

Money Year Teacher Companion

SEPTEMBER TO AUGUST

Teaching plans, model answers and a clear route through the



12 MONTHS / ONE MONEY YEAR

Money and value • Choices • Budgeting • Giving • Saving • Banking • Interest • Investing • Borrowing • Taxes • Digital safety • Capstone

Core monthly activities: ages 8-11, with support and stretch. Online companions retain their published age bands of 6-8, 9-12 and 13-15.

Edition: October 2026 | Classroom and home teaching

Make this workbook your own

START HERE

Two related lesson sets

This companion covers 109 monthly activities: the existing 108-lesson source plus the September market mission. It also covers all 23 online Lesson Finder lessons, placed by theme. Monthly lesson titles and online lesson titles are different; use the explicit crosswalk.

A manageable teaching route

Use monthly lessons 1, 2 and 3 as Discover, Practise and Apply: three 45-minute sessions. Lessons 4-9 are optional practice and extension. In September use lesson 4 before the price-and-change lesson if pupils need coin composition; lesson 10 is a final mission.

Choose age-appropriate companions

Monthly source activities target ages 8-11. Online lesson companions retain their original age bands and 45/60-minute timings. Mark 13-15 material as older-pupil extension; simplify it for a younger class rather than assuming equal difficulty.

Print only the pages you need

A4, with generous writing space and light interiors. Print the full PDF for a reference binder, or selected activities for pupils. Answers are kept entirely in this separate teacher file. PDF bookmarks and page references help navigation.

Preserve safe classroom practice

Use fictional amounts and messages. Do not require real transactions, account access or private household facts. Model rates and investment examples are assumptions, not current products or promises. Sharing and giving are voluntary.

Calendar flexibility

The twelve subjects match the website order. July and August may be enrichment modules or moved into June. This is a companion curriculum, not a claim of formal standards certification.

Your money year, month by month

CONTENTS 1/2

01 September - Money and value	5
Earning, value, coins and notes	
Online companions: 2 Core + optional monthly activities	
02 October - Choices	18
Needs, wants, comparison and opportunity cost	
Online companions: 3 Core + optional monthly activities	
03 November - Budgeting	31
Income, expenses and giving every euro a job	
Online companions: 3 Core + optional monthly activities	
04 December - Giving	44
Kindness, charity and thoughtful sharing	
Online companions: 1 Core + optional monthly activities	
05 January - Saving	55
Goals, habits, emergency buffers and patience	
Online companions: 1 Core + optional monthly activities	
06 February - Banking	66
Accounts, statements, payments and privacy	
Online companions: 1 Core + optional monthly activities	

Click a month above or use the PDF bookmark panel. Your teacher chooses the pages for your class.

Your money year, month by month

CONTENTS 2/2

07 March - Interest	77
Saving rewards, borrowing costs and compound growth	
Online companions: 2 Core + optional monthly activities	
08 April - Investing	89
Companies, funds, diversification, risk and time	
Online companions: 4 Core + optional monthly activities	
09 May - Borrowing	103
Loans, debt, total repayment and responsible choices	
Online companions: 1 Core + optional monthly activities	
10 June - Taxes and society	114
Public services, shared budgets and trade-offs	
Online companions: 2 Core + optional monthly activities	
11 July - Digital money	126
Scams, subscriptions, online shopping and verification	
Online companions: 3 Core + optional monthly activities	
12 August - Money Hero capstone	139
Plan, adapt, explain and present a real-life money system	
Online companions: 0 Core + optional monthly activities	

Click a month above or use the PDF bookmark panel. Your teacher chooses the pages for your class.

September

Money and value

UNIT 01 | SEP

What makes money useful, and how can people earn it?

Core: Earning, value, coins and notes

Three core lessons, then choose extra practice. Online companions have their own age labels.



TEACH THIS CHAPTER

SEP-01 Discover: The journey of a €10 note	6
SEP-02 Practise: Who made this possible?	7
SEP-03 Apply: Price and change detective	8
SEP-04 Extra: Make the amount	9
SEP-05 Extra: The swap problem	10
SEP-06 Extra: Same thing, different value	11
SEP-07 Extra: Estimate before you pay	12
SEP-08 Extra: The faces of money	13
SEP-09 Extra: Value without a price	14
SEP-10 Mission: The Money Hero classroom market	15

ONLINE LESSON COMPANIONS

Where Does Money Come From?; Start a Tiny Business

Pupil chapter begins on page 5. Plan three 45-minute core sessions; add a companion or extension when useful.

Diagnostic: ask the month question before teaching. Note one idea to revisit after the Apply lesson.

The journey of a €10 note

SEP-01 | 45 MIN | PUPIL PAGE 6

Goal

Explain that money can pay for goods and services, show prices, and be kept for later.

Words and materials

money, exchange, price, value. paper €10 token, picture cards for a baker, bread and customer, board.

45-minute teaching sequence

5m show the token and ask what it could do; 8m model the baker/customer exchange and three jobs of money; 20m pairs arrange four cards (work → bread → price → payment) and invent a second example; 8m discuss why a drawing or shell might be harder to use as payment; 4m exit: write one useful job of money.

Model answers

Work makes the bread; the customer pays the agreed price; €7 remains; the second choice is correct. Friendship, care or volunteering are valid examples of non-priced value.

Support

use three picture cards and whole-euro tokens.

Stretch

compare an object worth €3 to the seller with its price in a shop; explain why value and price can differ.

Optional home connection

ask a grown-up for an example of something useful that costs no money.

Who made this possible?

SEP-02 | 45 MIN | PUPIL PAGE 7

Goal

Connect earning to work that helps someone, while distinguishing paid work, gifts and unpaid care.

Words and materials

earn, income, service, contribution. cards: baker, bus driver, librarian, carer, birthday gift, volunteer.

45-minute teaching sequence

5m ask who helped a library book reach the shelf; 8m model a baker earning income for bread while a volunteer may contribute without pay; 20m groups build a “value chain” for a school lunch or book; 8m compare paid, unpaid and gift examples without ranking people; 4m exit sentence: “A person may earn money when...”

Model answers

Wages are earned; birthday money is received as a gift; neighbour help is unpaid contribution. A cleaner keeps spaces usable and safe; a carer supports someone's daily needs. Unpaid work may still be essential.

Support

act out one job and one recipient.

Stretch

distinguish revenue a business receives from wages a worker receives.

Optional home connection

notice one useful job in the neighbourhood; no interview or disclosure required.

Price and change detective

SEP-03 | 45 MIN | PUPIL PAGE 8

Goal

Read a price, compare two prices and calculate change.

Words and materials

price, cost, change, compare. fictional shop cards: notebook €3.50, pencil €1.25, sticker sheet €2.75; paper €10 token.

45-minute teaching sequence

5m reveal a €10 token and the three shop cards; 8m model “amount paid – price = change”; 20m pairs run a fictional shop, swapping roles and checking receipts; 8m discuss whether cheapest always means best for a purpose; 4m exit: calculate one change amount.

Model answers

$€3.50 + €1.25 = €4.75$; $€10 - €4.75 = €5.25$; notebook plus stickers costs €6.25, which is €1.50 more; durability, pages needed or existing supplies are valid.

Support

use €1 and 50-cent prices.

Stretch

add a €0.50 delivery fee and compare full costs.

Optional home connection

compare two fictional price tags supplied by the teacher, not family purchases.

Make the amount

SEP-04 | 45 MIN | PUPIL PAGE 9

Goal

Recognise fictional coins and notes and combine them to make and check a small amount.

Words and materials

coin, note, amount, total. paper token set (5c, 10c, 20c, 50c, €1, €2), three price cards, board.

45-minute teaching sequence

5m show a mixed pile of tokens and ask how much there is altogether; 8m model making €1.75 in two different ways by counting up; 20m pairs make three target amounts several ways and check each other's totals; 8m discuss why the same amount can be paid with different coins; 4m exit: make €2.30 and list the tokens used.

Model answers

€1.75 can be €1 + 50c + 20c + 5c, or €1 + 50c + 10c + 10c + 5c; accept any correct combination. The total is €2.70. €1.30 can be €1 + 20c + 10c; accept alternatives. Different coins can add to the same total.

Support

use only whole-euro and 50-cent tokens.

Stretch

find the fewest tokens that make €2.30 and explain the choice.

Optional home connection

with a grown-up, name the coins and notes used in a country you know; no real money needs handling.

The swap problem

SEP-05 | 45 MIN | PUPIL PAGE 10

Goal

Explain why direct swapping is hard and how a money everyone accepts makes exchange easier.

Words and materials

swap, barter, money, agree. goods cards (bread, apple, comic, pencil, ball), a secret "want" slip per pupil, fictional coin tokens.

45-minute teaching sequence

5m give each pupil a goods card and a secret want, then try to swap so everyone is happy; 8m model the double-swap problem when the person who has what you want does not want what you have; 20m groups record how many swaps a trade takes, then repeat using a coin everyone accepts; 8m discuss why "everyone accepts it" is what makes money useful; 4m exit: finish the sentence "Money helps because..."

Model answers

Swap bread for an apple, then apple for the comic. Sell bread for an accepted coin, then pay that coin for the comic. Money removes the need to find a matching want; it does not always reduce the number of steps. If the owner refuses the coin, that payment cannot happen. Unequal items can still be swapped if both people freely agree.

Support

use three goods only.

Stretch

explain why food is a poor "money" because it spoils and is hard to divide.

Optional home connection

ask a grown-up about a time when swapping would be awkward; no purchase or personal detail needed.

Same thing, different value

SEP-06 | 45 MIN | PUPIL PAGE 11

Goal

Show that a fixed price and a person's value can differ, because value depends on who needs something and when.

Words and materials

value, price, worth, useful. object cards with fictional prices (umbrella €4, torch €3, water bottle €1), situation cards (rainy day, power cut, hot walk).

45-minute teaching sequence

5m show the umbrella card and ask who it is worth €4 to; 8m model how the same €4 umbrella is worth more on a rainy day than a dry one while the price stays the same; 20m pairs match each object to the situation where it is most valuable and explain; 8m discuss how a low price can still be a great buy and a high price a poor one; 4m exit: name one thing worth more to you than its price.

Model answers

Umbrella → rainy day, torch → power cut, water bottle → hot walk. The price stays €4 but the value to the buyer changes with the situation. A €1 plaster when you are hurt is cheap but valuable. No - value depends on need and use, not price alone.

Support

use two objects and two situations.

Stretch

explain why a shop might raise a price when many people want an item, without guessing real prices.

Optional home connection

spot one useful thing at home that cost little; do not share the prices of family purchases.

Estimate before you pay

SEP-07 | 45 MIN | PUPIL PAGE 12

Goal

Estimate a total by rounding prices and check whether a fixed amount is enough before working out the exact cost.

Words and materials

estimate, round, enough, total. fictional price cards (€1.90, €3.10, €2.95, €4.20), a €10 token, board.

45-minute teaching sequence

5m show three price cards and ask roughly how much altogether; 8m model rounding each price to the nearest euro, adding the estimate, then checking whether €10 is enough; 20m pairs estimate five baskets, decide enough or not, then find the exact total for two of them; 8m discuss when a quick estimate is good enough and when the exact amount is needed; 4m exit: estimate one basket and say whether €10 covers it.

Model answers

The prices round to €2 + €3 + €3 = €8, so €10 looks enough. The exact total is €1.90 + €3.10 + €2.95 = €7.95, and €10 – €7.95 = €2.05 change. An estimate is good for a quick "can I afford it" check; the exact amount is needed to pay and to get correct change.

Support

round to the nearest euro with two prices only.

Stretch

find a basket where rounding says "enough" but the exact total goes over €10, and explain the risk.

Optional home connection

with a grown-up, estimate the total of a few fictional prices the teacher supplies; no family shopping needed.

The faces of money

SEP-08 | 45 MIN | PUPIL PAGE 13

Goal

Describe how money has taken different forms and why a useful money is widely accepted, lasting and easy to count.

Words and materials

form, accepted, lasting, countable. picture cards of fictional money forms (shell, salt block, coin, paper note), a three-test checklist.

45-minute teaching sequence

5m show a shell and a coin and ask which is easier to use as money; 8m model three tests - is it accepted by everyone, does it last, can it be counted; 20m groups score four fictional forms against the three tests and rank them; 8m discuss why coins and notes replaced swapping and fragile items; 4m exit: name one test a good money must pass.

Model answers

Town A accepts coins and notes; Town B accepts counted shells. Shells can work where people accept them and can count them. Ice melts and loses its usable form. Accept acceptance, durability, portability, divisibility and countability. No material is universally best in every community.

Support

compare just a coin and a shell.

Stretch

explain why both "lasting" and "countable" matter for saving over time.

Optional home connection

ask a grown-up about a form of money used long ago or far away; no personal detail needed.

Value without a price

SEP-09 | 45 MIN | PUPIL PAGE 14

Goal

Recognise valuable things that are not bought or sold, and that money measures price, not a person's worth.

Words and materials

value, priceless, care, worth. cards mixing priced items (notebook €3, ball €5) and non-priced values (a friend's help, a clean park, a kind word).

45-minute teaching sequence

5m show a €3 notebook next to a card that reads "a friend helps you up" and ask which has a price; 8m model sorting cards into "has a price" and "valuable without a price"; 20m groups sort ten cards and add two of their own to each column; 8m discuss why money cannot buy some of the most valuable things, without ranking people; 4m exit: name one valuable thing that money cannot buy.

Model answers

The notebook and ball have prices; a friend's help, a clean park and a kind word are valuable without a price. Pupils add reasonable examples such as friendship, health or time. Money measures price, not a person's worth or kindness.

Support

sort four clear cards.

Stretch

explain why some valuable things, like clean air or safety, are shared rather than sold.

Optional home connection

notice one valuable thing at home that no one bought; no purchase or price to share.

The Money Hero classroom market

SEP-10 | 45 MIN | PUPIL PAGE 15

Goal

Explain earning and exchange, make an amount, calculate a total and change, and distinguish price from value.

Words and materials

earn, exchange, price, value, change. Workbook mission page, paper €10 token per pair, paper coins, shop cards: notebook €3.50, pencil €1.25, stickers €2.75.

45-minute teaching sequence

5m retrieve what money can do; 8m model a different example: $€2 + €1 = €3$, paid with €5 gives €2 change; 20m pairs alternate customer and cashier, then complete the mission independently; 8m compare reasoning about unpaid help and price; 4m complete the reflection and collect evidence.

Model answers

Alex earns through an agreed paid task; a gift does not require that exchange. Total €4.75. One coin set: $€2 + €2 + 50c + 20c + 5c$. Change €5.25; $€4.75 + €5.25 = €10$. Help can be valuable without payment. Higher price does not determine usefulness; purpose matters.

Support

Use a €3 notebook and €1 pencil with whole-euro counters; allow oral explanation or a scribe. Assess the same concepts.

Stretch

Add stickers: total €7.50 and change €2.50. Compare usefulness for two different purposes.

Optional home connection

Tell someone one useful thing you learned; the same reflection can be done with a partner in class.

Where Does Money Come From?

ONLINE | AGES 6-8 | PUPIL PAGES 17-18

Goal and preparation

Connect paid work to value, and distinguish earning, gifts and unpaid help. Print the two companion pages; use pencils and fictional counters where needed.

45-minute lesson flow

5m Hook: read the story and identify the facts. 10m Model: think aloud through task 1 using the stated inputs. 20m Practise: pupils complete tasks 2 and 3 and point to supporting facts. 7m Discuss: Money is often earned, but gifts and other transfers also exist. Unpaid work is not unimportant. 3m Exit: Money can be earned when... Complete the sentence.

Model answers

1. Baker: food; bus driver: journeys; librarian: finding books. 2. E, G, H, E, H, G. 3. Accept a job linked to a useful contribution. Unpaid help can have value.

Reflection evidence

A person does agreed paid work or provides a product or service someone pays for. Money can also arrive in other ways.

Support

Act out one job and match two picture cards; read the events aloud.

Stretch

Explain the difference between a business receiving sales and a worker receiving wages.

[Open the matching online lesson](#)

Start a Tiny Business

ONLINE | AGES 9-12 | PUPIL PAGES 19-20

Goal and preparation

Calculate sales and simplified profit, then propose a price and customer value for a new small product. Print the two companion pages; use pencils and fictional counters where needed.

60-minute lesson flow

7m Hook: read the story and identify the facts. 13m Model: think aloud through task 1 using the stated inputs. 25m Practise: pupils complete tasks 2 and 3 and point to supporting facts. 10m Discuss: The €11 is profit only under the stated one-cost assumption; real ventures have more costs and uncertainty. 5m Exit: Why is sales money not the same as profit?

Model answers

1. $8 \times €2 = €16$ sales. 2. $€16 - €5 = €11$ simplified profit. 3. Open answer. Example: a bookmark costs €1 to make and sells for €2, giving €1 simplified profit; it helps a reader keep a page. Price and arithmetic must agree.

Reflection evidence

Costs have to be paid from sales before profit can be found.

Support

Use eight cup cards and count €2 per card.

Stretch

Add a newly discovered €3 cost to the lemonade stand: $€16 \text{ sales} - €8 \text{ total cost} = €8 \text{ simplified profit}$.

[Open the matching online lesson](#)

October Choices

UNIT 02 | OCT

How can I make a choice that fits the situation?

Core: Needs, wants, comparison and opportunity cost

Three core lessons, then choose extra practice. Online companions have their own age labels.



TEACH THIS CHAPTER

OCT-01 Discover: Need, want, or it depends?	23
OCT-02 Practise: The real price tag	24
OCT-03 Apply: The choice you leave behind	25
OCT-04 Extra: Put them in order	26
OCT-05 Extra: Four ways to get one thing	27
OCT-06 Extra: Sleep on it	28
OCT-07 Extra: Ask before you choose	29
OCT-08 Extra: The cost of your time	30
OCT-09 Extra: A choice for everyone	31

ONLINE LESSON COMPANIONS

Need, Want... or It Depends?; Spot the Advert; Designed to Make You Want It

Pupil chapter begins on page 22. Plan three 45-minute core sessions; add a companion or extension when useful.

Diagnostic: ask the month question before teaching. Note one idea to revisit after the Apply lesson.

Need, want, or it depends?

OCT-01 | 45 MIN | PUPIL PAGE 23

Goal

Explain how context changes a priority.

Words and materials

need, want, depends, priority. three signs and cards: water, winter coat, branded trainers, phone, bus ticket, birthday cake.

45-minute teaching sequence

5m show a phone card and take a silent vote; 8m model “depends” with a phone needed for an agreed safety plan versus a new model for style; 20m pupils sort cards into three spaces and defend two choices; 8m invite respectful changes of mind; 4m exit: one item and a reason.

Model answers

Water and an adequate winter coat generally meet basic needs. A particular brand is usually a preference. A phone depends on age, access and purpose. Accept reasoned alternatives, not household comparisons.

Support

sort pictures with a partner.

Stretch

add a limited fictional budget and a cold-weather scenario.

Optional home connection

discuss one choice that can wait; no spending report required.

The real price tag

OCT-02 | 45 MIN | PUPIL PAGE 24

Goal

Compare full prices including extras and identify what matters besides the number.

Words and materials

fee, total, comparison, quality. fictional offers A: game €12 plus €3 delivery; B: same game €14 collection; C: borrowed from library for €0, return next week.

45-minute teaching sequence

5m ask which €12 or €14 offer is cheaper; 8m reveal delivery and model total cost; 20m groups make a comparison table for A/B/C, including time and ownership; 8m discuss why borrowing may suit one goal but not another; 4m exit: write the full price of A.

Model answers

A €15, B €14; B is €1 less. C costs no money but must be returned; answers should connect the choice to the stated purpose.

Support

use paper €1 counters.

Stretch

add a refundable deposit and explain why it is not always a final cost.

Optional home connection

ask "What is the full cost?" when seeing a fictional ad.

The choice you leave behind

OCT-03 | 45 MIN | PUPIL PAGE 25

Goal

Name the opportunity cost of a decision in plain language.

Words and materials

trade-off, opportunity cost, goal. fictional Saturday plan with €10: museum ticket €8, art kit €7, picnic ingredients €2.

45-minute teaching sequence

5m ask pupils to pick one Saturday plan; 8m model “if I choose X, I give up Y for now”; 20m teams make three plausible plans under €10, each with one trade-off; 8m compare without declaring a universal winner; 4m exit: write a complete trade-off sentence.

Model answers

$€8 + €7 = €15$, so no; museum + picnic = €10 and art kit + picnic = €9 both fit. Choosing museum + picnic means the art kit waits. More than one plan can be justified without inventing money.

Support

show a €10 strip and price blocks.

Stretch

add a free museum day and recompute the opportunity cost.

Optional home connection

describe a fictional choice where “not now” was useful.

Put them in order

OCT-04 | 45 MIN | PUPIL PAGE 26

Goal

Rank several fictional wants and needs by priority and explain the order when not everything fits.

Words and materials

priority, rank, first, wait. six item cards (bus ticket €2, warm gloves €4, comic €3, water bottle €1, sticker set €2, packed lunch €3), a ranking strip.

45-minute teaching sequence

5m show six cards and say you can only get the top three today; 8m model ranking by how soon each is needed; 20m pairs rank all six, mark a line after three, and defend their first and last choices; 8m discuss how the order changes on a very cold or a school-trip day; 4m exit: write your number-one priority and why.

Model answers

Reasonable orders place a bus ticket, packed lunch and water above a comic or stickers; on a cold day the gloves move up; the last item is usually a want that can wait. Accept any order with clear reasons and do not compare real families.

Support

rank four cards.

Stretch

add a €7 limit and rank only what fits.

Optional home connection

put three fictional tasks in order of "do first"; no family spending shared.

Four ways to get one thing

OCT-05 | 45 MIN | PUPIL PAGE 27

Goal

Compare buying, borrowing, making and sharing as ways to meet the same need, weighing money, time and ownership.

Words and materials

option, borrow, make, share. a need card (a costume for a class play), four route cards (buy €10, borrow €0 and return, make from scraps €2 plus time, share one between two), a comparison grid.

45-minute teaching sequence

5m reveal the costume need and four routes; 8m model filling a grid with money, time and who owns it afterwards; 20m groups complete the grid and pick a route for a one-off play and for a weekly club; 8m discuss why the best route depends on the situation; 4m exit: name the cheapest route and one reason it might still not be best.

Model answers

Borrowing costs €0 but must be returned; making costs €2 plus effort; sharing splits use; buying costs most but gives ownership. Cheapest by money is borrow or share; the best route depends on how often it is needed. Borrowing is poor if the item is needed long-term or might be damaged.

Support

compare only buy and borrow.

Stretch

add a small late-return fee to borrowing and recompare.

Optional home connection

think of one thing better borrowed than bought; no purchase needed.

Sleep on it

OCT-06 | 45 MIN | PUPIL PAGE 28

Goal

Tell a considered choice from an impulse one and use a simple pause-and-check before deciding.

Words and materials

impulse, pause, check, decide. two fictional offer cards ("Buy now, only today!" toy €6 and a plain toy card €6), a three-question check card.

45-minute teaching sequence

5m show a flashy "only today" toy card and ask how it makes pupils feel; 8m model a pause - do I need it, do I already have one, will I still want it tomorrow; 20m pairs run the three questions on four fictional offers and decide buy, wait or skip; 8m discuss why "only today" is usually a pressure trick; 4m exit: write the first question you will ask before buying.

Model answers

"Only today" does not change the €6 price; it adds pressure. The three questions check need, duplication and lasting want. For a duplicate, "skip" or "wait" is sensible. Waiting removes pressure so the decision is about need, not excitement.

Support

use one offer and two questions.

Stretch

rewrite an "only today" advert honestly.

Optional home connection

spot one "hurry" message and name the pressure; do not buy anything.

Ask before you choose

OCT-07 | 45 MIN | PUPIL PAGE 29

Goal

Ask useful questions that lead to a better choice rather than choosing on looks or an advert alone.

Words and materials

question, quality, alternative, choose. two fictional backpack cards (bright €9, plain and sturdy €8) with short quality notes, a question checklist.

45-minute teaching sequence

5m show two backpacks and ask which looks best; 8m model asking what it is for, whether it will last, and whether a cheaper option does the job; 20m groups apply the questions to three fictional choices and pick with reasons; 8m discuss why the best-looking option is not always the best choice; 4m exit: write one question you will ask next time.

Model answers

The sturdy €8 bag suits daily use if it lasts longer; good questions cover purpose, durability and alternatives; a daily-use choice should weigh strength and price, not just looks; looks do not show whether something works or lasts.

Support

compare two clear options.

Stretch

add a review note that changes the choice.

Optional home connection

ask one "will it last?" question about a fictional item the teacher supplies.

The cost of your time

OCT-08 | 45 MIN | PUPIL PAGE 30

Goal

Name the opportunity cost of a choice about time, not only money, across one afternoon.

Words and materials

time, trade-off, choose, give up. an afternoon strip of three 30-minute blocks and five activity cards (finish a model, play outside, help set up a fair, read, tidy).

45-minute teaching sequence

5m say pupils have three blocks this afternoon and lay out five activities; 8m model that choosing one activity means giving up another for now; 20m pupils plan three blocks and write the trade-off for each choice; 8m discuss how the best plan depends on what matters most today; 4m exit: write one time trade-off sentence.

Model answers

Any three-activity plan is fine if the two left out are named; helping a friend can move up if it matters more today; the trade-off sentence links a chosen activity to one given up. Time, like money, cannot buy everything at once.

Support

choose two blocks from three activities.

Stretch

add a fixed activity such as homework and re-plan.

Optional home connection

name one way you chose to spend an hour and what you gave up; no personal detail required.

A choice for everyone

OCT-09 | 45 MIN | PUPIL PAGE 31

Goal

Make a fair group choice when people prefer different things, using a simple method.

Words and materials

fair, group, vote, compromise. three class-treat cards (story time, an extra outdoor game, a drawing session), a tally chart, a fair-method list (vote, take turns, combine).

45-minute teaching sequence

5m the class must pick one shared treat but people disagree; 8m model three fair methods - vote, take turns over weeks, or combine two into a shorter version; 20m groups run a fictional vote, then design a fair plan when the vote is close; 8m discuss why a fair method matters more than always getting your own way; 4m exit: name one fair way to decide.

Model answers

The treat with the most tallies wins; a tie can be settled by a re-vote, taking turns, or combining; taking turns is fair because everyone's choice gets a turn over time. Fair methods respect different preferences.

Support

vote on two options only.

Stretch

design a plan that gives the minority a turn next week.

Optional home connection

agree one fair way to pick a family activity; no personal detail to report.

Need, Want... or It Depends?

ONLINE | AGES 6-8 | PUPIL PAGES 32-33

Goal and preparation

Explain why a need or want can depend on the situation. Print the two companion pages; use pencils and fictional counters where needed.

45-minute lesson flow

5m Hook: read the story and identify the facts. 10m Model: think aloud through task 1 using the stated inputs. 20m Practise: pupils complete tasks 2 and 3 and point to supporting facts. 7m Discuss: A label is not permanent; ask about the person and situation without judging family resources. 3m Exit: What question helps you decide before buying?

Model answers

1. Water is a need; the coat depends on weather and what is already available; the badge is usually a want. Accept reasoned alternatives. 2. The bus ticket may no longer be needed if the destination is next door and safe to walk to. 3. A phone may be needed to contact a carer in a specific situation; context matters.

Reflection evidence

What happens if I do not buy it? and What do I already have? are useful questions.

Support

Sort only water and badge using picture cues.

Stretch

Add a fixed fictional budget and ask which item should wait.

[Open the matching online lesson](#)

Spot the Advert

ONLINE | AGES 6-8 | PUPIL PAGES 34-35

Goal and preparation

Recognise an advert and ask a calm question before wanting to buy. Print the two companion pages; use pencils and fictional counters where needed.

45-minute lesson flow

5m Hook: read the story and identify the facts. 10m Model: think aloud through task 1 using the stated inputs. 20m Practise: pupils complete tasks 2 and 3 and point to supporting facts. 7m Discuss: An attractive advert is not necessarily dishonest; pupils should notice its purpose and tactics. 3m Exit: What can you do when an advert makes you want something quickly?

Model answers

1. The poster; bright colours, urgency and social pressure are clues. 2. No. It is a persuasive claim, not evidence of personal need or usefulness. 3. Examples: Do I already have something similar? Will I still want it tomorrow? What else costs €12?

Reflection evidence

Pause, ask a question and speak with a trusted adult if needed.

Support

Compare just the poster and plain card aloud.

Stretch

Redesign the poster so it gives clear product facts without pressure.

[Open the matching online lesson](#)

Designed to Make You Want It

ONLINE | AGES 13-15 | PUPIL PAGES 36-37

Goal and preparation

Spot sponsorship, urgency and a preselected add-on in fictional marketing. Print the two companion pages; use pencils and fictional counters where needed.

60-minute lesson flow

7m Hook: read the story and identify the facts. 13m Model: think aloud through task 1 using the stated inputs. 25m Practise: pupils complete tasks 2 and 3 and point to supporting facts. 10m Discuss: Sponsorship does not by itself prove a product is bad; it is information needed to judge the recommendation. 5m Exit: How can a company earn from your attention even before you buy?

Model answers

1. The “ad” or sponsored label indicates a paid promotion may be involved. 2. $€12 + €3 = €15$. 3. The timer and preselected extra create pressure; a pause rule could be wait 24 hours and uncheck extras.

Reflection evidence

Your attention can be used to show paid promotions or steer later purchases.

Support

Mark the ad label and extra charge in two colours.

Stretch

Rewrite the checkout so the €3 extra is clearly optional and unselected.

[Open the matching online lesson](#)

November Budgeting

UNIT 03 | NOV

How can a plan give every euro a useful job?

Core: Income, expenses and giving every euro a job

Three core lessons, then choose extra practice. Online companions have their own age labels.



TEACH THIS CHAPTER

NOV-01 Discover: Give every euro a job	40
NOV-02 Practise: A surprise enters the plan	41
NOV-03 Apply: Planned versus actual	42
NOV-04 Extra: Fixed and flexible costs	43
NOV-05 Extra: Needs first, then wants	44
NOV-06 Extra: Make it last the week	45
NOV-07 Extra: Two plans, same money	46
NOV-08 Extra: When income changes	47
NOV-09 Extra: Cut, keep, or swap	48

ONLINE LESSON COMPANIONS

Three Jars: Spend, Save, Share; Give Every Euro a Job; Your First Month on Your Own

Pupil chapter begins on page 39. Plan three 45-minute core sessions; add a companion or extension when useful.

Diagnostic: ask the month question before teaching. Note one idea to revisit after the Apply lesson.

Give every euro a job

NOV-01 | 45 MIN | PUPIL PAGE 40

Goal

Build a balanced fictional budget.

Words and materials

income, expense, budget, balance. 30 paper euro counters per group and four envelopes.

45-minute teaching sequence

5m give groups €30 and four requests; 8m model a budget as a plan, not a ban; 20m groups allocate €12 materials, €8 transport, €5 goal and €5 “just in case”; 8m explain why the total must equal €30 or leave an intentional unassigned amount; 4m exit: one-sentence definition.

Model answers

€12+€8+€5+€5=€30; €0 unassigned. New plan: €10 materials, €8 transport, €7 goal, €5 buffer, still €30. The buffer gives room for an unexpected cost.

Support

counters and pre-labelled envelopes.

Stretch

compare planned and actual expenses.

Optional home connection

make a fictional €20 plan with one goal.

A surprise enters the plan

NOV-02 | 45 MIN | PUPIL PAGE 41

Goal

Revise a budget without pretending extra money appears.

Words and materials

buffer, flexible, fixed, revise. Lesson 1 plan plus surprise cards: repair €3; transport rises €2; materials donation saves €4.

45-minute teaching sequence

5m reveal a repair card; 8m model paying €3 from the €5 buffer; 20m groups draw different surprise cards and produce a revised budget; 8m compare which jobs they protected and why; 4m exit: "Our plan changed by..."

Model answers

After €3 repair, buffer is €2. An additional €2 transport rise can use the remaining buffer, leaving €0; all other planned jobs remain. Other balanced reallocations are valid if totals stay €30.

Support

remove the second surprise.

Stretch

add irregular income of €4 that arrives next week, not today; pupils cannot spend it yet.

Optional home connection

invent one harmless surprise for a fictional character.

Planned versus actual

NOV-03 | 45 MIN | PUPIL PAGE 42

Goal

Read a simple record and learn from a difference without blame.

Words and materials

transaction, actual, difference, category. fictional spending-envelope ledger: income €20; snack €3; notebook €5; bus €4; €4 transferred to a separate goal envelope.

45-minute teaching sequence

5m ask where an unexplained €4 went; 8m model recording each transaction once; 20m pupils complete a running balance and compare a planned €2 snack with actual €3; 8m discuss a realistic adjustment next time; 4m exit: state the ending balance.

Model answers

Spending balances €17, €12, €8, €4; final spending envelope €4 and separate goal envelope €4. Total money still held is €8. Snack difference €1. A smaller snack, adding €1 to that category before buying, or choosing another item are reasonable.

Support

number line and two labelled envelopes.

Stretch

compare total money held (€8) with cash available to spend now (€4).

Optional home connection

use the fictional ledger rather than tracking a real family's spending.

Fixed and flexible costs

NOV-04 | 45 MIN | PUPIL PAGE 43

Goal

Sort spending into fixed costs that stay the same and flexible costs that can change, and see why the difference matters for a plan.

Words and materials

fixed, flexible, cost, sort. cost cards (weekly club fee €3, bus pass €4, snacks, art supplies, a treat), a two-column mat.

45-minute teaching sequence

5m show a club-fee card and a snack card and ask which is easier to change; 8m model fixed (agreed, repeats the same) versus flexible (you decide the amount); 20m groups sort ten fictional cost cards and mark which they could reduce if needed; 8m discuss why flexible costs are where a plan can flex first; 4m exit: name one fixed and one flexible cost.

Model answers

The club fee and bus pass are fixed (agreed, the same each time); snacks, art supplies and treats are flexible; flexible costs are easiest to change; a fixed cost is agreed in advance so it cannot change quickly; accept reasonable own examples.

Support

sort four clear cards.

Stretch

explain why knowing the fixed costs first makes planning easier.

Optional home connection

name one fixed and one flexible cost for a fictional character; no family bills.

Needs first, then wants

NOV-05 | 45 MIN | PUPIL PAGE 44

Goal

Fund needs before wants when building a budget, then use what remains for wants.

Words and materials

need, want, first, remain. a €12 income card, item cards (lunch €4, bus €3, comic €3, sticker €2, extra snack €2), a plan strip.

45-minute teaching sequence

5m give groups €12 and five items; 8m model funding needs (lunch, bus) first, then wants with what is left; 20m groups build a plan that covers the needs and choose wants that fit; 8m discuss what happens if wants are funded first; 4m exit: write which need you funded first.

Model answers

$€12 - €4 - €3 = €5$ remains; wants must fit within €5, for example a €3 comic plus one €2 item; buying wants first could leave lunch or the bus unpaid; funding needs first makes sure essentials are covered.

Support

use two needs and two wants.

Stretch

add a €1 rise in the bus fare and re-plan.

Optional home connection

list one need and one want for a fictional day; no personal spending.

Make it last the week

NOV-06 | 45 MIN | PUPIL PAGE 45

Goal

Spread a small weekly income across the days so it lasts, instead of spending it all at once.

Words and materials

weekly, spread, daily, last. a €7 weekly card, a seven-day strip, spend cards (drink €1, snack €1, comic €3).

45-minute teaching sequence

5m give €7 for a week and ask whether to spend it all on Monday; 8m model splitting €7 across the days and leaving a little spare; 20m pairs plan a week so the money lasts to Sunday, then test a "big Monday" plan; 8m discuss how spreading avoids running out; 4m exit: write your spend for one day.

Model answers

Any plan totalling €7 or less across the week works; $€7 - €5 = €2$ left for six days; €2 is not enough for six €1 drinks; spreading avoids running out before the week ends.

Support

plan three days with €3.

Stretch

leave €1 spare for a surprise and still cover the week.

Optional home connection

plan a fictional €7 week; no real allowance details.

Two plans, same money

NOV-07 | 45 MIN | PUPIL PAGE 46

Goal

Compare two budgets for the same income and judge which better meets a stated goal.

Words and materials

compare, plan, goal, fit. two plan cards for €20 (Plan A: materials €14, goal €2, buffer €4; Plan B: materials €8, goal €8, buffer €4), a goal card ("finish a project AND save for a trip").

45-minute teaching sequence

5m show two €20 plans and the goal; 8m model checking each plan against the goal; 20m groups score both plans on "covers the project" and "moves toward the trip"; 8m discuss why the better plan depends on the goal; 4m exit: pick a plan and give one reason.

Model answers

Both total €20; Plan B puts €8 toward the goal versus €2; if the goal needs both the project and saving, Plan B fits better, unless the project truly needs €14 of materials; two plans differ because they set different priorities.

Support

compare the goal amounts only.

Stretch

design a Plan C that balances both aims.

Optional home connection

judge two fictional plans against a stated goal; no family budgets.

When income changes

NOV-08 | 45 MIN | PUPIL PAGE 47

Goal

Revise a budget when income falls or rises, deciding what to protect, cut or add.

Words and materials

income, cut, add, protect. a starting €20 plan (materials €10, transport €5, goal €3, buffer €2), change cards (income falls to €16; income rises to €24).

45-minute teaching sequence

5m reveal that income dropped from €20 to €16; 8m model cutting flexible costs first while protecting needs; 20m groups revise for a fall and then for a rise, noting what they protect; 8m discuss why needs and a buffer are protected before wants; 4m exit: name what you cut first.

Model answers

Cut flexible items first, for example reducing materials or the goal, while keeping transport (a need) and some buffer; the revised plan must total €16; extra €4 can strengthen the goal or buffer; needs and a buffer are protected in both cases. Accept balanced alternatives.

Support

adjust one line only.

Stretch

handle a fall and a surprise together.

Optional home connection

revise a fictional plan for a changed income; no personal detail.

Cut, keep, or swap

NOV-09 | 45 MIN | PUPIL PAGE 48

Goal

Balance a plan that starts over budget by cutting, keeping or swapping items.

Words and materials

over budget, cut, keep, swap. a €10 income card and a wish list totalling €13 (art kit €6, snack €2, comic €3, sticker €2), a decision mat.

45-minute teaching sequence

5m show a €13 wish list with only €10 available; 8m model three moves - cut an item, keep the essentials, or swap for a cheaper option; 20m groups bring the list to €10 or under and record their moves; 8m discuss why a plan must balance before you spend; 4m exit: write one move you made.

Model answers

The list totals €13, which is €3 over; removing the comic (€3) or swapping two items reaches €10; pupils keep the item that matters most for their goal; balancing first avoids overspending and running short.

Support

remove one named item.

Stretch

reach exactly €10 with a swap rather than a cut.

Optional home connection

bring a fictional over-budget list back to a limit; no family purchases.

Three Jars: Spend, Save, Share

ONLINE | AGES 6-8 | PUPIL PAGES 49-50

Goal and preparation

Make a simple plan using spend, save and optional share jars. Print the two companion pages; use pencils and fictional counters where needed.

45-minute lesson flow

5m Hook: read the story and identify the facts. 10m Model: think aloud through task 1 using the stated inputs. 20m Practise: pupils complete tasks 2 and 3 and point to supporting facts. 7m Discuss: Giving is voluntary and never a test of a family's means or a child's kindness. 3m Exit: What is one thing the SAVE jar could be for?

Model answers

1. $3 + 4 + 2 = 9$ coins; all coins have jobs. 2. SPEND pays for the book. 3. Yes. Sharing is a choice; a new plan must still assign all nine coins.

Reflection evidence

Any clear future goal, such as art supplies, is reasonable.

Support

Use three cups and nine paper coins.

Stretch

Move one coin between jars and explain what changes and what does not.

[Open the matching online lesson](#)

Give Every Euro a Job

ONLINE | AGES 9-12 | PUPIL PAGES 51-52

Goal and preparation

Make and revise a balanced plan for a fictional €20 project. Print the two companion pages; use pencils and fictional counters where needed.

60-minute lesson flow

7m Hook: read the story and identify the facts. 13m Model: think aloud through task 1 using the stated inputs. 25m Practise: pupils complete tasks 2 and 3 and point to supporting facts. 10m Discuss: Moving money between jobs does not create extra income. Recheck the total after every change. 5m Exit: Which job did you protect, and why?

Model answers

1. $€8 + €5 + €4 + €3 = €20$; the plan balances. 2. $€3 - €2 = €1$ remains in the buffer. 3. One valid change: books €8, lamp €7, save €2, buffer €3 = €20. Accept another balanced plan with a reason.

Reflection evidence

A reasoned priority such as safety, essential books or keeping some buffer is acceptable.

Support

Use 20 paper coins and prelabelled envelopes.

Stretch

Add a second €3 surprise and defend a revised plan.

[Open the matching online lesson](#)

Your First Month on Your Own

ONLINE | AGES 13-15 | PUPIL PAGES 53-54

Goal and preparation

Balance a fictional monthly plan and revise it after a surprise. Print the two companion pages; use pencils and fictional counters where needed.

60-minute lesson flow

7m Hook: read the story and identify the facts. 13m Model: think aloud through task 1 using the stated inputs. 25m Practise: pupils complete tasks 2 and 3 and point to supporting facts. 10m Discuss: A balanced example is not proof that €1,200 is enough for real living costs in any location. 5m Exit: Why is a buffer useful even in a balanced plan?

Model answers

1. $€600 + €200 + €100 + €40 + €100 + €160 = €1,200$. 2. One valid revision: leisure €80 and repair €80; other jobs unchanged, total €1,200. Using the buffer is another reasoned option. 3. Reasoned priorities include rent, food, necessary transport and a buffer; circumstances matter.

Reflection evidence

It gives room for an unexpected cost without immediately losing an essential job.

Support

Use a prefilled table and add only buffer plus leisure.

Stretch

Reduce income by €100 and make a new balanced plan with an explanation.

[Open the matching online lesson](#)

December Giving

UNIT 04 | DEC

How can we help thoughtfully, with money, time or care?

Core: Kindness, charity and thoughtful sharing

Three core lessons, then choose extra practice. Online companions have their own age labels.



TEACH THIS CHAPTER

DEC-01 Discover: Giving is more than coins	57
DEC-02 Practise: A kind request, a careful check	58
DEC-03 Apply: Plan a class act of giving	59
DEC-04 Extra: The share portion	60
DEC-05 Extra: Match the gift to the need	61
DEC-06 Extra: Kind and fair	62
DEC-07 Extra: The gift of time	63
DEC-08 Extra: Many small gifts	64
DEC-09 Extra: Did it help?	65

ONLINE LESSON COMPANIONS

The Kindness Coin

Pupil chapter begins on page 56. Plan three 45-minute core sessions; add a companion or extension when useful.

Diagnostic: ask the month question before teaching. Note one idea to revisit after the Apply lesson.

Giving is more than coins

DEC-01 | 45 MIN | PUPIL PAGE 57

Goal

Identify useful ways to contribute that do not require money.

Words and materials

giving, time, skill, kindness. cards showing reading to a younger pupil, repairing a shelf with an adult, donating a book, paying for supplies.

45-minute teaching sequence

5m ask whether a zero-euro action can help; 8m model time, skill, goods and money as different contributions; 20m teams choose a helpful action for a fictional reading corner and explain who benefits; 8m discuss consent and whether the help matches the need; 4m exit: one useful action without money.

Model answers

Shelving books directly meets the stated need. “What would be useful?” or “May we help?” are strong questions. More than one sort can be valid when a contribution combines types.

Support

picture cards and oral answers.

Stretch

discuss hidden costs of volunteering, such as transport or materials, without requiring anyone to provide them.

Optional home connection

thank someone for a contribution that is not money.

A kind request, a careful check

DEC-02 | 45 MIN | PUPIL PAGE 58

Goal

Evaluate a fictional donation request before acting.

Words and materials

cause, evidence, verify, privacy. two fictional posters: A names a school book drive, date and teacher contact; B says “Urgent! Send money to this personal account now!”

45-minute teaching sequence

5m show the two posters; 8m model three checks: purpose, trusted organiser and safe route; 20m pairs annotate both and rewrite B as a question for a trusted adult; 8m discuss that a genuine cause can still use a poor request; 4m exit: name the first check.

Model answers

A gives more verifiable detail; B has pressure and an unverified personal account. A child should not send money or payment details; involve a trusted adult and use an official route.

Support

highlight “urgent” and “personal account.”

Stretch

distinguish a persuasive story from evidence that a group is legitimate.

Optional home connection

discuss how the family checks charitable requests; no donation is required.

Plan a class act of giving

DEC-03 | 45 MIN | PUPIL PAGE 59

Goal

Make a small, feasible plan that includes consent, roles and a way to learn whether it helped.

Words and materials

plan, recipient, resources, feedback. fictional class scenario: the school reading corner needs book labels; class has €6 in project tokens, blank paper and 30 minutes.

45-minute teaching sequence

5m reveal the request; 8m model asking the teacher/librarian what is needed; 20m groups design a plan with one adult contact, materials, jobs and a €0-€6 budget; 8m compare plans for usefulness and fairness; 4m exit: one measure of success.

Model answers

Both choices can work if the budget stays within €6 and the recipient wants them. "Are the labels easy to read and use?" is a stronger measure than "Did our poster look impressive?"

Support

role cards.

Stretch

make a no-spend alternative and compare effort.

Optional home connection

notice a helpful action at home or school, with no request for money.

The share portion

DEC-04 | 45 MIN | PUPIL PAGE 60

Goal

Decide a small "share" portion of a fictional amount to give, seeing giving as a planned choice rather than a rule.

Words and materials

share, portion, choose, plan. a €10 token per group, three jars labelled spend / save / share, cause cards.

45-minute teaching sequence

5m show €10 and three jars and ask whether any must go to share; 8m model that a share portion is a personal choice - some choose €1, some €0, and all are respected; 20m groups choose a share amount and a fictional cause and explain; 8m discuss why giving is a free choice and no amount is "right"; 4m exit: write the share amount you chose and why.

Model answers

Any share amount from €0 to €10 is valid; the remainder splits between spend and save, so a €1 share leaves €9; accept any reasonable cause; giving is a personal choice, so people give different amounts and all are respected.

Support

use whole-euro amounts and two jars.

Stretch

plan a share portion for two different starting amounts.

Optional home connection

talk about a time someone gave a little to help; no family giving amounts to share.

Match the gift to the need

DEC-05 | 45 MIN | PUPIL PAGE 61

Goal

Choose a gift that fits what the recipient actually needs, by asking first.

Words and materials

need, match, useful, ask. need cards (a class needs book labels; a shelter needs blankets; a garden needs seeds) and gift-option cards (money, labels, blankets, toys, seeds).

45-minute teaching sequence

5m show a "needs blankets" card beside a pile of toys and ask whether toys help; 8m model matching a gift to a stated need by asking first; 20m groups match three needs to the most useful gifts and mark one mismatch; 8m discuss why an unwanted gift can create work rather than help; 4m exit: write one question to ask before giving.

Model answers

Labels → class, blankets → shelter, seeds → garden; toys do not match "needs blankets"; an unwanted gift can create sorting or storage work; "What would be useful to you?" is a strong question.

Support

match two clear pairs.

Stretch

explain when money is the most flexible gift and when a specific item is better.

Optional home connection

notice a gift that was useful because it matched a need; no personal detail required.

Kind and fair

DEC-06 | 45 MIN | PUPIL PAGE 62

Goal

Give in ways that include everyone and never embarrass anyone, understanding that people can give different amounts.

Words and materials

fair, kind, private, include. scenario cards (a class collection; a "bring €5 each" note; an anonymous kindness box), a fair-giving checklist.

45-minute teaching sequence

5m show a "bring €5 each" note and ask how someone who cannot might feel; 8m model fair giving - optional, private, and never announced by amount; 20m groups redesign an unfair collection into a kind, inclusive one; 8m discuss why no one should be ranked by what they give; 4m exit: name one way to keep giving fair.

Model answers

A fixed amount excludes those who cannot pay; a fair version invites time, help or any amount and is optional; an anonymous box keeps giving private; circumstances differ, so giving is never a measure of worth.

Support

discuss one scenario together.

Stretch

design a class kindness idea that needs no money at all.

Optional home connection

think of a kind act that costs nothing; no family means discussed.

The gift of time

DEC-07 | 45 MIN | PUPIL PAGE 63

Goal

Recognise time and help as valuable gifts and plan a simple, consented time-gift.

Words and materials

time, volunteer, help, consent. time-gift cards (read to a younger class, tidy a shared space, teach a skill), a mini-plan sheet.

45-minute teaching sequence

5m ask what you can give when you have no money; 8m model a time-gift with consent - ask first, agree a time, do it safely; 20m groups plan a 20-minute fictional time-gift with an adult contact and one job each; 8m discuss why time can be as useful as money; 4m exit: write one time-gift you could plan.

Model answers

Reading, tidying and teaching a skill are time-gifts; you ask the adult in charge first; agreeing a time, being reliable and staying safe make it go well; time helps directly and is something everyone has to give.

Support

pick one gift and one step.

Stretch

compare a time-gift with a money gift for the same need.

Optional home connection

offer one small helpful act at home; no obligation and no detail to report.

Many small gifts

DEC-08 | 45 MIN | PUPIL PAGE 64

Goal

See how small optional contributions can add to a useful total, using simple arithmetic.

Words and materials

pool, together, total, choice. a fictional class of 20, contribution cards (some give €1, some give help, some give €0), a tally sheet.

45-minute teaching sequence

5m ask whether €1 can matter; 8m model twelve pupils each choosing €1 to make €12, while others give time or nothing and all are respected; 20m groups total different fictional mixes and see the pooled result; 8m discuss that the total comes from free choices, not pressure; 4m exit: add one fictional pool total.

Model answers

$12 \times €1 = €12$; time gifts do not change the money total but add help; €12 covers a €10 set with €2 to spare; giving must stay free so no one is pressured or judged.

Support

total five €1 gifts.

Stretch

work out how many €1 gifts reach a €15 goal.

Optional home connection

notice how small efforts add up; no family contributions discussed.

Did it help?

DEC-09 | 45 MIN | PUPIL PAGE 65

Goal

Close the giving loop by thanking people and checking, respectfully, whether the gift helped.

Words and materials

thanks, respect, result, feedback. a completed fictional giving action (the class made book labels), a short "did it help?" checklist.

45-minute teaching sequence

5m ask how you know a gift worked; 8m model a respectful check - ask the recipient, look at the result, thank the helpers; 20m groups write a thank-you and one question to learn whether the labels helped; 8m discuss why the recipient's view matters more than how it looked; 4m exit: write one respectful question.

Model answers

Thank everyone who helped, including the recipient for letting you; "Are the labels easy to read and use?" is a good question; a useful gift matters more than an impressive one; the recipient knows best whether it helped.

Support

write a one-line thank-you.

Stretch

plan one improvement for next time based on the feedback.

Optional home connection

thank someone for help they gave; no personal detail to report.

The Kindness Coin

ONLINE | AGES 6-8 | PUPIL PAGES 66-67

Goal and preparation

Explain giving as a voluntary choice that can include money, time or help. Print the two companion pages; use pencils and fictional counters where needed.

45-minute lesson flow

5m Hook: read the story and identify the facts. 10m Model: think aloud through task 1 using the stated inputs. 20m Practise: pupils complete tasks 2 and 3 and point to supporting facts. 7m Discuss: Do not request actual donations or rank pupils by how much they give. 3m Exit: What should we ask before giving something to a project?

Model answers

1. A play coin, time making labels, asking what is useful, or help with the work are valid. 2. Two play coins remain. 3. No. Giving is voluntary; kindness is not measured by money.

Reflection evidence

Ask what is needed and whether the gift is useful and welcome.

Support

Offer two picture choices: a coin and helping hands.

Stretch

Plan a no-cost act of help and ask how you would know whether it helped.

[Open the matching online lesson](#)

January Saving

UNIT 05 | JAN

How can small steps help a saving goal?

Core: Goals, habits, emergency buffers and patience

Three core lessons, then choose extra practice. Online companions have their own age labels.



TEACH THIS CHAPTER

JAN-01 Discover: Turn a wish into a goal	70
JAN-02 Practise: The habit, not the giant leap	71
JAN-03 Apply: The “just in case” buffer	72
JAN-04 Extra: Two goals at once	73
JAN-05 Extra: Save first, then spend	74
JAN-06 Extra: Keep it separate	75
JAN-07 Extra: Reach it faster	76
JAN-08 Extra: Worth the wait	77
JAN-09 Extra: Little and often	78

ONLINE LESSON COMPANIONS

The Saving Goal Race

Pupil chapter begins on page 69. Plan three 45-minute core sessions; add a companion or extension when useful.

Diagnostic: ask the month question before teaching. Note one idea to revisit after the Apply lesson.

Turn a wish into a goal

JAN-01 | 45 MIN | PUPIL PAGE 70

Goal

State an amount, a contribution and a check date.

Words and materials

goal, target, contribution, progress. fictional goal cards: class art kit €24; bookmark supplies €12; school garden seeds €18.

45-minute teaching sequence

5m compare “I want an art kit” with “I will put €3 aside each week”; 8m model $€24 \div €3 = 8$ weeks; 20m pupils choose a fictional goal and draw a progress ladder; 8m compare reachable plans, including how to change one; 4m exit: state the next step.

Model answers

8 weeks from €0; 6 weeks from €6. Missing a week usually moves the target date; it does not make the plan a failure.

Support

use counters grouped in threes.

Stretch

compare €3/week with €4/week and show different dates.

Optional home connection

make a fictional goal ladder; real family goals are optional and private.

The habit, not the giant leap

JAN-02 | 45 MIN | PUPIL PAGE 71

Goal

Explain how repetition changes a savings balance.

Words and materials

habit, regular, balance, pause. six-week record with €2 saved weekly and one week skipped.

45-minute teaching sequence

5m ask whether one missed week ends a plan; 8m model the running balance; 20m teams fill a six-week tracker, then choose a practical reminder; 8m discuss actions within a child's control without assuming pocket money; 4m exit: one way to restart.

Model answers

€2, €4, €6, €6, €8, €10; total €10, which is €2 below €12. A restart might be "I can continue next week."

Support

coin columns.

Stretch

add an optional €1 top-up and explain that it changes the total but is not required.

Optional home connection

try a non-money habit tracker, such as reading five minutes.

The “just in case” buffer

JAN-03 | 45 MIN | PUPIL PAGE 72

Goal

Distinguish a planned goal from money kept for surprises.

Words and materials

buffer, unexpected, rebuild, priority. fictional class project €20 plan: supplies €12, goal €4, buffer €4; surprise: tape costs €3.

45-minute teaching sequence

5m reveal a torn display that needs tape; 8m model using €3 from the buffer; 20m groups decide whether to use buffer, change supplies or delay the goal; 8m explain that using a buffer for its purpose is success and rebuilding can follow; 4m exit: state the new buffer.

Model answers

€1 remains; after adding €1 it holds €2. Separate envelopes clarify jobs. If cost is €6, the €4 buffer is short by €2; revise another planned job or find a safe alternative rather than inventing money.

Support

use two labelled boxes.

Stretch

rank which fictional project expense can be delayed.

Optional home connection

notice how a character in a story plans for an unexpected event.

Two goals at once

JAN-04 | 45 MIN | PUPIL PAGE 73

Goal

Plan saving toward two goals by splitting a weekly amount, and compare it with saving one goal at a time.

Words and materials

goal, split, order, weeks. two fictional goal cards (art kit €12, game €8), a €4 weekly card, a two-ladder sheet.

45-minute teaching sequence

5m show two goals and €4 a week and ask "both at once or one first?"; 8m model splitting €4 as €2 + €2 versus putting all €4 on one goal; 20m pairs work out the weeks for both methods and draw the ladders; 8m discuss when finishing one goal first feels better; 4m exit: say which method reaches the first goal sooner.

Model answers

Splitting €2 each: game $€8 \div €2 = 4$ weeks, art kit $€12 \div €2 = 6$ weeks; all €4 on the game: $€8 \div €4 = 2$ weeks; putting it all on one goal finishes that goal sooner; splitting can be better when both goals matter and you want steady progress on each.

Support

use one €4 goal.

Stretch

show that the total weeks to finish BOTH goals are the same under either method.

Optional home connection

plan two fictional goals; real goals are optional and private.

Save first, then spend

JAN-05 | 45 MIN | PUPIL PAGE 74

Goal

Set aside the saving amount before spending the rest, and see why "save first" works better than "save what's left".

Words and materials

first, set aside, spend, leftover. a €6 income card, a save-first strip, a spend-first strip.

45-minute teaching sequence

5m give €6 and ask "save now or at the end of the week?"; 8m model save-first (€2 saved at once, €4 to spend) versus spend-first (spend, then save whatever is left); 20m pairs run both over a fictional week where a €4 temptation appears; 8m discuss why "what's left" is often €0; 4m exit: write your save-first amount.

Model answers

Save-first leaves €4 to spend and €2 saved; spend-first leaves €1 to save; save-first saved more (€2 versus €1); "what's left" is often small or €0 because spending fills the space.

Support

use €4 with a €2 save.

Stretch

run three weeks and compare the totals saved.

Optional home connection

try setting aside a small amount first in a fictional plan; no real money handled.

Keep it separate

JAN-06 | 45 MIN | PUPIL PAGE 75

Goal

Keep savings separate and clearly labelled so it is not spent by accident.

Words and materials

separate, safe, labelled, tempt. one mixed jar and two labelled jars (spend / save), fictional coins, temptation cards.

45-minute teaching sequence

5m show one jar of mixed money and ask "which coins are for the goal?"; 8m model separating into a labelled save jar so the goal money is clear; 20m groups split a fictional amount, then face a temptation card and decide; 8m discuss why "out of sight" helps a goal; 4m exit: name one way to keep savings separate.

Model answers

Spend jar €6, save jar €4; the treat should not come from the save jar because that money has a job; labelling keeps the goal money clear and less tempting; a separate jar, envelope or tin works.

Support

use two jars and whole euros.

Stretch

explain why a piggy bank you must break open can help a long goal.

Optional home connection

label a fictional save container; no real money required.

Reach it faster

JAN-07 | 45 MIN | PUPIL PAGE 76

Goal

Compare ways to reach a goal sooner: save more each week, add a one-off top-up, or cut a want.

Words and materials

faster, contribution, top-up, weeks. a €12 goal card, a €3 weekly card, a €6 top-up card, a "skip a €3 want" card.

45-minute teaching sequence

5m show a €12 goal at €3 a week and ask "how do you finish sooner?"; 8m model three levers - save €4 not €3, add a €6 top-up, or cut a €3 want to add it; 20m pairs work out the new weeks for each lever; 8m discuss the trade-off of each; 4m exit: pick a lever and give the new number of weeks.

Model answers

$€12 \div €3 = 4$ weeks; $€12 \div €4 = 3$ weeks; a €6 top-up leaves €6 at €3 a week = 2 more weeks; someone with little spare might prefer a one-off top-up or cutting a want rather than a higher weekly amount.

Support

use one lever.

Stretch

combine two levers and find the shortest time.

Optional home connection

think of one way a character could reach a goal sooner; no real finances.

Worth the wait

JAN-08 | 45 MIN | PUPIL PAGE 77

Goal

Weigh saving until you can afford something against rushing to get it now.

Words and materials

wait, afford, patience, ready. a want card (a €15 scooter), a "save 3 weeks at €5" card, a fictional "get it now, pay €18 in total" card (no real credit).

45-minute teaching sequence

5m show a €15 want and €5 a week and ask "wait three weeks or get it now?"; 8m model that saving until ready costs €15, while rushing can cost more or use money needed elsewhere; 20m pairs compare waiting and rushing on cost and calm; 8m discuss when waiting is worth it and when a need cannot wait; 4m exit: finish "Waiting is worth it when...".

Model answers

$€15 \div €5 = 3$ weeks; $€18 - €15 = €3$ more; excitement or pressure makes people rush; waiting is not right for a real need now, such as medicine or a warm coat.

Support

use €10 at €5 a week.

Stretch

compare the total cost of waiting versus rushing over a longer goal.

Optional home connection

name one thing worth waiting and saving for; no real purchase.

Little and often

JAN-09 | 45 MIN | PUPIL PAGE 78

Goal

See how small regular amounts add up to a large total over time, using simple totals.

Words and materials

small, regular, add up, total. a €1 weekly card, a 12-week strip, a 52-week note.

45-minute teaching sequence

5m ask "can €1 a week matter?"; 8m model $€1 \times 12 = €12$, then picture $€1 \times 52$; 20m pairs total several small-but-regular plans and compare with one big rare deposit; 8m discuss why regular beats "I'll save a lot someday"; 4m exit: total one small-regular plan.

Model answers

€12; €24; about €52; regular saving builds steadily and is easier to keep up than a rare big amount that often never happens. This is simple adding up, not interest.

Support

total four weeks of €1.

Stretch

work out how many weeks of €2 reach €30.

Optional home connection

picture a small regular habit adding up; no real money needed.

The Saving Goal Race

ONLINE | AGES 6-8 | PUPIL PAGES 79-80

Goal and preparation

Turn a wish into a goal with an amount and repeated saving steps. Print the two companion pages; use pencils and fictional counters where needed.

45-minute lesson flow

5m Hook: read the story and identify the facts. 10m Model: think aloud through task 1 using the stated inputs. 20m Practise: pupils complete tasks 2 and 3 and point to supporting facts. 7m Discuss: A missed week does not erase money already saved. 3m Exit: What makes a saving wish into a plan?

Model answers

1. After weeks 1, 2 and 3: €4, €8, €12. 2. Six deposits of €4 make €24. 3. No. The balance stays; a skipped week delays reaching the goal by one week if later deposits stay the same.

Reflection evidence

A clear target, amount to set aside and a time/checkpoint.

Support

Move six €4 paper cards along a printed trail.

Stretch

Compare €3 per week: eight deposits reach €24.

[Open the matching online lesson](#)

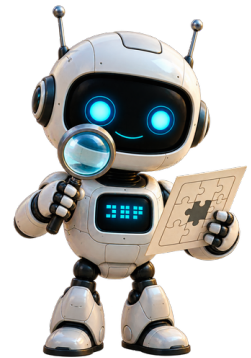
February Banking

UNIT 06 | FEB

How can I read an account and protect private information?

Core: Accounts, statements, payments and privacy

Three core lessons, then choose extra practice. Online companions have their own age labels.



TEACH THIS CHAPTER

FEB-01 Discover: The account is a record	83
FEB-02 Practise: Statement detective	84
FEB-03 Apply: Pay safely, keep details private	85
FEB-04 Extra: Ways to pay	86
FEB-05 Extra: Reading a statement	87
FEB-06 Extra: Check before you pay	88
FEB-07 Extra: Two kinds of account	89
FEB-08 Extra: The fake bank message	90
FEB-09 Extra: Private by default	91

ONLINE LESSON COMPANIONS

Inside a Bank Account

Pupil chapter begins on page 82. Plan three 45-minute core sessions; add a companion or extension when useful.

Diagnostic: ask the month question before teaching. Note one idea to revisit after the Apply lesson.

The account is a record

FEB-01 | 45 MIN | PUPIL PAGE 83

Goal

Explain deposits, withdrawals and a running balance.

Words and materials

account, deposit, withdrawal, balance. fictional account strip with opening €20, deposit €8, shop payment €6, bus payment €3.

45-minute teaching sequence

5m ask where a digital balance “lives”; 8m model an account as a record of amounts in and out; 20m pupils complete a ledger with arrows and balances; 8m compare cash and account records without claiming one is always better; 4m exit: explain balance in a sentence.

Model answers

€28, €22, €19; final €19. A card changes how payment is made, not the purchase price.

Support

counters and a number line.

Stretch

add a pending €2 payment and discuss why displayed/available balances may differ, without using a real bank app.

Optional home connection

explain a fictional ledger to someone at home.

Statement detective

FEB-02 | 45 MIN | PUPIL PAGE 84

Goal

Check a record for arithmetic and duplicate entries.

Words and materials

statement, transaction, date, error. fictional statement: opening €15; +€5 gift; -€4 book; -€4 book repeated; closing shown €12.

45-minute teaching sequence

5m ask whether the displayed closing number proves the record is correct; 8m model checking each entry and receipt; 20m pairs calculate both possibilities, with and without a second purchase; 8m discuss asking an adult/provider to verify before assuming fraud; 4m exit: name what to check first.

Model answers

$€15 + €5 - €4 - €4 = €12$; without duplicate, €16. A receipt, order history or adult review helps. "Can we check whether I bought two books or the same payment appears twice?" is suitable.

Support

one transaction at a time.

Stretch

identify date and merchant fields that aid investigation.

Optional home connection

use the fictional statement; do not bring real bank statements to class.

Pay safely, keep details private

FEB-03 | 45 MIN | PUPIL PAGE 85

Goal

Recognise sensitive payment details and safe help-seeking.

Words and materials

PIN, password, private, verify. fictional cards: “Tell a friend your PIN,” “Ask a trusted adult to check a payment,” “Photograph a card front and back,” “Check the amount before tapping.”

45-minute teaching sequence

5m ask what information a payment terminal needs versus a stranger; 8m model “pause, check amount, protect details”; 20m teams sort safe/unsafe cards and role-play a trusted-adult question; 8m discuss why even a friendly request can be inappropriate; 4m exit: one detail never to share.

Model answers

Keep PINs, passwords, card images and one-time codes private; independently ask a trusted adult, check the item and total, and do not respond to the message.

Support

shield icons.

Stretch

compare “official-looking” with independently verified.

Optional home connection

tell a grown-up the three-step routine; never share credentials as homework.

Ways to pay

FEB-04 | 45 MIN | PUPIL PAGE 86

Goal

Compare cash, card and online payment and see that each moves real money from a pocket or an account.

Words and materials

cash, card, tap, online. payment-method cards (coins and notes, tap card, phone, online form), a fictional €5 purchase.

45-minute teaching sequence

5m show four ways to pay for a €5 book and ask which costs less; 8m model that all four move the same €5 - the method changes, not the price; 20m groups match each method to how the money moves and add one care point; 8m discuss why tapping can feel like spending nothing; 4m exit: name one method and one care point.

Model answers

No - every method costs €5; cash leaves your pocket while card, tap and online take from an account; tapping feels like nothing because no coins change hands; online care includes checking the amount and keeping details private.

Support

compare cash and card only.

Stretch

explain why checking the amount matters more when tapping.

Optional home connection

notice a fictional payment and say how the money moved; no real card details.

Reading a statement

FEB-05 | 45 MIN | PUPIL PAGE 87

Goal

Read the fields of a fictional statement - date, description, money in, money out, balance - and find a specific entry.

Words and materials

statement, date, description, balance. a fictional five-row statement with columns for date, description, in, out and balance.

45-minute teaching sequence

5m show a statement and ask "which row is the bus fare?"; 8m model reading across a row and down the balance column; 20m pupils answer questions that need them to find rows and read the running balance; 8m discuss why clear descriptions and dates help; 4m exit: find one entry and its balance.

Model answers

Pupils read the matching row's date; the balance after the +€5 gift is read from the balance column; an "out" row has an amount in the out column; dates and descriptions let you find and check each entry.

Support

use a three-row statement.

Stretch

spot a row with a missing description and say why that is a problem.

Optional home connection

read the fictional statement only; do not bring real statements to class.

Check before you pay

FEB-06 | 45 MIN | PUPIL PAGE 88

Goal

Check that an account balance is enough before paying, and decide what to do if it is not.

Words and materials

balance, enough, check, before. a fictional account at €7, purchase cards (€3, €5, €9).

45-minute teaching sequence

5m show a €7 balance and a €9 item and ask "can you pay?"; 8m model checking balance against price before paying; 20m pairs decide for several purchases whether there is enough and what to do if not; 8m discuss why trying to pay more than the balance is a problem; 4m exit: say whether €7 covers a €5 item and the change.

Model answers

€5 is fine, leaving €2; €9 is more than €7, so no; safe options are to wait and save more, or choose a cheaper item; checking first avoids trying to spend money you do not have.

Support

use two clear amounts.

Stretch

work out how much more is needed for the €9 item.

Optional home connection

check a fictional balance against a price; no real account.

Two kinds of account

FEB-07 | 45 MIN | PUPIL PAGE 89

Goal

Tell an everyday (current) account from a savings account and keep goal money in the right place.

Words and materials

account, current, savings, separate. two labelled account cards (Everyday, Savings), fictional amounts and jobs.

45-minute teaching sequence

5m ask "where should goal money go so it is not spent?"; 8m model an everyday account for spending and a savings account for goals; 20m groups sort several amounts into the right account and explain; 8m discuss why keeping them separate protects a goal; 4m exit: name what each account is for.

Model answers

The everyday (current) account is for spending, the savings account for goals; €6 to everyday, €4 to savings; separating protects the goal from being spent by accident; goal money in the everyday account is easy to spend without meaning to.

Support

two accounts, one amount.

Stretch

explain why a savings account can make a goal feel more real.

Optional home connection

describe a fictional two-account plan; no real account details.

The fake bank message

FEB-08 | 45 MIN | PUPIL PAGE 90

Goal

Spot a fictional fake "bank" message that asks for codes or details, and respond safely by checking independently.

Words and materials

fake, message, code, verify. two fictional message cards (A: "Your account is locked, send your code now", with a link; B: a plain reminder with no link and no code request), a safe-steps list.

45-minute teaching sequence

5m show the "send your code now" message and ask how it makes you feel; 8m model that a real bank never needs your code or password by message; 20m pairs mark the pressure, the code request and the link, then write a safe step; 8m discuss checking through an official route with a trusted adult; 4m exit: name the first safe step.

Model answers

Message A asks for a code, which a bank never needs by message; the warning signs are urgency, a code request and a link; never send a one-time code because a message asks; a safe step is to stop and check with a trusted adult through an official route, not the message.

Support

highlight "send your code now".

Stretch

explain why "your account is locked" is designed to create panic.

Optional home connection

tell a grown-up the rule "a bank never asks for your code by message"; use only fictional messages.

Private by default

FEB-09 | 45 MIN | PUPIL PAGE 91

Goal

Tell what a payment genuinely needs from what should stay private, and explain why records are kept private.

Words and materials

private, share, record, permission. info cards (item price, PIN, one-time code, the shop's name, a card number), a "needed to pay" versus "keep private" mat.

45-minute teaching sequence

5m ask "what does a shop actually need to sell you a pen?"; 8m model that a payment needs the amount, not your PIN or full card details; 20m groups sort info cards into "needed to pay" and "keep private"; 8m discuss why a bank keeps records private and asks permission to share; 4m exit: name one thing to keep private.

Model answers

The item price and the shop's name are fine to share; a PIN, one-time code and full card number stay private; a shop needs the amount, not your PIN; PINs and codes unlock money, so they stay private; banks keep records private to protect your money and share only with permission.

Support

sort three clear cards.

Stretch

explain why "private by default" is safer than "share unless told not to".

Optional home connection

name one detail that should always stay private; do not write any real numbers.

Inside a Bank Account

ONLINE | AGES 9-12 | PUPIL PAGES 92-93

Goal and preparation

Read deposits, payments and the running balance on a fictional account. Print the two companion pages; use pencils and fictional counters where needed.

45-minute lesson flow

5m Hook: read the story and identify the facts. 10m Model: think aloud through task 1 using the stated inputs. 20m Practise: pupils complete tasks 2 and 3 and point to supporting facts. 7m Discuss: A bank account is a record; the balance changes when transactions are recorded. Never use real pupil details. 3m Exit: What does the balance tell you?

Model answers

1. €28 after the gift, €22 after the book, €19 after the bus. 2. Gift: IN. Book and bus: OUT. 3. Do not share the code or use the message link; ask a trusted adult and verify independently.

Reflection evidence

The amount recorded as available after the listed transactions, subject to any further pending items.

Support

Use green plus and orange minus transaction cards.

Stretch

Add a duplicate €6 book line and explain the two possible balances before checking evidence.

Open the matching online lesson

March Interest

UNIT 07 | MAR

How can interest help a saver and cost a borrower?

Core: Saving rewards, borrowing costs and compound growth

Three core lessons, then choose extra practice. Online companions have their own age labels.



TEACH THIS CHAPTER

MAR-01 Discover: Interest for a saver	96
MAR-02 Practise: Interest for a borrower	97
MAR-03 Apply: Growth on growth	98
MAR-04 Extra: Five in every hundred	99
MAR-05 Extra: Same rate, different starting amount	100
MAR-06 Extra: One year or two?	101
MAR-07 Extra: The fee changes the result	102
MAR-08 Extra: More euros, fewer choices?	103
MAR-09 Extra: Read the whole claim	104

ONLINE LESSON COMPANIONS

Interest Has Two Faces; The Growth That Starts Growing

Pupil chapter begins on page 95. Plan three 45-minute core sessions; add a companion or extension when useful.

Diagnostic: ask the month question before teaching. Note one idea to revisit after the Apply lesson.

Interest for a saver

MAR-01 | 45 MIN | PUPIL PAGE 96

Goal

Describe interest as an amount an account may add under its terms.

Words and materials

interest, rate, balance, term. fictional one-year savings card: €100 starting balance, 5% annual rate, no deposits, no fees.

45-minute teaching sequence

5m ask whether €100 could change while untouched; 8m model 5% of €100 as €5; 20m pairs solve €20 at 5% and €100 at 2% with hundred grids; 8m discuss that real rates can change and inflation affects buying power; 4m exit: who receives the interest in this example?

Model answers

€5, then €105; €1 on €20; no, it is only the exercise's stated rate and term.

Support

start with €100 and a five-square hundred grid.

Stretch

compare €100 at 2% and 5% for one year, without judging real products.

Optional home connection

identify the words “rate” and “term” in a fictional teacher card.

Interest for a borrower

MAR-02 | 45 MIN | PUPIL PAGE 97

Goal

Calculate a simple total repayment and recognise that fees or timing can change actual costs.

Words and materials

borrow, principal, interest, total repayment. fictional one-year loan card: borrow €100, pay €5 interest once, no other fees.

45-minute teaching sequence

5m ask whether receiving €100 today means owning it; 8m model repay €100+€5; 20m groups compare card A (borrow €20, repay €22) and card B (borrow €20, repay €25); 8m discuss total repayment rather than just “small weekly payment”; 4m exit: who pays interest here?

Model answers

€105; A costs €2, B costs €5; A costs €3 less. Other terms, fees and repayment dates matter.

Support

use two piles: amount received and extra paid.

Stretch

compare identical total repayment over different timelines without claiming the terms are equivalent.

Optional home connection

discuss why borrowing is a promise, using the fictional cards only.

Growth on growth

MAR-03 | 45 MIN | PUPIL PAGE 98

Goal

Explain compounding through two rounds and distinguish a smooth model from a real investment path.

Words and materials

compound, return, uncertainty, illustration. fictional model: €100 grows 10% in each of two rounds; calculator optional.

45-minute teaching sequence

5m predict the second round; 8m model round 1: €100→€110, round 2: 10% of €110 is €11; 20m groups compare compound €121 with simple €120, then draw an uneven alternative path; 8m discuss why a return is not guaranteed and losses are possible; 4m exit: define growth on growth.

Model answers

€110 then €121; the second round uses the larger €110 balance; compound model is €1 higher after two rounds; the rate is a fictional assumption, not a prediction.

Support

prefilled first round.

Stretch

model one year of -10% then +10%: €100→€90→€99, showing that a loss needs more than the same percentage gain to recover.

Optional home connection

explain the model with beans or paper squares; do not suggest a real investment.

Five in every hundred

MAR-04 | 45 MIN | PUPIL PAGE 99

Goal

Build 1%, 5% and 10% from a hundred grid before using a percentage to find a small interest amount.

Words and materials

percentage, hundred, rate, amount. one hundred-square grid per pair, ten counters, fictional €100 and €20 saver cards.

45-minute teaching sequence

5m ask what “5 in every 100” might look like; 8m shade 5 of 100 squares and show 10% as ten squares, then 1% as one; 20m pairs build 5% of €100 and 10% of €20 with counters, explain why both are €5 and €2 respectively, and check 5% of €20 as half of 10%; 8m compare rate (the percentage) with amount (the euro result); 4m exit: point to 5% on a grid and name 5% of €100.

Model answers

Five shaded squares are 5%; 5% of €100 is €5; 5% of €20 is €1. No: the rate stays 5% while the euro amount depends on the starting balance.

Support

fold a ten-strip and use 10% of €10 before trying 5%.

Stretch

show two ways to find 5% of €60 (€3), such as half of 10% or five lots of 1%.

Optional home connection

draw a ten-square strip with a grown-up and use fictional €20 tokens; no account information is needed.

Same rate, different starting amount

MAR-05 | 45 MIN | PUPIL PAGE 100

Goal

Compare interest amounts fairly when starting balances differ, without confusing a larger euro gain with a higher rate.

Words and materials

starting balance, rate, interest amount, compare. fictional card A: €40 at 5% for one year; card B: €100 at 5% for one year; no deposits or fees on either card.

45-minute teaching sequence

5m show the two 5% cards and ask whether they add the same euros; 8m model 10% then halve it to find 5%; 20m pairs calculate both added amounts, make a two-column before/after table and invent a third €20 card at 5%; 8m discuss why comparing just the euro gain can mislead when the starting amounts differ; 4m exit: state what is equal and what differs on A and B.

Model answers

A adds €2 and closes at €42; B adds €5 and closes at €105. B gains more euros because it starts with more; both have the same 5% rate.

Support

give prefilled 10% amounts (€4 and €10), then halve them.

Stretch

compare €40 at 10% (€4) with €100 at 5% (€5), naming both rate and euro gain without declaring a real product “best.”

Optional home connection

use two fictional paper jars of 40 and 100 squares to explain why the same fraction creates different amounts.

One year or two?

MAR-06 | 45 MIN | PUPIL PAGE 101

Goal

Read the term of a simple-interest classroom card and calculate repeated fixed interest without silently compounding.

Words and materials

term, year, simple interest, total. fictional card: €100 starting balance, €5 added at the end of each year for two years, calculated only on the original €100; no deposits or fees.

45-minute teaching sequence

5m ask whether a one-year and two-year card can be compared without reading the term; 8m model a timeline at €100, €105, €110 while pointing to the “original €100” rule; 20m pupils build timelines for one and two years and contrast the second year's fixed €5 with Lesson 3's €5.25 if 5% were calculated on €105; 8m discuss why the exact card rule matters; 4m exit: identify the amount after two years under this stated rule.

Model answers

€100, €105, €110; €10 total interest; the second €5 is calculated from the original €100. The duration and simple-versus-compound rule change the result.

Support

place two physical €5 tokens beside a €100 card, one per year.

Stretch

compare with annual compounding at 5%: €100→€105→€110.25; the €0.25 difference is growth on the first year's interest.

Optional home connection

make a two-step paper timeline using only the fictional card; no real account research is required.

The fee changes the result

MAR-07 | 45 MIN | PUPIL PAGE 102

Goal

Distinguish interest earned from the final balance after a stated fee.

Words and materials

fee, gross interest, net change, closing balance. fictional card: €100 starts, €5 interest added once after one year, then a €2 fee is taken; no other transactions.

45-minute teaching sequence

5m show “€5 added” and ask whether the balance must rise by €5; 8m model the ordered ledger $€100 \rightarrow €105 \rightarrow €103$; 20m pairs annotate plus/minus arrows, then compare with an otherwise identical no-fee card closing at €105; 8m discuss which numbers must be read before saying what a saver ends with; 4m exit: name the interest, fee and net change.

Model answers

€105, then €103; net change +€3. The card adds €5 and subtracts €2.

Support

use five green add counters and two orange take-away counters in order.

Stretch

for a fictional €100 card with €2 interest and €3 fee, show a €99 closing balance and explain a negative net change despite earning interest.

Optional home connection

practise with paper arrows and fictional amounts; do not inspect a real family account.

More euros, fewer choices?

MAR-08 | 45 MIN | PUPIL PAGE 103

Goal

Explain with a concrete fictional basket why a higher money balance does not always buy more things when prices also change.

Words and materials

price change, buying power, balance, compare. two fictional shop cards: year 1 has €100 and identical books at €10 each; year 2 has €105 and the same books at €12 each. This is a classroom model, not a real inflation rate.

45-minute teaching sequence

5m ask whether €105 always buys more than €100; 8m model ten books at €10 and eight books at €12 with €9 left; 20m pairs use paper book tokens to build both baskets, show the multiplication and explain the difference without claiming anything about real prices; 8m discuss why both balances and prices matter; 4m exit: choose which year buys more whole books and why.

Model answers

Ten books in year 1; eight in year 2 because $8 \times €12 = €96$, leaving €9, and nine would cost €108. The balance rose €5, but the fictional book price rose enough to reduce the number purchasable.

Support

use ten picture tokens and count groups of €10 or €12.

Stretch

find the minimum whole-euro balance needed to buy nine year-2 books (€108), then compare it with €105.

Optional home connection

use the printed fictional book cards only; no family shopping prices are needed.

Read the whole claim

MAR-09 | 45 MIN | PUPIL PAGE 104

Goal

Ask evidence-based questions about an interest claim, identifying missing term, fees and uncertainty before calculating.

Words and materials

claim, evidence, term, conditions. two fictional classroom posters: A says “€100 grows 5% in one year, no fee”; B says “Earn more! 8%!” with no term or fee information. Neither is a real offer.

45-minute teaching sequence

5m show poster B and invite a first reaction; 8m model questions about starting balance, term, fees and whether the number is a promise; 20m groups calculate A's stated €105 ending balance, mark B's missing information, and rewrite B as a question list rather than inventing an answer; 8m compare a justified calculation with an unsupported guess; 4m exit: name one fact required before using B.

Model answers

A adds €5 and ends at €105. B omits the term, fee information and starting balance; its colour does not affect calculation. B's exact ending balance cannot be determined. Reasonable questions include “For how long?”, “Are there fees?”, “Can the rate change?” and “What are the conditions?”

Support

highlight known facts in green and unknown facts in orange.

Stretch

assume solely for a separate arithmetic exercise that B starts at €100, lasts one year and has no fee; it would add €8 and end at €108, but those assumptions are not stated on B.

Optional home connection

use the two fictional posters to practise asking questions; do not compare or sign up for real products.

Interest Has Two Faces

ONLINE | AGES 9-12 | PUPIL PAGES 105-106

Goal and preparation

Identify who receives or pays interest and calculate a simple 10% example. Print the two companion pages; use pencils and fictional counters where needed.

60-minute lesson flow

7m Hook: read the story and identify the facts. 13m Model: think aloud through task 1 using the stated inputs. 25m Practise: pupils complete tasks 2 and 3 and point to supporting facts. 10m Discuss: The stated 10% is only a classroom assumption for one year, not a current or guaranteed offer. 5m Exit: Why must you read whether a card is about saving or borrowing?

Model answers

1. €10 interest is added; the saver ends with €110. 2. €10 interest is paid; total repayment is €110. 3. The saver receives interest from the account provider under its terms; the borrower pays the lender.

Reflection evidence

The same percentage can be money received or an extra cost, depending on the role.

Support

Shade ten squares on a hundred grid.

Stretch

Compare €20 at 10%: €2 interest, with the same saver/borrower distinction.

[Open the matching online lesson](#)

The Growth That Starts Growing

ONLINE | AGES 9-12 | PUPIL PAGES 107-108

Goal and preparation

Explain growth on growth in two rounds without treating it as a promise. Print the two companion pages; use pencils and fictional counters where needed.

60-minute lesson flow

7m Hook: read the story and identify the facts. 13m Model: think aloud through task 1 using the stated inputs. 25m Practise: pupils complete tasks 2 and 3 and point to supporting facts. 10m Discuss: Growth on growth can also amplify losses; do not describe it as a guaranteed way to get rich. 5m Exit: Would a real investment always follow this smooth line?

Model answers

1. Round 1 €110; round 2 adds €11 and ends at €121. 2. The 10% in round 2 is calculated on €110, including the first €10 growth. 3. Fixed-add model ends at €120; growth-on-growth model is €1 higher.

Reflection evidence

No. Returns can vary and losses or fees may occur; this is only an illustration.

Support

Provide the €110 first-round balance and use ten-percent strips.

Stretch

Model -10% then +10%: €100 → €90 → €99.

[Open the matching online lesson](#)

April Investing

UNIT 08 | APR

How can people think about growth, time and risk?

Core: Companies, funds, diversification, risk and time

Three core lessons, then choose extra practice. Online companions have their own age labels.



TEACH THIS CHAPTER

APR-01 Discover: A tiny piece of a company	111
APR-02 Practise: One garden or many?	112
APR-03 Apply: Time, risk and fees	113
APR-04 Extra: Not a straight line	114
APR-05 Extra: Shares, funds and cash	115
APR-06 Extra: What could go wrong?	116
APR-07 Extra: Too good to be true	117
APR-08 Extra: A share of the profit - or not	118
APR-09 Extra: Money you can leave alone	119

ONLINE LESSON COMPANIONS

Build an Investment Garden; Sure Thing or Lucky Guess?; Time Is Your Superpower; Insurance: Sharing the Risk

Pupil chapter begins on page 110. Plan three 45-minute core sessions; add a companion or extension when useful.

Diagnostic: ask the month question before teaching. Note one idea to revisit after the Apply lesson.

A tiny piece of a company

APR-01 | 45 MIN | PUPIL PAGE 111

Goal

Explain a share as a small ownership interest and distinguish sales from profit in a simplified example with one stated cost.

Words and materials

company, share, sales, cost, profit. fictional bookmark company: 10 ownership tokens; sells 8 bookmarks at €2 each; materials cost €4; assume no other costs for this exercise only.

45-minute teaching sequence

5m ask who owns a business with ten equal tokens; 8m model sales €16, cost €4, profit €12 in this one event; 20m teams role-play owners deciding whether to keep, improve or share the €12; 8m explain that owning a share does not guarantee payment or rising value; 4m exit: one ownership sentence.

Model answers

€16 sales, €12 profit only under the stated one-cost assumption. No automatic €1.20: owners may retain profit or make other decisions; a share price can rise or fall. Transport, time, rent, demand and competition are possible further factors.

Support

use ten paper squares.

Stretch

add €3 transport cost, reducing this simplified profit to €9.

Optional home connection

identify a business used by a fictional family.

One garden or many?

APR-02 | 45 MIN | PUPIL PAGE 112

Goal

Explain diversification as spreading exposure, while retaining the possibility of loss.

Words and materials

fund, diversify, sector, risk. picture cards for three fictional companies: books, bicycles and food; two event cards: book demand falls; all shops face a storm.

45-minute teaching sequence

5m compare a basket with one company card and a basket with three; 8m model a fund as a basket that may hold many investments; 20m groups place ten tokens in one-basket or mixed-basket simulations and reveal both events; 8m discuss why the mixed basket can still lose when many things are affected; 4m exit: finish “Diversification can..., but cannot...”

Model answers

One-company basket is more exposed to a book-only problem; all baskets can be affected by a broad event. Diversification can spread risk; it does not remove or guarantee against loss.

Support

coloured cards rather than numbers.

Stretch

add a small fee to the fund and explain that costs matter over time.

Optional home connection

find three different kinds of business in a story or neighbourhood.

Time, risk and fees

APR-03 | 45 MIN | PUPIL PAGE 113

Goal

Match a fictional goal's time horizon to the need for certainty, without recommending a financial product.

Words and materials

time horizon, loss, fee, accessible. goal cards: class trip next month, school garden in four years; option cards: locked box with stable tokens, uncertain garden game with possible gain/loss and €1 game fee.

45-minute teaching sequence

5m ask whether next month's trip can tolerate losing tokens; 8m model the difference between a near goal and a distant goal; 20m teams test three drawn outcomes for the uncertain option (gain 3, no change, lose 4), subtracting €1 fee each time; 8m discuss why risk tolerance and access differ by goal; 4m exit: name one question before any investment decision.

Model answers

12, 9 and 5 tokens respectively. The loss outcome threatens the near goal; any uncertain outcome may be unsuitable for money needed soon. Longer time does not guarantee recovery.

Support

number line.

Stretch

compare how a €1 fee affects a small versus larger starting amount.

Optional home connection

discuss a fictional goal's deadline, not real investments.

Not a straight line

APR-04 | 45 MIN | PUPIL PAGE 114

Goal

Show that an investment's value can go up and down over time, so growth is never smooth or promised.

Words and materials

value, up, down, patient. a fictional six-step value card for one fund (€100, €110, €105, €120, €115, €130), a line-graph strip.

45-minute teaching sequence

5m ask whether an investment always goes up; 8m plot the fictional six values, showing rises and dips; 20m pairs draw the line, mark where it fell and compare it with a straight line; 8m discuss why a dip is not a failure but why money needed soon should not sit in something wiggly; 4m exit: describe the shape in one word.

Model answers

The line rises overall but dips from 110 to 105 and from 120 to 115; it ends at €130, which is €30 above the start; investments move up and down, so "always up" is false, and a smooth line is only an illustration, never a promise.

Support

use three values (100, 90, 110).

Stretch

draw a version that ends lower than it started, and say who that would worry.

Optional home connection

talk about something that improved unevenly over time; no real investments.

Shares, funds and cash

APR-05 | 45 MIN | PUPIL PAGE 115

Goal

Compare cash, a single share and a fund, and match each to a fictional need without recommending any product.

Words and materials

cash, share, fund, match. three holding cards (Cash: steady, no growth; One share: can grow or fall a lot; Fund: a spread basket that can still fall) and three fictional needs (bus fare next week, a bike in three years, "someday" money).

45-minute teaching sequence

5m ask where you would keep next week's bus fare; 8m describe cash (steady), a single share (bigger ups and downs) and a fund (spread but still uncertain); 20m groups match each holding to the need it suits best and explain; 8m discuss why "needed soon" points to cash while "far away, can risk" allows uncertainty; 4m exit: match one need to one holding.

Model answers

Cash suits next week's fare; a single share has the biggest swings; a fund spreads risk but does not remove loss; a three-year goal could tolerate some uncertainty, so a spread fund is a reasonable illustration - but this is teaching, not advice.

Support

two holdings and two needs.

Stretch

explain why keeping "someday" money in cash for decades has its own downside as prices rise.

Optional home connection

sort three fictional needs by how soon the money is wanted; no real accounts.

What could go wrong?

APR-06 | 45 MIN | PUPIL PAGE 116

Goal

Name the real risks of investing - value falling, a company struggling, and needing the money at a bad time.

Words and materials

risk, fall, struggle, timing. a fictional €100 holding and three "what if" cards (the value drops 20%; the company has a bad year; you must sell during a dip).

45-minute teaching sequence

5m ask what could make €100 become €80; 8m walk through the three risks with the fictional holding; 20m groups work out the outcome of each risk and a calm response; 8m discuss why only money you can leave alone should face these risks; 4m exit: name one risk and one way to reduce worry.

Model answers

20% of €100 is €20, leaving €80; selling in the dip locks in €80; keeping an emergency buffer in cash means you are not forced to sell; money needed next week could be worth less exactly when you need it. This is education about risk, not advice.

Support

use a 10% fall.

Stretch

explain why spreading and time can reduce, but not remove, these risks.

Optional home connection

discuss a time when waiting through a dip helped; no real money.

Too good to be true

APR-07 | 45 MIN | PUPIL PAGE 117

Goal

Spot unrealistic investment promises and treat guaranteed high returns as a warning.

Words and materials

promise, guaranteed, realistic, red flag. three fictional offer cards (A: "double your money by Friday!"; B: "guaranteed 50% every month"; C: "values can go up and down; no guarantees"), a red-flag checklist.

45-minute teaching sequence

5m show "double your money by Friday" and ask who is in; 8m model why guaranteed fast, high returns are a red flag; 20m groups sort offers into "warning" and "honest" and mark the red flags; 8m discuss who to ask - a trusted adult - before believing any offer; 4m exit: name one red flag.

Model answers

Offer C is honest; red flags in A include "double", "by Friday" (fast) and the certainty; steady guaranteed 50% a month is impossible and signals a scam; a safe first step is to pause and check with a trusted adult, and never send money. This builds caution, not fear - it is education, not advice.

Support

compare two offers.

Stretch

rewrite a red-flag offer honestly.

Optional home connection

find one "get rich" advert and name its red flag; do not act on it.

A share of the profit - or not

APR-08 | 45 MIN | PUPIL PAGE 118

Goal

Explain that owners may receive a share of profit only if there is profit and the owners decide, so returns are never guaranteed.

Words and materials

owner, profit, dividend, decide. the fictional bookmark company (10 tokens) and two year cards (Year 1: €12 profit; Year 2: €0 profit).

45-minute teaching sequence

5m recall the bookmark company's ten tokens; 8m model that a good year may share some profit while a bad year may share none; 20m groups split a Year-1 profit and then face a Year-0 year; 8m discuss why owning a share is not a promise of payment; 4m exit: finish "Owners are paid a share only when..."

Model answers

$€12 \div 10 = €1.20$ per token in Year 1; €0 in Year 2; a token never guarantees a payment; owners may reinvest to grow the company. Payments depend on profit and a decision - this is an illustration, not advice.

Support

use €10 profit across 10 tokens.

Stretch

explain why a share's value can rise even when no profit is shared.

Optional home connection

name a fictional company that reinvests to grow; no real shares.

Money you can leave alone

APR-09 | 45 MIN | PUPIL PAGE 119

Goal

Use a simple checklist to decide whether money could face uncertainty, focusing on time, understanding and affordability of loss.

Words and materials

understand, afford, time, decide. a three-question checklist card (Do I understand it? Can I leave it for years? Could I cope if it fell?) and three fictional money pots (bus fare, birthday €20, long-term "someday" €50).

45-minute teaching sequence

5m ask which money should never face a dip; 8m model the three questions; 20m groups run each pot through the checklist and decide "keep safe" or "could face uncertainty"; 8m discuss why a "no" to any question means keep it safe; 4m exit: write the checklist question you find most important.

Model answers

The bus fare stays safe because it is needed soon; the €50 "someday" pot may pass the checklist if it is understood, long-term and loss-tolerable; if you do not understand something, do not invest and ask a trusted adult; the rule protects money you cannot afford to lose. This is a decision skill, not advice to invest.

Support

use two pots and two questions.

Stretch

add a pot that fails only one question and explain the verdict.

Optional home connection

sort fictional pots into "keep safe" and "could wait and grow"; no real money.

Build an Investment Garden

ONLINE | AGES 9-12 | PUPIL PAGES 120-121

Goal and preparation

Explain that spreading choices can reduce one-company risk but not remove all risk. Print the two companion pages; use pencils and fictional counters where needed.

60-minute lesson flow

7m Hook: read the story and identify the facts. 13m Model: think aloud through task 1 using the stated inputs. 25m Practise: pupils complete tasks 2 and 3 and point to supporting facts. 10m Discuss: A fund or mixed basket is not guaranteed to gain; the garden is an analogy, not a product recommendation. 5m Exit: Why might time matter when choosing a risky or safer place for a goal?

Model answers

1. Book-only: 3 book tokens. Mixed: 1 book, 1 bicycle, 1 food. 2. The book-only basket has all 3 tokens in books; the mixed basket has 1. 3. No. Spreading reduces dependence on one plot but cannot remove all risk.

Reflection evidence

A near-term goal may need certainty; there may be less time to recover from a loss.

Support

Use three picture tokens and physically sort them.

Stretch

Compare a long-term goal with a class trip next month and justify different risk needs.

[Open the matching online lesson](#)

Sure Thing or Lucky Guess?

ONLINE | AGES 9-12 | PUPIL PAGES 122-123

Goal and preparation

Recognise uncertainty and warning signs in a guaranteed-profit claim. Print the two companion pages; use pencils and fictional counters where needed.

45-minute lesson flow

5m Hook: read the story and identify the facts. 10m Model: think aloud through task 1 using the stated inputs. 20m Practise: pupils complete tasks 2 and 3 and point to supporting facts. 7m Discuss: Do not teach coin-toss betting as an activity to try. It is a paper model of uncertainty only. 3m Exit: What should you do with a too-good-to-be-true offer?

Model answers

1. "Guaranteed," "no risk," the short deadline and unexplained doubling are warning signs. 2. No. Two outcomes are possible; a particular result is not guaranteed. 3. Examples: who is making the claim, what the money does, risks, fees and independent evidence.

Reflection evidence

Pause, do not send money and check independently with a trusted adult.

Support

Compare the claim with a simple sure outcome: keep €10 safely.

Stretch

Explain why a large possible reward may come with large uncertainty or a scam risk.

[Open the matching online lesson](#)

Time Is Your Superpower

ONLINE | AGES 13-15 | PUPIL PAGES 124-125

Goal and preparation

Compare time in a fictional growth model and explain diversification and uncertainty. Print the two companion pages; use pencils and fictional counters where needed.

60-minute lesson flow

7m Hook: read the story and identify the facts. 13m Model: think aloud through task 1 using the stated inputs. 25m Practise: pupils complete tasks 2 and 3 and point to supporting facts. 10m Discuss: Do not claim everyone who starts earlier will always end ahead; the model uses fixed fictional growth. 5m Exit: Why can time help without promising a particular final amount?

Model answers

1. A: €110 then €121. 2. B: €110. A ends €11 higher in this model because the same €100 has one more round. 3. One company can do badly on its own; a broad fund spreads that company-specific risk but cannot remove all loss. Real returns can vary or be negative, and fees matter.

Reflection evidence

More time creates opportunities for growth on growth, but actual paths and losses are uncertain.

Support

Prefill €110 after the first round.

Stretch

Test a first-round 10% loss followed by 10% growth: €100 → €90 → €99.

[Open the matching online lesson](#)

Insurance: Sharing the Risk

ONLINE | AGES 13-15 | PUPIL PAGES 126-127

Goal and preparation

Model a shared risk pool, a claim and an excess using fictional terms. Print the two companion pages; use pencils and fictional counters where needed.

45-minute lesson flow

5m Hook: read the story and identify the facts. 10m Model: think aloud through task 1 using the stated inputs. 20m Practise: pupils complete tasks 2 and 3 and point to supporting facts. 7m Discuss: The shared pool is simplified. Real policies and claim outcomes differ and are not guaranteed by this model. 3m Exit: What information would you need before judging a real policy?

Model answers

1. $10 \times €2 = €20$. 2. Person pays €3; pool pays €12; €8 remains in the pool. 3. No. Contributions support covered claims under rules; many people may not claim.

Reflection evidence

Coverage, exclusions, premium, excess and claim conditions, among other terms.

Support

Use 20 counters, remove 3 for the excess and 12 from the pool.

Stretch

Compare a second fictional rule with a €5 excess: pool pays €10 and keeps €10.

[Open the matching online lesson](#)

May Borrowing

UNIT 09 | MAY

How can I compare borrowing with waiting?

Core: Loans, debt, total repayment and responsible choices

Three core lessons, then choose extra practice. Online companions have their own age labels.



TEACH THIS CHAPTER

MAY-01 Discover: The amount back matters	130
MAY-02 Practise: Could the plan actually work?	131
MAY-03 Apply: Borrow, save, or change the goal?	132
MAY-04 Extra: Borrowing has a price	133
MAY-05 Extra: Worth borrowing for?	134
MAY-06 Extra: Small payments, long time	135
MAY-07 Extra: When a payment is missed	136
MAY-08 Extra: A promise between friends	137
MAY-09 Extra: Goldie's borrow-smart checklist	138

ONLINE LESSON COMPANIONS

The True Cost of Borrowing

Pupil chapter begins on page 129. Plan three 45-minute core sessions; add a companion or extension when useful.

Diagnostic: ask the month question before teaching. Note one idea to revisit after the Apply lesson.

The amount back matters

MAY-01 | 45 MIN | PUPIL PAGE 130

Goal

Compare amount borrowed with total amount repaid.

Words and materials

loan, repay, borrowing cost, fee. fictional offers: A receive €12 now, repay €15 in one month; B receive €12 now, repay €4 each week for four weeks.

45-minute teaching sequence

5m ask which offer sounds smaller; 8m model four payments of €4 = €16; 20m pairs mark amount received, amount repaid and extra cost for A and B; 8m discuss why a small instalment can hide a larger total; 4m exit: state total B.

Model answers

A costs €3 extra; B total is €16 and costs €4 extra; A costs €1 less. No claim about real loan availability.

Support

four €4 groups.

Stretch

add a €2 late fee to either card and recalculate, explaining why reading terms matters.

Optional home connection

tell a fictional character why total repayment matters.

Could the plan actually work?

MAY-02 | 45 MIN | PUPIL PAGE 131

Goal

Test whether repayments fit money already expected.

Words and materials

repayment plan, due date, available, shortfall. fictional club earns €5 each week for four weeks and already needs €3 weekly for supplies; proposed repayment €4 weekly.

45-minute teaching sequence

5m ask whether €5 income means €4 is affordable; 8m model $€5 - €3 = €2$ available; 20m groups fill four-week tables and find the shortfall; 8m discuss changing the project or waiting rather than relying on hoped-for income; 4m exit: state weekly shortfall.

Model answers

€2 available; €2 short each week; €8 short in total. Reduce costs, delay the project or seek a no-cost alternative are valid.

Support

use counters.

Stretch

include one week with zero income and adjust without inventing a loan.

Optional home connection

use the fictional club table only.

Borrow, save, or change the goal?

MAY-03 | 45 MIN | PUPIL PAGE 132

Goal

Compare time, cost and flexibility for a fictional non-urgent purchase.

Words and materials

alternative, wait, total, decision. art kit €12; saving €3 each week; borrowing card from Lesson 1 A; free shared art supplies available now.

45-minute teaching sequence

5m reveal the art kit choice; 8m model saving $€3 \times 4 \text{ weeks} = €12$; 20m teams compare borrowing, saving and sharing supplies in a three-column table; 8m have teams defend different reasonable choices under different project deadlines; 4m exit: one question before borrowing.

Model answers

Four weeks; €3 extra; sharing may require access, scheduling and care of common materials. More than one choice is reasonable if pupils recognise costs and constraints; children should involve adults in real borrowing.

Support

picture comparison.

Stretch

add a repair or second-hand option and compare full cost.

Optional home connection

practise “What will I repay in total?” with a fictional offer.

Borrowing has a price

MAY-04 | 45 MIN | PUPIL PAGE 133

Goal

Show that borrowing usually costs extra, and that the extra is the price of having the money now.

Words and materials

loan, interest, borrowing cost, total repaid. two fictional offers - Offer X: borrow €10 now, repay €12 in one month; a friend who lends €10 and asks for €10 back with nothing added.

45-minute teaching sequence

5m ask whether borrowing €10 always means paying back exactly €10; 8m model Offer X as €12 repaid on €10 borrowed, so €2 is the borrowing cost; 20m pairs mark the amount borrowed, the total repaid and the extra for Offer X and for the friend's loan; 8m discuss why the friend's loan costs less and why you should always ask the total first; 4m exit: state the total you repay on Offer X.

Model answers

Offer X adds €2 ($€12 - €10$), so the total repaid is €12; the friend's loan costs €0 because nothing is added; borrowing usually costs extra, and that extra is the price of using someone else's money now. Always ask "What will I repay in total?" This is a teaching example, not advice, and real borrowing costs vary.

Support

count out ten coins, then twelve, to see the gap.

Stretch

a second offer repays €14 on €10 - find its cost and say which offer is dearer.

Optional home connection

ask a fictional character to name the total before agreeing to borrow; no real loans.

Worth borrowing for?

MAY-05 | 45 MIN | PUPIL PAGE 134

Goal

Decide whether a reason to borrow is an urgent need or a want that could wait and be saved for.

Words and materials

need, want, urgent, wait. two fictional €15 cards - a warm coat needed for a school trip next week, and a third copy of a toy the pupil already owns twice; a saving plan of €5 each week.

45-minute teaching sequence

5m ask which of the two €15 things cannot wait until next week; 8m model the coat as an urgent need and the third toy as a want; 20m teams sort each card into "need now" or "can wait" and work out how long saving €5 a week would take for the toy; 8m discuss why borrowing can make sense for an urgent need but a want is usually worth saving for; 4m exit: one question to ask before borrowing for a want.

Model answers

The coat is the urgent need because the trip is next week; the third toy is a want that can wait; saving €5 a week reaches €15 in three weeks ($€5 \times 3$), so the toy can be bought with no borrowing cost; a good question before borrowing for a want is "Can this wait until I have saved for it?" Children should involve a trusted adult in any real borrowing - this is education, not advice.

Support

sort just the two cards into need and want.

Stretch

add a €2 borrowing cost to the toy and compare paying €17 now with saving €15 over three weeks.

Optional home connection

name one fictional need and one want, and say which could wait.

Small payments, long time

MAY-06 | 45 MIN | PUPIL PAGE 135

Goal

Show that a smaller weekly payment can hide a bigger total and a much longer time.

Words and materials

instalment, weekly, total, longer. a fictional €20 borrowed with two repayment plans - Plan A: €10 each week for 2 weeks; Plan B: €3 each week for 8 weeks.

45-minute teaching sequence

5m ask which plan sounds easier, €10 a week or €3 a week; 8m model Plan A as $€10 \times 2 = €20$ and Plan B as $€3 \times 8 = €24$; 20m pairs fill a table of weeks and running totals for both plans and mark where each finishes; 8m discuss why the smaller weekly amount costs more and lasts longer; 4m exit: state the total repaid under Plan B.

Model answers

Plan A totals €20 ($€10 \times 2$) and Plan B totals €24 ($€3 \times 8$), so Plan B costs €4 more and takes six weeks longer; a smaller weekly payment can feel easier each week but add up to more over a longer time, which is why you compare the total, not the weekly amount. This is a teaching example, not advice.

Support

compare $€5 \times 2$ (€10) with $€2 \times 6$ (€12).

Stretch

design a Plan C of €2 each week that repays exactly €20 and say how many weeks it takes.

Optional home connection

compare two fictional plans by their total, not their weekly amount.

When a payment is missed

MAY-07 | 45 MIN | PUPIL PAGE 136

Goal

Show that a missed repayment can add a fee, and that the first safe step is to tell a trusted adult early rather than borrow more.

Words and materials

repayment, missed, late fee, ask. a fictional repayment plan of €4 each week; a stated €3 late fee added to any week a payment is missed; a calm "week 3 was missed" card.

45-minute teaching sequence

5m ask what might happen if a repayment week is missed; 8m model the normal €4 week and then week 3 with the €3 fee added, making €7; 20m pairs work out each week's cost across the plan with week 3 missed, and list calm next steps; 8m discuss why borrowing more to cover a missed week can make things harder, and why telling a trusted adult early helps; 4m exit: name the first safe step after a missed week.

Model answers

The normal week is €4; missed week 3 costs $€4 + €3 = €7$ with the late fee added; borrowing more to cover it can add another cost on top and make the total grow; the first safe step is to stay calm and tell a trusted adult early, who can help make a plan. This is a fictional teaching example, not debt advice.

Support

add the €3 fee to €4 with counters.

Stretch

if two weeks were missed, work out the extra fees only ($€3 + €3 = €6$).

Optional home connection

practise saying, calmly, "I cannot pay this week - can we make a plan?" to a fictional adult.

A promise between friends

MAY-08 | 45 MIN | PUPIL PAGE 137

Goal

Show that borrowing between people works on a clear, fair agreement that is written down and kept.

Words and materials

agreement, amount, date, trust. a fictional note - Penny borrows €6 from a friend and they agree the amount, a repay date, and write it down; a plan to repay in two weekly parts of €3.

45-minute teaching sequence

5m ask what a fair borrowing promise between friends should include; 8m model the note stating €6, the date, and two parts of €3; 20m pairs write their own fair agreement card and check $€3 + €3 = €6$ lands on the agreed date; 8m discuss why writing it down helps both friends and what would break trust; 4m exit: name one thing a fair agreement must state.

Model answers

A fair agreement states the amount (€6), the repay date, and is written down; two equal parts are €3 each ($€3 + €3 = €6$); writing it down means both friends remember the same thing, so there is no confusion; a kind way to speak up is to tell the friend early, for example "I cannot pay the full amount this week - can we agree a new date?" Paying back on time keeps trust; going quiet or breaking the promise breaks it. This is a teaching example, not advice.

Support

fill in a ready-made card with the amount and date.

Stretch

write a second agreement for €8 repaid in two equal parts and state each part (€4).

Optional home connection

make a small fictional agreement and read it back to check it is clear.

Goldie's borrow-smart checklist

MAY-09 | 45 MIN | PUPIL PAGE 138

Goal

Use a four-question checklist to decide well about borrowing, and apply it to one fictional offer.

Words and materials

checklist, need, total, cheaper. Goldie's four-question card - (a) Do I truly need it now? (b) Can I repay on time? (c) What is the total I will repay? (d) Is there a cheaper way - save, share or wait?; one fictional offer: borrow €10, repay €13, for a want that could instead be saved for at €3 each week for 4 weeks.

45-minute teaching sequence

5m read Goldie's four questions aloud; 8m model the offer's total as €13 and the saving route as $€3 \times 4 = €12$; 20m teams run the offer through all four questions and compare borrowing with saving; 8m discuss which question the offer fails and why the saving route is both cheaper and debt-free; 4m exit: write the checklist question you find most important.

Model answers

The offer's total is €13, which is €3 more than the €10 borrowed; the saving route costs $€3 \times 4 = €12$, which is €1 cheaper and adds no debt; the offer fails "Do I truly need it now?" because it is a want that can wait, and also "Is there a cheaper way?" since saving costs less; the most important question is a personal choice, as long as pupils can justify it. Children should involve a trusted adult in any real borrowing - this is education, not advice.

Support

use only questions (a) and (c) on the offer.

Stretch

change the offer to repay €12 and decide which route wins when borrowing and saving both total €12.

Optional home connection

run one fictional "buy now" offer through Goldie's four questions with a trusted adult.

The True Cost of Borrowing

ONLINE | AGES 13-15 | PUPIL PAGES 139-140

Goal and preparation

Compare total repayment with the price tag and notice extra borrowing costs. Print the two companion pages; use pencils and fictional counters where needed.

60-minute lesson flow

7m Hook: read the story and identify the facts. 13m Model: think aloud through task 1 using the stated inputs. 25m Practise: pupils complete tasks 2 and 3 and point to supporting facts. 10m Discuss: A pay-later option is not automatically free or safer in real life; the €90 later card is a narrow teaching assumption. 5m Exit: What figure should you compare first across borrowing offers?

Model answers

1. $3 \times €34 = €102$, which is €12 above €90. 2. Pay-now €90 and stated-fee-free pay-later €90 tie on total; the three-payment offer totals €102. Real terms could differ. 3. It hides the total and may omit fees, dates and consequences of missed payments.

Reflection evidence

The full total to repay, alongside terms, fees and timing.

Support

Provide $34 + 34 + 34$ already arranged in a column.

Stretch

Add a hypothetical €5 missed-payment fee to the three-payment offer: €107 total.

[Open the matching online lesson](#)

June

Taxes and society

UNIT 10 | JUN

How can shared money support a community?

Core: Public services, shared budgets and trade-offs

Three core lessons, then choose extra practice. Online companions have their own age labels.



TEACH THIS CHAPTER

JUN-01 Discover: Who keeps the streetlights on?	143
JUN-02 Practise: The town's 100 tokens	144
JUN-03 Apply: Check the receipt, ask the question	145
JUN-04 Extra: A little from many	146
JUN-05 Extra: Ours or mine?	147
JUN-06 Extra: You can't buy everything	148
JUN-07 Extra: Fair shares	149
JUN-08 Extra: When the money runs short	150
JUN-09 Extra: Have your say	151

ONLINE LESSON COMPANIONS

The Shared-Purse Challenge; Your First Payslip: Gross vs Net

Pupil chapter begins on page 142. Plan three 45-minute core sessions; add a companion or extension when useful.

Diagnostic: ask the month question before teaching. Note one idea to revisit after the Apply lesson.

Who keeps the streetlights on?

JUN-01 | 45 MIN | PUPIL PAGE 143

Goal

Explain that taxes help pay for public services shared by a community.

Words and materials

tax, public service, shared, community. town picture cards: streetlights, public library, private toy, fire service, public park.

45-minute teaching sequence

5m remove streetlights from a town picture and ask what changes; 8m model a shared contribution funding a service used by many; 20m teams sort public-service and private-purchase cards, then discuss mixed cases; 8m compare who benefits now and later; 4m exit: name one shared service.

Model answers

Streetlights, library, fire service and public park are shared-service examples. Shared funding spreads a community cost; a toy is normally a private purchase. Future users can benefit.

Support

picture sorting.

Stretch

note that some services can be public, private or mixed depending on local arrangements.

Optional home connection

spot a public service on a walk; no family tax information needed.

The town's 100 tokens

JUN-02 | 45 MIN | PUPIL PAGE 144

Goal

Make a balanced shared budget and explain a compromise.

Words and materials

public budget, allocate, priority, trade-off. fictional town has 100 tokens; minimum needs: school 30, roads 20, safety 20; optional library 20, park 15, flood reserve 15.

45-minute teaching sequence

5m announce the 100-token limit; 8m model minimum needs total 70, leaving 30; 20m groups select optional allocations and write what they defer; 8m introduce a flood that requires 10 tokens and revise; 4m exit: name a defended trade-off.

Model answers

30 remain; library + park would need 35, so no. Many valid plans exist, for example school 30, roads 20, safety 20, library 20, reserve 10 = 100. A flood might use the reserve; if none exists, a group must defer or reduce another item.

Support

ten-token blocks.

Stretch

discuss who should hear the plan before it is final.

Optional home connection

debate a fictional town priority, not actual family taxes.

Check the receipt, ask the question

JUN-03 | 45 MIN | PUPIL PAGE 145

Goal

Recognise that some purchases include taxes while avoiding false assumptions about rates or exemptions.

Words and materials

receipt, tax, total, rule. fictional classroom receipt: item €8, fictional teaching tax €2, total €10; second receipt: item €5, fictional teaching tax €0, total €5.

45-minute teaching sequence

5m show two receipts with different totals; 8m model reading item price, stated tax and final total, stressing that the figures are invented; 20m pupils label each receipt and make a new fictional receipt that adds correctly; 8m discuss why real tax rules differ by place and product; 4m exit: state the final total on receipt one.

Model answers

€10 and €5; difference €2; no, these are fictional numbers, not a real rate. “What is this line for?” is reasonable.

Support

use two-line receipts with colour.

Stretch

compare a price that already includes tax with one that lists tax separately, without deriving a real rate.

Optional home connection

examine the teacher's fictional receipts only.

A little from many

JUN-04 | 45 MIN | PUPIL PAGE 146

Goal

Show that many small shared contributions can add up to something no single person could easily buy alone.

Words and materials

contribution, pot, shared, total, afford. a fictional street of 10 families who each place €2 into a shared pot, and a €20 park bench card that any resident may use; all amounts are invented for the classroom and are not real taxes or prices.

45-minute teaching sequence

5m ask whether one family could easily spend €20 on a bench for the whole street; 8m model 10 families each adding €2 to reach a €20 pot; 20m pairs count the growing pot, match it to the €20 bench and invent another small-contribution item; 8m discuss why many small shares feel easier than one large payment; 4m exit: say the total of ten €2 shares.

Model answers

$10 \times €2 = €20$, exactly enough for the bench; one family paying the whole €20 at once is much harder than paying €2; any resident may use a shared bench, including people who did not pay this time; splitting a cost into small shares spreads it so no one carries it alone. These figures are a classroom simulation, not real taxes.

Support

use five families adding €2 for a €10 item.

Stretch

work out the pot if 12 families each add €2 (€24) and say what the extra €4 above the bench price could pay for.

Optional home connection

spot something at home or in the street that many people share; keep all numbers invented and do not discuss real household bills.

Ours or mine?

JUN-05 | 45 MIN | PUPIL PAGE 147

Goal

Distinguish shared things paid for together and used by many from private things paid for by one person and used by one.

Words and materials

shared, private, public, owner, use. six fictional sort cards - a road, a streetlight and a public library (shared) and an own bike, an own snack and an own toy (private); the cards are an invented classroom set, not a statement about how any real service is funded.

45-minute teaching sequence

5m ask who owns the road outside school; 8m model "shared" (paid together, used by many) versus "mine" (paid by one, used by one); 20m pairs sort the six cards into "shared" and "mine" and argue any tricky one; 8m discuss a case that could go either way depending on the town; 4m exit: name one shared thing and one private thing.

Model answers

shared - road, streetlight, public library; mine - own bike, own snack, own toy; a road is used by many and paid for together, so no single person owns it; something like a swimming pool, a garden or a bus can be public in one town and private in another depending on who pays and who may use it; any valued service with a reason is fine. These examples are fictional teaching cards, not real funding facts.

Support

sort three cards, one clearly shared and two clearly private.

Stretch

add a "mixed" pile and place a card that is partly shared and partly private, explaining the split.

Optional home connection

on a walk, point out one shared and one private thing; do not discuss what anything really costs a family.

You can't buy everything

JUN-06 | 45 MIN | PUPIL PAGE 148

Goal

Use a limited shared fund to make a trade-off, choosing which wishes fit and naming what is given up.

Words and materials

budget, wish list, trade-off, choose, over budget. a fictional class fund of €30 and a wish list that totals €45 - books €15, plants €10, board games €12, party €8; every figure is invented for the exercise and is not a real price or tax.

45-minute teaching sequence

5m reveal a €30 fund and a longer wish list; 8m add the four wishes to €45 and show it will not fit; 20m groups build a plan that stays within €30 and record what they drop; 8m compare different plans and the reasons behind each choice; 4m exit: name one wish you cut and why.

Model answers

the wishes total $€15 + €10 + €12 + €8 = €45$; that is €15 over the €30 fund; many plans fit, for example plants €10 + board games €12 + party €8 = €30 exactly, or books €15 + board games €12 = €27; the dropped wish and a sensible reason are what matter, not one "right" list. All amounts are a classroom simulation, not real spending.

Support

choose any two wishes and check they fit under €30.

Stretch

find a plan that leaves exactly €0 unspent and one that keeps €5 back (for example books €15 + plants €10 = €25), and say when saving a little is wise.

Optional home connection

plan a fictional €30 treat within budget; keep the numbers invented and away from real family money.

Fair shares

JUN-07 | 45 MIN | PUPIL PAGE 149

Goal

Show that a shared cost can be split in more than one fair way, whether equally or based on what each person can spare.

Words and materials

shared cost, equal share, fair, ability, split. a fictional €12 shared cost among 4 people, an equal-split card (€3 each) and a by-ability card (two who can spare more pay €4 each, two pay €2 each); this is an invented classroom example, not anyone's real household money.

45-minute teaching sequence

5m ask how four friends might split a €12 cost; 8m model the equal split of €3 each; 20m groups check the by-ability split of €4, €4, €2, €2 and confirm it also totals €12; 8m discuss gently what "fair" can mean and why people may disagree; 4m exit: give one word for what "fair" means to you.

Model answers

$€12 \div 4 = €3$ each in the equal split; the by-ability plan is $€4 + €4 + €2 + €2 = €12$, so both plans raise the same total; either can be called fair, and a clear reason matters more than one right answer; communities discuss it because people have different amounts to spare and different ideas of fairness. These amounts are fictional and not real household finances or taxes.

Support

split €12 equally among 3 people (€4 each) with counters.

Stretch

invent a third split of €12 among four that you can defend as fair, checking it totals €12.

Optional home connection

talk about a time a group shared a cost fairly; keep amounts invented and do not discuss real family income.

When the money runs short

JUN-08 | 45 MIN | PUPIL PAGE 150

Goal

Face a shared fund that is too small for the year's needs and choose to cut, delay, or raise a little more.

Words and materials

need, pot, shortfall, delay, contribution. a fictional town pot of €20 and this year's needs - school €10, road repair €8, safety €8 - totalling €26; every figure is a classroom simulation, not a real budget or tax.

45-minute teaching sequence

5m show a €20 pot and needs that clearly cost more; 8m add the three needs to €26 and find the gap; 20m groups pick a plan that closes the €6 shortfall by delaying, reducing or raising a little; 8m discuss who is affected and who should be consulted; 4m exit: state the size of the shortfall.

Model answers

the needs total $€10 + €8 + €8 = €26$; the pot is €20, so the shortfall is €6; the gap can be closed by delaying the €8 road repair to next year (leaving €18 of needs, inside the pot), by trimming items, or by everyone adding a small contribution to raise €6; the people who live in the town and are affected should be asked first. These figures are fictional and are not real Dutch taxes or spending.

Support

use a €10 pot with needs of €6 and €6 (a €2 shortfall).

Stretch

compare delaying the road with raising €6 in contributions and say who each choice helps or troubles.

Optional home connection

discuss a fictional town choice when money is short; do not discuss real household bills.

Have your say

JUN-09 | 45 MIN | PUPIL PAGE 151

Goal

Practise good citizenship by pitching how a shared €20 should be used, voting, and accepting a fair result.

Words and materials

citizen, pitch, vote, reserve, respect. three fictional groups, each with a €20 town plan - for example Group A library €8, park €6, safety €4, reserve €2; Group B library €5, park €5, safety €6, reserve €4; Group C library €10, park €4, safety €4, reserve €2 - and a class vote; all plans are invented for the classroom and are not real budgets or taxes.

45-minute teaching sequence

5m explain that the class will hear plans and vote; 8m model a clear one-minute pitch and why a reserve helps; 20m groups present their €20 plans and the class votes once; 8m discuss disagreeing respectfully and accepting the outcome; 4m exit: name one thing you would keep from a plan that did not win.

Model answers

a good pitch names the total, what each euro is for, and why it helps the town; a reserve keeps a little back for a surprise so the town is not caught short; disagreeing respectfully means saying what you would change and why, not mocking the people; after a losing vote a good citizen accepts the fair result, offers to help, and can suggest changes next time. Each example plan totals €20 ($8+6+4+2$, $5+5+6+4$ and $10+4+4+2$) and is a fictional classroom simulation, not a real budget or tax.

Support

vote between just two prepared plans.

Stretch

write a €20 plan that keeps a €5 reserve and still funds three things, checking it totals €20.

Optional home connection

hold a friendly family vote on a pretend €20 plan; keep it invented and separate from real money.

The Shared-Purse Challenge

ONLINE | AGES 9-12 | PUPIL PAGES 152-153

Goal and preparation

Allocate a fictional shared budget and explain the trade-offs. Print the two companion pages; use pencils and fictional counters where needed.

60-minute lesson flow

7m Hook: read the story and identify the facts. 13m Model: think aloud through task 1 using the stated inputs. 25m Practise: pupils complete tasks 2 and 3 and point to supporting facts. 10m Discuss: This town is fictional. Do not present the numbers as a real national or Dutch budget. 5m Exit: Why can a shared budget not give every service everything it wants?

Model answers

1. $40 + 30 + 20 + 10 = 100$; the plan is balanced. 2. One valid plan: school 40, roads 25, clinic 20, park 0, bridge 15 = 100. Accept other justified totals. 3. Examples: roads, school or clinic; a trade-off explains what receives fewer counters and why.

Reflection evidence

Resources are limited; choosing more for one purpose leaves less for another.

Support

Use 100 paper counters in bundles of ten.

Stretch

Consider a second surprise and explain which service you would protect.

[Open the matching online lesson](#)

Your First Payslip: Gross vs Net

ONLINE | AGES 13-15 | PUPIL PAGES 154-155

Goal and preparation

Read a simplified fictional payslip and distinguish gross from net pay. Print the two companion pages; use pencils and fictional counters where needed.

60-minute lesson flow

7m Hook: read the story and identify the facts. 13m Model: think aloud through task 1 using the stated inputs. 25m Practise: pupils complete tasks 2 and 3 and point to supporting facts. 10m Discuss: Do not infer a tax percentage or make a real-world payslip claim from this fictional card. 5m Exit: Why should you not assume the €9 deduction applies to every real worker?

Model answers

1. $5 \times €12 = €60$ gross. 2. $€60 - €9 = €51$ net. 3. Gross €60, deduction €9, net €51. Shared services may include schools, roads or health services, depending on the country and rule.

Reflection evidence

Actual rules depend on country, situation and current law; this is only a classroom simplification.

Support

Provide a three-line payslip with the gross amount prefilled.

Stretch

Compare 4 hours at €14 with the same fictional €9 deduction: gross €56, net €47.

[Open the matching online lesson](#)

July

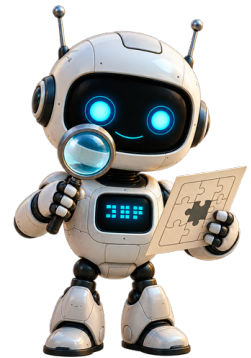
Digital money

UNIT 11 | JUL

How can I pause, check and protect before a tap?

Core: Scams, subscriptions, online shopping and verification

Three core lessons, then choose extra practice. Online companions have their own age labels.



TEACH THIS CHAPTER

JUL-01 Discover: The charge that comes back	158
JUL-02 Practise: The “tap again” receipt	159
JUL-03 Apply: Urgent message, calm check	160
JUL-04 Extra: Money you can't see	161
JUL-05 Extra: The "free" game that isn't	162
JUL-06 Extra: Is this shop real?	163
JUL-07 Extra: Keep your secret code secret	164
JUL-08 Extra: The real price at checkout	165
JUL-09 Extra: Byte's safety checklist	166

ONLINE LESSON COMPANIONS

Stop the Scam Countdown; The Loot Box Trap; Real or AI? Money Safety in the AI Age

Pupil chapter begins on page 157. Plan three 45-minute core sessions; add a companion or extension when useful.

Diagnostic: ask the month question before teaching. Note one idea to revisit after the Apply lesson.

The charge that comes back

JUL-01 | 45 MIN | PUPIL PAGE 158

Goal

Distinguish one-time from recurring costs.

Words and materials

subscription, renewal, monthly, cancel. fictional app cards: A €6 once; B €0 today then €4 at the end of each of the next three months.

45-minute teaching sequence

5m show “free today” and ask what it may mean; 8m model a three-month calendar; 20m groups calculate A and B and circle the renewal dates; 8m discuss reading terms with a trusted adult before starting a trial; 4m exit: total B after three charged months.

Model answers

A €6, B €12, B costs €6 more. Check start and renewal dates, recurring amount, cancellation method and adult approval.

Support

move four counters onto each month.

Stretch

add a fourth charged month and compare again.

Optional home connection

use the fictional app cards only; no pupil subscription audit.

The “tap again” receipt

JUL-02 | 45 MIN | PUPIL PAGE 159

Goal

Check an in-app purchase total and identify confirmation screens.

Words and materials

in-app purchase, receipt, total, permission. fictional game basket: 100 gems €3, outfit €4, bonus pack €2; screen shows total €9.

45-minute teaching sequence

5m reveal a glowing purchase button; 8m model adding all basket items before tapping; 20m pairs find the full total, then remove one item to fit a fictional €6 limit; 8m discuss how digital money is still money and adult permission matters; 4m exit: name one check before confirming.

Model answers

€9; removing the €3 gems gives €6, or removing the €4 outfit gives €5. If the outfit is removed, the new total is €5. Reversibility depends on terms and rules; do not assume it.

Support

item cards and counters.

Stretch

add a €1 service fee and reassess the limit.

Optional home connection

teach the “pause, total, permission” routine with a paper example.

Urgent message, calm check

JUL-03 | 45 MIN | PUPIL PAGE 160

Goal

Spot pressure tactics and verify independently.

Words and materials

scam, urgent, link, verify. fictional message: "Your Hero Club account closes in 10 minutes. Tap this link and enter your code." No real logo or working link.

45-minute teaching sequence

5m show the fictional message and ask how it makes people feel; 8m model stop → use an independently known route → ask a trusted adult; 20m teams mark pressure, link and code request, then rewrite a safe action plan; 8m discuss why a message knowing a name is not proof; 4m exit: first safe action.

Model answers

Urgency, link and request for a code are warning signs. Do not click or enter details; use a known app/site or adult contact route and explain what the message requested.

Support

colour-code the three clues.

Stretch

compare a genuine service notice with a scam, showing that verification is needed for both.

Optional home connection

practise the response aloud with the fictional message; do not collect real DMs.

Money you can't see

JUL-04 | 45 MIN | PUPIL PAGE 161

Goal

Show that money tapped from a card or phone is the same real money as a coin and still runs out.

Words and materials

tap, balance, invisible, real. a fictional prepaid card showing €10, two purchase cards (a €3 snack and a €4 game item) and a balance strip.

45-minute teaching sequence

5m ask whether tapping a card spends "real" money; 8m model the €10 balance dropping by €3 then €4; 20m pairs track the balance after each tap and test what happens when only €2 is left; 8m discuss why invisible money still runs out and how checking the balance first helps; 4m exit: state the balance after the two taps.

Model answers

$€10 - €3 - €4 = €3$ left; tapped money is exactly the same real money as a coin; with only €2 you cannot afford the €3 snack, so the tap is refused because invisible money still runs out; a good habit is to check the balance before every tap.

Support

use a €5 card with a €2 tap and a €1 tap, leaving €2.

Stretch

add a third tap of €2 and say whether it fits the remaining €3 (it leaves €1).

Optional home connection

talk about how a tapped card still empties, using the paper card only; never a real card, balance or PIN.

The "free" game that isn't

JUL-05 | 45 MIN | PUPIL PAGE 162

Goal

Show that a free game can still cost real money through small in-app extras that add up.

Words and materials

free, extra, add up, pause. a fictional "free" game card and three extra-purchase slips from one week (€1, €2 and €2) with a running-total strip.

45-minute teaching sequence

5m ask whether a "free" game can still cost money; 8m model the three extras adding to a weekly total; 20m pairs add €1 + €2 + €2 and mark how small single taps became a larger total; 8m discuss the pause, add-up, ask rule before buying an extra; 4m exit: state the weekly total.

Model answers

€1 + €2 + €2 = €5 spent in the "free" week; "free" only meant free to start, because the extras are real money; each €1 felt tiny but three taps became €5; the rule is pause, add up what you have already spent, and ask a trusted adult before buying more.

Support

use two extras, €1 + €1 = €2.

Stretch

add a fourth extra of €3 and find the new total, €5 + €3 = €8.

Optional home connection

with the paper slips only, talk about how small extras add up; do not open any real game or account.

Is this shop real?

JUL-06 | 45 MIN | PUPIL PAGE 163

Goal

Check that an online seller is trustworthy before buying anything.

Words and materials

seller, warning sign, contact details, check. a fictional bargain advert card - a toy that usually costs €20 shown for €4, with no contact details, a strange address and "pay only by sending a code."

45-minute teaching sequence

5m show the bargain advert and ask what feels off; 8m model three checks - contact details, the address, and how the seller wants to be paid; 20m teams list the warning signs and write one safe check before buying; 8m discuss why a very low price is used as bait and why paying by code is risky; 4m exit: name one warning sign.

Model answers

warning signs include no contact details, a strange address and "pay only by sending a code"; a price far below normal, here €4 for a usually-€20 toy, can be bait to make you act before you check; a safe check is to look for real contact details, use a shop you already know, or ask a trusted adult; paying by code hands money to a stranger with no way to get it back, and a real shop does not ask for that.

Support

give the three signs as cards and sort "safe" versus "warning".

Stretch

write one honest advert for the same toy that removes every warning sign.

Optional home connection

with the paper advert only, spot the warning signs together; never enter details on a real site.

Keep your secret code secret

JUL-07 | 45 MIN | PUPIL PAGE 164

Goal

Show that a PIN, password or one-time code is never shared, even when a message asks nicely or urgently.

Words and materials

code, secret, one-time, private. a fictional message card that reads "To confirm it's you, reply with the 6-digit code we just sent." No real service and no real code.

45-minute teaching sequence

5m read the fictional message and ask what it wants; 8m model that a one-time code is a secret key and no real service asks you to send it back; 20m teams mark what the message is really after and write a safe reply; 8m discuss why "official-looking" or "polite" does not make a message safe; 4m exit: name who a code stays secret from.

Model answers

the message is trying to get Byte's secret one-time code so someone can get into the account; no, a code should never be shared; it stays secret from everyone, including messages that look official or sound urgent; the safe reply is to not send it and to check with a trusted adult using a route Byte already knows. Practise only with the paper card, never a real code.

Support

sort cards into "can share" (a hero's name) and "keep secret" (a code).

Stretch

rewrite the message as what a safe service would actually say, which never asks for the code.

Optional home connection

practise saying "I never share codes" aloud with the paper card; never use a real code or phone.

The real price at checkout

JUL-08 | 45 MIN | PUPIL PAGE 165

Goal

Show that the sticker price is not always the final price, because shipping and fees change the total.

Words and materials

sticker price, shipping, fee, total. two fictional checkout cards - Shop A: a toy at €8, plus €3 shipping and a €1 service fee; Shop B: the same toy at €10 with free shipping and no fee.

45-minute teaching sequence

5m ask which shop is cheaper when one toy shows €8 and the other €10; 8m model adding shipping and the fee to Shop A's sticker price; 20m pairs total both shops and decide which is truly cheaper and by how much; 8m discuss why the sticker price alone can mislead; 4m exit: state the real total at Shop A.

Model answers

Shop A is $€8 + €3 + €1 = €12$; Shop B is €10; Shop B is cheaper overall by €2; the €8 sticker looked lower, but the added shipping and fee made Shop A's real total €12, so only the final checkout total lets you compare fairly.

Support

add only shipping first, $€8 + €3 = €11$, before adding the fee.

Stretch

find the shipping price that would make Shop A tie with Shop B - €1, giving $€8 + €1 \text{ fee} + €1 \text{ shipping} = €10$.

Optional home connection

with the paper cards, compare two fictional checkout totals including fees; do not use real shops or accounts.

Byte's safety checklist

JUL-09 | 45 MIN | PUPIL PAGE 166

Goal

Use one calm five-point checklist to handle any digital-money situation safely.

Words and materials

checklist, pause, seller, code, ask. Byte's five-point checklist card - (1) Pause when a message rushes you; (2) Check the seller is real; (3) Add up the real cost, including fees; (4) Never share PINs, passwords or codes; (5) Ask a trusted adult if unsure - plus two fictional situation cards: (a) "Your account closes in 5 minutes - tap here!" and (b) a bargain toy site that wants payment by code.

45-minute teaching sequence

5m recap the month and read the five-point checklist; 8m model running situation (a) through the checklist; 20m teams apply the checklist to both situations and name which point catches each; 8m discuss why knowing your name is not proof and why the same checklist works everywhere; 4m exit: write the point you find most important.

Model answers

situation (a) is caught by point 1, pause when a message rushes you, and point 5, ask a trusted adult; situation (b) is caught by point 2, check the seller is real, and point 4, never share PINs, passwords or codes; "it knows my name" is not proof, because a name can be guessed or found and does not show who really sent the message; any point is a fair "most important" choice if the pupil explains why, for example that pausing gives time to use every other check.

Support

apply just points 1 and 4 to one situation.

Stretch

write a third fictional situation and say which point catches it.

Optional home connection

keep the paper checklist at home and talk one fictional situation through it; never use real messages, sites, codes or accounts.

Stop the Scam Countdown

ONLINE | AGES 9-12 | PUPIL PAGES 167-168

Goal and preparation

Pause and verify an urgent money message through a separate trusted route. Print the two companion pages; use pencils and fictional counters where needed.

45-minute lesson flow

5m Hook: read the story and identify the facts. 10m Model: think aloud through task 1 using the stated inputs. 20m Practise: pupils complete tasks 2 and 3 and point to supporting facts. 7m Discuss: A familiar name or polished design is not proof that a message is real. Use invented messages only. 3m Exit: What is the first safe action when a money message feels urgent?

Model answers

1. The countdown, urgent closure claim, link and code request are warning clues. 2. No. Do not tap the link or give a code. 3. Ask a trusted adult and contact the organisation through a known official route chosen independently.

Reflection evidence

Stop and do not act through the message; check with a trusted adult.

Support

Highlight the timer, link and code request with three colours.

Stretch

Compare a second message that impersonates a friend and plan an independent check.

[Open the matching online lesson](#)

The Loot Box Trap

ONLINE | AGES 9-12 | PUPIL PAGES 169-170

Goal and preparation

Find the real cost and pressure tactics in a fictional game offer. Print the two companion pages; use pencils and fictional counters where needed.

45-minute lesson flow

5m Hook: read the story and identify the facts. 10m Model: think aloud through task 1 using the stated inputs. 20m Practise: pupils complete tasks 2 and 3 and point to supporting facts. 7m Discuss: Avoid making mystery purchases exciting; the lesson is about cost, uncertainty and control. 3m Exit: Can you know which reward a mystery box will contain before buying?

Model answers

1. $3 \times €4.99 = €14.97$. 2. No. Opening the game is free; each box costs €4.99. 3. The countdown creates urgency. Pause and ask a trusted adult before any purchase.

Reflection evidence

No. The reward is uncertain, so the paid cost is known but the contents are not.

Support

Use one box and one price card before calculating three.

Stretch

Compare four boxes with a €15 budget: €19.96 is €4.96 over.

[Open the matching online lesson](#)

Real or AI? Money Safety in the AI Age

ONLINE | AGES 13-15 | PUPIL PAGES 171-172

Goal and preparation

Verify a money request independently even when audio or video seems familiar. Print the two companion pages; use pencils and fictional counters where needed.

45-minute lesson flow

5m Hook: read the story and identify the facts. 10m Model: think aloud through task 1 using the stated inputs. 20m Practise: pupils complete tasks 2 and 3 and point to supporting facts. 7m Discuss: Do not promise that pupils can detect every AI fake by appearance; verification is the dependable habit. 3m Exit: What matters more than deciding whether a clip “looks AI-made”?

Model answers

1. A familiar voice can be cloned; the urgent money request and inability to call are warning signs. 2. Pause; call the person on a previously known number or ask a trusted adult through a separate route. 3. No. AI can produce realistic audio, video and text; independent verification is needed.

Reflection evidence

Checking the request and identity through a separate trusted channel.

Support

Use a two-step card: STOP and CALL BACK on a known number.

Stretch

Compare a fake advert and a cloned voice; design one verification step for each.

[Open the matching online lesson](#)

August

Money Hero capstone

UNIT 12 | AUG

Can I plan, adapt and explain a complete money decision?

Core: Plan, adapt, explain and present a real-life money system

Three core lessons, then choose extra practice. Online companions have their own age labels.



TEACH THIS CHAPTER

AUG-01 Discover: Plan the corner	176
AUG-02 Practise: Adapt without losing the truth	177
AUG-03 Apply: Present the decision	179
AUG-04 Extra: Earn by helping	181
AUG-05 Extra: Needs before nice	182
AUG-06 Extra: The buffer that saved the day	183
AUG-07 Extra: Share the good	184
AUG-08 Extra: Borrow or wait?	185
AUG-09 Extra: The safe click	186

Pupil chapter begins on page 174. Plan three 45-minute core sessions; add a companion or extension when useful.

Diagnostic: ask the month question before teaching. Note one idea to revisit after the Apply lesson.

Plan the corner

AUG-01 | 45 MIN | PUPIL PAGE 176

Goal

Build a €20 starting plan and explain priorities.

Words and materials

priority, budget, buffer, total. story card above, paper counters, plan sheet.

45-minute teaching sequence

5m show the broken bench and beautiful sign; 8m model repair/cover as project priorities; 20m groups allocate €20 and sketch a usable corner; 8m compare the plans, including what is postponed; 4m exit: one decision and reason.

Model answers

€8+€8+€4=€20. The sign does not solve the safety or waterproofing need. A clean crate, donated book or existing blanket is a possible reuse item.

Support

pre-labelled envelopes.

Stretch

propose another balanced plan and state its risk.

Optional home connection

draw a no-spend way to make a reading space welcoming.

Adapt without losing the truth

AUG-02 | 45 MIN | PUPIL PAGE 177

Goal

Record sales, costs and the ending project balance accurately.

Words and materials

sales, cost, profit, balance. capstone transaction strip, calculator optional.

45-minute teaching sequence

5m reveal eight bookmark orders; 8m model sales $8 \times €2 = €16$ and supplies €4; 20m groups fill a ledger including books, then face a fictional €2 extra repair and revise a plan; 8m compare profit with total money remaining; 4m exit: correct a false claim.

Model answers

€16 sales; €12 bookmark profit under the one-cost assumption; €36 total received; €32 spent; €4 remains, then €2 remains after the extra repair. The €4 buffer was used for supplies and can be refilled from the final €4; it must not be counted as a second expense. The sentence “We have €12 left because profit is €12” is false: profit from one activity is not the final balance of the whole project.

Support

transaction cards in time order.

Stretch

if only six bookmarks sell, sales are €12, bookmark profit €8 and project ending balance €0 before the extra repair; pupils must revise or defer it.

Optional home connection

explain the difference between sales and profit using fictional tokens.

Present the decision

AUG-03 | 45 MIN | PUPIL PAGE 179

Goal

Communicate a balanced plan, one adaptation and a safety check.

Words and materials

evidence, explain, reflect, improve. one-page poster or three-slide template; peer feedback slips.

45-minute teaching sequence

5m explain the audience: a fictional community-centre team; 8m model a 60-second presentation; 20m groups prepare and present a plan with the €20 start, bookmark decision, ending balance and one digital-safety check; 8m peers give “clear calculation / clear reason / one question” feedback; 4m self-assessment.

Model answers

No single poster is required. A complete answer shows a balanced ledger, states why repairs/cover came first, keeps profit distinct from balance, uses an independent verification route for any digital request, and explains one revision.

Support

sentence frames and roles.

Stretch

compare two plans under a lower-sales scenario.

Optional home connection

share the presentation if the pupil chooses; no real family data is needed.

Earn by helping

AUG-04 | 45 MIN | PUPIL PAGE 181

Goal

Show that the corner earned money by making something people wanted and were happy to pay for, not by taking it from anyone.

Words and materials

earn, value, sales, profit. eight fictional bookmark cards, a €4 supplies receipt, a coin tray, a "why they paid" prompt strip.

45-minute teaching sequence

5m ask what makes someone willingly hand over €2; 8m model the eight bookmarks selling at €2 each and the €4 spent on supplies; 20m pairs total the sales, take away supplies to find profit, and list why buyers valued a handmade bookmark; 8m discuss that earning means giving something useful in return, so nobody was left worse off; 4m exit: name one thing the bookmark gave the buyer.

Model answers

$8 \times €2 = €16$ in sales; $€16 - €4 = €12$ bookmark profit; the money was earned because buyers got a useful, wanted bookmark in return, so the swap was fair and both sides gained; another honest earner could be a read-aloud afternoon with a donation jar or a tidy-the-shelves job for a small fee.

Support

count the eight €2 coins into the tray first.

Stretch

explain why €16 is sales but €12 is profit, using the word "supplies".

Optional home connection

talk about a job that earns by helping someone; no real money need change hands.

Needs before nice

AUG-05 | 45 MIN | PUPIL PAGE 182

Goal

Sort a spending choice into a need and a want, and show why the need is funded before the nice-to-have.

Words and materials

need, want, priority, choice. an €8 waterproof-cover card, a shiny €6 sign card, the €20 plan sheet.

45-minute teaching sequence

5m ask what happens to books in the rain with no cover; 8m model the cover as a need that protects the corner and the sign as a want that only looks lovely; 20m pairs decide the order to buy them from €20 and justify it, then face an "only €6 left" twist; 8m discuss that a want can wait but an unmet need keeps costing you; 4m exit: name one need and one want in the classroom.

Model answers

The €8 cover is a need because it protects the books and the corner from rain; the €6 sign is a want because it only decorates. The cover comes first, and with only €6 you cannot yet afford the €8 cover, so you hold the €6 and add €2 more toward the cover rather than spend it on the sign. A fair way to still get a sign later is to use the €4 buffer once the corner is safe, or accept a donated or handmade sign for free.

Support

two labelled hoops, "need" and "want", to place cards in.

Stretch

explain how buying a want before a need can end up costing more.

Optional home connection

spot one need and one want on a family shopping list; discussion only.

The buffer that saved the day

AUG-06 | 45 MIN | PUPIL PAGE 183

Goal

Show that a small amount saved on purpose lets a plan survive a surprise without breaking.

Words and materials

buffer, save, surprise, safe. a €4 buffer coin stack, a surprise "crack in the bench - €2 fix" card, the balance sheet.

45-minute teaching sequence

5m ask what happens when a plan spends its very last coin and then something breaks; 8m model the €4 buffer that was kept back on purpose; 20m pairs draw the surprise €2 repair card, take it from the €4 buffer, and record what is left; 8m discuss why the corner stayed open when a no-buffer plan would have stalled; 4m exit: name one surprise a buffer could cover.

Model answers

The buffer is €4; after the €2 surprise repair, $€4 - €2 = €2$ is left and the corner stays safe and open. With no buffer the team could not have fixed the crack, so they would have had to stop, ask to borrow, or leave the corner unsafe. Every plan should keep a small buffer because surprises are normal, and a little money set aside absorbs them without wrecking the rest of the plan.

Support

count four coins, then physically remove two.

Stretch

work out the balance if the surprise had been €5 instead of €2, and say what the team would do.

Optional home connection

talk about a time a small saving helped when something unexpected came up; no real amounts needed.

Share the good

AUG-07 | 45 MIN | PUPIL PAGE 184

Goal

Show that a team can give generously and still keep a safe budget when the giving is planned.

Words and materials

share, give, budget, buffer. €16 in bookmark-sale coins, six "used book €2" cards, a shelf labelled "for everyone".

45-minute teaching sequence

5m ask who a reading corner is really for; 8m model spending €16 of sales on six shared books at €2 each; 20m pairs buy the six books, find what is left, and decide to keep it as a buffer; 8m discuss how sharing books helps the whole street, not just the buyer, and how giving still left the plan safe; 4m exit: name one thing the shared books give the neighbourhood.

Model answers

$6 \times €2 = €12$ for the books; $€16 - €12 = €4$ left, which refills the buffer. Sharing books helps the whole community because everyone can read them for free, again and again, so one €12 spend gives many people something. Both statements are true because the giving was planned inside the budget: the team gave six books and still kept a €4 buffer, so generosity did not leave the corner unsafe.

Support

lay out six €2 cards and count them onto the shelf.

Stretch

explain what would go wrong if the team gave away all €16 and kept €0.

Optional home connection

talk about a way your family shares something so others can use it too; no spending needed.

Borrow or wait?

AUG-08 | 45 MIN | PUPIL PAGE 185

Goal

Compare buying now with borrowed money against waiting and saving, and see the extra cost that borrowing can add.

Words and materials

borrow, repay, cost, wait. a "€6 rug" card, a neighbour's loan card ("borrow €6 now, repay €8 later"), a two-step saving track (€4 + €4).

45-minute teaching sequence

5m ask whether a rug the corner would like but does not need is worth extra to have today; 8m model the loan (€6 now, €8 back) beside the saving path (€4, then €4 again); 20m pairs work out the total repaid, the extra cost of borrowing, and the cost of simply waiting; 8m discuss when waiting is wise and that this is a way to think, not advice; 4m exit: one word for the extra you pay to borrow.

Model answers

The total repaid is €8; the extra cost of borrowing is $€8 - €6 = €2$. If they wait and save €4 and then €4 again, they can buy the €6 rug for €6 with no extra cost, and still have €2 left. Because the rug is nice but not urgent, waiting avoids the €2 extra, so most pupils would choose to save first; borrowing can still make sense for something truly urgent, but it usually costs more. This compares choices and is not financial advice.

Support

stack six coins for the rug, then eight for the repayment, and see the two extra.

Stretch

work out the extra cost if the neighbour had asked for €9 back instead of €8.

Optional home connection

talk about the difference between wanting something now and waiting to afford it; no real borrowing.

The safe click

AUG-09 | 45 MIN | PUPIL PAGE 186

Goal

Spot the warning signs in a rushed "donate now" message and choose a safe, checked way to accept real donations.

Words and materials

urgent, link, check, safe. a fictional message card ("Donate to the reading corner now - tap this link in the next 5 minutes!"), a "warning signs" checklist, a trusted-adult reminder card.

45-minute teaching sequence

5m read the fictional message aloud and ask what it wants you to do fast; 8m model two warning signs - the countdown pressure and the tap-this-outside-link - and why real helpers do not rush you; 20m pairs mark the warning signs, decide whether to tap (no), and design a safe donation route instead; 8m discuss checking with a trusted adult and using a known, in-person way to give; 4m exit: each pupil names one money thing they are now proud to explain.

Model answers

Two warning signs are the rush ("in the next 5 minutes") and the demand to tap an unknown link that leads away from anywhere the team knows; the team should not tap the link. A safe way to accept donations is an in-person route the team controls - a jar at the corner or the community centre's own known page - always set up and checked with a trusted adult. The last answer is personal and open: any honest, accurate explanation counts, such as "sales are not the same as profit" or "a buffer keeps a plan safe".

Support

a two-box "warning sign / not a warning sign" sort.

Stretch

rewrite the message as an honest, unrushed version a real corner might send.

Optional home connection

agree a family rule to pause and check before tapping any "act now" money link; talk only, tap nothing.

Assess understanding, then respond

TEACHER ASSESSMENT

Before teaching

Ask the month question and collect one explanation, drawing or calculation. Use it to choose support. Do not score personal experience or arithmetic speed.

During teaching

Ask: Which story fact supports that answer? Can you show the same idea another way? Check whether pupils can explain a calculation rather than only copy it.

After the Apply activity

Use the month reflection and a fresh fictional example. Record Developing (needs a model), Secure (explains independently) or Extending (transfers to a new case). Keep the next step specific.

Five strands across the year

Concept: explains the idea. Calculation: uses the stated amounts and checks totals. Choice: gives a reason and names a trade-off. Safety: pauses and verifies where relevant. Reflection: identifies a next step.

Respond to a misconception

If the idea is sound but arithmetic is wrong, offer counters and a reverse check. If the concept is unclear, return to a simpler story. If a claim is unsafe, rehearse an independent verification route. Reassess that strand with new facts.

Capstone evidence

Look for a balanced starting plan, accurate running balance, sales distinguished from profit, a reasoned adaptation, a safe response to a message and an explanation of what could improve. Use pupil presentation planner page 191.

Class learning record

COPY AS NEEDED

Month: _____ Activity: _____

PUPIL	STRAND / EVIDENCE	D / S / E	NEXT STEP

D = Developing, S = Secure, E = Extending. Use learning evidence; never compare pupils by real or pretend wealth.

Appendix answers and checks

TEACHER REFERENCE

Reading corner ledger

Balances: €20, €12, €4, €0, €16, €4, €2 after the extra repair. Total money received before the extra repair: €36. Spending before it: €32. Bookmark sales €16 minus supplies €4 gives €12 profit, which is not the final project balance.

Play coins

Accept any correct composition. Example €2.30: €2 + 20c + 10c. This is three tokens with the printed denominations; check all alternatives by addition.

Project plan

No single answer. Incoming amounts must cover the allocated jobs. Reserving a buffer is a planned allocation; record an expense only when money is spent. Require a reason for adapting the plan.

Presentation and reflection

Accept oral, drawn or written evidence. Do not assess graphic design or private household resources. A complete presentation states facts, plan, calculation, surprise, adjustment, safety check and one improvement.

Source and alignment record

EDITORIAL RECORD | 6 OCTOBER 2026

Monthly source

teacher-materials/full-year-2026/website-index.json and website-teacher-content.json contain the existing 108 monthly drafts. The September programme contributes revised exchange/payment-form examples and the tenth market mission. These are printable companion activities, not a claim that 109 individual website lesson pages are live.

Online lesson alignment

All 23 Lesson Finder slugs, titles, age bands and story inputs were compared with the visible online catalogue on 6 October 2026. Companion text comes from the matching local English printable data and the first lesson's existing printable source. The crosswalk after this page maps every online lesson to pupil and teacher pages.

Pathway alignment

The public pathway lists twelve themes and a 36-lesson Discover / Practise / Apply framework. September is an open preview; the public view labels the remaining units premium. This PDF follows the same monthly subjects; detailed premium plans were not available in the public view.

Brand and production

Existing Little Finance Heroes artwork; warm cream, navy, teal and gold; embedded Georgia and Arial fonts; A4. Pupil answers are omitted from the pupil file and collected in this teacher companion. Educational exercise assumptions are retained.

Online Lesson Finder

Full-Year Pathway

Teacher Hub

Find an online lesson in the workbook

ALL 23 ONLINE LESSONS | 1/3

Where Does Money Come From?

September | Ages 6-8 | Pupil 17-18 | Teacher 16
</classroom/lessons/where-money-comes-from>

Need, Want... or It Depends?

October | Ages 6-8 | Pupil 32-33 | Teacher 28
</classroom/lessons/needs-wants-context>

Give Every Euro a Job

November | Ages 9-12 | Pupil 51-52 | Teacher 42
</classroom/lessons/give-every-euro-a-job>

The Saving Goal Race

January | Ages 6-8 | Pupil 79-80 | Teacher 65
</classroom/lessons/saving-goal-race>

Inside a Bank Account

February | Ages 9-12 | Pupil 92-93 | Teacher 76
</classroom/lessons/bank-account-lab>

Interest Has Two Faces

March | Ages 9-12 | Pupil 105-106 | Teacher 87
</classroom/lessons/interest-two-faces>

The Growth That Starts Growing

March | Ages 9-12 | Pupil 107-108 | Teacher 88
</classroom/lessons/compound-snowball>

Build an Investment Garden

April | Ages 9-12 | Pupil 120-121 | Teacher 99
</classroom/lessons/investment-garden>

Find an online lesson in the workbook

ALL 23 ONLINE LESSONS | 2/3

The Shared-Purse Challenge

June | Ages 9-12 | Pupil 152-153 | Teacher 124
[/classroom/lessons/where-taxes-go](#)

Stop the Scam Countdown

July | Ages 9-12 | Pupil 167-168 | Teacher 136
[/classroom/lessons/stop-the-scam](#)

Three Jars: Spend, Save, Share

November | Ages 6-8 | Pupil 49-50 | Teacher 41
[/classroom/lessons/three-jars](#)

Spot the Advert

October | Ages 6-8 | Pupil 34-35 | Teacher 29
[/classroom/lessons/spot-the-advert](#)

The Kindness Coin

December | Ages 6-8 | Pupil 66-67 | Teacher 54
[/classroom/lessons/kindness-coin](#)

Start a Tiny Business

September | Ages 9-12 | Pupil 19-20 | Teacher 17
[/classroom/lessons/tiny-business](#)

Sure Thing or Lucky Guess?

April | Ages 9-12 | Pupil 122-123 | Teacher 100
[/classroom/lessons/sure-thing-or-gamble](#)

The Loot Box Trap

July | Ages 9-12 | Pupil 169-170 | Teacher 137
[/classroom/lessons/loot-box-trap](#)

Find an online lesson in the workbook

ALL 23 ONLINE LESSONS | 3/3

Your First Payslip: Gross vs Net

June | Ages 13-15 | Pupil 154-155 | Teacher 125
[/classroom/lessons/first-payslip](#)

The True Cost of Borrowing

May | Ages 13-15 | Pupil 139-140 | Teacher 113
[/classroom/lessons/true-cost-of-borrowing](#)

Time Is Your Superpower

April | Ages 13-15 | Pupil 124-125 | Teacher 101
[/classroom/lessons/invest-young](#)

Designed to Make You Want It

October | Ages 13-15 | Pupil 36-37 | Teacher 30
[/classroom/lessons/designed-to-persuade](#)

Your First Month on Your Own

November | Ages 13-15 | Pupil 53-54 | Teacher 43
[/classroom/lessons/month-on-your-own](#)

Insurance: Sharing the Risk

April | Ages 13-15 | Pupil 126-127 | Teacher 102
[/classroom/lessons/insurance-sharing-risk](#)

Real or AI? Money Safety in the AI Age

July | Ages 13-15 | Pupil 171-172 | Teacher 138
[/classroom/lessons/real-or-ai](#)