

Your Teacher Toolkit

How to look after your money



This toolkit lets you build your own lesson. To help plan for calculations along the way, maths moments are shown with calculator.



1. Powerpoint

This is to aid delivery and should be used together with the lesson plan. Slides are broken down into chapters to match the sections on the lesson plan.

2. 4 hour Lesson plan

The lesson plan can be delivered as:

- **One** 4 hour session
- **Four** 60-minute chapters

Discover timings and delivery tips to make the content accessible in these formats.

3. Videos

Videos are embedded in slides and on [YouTube](#)

- Needs vs Wants
- Cost per use
- Inflation

4. Links and printouts

1. Key terms and FAQs (1 per teacher)

2. Online money quiz (1 link per person)

3. A3 Money Mindset questions (1 per group)

4. Job samples (1 between 2)

5. Budgeting sheets blank (1 each)
budgeting sheet with real-life example (on back)

6. Four ways to get back on track (1 between 2)

7. Bills catalogue (1 between 2)

8. Wordsearch (1 per person)

9. Check in, check out (1 per 2)

10. Shrinkflation Guardian article (1 per 2)

11. Life goal cards (to be printed and cut for one card each)

12. Storyboard sheets (1 per group)

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5. Session delivery

PSHE at your school

Ensure you are familiar with relevant school policies before teaching these lessons. This might include the school's PSHE policy, and the Safeguarding/Child Protection policies, should a pupil make a comment or disclosure which makes you concerned for their wellbeing."

Creating a respectful learning environment

Ensure you establish ground rules with your class before starting these lessons. These ground rules should outline the ways in which the class will engage with each other during discussion and classroom activities.

Ground rules should be negotiated with pupils but might include examples such as:

We will listen to each other respectfully

We will avoid making judgements or assumptions about others

We will comment on what has been said, not the person who has said it

We won't put anyone on the spot and we have the right to pass

We will not share personal stories or ask personal questions.

Distancing techniques help pupils to engage

Distancing techniques help pupils to engage with any topic in PSHE objectively and from an academic standpoint, rather than through personal experience or emotion.

Distancing supports pupils who may be personally affected by the issue and helps avoid inappropriate public disclosures during the lessons.

Teachers should use language such as 'people' rather than 'you' when framing questions. However, teachers can and might need to elicit varying perspectives based on age, culture, religion, and social class or status.

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5. Session delivery (continued)

Anonymous questions

Students should be invited to ask questions and provided with an opportunity to ask questions anonymously if desired. It is useful to have a question box or allocated space on the whiteboard.

It is suggested that students are provided with post-its or slips to write their questions on and as the teacher circulates throughout the lesson these questions can be collected and answers throughout the session or using an allocated 'question time' at the end of the session.

Students can be invited to respond to questions asked by their peers. If responses to questions are based on personal preference or opinion, the teacher should be clear to preface any answers with this.

Please utilise the FAQs resource for questions that require factual or technical information.

Assessment for Learning

Throughout the session, a review of the learning objectives is provided. Teachers should use this as an opportunity to ask the class to rate their level of confidence to having met the criteria (e.g. thumbs up, middle, down, or on a scale of 1-10). Alternatively, the teacher can do some short questioning to reflect key learning and check understanding amongst the group before moving on.

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6. Teacher professional and personal development

What is the UK's inflation rate and why is the cost of living going up? (BBC, Feb 2022)

How to stop spending (MoneySavingExpert, March 2022)

How does inflation affect me? (Teen Learner, Sept 2021)

Will inflation in the UK keep rising? (Bank of England, May 2022)

5 steps to automating your finances (Forbes, Jan 2018)

Please visit the FLIC learning hub - <https://ftflic.com/learning-hub/> for further resources