

Key Stage One - Teachers Edition



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The MoneySmart Money Management Classroom Guide for Key Stage 1



Personal Finance
Education Group

Recommended teaching resource
Summer 2010 Issue No. 0055

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The MoneySmart Money Management Guide for the Classroom



**for
Key Stage 1**

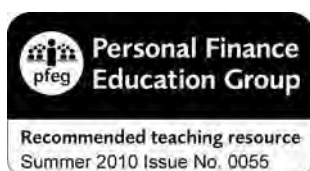
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the activity sheets, parent letters and any other relevant material can
be photocopied for use in the classroom.*

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INTRODUCTION

At MoneySmartWorld, our aim is to provide you with resources and information that will help you teach financial capability in the classroom; in order to help provide your students with an understanding of money and the foundation for **SAVING** and **SPENDING WISELY** – a basis for their responsible use of money, and ability to make informed decisions as they mature into adults.

In deciding to teach them the basics of money management, you stand a good chance of:

- helping them start good financial habits that will last a lifetime and
- having a profound impact on their ability to become financially responsible adults.

Research shows that even a small amount of time spent teaching kids basic money management can lead to a lifetime of good money management habits, with early intervention being the key to success.

THE MONEYSMART MONEY MANAGEMENT CLASSROOM GUIDE FOR KEY STAGE 1 has been designed to help you teach children from ages 6 to 7 basic personal finance in a way that's **easy to teach** and **fun for the children to learn**. Although the core target are students up to 7, some of the topics and material provided can be extended and used for slightly older students in Year 3.



By the end of this course, your students should have a greater understanding of what money means, where it comes from and what it is used for. They will also learn the importance of looking after their money and how to do so, as well as the fact that people make different choices about how to spend their money. They will learn how to set goals, budget, spend wisely and save for the future, as well as gain an understanding of the social and moral issues about the use of money in their everyday lives.

The MoneySmart Money Management Classroom Guide for Key Stage 1 covers all eight topics within the Financial Capability through Personal Finance Education curriculum, and consists of:

- **The MoneySmart Teachers Guide (this resource)** – over 130 pages consisting of lesson plans, teaching scripts and the activity sheets needed to deliver full coverage of the financial capability curriculum. The lessons plans are in a simple but effective format and consist of:
 - ✓ A list of required resources
 - ✓ Clearly defined learning objectives and outcomes
 - ✓ Step-by-step teaching instructions
 - ✓ Suggested teaching scripts with links to the relevant presentation slides, and discussion questions
 - ✓ Activities and corresponding worksheets
 - ✓ Key terms
 - ✓ Glossary with definitions of the key financial words used within the resource.

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- A **CD** with:
 - ✓ **132 colourful presentation slides** - provided to supplement your classroom teaching.
 - ✓ **Homework/extra activity sheets for each lesson** - to further enhance each lesson and challenge your students with real-life scenarios that provide practical money management skill-building opportunities. They can be used in class or given as homework.
 - ✓ **Editable parent letter** – intended to inform your parents/carers of the topics you intend to teach before the classes commence.
 - ✓ **Pre and post evaluation questionnaires** - to help you measure the effectiveness of this or any other financial literacy programme.
 - ✓ Entire **student class workbook in printable PDF format** - Each pupil in class needs a workbook. This CD gives you access to the **entire workbook in printable document format (PDF)**, with the option of printing a colour or black and white version. All you have to do is download it, print it off, and **make as many copies as you need** for your classes.

This resource is intended for use in a range of settings, by practitioners who want to address basic money management issues, or add financial literacy to their curriculum and range of skills taught. It may be particularly relevant if you are a:

- Teacher
- After-school educational services provider
- Homeschooler or
- Youth worker.

The MoneySmart Money Management Classroom Guide for Key Stage 1 can be used across England, Wales and Scotland, with the area of the curriculum addressed in each geographical area as follows:

- England
 - Financial capability through PSHE, Citizenship and Enterprise as set out in the DfES Guidance and QCA Guidance for PSHE, Citizenship and Work Related Learning and functional mathematics.
- Scotland
 - Financial capability including financial understanding, financial competence, financial responsibility and financial enterprise.
- Wales
 - Personal and social education, mathematics, careers and the world of work.

Computer Note

All files (except the letters to parents) are in a universally readable PDF format and can be opened with the free adobe acrobat reader which can be downloaded at www.adobe.com.

TEACHER'S NOTES

You do not need to be a financial expert to deliver the money management lessons within this resource. Far more important is your ability to facilitate the sessions, make it informative and enjoyable whilst remaining sensitive to the different needs and views of your pupils.



Using the Material

Each lesson has been designed to last for 40-60 minutes depending on how much time you allow for the activities. The classroom guide consists of eight lessons that can be taught over 8 weeks if you would like to achieve full coverage of the financial capability curriculum. Alternatively, you can select a couple of lessons which can be run during a money week, or as one-off lessons on personal finance.

Recommended Age Group

In order to make your use of the MoneySmart Classroom guide as effective as possible, it is recommended that this resource is used for children aged 6-7 years old. Thus, it would be best if it was used with students during the summer term of Year 1, or the winter, spring or summer terms of Year 2.

Please note that this is just a suggestion. Your style of delivery and emphasis on particular discussion questions can be modified to better suit the age range and capabilities of your pupils. Although the core target are students up to 7, some of the topics and material provided can be extended and used for slightly older students in Year 3.

Before you begin:

Step 1: To derive the maximum benefit from the sessions, it is best to have a classroom size of no more than 30 students. If your group is larger than this, it is worth asking a colleague/classroom assistant to help run the session.

Step 2: Read the background notes for useful information and guidance to help your preparation.

Step 3: Familiarise yourself with all the material available in both the teacher's handbook and CD.

Step 4: Review the teaching scripts along with the presentation slides, and adjust them to suit the needs of your group and financial literacy programme.

Step 5: Read the Pre_Post Questionnaires Guide, and decide on the best time to get your students to complete the questionnaires. Although the issue of the pre-money lesson questionnaire has been planned into lesson one, it can be issued during other lessons, especially if do not plan to deliver all of the lessons/topics within this classroom guide.

Step 6: Edit the letter for your parents/carers. It is very useful to alert parents and carers to the fact that you are covering money management in the classroom.

Step 7: Have all of your material ready prior to each class.

- Ensure that there is a computer, projector and screen or interactive whiteboard for the presentations to be viewed.



LESSON 2

Where Money Comes From



Required Resources

- Whiteboard/ Flip board / Markers
- Presentation slides for Lesson 2
- Extra activity sheets for Lesson 2
- Coloured pencils
- Scissors and Glue
- Sheets of paper or workbooks

Recommended Year Group

Year 1 or 2

Time

40 - 60 Minutes

Overview

Pupils will learn where money comes from by recognising different sources of money, both predictable i.e. from a job or allowance, and unpredictable i.e. a gift or winnings. Pupils will begin to learn how adults get money regularly and begin to use purchasing power to make decisions about earned money.

Pre-requisite Skills

Understand the basic concept of money (covered in lesson 1).

Lesson Objectives

To help the pupils:

- Understand that sources of money can be both predictable or unpredictable and that both are how money is attained
- Use reasoning and decision-making to understand how different sources of money can be deduced as regular or irregular.

Learning Outcomes

Students should be able to:

- Recognise different sources of money.
- Recognise that working is a constant source of money, which adults do.
- Understand the characteristics of certain jobs.



Pocket money
Job
Gift/Present
Constant
Random
Earn
Pay

If you would like to offer personal finance lessons in line with the PSHE: Financial capability and economic wellbeing curriculum at your school, you can order your copy of this resource: '[The KS1 MoneySmart Money Management Guide for the Classroom](#)' today for **£89.99**.

Developed in partnership with teachers and tested in schools, it is being used by hundreds of schools in the UK to deliver financial capability in the classroom. The resource consists of:

- A **160 page Teacher's Guide** – which consists of all the personal finance lesson plans, teaching scripts and activities needed to deliver full coverage of the financial capability curriculum.
- A **CD** with:
 - over **130 colourful presentation slides**
 - extra activity sheets for each lesson
 - editable parent letters
 - evaluation questionnaires
 - Entire **student class workbook in printable PDF format** - Each pupil in class needs a workbook. This CD gives you access to the **entire workbook in printable document format (PDF)**. All you have to do is download it, print it off, and **make as many copies as you need** for your classes.

HOW TO ORDER

You can order a copy of the KS2 MoneySmart Classroom Guide by:

- 1) Placing an online order via the [MoneySmart Online Shop](#) OR
- 2) By completing the order form on the next page and faxing or posting it to us.

Don't forget that we also have some free lesson plans and activities sheets which can be downloaded from our [free resources and downloads](#) section.

Thank you for visiting MoneySmartWorld. We hope you find our resources useful and would appreciate any feedback on the use of the resources. Please send your feedback to cfrancis@moneysmartworld.com

Note: There is an order form on the next page

CONTACT DETAILS:

Name: _____
 Name of School/Organisation: _____
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 _____ Post Code _____
 Telephone Number: _____ Email: _____

ORDER DETAILS:

CODE	TITLE	PRICE	QUANTITY	TOTAL
THE MONEYSMART MONEY MANAGEMENT CLASSROOM GUIDES				
MST01	The KS1 Money Management Guide for the Classroom	£89.99		
MST02	The KS2 Money Management Guide for the Classroom	£89.99		
MST03	The Ks1 & ks2 Money Management Guides for the Classroom – Primary Bundle	£130.00		
LIFE LESSONS WITH THE MONEYSMART GANG SERIES				
978-0955130533	The Mother's Day Present – The Gang Learn About Working	£3.99		
	▪ Pack of 5	£17.50		
	▪ Pack of 10	£30.00		
978-0955130540	The Amazing Skateboard – The Gang Learn About Borrowing	£3.99		
	▪ Pack of 5	£17.50		
	▪ Pack of 10	£30.00		
978-0955130557	The Trip to Funland – The Gang Learn About Spending Wisely	£3.99		
	▪ Pack of 5	£17.50		
	▪ Pack of 10	£30.00		
978-0955130564	The School Visit – The Gang Learn About Money	£3.99		
	▪ Pack of 5	£17.50		
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978-0955130571	The Hospital Visit – The Gang Learn About Giving	£3.99		
	▪ Pack of 5	£17.50		
	▪ Pack of 10	£30.00		
MONEYSMART KIDS AND TEEN TOOLKITS				
MSK01	The MoneySmart Money Management Toolkit for Kids: for ages 8-11 (KS2)	£10.00		
MST01	The MoneySmart Money Management Toolkit for Teens: ages 13-18 (KS3-KS4)	£10.00		
SPECIAL MONEYSMART BUNDLES				
MSB01	The MoneySmart Kids Toolkit and Life Lesson bundle	£16.99		
MSB02	The MoneySmart Kids and Teens Toolkit bundle	£17.00		
MSB03	The MoneySmart Family bundle	£25.00		
	Postage and Packing (Flat rate of £1.50)			£1.50
OVERALL TOTAL ORDER				



3 Fairway, Carshalton Beeches, Surrey SM5 4HR
T: 0870 420 2800 F: 0208 711 6031 E: sales@MoneySmartWorld.com

NEXT STEPS

FAX your order to **0208 711 6031** or

POST it to **MoneySmartWorld Ltd: 3 Fairway, Carshalton, Surrey SM5 4HR.**

Once your order is received, it will be processed and shipped within 2-3 working days.

DELIVERY ADDRESS IF DIFFERENT FROM CONTACT DETAILS:

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- I enclose a cheque/postal order (payable to **MoneySmartWorld Ltd**) for £ _____
- Send an invoice with the following order number _____ to my school/organization at the above delivery address (Please note that your school/organisation must be Ofsted or Company House registered for us to accept payment this way).

Credit Agreement – I agree to pay the MoneySmartWorld Ltd invoice within 14 days of receipt.

Signature _____ Date _____