

NSPCC Number Day

9-11 year old resources: Choices about spending and saving



£1.20

53p

£4.58

£10

98p

Featuring
curriculum linked
resources from
the LifeSavers
programme

**Number
Day**

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

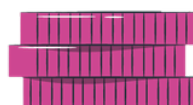
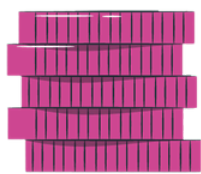
Habits formed in childhood can last a lifetime. It is important to start teaching and talking about money with children from a young age.

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.



Financial education for 7-9 year olds

This resource has been designed to provide inspiration for teaching financial education to children between the ages of 7-9. Financial education is a valuable resource that is key to developing a child's confidence, independence and understanding of the world around them.

Money, mathematics and numeracy

- discuss the value of money, how to keep money safe, ways in which goods can be paid for and the need for budgeting;
- be able to plan and think ahead in terms of saving and spending money, prioritise spending with a limited supply of money, understand how to access best buys;

Discussion

Discussions around money confirm understanding around the topic. It might be that you choose to start a lesson with a discussion or that you end with one - maybe both! Topics you might discuss with this activity could include:

- What does it mean to earn, spend, or save money?
- What would you do if you were given money?
- Does everyone in the class want to do the same thing with their money?

Activity: Choices about Spending & Saving (How does money make us feel?)

Provide each student with a copy of the £10 in a jar resource.

Ask your students to consider: "If you were given £10 what would you do with it?"

Encourage children to share either as a whole class or in small groups.

Highlight the mixture of earning, spending and saving suggestions from the class.

Enquire if any students heard a new idea that has caused them to rethink their plans.

Ask students to draw either what they would like to buy or save for in their jar.

Reflect

What ideas or feelings has this activity brought to light – what do the children say they have learnt? Encourage responses by sharing with what you have observed in the classroom. Consider the following prompts:

- Is it important to save? Do you have to save all the money you get?
- What might be tricky about saving?
- How might saving make you feel?

Extension Ideas

Increase the amount "given" to £20 and repeat the reflection exercise detailed above.

Please find printable activity and extension materials below



