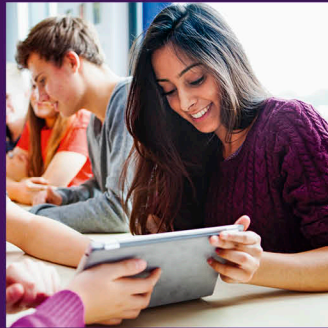


MoneySense

Making sense of money



A financial
education
programme
for 5-18
year-olds



An education programme brought to you by



NatWest

We are what we do

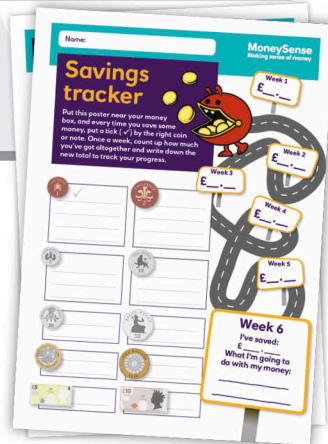
Parents

MoneySense provides parents with a range of activities designed to help them teach their child about money, and to help young people develop everyday spending, saving and budgeting skills. To do this MoneySense has created a range of resources that parents can use with their child at home.



Games and interactive activities

Check out the virtual bank, the robot restaurant or one of the interactive stories that follows a character dealing with money safety, debit and credit cards or frauds and scams.



Activities to do at home
Keep track of savings, pocket money, small debts and paying for pets with these posters to print out and use at home.



No matter your skill level, MoneySense is set up to help parents to teach their children about money. It doesn't have to be overly complicated and can give young people the best start in developing good money habits for now and in the future.

Visit mymoneysense.com/natwest/parents and tell your child's teacher about MoneySense

Young people

Giving young people the confidence to use money responsibly on their own is a key aim of MoneySense, so it's important that the material on the website is appropriate for their level, and tailored to help them with the money challenges they may face. That's why the MoneySense programme is divided up into four age groups.

What the programme covers

5-8 year-olds

Simple coin recognition and counting, first experiences of handling money, paying and getting change

8-12 year-olds

Learning about saving, making responsible money choices, and keeping money safe at home or in a bank

12-16 year-olds

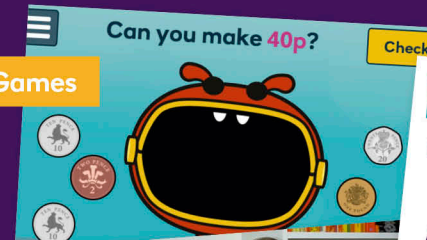
More financial independence, managing money from first jobs, and budgeting to achieve future goals

16-18 year-olds

Making the move from school to work or university, responsible borrowing, and living independently

"It explains important money subjects that they don't teach you at school."
Jo, aged 12

Games



Videos



Factsheets



Interactives



Add your predicted start-up costs with the arrows below by clicking on the arrows. We've got examples for you to get you started. You can add or remove costs at any time by clicking the minus sign.

- Office supplies
- Equipment and tools
- Stock

Banks provide a range of services for their customers. Find out about these services here.

Reasons why banking is useful

- It helps you to save up
- It can help you to borrow money
- It can help you to get a loan
- It can help you to get a mortgage
- It can help you to get a credit card
- It can help you to get a bank account
- It can help you to get a bank statement
- It can help you to get a bank passbook
- It can help you to get a bank card
- It can help you to get a bank cheque
- It can help you to get a bank deposit
- It can help you to get a bank loan
- It can help you to get a bank mortgage
- It can help you to get a bank credit card
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- It can help you to get a bank bank deposit
- It can help you to get a bank bank loan
- It can help you to get a bank bank mortgage

What do banks and building societies do with your money?

- When you deposit money into a bank or building society, they keep it safe for you.
- They use your money to help other people who need it.
- They give you a bank statement or passbook to show how much money you have.
- They give you a bank card to use for shopping.
- They give you a bank cheque to use for shopping.
- They give you a bank deposit to use for shopping.
- They give you a bank loan to use for shopping.
- They give you a bank mortgage to use for shopping.
- They give you a bank credit card to use for shopping.
- They give you a bank bank account to use for shopping.
- They give you a bank bank statement to use for shopping.
- They give you a bank bank passbook to use for shopping.
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Find all this at mymoneysense.com/natwest/students



Teachers

Financial education is increasingly recognised as a key part of the curriculum, and teachers are ideally placed to help develop young people's understanding of money. MoneySense makes it easy for teachers to give lessons on a wide range of financial education topics, and run workshops with the help of bank employee volunteers.

What's in the programme?

The teachers' section of MoneySense is divided into four age groups and covers a range of money-related themes. In this way, the programme grows and develops along with the student, taking them from starting out with money to financial independence. This table shows examples of topics for each age group.



	5-8 year-olds	8-12 year-olds	12-16 year-olds	16-18 year-olds
Topics	The coins and notes we use	Ways of paying for things	What credit and debt mean	When to borrow money
	Safe places to keep money	How bank accounts work	Recognising fraud and scams	Planning for the unexpected
	Where money comes from	Raising money for charity	How to understand payslips	Starting a business
	Identifying needs and wants	Influences on money choices	Saving for the future	Where to get financial information

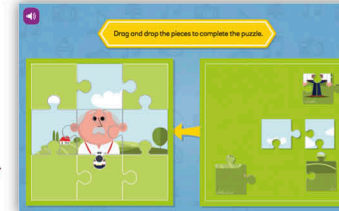
The programme, written in collaboration with educational experts, is linked to the curriculum and accredited by Young Money. It has received the Financial Education Quality Mark.



Register and book a MoneySense workshop at mymoneysense.com/natwest/teachers

What's in a typical lesson?

When teachers register at mymoneysense.com/natwest/teachers they can access all the resources they need to teach MoneySense lessons, such as:



Interactive activities

Games, storybooks and quizzes for students to use before the class, as part of the flipped learning approach



Videos

Young people talk about their real-life money experiences



Lesson plans

A detailed guide for the teacher about the resources and how to deliver the lesson

Activity sheets

Printable resources for students to fill out in class to support key learning



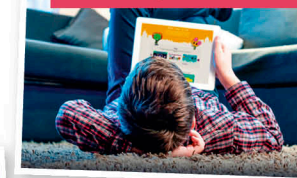
Presentations

A visual classroom resource with discussion points to get students thinking

Flipped learning

For 8-18 year-olds, MoneySense puts young people at the heart of the learning experience by using the **flipped learning** approach:

1. Students explore content and key concepts at home



2. They then apply their learning in class, working with teachers and classmates

SEND

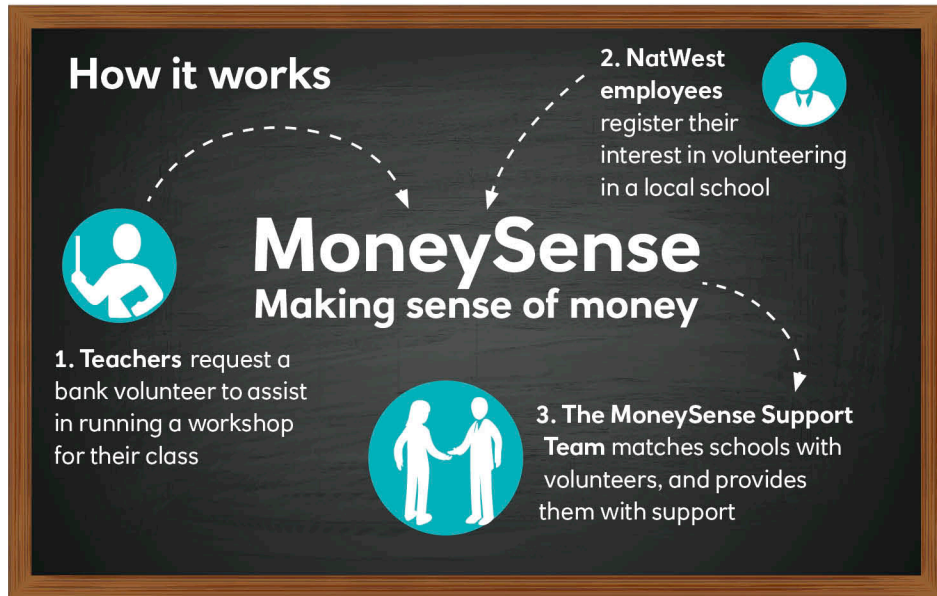
MoneySense is accessible and has expanded some of its resources to help young people and children with special educational needs and disabilities (SEND) learn vital money skills.

Look out for the **SEND** symbol when selecting resources for your lessons.



Workshops

At NatWest our employees believe in making a difference in their communities. That's why volunteer-supported workshops are a key part of the MoneySense programme. Our employee volunteers bring real-life expertise and experience of money to the classroom by supporting teachers in delivering workshops on money-related subjects.



How does the MoneySense Support Team help?

As well as matching up schools with NatWest volunteers, we ensure the workshops run smoothly by:

- Providing briefing notes that explain the workshops for teachers and volunteers
- Supplying certificates for the students taking part
- Co-ordinating post-workshop feedback



"The work gives the pupils a real sense of how money works out there in the world." – Roger, teacher

NatWest employees can register as MoneySense volunteers – visit mymoneysense.com/natwest/workshops

"The workshops are a fun way for children to learn about money as well as rewarding experiences for us as volunteers."

Mark, MoneySense volunteer



What's in the workshops?

MoneySense workshops engage young people by getting them involved in real-life planning activities that teach essential money skills. They include:



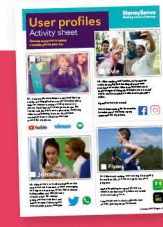
5-8 year-olds

- How we use money



8-12 year-olds

- Planning a party
- Fraud scene investigators



12-16 year-olds

- Choosing a mobile plan
- Make a difference



16-18 year-olds

- Designing a crowdfunded project

Workshops come with online resources, such as:

Delivery notes	Activity sheets
Video	Presentation
	Certificate

Welcome to MoneySense



What is MoneySense?

MoneySense is an impartial financial education programme that aims to help 5-18 year-olds in the UK and Republic of Ireland towards a better financial future. It uses the key money moments in a young person's life to make learning about money feel real and relevant.

Who is the programme for?

There are four key parts to MoneySense:

- Educational games, videos and interactive activities for **young people**
- Fun money activities **parents** can do with their children
- Downloadable lesson plans and resources for **teachers**
- Classroom **workshops** delivered with the help of bank employee volunteers

Who created it?

MoneySense was created in collaboration with educational experts, and is provided free of charge by NatWest.

Why choose MoneySense?

- Over 24 years' experience teaching young people about money
- Independently accredited and linked to the curriculum
- Supports young people aged 5-18, at home and at school

Where can I get MoneySense?

All materials are available for free on our website – visit:

mymoneysense.com/natwest

