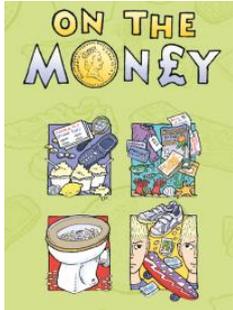


# Financial Education

## Resource Guide



### On the Money – an interdisciplinary learning approach to financial education

<https://education.gov.scot/improvement/learning-resources/On%20the%20Money%20-%20an%20interdisciplinary%20learning%20approach%20to%20financial%20education>

'On the Money' is a collection of short stories for use in primary school, and is the result of partnership working between Standard Life, Scottish Book Trust and Education Scotland.

The stories were written by four of Scotland's top authors and will help young people change the way they think about money. The aim of the stories is to help develop the financial capability of learners in primary schools as part of their general education. Using the stories will give young people an opportunity to discuss values in a very creative and enjoyable way. Teaching young people about money through stories and the arts has been very successful, helping to change attitudes and behaviours to money through memorable experiences and powerful messages. Available also in Gaelic



### Money Talks – Family Finances

<https://education.gov.scot/improvement/learning-resources/Money%20Talks:%20Family%20finances%20-%20an%20interdisciplinary%20learning%20approach%20to%20financial%20education>

Money Talks: Family Finances is a financial education resource which uses a bank statement as the 'hook' for a range of inter-connected, progressive activities which develop financial capability. The resource supports an interdisciplinary approach to financial education.



### Young Money

<https://www.young-money.org.uk/>

Young Money is an English site that aims to help those teaching young people about money and to empower young people to develop financial skills in preparation for work and life. The website contains a wide range of free resources to support financial education across the curriculum, including the definitive resource suite [What Money Means – Learning about Money in the Primary Classroom.](#)

## MoneySense

Making sense of money



### RBS

<https://www.mymoneysense.com/>

MoneySense is an impartial financial education programme designed to help young people aged 5 to 18 towards a better financial future. It makes learning about money feel real, relevant and fun. The teachers section includes curriculum topic maps for every level of CfE as well as lesson plans and other resources around the topics of My Money Management; My Money Safety; Money in the World; and coming soon, My Money Future. The students section includes activities to play, watch and discover for different age groups, and there is a parents section which includes activities for parents and young people to do together.



### Talk Money Week

<http://www.fincap.org.uk/fincapweek> (formerly Financial Capability Week) is the annual celebration of the work of thousands of organisations to improve money management across the UK. Throughout the week they will encourage their customers to talk money, showcase their services and lead the charge to make their work more effective, by turning evidence of what works into action. In 2018 it runs from 12 – 18 November.



### My Money Week

<https://www.young-money.org.uk/resources/mymoneyweek>

Resources and activities based on the English curriculum to support a successful money week in your school, including a National Competition for schools to enter.

## MICRO-TYCO

INSPIRATION | KNOWLEDGE | NETWORKS

### Micro-Tyco

<https://www.wildheartsgroup.com/entrepreneurship-training/>

Micro-Tyco inspires an entrepreneurial environment that fosters creative thinking, resourcefulness and team work as well as helping pupils to develop financial literacy, communication, leadership, project management and networking skills. Micro-Tyco is completely free for schools and can either be run as a stand-alone 4 week challenge or incorporated into classes as part of an 8 week Programme of Learning, using resources and lesson plans provided by WildHearts. The challenge is most suitable for year groups P4 – S6 and schools can enter as many teams as they like.



### Early/First Level

<http://www.bbc.co.uk/education/topics/zx982hv/resources/1>

Class clips aimed at Early and First level on handling money, including coin combinations, coin equivalents, counting money, adding coins and receiving change.



### Second Level

<http://www.bbc.co.uk/education/topics/z24k7ty/resources/1>

Class clips aimed at Second level on a range of money topics, including solving problems with money, value for money, combining items to add to £10 and counting takings.



### Third/Fourth Level/National 4

<http://www.bbc.co.uk/education/topics/z8np34j>

Learner guides and class clips aimed at National 4 as part of Lifeskills Maths. Covers budgeting, income, best deal, converting between currencies and interest rates.

### Financial Education Partnership

Inspiration hub

### Financial Education Partnership

<https://www.ourskillsforce.co.uk/invest-in-young-people/work-with-schools/>

The Financial Education Partnership (FEP) aims to benefit students, teachers and the wider social and economic society as a whole. It provides direct classroom support to teachers for meeting financial education Curriculum for Excellence objectives whilst providing a high quality interactive learning experience for pupils.

# LifeSkills

Created with  BARCLAYS

## Lifeskills by Barclays

<https://www.barclayslifeskills.com/>

The Lifeskills programme aims to help young people understand and develop the key skills they need to go forward into work, including financial capability. There is a range of interactive activities for young people aged 11-24, lesson plans for teachers including personal finance, managing your money and money at work and tools tips and advice for parents.

# BBC

## Made of Money

### BBC Made of Money

<http://www.bbc.co.uk/programmes/b01pwwm9/clips>

Video clips aimed at older pupils. Include saving your cash; the debt spiral; bargain hunting; taking credit; balance your budget and are you made of money?

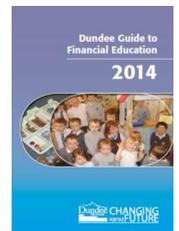
## Glasgow City Council Financial Education: A guide for teachers and managers

<https://education.gov.scot/improvement/Documents/fined3-glasgow-guide-for-teachers-and-managers.pdf>



## Dundee Guide to Financial Education

<https://education.gov.scot/improvement/Documents/fined3-dundee-guide-to-financial-education.pdf>



These documents assist practitioners in the planning and development of financial activities from 3-18 years, including support from community partners. It provides illustrations of possible learning experiences to achieve the 11 numeracy money outcomes at all levels from early through to fourth. It provides links to those aspects of learning which are the responsibility of all, and offers the opportunity to make wider connections across learning and develop an interdisciplinary approach to learning.

# Dundee

City Council

[www.dundeecc.gov.uk](http://www.dundeecc.gov.uk)

## CHANGING FOR THE FUTURE

### Financial Education Story

<https://www.youtube.com/watch?v=RFYzDpk6geE>

A dramatisation aimed at upper secondary pupils about young people and debt.

# the Money Advice Service

### Money Advice Service

<https://www.moneyadvice.org.uk/en/corporate/you-your-kids-and-money>

Youtube videos aimed at encouraging parents to teach their children good money habits.

# SKINT!

### Skint!

<http://www.scottishbooktrust.com/learning/adult-learners/skint>

Scottish Book Trust, in partnership with the Scottish Government, created Skint! an interactive learner-centered resource. It has been developed to be used within adult literacy and numeracy support groups but can be used by other youth work practitioners. Skint! consists of two illustrated storylines that explore issues and promote critical awareness around money management and responsibility. The stories and support notes are relevant to and at an appropriate level for young people, particularly those who find themselves socially or financially excluded, but also those at important transition points in their lives.



### Fun to save

<http://www.funtosave.co.uk/>

This online resource can be used in the classroom and at home, helping to develop home-school learning. The characters and points element will help motivate children to become confident and successful learners and develop an understanding of how and why we save.



### Saving Squad

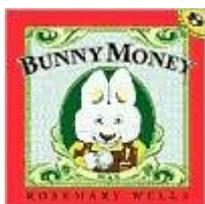
<http://www.savingsquad.com/>

Saving Squad is an exciting free financial capability resource, designed to teach 7-11 year olds the core principles of money and the benefits of saving.

It is a free financial capability resource, where children can explore a fun virtual world and solve a variety of realistic money related problems, improving their numeracy and financial capability.

The delightful characters and points element will help motivate children to become confident and successful learners and develop an understanding of how and why we save. The virtual bank teaches them about different types of money and the chip and pin system mirrors how things are bought in the real world.

All activities are designed around the English and Scottish financial capability and national curriculums and come with 3 levels of difficulty to cater for all abilities.



### Bunny Money

<https://education.gov.scot/improvement/Documents/fined3-bunny-money.pdf>

Exemplar planning document for an interdisciplinary financial education project aimed at early level. Shows how the topic develops the four aspects of financial capability and provides links to skills for learning, life and work.



FAIRTRADE  
FOUNDATION

### Fairtrade

<http://schools.fairtrade.org.uk/resources/>

Here you'll find everything you need to teach about Fairtrade in your school. This is a great opportunity to explore with learners many issues that face our global society. Educate your pupils about global financial issues such as consumer power, negotiating fair prices for products and the links between trade and poverty. Contains resources suitable for nursery through to secondary.



### Numeracy and Financial Capability: Exploring the Links

#### Full report

[https://masassets.blob.core.windows.net/cms/files/000/000/849/original/Fin\\_Cap\\_CYP\\_Parents\\_Scotland.pdf](https://masassets.blob.core.windows.net/cms/files/000/000/849/original/Fin_Cap_CYP_Parents_Scotland.pdf)

The Money Advice Service has released this report which proves the link that numeracy skills have a direct impact on managing every day financial decisions. The term 'numeracy' is often used to refer to ability at maths, however it does not translate automatically to the practical numeracy people need in adult life. The report suggests that alongside wider efforts to tackle low levels of numeracy, there needs to be specific work focused on overcoming issues related to confidence, and support based around real life scenarios.

#### Overview

<https://www.moneyadvice.service.org.uk/en/corporate/money-advice-service-research-establishes-link-between-numeracy-and-managing-money>



### Lifting the Bonnet on Car Insurance

<https://www.abi.org.uk/globalassets/sitecore/files/documents/publications/public/2016/motor/lifting-the-bonnet-on-car-insurance.pdf>

This report lifts the bonnet on car insurance premiums and sets out the facts about the costs to motorists. It outlines what action is needed to ensure that honest motorists get the best insurance deal, steps consumers can take to reduce the cost of cover, and explains some of the common gripes motorists have about the price of motor insurance.



### Home Insurance – what you need to know

<https://www.abi.org.uk/globalassets/sitecore/files/documents/publications/public/2016/home-insurance/home-insurance-what-you-need-to-know.pdf>

Every day, home insurers pay out over £8 million to customers. Yet home insurance is often misunderstood. Most problems could be avoided by better understanding of what is and what is not covered. Here are the key things you need to know to ensure that you buy the best policy for you and get the most from your home insurance.



### How to Buy Insurance

<https://www.abi.org.uk/data-and-resources/tools-and-resources/how-to-buy-insurance/>

Advice on the different ways to buy insurance, what to consider when buying insurance, and what to do after buying insurance.



### Motivating People to Save

[https://www.abi.org.uk/globalassets/files/publications/public/Its/abi\\_bro3906\\_pensions\\_savings\\_research\\_v4.pdf](https://www.abi.org.uk/globalassets/files/publications/public/Its/abi_bro3906_pensions_savings_research_v4.pdf)

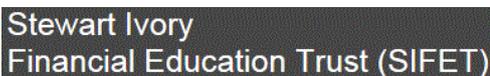
This document provides clear visually represented messages that work for savers to encourage them to save into their pensions.



### The Insurance Experiments

<http://insuranceexperiments.org.uk/>

The ABI has launched a new programme digital and social media activity aimed at improving consumer understanding of general insurance products. Called The Insurance Experiments, it features a cast of scientist characters who explore some of the basic concepts that people and businesses should understand when taking out cover, and to address what people can and cannot claim for. It covers several areas of general insurance but has a focus on property given the evidence we have seen that people more often have problems understanding what can be a complex product.



### The Stewart Ivory Financial Education Trust

<http://sifet.org.uk/activities>

SIFET is a charity which runs a programme of financial education which is principally aimed at senior pupils (mainly S6) in Scotland who are about to leave schools. The purpose is to prepare them to take control of their own finances in the short term, not only while they are in higher education (universities, colleges etc) or starting work, but to encourage them to think about how to manage their money effectively and to address financial issues for the longer term, including savings, mortgages and pensions.



### Tax Facts

<https://www.youtube.com/playlist?list=PL8EcnheDt1zjoRLU0I8WEKqgNzdR3w2xl>

These HMRC videos are a simple introduction to taxation for 14 to 17 year olds. They include: how public money is raised and spent; the tax implications of starting your first job or becoming self-employed; and the 'hidden economy.' A supporting teachers' pack, which includes detailed lesson plans, group activities, suggestions for discussion, numeracy extension activities, a quiz and a glossary of tax terms. Teachers' packs are available on the Times Educational Supplement website at <https://www.tes.com/teaching-resource/tax-facts-teachers-pack-11075252>. (Please note you will need a (free) TES account to download this).

