

Embedding Financial Education Across Your Curriculum

Fiona Ross & Emma Waller

Aims of the session



- Discuss the importance of financial education
- Explore how financial education can be integrated across subjects
- Share tools and resources to support teaching financial education
- Develop ideas for a financial education project in your school / college



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The importance of financial education



“Financial education enables young people to develop the knowledge, skills and attitudes towards money so that they can make informed financial decisions and thrive in today’s society. Without the skills built through financial education, young people are at risk of financial difficulties, exclusion and debt.”

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Integrating financial education across subjects



Subject	Examples	Activity
Maths	Calculating simple interest, compounding, energy usage, wages and salaries, % discounts, calculating VAT, exchange rates.	Comparing the calculations of monthly and annual interest. Analysing a payslip. Calculating net pay
English	Financial news – the budget, online spending, scams, saving and borrowing, loot boxes and gamification	Summarise a news story. Debate the pros and cons of pocket money or a cashless society.
History	History of money, how it evolved, purpose of money.	Design a new coin/ note. What makes it legal tender? Create a timeline of how money has changed over time.
Technology	Food – planning a meal on a budget DT – design a bedroom on a budget	Analyse the differences in costs between eating out, getting a takeaway, supermarket bought, cooking from scratch
Geography	Worldwide currencies, exchange rates.	Organise and budget a trip/event for the class
IT/Computing	Money apps, online safety	Design a poster about how to stay safe online, how to spot scams. Create a budgeting tool to track spending.
Business/ Economics	Tax, inflation, GDP, value for money, marketing	Evaluating supermarket brands in terms of value for money. Eg. No frills, supermarket own, national brands etc.

Tools & resources for teaching financial education



Tools and Resources

The Young Money resource hub links to more than 70 downloadable teaching tools and resources, searchable by keyword, curriculum area, financial theme and age range. All of our resources are linked to the curriculum.

[Explore Resources](#)



Ready-to-Teach Lesson Plans

We've developed a set of over 60 primary and secondary ready-to-teach lesson plans complete with activity sheets and PowerPoint slides. The lesson plans are mapped to the primary and secondary planning frameworks. Access for your whole school for one year is £95.

[Subscribe now](#)



Your Money Matters

Your Money Matters is the first ever financial education textbook for secondary schools in England. It is a student-facing textbook for key stage 4 students and has been mapped to the national curriculum. It covers financial topics relevant to 14-16 year old's

[Download a FREE copy](#)




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Planning Frameworks

3-11 years



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Financial Education Planning Framework 3-11 years

Spend it, save it, give it, get it?

Whatever we do with money, we need to manage it well. A cross-curricular, planned programme of financial education can help give children and young people the confidence, skills and knowledge they need to manage their money, now and in the future.

We have found that on average children begin to receive pocket money aged seven, own their first mobile phone at eight, 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 11. At 18 they can apply for a credit card or loan, and before they leave school they have to make crucial decisions about jobs, student loans, and living independently. The need for young people to develop the skills to earn and look after their money has never been stronger.

The 3-11 Planning Framework

This framework aims to support the planning, teaching, and progression of financial education by setting out the key areas of financial knowledge, skills and attitudes, across four core themes:

- how to manage money;
- becoming a critical consumer;
- managing risks and emotions associated with money;
- understanding the important role money plays in our lives.






The framework is designed to help you deliver financial education flexibly across your curriculum. It is not intended to be used rigidly. Placing the age ranges side by side shows progression from 3-11 years. However, you may need to draw on ideas from other ages depending on the needs of your pupils.

There is also an 11-19 Planning Framework which has been designed in exactly the same way as this 3-11 framework, and is used in very similar ways with young people aged 11 upwards.


Our vision is to support schools with embedding high-quality financial education into their teaching and learning, thereby making a positive change to children and young people in a sustainable way.

More information about how this framework can be used, and some of the services available to help you plan and deliver financial education in an effective and engaging way, can be found [overleaf](#).

You can download the Financial Education Planning Frameworks at www.young-money.org.uk/frameworks



11-19 years



Part of Young Enterprise

Financial Education Planning framework 11-19 years

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Examples of successful financial education projects



St George's Primary School

SUSTAINABLE FASHION SWAP SHOP

**WEDNESDAY 22ND MAY 2024
TOPSITE**

We are inviting you to bring in your old clothing (**MUST be clean**) in exchange for a Swap Shop token. Up to two tokens can be given for your donations. then items are 50p thereafter.

Bring your own reusable bag to hold your re-loved purchase or buy an eco-friendly alternative from us for 20p.
All profits will help to fund other school initiatives.

TAKE CARE EARTH

SUSTAINABILITY

SUSTAINABILITY

The poster features a central illustration of a globe with a green leaf growing from it, held by two hands. To the left is a yellow dress with a circular arrow icon, and to the right is a green gear with a checkmark. Below the globe is a yellow reusable shopping bag with a green handle and a recycling symbol. In the bottom right corner, there is an illustration of a person holding a sign that says 'TAKE CARE EARTH' with a globe icon. The background is green with white cloud-like shapes.

Social Supermarket and the Parent Partnership



Developing a financial education project



In groups design a simple project that integrates financial education
EITHER

- A) Within a subject area or;
- B) As a whole school event

Consider objectives, activities, assessment methods and resources that you might need.

Be prepared to briefly feedback your ideas.



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Thank You

Any questions?



Eco and Financial Education

