

# talk money<sup>®</sup> week

**Toolkit for Schools**  
4-8 November 2024



**Money  
Helper**

Provided by



**Money &  
Pensions  
Service**



HM Government

# What are you looking for?



**What is Talk Money Week?**



**How to get involved**



**Financial education guidance for schools**



**Resources, workshops and training to help you deliver financial education in the classroom**



**Tailored programmes for Scotland, Wales and Northern Ireland**



**Ideas for engaging parents and carers**

**W** indicates resources or services that are available in Welsh language.

# What is Talk Money Week?

**Talk Money Week is the annual campaign that aims to get people across the UK talking about money.**

Schools and colleges play a vital role in ensuring children and young people develop the skills and knowledge they need to manage their money well now and in later life.

Financial education is an essential part of a curriculum that prepares young people for the future and provides a focus for wider engagement with the local community.

Let's **#TalkMoney**

**#TalkMoney Week**

4-8 November 2024

[maps.org.uk/schools](https://maps.org.uk/schools)

## Did you know?

- Children who learned about managing money in school are more likely than their peers to feel confident about managing their money, be active savers, demonstrate positive day-to-day money management skills.
- The skills we need to manage our money begin to develop between the ages of three and seven.
- Less than half of children and young people aged 7 to 17 get a meaningful financial education at home or at school.
- More than one in five young people aged 14 to 17 feel anxious when thinking about money.
- Young people who recall learning about money at school are more likely to have good money habits and feel confident managing their money.

# How to get involved

**This toolkit includes information and links to programmes that can help you promote the financial wellbeing of your pupils and students, during Talk Money Week and beyond.**

Throughout this pack you'll find plenty of resources to help you build your own Talk Money Week, but here are some practical ideas to get you started:

- Use the resources in this pack to deliver a money session in the classroom or host a Talk Money themed assembly
- Invite one of the financial education workshop providers in this pack to deliver a Talk Money workshop to your students
- Share tips on talking to and teaching children about money with families in your school community, using the resources for parents included in this pack



## Shout about your Talk Money Week activities

- Share the 'one thing' you're talking to students about this Talk Money Week on social media – use the hashtags **#TalkMoney** and **#DoOneThing**, so others can celebrate your work.
- Short on time? Download and share these school-specific **Talk Money Week graphics** for social media.

### Template tweet:

Young people who learn about money in school are more likely to feel confident about managing their money and save regularly. This week we're celebrating #TalkMoney Week by [add details of activities].

### Facebook:

We've been getting creative for this year's Talk Money Week! Classes in years [insert school years] have had fun learning about [insert topic] by taking part in [insert activity].

[add photos from your school]

### Suggested content for your school's website or newsletter:

This #TalkMoney Week we're helping students to learn more about money by [insert planned activities for your school].

There's lots that parents and carers can do to help your children build good money skills for the future too: have a conversation about spending or saving or give your child the chance to practise making decisions about spending during your food shop.

This year's theme is 'Do One Thing', so take a look at the hints and tips for how to Talk Money with your child on the MoneyHelper website: [moneyhelper.org.uk/en/family-and-care/talk-money](https://moneyhelper.org.uk/en/family-and-care/talk-money)

Find more template text and graphics on the [Talk Money Week schools page](#)

# Financial education guidance for schools

The Money and Pensions Service financial education guidance for schools is supported by governments across the UK. It outlines the steps you can take to improve the financial education you deliver and signposts to more resources and services that can help. There is guidance for primary and secondary schools in all four nations of the UK.

[England](#)

[Northern Ireland](#)

[Scotland](#) (also available in Gaelic)

[Wales](#) (also available in Welsh)

## **Financial Education Planning Frameworks**

Developed by Young Enterprise, the planning frameworks set out what children and young people might need to know about money, at what age. They can be used to support curriculum and lesson planning and to consult pupils and students on their own areas of interest.

[young-enterprise.org.uk/teachers-hub/  
financial-education/resources-hub/  
financial-education-planning-frameworks](https://young-enterprise.org.uk/teachers-hub/financial-education/resources-hub/financial-education-planning-frameworks)

# Resources, workshops and training to help you deliver financial education in the classroom

## Financial Education Quality Mark

Many of the resources in this toolkit have the Financial Education Quality Mark, which means they have been independently checked for educational value and financial accuracy. You can find more resources with the Quality Mark on the Young Enterprise Resource Hub

[young-enterprise.org.uk/teachers-hub/resources](https://young-enterprise.org.uk/teachers-hub/resources)

## Across all school phases



### Barclays LifeSkills

- Free teaching resources
- Ages 7 to 18
- Topics include budgeting, saving, needs and wants, fraud, payslips and planning for financial independence

- Offers specific materials for young people who have experienced care
- [barclayslifeskills.com](https://www.barclayslifeskills.com)



### Junior Tax Facts and Tax Facts from HM Revenue and Customs

- Free teaching resources for teachers and parents and support from Tax Facts ambassadors
- Ages 8 to 17
- Gentle introduction to the UK tax system
- [gov.uk/government/publications/tax-facts-for-children-and-young-people/tax-facts-resources-for-teachers-and-parents](https://www.gov.uk/government/publications/tax-facts-for-children-and-young-people/tax-facts-resources-for-teachers-and-parents)



### Lloyds Bank Academy

- Free teaching resources
  - Ages 5 to 16+
  - Topics include needs and wants, digital money, money and work, keeping money safe and budgeting
  - [lloydsbankacademy.co.uk/financial-skills](https://lloydsbankacademy.co.uk/financial-skills)
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### MoneySense from NatWest Group (includes NatWest, Royal Bank of Scotland and Ulster Bank)

- Free teaching resources, interactive activities and teacher-led workshops with support from a bank employee volunteer
  - Ages 5 to 18
  - Topics include money and wellbeing, budgeting, savings and pensions, keeping money safe, managing money online and cryptocurrency
  - Differentiated resources for students with additional needs
  - [mymoneysense.com](https://mymoneysense.com)
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### Money, wellbeing and online financial harms

- PSHE Association teaching resources and those quality assured by the PSHE Association for schools in England (free to PSHE Association members)
  - Ages 7 to 18
  - Topics include attitudes to money, what influences spending choices, the impact of money on wellbeing, being a critical consumer, gambling, the monetisation of gaming, fraud and financial exploitation
  - Includes resources designed specifically for pupils with Special Educational Needs and Disabilities (SEND)
  - [pshe-association.org.uk/topics/money-work](https://pshe-association.org.uk/topics/money-work)
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### MyBnk

- Free workshops and teaching resources
  - Ages 5 to 25
  - Topics include saving, budgeting, debt, tax, fraud, independent living and public and student finance
  - [mybnk.org/our-work/financial-education](https://mybnk.org/our-work/financial-education)
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### Teacher training and Advisory Service from Young Enterprise

- Free training and advisory service for teachers and other practitioners
- Ages 5 to 18
- Full range of financial education topics covered, including building financial education into the curriculum
- Includes support for educators working with children and young people with Special Educational Needs and Disabilities
- [young-enterprise.org.uk/teachers-hub/financial-education/support-training](https://www.young-enterprise.org.uk/teachers-hub/financial-education/support-training)

### The Money Charity

- Free workshops
- Ages 7 to 19
- Topics include using money to achieve your goals, savings, tax, payslips and understanding credit and financial products
- [themoneycharity.org.uk/workshops-training/schools-colleges](https://www.themoneycharity.org.uk/workshops-training/schools-colleges)

### The Numbers Game from Santander & Twinkl featuring Ant & Dec

- Free teaching resources and Financial Education Recognition Scheme
- Age 5 to 16
- Topics include budgeting, borrowing, debit and credit, savings, being a critical consumer and spending decisions
- [twinkl.co.uk/resources/twinkl-partnerships/santander](https://www.twinkl.co.uk/resources/twinkl-partnerships/santander)



## For primary schools

### Lifesavers from the Just Finance Foundation

- Free values-based programme with teacher training, planning tools, teaching resources and saving clubs
- Ages 5 to 11
- Topics include money decisions, feelings about money, helping others and looking after money
- Includes targeted support for Pupil Referral Units and Behaviour Support Centres
- [justfinancefoundation.org.uk/schools-hub](https://justfinancefoundation.org.uk/schools-hub)



### Money & Me from the Bank of England and the Beano <sup>W</sup>

- Free teaching resources
- Ages 5 to 11
- Topics include ways to pay, banking, money decisions, keeping money safe, debt, and the role of the Bank of England
- [bankofengland.co.uk/education/education-resources/money-and-me](https://bankofengland.co.uk/education/education-resources/money-and-me)



### Money Heroes supported by HSBC UK and developed by Young Enterprise <sup>W</sup>

- Free teaching resources and teacher training
- Ages 3 to 11
- Topics include the role of money in our lives, managing money, being a critical consumer, and managing risks and emotions associated with money
- Includes tailored content for those supporting children with Special Education Needs and Disabilities
- [moneyheroes.org.uk/teacher-hub](https://moneyheroes.org.uk/teacher-hub)



## For secondary/post-primary schools



### EconoME from the Bank of England W

- Free teaching resources
  - Ages 11 to 16
  - Focus on understanding the economy, money decisions and managing financial risk
  - [bankofengland.co.uk/education/econome](https://bankofengland.co.uk/education/econome)
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### Fraud Education Resources from the Association for Citizenship Teaching (ACT) with the UK Home Office and the National Crime Agency

- Free teaching resources and teacher training for schools in England
  - Ages 13 to 14
  - Focus on fraud including money muling
  - [teachingcitizenship.org.uk/resource/fraud](https://teachingcitizenship.org.uk/resource/fraud)
  - Find out about ACT's other lessons, curriculum support and teacher CPD for teaching financial education and the economy through Citizenship via their [website](#)
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### Your Money Matters from Young Enterprise W

- Free downloadable textbook and teaching resources, with editions for all UK nations
  - Ages 14 to 16
  - Topics include spending and saving, borrowing, debt, insurance, student finance and future planning
  - [young-enterprise.org.uk/teachers-hub/financial-education/resources-hub/financial-education-textbook](https://young-enterprise.org.uk/teachers-hub/financial-education/resources-hub/financial-education-textbook)
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### YE Learning Zone

- Free online interactive courses from Young Enterprise
  - Ages 14 to 16
  - Topics include saving, borrowing and debt, life after school, risk and reward and financial scams
  - [ye-learningzone.org.uk](https://ye-learningzone.org.uk)
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### RAISE

- Free Web App simulating long-term financial decisions plus Teacher Guides
- Ages 16 to 18
- Focus on saving and investing
- [young-enterprise.org.uk/resources/raise](https://young-enterprise.org.uk/resources/raise)

# Tailored programmes for Scotland, Wales and Northern Ireland

## Education Scotland's Money Professional Learning Resource

- Free professional learning resource for educators in Scotland
- Suitable for Early to Fourth Level (approximately ages 3 to 15)
- Topics include coins and notes, using money, money calculations, money in a digital world, risks and rewards and the impact of financial decisions
- [education.gov.scot/media/t2udz2wj/money-final.pdf](https://www.education.gov.scot/media/t2udz2wj/money-final.pdf)

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## Money Advice Scotland

- Free resources, webinars and workshops for schools in Scotland
- Ages 6 to 17
- Topics include budgeting, saving, household

bills, borrowing, banking, moving away from home, and the world of work

- [moneyadvicescotland.org.uk/for-educators](https://moneyadvicescotland.org.uk/for-educators)



## Young Enterprise Scotland 'Scotland's Financial Schools'

- Free teaching resources, teacher training, workshops and guidance for schools in Scotland
  - Ages 3 to 18
  - Full range of financial education topics covered including budgeting, borrowing, earning money and making informed financial decisions
  - [financialschools.scot](https://financialschools.scot)
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### Welsh Government's Financial Education Toolkit

- Hwb playlist with links to relevant parts of the Curriculum for Wales and signposts to teaching resources
  - Ages 3 to 18
  - Range of financial education topics covered
  - Access the [Financial Education Toolkit](#)
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### Money Mapping from Young Enterprise and the Money and Pensions Service

- Free teaching resource supported by teacher e-learning for schools in Wales
  - Ages 9 to 12
  - Topics include making choices, attitudes, value for money and risk
  - [young-enterprise.org.uk/resources/money-mapping](http://young-enterprise.org.uk/resources/money-mapping)
  - [e-learning.y-e.org.uk](http://e-learning.y-e.org.uk)
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### CCEA's Financial Capability Learning Resources

- Free teaching resources for schools in Northern Ireland
  - From Foundation Stage to Key Stage 4
  - Topics include exploring financial capability in a digital world, gambling and gaming awareness, and online scams
  - Also includes links to external stakeholders and their resources
  - [ccea.org.uk/learning-resources/financial-capability](http://ccea.org.uk/learning-resources/financial-capability)
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### Young Enterprise NI

- Free financial education resources, teacher training and online learning platform for schools in Northern Ireland
- Ages 5 to 16
- Topics include needs and wants, saving, earning, tax and budgeting
- [yeni.co.uk/young-money](http://yeni.co.uk/young-money)

# Ideas for engaging parents and carers

Parents and carers can help their children develop good money skills and habits. Encourage your school community to talk money at home and share resources that can help.

## Primary school age:

### MoneyHelper's Talk Learn Do

Digital tool for parents of primary school aged children, giving them the skills and confidence to talk to their children about money

Topics include pocket money, saving and shopping trips

[moneyhelper.org.uk/en/family\\_and\\_care/talk\\_money/talk-learn-do](https://moneyhelper.org.uk/en/family_and_care/talk_money/talk-learn-do)

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### Money Heroes

Activities, storybooks and games to help teach financial education to children aged 3 to 11 at home

[moneyheroes.org.uk/parent\\_hub](https://moneyheroes.org.uk/parent_hub)

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### MoneySense

Activities, games and videos for parents and carers of 5 to 18 year olds from NatWest Group (including NatWest, Royal Bank of Scotland and Ulster Bank)

[mymoneysense.com](https://mymoneysense.com)

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## Teenagers and beyond:

### Talking to teenagers about money **W**

Moneyhelper tips for parents of teenagers. Topics include budgeting, saving, earning money and payslips

[moneyhelper.org.uk/en/family-and-care/talk-money/how-to-help-teenagers-manage-their-money](https://moneyhelper.org.uk/en/family-and-care/talk-money/how-to-help-teenagers-manage-their-money)

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### Supporting yourself financially - a guide for young adults aged 16 to 24 **W**

[moneyhelper.org.uk/en/everyday-money/budgeting/supporting-yourself-financially-a-guide-for-young-adults-aged-16-to-24](https://moneyhelper.org.uk/en/everyday-money/budgeting/supporting-yourself-financially-a-guide-for-young-adults-aged-16-to-24)

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### Student and graduate money **W**

[moneyhelper.org.uk/en/family-and-care/student-and-graduate-money](https://moneyhelper.org.uk/en/family-and-care/student-and-graduate-money)

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