

FUTURES

**Build financial foundations to inspire
the next generation of change-makers
and problem-solvers**



Financial capability is shaped by what you see, learn and experience during childhood and adolescence. Only 38% of children and young people recall learning about how to manage money at school. Amongst those who do almost all consider it to be useful (90%) and this feeling is shared by parents and carers (87%).

*** Money and Pensions Service.**

UK Children and Young People's Survey Financial Education in Schools. 2019.



Welcome

Talking openly about money and understanding the important role it plays in our lives is vital for our health, wellbeing and relationships. We can empower young people to develop the skills, confidence and resilience they need for the future by creating the foundations today.

Futures: Money is an interactive workshop in the Futures Series that builds financial foundations in young people. It provides between 2-3 hours of learning and is aimed towards upper key stage 2 or lower key stage 3. Teachers embed the workshop into the school or community setting with support from Positive Footprints. It offers a blended approach so that physical and digital resources can be used when delivering the workshop.



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Pupil Workbook	Included separately
Skills Challenge Pupil Guide	Included separately

Programme

Aim and Objectives

This workshop helps children and young people to:

- Understand the important role that money plays in our lives.
- Recognise positive behaviours and choices that promote a strong sense of financial wellbeing.
- Develop money management skills and explore the world of work.

Resources

Provided - Materials for teachers and pupils.

Optional - You may wish to use additional resources for the skills challenge.

Ofsted and Curriculum Links

The session supports the following areas of the education inspection framework 2019 and provides opportunities to link the session content to the curriculum, with examples shown below linked to the skills challenge:

- Behaviour and attitudes: 202.
- Personal development: 216, 217, 218.
- SMSC development: 221, 222.



Nutrition and healthy eating for growth, development and bodily function.



Developing locational and place knowledge; using money and food produce to understand geographical similarities and differences.



Working with numbers (fractions, percentages) and problem-solving when budgeting money (addition, subtraction, multiplication and division).

Skills Focus

Using the Skills Builder Framework, the session presents opportunities for young people to develop the following skills:

Introduction and Discussion:



Activity and Skills Challenge:



Overview

Top Tips

- Talk Money is a national campaign to get the nation talking about money. Learn more about it by visiting the website and exploring opportunities to get involved.
- Visit the Positive Footprints website for various ideas on how others deliver Futures: Money and to access additional content.
- Share your story on social media. Tag Positive Footprints in your communications as we would love to see what you get up to.
- The skills challenge is a great opportunity to bring your ideas to life and for young people to develop financial foundations in an engaging way.
- Provide feedback so that we can discover ways to develop and share your experiences with us to feature on our website.



Did You Know...

- On average children begin to receive pocket money aged 7, own their first mobile phone at 8, and purchase items online at 10, with one in five having used their parents' or older siblings' credit or debit card to purchase these items. They can open a bank account and have a debit card at age 11.
- Only 38% of children and young people recall learning about how to manage money at school. Amongst those who do almost all consider it to be useful (90%).
- 48% of children and young people have received key elements of financial education at home or school since 2016, which has fallen from 52%.
- 56% of children and young people in the UK are not confident in managing their money.
- 87% of parents feel it is important to help their children learn about money. Better saving behaviours are also found amongst children whose parents openly discuss household finances with them.
- Around 13m households (48% of the total) have either no savings or less than £1,500 in savings.

Slides

Slide 1

FUTURES

There are approximately 8 billion people on planet earth, and we all have a few things in common. One is that money plays an important role in our lives; we use it, make choices about it and money influences our feelings and emotions.



Developing a positive and healthy mindset towards money from a young age is important and a great place to start is by simply talking about it...



Slide 2

Aims

- Understand the important role that money plays in our lives.
- Recognise positive behaviours and choices we can make to support our wellbeing.
- Develop money management skills and explore the world of work.



Slide 3

Let's talk about money



Why does it exist?

Is it the answer to all of our problems?

Can you only make a difference in the world with money?

Does money grow on trees?



Slide 4

Role Models

- Think about inspirational people who make the world a better place and choose one.
- Discuss some of the challenges they have faced during their journey.
- Consider how their experiences helped them to develop a positive and healthy mindset towards money.



Slide 5


The World of Work



Slide 6

Activity

- It's time to explore the future and understand the role that money plays in our lives.
- Read the 'Let's get started' section in your workbook and turn to 'Your notepad' to complete the activity.



Slide 7

Skills Challenge



- Imagine you have to create a delicious and nutritious meal.
- Decide what you want to make and find out what ingredients you will need.
- Estimate how much they cost. If you can, compare prices with a supermarket of your choice and work out the difference.
- Share your delicious dish by telling others what you have made and why.



Slide 8

What have we achieved?

- Understood the important role that money plays in our lives.
- Recognised positive behaviours and choices we can make to support our wellbeing.
- Developed money management skills and explored the world of work.



Session Plan (90 mins)

Learning Objectives

1. Understand the important role that money plays in our lives.
2. Recognise positive behaviours and choices that promote a strong sense of financial wellbeing.
3. Develop money management skills and explore the world of work.

Introduction (20 minutes)

Welcome pupils to the session and distribute workbooks. Explain the aim and objectives using **slides 1 and 2**.

Use questions provided on **slide 3** and in the workbooks to develop an understanding about the role that money plays in our lives.

Ask pupils to choose a role model or use those mentioned below (**slide 4**). Discuss how their experiences have helped them to develop a positive and healthy mindset towards money.

For example:

- Marcus Rashford had humble beginnings. The challenging circumstances he faced helped him to learn, grow and understand how he could make the world a better place for himself and others. Greta Thunberg started off with a cardboard sign protesting about climate change. She has inspired the world to reduce global warming and invest a lot of money on climate change activity.
- You may wish to highlight someone who made a mistake or a bad choice, but used it as an opportunity to learn and develop.

Conclude with the following message:

- Throughout our journey we will use money, make choices about it and it will influence our feelings and emotions. It's important that we have opportunities to talk about it, learn from others, develop our skills and feel confident when managing money in the future.

Discussion (10 minutes)

Play the video on **slide 5**. Pupils will consider different perspectives from the world of work about money, positive behaviours and choices.

Activity (15 minutes)

Ask pupils to look at the 'Let's get started' section in their workbook. Use the activity overview and **slide 6** to explain the task.

Highlight the key learning themes that can be summarised as follows:

- This activity helps us to understand the relationship between our aspirations for the future, money and making good choices about how we use it.

If you plan to deliver the skills challenge separately (e.g a week later), close the session here.

Skills Challenge (40 minutes)

Recap on previous learning if the skills challenge is delivered separately.

- Use the skills challenge guide and **slide 7** to explain the task.

Conclusion (5 minutes)

Consider delivering a plenary activity to assess learning and discuss outcomes using **slide 8**.

Activity

Managing money, developing skills and making choices

Activities and challenges are designed so that pupils can connect with the principle of money management through areas of interest; their aspirations for the future and the food they enjoy. During the activity, you may wish to work through a scenario or example so that pupils have a foundation upon which to link career opportunities in the future with approximate earnings (e.g. the average annual salary of an NHS nurse is between £30,000-£35,000). This allows pupils to still dream and aim high (e.g. I want to be a footballer) whilst having an understanding of money management for jobs commonly undertaken within society.

Step into the Future (15 mins)

Pupils explore a series of questions in their workbook that are designed to raise awareness about the important role money plays in our lives. Questions are based on the following themes:

1. Aspirations for the future.
2. Earnings and contributions.
3. Household spending.

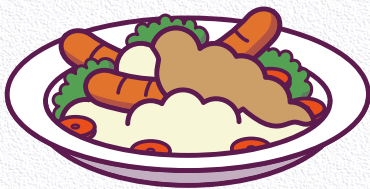


Skills Challenge

Delicious Dish! (40 mins)

1. **Imagine** you have to create a delicious and nutritious meal.
2. **Decide** what you want to make and find out what ingredients you will need.
3. **Estimate** how much they cost. If you can, compare prices with a supermarket of your choice and work out the difference.
4. **Share** your delicious dish by telling others what you have made and why.

Here's an example to help you get started



Name: Brilliant Bangers and Marvellous Mash!
Ingredients (for 2 people):

6 Sausages	£1.99	1 Beef gravy	£0.99
1 Broccoli	£0.53	4 Potatoes	£0.90
1 Red onion	£0.58	2 Carrots	£0.35



Total Cost: £5.34

Struggling to think of ideas? Top our pizza with healthy ingredients!



Name for Pizza:
Ingredients:



Total Cost: _____



Top Tips

Consider using a supermarket comparison website (such as www.trolley.co.uk) to find and compare costs of different ingredients.

Positive Footprints

Leading organisations and schools partner with Positive Footprints to inspire children and young people today for a better tomorrow. Our award-winning personal development programmes raise aspirations, open up the world of work, build resilience and develop skills for the future.

From a young age, we ask children and young people about the future and the picture they draw for themselves is one that they know. This is why primary, secondary and further education providers across the UK deliver our programmes; to equip the next generation with the self-belief, knowledge and skills to succeed. They are fully resourced, delivered by teachers and integrated into the hearts of schools and colleges with our support. Our partnerships make this happen and we change the story for over 15,000 children and young people each year.

Positive Footprints are part of The Regenda Group; organisations that have a shared purpose to regenerate places and create opportunities for people.



* City and Guilds. Great Expectations. 2015.
* Education and Employers. It's who you meet. 2015.
* Education and Employers. Drawing the Future. 2018.

Our partnership with Positive Footprints helps pupils to join the dots and see beyond 'the now'. The interactive approach and creative resources make it easy and enjoyable for teachers and young people. It's making a difference and creating light bulb moments in school.

Jacquie Price

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Positive
Footprints
Network

Inspiring children and young people
today, for a better tomorrow



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