pupils listed as a need, such as clothes, and run the worked example below.
3. **A want that brings needs (Fig 3).** Take the pet or car someone asked for and list everything that comes with it.



Needs and wants Venn · the three figures from the lesson plan

What the finished whiteboard should look like. Use the pupils' own answers; these are the ones that come up most.

The worked example: clothes. Show the cheap item first: "I needed a light jumper. What do you think I spent?" Take guesses, then reveal the price (e.g. £7). Then show the second, almost identical item: "Then I decided I wanted this one." Reveal the price (e.g. £49). "For the mathematicians: how many of these could I have bought for one of those?" Seven. "It's cold, I need a jumper. But then I want a slightly different one. Two worlds collide, and we have a decision to make." Any two similar items with very different prices work: polo shirts, trainers, coats.

The water bottle variation – The influence of branding. Pupils will have branded bottles with them. Line up an Air Up, a Stanley (or a cheaper lookalike) and a bottle from the recycling. "They all do exactly the same job." A generation ago, pupils drank from the school tap. Now we all need water, but there's a huge choice of how to carry it, and that choice turns a need into a want.

Hidden costs: the pet. Turn to the pupil who wanted a pet. Ask for details first ("What kind? What would you call it?"), then: "Now you've got your dog, what else do you need?" Build the list together: lead, food, bowls, a bed, toys, vets' bills, insurance. With a horse: hay, a saddle, a stable, vets' bills. With a car: insurance, fuel, tax, tyres, maintenance, driving lessons.

> ***"We decided on something we want, and now there's a load of things we need."***

Wrap up with the four questions pupils can ask themselves before buying anything:

1. Is it a need, a want, or does it sit in the middle?
2. Whose money is it?

3. How am I paying, and will I notice?
4. Are there hidden costs, and can I afford them?

Connect it to home: "When you ask Mum, Dad, Auntie, Uncle, Brother, Carer for a milkshake and they say no, there might be a bigger picture. They might need that money for fuel or food." Then read slide 14: there's no right or wrong way to spend your money, but we must try to be careful.

DELIVERY PART 4: WHAT THINGS COST

9. WHAT THINGS COST

Slides 15–18 · 5 min

> **Goal:** Pupils find out how far their sense of price drifts as things get bigger, and learn to compare big numbers with ones they know.

1. Show slide 15. Go item by item, taking three or four guesses each: an average family home, a brand-new family car, a weekly family shop, a chocolate bar.
2. Insist on proper terms. If a pupil says "20 grand", ask "What do you mean by 20 grand?" and get "£20,000".
3. Reveal slide 16.

ITEM	SLIDE PRICE	WHAT PUPILS TYPICALLY GUESS
Average family home	£250,000–£300,000	Anything from £5,000 to £350,000, often £50,000–£150,000
New family car	£12,000–£28,000	£800 to £50,000, often about £20,000
Weekly family shop	£150–£200	Usually close; the odd £2,000
Chocolate bar	£1–£1.50	Spot on

1. Draw out the pattern: "You were bang on with the chocolate bar, close on the shop, a bit out on the car, and miles out on the house. And why would you know? You're thinking about your next chocolate bar, not your next house."
2. Make time feel close: "You're 9 or 10. You can drive at 17. That's seven years away."
3. Make big numbers real. When a pupil says £300,000 "isn't that much", use salary: at a typical full-time salary of about £39,000 a year, that's 7–8 years of wages with nothing else spent (see *Facts and figures*). Or use ratios: how many chocolate bars in a shop, shops in a car, cars in a house?
4. Mention that prices change. Olive oil is a good example: it roughly tripled in price in a few years.

Read slide 18: understanding what things cost helps us make good decisions and appreciate what we have.

10. GAME: WHAT COSTS MORE?

Slides 19–32 · 10–15 min



> **Goal:** Pupils see that value isn't always what it looks like, and learn *depreciate*, *appreciate*, location and branding.

Set-up. Everyone stands and pushes chairs in, quietly. Each slide shows two items. Pupils walk to the side of the room nearest the item they think costs more. Nothing costs the same, so no standing in the middle. Count down "5, 4, 3, 2, 1" and reveal. Before you start, insist: "Make your own decision. Don't follow your friends."

Answer key

SLIDE	LEFT	RIGHT	COSTS MORE	THE POINT TO MAKE
20	Chocolate bar	Weekly shop	Weekly shop	Easy warm-up
21	Electric bike	Weekly shop	Electric bike	
22	Weekly shop	PS5	PS5	A PS5 costs about three weekly shops. "When you ask for one and don't get it, it might be because the weekly shop comes first."
23	PS5	Old red car	PS5	Cars lose value over time. Ask for the D-word: **depreciate**.
24	New red car	Old red car	New car	Easy one, to reset
25	New red car	Vintage silver car	Vintage car	Looked after and rare, it has gone up in value: **appreciated**
26	House	Vintage car	House	
27	House	House with pool	Plain house	The trick slide. The plain house is in central London; the pool house is near the Scottish border. **Location** can matter more than features.
28	New red car	Steel watch	Watch	Pupils often shout "Rolex!" for any posh watch. It's a Breitling. Branding shapes what we think things are worth.

SLIDE	LEFT	RIGHT	COSTS MORE	THE POINT TO MAKE
29	Leather-strap watch	Steel watch	Leather-strap watch	Shinier doesn't mean more valuable
30	Vintage car	Leather-strap watch	Watch	
31	London house	Leather-strap watch	Watch	Many pupils stick with the house. It's still the watch.
32	Mansion	Leather-strap watch	Watch	Give one clue before the countdown (the number of bedrooms and acres) and let them change their minds

The finale (slide 32). Sit everyone down, then reveal: the watch is about **£2.6 million**; the mansion is about **£2.3 million**. Ask "Is there a big difference between £2.3 million and £2.6 million?" Most say no. The difference is **£300,000**: an average family home, a dozen new cars, or 7–8 years of wages. "As prices go up, differences *seem* smaller. They're not." Make it concrete: the gap between £1 and £1.20 is 20p, between £100 and £120 it's £20. Then use the line: "When someone says 'it's only £45,000 more', *only* is a very interesting word."

> **Watch out for:** Excitement. This is the loudest part of the session. Keep pupils back from the screen, and stop to reset ("Remember rule one") before revealing each answer. A good closing line for the game: "You'll play this game with every decision you make, for the rest of your life."

10B. ALTERNATIVE GAME: MONEY BINGO

10–15 min

> **Goal:** Pupils recall and explain the key money words from the session, in a calm, seated game.

Money Bingo replaces the "What costs more?" game. Choose it when there isn't room for pupils to move around, with a very large group or a lively class, or simply for a change. Use one game or the other, not both.

Set-up

- Give each pupil a bingo card and a pencil. The cards are supplied separately as a printable file.
- Put 26 slips of paper, one for each letter from A to Z, into a bag or hat.
- Each card has eight letters around Hootini. The owl in the middle is a free space.
- Decide before you start whether pupils are playing for a line or a full card.

How to play

1. Draw a letter and read it out: "The next letter is M."
2. Ask the class: "What money word could begin with M?" Take a few guesses.
3. Reveal the answer from the table below. Accept good alternatives too.
4. Ask a pupil to explain what the word means. Use "What it means" to fill any gaps.

5. Pupils with that letter cross it off. Keep going until someone calls bingo, then check their card against the letters drawn.

Watch out for: Rushing. The value is in the guessing and explaining, not the speed. Two or three good explanations per letter is plenty; keep the pace up by moving on once the meaning has landed.

MONEY BINGO ANSWERS

LETTER	ANSWER	WHAT IT MEANS	ALTERNATIVES
A	**Appreciation**	When something goes up in value over time	ATM, Account, Asset
B	**Budget**	A plan for how you will use your money	Bank, Borrow, Balance
C	**Currency**	The money used by a particular country	Cash, Credit Card, Cheque
D	**Debit Card**	A card used to spend money from your bank account	Depreciation, Deposit, Debt
E	**Earnings**	Money you receive for work	Exchange Rate, Emergency Fund
F	**Fraud**	Dishonestly getting money or something of value	Financial Goal
G	**Guarantee**	A promise about a product or agreement	Gross Pay
H	**Household Budget**	A plan for the money coming into and going out of a home	Hire Purchase, Household Income
I	**Interest**	Money earned on savings or charged on borrowing	Income, Inflation, Insurance
J	**Joint Account**	A bank account shared by two or more people	
K	**Knock-on Effect**	When one decision leads to further costs or consequences, like a want that brings new needs	Kitty
L	**Loan**	Money borrowed that has to be repaid	Luxury, Lender
M	**Mortgage**	A loan used to help buy property	Money, Mobile Banking
N	**Need**	Something that is necessary	Net Pay, National Insurance
O	**Overdraft**	Borrowing through your current account	Online Banking, Overtime
P	**Pocket Money**	Money a child may receive to spend or save	PIN, Pension, Profit
Q	**Quote**	The price someone tells you before doing a job	Quid
R	**Refund**	Money given back after a purchase	Receipt, Rent, Repayment
S	**Savings**	Money that has been put aside	Salary, Scam, Subscription
T	**Transaction**	When money is paid, received or moved	Tax
U	**Utility Bill**	A bill for services such as gas, electricity or water	
V	**Value**	What something is worth	VAT, Voucher, Value for Money
W	**Want**	Something you would like but don't necessarily need	Wages, Withdrawal
X	**Exchange Rate**	How much one currency is worth compared with another (the X is hiding inside!)	
Y	**Yearly Income**	All the income received during a year	
Z	**Zero Balance**	When there is no money left in an account	

DELIVERY PART 5: CLOSING



11. THREE THINGS TO TAKE AWAY

Slide 33 · 3–5 min

> **Goal:** Pupils leave with three simple messages they can repeat at home.

Get everyone seated and quiet first. If time allows, give a 30-second recap using the four questions: need or want, whose money, how am I paying, any hidden costs? Then deliver the three messages slowly. They work best when they sound personal.

1. **Don't fear money. If you're worried, talk to someone.** Acknowledge that money can feel worrying, then reassure: "You rarely learn money lessons the nice way. I want you to learn them earlier and more easily than most adults did."
2. **Respect the money you have.** "Whether it's 5p, 50p or £5. I hear 'it's only a pound' all too often. Somebody, somewhere, has worked really hard to put that money in your hand." Add, carefully: "And somebody, somewhere, would love to have the money you've got."
3. **Be careful with your money.** "Once you've spent it, it's gone." Pupils will say "You can get a refund!" Accept it with a smile: "Yes, sometimes. But work on the rule of thumb that once it's gone, it's gone."

After the messages

- Thank the class and the teacher.
- Hand out badges and leaflets, if you have them. Point out the code on the leaflet for more resources.
- Take one or two questions if time allows. Steer away from long statements and stories, which can eat the remaining time. "Let's take one more question" is a polite way to close.

HANDLING TRICKY MOMENTS

Pupils bring their whole lives into this session. Most tricky moments are handled the same way: thank them, respond neutrally, widen the point, move on. These are the ones that come up most often.

MOMENT	WHAT TO DO	WHAT YOU MIGHT SAY
Gambling, scratch cards, the lottery (as a way to get money)	Accept it as a real answer. Don't call it good or bad. Name the risk alongside the reward, like other investments that carry risk.	"You're right, that is a way of getting money. But you might lose your money too. It's not for me to say whether gambling is right or wrong."
Stealing, scamming, printing your own money	The one firm line in the session. Say it clearly, then move on without dwelling.	"There is one I will always say is wrong. It's wrong to steal. You wouldn't like it if someone stole from you."
Finding money on the street	Invite the discussion. A pupil may say keeping it is like stealing. Share an honest view and let them disagree.	"If I found a wallet with someone's ID in it, I'd hand it in. A fiver on the street is harder. You can agree or disagree."
Inheritance ("if your parents die")	Acknowledge gently and briefly. A pupil in the room may have lost someone.	"Unfortunately, when people die, you might inherit something. That's another way."
Benefits or support	Accept neutrally, as one of several ways money arrives. Never imply it's less valid.	"It might be that you can't work, and you get benefits or support."
Pupils sharing what family spends or can't afford	Don't ask follow-up questions about home finances. Thank them and generalise.	"Thank you for sharing. There's often a bigger picture we don't see."
"Do we need a phone?"	Park it and come back. There's no single answer.	"Interesting. Let's put a pin in that."
Debit and credit the wrong way round	Correct kindly but firmly. It matters.	"You're nearly right, just the other way round."
Shouting out, chatting	Go back to rule one, by name if needed. Don't shout over them.	"Remember our golden rule? Maximum respect."
Copying friends in the game	Remind them to decide for themselves. Praise pupils who stick to their own choice.	"Make your own decision. Don't give in to peer pressure."
A pupil who answers everything	Thank them, then deliberately pick others. The rules already cover this.	"You're doing brilliantly. I'll come back to you."
Long stories at the end	Gently close them down to protect the time.	"Let's take one more question."

Two cautions

- **Comments about a school's area.** Avoid saying anything like "you're not the poorest people in the world". It could land badly in a disadvantaged area. A safer version: "Somebody, somewhere, would love to have the money you've got."
- **Keep your language clean.** Excitement runs high, especially during the game. Take a breath before each reveal.

FACTS AND FIGURES

Most figures in the session are stable, but salaries, exchange rates and sale prices move. Check the last column before each term.

FACT	FIGURE TO USE	STATUS
1p coins in £50	5,000	Fixed
Height of 5,000 1p coins stacked	About 8 m (each coin is 1.65 mm thick)	Checked (Royal Mint)
Weight of 5,000 1p coins	About 17.8 kg (3.56 g each)	Checked (Royal Mint)
Countries using a dollar	Around 25, all worth different amounts	Stable
US $1 in pounds	About 82p in 2026, against about £1.25 ten years ago	**Check on the day.** Exchange rates move daily.
Average UK house	£250,000–£300,000 (slide 16)	Checked: £273,000 in July 2026 (HM Land Registry)
New family car	£12,000–£28,000 (slide 16)	
Weekly family shop	£150–£200	Reasonable average; not checked
Chocolate bar	£1–£1.50	Reasonable; not checked
Typical salary	About £39,000 a year	Checked: median full-time salary £39,039 in April 2025 (ONS). £300,000 is about 7–8 years of that, before tax and with nothing else spent.
PS5 vs weekly shop	About 3 weekly shops	Check the current PS5 price
Watch on slide 32	About £2.6 million	**Check before each term.** It's a listed price that can change or disappear.
Mansion on slide 32	About £2.3 million	**Check before each term**, and agree one description (bedrooms, acres, location) for all trainers to use
The difference	£300,000	Fixed, as long as the two prices stay the same

Key words to land during the session: transaction, debit, credit, overdraft, interest, minimum payment, need, want, depreciate, appreciate.

ADAPTING THE SESSION

FITTING A 50-MINUTE SLOT

The full run takes about 70 minutes. To cut 20 minutes without losing the learning outcomes:

SECTION	FULL	SHORT	WHAT TO CUT
Introduction and rules	5 min	3 min	Shorten the opening story to one line
Money is confusing	3 min	2 min	Skip the interest and currency extensions
How do we get money?	7 min	5 min	Take fewer answers; reveal slide 6 sooner
How we pay	8 min	6 min	Skip the in-app purchase example
Debit vs credit	5 min	4 min	Two volunteers, not three
Needs and wants	15–20 min	12 min	Do one worked example (clothes or water bottle), not both
What things cost	5 min	4 min	Three guesses per item
What costs more?	10–15 min	8 min	Play slides 20, 22, 23, 25, 27, 28 and 32 only
Close	3–5 min	3 min	Skip the recap

YEAR GROUPS

- **Year 4 (age 8–9):** Keep to the core. Skip interest, currencies, overdrafts and minimum payments. Spend longer on needs and wants.
- **Year 5 (age 9–10):** The standard session as written.
- **Year 6 (age 10–11):** Add the interest and currency extensions. Link to secondary school: "Your world is about to get a lot bigger." Moving from a small primary to a year group of 180 in a school of 1,000, often paying by fingerprint, is a big change. Push harder on the £2.3m vs £2.6m discussion.
- **Mixed classes:** Pitch to the middle and use the extensions as questions for the older pupils.

USING YOUR OWN STORIES

The session lands best when the stories are true and yours. Each example in this guide makes a specific point; keep the point and swap in your own experience.

EXAMPLE IN THIS GUIDE	THE POINT IT MAKES	YOUR VERSION COULD BE
A child loses £10 and says "it's only £10"	Children don't grasp what money is worth	A time you, a child or a pupil said "it's only..."
A child suggests paying by card, phone, then watch	So many ways to pay, so little understanding	Your own first time paying by phone or watch

EXAMPLE IN THIS GUIDE	THE POINT IT MAKES	YOUR VERSION COULD BE
Not wanting to spend your first pound coin	Spending used to feel real	Your first pocket money or first wage
A pupil buying milkshakes by fingerprint	Easy spending is risky	A school near you that uses fingerprint or card payment
£7 jumper vs £49 jumper	Need vs want, same job, different price	Any two items you own: trainers, a coat, a bag
"It's only £45,000 more"	*Only* hides big differences	A time you or someone you know said "only" about a big sum

For teachers delivering to their own class: You already know the pupils, so you can skip names and some of the rules. Watch out for two things. First, you know about pupils' home lives, so take extra care with the who-bought-something and inheritance moments. Second, keep the "not right or wrong" stance even when you'd normally correct a pupil.

