

NSPCC Number Day

9-11 year old resources:

Percentages



Featuring
curriculum linked
resources from
the LifeSavers
programme



It's never too early to make the link between numbers and money with children

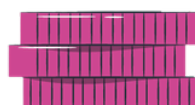
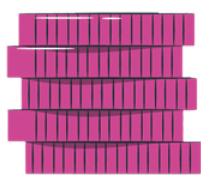
Habits formed in childhood can last a lifetime. It is important to start teaching and talking about money with children from a young age.

Research shows that financial habits begin to form as early as ages 4-7. And yet, financial education is not taught in primary schools through a consistent curriculum and learning experience. This puts some children at a disadvantage compared to their peers and can impact their financial confidence as they grow older.

Teaching and talking about money at home and at school encourages open communication. It helps children feel comfortable discussing financial choices and seeking advice, fostering a supportive environment where they can learn and grow.

We've put together some fun activities to help to start conversations with children aged 4 to 11 about money at school and at home.

Explore Just Finance Foundation's website jff.org.uk today to register your interest for our free financial education resources for your primary school.



Calculating Percentages of Money

When we earn, spend and save money, we are surrounded by percent calculations. So it's really useful to understand percentages and how to calculate them. Think about tax on the money we earn or the discount we get on items that we might buy during the 'sales'.

What does percentage mean?

Percentage means out of one hundred.

It's a way to talk about parts of a whole thing and helps us understand how much of something we have.

How to work out a percentage

To work out the percentage of a number, it usually helps to find out what one percent of that number is first. Simply divide the number by 100 to work out the one percent.

To work out the percentage of a number as a percentage of another, simply multiply the percentage you want to work out by the one percent number.

For example, I want to work out 25% of
£300 $300 \text{ divided by } 100 = 3$
 $3 \text{ multiply by } 25 = \text{£}75$



Activity

Have a look through the 'real world' scenario cards below and see if you can work out the percentages of money for each of the questions. We have added in some additional addition and subtraction questions to make things a little trickier!

Vic sees a pair of trainers in the sports shop that she really wants to buy. They originally cost £120 but have 20% off discount in the sale.

1. How much do the trainers now cost?
2. She pays with 5 £20 notes. How much change does she get?

Ali wants to make some extra money over the weekend by washing cars. He is charging £10 per car but will reduce this amount by 10% for any family members. Ali washes 5 cars. One of the cars belongs to his mum.

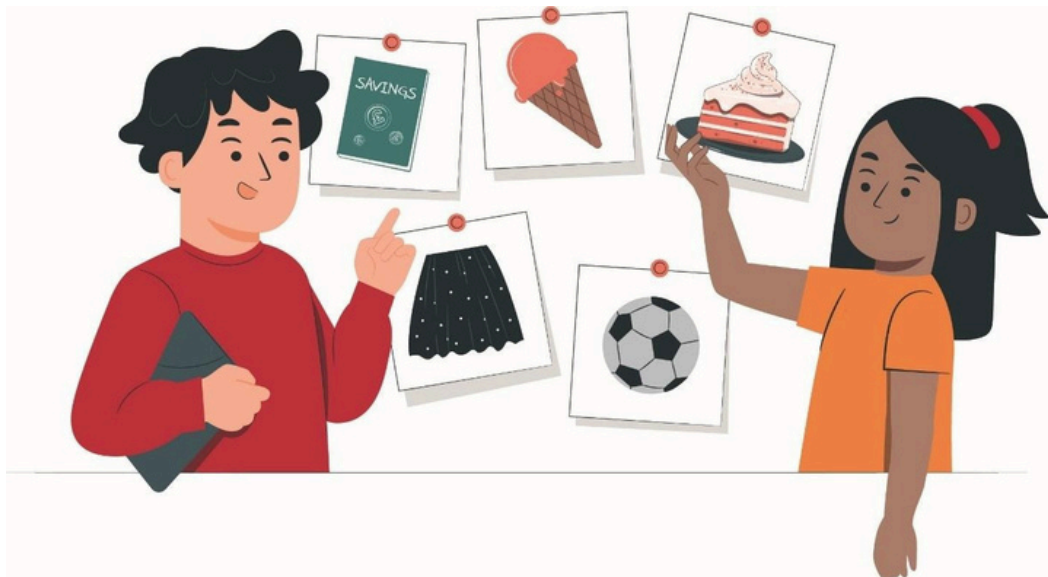
1. How much money in total did Ali make?
2. How much did Ali's mum have to pay to get her car washed?

Euan is celebrating his birthday and has gone for a meal with all of his family. The food bill totals £157 but the receipt also includes an 8% service charge.

1. How much is the service charge?
2. What is the total of the bill?

Rio has been saving pocket money and has a total of £62. Rio wants to put the money into a savings account so it can earn interest. The savings account pays 5% on savings per year.

1. How much money will Rio earn on the savings in a year?
2. How much money will Rio have in total?



Answer sheet

Vic's trainers will cost
£96 Vic's will have £4
change

The total amount of money Ali made is
£49 Ali's Mum paid £9 to have her car
washed

The service charge is
£12.56 The total bill is
£169.16

Rio will earn £3.10 on his savings in a
year Rio will have £65.10 in total





Just Finance Foundation (JFF) is a national charity dedicated to improving financial wellbeing across the UK through financial education. JFF provides schools with innovative financial education programmes that equip the next generation with the skills, knowledge and confidence to make informed money choices. JFF also supports families to feel confident teaching and talking about money at home, and advocates for financial literacy to be prioritised in education outcomes.



LifeSavers is our financial education programme, delivered free to primary schools across the UK. We work directly with teachers, educators and schools to provide a wide range of curriculum linked classroom resources and practical activities to engage children with financial education from a young age.

Discover our innovative primary school education resources at
www.justfinancefoundation.org.uk

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