



Toolkit for Schools
6–10 November 2023



Provided by



**Money &
Pensions
Service**



HM Government

What are you looking for?



What is Talk Money Week?



How to get involved



Curriculum planning tools



Resources to help you deliver in the classroom



Financial education workshops, training and qualifications



Ideas for engaging parents and carers



Tailored resources for Scotland, Wales and Northern Ireland

w indicates resources or services that are available in Welsh language.

Did you know?

- The skills we need to manage our money begin to develop between the ages of three and seven
- Less than half of children and young people aged 7 to 17 get a meaningful financial education at home or at school
- More than one in five young people aged 14 to 17 feel anxious when thinking about 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

6-10 November 2023

maps.org.uk/schools

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Gwasanaeth
Arian a
Phensiynau

What is Talk Money Week?

This toolkit 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 people across the UK talking about money. It offers the opportunity to host or take part in activities and events to make talking about money more approachable, regardless of age.

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.

Financial education can enhance your curriculum, strengthen your extra-curricular offering and provide a focus for wider engagement with the local community.

Children who say they learned about managing money in school are more likely than their peers to:

- feel confident about managing their money
- be active savers
- demonstrate positive day-to-day money management skills.

Join the conversation: Do One Thing

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.

This year, we're asking people to **Do One Thing** – in schools, this could mean hosting an assembly about saving, starting a classroom conversation about spending or anything in between.

How to get involved

Throughout this pack you'll find plenty of resources to help you build your own Talk Money Week, but here are some ideas to get you started:

- Share the 'one thing' you're talking to students about this Talk Money Week on social media – use the hashtags #TalkMoney and #DoOneThing, so others can celebrate your work.
- Short on time? Download and share these schools-specific Talk Money Week resources maps.org.uk/en/our-work/talk-money-week-communications-toolkit
- Host a Talk Money themed assembly
- Use the resources in this pack to deliver a money session in the classroom
- Invite an external speaker to deliver a Talk Money workshop
- Share tips with parents on talking to and teaching their children about money

Template tweets

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].

Did you know more than one in five 14 to 17 year olds say that thinking about their financial situation makes them feel anxious? That's why this week we're taking part in #TalkMoney Week by [add details of activities].

Suggested content for your school's website or newsletter

This #TalkMoney Week we're helping students to learn more about money by [insert planned activities for your school].

There's lots that parents and carers can do to help your children build good money skills for the future too: have a conversation about spending or saving or give your child the chance to practise making decisions about spending during your food shop.

This year's theme is 'Do One Thing', so take a look at the hints and tips for how to Talk Money with your child on the MoneyHelper website: moneyhelper.org.uk/en/family-and-care/talk-money


Planning tools

Guidance for schools

The Money and Pensions Service has published financial education guidance for schools in **England** and **Scotland**. The guidance highlights the links between financial education and the curriculum, sets out how schools can improve the financial education they deliver, and signposts to services and resources that can help.

maps.org.uk/schools

Planning frameworks

The Financial Education Planning Frameworks, developed by Young Money (part of Young Enterprise) 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 the Young Money (part of Young Enterprise) Resource Hub. [young-enterprise.org.uk/teachers-hub/resources](https://www.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](https://www.barclayslifeskills.com)

Lloyds Bank Academy

Free materials 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

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

The Numbers Game

Santander and Twinkl's free learning resources for 5 to 16 year olds featuring Ant & Dec. Created by real teachers for schools and homes, the resources are curriculum-friendly and ready to use out of the box. Schools can also join the **Financial Education Recognition Scheme** to celebrate their work teaching children about money.



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. [w](https://www.bankofengland.co.uk/education/education-resources/money-and-me)

[bankofengland.co.uk/education/education-resources/money-and-me](https://www.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 UK 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. Includes tailored content for those supporting children with SEND. [w](https://www.moneyheroes.org.uk/teacher-hub)

[moneyheroes.org.uk/teacher-hub](https://www.moneyheroes.org.uk/teacher-hub)

Money and wellbeing

PSHE Association resources giving pupils the opportunity to learn how money can affect people's wellbeing. Includes four lesson plans covering topics including attitudes to money, what influences spending choices, the impact of money on emotional wellbeing and being a critical consumer.

[pshe-association.org.uk/resource/money-and-wellbeing](https://www.pshe-association.org.uk/resource/money-and-wellbeing)

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

Fraud Education Teaching Resources

Free fraud education resources, developed by the Association for Citizenship Teaching with the UK Home Office to educate and inspire young people to take action against fraud. Covers topics such as money muling and reporting fraud, and includes lesson plans, assembly packs and videos. Teacher CPD sessions are also available.
teachingcitizenship.org.uk/resource/fraud/

Your Money Matters

Financial education textbook for young people aged 14 to 16 from Young Money (part of Young Enterprise), with information and activities on spending and saving, borrowing, debt, insurance, student finance and future planning. There are

bespoke editions for all UK nations, developed in partnership with Young Enterprise Scotland and Young Enterprise Northern Ireland. **W**
young-enterprise.org.uk/teachers-hub/financial-education/

MoneyHelper

Share these guides with the young people you support, so they can start on the right track with their money.

Supporting yourself financially – a guide for young adults aged 16 to 24
moneyhelper.org.uk/en/everyday-money/budgeting/supporting-yourself-financially-a-guide-for-young-adults-aged-16-to-24

Student and graduate money
moneyhelper.org.uk/en/family-and-care/student-and-graduate-money

YE Learning Zone

Online interactive courses for ages 13-19 from Young Money (part of Young Enterprise). Including My Money Matters through which young people explore their own attitudes to money and gain key financial skills to help them in the real world.
ye-learningzone.org.uk

Financial education workshops, teacher training and qualifications

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

Lifesavers

A values-based financial education programme to help children aged 5 – 11 form healthy money habits, delivered by the Just Finance Foundation at no cost to schools. LifeSavers teachers receive cross-curricular CPD, planning tools, and classroom resources including a digital game, drama resources and storybook.

financefoundation.org.uk/schools-hub

National Literacy Trust's Words that Count

A fully-funded programme for young people aged 11 to 14 who have been excluded or are at risk of exclusion in mainstream and alternative provision settings in England and Scotland. Includes training and resources to help teachers, teaching assistants or librarians deliver the programme. Sign up now to deliver in Spring 2024.

literacytrust.org.uk/programmes/sport-and-literacy/words-that-count-a-financial-literacy-programme

NatWest MoneySense

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

mymoneysense.com



MyBnk

A range of inclusive financial education programmes for diverse groups of young people aged 5 to 25 years old, 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. Teachers can also access specific Talk Money Week resources for 7 to 16 year olds through MyBnk's **[free resources page](https://mybnk.org/our-work/financial-education)**.
mybnk.org/our-work/financial-education

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

Young Money (part of Young Enterprise)

Financial education training and advice for teachers and other practitioners, including those working with young people with special educational needs. **[W](https://young-enterprise.org.uk/teachers-hub/financial-education/support-training)**
young-enterprise.org.uk/teachers-hub/financial-education/support-training

Ideas for engaging parents and carers

Parents and carers can help their children 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.  moneyhelper.org.uk/en/family-and-care/talk-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

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

Family Money Workshops

The Money Charity are piloting delivery of their interactive money workshops to parents, carers and children face to face in schools and other settings. If you would like a free financial wellbeing and education workshop for the parents and families at your school please contact youngpeople@themoneycharity.org.uk

Talk Learn Do

This digital tool that provides parents and carers with the skills and confidence to talk to younger children about money. It breaks down important topics into fun activities and bite-sized information, such as pocket money, saving and shopping trips.

moneyhelper.org.uk/en/family-and-care/talk-money/talk-learn-do

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 establishments across Scotland on the National Improvement Hub. Education Scotland's **Money Professional Learning Resource** outlines effective approaches in relation to learning and teaching about money, focusing on pedagogical approaches from early through to fourth level.

education.gov.scot/resources/fined3-financial-education-resources

Young Enterprise Scotland 'Scotland's Financial Schools'

Website providing guidance, training and resources to help practitioners from early years through to senior phase embed financial education into their practice, all fully aligned with Curriculum for Excellence. For 2023–24, it includes a new student resources section, allowing young people to access independently games, quizzes, videos and support to develop their financial wellbeing.

financialschools.scot

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. Includes new **pre-recorded webinars** for secondary school pupils on moving away from home, the world of work and more. 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 (part of Young Enterprise) in partnership with regional education consortia and teachers in Wales, with support from the Money and Pensions Service. **W**

e-learning.y-e.org.uk

Money Mapping

A financial education resource for 9 to 12 year olds, available in Welsh and English, developed by Young Money (part of Young Enterprise) 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. **W**

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. **W**

hwb.gov.wales



Northern Ireland

CCEA's Financial Capability Learning Resources

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. This includes resources exploring financial capability in a digital world, gambling and gaming awareness, and online scams.

ccea.org.uk/learning-resources/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 partners with primary and post-primary schools across NI to support in-school delivery of financial education programmes and access to their online learning platform "YE Academy".

yeni.co.uk/young-money/

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